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**AN INVESTIGATION OF THE INCREASED RETIREMENT AGE ON EMPLOYEE  
COMMITMENT**

**BY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF ARTS IN  
PUBLIC ADMINISTRATION AT UNIVERSITY OF LUSAKA**

**JUNE, 20**

## DECLARATION

I, Kaula Kanyemba, do hereby declare that this dissertation submitted for the award of the Degree of Masters of Public Administration, has to the best of my knowledge never been submitted to any learning Institution before. To this end, I hereby solemnly declare that this dissertation is my original piece of work while studying at University of Lusaka.

Signature .....

Date.....

## APPROVAL PAGE FOR THE SUPERVISOR

This dissertation has been submitted for review with our approval as a University.

Name of Supervisor:

Mr. Tobias Chomba

Signature .....

Date .....

## DEDICATION

To my Family; Clement Mwanza Jr II, Clement Mwanza Jr. III, Lumuno Mwanza and Tiyamike Mwanza for being there for me with their tremendous support through prayer and belief in me even during my financial struggles.

## ACKNOWLEDGEMENT

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Secondly, I wish also to extend my deep appreciation to DALICE management for according me the opportunity to undertake the research at the institution as well as assisting me with the needed information and their cooperation.

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## ABBREVIATIONS AND ACRONYMS

|                |   |
|----------------|---|
| <b>DALICE.</b> | David Livingstone College of Education  |
| <b>GRZ</b>     | Government of the Republic of Zambia    |
| <b>KII</b>     | Key Informant Interview                 |
| <b>MoGE</b>    | Ministry of General Education           |
| <b>PSMD</b>    | Public Service Management Division      |
| <b>SI</b>      | Statutory Instrument                    |
| <b>SPSS</b>    | Statistical Package for Social Sciences |
| <b>UNILAS</b>  | University of Lusaka                    |

## ABSTRACT

The study was a cross-sectional descriptive study adopting both qualitative techniques in data collection, analysis and presentation. The study was conducted at David Livingstone College of Education in Livingstone and only targeted employees aged 55 and above. The population of the study was made up of all (33) employees aged 55 and above based at DALICE representing a 100% sample inclusion. The sample size involved 33 participants and 5 key informants that these were selected purposively. Research tools that were used are self-administered Questionnaires and Key Informant Interview Guides. The study found out that employees at DALICE were aware of the increased retirement age and available options. The study also established that majority of employees (particularly female employees) at DALICE were against the increased retirement age. In relation to how increased retirement age affected employee commitment at DALICE, the study established that increased retirement age had both positive and negative effects on continuance, normative and affective commitments of employees at the institution. The study therefore makes some of the following recommendations: government should revert to the old retirement age, government should revisit the retirement age policy, and government should engage relevant stakeholders and formulate an inclusive popular accepted retirement age policy and Principals of education colleges and other related organizations need to be aware of the individual differences among employees who vary in personal needs, and attempt to align management styles to employee needs for improving their job satisfaction and organizational commitment.

**Key Words:** *Retirement age, employee commitment, continuance commitment, normative commitment, and affective commitment.*

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Introduction**

Organisational Commitment is a central concept in Human Resource Management (HRM) for purposes of achieving organizational goals. It is crucial for productivity and business sustainability. Commitment goes further than simple compliance: it is an emotional attachment to the organization. A true believer' mentality pervades high-performing organisations. Everyone believes in the vision of the business and that it will bring certain success. People believe that they are involved in something bigger than simply their own self-interest. They have a strong sense of identity with the organisation and act as if they were owners (Osborne and Cohen; 2002).

Commitment arises as individuals perform acts such as joining a firm, working for long hours and speaking well of the organisation to customers or friends. Free choice and public behavior reinforce a feeling of commitment. There are three components of organisational commitment:

1. Affective; the individual's emotional attachment to an organization
2. Continuance; an individual's perception of the cost and risks associated with leaving the organisation which is equivalent to the behavioral component
3. Normative; the obligation and responsibility a person feels towards the organisation which is equivalent to the cognitive component (Allen and Meyer, 1990).

Employee commitment is important because high levels of commitment lead to several favorable organisation outcomes. Employee Age has been regarded as a positive predictor of commitment for several reasons. As workers grow older, alternative employment options generally decrease, making their current job more attractive hence affective commitment. Older individuals may have more affective commitment to the organisation because they have a greater history with the organisation than younger workers (Kaldneberg, 2005).

Employees with higher levels of affective Commitment are more likely to plan to retire later and past the age when it is most financially attractive for them to leave the organization. In

contrast, employees with moderate to high levels of Continuance Commitment plan to retire earlier and at ages when it is most attractive for them to do so (Luchak, 2008).

David Livingstone College of Education (DALICE) is a grant-aided institution that trains teachers at Diploma and Degree level in social sciences. The college is owned by the Council of Churches in Zambia; however, the Teaching Staff and Non-Teachings Staff are employed by the Government of Zambia through the Teaching Service Commission and Public Service Commission respectively.

The policy decision to increase the retirement age by the Government of the Republic of Zambia in 2014 has brought about questions on effect of age on employee commitment in the public sector. It is in this vain that this research attempted to investigate the effect of increased retirement age on employee commitment at DALICE.

## **1.2 Background of the Study**

The Human Resource utilization in any country is an integral part of that particular country's economy. It is therefore important that the workforce is kept productive and energetic. In the quest to effectively utilize human resource, a number of countries worldwide have increased their retirement age (Szinovacz, 2003). Retirement may be defined as the withdrawal in an individual's life course from a formal phase of the occupational life cycle (Atchley, 1996). It may be seen as the time one has reached a stage in life where he/she may not perform to attain the goal set. Instead of a mere departure from formal paid employment, retirement in modern social contexts is a multifaceted process intricately related with social structures and individual life adjustments. Normally, retirement comprises dependence on pension rather than salary as the main means of financial support and adapting to new options in later life such as leisure pursuits, voluntary activities, and second careers (Szinovacz, 2003).

Retirement age is a global issue because the world is aging and thus governmental policy around the world, including U.S, Canada, Japan and the U.K have gradually risen the retirement age. It was projected that the number of the population aged 60 and above would rise in nearly every country in the world between the year 2005 and 2050 (Longman, 2010 and Center for Strategic and International Studies, 2002). This shift in the population concerns both developing and developed countries as it tends to lower labour force

participation and saving rates as well as raising concern about slow economic growth in the future (Bloom, 2011).

According to the World Economic Forum (WEF), as quoted by Geredy (2014), personnel should continue working until 70 in nations because the numbers of people over 65 will more than triple to 2.1 billion by 2050. Many other western countries have also increased the statutory retirement age to 65 and more. For example, the Dutch retirement age increased from 61 years in 2006 to 64.5 years and later increased to 67 years in 2015. The Netherlands also increased its statutory retirement age from 61 years in 2006 to 64.4 years in 2015 on basis that it was important to understand older workers' motivations for prolonging their work participation past retirement in light of the policy focus on enhancing prolonged working lives (Sewdas, 2017).

From 1985 to 2014, the retirement age in Zambia was 55 years old. However, in the year 2014, the then acting president of Zambia, Dr. Guy Scott, signed a new statutory instrument No.63 which stimulated the raising of the retirement age from 55 to 65 years age. Later in 2015, President Edgar Lungu gave instructions that the changes not only be effected, but provide for three retirement options, that is; early retirement at 55 years, normal retirement at 60 years and late retirement at 65 years old (PMRC,2015).

Age and work experience are used as conditions for employment based on the perceived relationship between demographic variables, especially age, and employees' commitment. A research done by Khan et al. (2013) studied academicians in Pakistan and found that as an employee grows older, his/her sense of obligations gains maturity, thereby reducing the chances of turnover, hence employee commitment. A similar research was done in Ghana by Affum-Osei, Acquah, and Acheampong (2015) indicating that older employees are more committed to the organisation because younger ones can leave the organisation anytime as a result of future job opportunities, unlike the older employees who have invested much in the organisation and their turnover intention reduces with the years of job tenure.

On the contrary, Meyer and Allen (1990) did a study in the United States and found that younger employees showed more commitment to working because they are faced with fewer job offers and have less experience. Similarly, Akinyemi (2014) studied Banks in Nigeria and concluded that older employees do not show more commitment than younger employees. The

aim of this study is therefore, to investigate effects of increased retirement age on employee commitment at David Livingstone College of Education.

One of the objectives of increased retirement age was to retain tacit knowledge and experience in the civil service (PMRC, 2015). This was because the government reasoned that people who are still economically viable were being retired when their services were still required. President Sata explicitly noted that “people still wanted to continue working even after they had retired hence the need to revise the retirement policy by adjusting the retirement age upward in order to allow employees that want to continue working to do so” (Mukanga, 2013).

### **1.3 Statement of the Problem**

Most researchers have focused on factors that influence the level of employee commitment to an organisation such as, motivation, job security, marital status of the employee and other job-related factors. Fewer studies have focused on the relationship between increased retirement age and employee commitment (Bin and Ahmed, 2011; Meyer and Allen, 1990; Khan et al., 2013). Since 2015, when the statutory instrument on increased retirement age was enacted in Zambia, no study has evaluated whether increased retirement age affects employee commitment.

### **1.4 Research Objectives**

The general objective of the study was to investigate the effect of increasing the retirement age from 55 to 65 years on employee organisation Commitment at David Livingstone College of Education.

#### **1.4.1 Specific Objectives**

The specific Objectives were;

1. To explore the knowledge and perception of employees on the extended retirement age options.
2. To assess the extent to which increased retirement age affected continuance commitment of an employee.

3. To examine the extent to which increased retirement age affected normative commitment of an employee.
4. To establish the extent to which increased retirement age affected affective commitment of an employee.

## **1.5 Research Questions**

1.5.1 To what extent did employees know and perceive the retirement age options?

1.5.2 To what extent did increased retirement age affect continuance commitment?

1.5.3 To what extent did increased retirement age affect normative commitment?

1.5.4 To what extent did increased retirement age affect affective commitment?

## **1.6 Significance of the study**

### **Benefit to society as a whole**

This study may generate valuable information on the current employee commitment of employees in the public sector. It may provide the government with the present level of employee commitment that is prevalent within the public sector. Strategic interventions can be put in place to ensure that skilled staff is employed for the longest possible period but with the minimum amount of cost and effort.

The study may definitely be of worth in terms of contributing to the business world which comprises policymakers' and corporate managers from the public and the private sectors who are concerned about the labour shortage due to global aging and the retirement of Baby Boomers as it may determine how the policy decision made to adjust the retirement age upward is affecting organisation employee commitment.

### **1.6.1 Benefit to the Organisation**

Organisational commitment is a central concept in Human Resource Management for purposes of achieving organizational goals. The study will therefore, be of great importance

to organisations in respect of informed decision making and add to the existing body of knowledge on increased retirement age and its potential impact on employment, employee commitment and particularly the likelihood of a higher retirement age restricting potential and skilled entrants into the jobs market.

### **1.6.2 Benefit to Individuals**

The significance of this study was in partial fulfillment of the award of the Master's degree of Public Administration at UNILUS University. However, the findings of this study will be of great importance to other individual researchers who wish to further study the relationship between retirement age and employee organizational commitment.

### **1.7 Scope of the study**

In as much as this policy affects the whole public sector, it was impractical to take a study of the whole Public Service due to financial and time constraints. Therefore, the scope of this study was limited only to David Livingstone College of Education. The study mainly targeted employees who were among 55, 60 years and above. These employees were targeted as they were close to retirement age and hence could provide valuable information relevant to current study.

### **1.8 Operational Definition of terms**

**Affective commitment:** Affective commitment relates to how much employees want to stay at their organisation.

**Continuance commitment:** Continuance commitment relates to how much employee's sense the need to stay at their organization.

**Normative commitment:** Normative commitment relates to how much employees feel they should stay at their Organisation.

**Civil servants:** this is a person who works in the public service.

**Retirement age:** refers to the time when a civil servant attains chronological age of retirement.



## 1.9. Organisation of the Report

This dissertation is composed of Six Chapters.

**Chapter one** provides an introduction and gives the background information with regard to the research topic. Additionally, it introduces the research problem, research questions, research aims and objectives, scope of the study, and the significance of the study.

**Chapter two** presents the literature review and theoretical framework

**Chapter three** brings out the research design, the study's target population, sampling procedure, data collection methods used in collecting primary data, research methodology, identification and measurement of variables, statistical analysis, limitations of the study, and ethical considerations.

**Chapter Four** presents research findings. The chapter involves presenting data into meaningful tables showing frequencies and percentages.

**Chapter Five** discusses the research findings in the light of the research problem and research objectives.

**Chapter Six** summarizes the report with conclusions and it also makes recommendations based on the research findings.

## 1.10 Conclusion

In summary, this chapter has provided information on the background of the study, statement of the problem, purpose of the study, research objectives, and significance of the study, scope of the study, operational definitions. Next chapter presents theoretical framework and reviewed literature.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter covers literature review relating to the study. It includes a review of the various studies conducted by researchers on theoretical foundation, retirement age and employee commitment. The chapter also provides conceptual framework guiding the study. The chapter is broken down as follows: the first section is the introduction; the second section provides theoretical foundation of the study; third section reviews related literature; fourth section outlines conceptual framework guiding the study; and fifth section provides a summary.

#### **2.1 Theoretical Foundation of the Study**

##### **2.1.1 The Three Component Model of organisation Commitment**

Allen and Meyers (1991) postulates that the concept of employee commitment is best defined through the deployment of the Three Component Model. Organisation Commitment reflects at least three general themes: affective attachment to the organization, the perceived costs associated with leaving it and the obligation to remain with it. These three approaches are referred to as; Affective, Continuance and normative Commitment. Employees that are continuance committed have the underlying reason for their commitment in their need to stay with the organisation. Possible reasons for needing to stay with organisations vary, but the main reasons relate to a lack of work alternatives, and remuneration. Normatively committed employees feel that leaving their organisation would have catastrophic consequences, and feel a sense of guilt about the possibility of leaving. Affective Commitment on the other hand is the emotional attachment to the organization.

Employees with strong affective Commitment tend to remain in an organisation because they 'want' to do so. It reveals a desire to continue employment with the organisation because of the positive work experiences that form feelings of comfort and personal competence. Employees with strong Continuance Commitment continue to work in an organisation because they 'need' to do so. It reflects a need to uphold membership in the organisation due to the recognition of the expenses associated with leaving, such lack of another possible job or business venture or the existence of side bets. Employees with strong Normative

Commitment will choose to stay in the same organisation just because they feel they 'ought' to do so. The three components of commitment have an implication on employees' decision of either to continue or discontinue employment with the organisation (Allen and Meyers, 1991).

### **2.1.2 The Disengagement Theory**

Disengagement theory of aging was formulated by Cumming and Henry in 1961 in the book *Growing Old*. The theory states that, aging is an inevitable, mutual withdrawal or disengagement, resulting in decreased interaction between the aging person and others in the social system he or she belongs to. The theory claims that, it is natural and acceptable for older adults to withdraw from society.

According to this theory, a process of mutual disengagement takes place during aging where both the individual and the society in which he or she belong withdraw from each other. This process is inevitable and is governed by society's needs which dominate individual needs. The theory further states that as older people desire this withdrawal, and as the social contracts of a person diminish, disengagement becomes a circular process that further limits opportunities of interaction (Cumming and Henry, 1961).

### **Employee commitment**

Organisation Commitment is defined as the Psychological state that binds an employee to the organization. (Meyer, 2002). Organisation Commitment has also been defined as the degree to which the employee feels devoted to their organisation (Akintayo, 2010). It is the degree of identification and involvement that individuals have with their organization's mission, values and goals. This translates into their desire to stay with the organization, believe in its objectives and values; and the strength of employee effort in the pursuit of business objectives. (Price, 2004)

Employee commitment has also been defined in terms of employee's attitude to organisation (Zheng, 2010). However, this definition of employee commitment is too comprehensive in the sense that employee attitude encompasses various components. Commitment arises as

individuals perform acts such as joining a firm, working for long hours and speaking well of the organisation to customers or friends. Free choice and public behavior reinforce a feeling of commitment. Commitment arises as individuals perform acts such as joining a firm, working for long hours and speaking well of the organisation to customers or friends. Free choice and public behavior reinforce a feeling of commitment.

There are three components of Organisational Commitment; (Allen and Meyer, 1990). These are Affective Commitment; Normative Commitment and Continuance Commitment.

**Affection for your Job** (Affective Commitment) Affective commitment relates to how much employees want to stay at their organisation. If an employee is affectively committed to their organisation, it means that they *want* to stay at their organisation. They naturally identify with the organisational goals, feel that they fit into the organisation and are satisfied with their work. Employees, who are affectively committed feel appreciated, act as ambassadors for their organisation and are generally great assets for organisations.

When employees feel a strong emotion to an organisation, they most likely identify with the organizations' goals and values and will genuinely want to be at that organization. If employees are enjoying work, they are likely to feel good and be satisfied with their job. In turn, this increased job satisfaction is likely to add to an employees' feeling of affective commitment. (Mind Tools Content Management Team, 2002)

**Fear of Loss** (Continuance commitment) When employees weigh up the Pros and Cons of leaving an organization, they may feel that they need to stay at that given organisation because the loss they would experience by leaving it is greater than the benefit they think they might gain in a new role. These perceived losses or 'side bets' can be monetary were one losses salary and benefits; professional were you might lose seniority or role-related skills that they may have spent years acquiring or social were one loses friendships or allies. The severity of these 'losses' often increases with age and experience. Employees are more likely to experience Continuance Commitment if they are in an established, successful role, or if they have had several promotions within one organization (Mind Tools Content Management Team, 2002)

Continuance commitment relates to how much employees sense the need to stay at their organisation. Employees that are continuance committed have the underlying reason for their

commitment in their need to stay with the organisation. Possible reasons for needing to stay with organisations vary, but the main reasons relate to a lack of work alternatives, and remuneration. A good example of continuance commitment is when employees feel the need to stay with their organisation because their salary and fringe benefits won't improve if they move to another organisation. Such examples can become an issue for organisations as employees that are continuance committed may become dissatisfied with their work and yet, are unwilling to leave the organization (Wainwright, 2018).

**Sense of Obligation to Stay** (Normative Commitment) Normative Commitment relates to how much employees feel they should stay at their organisation. Employees that are normatively committed generally feel that they should stay at their organisations. Normatively committed employees feel that leaving their organisation would have catastrophic consequences, and feel a sense of guilt about the possibility of leaving. Reasons for such guilt vary, but are often concerned with employees feeling that in leaving the organisation they would create emptiness in knowledge/skills, which would subsequently increase the pressure on their colleagues. Such feelings can, and do, negatively influence the performance of employees working in organisations (Wainwright, 2018).

This type of commitment occurs when employees feel a sense of obligation to their organization, even if they are unhappy in their role, or even if they want to pursue better opportunities. Employees feel that they should stay within their organization, because it is the right thing to do. The sense of obligation can stem from several factors. One might feel that they should remain within the organisation because it has invested money or time in their training or perhaps it provided a reward in advance, such as paying for college tuition. It should be noted that these three types of commitment are not mutually exclusive. One can experience all three, or two of the three in varying degrees. (Mind Tools Content Management Team, 2002)

### **The Retirement Policy**

Governmental Policy around the world, including U.S, Canada, Japan and the U.K has gradually risen the retirement age. It was projected that the number of the population aged 60 and above would rise in nearly every country in the world between the year 2005 and 2050 (Longman 2010; Center for Strategic and International Studies, 2002). This shift in the

population concerns both developing and developed countries as it tends to lower labour force participation and saving rates as well as raising concern about slow economic growth in the future (Bloom, 2011).

According to the World Economic Forum (WEF), as quoted by Geredy (2014), personnel should continue working until 70 in nations because the numbers of people over 65 will more than triple to 2.1 billion by 2050. Many other western countries have also increased the statutory retirement age to 65 and more. For example, the Dutch retirement age increased from 61 years in 2006 to 64.5 years and later increased to 67 years in 2015. The Netherlands also increased its statutory retirement age from 61 years in 2006 to 64.4 years in 2015 on basis that it was important to understand older workers' motivations for prolonging their work participation past retirement in light of the policy focus on enhancing prolonged working lives (Sewdas, 2017).

In Zambia people have been given three retirement options which were put into effect in March 2015 by President Edgar C. Lungu through an amendment to Statutory Instrument No.63 of 2014 signed by then Acting President Guy Scott. These options include; Early retirement – (55 years), Normal retirement (60 years) and Late retirement (65 years). These options come after the increment of the retirement age from 55 years to 65 years old in 2014.

The Government's decision appears to be based on the belief that increasing the minimum state age of retirement is absolutely necessary because the current age limit discriminates against those who are willing to work longer. People still want to continue working even after they had retired hence the need to up the retirement age to allow the ones that want to continue working to do so. Furthermore, increasing the age limit will allow experienced employees to continue contributing to national development by using the experience acquired over the many years of service (Mukanga, 2013).

Some argued that the former pensionable age made it difficult for Zambia to maintain an adequate pension system. The researcher feels increasing the pensionable age will lead to greater solvency as people work longer. A higher retirement age will increase revenues coming into the pension system. Greater solvency may also benefit individuals if the larger pension fund is coupled with proper and innovative management of the funds.

Studies have reported gender differences in older worker's orientation toward retirement with women expressing less favorable views. According to a study by Hatch (2012) which consisted of 557 women and 245 men in their 60s, not currently married, showed that previously married women, who often face a poor financial situation in retirement, were less likely than previously married men to agree that older workers should retire and also were less likely to define themselves as retirees. Never married women and men did not differ on these measures of retirement orientation, but they did differ on a more general measure of well-being, with the women holding a more positive attitude toward life in retirement. From the findings of this research, one can conclude that females bear a more positive attitude towards retirement as opposed to men.

Another study conducted by Anson *et al* (1989) found similar results. The relationships between marital status, proximity of children, and attitudes towards retirement, of 432 men and 373 women on the verge of retirement were studied. Three dimensions of attitudes were examined: attitudes towards losses associated with retirement, towards gains in entering retirement, towards gains in leaving work. Women held significantly more positive attitudes toward both type of gains; there were no gender differences concerning attitudes towards losses.

### **The Concept of Age and Retirement**

Retirement generally refers to departure from paid, formal, working life. That is withdrawing from office or an official position or to give up one's business or occupation in order to enjoy more leisure or freedom. On the other hand, as alluded by Henkens, and Tazelaar (2011), a variety of concepts and measures have been suggested to define the concept of retirement. According to Warr (2011), he implied that there was no consensus that exists on the most fruitful way to define retirement. Certainly, most definitions depend on the purpose at hand; a definition that serves well in one context might not suit in another. On the other hand, it seems reasonable to say decades later there is no common agreement on exactly how retirement should be defined, although most agree that it relates to withdrawal from the paid labour force (Marsden, 2015).

However, in general terms, retirement can be defined as the withdrawal in an individual's life course from a formal phase of the occupational life cycle (Atchley, 1996). Instead of a mere departure from formal paid employment, retirement in modern social contexts is a

multifaceted process intricately related with social structures and individual life adjustments. Normally, retirement comprises dependence on pension rather than salary as the main means of financial support and adapting to new options in later life such as leisure pursuits, voluntary activities, and second careers (Szinovacz, 2003). Additionally, many contemporary employees do not make a clear-cut break from full-time jobs one day to complete retirement the next.

### **The Concept of Late Retirement**

In the recent past, a number of countries have been talking about the idea of late retirement for its citizens, particularly in the public sector. It has been argued by Kroll (2013) that a number of public institutions are losing out on productive years of its employees as a result of retirement. Another argument purports that retiring people when they are still active affects the economy negatively. In this perspective the subject of “retirement” becomes significant. It is suggested therefore by Szinovacz (2013) that late retirement might be the solution: it would increase the size of the labour force and still make use of aging but productive staff. That raises the question about how to encourage late retirement. However, the idea of retirement is inevitably ambiguous, with some relationship to difficulties encountered in defining ‘old age’ (Denton and Spencer, 2002).

Delaying retirement age has become an emerging tendency in the world. Generally, the retirement age in western countries is above 60 years of age. America and Norway have recently extended their retirement age to 67. Conversely, China has made different retirement times for men and women. Male retirement age is 60, and female retirement age is 50. As according to Warr (2011), the present policy not only weighs heavily on pension payment but also wastes the human material in the country. With prolong of human life in a number of countries, as Henkens, & Tazelaar (2011) says, if we continue to adopt the present retirement system, the number of productive people who are retired will increase, the burden of young generation must be aggravate, the scale of empty account operation of individual account will become larger and larger.

### **Effects of Late Retirement**

At this moment in time, several occupations and several countries have a fixed retirement age; this implies that individuals have to retire at a set age, even if they would prefer to



continue working. Increasing the retirement age, will enable people to work longer. Even if this just implies that that people work part time towards the end of their working life, this system it will help increase the supply of labour (Dorn & Sousa-Poza, 2010). It is argued by Denton, and Spencer, (2002) that, with jobs increasingly becoming non-manual, there no physical barrier for people to keep working. As a result, the economy can benefit from highly experienced and highly skilled workers. Supporters of the idea of extending the retirement age generally argue that raising the retirement age is rational because life spans are rising. If the retirement age remains unchanged, the increase in life expectancy means payments from the program must cover more years, even though the number of years we expect workers to remain employed will remain unchanged (Denton, and Spencer, 2002).

Dorn and Sousa-Poza (2010) also advance that, there are numerous benefits to the extension of the retirement age - it is advantageous for the corporation retaining the services of experienced older workers and it is beneficial for workers as they for the government are able to continue earning. Further, increased retirement age is also valuable as it eases the burden of social welfare. Furthermore, it also improves the return rate from expenditure on education. It is in this same line of thought that Skirbekk (2013) proposes, if the retirement age is increased, the government will be able to afford an increase in the real value of the state pension. A higher basic state pension will help reduce poverty without creating disincentives to save that means tested top up benefits do. People may prefer a decent pension spread over a smaller number of years than a limited pension stretched over a longer time period.

### **Employee Commitment and Retirement Age**

The relationship between employee commitment and retirement to some extent has not been studied; however, Farrow and Reynolds (2008) assume that increased retirement age would simply reduce employee commitment in later years as they would simply be waiting for retirement without achieving organizational goals. On the other hand, Vance (2006) argues that increased retirement age will increase employee commitment as they would know they still have more years to work and their retirement package would be huge hence normative commitment.

## **Age and Employee Commitment**

Organisational commitment is a very important factor in today's highly competitive business environment. Every organisation seeks to have committed workforce, which helps the firm to optimise its output in terms of products and services. According to research, individual factors that influence the level of employee commitment to an organisation are age, job security in the organisation and marital status of the employee (Bin and Ahmed, 2011). Other factors include Job-related factors; employment opportunities; personal characteristics; positive relationships; organisation structures; employee motivation; performance appraisals; and management style (Scott, 2007). Although researchers have focused on the several factors that influence employee commitment, they have not done many studies on whether increased retirement age affects employee commitment. However, looking into diverse ways of how retirement age could be measured might have an impact on employees' commitment and contributions towards organizations (Denton, and Spencer, 2002).

Bisgin (2014) in his study examined the organizational commitment of the physical education and sports teachers, working in the center of Kutahya Province of Turkey, on the basis of their socio-demographic characteristics. One-hundred-and-twenty-six (126) physical education and sports teachers voluntarily participated in the study. Turkish version of the Organizational Commitment Scale developed by Allen and Meyer (1991) was used in this study for data collection. In order to set significant differences ( $\alpha=0.05$ ) in the scope of the study, non-parametric statistical tests of Mann-Whitney U and Kruskal-Wallis tests were conducted according to the results of normality test. In conclusion while affective commitment of the participants' was found to be the highest continuance commitment was found to be the least. Also significant differences emerged between participants' organizational commitment sub dimensions and their gender, age, marital status and professional experience.

Yuceln and Bektas (2012) in their study investigated the relationship between teachers' job satisfaction and organizational commitment and evaluates whether teachers' age moderates the relationship between their job satisfaction and organizational commitment in Turkey case. All constructs were measured using instruments sourced from the extant literature and the questionnaire used in this study is designed to examine the relationships between job satisfaction, organizational commitment and age among teachers. The study found that organizational commitment significantly correlated with job satisfaction and tenure of work.

Age differences among teachers had moderating effect on relationships between their job satisfaction and organizational commitment and these relationships were nonlinear.

Generally, employee age has been regarded as a positive predictor of commitment in that, as workers get older, alternative employment options generally decrease, making their current job more attractive hence affective commitment. The older individuals may be more affective commitment to the organisation because they have greater history with the organisation than younger workers (Yuceln and Bektas, 2012).

### **Non-work factors**

Role theory has been used to explain the influence of non-work factors on retirement intentions (Reitzes et al, 1998). Taylor and Shore (1995) found that low perceived retirement adjustment led to an avoidance of retirement. Workers who can realistically expect a positive retirement experience (fulfilled non-work life) are likely to have a positive attitude toward retirement or expect to adjust easily into retirement. Taylor and Shore (1995) points that perceived ability to adjust to retirement was a global factor that was influenced by more specific variables related to a positive non-work life, such as leisure orientation. Firstly, a specific non-work variable that may influence perceived ability to adjust to retirement is leisure orientation. Simply put, a positive attitude towards leisure activities may be related to higher self-efficacy in their ability to adjust successfully to retirement. Secondly, as with leisure orientation, social satisfaction may influence perceptions about retirement adjustment, which in turn influence anticipated retirement age. It is assumed that individuals who are greatly satisfied with their social network will feel more confident in their own ability to adjust to retirement, as they will have companionship and support.

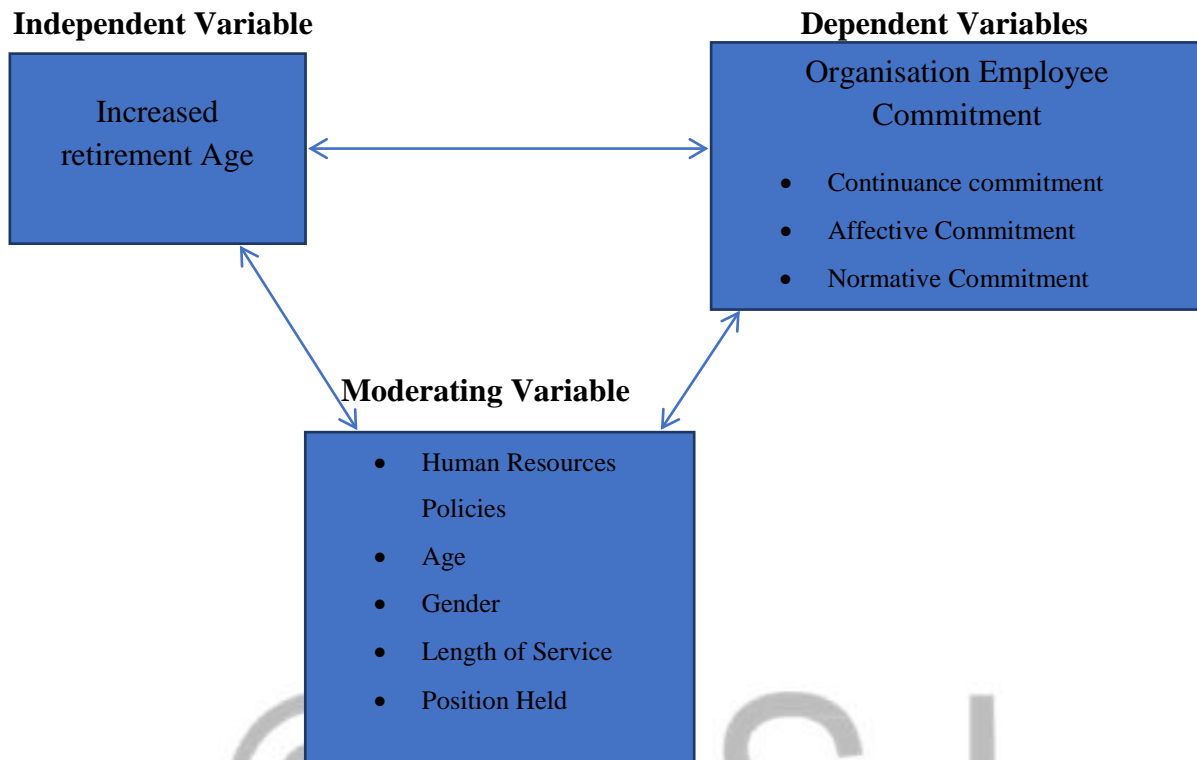
### **Work-factors**

Naudé, Driscoll, and Kalliath (2009), in their study points the role of work ethic, career commitment, affective commitment, continuance commitment, occupational goal attainment and organizational support in regard to anticipated retirement age. Naudé, Driscoll, and Kalliath (2009) argue that work ethic, or the role of work as a central life value, may influence anticipated retirement age. If work is an extremely salient aspect of personal identity, individuals are less likely to withdraw from it. In the same vein, Blau (1985) described career commitment as “one’s attitude toward one’s vocation, including profession

and it includes elements of career identity (Blau, 1989). Since retirement involves a withdrawal from one's career, the more commitment the person has to their career or the more central it is to their self-identity, the less likely they will be to withdraw from it by retiring. People form a bond with an employing organisation based on their feelings toward it - affective commitment - and/or a perception that costs associated with leaving would be high - continuance commitment.

The stronger an individual's emotional bond to his or her organization, the more emotionally difficult it is for him or her to break that bond by leaving (Taylor and Shore, 1995). The greater the financial incentive to stay with the organization, the more likely it is that employees will put off retirement. Perceived organizational support can result in both affective and continuance commitment to the organization. The relationship of organizational support to both kinds of organizational commitment can be explained through the social-exchange approach. In basic terms, support from the organisation generates an implied obligation in the worker to recompense the supporter (the organization) and one of the ways to do this is to have a high level of organizational commitment (Eisenberger et al., 1987). Organizational support can affirm to the employee that they are valued and cared for by the organization, promoting the inclusion of organizational membership and role status into the employee's self-identity, and thus playing an important role in affective commitment. The employee's perception of organizational support can also create a trust that the organisation will fulfill its exchange obligations by noticing and rewarding employee efforts, and thus play an important role in continuance commitment (Eisenberger et al., 1990).

### 2. 3 Conceptual Framework



Source: Author, 2019

**Figure 1.1 Illustration of the relationship between retirement age and employee commitment**

Figure 1.1 above shows the relationship between increased retirement age and employee commitment. The understanding is that employee commitment in an organization is influenced and affected by a number of factors. One such important factor identified herein is retirement age. Put simply, increased retirement age affects employee commitment in an organization. In this study, the independent variable includes increased retirement age. The dependent variable is organizational employee commitment. The moderating variables include: human resources policies, age, gender, position held, and length of service. The framework indicates that increased retirement age influences employee commitment. Factors such as age, gender, human resource policies, length of service and position held by an employee will influence the perception of an employee towards increased retirement age while at the same time affect their organizational commitment. In the process, organizational employee commitment influences human resources policies such as increasing retirement age.

## **2.4 Summary of the Chapter**

In summary, this chapter has presented theoretical understanding of the study, reviewed relevant literature and provided a conceptual framework to help guide the study and subsequent discussions. The next chapter presents research methodology.

# **CHAPTER THREE**

## **METHODOLOGY**

### **3.1 Introduction**

The chapter outlines the methodology that was used in the research process. The first section gives an introduction. The second section highlights the research design, target population, sample size, sampling methods, data collection methods, and data analysis techniques. The third section gives a summary of the chapter.

### **3.2 Research Design**

The study adopted qualitative approach. According to Cresswell (2009), qualitative research is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. It involves emerging questions and procedures, data typically collected and the researcher makes interpretations of the meaning of such data. Qualitative was used to understand hidden beliefs and values of respondents (Rocco, 2003). This was done so as to ensure an in depth and thorough understanding of the relationship between retirement age and employee commitment. It also took a case study format which only seeks to describe details of a particular scenario. This research study used a case study approach for data collection in order to obtain a clear representation of the subject under investigation.

### 3.4 Target Population

The study targeted all the employees aged 55 and above among the 141 members of staff of David Livingstone College of Education. This implies that, the study was restricted to employees aged 55 and above because they are most directly affected by the changes in the retirement policy and the research projected to see how the retirement age would have affected the commitment of this age group.

*Table 1.1 Presentation of Target Population*

| EMPLOYEE CATEGORY  | POPULATION FREQUENCY | PERCENTAGE |
|--------------------|----------------------|------------|
| Teaching Staff     | 21                   | 67.7       |
| Non-Teaching Staff | 10                   | 32.3       |
| Total              | 31                   | 100.0      |

Source: Author, 2019

### 3.5 Sample Size

33 respondents were drawn from David Livingstone College of Education. The 33 respondents were arrived at by purposively selecting all those that are 55 years and above at DALICE making it a 100% sample size inclusion. The sample further included five Key Informants that is; the Registrar from David Livingstone College of Education, two from District Education Board Secretary (DEBs) and two from the Provincial Education Office (PEO) office respectively. The structure at both DEBs and PEOs office is such that, two people directly receive feedback on policy issues that is; the Provincial Education Officer; the Senior Human Resource Officer at provincial level and the District Education Board Secretary; Senior Human Resource Officer at District Level thus qualifying the four personnel for inclusion in the sample as key informants. At local level however, College Registrar has been purposively selected as a Key Informant as he is a person that handles Human Resource matters and therefore receives feedback on policy related matters

### **3.6 Sampling Methods**

The sampling methodology for this study was a non-probabilistic; it was purposive as these were the elements that met the purpose of the study and therefore required no calculation. Purposive sampling is used by qualitative researchers to select individuals, groups and settings that maximise understanding of the phenomenon (Leech and Onwuegbuzie, 2007; Msabila and Nalaila, 2013). Therefore, in this study's context, purposive sampling was best suited due to its advantages with the use of people who are knowledgeable and are in a position to understand the phenomenon under study.

### **3.7 Data Collection Methods**

This procedure involved Primary and Secondary data collection. Primary data was obtained from self-administered questionnaires and interviews. The questionnaires compiled relevant questions to the study that were made up of close ended questions. The questionnaire had three sections; Section A was used to capture respondents' identification data, Section B on knowledge and perception of increased retirement age and finally section C was used to test Affective, Continuance and Normative Commitment Respectively. The advantage of obtaining Primary data was that, the researcher would be provided with the most up-to-date information. On the other hand, Secondary data was collected from published and unpublished documents and subject-relevant literature for purposed of literature review. Interviews were also conducted with key informants. The key informants included: Registrar from David Livingstone College of Education, Provincial Education Officer, and Human Resources Officer from the Provincial Education Office (PEO), District Education Board Secretary (DEBs) and HRM officer from DEBs. The key informants were selected as they were best suited to provide detailed information and insight into the phenomenon under investigation.

#### **3.7.4 Data Analysis**

The data from questionnaires was processed and analysed using Statistical Package for Social Sciences (SPSS) version 20 and Excel Spread Sheets. SPSS version 20 and Excel programmes were used to generate figures, tables and graphs for the various variables that were under analysis. Excel was used to create tables and graphs for data generated using SPSS. On the other hand, qualitative data from questionnaires and key informants was analysed using content analysis. Information was coded according to themes that were



developed from the analysis of data collected. The themes used to analyse the data were categorised as continuance, normative, affective commitment

### **3.8 Validity and Reliability of the Research Instruments**

The validity was achieved by ensuring that the targeted population sample had direct access to information and adequate enough to support the study. The sample selected was also based on the experience in the industry with particular attention to the number of years worked in the organisation. The organisation chosen as a basis for the study was also purely in the Public Service Commission. The instruments were tested for any clarity and changes to the structure. This was done by running a session with independent respondents who were not part of the final responses and report. Close communication and interaction with the supervisor was of great importance to ensure the validity was positive.

### **3.9 Logistical and Ethical Considerations**

The researcher needed to seek the approval and guidance of University of Lusaka Institute. The targeted organisation needed to be contacted for permission to collect data and also request for recommended respondents to this study. In terms of confidentiality, the researcher needed to seek the company's views and truly declare confidentiality to all data that was made available, due to the fact that it was internal data. All the available respondents were briefed on the essence of the study as well as the topic that was being researched on. Guidance and explanation was made on the questionnaires that were used for the study and respondents were assured of confidentiality especially those that choose to be anonymous.

### **3.10 Summary of the Chapter**

In summary, this chapter has discussed the methodology employed in the study. Under methodology, the following items have been captured, the research design, target population, sample size, and sampling methods, methods of data collection , methods of data analysis and ethical considerations. Having presented the above, the next chapter presents the findings of the study

## **CHAPTER FOUR**

### **PRESENTATION OF FINDINGS**

#### **4.1 Introduction**

This chapter presents the findings of the study on the effect of increasing the retirement age from 55 to 65 years on employee organisation Commitment at David Livingstone College of Education. To achieve its purpose, the study starts by presenting respondent's socio-demographic characteristics in terms of gender, age, position held, and length of service. Thereafter, the study presents findings in line with the specific objectives and research questions of the study.

#### **4.1 Presentation of Findings**

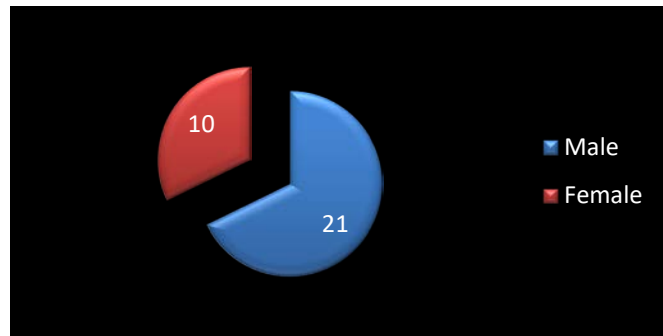
##### **4.1.1 Background Characteristics**

The demographic information of respondents was based on gender, age, position held, length of service. The study targeted employees who were 55 years to 65 years and above. Out of a total of thirty three (33) respondents that were eligible to participate in the study, two (2) of them declined representing a response rate of 93.9 percent. Background data of respondents is now presented below:

##### **4.1.1 Gender**

The researcher sought to establish the distribution of respondents according to their gender. As shown in figure 4.1.1 below, 21 representing 67.7% were males while 10 representing 32.3% were females. This shows that majority of respondents were males.

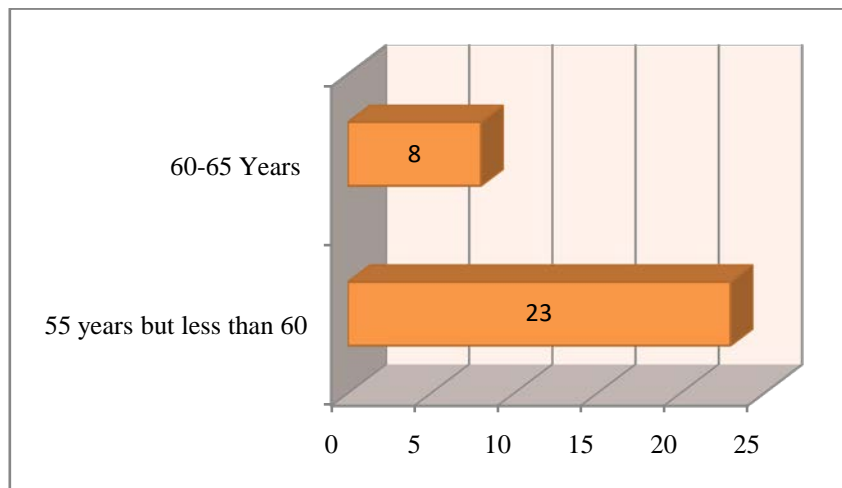
**Figure 4.1.1 Distribution of respondents according to gender**



Source: Field data, 2019

#### 4.1.2 Age

**Figure 4.1.2 Distribution of respondents according to Age**

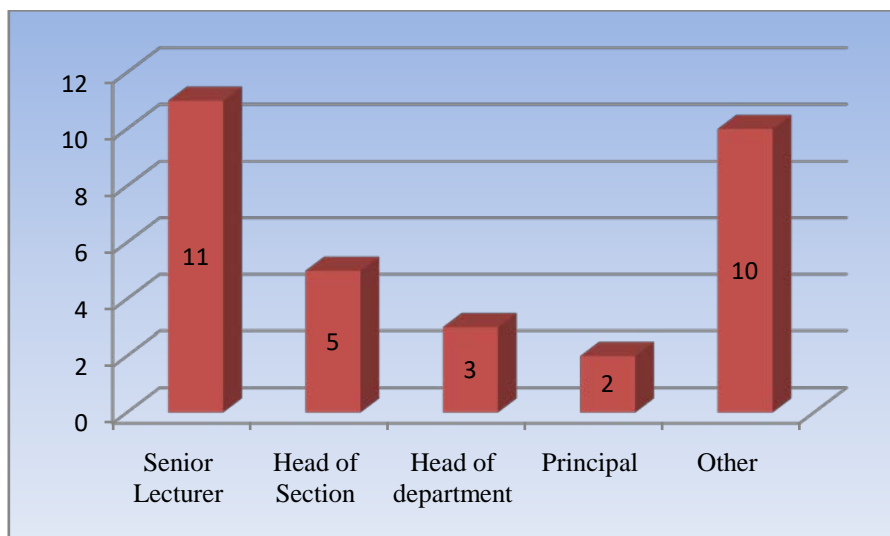


Source: Field data, 2019

Figure 4.1.2 shows that majority 23 (74.2%) of respondents were aged 55 years but less than 60 years while the minority were 8 (25.8%). This shows that most of the respondents were relatively younger.

#### 4.1.3 Position held by respondents

**Figure 4.1.3 Distribution of respondents according to position held**

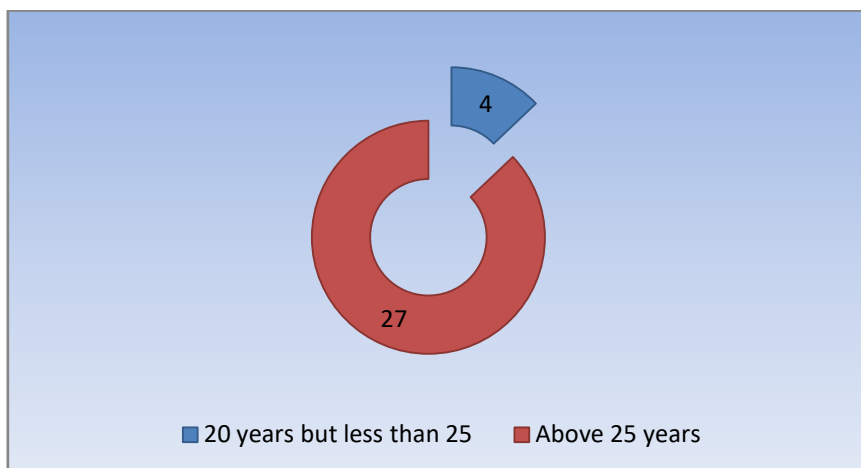


Source: Field data, 2019.

Figure 4.1.3 above shows that most 11 (35.5%) of the respondents were senior lecturers. 10 (32.3%) had other positions in the organizations. Data further shows that 5(16.1%) were heads of sections, 3 (9.7%) were heads of department and 2 (6.5) were principals. This shows that a good number of respondents had lower positions in the organization.

**4.1.4 Length of Service**

**Figure 4.1.4 Distribution of respondents according to Length of service**



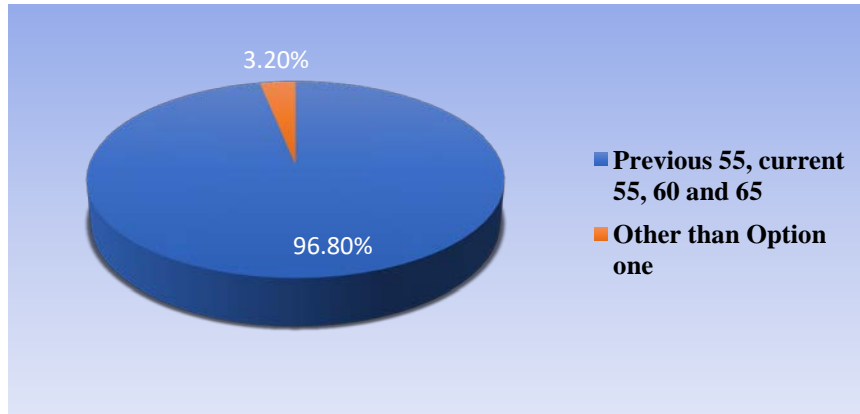
Source: Field data, 2019

As seen in Figure 4.1.4 above, majority 27 (87.1%) of the respondents had served the organization for 20 but less than 25 years while the minority 4(12.9%) had served the organization for more than 25 years.

## 4.2 Knowledge on Increased Retirement Age

### 4.2.1 Awareness

**Figure 4.2.1: Distribution of responses by respondents on knowledge of increased retirement age options**

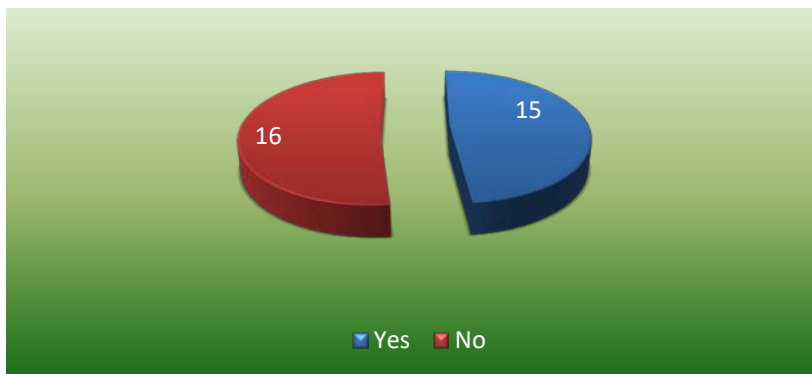


Source: Field data, 2019

When asked if they were aware that the retirement age had been increased, all the respondents representing 100% indicated yes. For those who said yes, 96.8% responded that the retirement age was previously at 55 with the current options being 55, 60 and 65 while 3.2% of the respondents were not sure of the retirement age options but were aware that the retirement age had been increased. The level of awareness was attributed to distribution of Statutory Instrument on retirement age in all government offices as well as sensitization briefings in places of work. Various media was used to spread the information on the increased retirement age, hence the levels of awareness being high. However, very few employees 3.2% were not sure on the exact retirement options as shown in Figure 4.2.1. The 3.2% of the category that was not sure of the retirement options belonged to the Non-Teaching category probably because the Teaching Staff has more information regarding retirement age through circulars and staff briefings which non-teaching staff are rarely privileged to.

### 4.2.2 Perception on Increased Retirement Age

**Figure 4.2.2 Distribution of Responses by Respondents towards Perception on the increased retirement age**

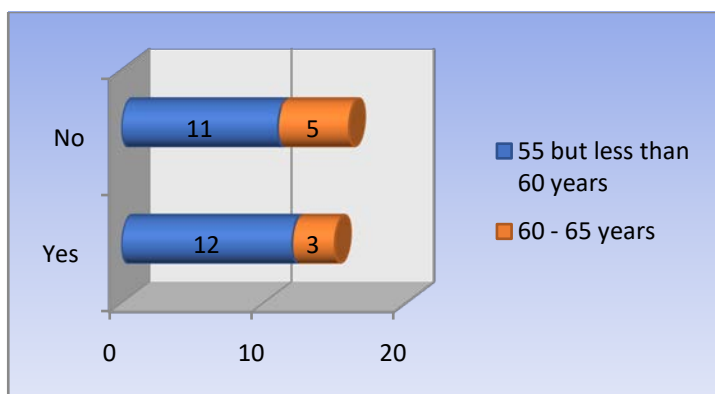


Source: Field data, 2019

Figure 4.2.2 above shows the perception of respondents on increased retirement age. When asked if the increment of retirement age was a good idea, 48.4% agreed that increasing the retirement age was a good idea while 51.6 % of the respondents opposed the idea of increasing the retirement age. Key Informants also verified that other employees felt the extension was a good idea while a section of other employees felt the extension of the retirement age was not justifiable enough and as a result they did not agree to it. The findings suggests that majority (48.4%) of respondents were not okay with the increased retirement age.

### 4.2.3 Age and Perception on Increased Retirement Age

**Figure 2.2.3: Perception on increased retirement age by Age**



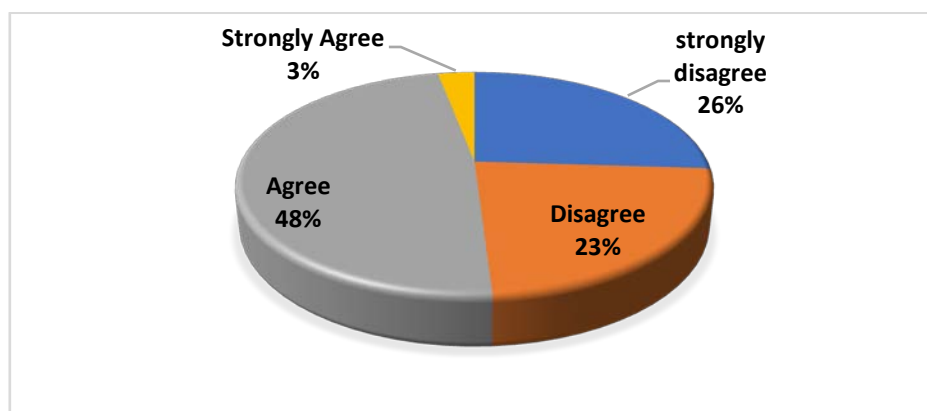
Source: Field data, 2019

As seen in Figure 4.2.3, of the respondents who were 50 but less than 60 years, the majority (12) felt that increasing retirement age was a good idea. This was against the minority (11) who were not for the idea. On the contrary, of the respondents who were 60-65 years the majority (5) felt that increasing retirement age was not a good idea. This was against the minority (3) who felt that increasing retirement age was not a good idea. This finding implies that older employees who were close to retiring were not for the idea of increasing retirement age.

#### 4.2.4 Extent to which respondents agree or disagree with the increased retirement age

Respondents were further asked to what extent they agreed or disagreed with the increased retirement age. Their responses ranged from agree, strongly agree to disagree and strongly disagree. Figure 4.2.4 shows that on aggregate, 51% of the respondents agreed with the increment while 49% of the respondents disagreed. The slight difference in percentages confirms with the responses given by all the five (5) Key Informants that the perception on increased retirement age was in two folds were a section of employees were keen to retire at 55 yet another section of employees were happy that they would be retired at 60 years.

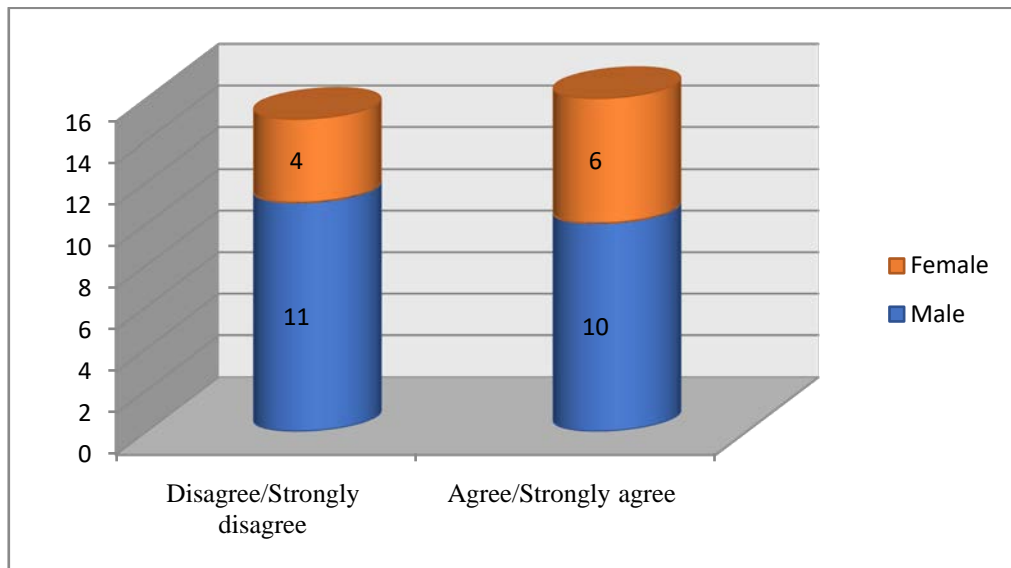
**Figure 4.2.4: Extent to which respondents agree or disagree with the increased retirement age**



Source: Field data, 2019

#### 4.2.5 Gender and extent to which respondents agree or disagree with the increased retirement age

**Figure 4.2.5: Extent to which respondents agree or disagree with the increased retirement age by gender**



Source: Field data, 2019

As seen in Figure 4.2.5, on aggregate the majority (11) of male respondents were against increased retirement age. This was against the minority (10) who agreed with increased retirement age. On the contrary, the majority (6) of female respondents were in agreement of the increased retirement age. This was against 4 female respondents who were against. This finding suggests that female employees were in agreement of the increased retirement age while male employees were not.



### **4.3 Increased Retirement Age and Employee Commitment**

One of the objectives of this study was to assess the effects of increased retirement age on employee commitment. This was achieved by focusing on continuance, affective and normative aspects commitment. To this end, employees were asked to rate various statements in relation to aspects of employee commitment.

#### **4.3.1 Increased Retirement age and Continuance Commitment**

Respondents were asked to rate the statements as tabulated below to ascertain how increased retirement age affected continuance commitment of employees at DALICE.

*“One of the major reasons that I continue to work for my current organization is that leaving would require considerable personal sacrifice and another organization may not match the overall benefits that I have here”* The findings of the study (See Appendix A, Table 4.3.1.1) showed that on aggregate, the majority 67.7% of the respondents disagreed with the following statement *“One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice and another organisation may not match the overall benefits that I have here”* This was against the minority 32.3% who agreed. From this finding of the study, it can be deduced that increased retirement age did not significantly enhance employees’ commitment to the organization. To this end, it can be suggested that employees were not willing to continue working in terms of continuance commitment.

*One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here (Cross tabulation by length of service).* On aggregate, of the respondents who had worked 20 years but less than 25, the majority (3) felt increased retirement age did not significantly enhance their commitment to the organization. This was against 1 who felt that increased retirement age had significantly enhanced their commitment to the organization (See Appendix A, Table 4.3.1.2). Therefore, they were not willing to

continue working in terms of continuance commitment. On the other hand, of the respondents who were above 25 years in service, the majority (18) also felt that increased retirement age did not significantly enhance their commitment to the organization. This was against 9 who felt that increased retirement age had enhanced their commitment to the organization. Therefore, they were not willing to continue working in terms of continuance commitment. To this end, particularly in relation to employees' personal sacrifices and overall benefits gotten from their current organization, it can be deduced that increased retirement age did not significantly enhance continuance commitment of both categories of employees who had served for 20 years but less than 25 and above 25 years.

*One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here (Cross tabulation with Position Held).* The study found that, on aggregate, in relation to continuance commitment and particularly personal sacrifices and overall benefits gotten from their current organization, of the respondents who held the position of Senior Lecturer, the majority (7) felt that increased retirement age did not significantly enhance their commitment to the organization. This was against 4 who felt that it did. For those who held the position of head of section, the majority (3) felt that increased retirement age did not significantly enhance their commitment to the organization. This was against 2 who felt that it did. For those who held the position of head of department, the 3 all felt that increased retirement age did not significantly enhance their commitment. For those who held the position of Principal, the only 2 all felt that increased retirement age had not significantly enhanced their commitment. For other positions held in the organization, the majority (6) felt that increased retirement age had not enhanced their commitment. This was against 4 who felt that it did (*See Appendix A, Table 4.3.1.3*). From the findings, it can be deduced that in relation to continuance commitment and particularly personal sacrifices and overall benefits gotten from their current organization, and irrespective of the position held, on aggregate, majority (21) felt that increased retirement age did not significantly enhance their commitment. This was against 10 who felt that it did.

*“One of the few serious consequences of leaving my organisation is the scarcity of available alternatives”* The study found that, on aggregate, the majority 67.8% of the respondents disagreed with the following statement *“One of the few serious consequences of leaving my organisation is the scarcity of available alternatives”*. This was against the minority 32.2%

who agreed (*See Appendix A, Table 4.3.1.4*). From the findings of the study, it can be said that in relation to continuance commitment, increased retirement did not significantly enhance employees' commitment due to scarcity of available alternatives. To this end, it can be suggested that employees were not willing to continue working past their retirement age despite scarcity of available alternatives.

*One of the few serious consequences of leaving my organisation is the scarcity of available alternatives (Cross-tabulation with length of service).* The study found that on aggregate, of the respondents who were 20 years but less than 25, the majority (3) felt that increased retirement age did not significantly enhance their commitment to the organisation despite scarce available alternatives. Therefore they were not willing to continue working in terms of continuance commitment. This was against 1 who felt that increased retirement age had significantly enhanced their commitment to the organization. On the other hand, of the respondents who were above 25 years, the majority (18) also felt that increased retirement age did not significantly enhance their commitment to the organisation despite scarce available alternatives. This was against 9 who felt that increased retirement age had enhanced their commitment to the organization (*See Appendix A, Table 4.3.1.5*). The finding of this study suggests that in terms of continuance commitment, despite scarcity of available alternatives, increased retirement age did not significantly enhance commitment of the majority (21) of employees irrespective of length of service in the organization. This was against the minority (10) who felt that it did.

*One of the few serious consequences of leaving my organisation is the scarcity of available alternatives (Cross-tabulation with position held).* The study found that, on aggregate, in relation to continuance commitment and particularly scarcity of available alternatives, of the respondents who held the position of Senior Lecturer, the majority (8) felt that increased retirement age did not significantly enhance their commitment to the organization. This was against 3 who felt that it did. For those who held the position of head of section, the majority (3) felt that increased retirement age did not significantly enhance their commitment to the organization. This was against 2 who felt that it did. For those who held the position of head of department, the 3 all felt that increased retirement age did not significantly enhance their commitment. For those who held the position of Principal, the only 2 all felt that increased retirement age had not significantly enhanced their commitment. For other positions held in the organization, 5 felt that increased retirement age had enhanced their commitment and the

other 5 felt that it had not (*See Appendix A, Table 4.3.1.6*). From the findings, it can be deduced that irrespective of the position held in the organization, the majority (21) felt that increased retirement age did not significantly enhance continuance commitment despite scarcity available alternatives. This was against 10 who felt that it did.

*“At this point, remaining in my current organisation is a matter of necessity as much as desire”* From the findings, the study showed that on aggregate, the majority 54.8% agreed with the following statement *“At this point, remaining in my current organisation is a matter of necessity as much as desire”*. This is against 45.2 who were in disagreement (*See Appendix A, Table 4.3.1.7*). From this finding of the study, it can be said that increased retirement age significantly enhanced employees’ continuance commitment in relation to necessity and desire of remaining in the organization.

*“At this point, remaining in my current organisation is a matter of necessity as much as desire”* (*Cross-tabulation with length of Service*). The research findings showed that on aggregate, of the respondents who were 20 years but less than 25, the majority (3) felt that increased retirement age did not significantly enhance their continuance commitment in relation to necessity and desire of remaining in the organization. Therefore they were not willing to continue working in terms of continuance commitment. This was against 1 who felt that it did not. On the other hand, of the respondents who were above 25 years, the majority (16) felt that increased retirement age had significantly enhanced their commitment to the organisation in relation to desire and necessity of remaining in the organization. This was against 11 who felt that it did not. The finding of this study suggests that in terms of continuance commitment, particularly in relation to necessity and desire of remaining in the organization. The majority (17) of respondents who felt that increased retirement age had significantly enhanced their commitment were mainly (16) those who had served over 25 years in the organization (*See Appendix A, Table 4.3.1.8*) This means that employees who had served for many years in the organisation felt that increased retirement age had enhanced their desire and necessity to remain in the organisation as compared to those who had served fewer years.

*“At this point, remaining in my current organisation is a matter of necessity as much as desire (Cross-tabulation with position held).”* The study found that, on aggregate, in relation to continuance commitment and particularly necessity and desire of remaining in the organization, of the respondents who held the position of Senior Lecturer, the majority (7) felt that increased retirement had not significantly enhanced their commitment to the organization. This was against 4 who felt that it did. For those who held the position of head of section, the majority (4) felt that increased retirement age had significantly enhance their commitment to the organization. This was against 1 who felt that it did. For those who held the position of head of department, the 3 all felt that increased retirement age did not significantly enhance their commitment. For those who held the position of Principal, 1 felt that increased retirement age had significantly enhanced their commitment and 1 felt that it had not. For other positions held in the organization, the majority (8) felt that increased retirement age had enhanced their commitment. This was against 2 who felt that it had not (See Appendix A, Table 4.3.1.9) From the findings, it can be deduced that majority of the respondents irrespective of the position held in the organization, the majority (17) felt that increased retirement had significantly enhance continuance commitment in relation to necessity and desire to remain in the organization. This was against 14 who felt that it did not. However, as seen in Table 4.3.1.9, (See Appendix A) there was variance in the responses given and position held.

#### **4.3.2 Increased retirement and normative commitment of an employee.**

Respondents were asked to rate the statements as tabulated below to ascertain how increased retirement age affected normative commitment of employees at DALICE.

*“One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.”* Research findings of the study showed that, on aggregate the majority 51.6% agreed with the statement *“One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.”* This was against 48.4% of the respondents who disagreed (See Appendix A, Table 4.3.2.1). This finding suggests that in relation to normative commitment and particularly loyalty and moral obligation to remain with the organization, increased retirement age had significantly enhanced employee commitment.

*“One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here (Cross-tabulation with age).”* Findings of the study showed that, on aggregate, in relation to normative commitment and particularly belief of loyalty and sense of moral obligation to the organization, of the respondents who were 55 years but less than 60 years, the majority (12) indicated that increased retirement had not significantly enhanced their commitment. This was against 11 who felt that it did. On the other hand, of the respondents who were above 60 years, the majority (5) felt that increased retirement age had significantly enhanced their commitment to the organization. This was against 3 who felt that it did not. The finding suggests that on aggregate, majority (16) of the respondents reported that in relation to belief of loyalty and sense of moral obligation to the organization, increased retirement age had enhanced their commitment. This was against the minority 15 who indicated that it did not. The finding further suggests that of the majority (16) of respondents who felt that increased retirement age had significantly enhanced their commitment, the majority (11) were those who were young (55 years but less than 60 years) in the organization (*See Appendix A, Table 4.3.2.2*). This means that employees who were young in the organisation felt that increased retirement age had enhanced their normative commitment in relation to belief of loyalty and sense of moral obligation to the organization.

*“One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here (Cross-tabulation with length of service).”* Research findings showed that, on aggregate, in relation to normative commitment and particularly belief of loyalty and sense of moral obligation to the organization, of the respondents who were 20 years but less than 25, the majority (3) felt that increased retirement age had significantly enhanced their commitment. This was against 1 who disagreed. On the other hand, of the respondents who were above 25 years, the majority (14) felt that increased retirement age had not significantly enhanced their commitment to the organization. This was against 13 who felt that it did. The finding of this study suggests that in terms of normative commitment, particularly in relation to belief of loyalty and sense of moral obligation to the organization (*See Appendix A, Table 4.3.2.3*).

The finding of the study suggests that on aggregate, the majority (16) of the respondents felt that increased retirement age had significantly enhanced their commitment to the organisation. This was against 15 who felt that it had not. The finding further showed that of the majority (16) of respondents who felt that increased retirement age had significantly enhanced their commitment, the majority (13) were those who had served above 25 years. This was against 3 who had served for 20 but less than 25 years. This means that increased retirement age significantly enhanced normative commitment of employees who had served for a long time in the organisation compared to those who had served for a shorter period.

*“If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation”* The study found that, on aggregate, the majority 71% disagreed with the statement *“If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation.”* This was against 29.1% of the respondents who agreed with the statement (See Appendix A, Table 4.3.2.4). This finding suggests that in relation to normative commitment, and particularly in relation to being committed to the current organisation if offered a better job elsewhere, majority of respondents felt that increased retirement age did not significantly enhance their commitment to the organization. This means that employees were not willing to continue with the organisation in terms of normative commitment.

*“If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation -Cross tabulation with age.”* Findings of this study showed that, on aggregate, in relation to normative commitment and particularly in relation to being committed to their current organisation if offered a better job elsewhere, of the respondents who were 55 years but less than 60 years, the majority (16) showed that increased retirement had not significantly enhanced their commitment. This was against 7 who felt that it did. On the other hand, of the respondents who were above 60 years, the majority (6) also showed that increased retirement age had not significantly enhanced their commitment to the organization. This was against 2 who felt that it did not (See Appendix A, Table 4.3.2.5). The finding suggests that on aggregate, the majority (22) of the respondents showed that increased retirement age did not enhance their normative commitment in relation to being committed to the organisation if offered a better job elsewhere. Therefore, they were not willing to continue for the organisation if offered better job elsewhere. This was against the 9 who reported in affirmative. Further for the majority (22) of the employees not willing to continue working if

offered better job elsewhere, the majority (16) were 55 years but less than 60 years compared to 2 above 60 years. This suggests that increased retirement age did not enhance commitment of young ones (compared to old employees) to continue working for the organisation if offered better job.

### **4.3.3 Increased retirement and Affective commitment of an employee.**

Respondents were asked to rate the statements as tabulated below to ascertain how increased retirement age affected Affective commitment of employees at DALICE.

*“I enjoy discussing my organisation with outsiders”* The study found that, on aggregate the majority 58 % of the respondents enjoy discussing their organisation with outsiders. This was against 42% of the respondents who disagreed (*See Appendix A, Table 4.3.3.1*). Towards this end, this finding suggests that increased retirement age had enhanced affective commitment of employees at DALICE.

*“I enjoy discussing my organisation with outsiders- Cross tabulation with gender.”* The study found that, on aggregate, in line with affective commitment and particularly employees at DALICE enjoying to discuss their organisation with outsiders, the majority (18) showed that increased retirement age significantly enhanced their commitment to the organization. This was against the minority (13) who disagreed (*See Appendix A, Table 4.3.3.2*). To this end, this means that increased retirement age had enhanced affective commitment of mainly male than female employees. Male employees at DALICE enjoy discussing their organisation with outsiders than their female counterparts.

*“I enjoy discussing my organisation with outsiders- Cross tabulation with age”* The study found that, on aggregate, in relation to affective commitment and particularly employees at DALICE enjoying discussing the organisation with outsiders, of the respondents who were 55 years but less than 60 years, the majority (13) showed that increased retirement had significantly enhanced their commitment. This was against 10 who felt that it did not. On the other hand, of the respondents who were above 60 years, the majority (5) also showed that increased retirement age had significantly enhanced their commitment to the organization. This was against 3 who felt that it did not (*See Appendix A, Table 4.3.3.3*). The finding suggests that on aggregate, the majority (18) of the respondents showed that increased retirement age had enhanced their affective commitment in relation to enjoying to discuss the organisation with outsiders. Further for the majority (18) of the employees who enjoyed



discussing their organisation with outsiders , the majority (13) were 55 years but less than 60 years compared to 5 above 60 years. Towards this end, this means that at DALICE, increased retirement age had significantly enhanced commitment of younger employees than older ones.

*“I do not feel a strong sense of belonging nor do I feel like part of the family to my organization.”* Findings of this study showed that, on aggregate, the majority 54.8 % of the respondents agreed with the statement *“I do not feel a strong sense of belonging nor do I feel like part of the family to my organization.”* On the contrary, the minority 45.2% of the respondents disagreed with the statement (*See Appendix A, Table 4.3.3.4*). This finding suggests that in relation to affective commitment and particularly employees at DALICE having a strong sense of belonging and feeling part of the family in the organization, the effect of increased retirement age on employee commitment was negligible.

*“I do not feel a strong sense of belonging nor do I feel like part of the family to my organization-cross-tabulation with gender.”* This study found that, on aggregate, in line with affective commitment and particularly employees at DALICE having a strong sense of belonging and feeling part of the family in the organisation, of the respondents who were male, the majority (12) indicated that increased retirement had significantly enhanced their commitment. This was against 9 who felt that it did not. On the other hand, of the respondents who were female, 5 indicated that increased retirement age had significantly enhanced their commitment to the organization. Similarly, felt that it did not. The finding suggests that on aggregate, the majority (17) compared to the minority (14) of the respondents showed that increased retirement age had enhanced their affective commitment in relation to having a strong sense of belonging and feeling part of the family in the organisation. Further, of the majority (17), 12 were males compared to 5 who were females (*See Appendix A, Table 4.3.3.5*). Towards this end, this means that at DALICE, increased retirement age had significantly enhanced affective commitment of male employees than females in terms of having a strong sense of belonging and feeling part of the family in the organisation.

*“I do not feel a strong sense of belonging nor do I feel like part of the family to my organisation - cross tabulation with age.”* The study found that, on aggregate, in relation to

affective commitment employees having a strong sense of belonging and feeling part of the family in their organisation, of the respondents who were 55 years but less than 60 years, the majority (15) showed that increased retirement had significantly enhanced their commitment. This was against 8 who felt that it had not. On the other hand, of the respondents who were above 60 years, the majority (6) showed that increased retirement age had not significantly enhanced their commitment to the organization. This was against 2 who felt that it did. The finding suggests that on aggregate, the majority (17) of the respondents indicated that increased retirement age had enhanced their affective commitment in relation to having a strong sense of belonging and feeling part of the family in the organisation. Further for the majority (17), (15) were 55 years but less than 60 and 2 above 60 years (*See Appendix A, Table 4.3.3.6*). Towards this end, this means that at DALICE, increased retirement age had significantly enhanced affective commitment of employees who were young than old in relation to having a strong sense of belonging and feeling part of the family in the organisation.

*“I do not feel emotionally attached to my Organisation.”* The study revealed that, on aggregate, the majority 61.4% of the respondents disagreed with the statement *“I do not feel emotionally attached to my Organisation.”* On the contrary, the minority 38.6% of the respondents agreed (*See Appendix A, Table 4.3.3.7*). Towards this end, this finding suggests that increased retirement age had not significantly enhanced affective commitment of employees at DALICE in relation to them feeling emotionally attached to the organization.

*“I don’t feel emotionally attached to my organization- cross-tabulation with gender.”* The study found that, on aggregate, in line with affective commitment and particularly employees at DALICE feeling emotionally attached to their Organisation, of the respondents who were male, the majority (12) indicated that increased retirement had not significantly enhanced their commitment. This was against 9 who felt that it had. On the other hand, of the respondents who were female, majority (7) indicated that increased retirement age had not significantly enhanced their commitment to the organization. This was against 3 who felt that it had (*See Appendix A, Table 4.3.3.8*). The finding suggests that on aggregate, the majority (19) compared to the minority (12) of the respondents indicated that increased retirement age had enhanced their affective commitment in relation to feeling emotionally attached to their Organisation. Further, of the majority (19), 12 were males compared to 7

who were females. Towards this end, this means that at DALICE, increased retirement age had not significantly enhanced affective commitment of male employees than females in terms feeling emotionally attached to their Organisation. This suggests that male employees were not emotionally attached to the organisation compared to female employees.

*“I do not feel a strong sense of belonging nor do I feel like part of the family to my organisation - cross tabulation with age.”* The study found that, on aggregate, in relation to affective commitment and particularly employees at DALICE feeling emotionally attached to their organisation, of the respondents who were 55 years but less than 60 years, the majority (14) indicated that increased retirement had not significantly enhanced their commitment. This was against 9 who felt that it had. On the other hand, of the respondents who were 60-65 years, the majority (5) showed that increased retirement age had not significantly enhanced their commitment to the organization. This was against 3 who felt that it did. The finding suggests that on aggregate, the majority (19) of the respondents indicated that increased retirement age had not enhanced their affective commitment in relation to feeling emotionally attached to their organization. Further for the majority (19), (14) were 55 years but less than 60 and only 5 60-65 years (*See Appendix A, Table 4.3.3.9*). Towards this end, this means that at DALICE, increased retirement age had significantly had not mainly enhanced affective commitment of employees who were young than old in relation feeling emotionally attached to their organization. This suggests that employees who are young compared to old ones are not emotionally attached to the organization.

## CHAPTER FIVE

### DISCUSSION OF RESEARCH FINDINGS

#### 5.0 INTRODUCTION

This chapter presents the discussion of the findings based on the evidence presented by the sampled respondents in relation to the literature reviewed. Therefore, the main issues that have been presented in the previous chapter shall further be highlighted and discussed in relation to the two research questions which are a reflection of objectives of this study and the literature that have been reviewed. In this chapter, like in the preceding chapter, data has been discussed and organized according to the sequence of the two research questions which mirror research objectives of this study starting with; to what extent do employees know increased retirement age options and how do they perceive the increased retirement age?, and how did increased retirement age affect commitment of employee at DALICE?

#### 5.1 To what extent do people know about the increased retirement age?

This study first answer the question to what extent do employees know and how do they perceive the increased retirement age? The study established that employees (100%) at David Livingstone College of Education were fully aware of the amendments made to retirement age. Majority of the employees were further aware of the retirement age options given. The level of awareness was mainly attributed to distribution of Statutory Instrument on retirement age in all government offices as well as sensitization briefings in places of work. Various media was also used by the government to spread the information on the increased retirement age, hence the levels of awareness being high. The few (3.2%) respondents who were not sure on the exact retirement options belonged to the Non-Teaching category probably because the Teaching Staff has more information regarding retirement age through circulars and staff briefings which non-teaching staff are rarely privileged to. This situation suggests that at David Livingstone College of Education, flow of information to non-teaching staff was poor as compared to flow of information to teaching staff. The study further established that majority of employees at David Livingstone College of Education opposed or was against the idea of increasing the retirement age. Some of the reasons by the employees who

were against the increased retirement age were that the government was not encouraging the employment of young people and also the life expectancy in Zambia was around 35-40 years therefore irregular to increase the retirement age to 50 years.

The study further found that majority of female employees were in agreement of the increased age and majority of male employees were in disagreement. This finding was also supported by Human Resource Officers at provincial and district level who were part of the key informants and revealed that the perception on increased retirement age was in two folds were a section of employees were keen to retire at 55 yet another section of employees were happy that they would be retired at 60 years. This finding is in agreement with a study by Hatch (2012) that concludes that females bear a more positive attitude towards retirement as opposed to men. The finding is further supported by Anson et al (1989) who found similar results. Anson et al (1989) found that women held significantly more positive attitudes toward retirement than men. Therefore, this showed that there is a relationship between gender and perception towards increased retirement age.

In terms of age distribution, the study found that employees who were 50 years but less than 60 felt that increasing retirement age was a good idea while those who were 60-65 years felt it was a bad idea. This study therefore found that at DALICE, older employees who were close to retiring were not for the idea of increasing retirement age while younger employees were in support. This finding of the study is in consensus with the disengagement theory of aging which claims that, it is natural and acceptable for older adults to withdraw from society. According to this theory, a process of mutual disengagement takes place during aging where both the individual and the society in which he or she belong withdraw from each other. This process is inevitable and is governed by society's' needs which dominate individual needs. The theory further states that as older people desire this withdrawal, and as the social contracts of a person diminish, disengagement becomes a circular process that further limits opportunities of interaction (Cumming and Henry, 1961).

## **5.2 How did increased retirement age affect employee commitment at DALICE?**

### **5.2.1 Increased retirement age and continuance commitment**

The study found that in relation to the statement *“One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice and another organisation may not match the overall benefits that I have here”* increased retirement age did not significantly enhance employees’ commitment to the organization. This further implies that employees at DALICE were not willing to continue working in terms of continuance commitment. The finding is not in line with arguments by Mind Tools Content Management Team (2002) that claims that when employees weigh up the pros and cons of leaving an organization, they may feel that they need to stay at that given organisation because the loss they would experience by leaving it is greater than the benefit they think they might gain in a new role.

The study also established that in relation to employees’ personal sacrifices and overall benefits gotten from their current organization, increased retirement age did not significantly enhance continuance commitment of both categories of employees who had served for 20 years but less than 25 and above 25 years. To this end, increased retirement age had no significant impact on length of service in terms of continuance commitment. This study finding is parallel with Yucel and Bektas (2012) who points that organizational commitment of employees significantly correlated with job satisfaction and tenure of work.

The study also established that employees at DALICE were not strongly committed to the organisation due to scarcity of available alternatives. Towards this end, the study found that in relation to continuance commitment, increased retirement did not significantly enhance employees’ commitment due to scarcity of available alternatives. Employees were not willing to continue working past their retirement age despite scarcity of available alternatives. This is not in consensus with Allen and Meyers (1991) who contends that possible reasons for needing to stay with organisations vary, but the main reasons relate to a lack of work alternatives. Normatively committed employees feel that leaving their organisation would have catastrophic consequences on their part

The study also found that that in terms of continuance commitment, despite scarcity of available alternatives, increased retirement age did not significantly enhance commitment of the majority employees irrespective of length of service or position held in the organization. This finding is also not in agreement with Yuceln and Bektas (2012).

The study also found that increased retirement age significantly enhanced employee commitment in relation to necessity and strong desire to remain with the organisation at DALICE. This finding also agrees with Allen and Meyers (1991) who argued that employees that are continuance committed have the underlying reason for their commitment in their need to stay with the organisation. Allen and Meyers further contend that employees who are committed to their organizations act bearing in mind that they are members of the organization, which increases employee's both qualitative and quantitative contributions to the organization.

### **5.2.2 Increased retirement age and normative commitment?**

This study established that in relation to normative commitment and particularly loyalty and moral obligation to remain with the organization, increased retirement age had significantly enhanced employee commitment. This was supported by the Registrar at David Livingstone College of Education who narrated that increased retirement age had motivated employees that had left with few years to retire. Therefore, increased retirement age enhanced employees' loyalty and sense of belonging at the institution. This is further supported by Taylor and Shore (1995) who contends that the stronger an individual's emotional bond to his or her organization; the more emotionally difficult it is for him or her to break that bond by leaving.

The study also established that employees who were young in the organization compared to those who were old felt that increased retirement age had significantly enhanced their commitment. This is supported by Wainwright (2018) who argues that employees that are normatively committed generally feel that they should stay at their organisations. It was also established that in relation to normative commitment and particularly loyalty and moral obligation to remain with the organization. Increased retirement age significantly enhanced

normative commitment of employees who had served for a long time in the organisation compared to those who had served for a shorter period.

This study also established that in relation to normative commitment, and particularly in relation to being committed to the current organisation if offered a better job elsewhere, majority of respondents felt that increased retirement age did not significantly enhance their commitment to the organization. This means that employees were not willing to continue with the organisation in terms of normative commitment. Further for the majority of the employees DALICE not willing to continue working if offered better job elsewhere, the majority were young compared to old. This finding is not in agreement with Yuceln and Bektas (2012) whose study found that employee age has a positive predictor of commitment in that, as workers get older, alternative employment options generally decrease, making their current job more attractive hence affective commitment. The older individuals may be more committed to the organisation because they have greater history with the organisation than younger workers. Yuceln and Bektas (2012)'s finding is further supported by Taylor and Shore (1995) who points that the greater the financial incentive to stay with the organization, the more likely it is that employees will put off retirement.

### **5.2.3 Increased retirement age and affective commitment?**

This study sought to ascertain how increased retirement age affected affective commitment of employees. Correspondingly, employees at David Livingstone School of Education were asked to rate the extent to which they agreed or disagreed with related statements. To start with, the study established that employees at David Livingstone School of Education, employees enjoy discussing their organisation with outsiders. Towards this end, this finding suggests that increased retirement age had enhanced affective commitment of employees at DALICE. Further the study found that mainly male than female employees. Male employees at DALICE enjoy discussing their organisation with outsiders than their female counterparts. This finding is not in agreement with a study by Hatch (2012) who concludes that females bear a more positive attitudes affective commitment than men in most cases.

The study further found that employees at David Livingstone felt emotionally attached to their organisation thereby enhancing their commitment to it. This finding suggests that to a



larger extent increased retirement age significantly affected affective commitment to this end. Increased retirement age enhanced employees' emotional attachment to the organisation thereby making them committed to their organization. This finding is supported by Taylor and Shore (1995) who argue that the stronger an individual's emotional bond to his or her organization; the more emotionally difficult it is for him or her to break that bond by leaving. Further at DALICE, it was found that increased retirement age had not significantly enhanced affective commitment of male employees than females in terms feeling emotionally attached to their Organisation. This suggests that male employees were not emotionally attached to the organisation compared to female employees.

This finding suggests that in relation to affective commitment and particularly employees at DALICE having a strong sense of belonging and feeling part of the family in the organization, the effect of increased retirement age on employee commitment was negligible. Further increased retirement age had significantly enhanced affective commitment of male employees than females in terms of having a strong sense of belonging and feeling part of the family in the organisation.

The study further found that employees at DALICE do not feel a strong sense of belonging nor they feel like being part of the family in their organization. This suggests that to a larger extent increased retirement age did not enhance employees' sense of belonging or feeling of being part of the organization. It was further found that in relation to age, increased retirement age had significantly had not mainly enhanced affective commitment of employees who were young than old in relation feeling emotionally attached to their organization. This suggests that employees who are young compared to old ones are not emotionally attached to the organization.

#### **5.2.4 Conclusion**

The focus of chapter five was on discussing the findings drawn from the participants. The chapter has discussed various issues pertaining to knowledge and perception of employees on the extended retirement age and ascertained how increased retirement age affected commitment of employees at DALICE. The next chapter now presents conclusions and recommendations of the study.

## **CHAPTER SIX:**

### **CONCLUSION AND RECOMMENDATIONS**

#### **6.0 Overview**

This chapter presents the conclusion and recommendations of the study which is based on effect of the increased retirement age on employee commitment at David Livingstone School of Education.

#### **6.1 Conclusions**

This study was guided by two objectives. The first objective of the study was to explore the knowledge and perception of employees on the extended retirement age. Study concludes that employees at DALICE are aware of the increased retirement age and available options. The study also concludes that majority of employees (particularly female employees) at DALICE were against the increased retirement age.

The second objective was to ascertain how increased retirement age affected commitment of employees at DALICE. The study concludes that personal sacrifices and overall benefits employees got from DALICE did not significantly influence their commitment towards work. Increased employment age had a negative effect towards this end. The study also concludes that employees were not strongly committed to the organisation due to scarcity of available alternatives. The study concludes that there was no relationship between commitment to the organisation and scarcity of available alternatives. Furthermore, the study concludes that the necessity and strong desire to remain with the organisation enhanced employees' commitment to continue working. To a larger extent increased retirement age influenced employee's commitment to continue with the organisation in this regard. The study suggests a positive relationship between increased retirement age and employees' desire and necessity to stay in the organization.

The study further concludes that at David Livingstone School of Education, increased retirement age influenced employee's loyalty and sense of moral obligation to the organization. The study concludes that towards this end, increased retirement age significantly influenced employees' commitment to the organization. The study further concludes that at DALICE employees were committed to leave the organisation if offered better jobs elsewhere. This suggests that increased retirement age is not the only factor that

can enhance employee commitment to an organization. Employees also need job satisfaction and better conditions to stay with the organization.

Furthermore, the study concludes that employees at David Livingstone School enjoy discussing their organisation with outsiders. Therefore, this suggests a close relationship between an employee's attachment and commitment to the organization. To this end, the study concludes that are more committed to the organization. The study also concludes that employees at DALICE do not feel a strong sense of belonging nor they feel like being part of the family in their organization. This suggests that to a larger extent increased retirement age did not enhance employees' sense of belonging or feeling of being part of the organization. The study also concludes that employees at DALICE felt emotionally attached to their organisation thereby enhancing their commitment to it. To this end, it can be concluded that to a larger extent, increased retirement age significantly affected affective commitment.

In a nutshell, it can be concluded that increased retirement age had both positive and negative influence on continuance, normative and affective commitments of employees at David Livingstone College of Education.

## **6.2 Recommendations**

This section of the study presents the suggestions/recommendations drawn from the participants of the study. Some of these are highlighted here as a means of suggesting a way forward in relation to the subject matter of this study.

### **6.2.1 Policy recommendations**

The study put forward the following suggestions/recommendations:

1. Government should revisit the retirement age policy
2. Government should engage relevant stakeholders and formulate an inclusive popular accepted retirement age policy.
3. Principals of education colleges and other related organizations need to be aware of the individual differences among employees who vary in personal needs, and attempt to align management styles to employee needs for improving their job satisfaction and organizational commitment.

4. Age differences among employees have moderating effect on relationships between increased retirement age and organizational commitment.
5. Authorities need to develop strategies to deal with the needs of employees who experience less commitment.

### 6.2.1 Areas of Future Research

There is need to conduct a country wide study in all Colleges of Education to ascertain the impact of increased retirement age on employee commitment. Notwithstanding, this study only focused on the relationship between increased retirement age and employee commitment. There is therefore need to look at the relationship between increased retirement age and other employee related variables such as job satisfaction and/or motivation.

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## APPENDICES

### Appendices A: Tables of Research Findings

Table 4.1 Background characteristics.

| CHARACTERISTICS | CATEGORIES | n(%)     |
|-----------------|------------|----------|
| Gender          | Male       | 21(67.7) |
|                 | Female     | 10(32.3) |
| Marital Status  | Married    | 27(87.1) |
|                 | Divorced   | 1(3.2)   |
|                 | Widowed    | 3(9.7)   |

|                       |                           |          |
|-----------------------|---------------------------|----------|
| Position Held         | Senior lecturer           | 11(35.5) |
|                       | Head of Section           | 5(16.1)  |
|                       | Head of Department        | 3(9.7)   |
|                       | Principal                 | 2(6.5)   |
|                       | Other                     | 10(32.3) |
| Type of Employment    | Teaching Staff            | 21(67.7) |
|                       | Non-Teaching Staff        | 10(32.3) |
| Age                   | 55 Years but less than 60 | 23(74.2) |
|                       | 60-65 Years               | 8(25.8)  |
| Highest Qualification | Certificate               | 9(29.0)  |
|                       | Bachelors' Degree         | 8(25.8)  |
|                       | Masters                   | 11(35.5) |
|                       | Postgraduate Cert/Dip     | 2(6.5)   |
|                       | PhD or higher             | 1(3.2)   |
| Length of Service     | 20 Years but less than 25 | 4(12.9)  |
|                       | Above 25 Years            | 27(87.1) |

*n* representing frequency and (%) representing percentage frequenc

*Table 4.3.1.1 One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice and another organisation may not match the overall benefits that I have here*

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 8         | 25.8    | 25.8          | 25.8               |
| Moderately Disagree | 8         | 25.8    | 25.8          | 51.6               |
| Somewhat Disagree   | 5         | 16.1    | 16.1          | 67.7               |
| Somewhat Agree      | 3         | 9.7     | 9.7           | 77.4               |
| Moderately Agree    | 3         | 9.7     | 9.7           | 87.1               |
| Strongly Agree      | 4         | 12.9    | 12.9          | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |



*Table: 4.3.1.2: Length of Service \* One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here \* Cross tabulation*

| Length of Service         | One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here |                     |                   |                |                  |                | Total |
|---------------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 20 years but less than 25 | 2  | 1                   | 0                 | 0              | 1                | 0              | 4     |
| Above 25 years            | 6  | 7                   | 5                 | 3              | 2                | 4              | 27    |
| <b>Total</b>              | 8  | 8                   | 5                 | 3              | 3                | 4              | 31    |

*Table: 4.3.1.3: Position Held \* One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here \* Cross tabulation*

| Position Held      | One of the major reasons that I continue to work for my current organisation is that leaving would require considerable personal sacrifice; another organisation may not match the overall benefits that I have here |                     |                   |                |                  |                | Total |
|--------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                    | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| Senior Lecturer    | 3  | 3                   | 1                 | 1              | 2                | 1              | 11    |
| Head of Section    | 1  | 0                   | 2                 | 2              | 0                | 0              | 5     |
| Head of Department | 1  | 1                   | 1                 | 0              | 0                | 0              | 3     |
| Principal          | 1  | 1                   | 0                 | 0              | 0                | 0              | 2     |
| Other              | 2  | 3                   | 1                 | 0              | 1                | 3              | 10    |
| <b>Total</b>       | 8  | 8                   | 5                 | 3              | 3                | 4              | 31    |

*Table 4.3.1.4 One of the few serious consequences of leaving my organisation is the scarcity of available alternatives*

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 11        | 35.5    | 35.5          | 35.5               |
| Moderately Disagree | 7         | 22.6    | 22.6          | 58.1               |
| Somewhat Disagree   | 3         | 9.7     | 9.7           | 67.7               |
| Somewhat Agree      | 5         | 16.1    | 16.1          | 83.9               |
| Moderately Agree    | 2         | 6.5     | 6.5           | 90.3               |
| Strongly Agree      | 3         | 9.7     | 9.7           | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |

*Table 4.3.1.5: Length of Service \* One of the few serious consequences of leaving my organisation is the scarcity of available alternatives \*Cross-tabulation*

| Length of Service         | One of the few serious consequences of leaving my organisation is the scarcity of available alternatives |                     |                   |                |                  |                | Total |
|---------------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 20 years but less than 25 | 1  | 1                   | 1                 | 0              | 0                | 1              | 4     |
| Above 25 years            | 10   | 6                   | 2                 | 5              | 2                | 2              | 27    |
| Total                     | 11   | 7                   | 3                 | 5              | 2                | 3              | 31    |

*Table 4.3.1.6 Position Held \* One of the few serious consequences of leaving my organisation is the scarcity of available alternatives \*Cross-tabulation*

| Position Held | One of the few serious consequences of leaving my organisation is the scarcity of available alternatives |            |          |          |            |          | Total |
|---------------|--|------------|----------|----------|------------|----------|-------|
|               | Strongly   | Moderately | Somewhat | Somewhat | Moderately | Strongly |       |

|                    | Disagree | Disagree | Disagree | Agree | Agree | Agree |    |
|--------------------|----------|----------|----------|-------|-------|-------|----|
| Senior Lecturer    | 3        | 3        | 2        | 3     | 0     | 0     | 11 |
| Head of Section    | 2        | 1        | 0        | 1     | 1     | 0     | 5  |
| Head of Department | 2        | 1        | 0        | 0     | 0     | 0     | 3  |
| Principal          | 1        | 1        | 0        | 0     | 0     | 0     | 2  |
| Other              | 3        | 1        | 1        | 1     | 1     | 3     | 10 |
| <b>Total</b>       | 11       | 7        | 3        | 5     | 2     | 3     | 31 |

*Table 4.3.1.7 Position Held \* One of the few serious consequences of leaving my organisation is the scarcity of available alternatives \*Cross-tabulation*

| Position Held      | One of the few serious consequences of leaving my organisation is the scarcity of available alternatives |                     |                   |                |                  |                | Total |
|--------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                    | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| Senior Lecturer    | 3  | 3                   | 2                 | 3              | 0                | 0              | 11    |
| Head of Section    | 2  | 1                   | 0                 | 1              | 1                | 0              | 5     |
| Head of Department | 2  | 1                   | 0                 | 0              | 0                | 0              | 3     |
| Principal          | 1  | 1                   | 0                 | 0              | 0                | 0              | 2     |
| Other              | 3  | 1                   | 1                 | 1              | 1                | 3              | 10    |
| <b>Total</b>       | 11   | 7                   | 3                 | 5              | 2                | 3              | 31    |

*Table 4.3.1.8: At this point, remaining in my current organisation is a matter of necessity as much as desire*

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 3         | 9.7     | 9.7           | 9.7                |
| Moderately Disagree | 9         | 29.0    | 29.0          | 38.7               |
| Somewhat Disagree   | 2         | 6.5     | 6.5           | 45.2               |
| Somewhat Agree      | 5         | 16.1    | 16.1          | 61.3               |
| Moderately Agree    | 4         | 12.9    | 12.9          | 74.2               |
| Strongly Agree      | 8         | 25.8    | 25.8          | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |

Table 4.3.1.8: Length of Service \* At this point, remaining in my current organisation is a matter of necessity as much as desire \*Cross-tabulation

| Length of Service         | At this point, remaining in my current organisation is a matter of necessity as much as desire |                     |                   |                |                  |                | Total |
|---------------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 20 years but less than 25 | 0  | 1                   | 2                 | 0              | 0                | 1              | 4     |
| Above 25 years            | 3  | 8                   | 0                 | 5              | 4                | 7              | 27    |
| Total                     | 3  | 9                   | 2                 | 5              | 4                | 8              | 31    |

Table 4.3.9: Position Held \* At this point, remaining in my current organisation is a matter of necessity as much as desire \*Cross-tabulation\*

| Position Held   | At this point, remaining in my current organisation is a matter of necessity as much as desire |                     |                   |                |                  |                | Total |
|-----------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                 | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| Senior Lecturer | 2  | 3                   | 2                 | 4              | 0                | 0              | 11    |
| Head of Section | 0  | 1                   | 0                 | 1              | 1                | 2              | 5     |

|                    |          |          |          |          |          |          |           |
|--------------------|----------|----------|----------|----------|----------|----------|-----------|
| Head of Department | 0        | 3        | 0        | 0        | 0        | 0        | 3         |
| Principal          | 1        | 0        | 0        | 0        | 0        | 1        | 2         |
| Other              | 0        | 2        | 0        | 0        | 3        | 5        | 10        |
| <b>Total</b>       | <b>3</b> | <b>9</b> | <b>2</b> | <b>5</b> | <b>4</b> | <b>8</b> | <b>31</b> |

Table 4.3.2.1 “One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.”

|                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree | 9         | 29.0    | 29.0          | 29.0               |
| Somewhat Disagree | 6         | 19.4    | 19.4          | 48.4               |
| Somewhat Agree    | 4         | 12.9    | 12.9          | 61.3               |
| Moderately Agree  | 3         | 9.7     | 9.7           | 71.0               |
| Strongly Agree    | 9         | 29.0    | 29.0          | 100.0              |
| Total             | 31        | 100.0   | 100.0         |                    |

Table 4.3.1.2: \*Age “One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.”\*Cross-tabulation

| Age                       | One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.” |                     |                   |                |                  |                | Total |
|---------------------------|---|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree   | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 55 years but less than 60 | 7   | 5                   | 0                 | 2              | 2                | 7              | 23    |

|                |   |   |   |   |   |   |    |
|----------------|---|---|---|---|---|---|----|
| Above 60 years | 2 | 1 | 0 | 2 | 1 | 2 | 8  |
| Total          | 9 | 6 | 0 | 4 | 3 | 9 | 31 |

Table 4.3.1.3: \*Length of Service “One of the major reasons that I continue working for this organisation is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.”\*Cross-tabulation

| Length of Service         | At this point, remaining in my current organisation is a matter of necessity as much as desire |                     |                   |                |                  |                | Total |
|---------------------------|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 20 years but less than 25 | 1  | 0                   | 0                 | 0              | 1                | 2              | 4     |
| Above 25 years            | 8  | 0                   | 6                 | 4              | 2                | 7              | 27    |
| Total                     | 9  | 0                   | 6                 | 4              | 3                | 9              | 31    |

Table 4.3.1.4: “If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation”

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 16        | 51.6    | 51.6          | 51.6               |
| Moderately Disagree | 3         | 9.7     | 9.7           | 61.3               |
| Somewhat Disagree   | 3         | 9.7     | 9.7           | 71.0               |
| Somewhat Agree      | 2         | 6.5     | 6.5           | 77.4               |
| Moderately Agree    | 1         | 3.2     | 3.2           | 80.6               |
| Strongly Agree      | 6         | 19.4    | 19.4          | 100.0              |

|       |    |       |       |
|-------|----|-------|-------|
| Total | 31 | 100.0 | 100.0 |
|-------|----|-------|-------|

Table 4.3.1.5: Age \* If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation -Cross tabulation

| Age                       | * If I got another offer for a better job elsewhere, I would not feel it was right to leave my organisation |                     |                   |                |                  |                | Total |
|---------------------------|---|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree   | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 55 years but less than 60 | 12  | 2                   | 2                 | 1              | 0                | 6              | 23    |
| Above 60 years            | 4   | 1                   | 1                 | 1              | 1                | 0              | 8     |
| Total                     | 16  | 3                   | 3                 | 2              | 1                | 6              | 31    |

Table 4.3.3.1 “I enjoy discussing my organisation with outsiders”

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 10        | 32.3    | 32.3          | 32.3               |
| Moderately Disagree | 2         | 6.5     | 6.5           | 38.7               |
| Somewhat Disagree   | 1         | 3.2     | 3.2           | 41.9               |
| Somewhat Agree      | 5         | 16.1    | 16.1          | 58.1               |
| Moderately Agree    | 8         | 25.8    | 25.8          | 83.9               |
| Strongly Agree      | 5         | 16.1    | 16.1          | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |

Table 4.3.3.2: Gender \* I enjoy discussing my organisation with outsiders- Cross tabulation

|        | I enjoy discussing my organisation with outsiders |                     |                   |                |                  |                | Total |
|--------|---|---------------------|-------------------|----------------|------------------|----------------|-------|
|        | Strongly Disagree                                 | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately agree | Strongly agree |       |
| Male   | 7   | 1                   | 1                 | 4              | 4                | 4              | 21    |
| Female | 3   | 1                   | 0                 | 1              | 4                | 1              | 10    |
| Total  | 10  | 2                   | 1                 | 5              | 8                | 5              | 31    |

Table 4.3.3.3: Age \* I enjoy discussing my organisation with outsiders- Cross tabulation

| Age                       | I enjoy discussing my organisation with outsiders |                     |                   |                |                  |                | Total |
|---------------------------|---|---------------------|-------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree                                 | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 55 years but less than 60 | 7   | 2                   | 1                 | 4              | 5                | 4              | 23    |
| Above 60 years            | 3   | 0                   | 0                 | 1              | 3                | 1              | 8     |
| Total                     | 10  | 2                   | 1                 | 5              | 8                | 5              | 31    |



Table 4.3.3.4: “I do not feel a strong sense of belonging nor do I feel like part of the family to my organization.”

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 10        | 32.3    | 32.3          | 32.3               |
| Moderately Disagree | 4         | 12.9    | 12.9          | 45.2               |
| Somewhat Agree      | 4         | 12.9    | 12.9          | 58.1               |
| Moderately Agree    | 4         | 12.9    | 12.9          | 71.0               |
| Strongly Agree      | 9         | 29.0    | 29.0          | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |

Table 4.3.3.5: Gender \* I do not feel a strong sense of belonging nor do I feel like part of the family to my organization.” Cross-tabulation

|        |        | I do not feel a strong sense of belonging nor do I feel like part of the family to my organisation |                     |                |                  |                | Total |
|--------|--------|--|---------------------|----------------|------------------|----------------|-------|
|        |        | Strongly Disagree  | Moderately Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| Gender | Male   | 7  | 2                   | 3              | 2                | 7              | 21    |
|        | Female | 3  | 2                   | 1              | 2                | 2              | 10    |
| Total  |        | 10   | 4                   | 4              | 4                | 9              | 31    |

*Table 4.3.3.6: Age \* I do not feel a strong sense of belonging nor do I feel like part of the family to my organisation - Cross tabulation*

| Age                       | I do not feel a strong sense of belonging nor do I feel like part of the family to my organization |                     |                |                  |                | Total |
|---------------------------|--|---------------------|----------------|------------------|----------------|-------|
|                           | Strongly Disagree  | Moderately Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| 55 years but less than 60 | 6  | 2                   | 4              | 4                | 7              | 23    |
| Above 60 years            | 4  | 2                   | 0              | 0                | 2              | 8     |
| Total                     | 10   | 4                   | 4              | 4                | 9              | 31    |

*Table 4.3.3.7: “I do not feel emotionally attached to my Organisation”*

|                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Strongly Disagree   | 14        | 45.2    | 45.2          | 45.2               |
| Moderately Disagree | 3         | 9.7     | 9.7           | 54.8               |
| Somewhat Disagree   | 2         | 6.5     | 6.5           | 61.3               |
| Somewhat Agree      | 2         | 6.5     | 6.5           | 67.7               |
| Moderately Agree    | 3         | 9.7     | 9.7           | 77.4               |
| Strongly Agree      | 7         | 22.6    | 22.6          | 100.0              |
| Total               | 31        | 100.0   | 100.0         |                    |

*Table 4.3.3.8: Gender \*I don't feel emotionally attached to my organization” Cross-tabulation*

|        |        | I do not feel emotionally attached to my Organisation |                     |                   |                |                  | Total |                |
|--------|--------|---|---------------------|-------------------|----------------|------------------|-------|----------------|
|        |        | Strongly Disagree                                     | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree |       | Strongly Agree |
| Gender | Male   | 10  | 1                   | 1                 | 2              | 2                | 5     | 21             |
|        | Female | 4   | 2                   | 1                 | 0              | 1                | 2     | 10             |
| Total  |        | 14  | 3                   | 2                 | 2              | 3                | 7     | 31             |

Table 4.3.3.9: Age \* I do not feel a strong sense of belonging nor do I feel like part of the family to my organisation - Cross tabulation

|  | <b>I do not feel emotionally attached to my Organisation</b> |                     |                   |                |                  |                | Total |
|--|--|---------------------|-------------------|----------------|------------------|----------------|-------|
|  | Strongly Disagree  | Moderately Disagree | Somewhat Disagree | Somewhat Agree | Moderately Agree | Strongly Agree |       |
| Age<br>55 years but less than 60 years | 11   | 2                   | 1                 | 2              | 3                | 4              | 23    |
| 60 - 65 years                          | 3  | 1                   | 1                 | 0              | 0                | 3              | 8     |
| Total                                  | 14   | 3                   | 2                 | 2              | 3                | 7              | 31    |

## APPENDICES B

Key Informant Interview Guide No....

Key Informant No...



- How do you perceive the perception and attitude of employees who are above the age of 55 since the increase of retirement age?

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2. In your own opinion, what has been the effect of increasing the retirement age from 55 to 65 years as regards to Organisation Employee Commitment?

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3. How has the work culture of employees above the age of 55 been since the increase in retirement age?

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**UNIVERSITY OF LUSAKA**

**SCHOOL OF POST GRADUATE STUDIES  
MASTERS OF PUBLIC ADMINISTRATION**

**(b) Questionnaire No....**

**Interviewee No.....**

**PART A: RESPONDENT'S IDENTIFICATION SECTION**

Kindly complete all the questions, tick in the boxes as appropriate.

**A1. Gender**

1. Male [ ] 2. Female [ ]

**A2. Marital Status**

1. Single [ ] 2. Married [ ]  
3. Divorced [ ] 4. Widowed [ ]

5. Widower [ ]

**A3. Type of employment**

1. Teaching Staff [ ]  
2. Non-Teaching Staff [ ]

**A4. Position Held**

1. Senior Lecturer [ ]
2. Head of Section [ ]
3. Head of Department [ ]
4. Principal [ ] Vice principal [ ]
6. If other, please specify.....

**A5. A5. Age**

1. 55 years but less than 60 years [ ]
2. 60 years - 65 years [ ]
3. Above 65 years [ ]

**A6. Highest Qualification Held**

1. Certificate [ ]
2. Diploma [ ]
3. Bachelor's degree [ ]
4. Masters [ ]
5. Postgraduate Certificate/ Diploma [ ]
6. PhD or higher [ ]

**A7. Length of Service**

1. Above 10 years but less than 15 [ ]
2. 15 years but less than 20 [ ]
3. 20 years but less than 25 [ ]
4. Above 25 years [ ]

**PART B: KNOWLEDGE AND PERCEPTION ON INCREASED RETIREMENT AGE**

**B1.** Are you aware that the retirement age has been increased?

1. Yes [ ] 2. No [ ]

**B2.** What was the retirement age before and what is it now?

1. Previous 55, current 55, 60 and 65 [ ] 2. Other than Option one [ ] 3. I Don't Know [ ]

**B3.** On a scale of 1-4, where 1= Strongly Disagree, 2= Disagree, 3= Agree, 4= Strongly Agree;

To what extent do you agree or disagree with the increased retirement age?

Please tick only one option

1. Strongly Disagree [ ] 2. Disagree [ ] 3. Agree [ ] 4. Strongly Agree [ ]

**B4.** Do you think the extension of retirement age is a good idea?

1. Yes [ ] 2. No [ ] 3. I do not know [ ]

If No, specify and give reason(s)

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**PART C: ORGANIZATIONAL COMMITMENT**

Tick either 1, 2,3,4,5 or 6 wher1= Strongly Disaece; 2= Moderately Disagree;

|   | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| <b>C1. Continuance Commitment</b>   |   |   |   |   |   |   |
| One of the major reasons that I continue to work for my current organization is that leaving would require considerable personal sacrifice; another organization may not match the overall benefits that I have here. |   |   |   |   |   |   |
| One of the few serious consequences of leaving my organization is the scarcity of available alternatives.   |   |   |   |   |   |   |
| At this point, remaining in my current organization is a matter of  |   |   |   |   |   |   |



3= Somewhat Disagree; 4= Somewhat Agree; 5= Moderately Agree; 6= Strongly Agree

|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
| necessity as much as desire  |  |  |  |  |  |  |
| <b>C2. Affective Commitment</b>  |  |  |  |  |  |  |
| I enjoy discussing my organization with outsiders.   |  |  |  |  |  |  |
| I do not feel a strong sense of belonging nor do I feel like part of the family to my organization.  |  |  |  |  |  |  |
| I do not feel emotionally attached to my organization.   |  |  |  |  |  |  |
| <b>C3. Normative Commitment</b>  |  |  |  |  |  |  |
| One of the major reasons that I continue working for this organization is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here. |  |  |  |  |  |  |
| If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization  |  |  |  |  |  |  |

**C4.** To what extent are you committed to continue working beyond the old retirement age?

1. Not Committed [ ] 2. Moderately Committed [ ] 3. Committed [ ] 4. very committed [ ]

**C5.** What would be your recommendation on implementation of increased retirement age?

1. Revert to the old retirement age [ ] 2. Revisit the retirement age policy [ ]  
3. Government should stick to the current Court of Appeals ruling that only those employed after August 2015 are affected with the retirement age [ ] 4. If other, please specify

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Respondents' Additional

Comments.....

Interviewers' General

comments.....

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### **Appendix B, 3: Introductory letter**

My names are Kaula Kanyemba.M, a student at University of Lusaka (UNILUS) pursuing A Master of Public Administration and carrying out a study on “*An Investigation of increased retirement age on Employee Commitment; Case study of the Education Sector in Livingstone District, Southern Province of Zambia.*”

#### **Study Procedures**

In this study, I would like to get information from you regarding Retirement Age and Organisation Employee Commitment.

#### **Benefits**

This study will highlight the relevance of organizational employee commitment from the perspective of retirement age. The contribution of this paper is to explore the relations between different conceptualizations of retirement age and organizational commitment, and suggest a framework to guide further empirical researches.

#### **Risks**

There are no foreseeable risks associated with this study. All the information will be collected through questionnaires and face to face interviews.

#### **Rights**

All participants will not be forced into responding to the interview or questionnaires. Participants can also chose to remain anonymous and only respond to the questions they are comfortable with.

#### **Confidentiality**

Whatever information you provide will be kept in confidence and will not be shared with any other persons other than my supervisors. In addition, your identity will be withheld and the results of the study will not make any nurse by name. The findings of the study are basically for research purposes.

#### **Compensation**

No Payments of any form will be made to the respondents.

#### **Queries and Clarification**

For any clarity and queries, kindly contact the person below:

KanyembaKaulaUNIVERSITY OF LUSAKA. (Mobile number: 0967123998)

**Appendix 4 Consent Form**

I ..... of ..... have been duly informed about the purpose of the study and the benefits of conducting this study. I acknowledge that there are no risks associated with the study. I have been assured of confidentiality on all the information that I will avail to the researcher. My participation in this study is totally voluntary.

Signature ..... Date.....

Witness..... Date.....

Signature of researcher: ..... Date.....

