
**INVESTIGATING THE IMPLICATION CURRENT RETIREMENT AGE POLICY
ON ZAMBIA'S LABOR MARKET A CASE STUDY OF NDOLA DISTRICT****James Kamwanya^{*1}, Kelvin Chibomba (PhD)^{*2}**^{*1,2}Department Of Humanities School Of Business And Humanities Information And
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ABSTRACT

During the year 2014, by then Guy Scott was the Acting President of the Republic of Zambia signed Statutory Instrument No. 63 of 2014 that elevated the retirement age from 55 to 65 years respectively. The acting head of state in his defense attributed the adjustment was due to an increasing of people's lifespan. As a result, the Zambian retirement age was moved to 65 years. However, in March 2015 former President Edgar Lungu directed those changes be made through an amendment to Statutory Instrument No.63 of 2014 to the following three retirement options; early retirement 55years, normal retirement 60 years, and late retirement 65 years respectively.

A qualitative approach was used in this study. The study sample size consisted of 40 respondents. Data collection instrument included semi-structured interviews and observation. Thematic analysis was used to analyse the primary data collected. Validation of the primary data was done after getting the information from both government and parastatal institutions. The findings were that the life expectancy for Zambia is around 41 years, as a result extending retirement from 55 to 65 years was not necessary as most of the civil servants die even before reaching the previous retirement age. It further showed that this extension has contributed positively to unemployment rate among the young population who are the majority in society despite having credible qualifications. Further, the extension of retirement age has brought a lot of stigma in work places especially among the aged.

Keywords: Retirement Age Early Retirement, Late Retirement.

I. INTRODUCTION**1.1 Background**

Work has been an integral part of human life and the development of societies from time immemorial. People engage in informal and formal employment in order to meet their needs for survival. For the formal kinds of work, there comes a time for disengagement from active employment, a phase referred to as retirement. Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. However, its importance is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status as a retiree. Mein et al (1998) noted that retirement is a stressful experience to many because of its associated life decisions on the matter of life arrangements generally.

While some individuals view retirement positively and plan for it with anticipation, others dread its eventuality with great anxiety. Thus, retirement is not a homogenous experience for everyone. Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. In the case of Zambian civil servants, most of them once they retire from active service, they seem to adjust poorly to life after retirement.

During the year 2014, by then Guy Scott was the Acting President of Zambia signed Statutory Instrument No. 63 of 2014 that elevated the retirement age from 55 to 65 years respectively. Mr. Scott defended the retirement age as follows; he attributed the adjustment was due to an increasing of people's lifespan. As a result, the Zambian retirement age was moved to 65 years. Therefore, this research attempted to investigate the implications of the current retirement age policy on Zambia's labour market on both the government and parastatal employees of Ndola district.

1.2 Problem Statement

The 2014 adjustment in the retirement age among civil servants is considered to be unacceptable as it does not represent the interest of the majority Zambians by many stakeholders. Firstly, the changes needed to be accompanied by transparent and sincere consultations with stakeholders than just a presidential focused pronouncement. Secondly, the retirement options are above Zambians life expectancy. Most importantly, much research has not been instituted aimed at interrogating and assessment of the retirement policy on the ground.

1.3 Objectives

The general object was to investigate the current retirement age policy on Zambia's labor market. The specific objectives were; to ascertain civil servant's knowledge on Zambia's current retirement policy, to investigate the challenges of implementing the current retirement age policy, and to establish the effects of current retirement age policy in civil service.

1.4 Research Questions

What are civil servant's views on the current retirement age in Ndola District? What are the challenges faced by civil servants as a result of the current retirement age? What measures should be put in place in addressing the challenges that has surfaced of the new retirement age?

1.5 Theoretical Framework

This study employs the theory of change. This is a method that explains how a given intervention, or set of interventions is expected to lead to a specific developmental change, that is drawn on a causal analysis based on availability of evidence. Consequently, a theory of change for this study was driven by sound analyses, consultation with key stakeholders and learning on what works and what does not in diverse contexts that was drawn from the experiences of the retirement age policy and its implementers. A theory of change helps to identify the underlying assumptions and risks that will be vital to understand and revisit throughout the process to ensure the approach will contribute to the desired change.

This study was also guided by the disengagement theory advanced by Cumming and Henry in 1961. The theory posits that aging is an inevitable, mutual withdraw or disengagement, resulting in decreased interaction between the aging person and others in the social system one belonged to (Cumming and Henry, 1961). The theory further claims that an individual's ability that may include mental and physical, deteriorates over time (Billings, 2004). Therefore, as people age grows, they must be ready to naturally accept to withdraw from society through retirement (Ibid). This voluntary surrender of activities such as professional works is sought to allow the orderly transfer of powers from older to younger generation which is beneficial for both the aging individuals and society.

This study adopted a classical theory which states that old employees may not be as productive as young ones owing to various biological changes that come along with aging. Therefore, the researcher used this theory to assume that an increase in the retirement age for civil service workers in Zambia from 55 to either 60 or 65 might pose serious implications in most government institutions.

II. LITERATURE REVIEW

2.1 Policies Aimed at Raising the Retirement Age in Zambia

Every year, tens of thousands of employees exit formal employment throughout the world (World Bank, 2013), they exit from employment in one way or the other. Retirement is one of the modes by which employees withdraw from formal employment. For a long time, employees exit formal employment upon attaining official retirement age. However, the timing of retirement is increasingly becoming an unpredictable phenomenon (Omoresemi, 1987).

In European countries, despite the retirement age being revised upwards, studies have shown that smaller and fewer numbers of employees participate in employment until they attain official retirement age (Grumber and Wise, 1999). In the Netherlands, trends in early retirement initially showed a rise and later a decline that reached an all-time low of 25% in the 1990s (World Bank, 2013).

In Kenya, the government increased the retirement age of all Civil servants in the year 2009 from 55 to 60 years through a Kenya gazette of 2010. This has been applied across majority of government ministries and parastatals in Kenya. This however was not really a new phenomenon since a few occupational schemes like

universities; government research organizations had already revised their retirement age to 70 years (Chongo, 2013).

According to Mulilo, (2017), the Public Service Pensions Fund Second Quarter Report of 2015 of the Government of Zambia revised the retirement age for public service workers under the PSPF from 55 years to 60 years as normal retirement. The new policy also provides for optional early and late retirements at 55 and 65 years, respectively. This implies that those employees who wish to retire early at 55 years may proceed to do so while those who elect to continue in employment are also free to do so up to the normal retirement age of 60 years.

There are a few studies conducted in Zambia on the effects new retirement age policy on youth unemployment, however similar studies have been conducted on different aspects of the policy. The following paragraphs highlight some of the studies as reviewed by the researcher:

According to the research conducted by Mulilo (2017) on the preferred retirement age among civil servants, stated most of the respondents were not in favour of the new retirement policy for 2 major reasons (1) the policy is seen as a hindrance to youth employment (2) the skills and abilities of older people in the civil service are considered as obsolete. He further recommended that It was also important for sensitizations programmes to be conducted to enable civil servants fully understand the objective(s) of the new retirement policy (Mulilo, 2017).

Similarly, a study done by Songiso (2017) on the challenges of the new retirement age for teachers in selected government primary schools in Sioma District of western

province of Zambia, found that the majority of teachers interviewed in Sioma District were not in favour of the new retirement age. Most of the participants expressed willingness to retire at the age of 55 so that they could get their benefits and start a new life while they were still energetic. Some participants lamented that they might not live longer to receive their benefits at the new retirement age of 60.

2.2 The Current Policy on Retirement in Zambia

In November 2014, then Acting President Guy Scott signed Statutory Instrument No. 63 of 2014 that raised the retirement age from 55 to 65 years, or 35 years of service respectively (Government of the Republic of Zambia [GRZ], 2014). And former President Edgar Lungu directing those changes be made through an amendment to three retirement options: (a) Early retirement 55years ;(b) Normal retirement 60 years; and (c) Late retirement 65 years were amended respectively (Ibid).

Some scholars have argued that currently the country has a higher level of unemployment among youths despite acquiring skills from reputable colleges and universities (Chanda, 2011). As a result, it is evident that the higher retirement age has contributed to unprecedented numbers of job seekers who actually the majority are roaming the streets due to inadequate job openings that has mainly been caused by citizens delayed retirement (Cheta, 2005). They argued that retirement would make sense when pensioners still have some energy left in them to better their lives, especially if benefits are paid in lump sum rather than in monthly instalments (Hilary, 2011).

Another study conducted by Mungule, (2016), on the effects of increased retirement age in the public service, revealed that majority of the respondents preferred to retire at 55 years, because if they went beyond 55years, most would not benefit from their earned income and that, it also created barrier to entry of new graduates in the public service.

The above studies, share the similar findings, that while this policy was acted some concerns have been raised regarding the fate of the youths that are seeking jobs and formal employment (Mkandawire, 2004). Hence to large extent, the policy may not be in favor of the youths.

2.3 Implications of increasing Retirement age on Production and service delivery

Aging may affect productivity levels and service provisions for many reasons. On the other hand, older workers have been considered to be more reliable and have enough skills than average workers. It is also argued that older workers have high cost medi-care, and lower flexibility in accepting new assignments and may be not suitable for trainings (Grumber and Wise 1999). However, it is also interesting to note that age alone may not be a good predictor of individual performance. Cheta (2005) contend that older workers are more generally

considered to be more consistent, cautious, and conscientious. Furthermore, older workers have fewer accidents and they are less likely to quit, thus reducing hiring costs. According to Mulilo (2017), during the past twenty years, youth employment in Italy has declined substantially. Data from the Labour Force Survey indicate that the number of employees aged 16 to 24 fell from 1.8 million in 1996 to 0.9 million in 2015. During the same period, employment in the age group 25 to 34 fell from 5.7 to 4 million. This is due to the higher retirement age which has proved to negatively affect youth employment.

III. METHODOLOGY

3.1 Research Design

The research adopted the qualitative approach which was in particular, a single case study. This study utilised an interpretive phenomenological research design with the intention of conducting a direct exploration, analysis, and interpretation of a particular phenomenon emphasising the richness, breath, and depth investigation as interpreted by participants in detail (Creswell, 2009).

3.2 Sampling Design and Sample Size Determination

In this study, a sample of 40 participants was used. From the selected institutions, 40 participants (employees and employers) were selected by proportionate stratified random sampling with stratification based on gender (female and male) and employment position. In stratified sampling, the population is divided into relatively homogenous subsets called strata and then random samples are taken from each stratum (Jackson 2011).

Stratified random sampling allowed the researcher to take into account the population's different subgroups and guarantees that the sample accurately represents the population on specific characteristics (Ibid).

3.3 Data Collection Methods

An interview guide with both closed and open-ended questions was used to collect data.

3.4 Data Analysis

The data collected from the field through interviews on implications of the revised retirement age in Zambia was qualitatively analysed using the Interpretative Phenomenological Analysis (IPA) method.

IV. RESULTS AND FINDINGS

4.1. Demographics of the Participants

All the groups that took part in the study were requested to provide background data regarding their gender, qualifications and working experience before they took part in the interviews for the purpose of analysis.

Table 1 Gender

Gender	
Male	60%
Female	40%

Table 1, 60% participants were male, whereas 40% were female.

Table 2 Qualifications

Qualifications		
	Frequency	Percent
Diploma	4	10%
Degree	30	75%
Masters	6	15%
Total	40	100

Table 2, 75% participants had a bachelor's degree as a highest qualification, 15% had acquired masters degree, whereas 10% were diploma holders.

Table 3 Work Experience

Work Experience		
	Frequency	Percent
0 – 5 years	4	10%
6 -10 years	18	45%
11- 15 years	8	20%
16-20 years	4	10%
Above 20 years	6	15%
Total	40	100

Table 3, 45% participants were between 6 to 10 years work experience in civil service, 20% had between 11 to 15 years of work experience, whereas 15% had above 20 years of experience, and 10% participants has 0 to 5 years and 16 to 20 years of experience respectively.

Table 4 Age Range

Age Range		
	Frequency	Percent
20-30 years	5	12.5%
31 to 40 years	19	47.5%
41 to 50 years	12	30%
51 to 60 years	4	10%
Total	40	100

Table 4, 47.5% participants were between the age range of 31 to 40 years, 30% were between 41 to 50 years, whereas 12.5% were between 20 to 30 years and 10% were between 51 to 60%.

4.2 Knowledge about the Revised Retirement Age Policy

In order for the 2015 revised retirement age policy to be successfully implemented a government worker should know what the revised retirement age was. In eliciting this information, the researcher was guided by the participant's interview guide. The minority representing (33%) indicated that they did not know what the retirement age policy was. While (67%) of the respondents indicated that they knew the revised retirement age policy. The summary on the government worker's knowledge of the revised retirement age has been provided in figure below

Table 5 Knowledge about the new retirement age policy

Knowledge about the Retirement Age		
	Frequency	Percent
Completely aware	27	67.5%
Partially aware	9	22.5%
Not aware	4	10%
Total	40	100

Table 5, 67.5% participants were in complete awareness of the revised retirement age policy, 22.5% were partially aware, whereas 10 % did not know about the new retirement age.

Table 6, Effectiveness of Information Dissemination within workplace.

Information Dissemination in Workplace		
	Frequency	Percent
Very Effective	8	20%
Partially	20	50%
Not Effective	12	30%
Total	40	100

Table 6, 50% participants did indicate that information dissemination within workplace was partial, 30% participants did indicate that information sharing/ dissemination was not effective, and 20 % participant did indicate that information sharing was effective.

Table 7, Effectiveness of Information Dissemination within workplace.

Source of Information		
	Frequency	Percent
Official Memos	13	32.5%
Word of mouth	9	22.5%
Other	18	45%
Total	40	100

Table 7, 45% participants did receive information from other sources which are not official workplace receive information via official government communication channels, 22.5% participant did receive through word of mouth.

4.3 Challenges of Implementing the Current Retirement Age Policy

In this section, the question sought to find out: the challenges that civil servants were facing in regards to adopting the current retirement age policy. It was noted that despite it being beneficial in some areas, the retirement age policy has brought about a good number of challenges ranging from stigma against older officers, intimidation among younger officers resulting into them absconding from work and also lack of critical thinkers in developmental areas.

4.4.1. Stigma against Old Officers

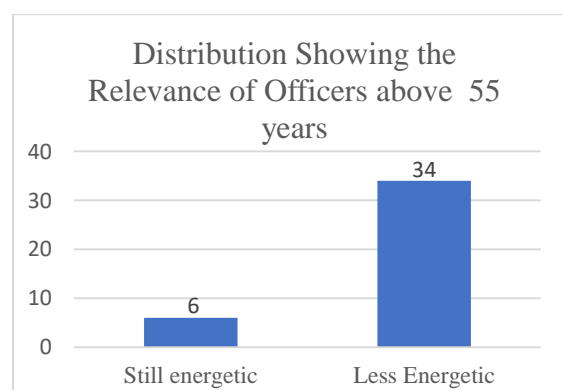


Figure 1 Views about old officers

Table 1, 85% participants did respond that older employees were not energetic enough to work, 15% participant responded that older employee were able to work effectively as they were still energetic to work.

Table 8, Able to work longer hours.

Ability by Older Employees to work long hours to achieve tight Schedules		
	Frequency	Percent
Agree	13	32.5%
Disagree	27	67.5%
Total	40	100

Table 8, 67.5% participants did disagree that older employees are not able to work longer hours effectively, 32.5% participant responded that older employees are able to work longer as younger ones.

Table 9, Consistency Reporting for Work.

Consistency reporting for work		
	Frequency	Percent
Very Consistent	9	22.5%
Partial	19	47.5%
Not Consistent	12	30%
Total	40	100

Table 9, 47.5% participants responded that older employees are not fully consistent when it comes to reporting for work, 22.5% participant responded that older employees were consistent to report for duty, and 30 % did indicate that older employees were not consistent, they are fond of getting sick more often..

4.2.3. Less Promotion Opportunities for Younger Officers



Figure 6 Promotion Prospects for Younger Officers

The figure above reports that twenty four (24) participants were of the view that, the new retirement age has greatly reduced promotions opportunities for officers in the civil service and twelve (12) participants held a divergent view that, there were still more promotions prospects for all the teachers in the Ministry while four (4) participants held a neutral stance on the matter.

There were arguments advanced by the majority of participants that the new retirement age has indeed lessened vertical mobility especially for officers because most of the positions in the Ministry were still held by older administrators who should have retired two years ago thereby paving way for young and energetic members of staff to take up positions of authority. Hence, most of the participants felt that with the new system in place, some officers should temporarily forget about promotions not until all the older administrators still holding onto positions of Directors, senior officers, heads of departments among others start retiring from the

service in the next 3-5 years to come. They wondered where promotions could come from when older people were still allowed to continue working.

4.3 Measures to Cushion the Challenges of the New Retirement Age

Having been exposed to numerous challenges that have come along with new retirement age, the researcher got interested in establishing how best the challenges could be minimized in government institutions of Ndola district and probably Zambia at large. As such, participants were provided with a number of suggested measures that were thought could offer solutions to the identified challenges and their responses are careful presented in the table 4.4 below.

Table 10 shows the distribution of Participants' Responses on Measures to Cushion the Challenges of New Retirement Age

S/N	Responses	Frequency
01.	Introduction of performance-based salaries.	16
02.	Increasing house allowance.	4
03.	All positions of authority to be made contractual	8
04.	Holding workshops on new policies to sensitize employees	6
05.	Retirement age should be based on the type and field of work	6
	Total	40

Submissions made by the participants presented in the table 10 above clearly indicates that, the majority of the participants eight (16) felt there was a need to introduce performance-based salaries in government ministries that would ensure that employees are paid according to their work performance not necessarily positions held. They went further to submit that, there was nothing wrong for officers with high educational attainments who have demonstrated high level performance to be put in management salary scales. For example, one could be a mere clerk while getting salary equivalent to that of a head of department. It was explained that such a measure would reduce the scramble for limited management positions that attracted high salaries in departments thereby creating conducive work environment that might ultimately lead to provision of quality services.

Two (4) participants were of the view that, there was need to increase the housing allowance for officers and the table equally reports that, eight (8) of the participants submitted that all positions of authority in government institutions starting from the department, district, provincial and national level should be made contractual and elective to reduce issues of nepotism and tribalism that have become so rampant in the civil service. It was explained that, such a move would indeed create equal promotion prospects for all and reduce leadership wranglers that most institutions have continued to experience.

Table 11. Introduction of Consultancy Based Employment Contracts for Older Employees.

Consultancy Employment Based for Older Employees		
	Frequency	Percent
Agree	29	72.5%
Disagree	11	27.5%
Total	40	100

Table 11, 72.5% participants responded that there is need to introduce Consultancy Based Employment older employees who are above 50 years, 27.5% participant disagreed.

Table 12. Increase on workplace man power

Increase on Workplace man power		
	Frequency	Percent
Agree	32	80%
Disagree	8	20%
Total	40	100

Table 12, 80% participants responded that there is an urgent need to introduce extra man power in work places to cushion current unemployment rate , 20% participant disagreed that there is no extra office space to accommodate this workforce.

Table 13 Introduction of Government Based Loans to Support Entrepreneurship

Introduction of Government based Loans		
	Frequency	Percent
Agree	37	92.5%
Disagree	3	7.5%
Total	40	100

Table 13, 92.5% participants responded that there is need to effectively provide government based loans and grants to unemployed youths, 7.5% participant disagreed that these measures are always available.

V. DISCUSION

Findings of the study contained in the previous chapter revealed that, employees in Ndola district were not in favour of the current retirement age that was increased by the Patriotic Front government from 55 to 60 and 65 years. Most of the participants indicated willingness to retire at 55 years and only a few preferred working up to the current normal retirement age of 60. The revelation of this study was in agreement with reports made by other studies done in Malaysia, where nearly half (about 45%) of companies felt that retirement age should be kept at 55 years (HR Matters, 2012: Federation of Malaysian Manufacturers, 2012).

The current findings further agree with reports made by studies done by Jobstreet.com (2011) in 26 different countries worldwide that the majority of workers preferred to retire at the age 55 in most countries around the globe. Participants in the currents study felt that life expectancy in Zambia was still very low around 40 years, hence an upward adjustment in the retirement age would severely deny majority of officers realising their retirement benefits.

It was further observed that, most of the participants were of the view that the recent increment of the retirement age has ultimately worsened unemployment levels in the district and Zambia at large. They felt that since older officers were not retiring, it meant that they were less or no job vacancies in the district for the majority youths because all the positions were sealed up by some people who could have been ejected out of the system many years ago. The above report was in line with an observation made earlier on that, there would be few job vacancies for graduates in the labour market if older employees were still on the jobs (Jobstreet.com, 2011).

The above findings uphold reports made by Deal (2007) that many people consider older workers as not being as capable as younger employees. However, the above arguments contradict with an observation made by Post and Campion (2007) that job performance does not decline with age. While Post and Campion's assertion sounds convincing, this study noted that even though older officers clocking 60 years had vast job experiences, they might not be able to constantly plan their work and teach accordingly owing to health problems such as sight and blood pressure that seem to be common among the elderly people.

Moreover, the current study has shown that older employees were equally accused of being rigid and resistant to social change such as technological advancements that were transforming our government system in terms of materials and methodologies. For example, with the coming of computers in most departments in the district, the majority of older officers were reluctant to learn how to operate computers; they could not search for

information on the internet and so on. These attributes have made this category of officer misfit in modern departments that require the use of technology. This revelation seems to confirm earlier reports that older workers especially in developing countries could no longer seem to fit well in modern occupation because they were not connected to social media as such, they always lacked latest information that their clients might be in need of (Miranda, 2011). The issues of older workers being resistant to change whether good or bad was earlier on reported by yet another study conducted by The Taskforce on the Aging of the American Workforce (2008) which established that, in most cases older employees resist social change. Hence, the observation made by the above study seems to be in line with the findings of the current one done in Ndola district of Zambia.

Review of research findings presented in the previous chapter shows that, there was a serious challenge of absenteeism among the older employees in all the sampled institutions in the district. There were reports that older employees could hardly report for work continuously for the whole month owing to health problems and other family engagements. It was noted that most of older employees in most cases were complaining of body pains, blood pressure among other health problems. The study observed that indeed aging attracts numerous health complications that might affect one's participation in the labour market.

As people grow old, they must be ready to naturally accept to withdraw from society through retirement (Marshall, 1999). Therefore, it is quite clear that the aforementioned theory fitted and guided well the current study as it explicitly explains that aging is inevitable, therefore workers should naturally be ready to relinquish their prestigious positions and transfer the powers and knowledge to the younger generation. In the same vein, this study observed that most of the older teachers were less capable of performing their normal duties owing to health problems hence; there was need to allow such members of staff to retire from the service in order to pave way for more energetic workers (Ebersolw 2005).

It was equally revealed that most of the older employees were seemingly fed up with work as indicated by their perpetual absenteeism from work in most departments visited; hence they were seen to be less committed to their work compared to younger officers. The findings were in line with revelations made by Mitchell (2001) that 44% of those aged 18 to 24 indicated willingness to spend more time at work, compared to 23% of workers of all ages, implying that younger employees were more committed to their duties than average workers. There were reservations about clerical duties in the current study that, it was a boring career, hence the longer someone stays in it the higher the chances of becoming bored. Making the matters worse, some work involves interacting with clients through field activities among others, the practice that older officers were seemingly not comfortable with.

In all the visited institutions, the issue of limited staff promotions owing to older employees clinging to positions of authority was so prominent. It was indeed noted that some of the institutions managers were too old and should have retired some years back had it not been for shift in the retirement age. Therefore, their continuous stay in employment has blocked potential employees from taking up administrative roles in institutions and this has frustrated most of the officers in the sampled institutions. Indeed, limited promotion prospects for employees seem to have affected workers morale and ultimately compromised service delivery in institutions. The above observation agrees with Deal (2007) that factors likely to increase workers loyalty include opportunities for advancement and promotions. In this context, less promotion prospects in government institutions has probably affected workers' loyalty towards work and ultimately compromised service delivery in most government institutions of Lusaka district.

It was further reported in all the sampled institutions that, older employees administrators were very coercive as compared to younger ones. These types of managers were perceived to be very undemocratic probably because they rarely took suggestions from subordinates on matters affecting department management and so on. They were seen to be more interested in castigating their subordinates for example threatening to issue them with charge letters if they could not adhere to advice and instructions given by management. These submissions were collaborating with the report made by Deal (2007) that older workers want their opinion to be given more weight because of their experience and have people to do what they are told while younger employees want to be listened to and have people pay attention to what they say. Their study further observed that older managers might not appreciate equal respect showed to all instead would want to be treated in a special way.

The findings of previous and the current study seem to agree because they all pointed to one thing “conflict of interest” where older employees want to be treated with a lot of dignity whereas younger people always want to make suggestions and expect others just to pay attention to their views.

With regards to measures that should be taken up by government institutions and other stakeholders to cushion the challenges of the new retirement age for teachers, findings of this study indicate that there was urgent need to introduce and enforce merit pays in the civil service. The move was highly supported by the majority of employees because it would not only reduce frustrations among hard working members of staff but also the scramble for few managerial positions that attract higher salaries. According to the above finding, participants in this study seemingly felt that members of staff in the Ministry should be paid according to their job performance not necessarily positions held.

The study results on this issue seem to agree with the findings and recommendations made by Mein, et al (1998) that employees should be compensated according to the results they produce in their offices not necessarily positions they held in the Ministry.

For example, it was observed that participants were of the view that officers who demonstrated higher personal commitment to work and have continued to produce desired results could be put in management salary scales together with their head department and possibly district officials and many others. It appears that, such a measure would reduce cases of frustrations among hard working members of staff as well as curb migration of officers especially from their field of specialty to the other sectors. It seems that currently civil service was compromised because most of the potential members of staff were frustrated due to lack of promotions and low salaries, as most officers with degrees were not even upgraded owing to various reasons. To make matters worse, such officers were seemingly still getting salaries of certificate holders.

Another factor that was underscored from the findings of this study was that, all positions of authority in the civil service should be made elective and contractual to allow employees compete favourably for management positions in the Ministry. It appears that participants were of the realization that, with rapid growth of the Zambian population that has led to the massive expansion of the education sector, the old system of permanent appointments in the Ministry seemingly could no longer be preferred because it favored a few and disadvantaged many. As such, findings of this study seem to suggest that there is urgent need to embark on reforms that would make all positions in the Ministry contractual and elective to improve on service delivery.

The findings of the study on this particular matter conflict with observations made by Hillary (2011) in Kenya where he reported that short-term contracts affected productiveness of staff in the organisations because a lot of time and efforts was spent on training new employees to take up leadership roles. The above research done in Kenya went on to state that the very nature of contracts increased feelings of divided allegiance on the part of the incumbents. Although Hillary (2011) brought insightful arguments, suggestions made by the majority of the participants in the current study were given attention because assuming that someone was appointed head of department after having served for five years and was still expected to serve for another twenty-five to thirty years, it would mean that particular person would occupy such a position for about twenty years or so, thereby blocking others. Now that workers were expected to work even longer than before, there was really need to bring in reforms that would level the playing ground in the civil service.

VI. CONCLUSION

Policy makers usually consider the demography, fiscal cost of ageing, health, and life expectancy, nature of profession and supply of labour force while deciding the retirement age. The increase in life expectancy is used in some jurisdictions as an argument to increase the age of retirement in the 21st century.

Although change in any society is seemingly inevitable, it is usually received with mixed feelings among different stakeholders owing to various factors such as fear of the unknown and the desire to maintain the status quo. The current study conducted in government institutions and Parastatal of Ndola district in Zambia to investigate implication on the new retirement age concluded that, the majority of employees in Ndola district were not in favour of the new retirement age of 65. They claimed that it was too high because life expectancy in Zambia in reality was still low hence most of them might not be able to reach the current normal retirement age and get their pension benefits.

It was clear from their submissions that majority of the employees were willing to retire at the age of 55 so that they could get their benefits while still energetic and embark on other economic ventures such as farming, fishing among others. In view of their claims, it was noted that indeed there was no need of increasing the statutory retirement age from the old 55 to 60 and 65 years because employees were likely not to get their pension benefits owing to numerous factors such as death before reaching retirement and probably inability to pursue their retirement benefits in old age as history has taught that accessing retirement benefits in Zambia was very difficult and requires one to make follow ups.

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