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Experiences of planning for pension benefits among retired primary school teachers in Tanzania

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Abstract
This qualitative study explored pension benefits planning among retired primary school teachers in Tanzania. The guiding research question was, "What practices do retired primary school teachers engage in when planning their pension benefits?" Data was collected from 14 informants through in-depth interviews and analysed thematically. Findings reveal that time influenced informants' planning for their pension benefits with reference to planning initiations and commencements. Further, the study highlights the involvement of various stakeholders in the planning process and its realisation; these include children, spouses, parents and religious leaders. This study enhances the understanding of how retired primary school teachers plan and manage their once-paid lump-sum pension benefits towards achieving well-being. The findings provide insights and reflections for social work practitioners and the government on tapping the experiences and practices of financially empowered retired primary school teachers, other retirees and prospective retirees to enhance their planning for pension benefits and optimise their wellbeing with their pension benefits.

Keywords: Pension benefits, planning, retired primary teachers, retirement, and well-being

Introduction

Planning is a key element towards the achievement of goals, aims and expectations of individuals in different endeavours and junctures in life. As a concept, it has been used in different contexts by individuals, institutions and disciplines, paired with financial preparation (Lursadi & Mitchel, 2007; Herrador-Alcaide, 2021) and retirement (Goda, 2023; Sulka, 2023; Li et al., 2019). Planning for pension benefits as a financial resource that significantly empowers retired primary school teachers, among other retired people exiting public service. Pension benefits are an arrangement of the government or non-government social security institutions to provide retired people with a lump sum and/or a monthly income after retirement (Munnell & Walters, 2019). The provision of pension benefits is reinforced by the Universal Declaration of Human Rights (UDHR) of 1948, Article 25(1) directs that member countries, including Tanzania, provide individuals with security in the event of

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unemployment, sickness, old age, disability, widowhood, retirement, or other lack of livelihood in circumstances beyond one's control.

Globally, 68 percent of retired people receive pension benefits; for instance, Europe and Asia have about 95.2 percent, America has 86.2 percent, while Africa has 29.6 percent (International Labour Organisation, 2019). Statistics also indicate that the number of retired people receiving pension benefits has been increasing yearly by almost 4 percent for a tenure of five years between 2016 and 2020, from 626,308,063 to 723,484,108 (World Bank, 2021). In Sub-Saharan Africa, 23 percent of retired people receive pension benefits (United Nations, 2017). Pension benefits aim to provide retired people with a steady and consistent source of income that ensures maintenance of sustainability (Alonso-García et al., 2017), promotion of productivity, and decent living conditions against life uncertainties (Chukwuma & Pretoria, 2018). After exiting public service, retired primary school teachers are entitled to an estimated average lump sum pension benefit of about 70,000,000 Tanzanian shillings (US $27,397). The paid amount is generated from defined benefit (Barya, 2011; Manasseh et al., 2015) and is calculated and paid based on the Annual Pensionable Emoluments (APE), which is the average salary from the best three years in the last ten years before retirement (National Social Security Fund, 2017; Public Service Social Security [PSSSF] Act. rev. 2018). It is important to note that the pension benefits payment varies among individuals due to factors such as the duration of service, last position attained and salary earned before retirement (Nyangarika & Bundala, 2020; PSSSF, 2018). To the majority of the retired primary school teachers, the receipt of a big lump sum amount is the first encounter and possibly their last; hence, planning for it becomes crucial to support its management, utilisation and attainment of a sustainable life in retirement.

Retired primary school teachers begin a new phase of life economically characterised by cessation of salaries, receipt of lump sum pension benefits paid once, and monthly pension payments. Planning for the lump sum pension benefits to achieve a sustainable and productive life in retirement becomes inevitable. This is because empirical studies reveal that retired people, among other older adults, are reported to have a high life expectancy and live longer than before due to health improvements and the advancement of science and technologies (Gonzales et al., 2020). With these circumstances, there is a need for retired primary school teachers to plan for their pension benefits in order to accommodate the life longevity that is coupled with contextual complexities economically, socially and psychologically and that which may affect their well-being. Therefore, planning for pension benefits by individual retired adults becomes significant.

Studies with an economic lens have looked into planning for retirement within the scope of individuals developing plans for savings (Kimiyaghalam et al., 2017), investments (Wainwright & Kibler, 2013), financial literacy in relation to planning and spending income (Lursadi & Mitchel, 2007; Banchit et al., 2017; Katenova & Lee, 2020; Gallego-Losada et-al, 2022) and individuals' capabilities in planning (Nam & Loibl, 2020; Anteby et al., 2022). As retired primary school teachers receive their pension benefits upon mandatory retirement at the age of 60 (PSSSF, 2018), it is the same age when one transitions to being a senior citizen (Tanzania Ageing Policy, 2003). A study by Atalay and Barrett (2022) informs that retired people are prone to limited employment opportunities and financial empowerment through formal loans. Subsequently, the majority of retired people are reported to primarily rely on pension benefits as their main source of income and financial support (Soepding et al., 2021). Furthermore, studies on retired people and pension benefits indicate pension benefits insufficiency to the majority of retired people, while others are reported to face contextual life difficulties (Paluku & Guffu, 2014; Vivel-Búa et al., 2019). Some success stories among retired people include building rentals, starting small and medium businesses and sustaining the lives of retired people (Musila et-al, 2019a; Lotto, 2020). Fewer studies have delved into understanding and revealing the practices of pension benefits planning and how retired primary school teachers experience the process. Moreover, pension benefits planning has implications for social work practice and community-based social work. Social work interventions targeting community development can assist in minimising financial risks, identifying and supporting retired primary school teachers in navigating the challenges and vulnerabilities in financial management and hence facilitate improved well-being.

Social work professionals play a central role working with and for older people in different work settings and communities as service delivery, sensitisation and advocacy (Koenig et al, 2011; Unozawa & Tsuruwaka, 2025). Literature reveals that social work professionals work in residential homes for older people and hospital settings (Manthorpe, et al., 2008; Orellana et al., 2020). Less is known about how social work professionals can work, support and promote pension benefits planning practices for a productive and sustainable retirement life. This study therefore, aimed at exploring the question: “What practices do retired primary school teachers engage in when planning their pension benefits?’’ Understanding these experiences and practices will contribute to the body of knowledge and also inform social work practitioners on how they can support the realm of planning for pension benefits to both retired people and prospective retirees, even though the responsibility for planning, managing and utilising pension benefits is a fully fledged power of respective individuals.

The experiences of retired primary school teachers were explored in the context of the life cycle theory of the 1950s by Franco Modigliani and his student Richard Brumberg. Three assumptions are suggested in this theory, although this study adopts the first assumption, which postulates that, at a younger age, individuals work hard and save money to be consumed in their later lives, most particularly in old age and retirement. This theory is further elaborated by Deaton (2005), emphasising that individuals make choices about spending at different ages, along with limited available resources at a particular time. The assumption is fundamentally connected to this study and provides a structured lens for exploring how retired primary school teachers plan for their pension benefits, which they automatically saved during their younger years while in service. They make different choices regarding their pension benefits, resulting in various planning practices for utilising their pension benefits.

Methods

Study design and area

This study adopted a case study design due to its richness in exploration and inquiring about a subject in detail and in context among different cases (Stake, 2006). The retired primary school teachers were the cases that allowed exploration and unveiling of practices on planning for pension benefits. The informants were selected since a significant number are exiting the public service; hence, the study hoped for a convenient representation.

The study was conducted in the Iringa region, located in the southern highlands of Tanzania, and was carried out in Iringa rural district. Iringa was purposely selected since it is reported to have the majority of older people, including retired primary school teachers living in poverty (Iringa Municipal Report, 2021)

Sampling procedure and data collection

This study involved 14 retired primary school teachers who were purposively selected from three wards within different villages in the Iringa rural district. The wards were selected by liaising with Iringa district and ward officials, who assisted in locating the wards, villages and informants based on the criteria of being a retired primary school teacher who had received pension benefits for three years before the study. Data was collected using a prior-developed interview guide, and in-depth interviews were conducted between June and July 2023. Most interviews (10) were conducted at ward and village local government offices, while a few informants preferred their homes (4). Interview appointments were sought prior and scheduled as per the informant's convenience and availability. Before interviews, the informants were informed of the purpose of the study and assured of confidentiality. Other ethical considerations adhered to were voluntary participation, anonymity and informed consent. The interview sessions were preceded by the reading and signing of informed consent forms.

Data Analysis

Data was transcribed verbatim without alteration. Transcription began while still in the field, and open coding was conducted by breaking down the verbatim into meaningful concepts and units, and identifying patterns and relationships from the raw data and reflexivity was observed throughout the process. Afterwards, the codes were categorised into themes and the data were manually and thematically analysed following the guide of Braun and Clark (2006). Three themes emerged from the analysis, these were: (i) The conceptualisation of planning acts as a goal setter for pension benefits utilisation, (ii) The influence of time on pension benefits planning and (iii) Stakeholders' involvement in planning for pension benefits.

Results

The study findings on pension benefits planning practices among retired primary school teachers are systematically organised according to the emerging themes from the data analysis. Foremost, the demographic characteristics of informants are presented below:

Table 1: Demographic information of informants

Gender	Age	Marital Status	Level of education	Religion
Female	66a	Widow	Senior four, certificate in education	Christian
Female	68	Widow	Senior four, certificate in education	Christian
Female	67a	Widow	Senior four, certificate in education	Christian
Female	63	Widow	Senior four, certificate in education	Christian
Female	67b	Widow	Senior four, diploma in education	Christian
Female	64	Widow	Senior four, certificate in education	Christian
Female	78	Widow	Primary eight, certificate in education	Christian
Female	66b	Widow	Senior four, certificate in education	Christian
Male	67	Widowed then remarried	Senior six, diploma in education	Christian
Male	63	Married (2 wives)	Senior four, certificate in education	Christian
Male	70	Married	Senior four, certificate in education	Christian
Male	66	Married	Primary seven, certificate in education	Christian
Male	68	Married	Senior four, certificate in education	Muslim
Male	65	Married	Senior four, certificate in education	Christian

Source: Fieldwork, 2023

The study involved eight (8) female and six (6) male retired primary school teachers aged 63 to 78. All informants had been retired for a period exceeding three years and had received pension benefits at the time of the study. All female informants were widows, while the males were married, and one had remarried after being widowed in retirement. All the demographic characteristics considered give insights and reflections of the informants' lives and shape their experiences and practices of planning for pension benefits.

The conceptualisation of planning acts as a goal setter for pension benefits.

The findings found that retired primary school teachers are acquainted with the concept of planning in relation to pension benefits. The informants had some predominant commonalities in expressing what planning encompassed in their lives. To the majority, planning was associated with goals, achievements and expectations. Further, findings show that informants are conscious of planning and its importance in dealing with their pension benefits, and it facilitates the achievement of their retirement goals. At some point, the retired primary school teachers concurred on having the sole responsibility of planning for their pension benefits and are cognisant that failure in planning may lead to multiple constraints, such as extravagances, making impulsive decisions on utilisation of pension benefits, and loss of focus on what they want to achieve. One male informant shared that "Planning means preparing oneself, taking your time and thinking of what you want to do with your money" (Male, 68). Other informants expressed their interpretation and the importance of planning for pension benefits as below:

> My understanding of planning is that it depends on individuals and how they have set themselves, issues like these require one to have goals that when I retire… I will do a number of things with my pension benefits. About the plans of pension benefits it is how a person prepares themselves even before retirement. (Female, 67a)

> Planning for pension benefits is how an individual plans. Personally, in my life I had planned that when I retire, I would build a modern, beautiful house, even if all of my pension benefits will be consumed by it. Some people fail to cope with life after retirement because of having poor plans. (Female, 67b)

> It is a must for me to think of things that I am going to do through my pension benefits. I think it is a way of doing something, ways that you expect to do. For instance, my way of doing things this year is that I will farm…for the government, they say it is planning. It is a way of doing things because as a farmer, it is a must that I would farm. I think it is a way of doing things that guides one's life. (Male, 63)

The idea and reflection of planning is linked directly to the daily experiences of informants, hence bringing in a variety of views and perspectives on how they uniquely integrate planning while handling pension benefits. The informants have familiar ideas that sought to explain what planning meant to them and the foretold set of goals to be realised by their pension benefits, but through planning. Their conceptualisation influences how they plan for their utilisation of pension benefits, where planning enables individuals to yield and achieve their life goals. For instance, building houses and running various projects. Other informants viewed planning as an orientation of doing things depending on one's choices, while a few hold the interpretation that planning is for use by institutions or organisations, particularly the government and those in power. This indicates that some of their goals were possible due to exercising planning for pension benefits.

Influence of time on pension benefits planning

The findings indicate that time influenced informants' planning for their pension benefits. The plans varied in terms of when they were initiated and the duration spent in the planning phase. Findings indicate that the plans were mostly made in mind rather than being scribbled down. To the majority of informants, they had plans before retirement and the receipt of pension benefits as a strategy to ensure control of their pension benefits towards achieving their goals and needs, as revealed in the following quotes:

> By the time I attained fifty years, I began to think, plan and have my goals. This is due to the fact that as retired older adults, we learn ...we learnt. There are some of our colleagues who retired earlier than us. You observe and reflect on their retirement life and ask yourself if they really had plans. (Male, 68)

> I had my plans even before the receipt of pension benefits… it was before. This is due to the reason that when you are approaching pension benefits, you get friends and people who become your spokesperson. So if you are not sensible, you can shift from your plans and goals to doing things that are not proper. (Male, 67)

> Plans are to be made before someone retires; that is to say when I receive my pension benefits I will take care of this and that. Yesss… If plans are not in place in prior, the pension benefits would be misused. I started about five years before retirement. I had thoughts in my head that if God helps me to get my pension benefits, I will do what I planned. (Female, 64)

Some informants took more time in planning due to learning experiences from former retired people in their community whose lives did not seem pleasant. The experiences of other retired people influenced prior planning for pension benefits for the purpose of restraining unpleasant experiences of pension benefit utilisation. The findings indicate that the majority of the informants align with the practice that planning should take place before retirement and the receipt of pension benefits in order to minimise risk and uncertainties that may affect their well-being. These uncertainties include swaying of pension benefits, losing track and shift of plans and influence from other people who pressurise the planning and utilisation of the pension benefits.

Planning after retirement was another experience for a few informants who opted to plan after retirement and receipt of pension benefits. The responses show that this practice was influenced by the excitement of receiving a lump sum pension benefit at once. The informants eagerly waited and preferred not to plan imprecisely before money was at hand and the plans were made and concluded later. These explanations are seconded by the following informant views:

> I had my plans after the pension benefits. You know, before retirement, the only thing you think of is the money, the lump sum. Then, after retirement, it is when I started thinking of what to do with the money. So I made long-term plans with faith that God will allow and help me to achieve them. When I got the pension benefits, I decided on the things I would do. (Male, 66)

The expectation to receive the lump sum pension benefits entices retired primary school teachers not to plan for their pension benefits in prior. This indicates that they become overconfident with the availability and receipt of the pension benefits without considering risks that arise due to a lack of planning, as outlined by other informants.

Involvement of stakeholders in the planning dynamics

The retired primary school teachers are revealed to involve spouses, children and religious leaders in their planning for pension benefits. As the researcher was exploring who was or is involved in the planning, further probing questions on why they were involved arose. The findings revealed that the majority of the informants involved some of their elder children based on individual grounds and interests. The children strategically serve as a financial safety with an interest in attaining their children's support as informants age. An informant shared her views, explaining that she involved all her children and narrated that "I involved my two children in everything, and even when I received my pension benefits, I declared to them the amount that I had received and what I had decided to do. (Female, 66a). Another informant who involved their children also narrated:

> I engaged two of my eldest children out of seven. I did this later after retirement, since I am getting older, and they are employed. Sharing my plans catalysed their financial support to me. On a monthly basis they alternate sending me money, I think it is part of their appreciation for my transparency and engaging them. (Male, 67)

From the findings, it indicates that the choice of children's involvement depended on the retired primary school teachers' decisions and foreseeing future support, especially when pension benefits are exhausted. However, the nature of support that children provide to their retired parents is another consideration for involvement in pension benefits planning. A shift of opinion is revealed by some informants who were against the practice of involving children in planning for pension benefits. The children are viewed as an obstacle, providing unconstructive guidance, a lack of integrity and an influence on shifting plans, hence being a barrier to achieving the informants' goals. Some informants said that:

> My plans were discrete. Some funny people will just come out of nowhere to borrow money from you "Lend me four million". I have worked for 39 to 40 years. How do I start to just give out money like that! At times, you cannot involve even your own children because people have no integrity and are not trustworthy. When they think of or know about the money, they get greedy and may even consider killing you (Female, 67a).
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> I do not count on children in my plans. Children are not so good, they have youthful thoughts, and so they can drag me to youthful ideas while I am old, my wives are already aged. So involving children will give you a headache. (Male, 63)

Children are seen as a threat to the pension benefits by some retired primary school teachers who did not involve them in the planning process. The fear is grounded in children developing a lust for money and influencing their retired parents on issues that seem irrelevant to their parents due to the generation gap between them. Thus, some retired primary school teachers opted for sole planning for their pension benefits.

> I planned myself, I do not need anyone to tell me what I should do, and after all, I am the one who was waking up in the early dew mornings for work. I have a retired relative who engaged his children in planning and utilisation of pension benefits, they overruled everything. As a result, He could not even finish up his own house, the windows are covered by sacks to date. I do not want someone to advise me because I am sane. (Female, 67b)

Apart from fear and insecurity projected from children, some of the informants who did not involve their children in order to exercise their independence in decisions and management of pension benefits, with pride in the work they have done for years.

The results of the study also show that male informants involved their spouses, and some female widow informants involved their parents or made plans and decisions by themselves. Their involvement played a vital role in advising and offering support on the planning, utilisation and management of pension benefits. The male informants revealed that their spouses are the foremost support and they rely on them especially for taking on the responsibilities of family care hence, their involvement was seen as inevitable. Some involved spouses with the expectations of receiving assistance in return. One of the male informants shared that "I involved my wife because if anything happens, she is my heir, she will have to stand up in my position and take care of our fortune (Male, 66). Other informants expressed the following:

> I involved my wife, because this is not my place of domicile. I do not have relatives here, my home place is far away. I involved them because they are the only family I have (Male, 70).
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> By that time, my spouse had already passed away, so I had to buckle up myself. Later, I involved my father since he was still energetic and had some strength. I involved him much closely on my house construction since he had trees that made like a small forest. When I engaged him, he permitted me to get building timber out of it. (Female, 78)

A few female retired primary school teachers opted to involve their parents based on their needs and seeking support, while others extended the involvement to their religious leaders based on their faith and expectations, as explained below:

> When I received my pension benefits, I went with it to the church for a blessing. The priest (Catholic religious leader) asked what I wanted, and I told him I wanted to build a house. We prayed over it to be a success. (Female, 67a)

Support systems, such as religious institutions and their leaders, play a role in advising and providing blessings to the set plans and realising them while at the same time offering peace of mind to the retired primary school teachers.

Discussion

This study explored planning practices for pension benefits among retired primary school teachers in Tanzania. The findings reveal that informants are acquainted with the planning concept in relation to pension benefits; individuals' comprehensions were expressed in a manner that made sense to them. At the same time, their understanding of planning influenced their practices on pension benefits planning, particularly on when and how. Planning is linked to an individual's daily life, perceptions and practices in dealing with pension benefits. This study has integrated the planning for pension benefits and reveals different ways employed in planning for pension benefits, and is expected to improve the well-being of retired primary school teachers. This is less reflected in most studies, as the majority have focused on retirement planning (Gallego-Losado et al., 2021) in general, while few have correlated planning with the financial knowledge and capabilities of individuals (Nam & Loibl, 2020; Katenovaa & Lee, 2020).

This study found that retired primary school teachers' exercise planning: some had plans in place before and a few after retirement and receipt of pension benefits. Despite varied experiences among them, for the majority, planning is a priority and aimed towards minimising vulnerabilities such as extravagance and unnecessary consumption in ensuring well-being. However, this finding is contrary to that of Banchit et al. (2017), who found that most people from the public sector do not prepare enough during and after retirement. Based on the findings of this current study, planning for lump sum pension benefits is a necessity due to the financial resource being bound with limitations such as time and scarcity, since it’s paid once in a lifetime after saving it while in service. This finding concurs with the Life Cycle theory, which posits that people save during their working years in order to utilise the wealth in retirement. Moreover, it correlates with Deaton (2005), who observed that the accumulated wealth in the working years is scarce and bound to choices in utilisation. The informants have relied on their supreme God for planning their pension benefits and achieving the results from it. This is confirmed by the phrase “if God helps me, which was mentioned multiple times. This motivation is from Biblical Scriptures as “Commit everything you do to God’’ along with “Commit to Him and He will establish your plans (Proverbs 16:13). The findings posit a new lens for considering planning in relation to finances while being in contrast with studies that associate planning with individual financial literacy and saving habits by Lusardi and Mitchell, (2007), Vivel-Búa et al. (2019). This study also offers another lens to the life cycle theory; despite the availability of accumulated wealth (pension benefits), children, faith, and reliance on God have a strong influence on retired people's planning and making choices about their wealth. The choices, as this study informs, involve projects such as house construction and renovation and establishing medium- to small-sized enterprises.

The findings light up an agenda of building standard modern houses and renovating houses as the foremost activity planned for pension benefits. This indicates that before receipt of pension benefits, the informants were not in a position to do so, possibly due to financial incapability, salaries not sufficing and the set priorities during that particular time. This finding is in line with the life cycle theory explanations by Deaton (2005), where consumption is dependent on resources, decisions and the age of individuals. The finding on the building of houses partly correlates with findings by Musila et al. (2019a), who revealed that pension benefits are consumed to secure housing for settlements or rentals. This study reveals the building, renovating and upgrading of houses of stay for residential rather than commercial purposes. Regardless of being a good thing, building and upgrading houses consumes almost half or three-quarters of the pension benefits, leaving retired primary school teachers with less savings for income generation and investments that may support their lives.

Family members play a central role in the planning for pension benefits when involved. The study of Okoye and Nwafor (2023) revealed that children are taking responsibility for taking care of their older adults. Nevertheless, this study depicts that children, spouses and parents support retired adults by fulfilling their expectations on the provision of financial and material support as well as being part of the pension benefits plans and achievement. Moreover, the study indicates that some informants involved family members in planning before receipt of pension benefits to avoid the risk of losing their pension benefits. Although choices for utilisation are within the individual's mandate according to Life Cycle theory, this study adds the significance of the involvement of other people in mitigating anticipated risks.

A self-protective measure is portrayed by informants who did not involve any stakeholders. On one hand, this was due to maintaining their safety by refraining from lump sum money insecurities like theft or being conned or causes of harm such as death caused by those involved. On the other hand, some informants avoided being deprived of the sense of ownership and control of their plans and pension benefits. The findings further reveal an empowering practice of female spouses' involvement in planning for pension benefits. The engagement of wives in making decisions and being part of planning lump sum amounts of money can be related to a number of things. These include the wives being alive, the wives being powerful and influential in the home, the educational exposure and the preference of male retired primary school teachers submerging masculinity practices that prevent unprivileged women from decision-making in some Tanzanian societies. These findings are contrary to the study by Riaz & Pervaiz (2018), which found that women are underprivileged in making financial decisions due to socio-cultural barriers in traditional communities. This current study highlights the importance of spouse involvement in financial planning and decision-making.

The findings of this study have profound implications for social work practice in Tanzania. The study reveals that immediate support systems, including children and spouses and religious networks, affect the planning and utilisation of pension benefits when involved. Social work practitioners may collaborate with human resource personnel to advocate for strategic planning of pension benefits and to establish personal support systems involving selected individuals to facilitate the planning process and optimise pension benefits utilisation. Adopting this approach will help retired people to benefit from the identified support systems in attaining favourable results, as well as reducing the government's obligation of re-supporting those who are already financially empowered. Furthermore, social work practitioners can be educated on policy implementation and impact mandatory preparatory programmes to support and empower individuals in planning for their pension benefits in the last three years before retirement. This will minimise risks and vulnerabilities in planning and utilisation of pension benefits during retirement, hence promoting a sustainable and productive living.

This study has its limitations, such as a small sample size of 14 informants from Iringa district, Tanzania, and all female retired primary school teachers who participated in this study were coincidentally widows. Different experiences could be captured from female retired primary school teachers living with their spouses. However, the findings provide valuable insights regarding the pension benefits planning experiences of retired primary school teachers. The findings are particularly relevant to retired people, those nearing retirement, social work practitioners, the government and private service providers, assisting them in preparing for and improving their well-being in retirement.

Conclusion

Planning for pension benefits is essential for the well-being of retired people and their families. Pension benefits are entitled to an individual retiree, but their planning and utilisation decisions are dynamic and dependent on close people who can influence them positively or negatively. Retired people should take the lead in planning for pension benefits and understand the kind of people they involve in the process and who can support achieving well-being and not otherwise. This study recommends that social work practitioners in their respective communities, from the national to grassroots level, can support the planning process and provide alternative feasible strategies to retired people and those nearing retirement planning for their pension benefits to optimise the fulfilment of their economic and psychosocial needs. The government needs to enforce and encourage training and programmes that equip individuals with pension benefits planning through the support of human resources managers and social work practitioners in both private and public institutions.

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