

Article

Self-care and Productive Ageing Practices among Rural Pensioned Retired Primary School Teachers in Tanzania

by

Rukia Mwinyi

PhD Student

Department of Social Work and Social Administration, Makerere University
Uganda

E-mail: mrukiah@gmail.com

Julius Omona

Professor

Department of Social Work and Social Administration, Makerere University
Uganda

E-mail: julius.omonaka@mak.ac.ug

Zena Mabeyo

Senior Lecturer

Institute of Social Work, Dar es Salaam
Tanzania

E-mail: zena.mabeyo@isw.ac.tz

Heidi Esma Dahl Bønnhoff

Associate Professor

Department of Sociology and Social Work, University of Agder
Norway

E-mail: heidi.bonnhoff@uia.no

Keywords:

productive ageing, pension benefits, local practices, social work practice, productive practices and activities

DOI: <https://doi.org/10.31265/jcsw.v20i1.706>



This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Abstract

Productive ageing as a global agenda and initiative aims to improve the productivity of the older population, evidenced to be gradually increasing and living longer. Older people are a significant resource in most African communities. Understanding their productive ageing practices and experiences in their localities informs social work practitioners on how they can promote and support productivity for other older people in their respective communities. This study conducted in Iringa, Tanzania explored two questions: (i) What practices do retired primary school teachers engage in to achieve productive ageing in their local communities? (ii) In what ways can social work practitioners integrate the practices of productive ageing towards enhancing the well-being of older people in their communities? We applied a case study design that involved 14 purposively selected participants, with data gathered through interviews and thematically analysed. The findings reveal that older people actively engage in several practices and activities that nurture their productive ageing, while empowering them to be relevant and providing support within their local communities. Self-care practices revealed include proper hygiene, diet and exercise engagement. Furthermore, the types of socio-economic activities and participation that include farming, livestock keeping, self-help groups and community shared events are shaped and influenced by cultural factors, community values, individual preferences, the abilities of older people and the availability of resources at their disposal. The productive ageing practices and engagements are practical and relevant to rural contexts. Despite commonalities in some aspects of productive ageing informed by international literature, this study reveals distinct variations in activities and other dimensions of productive ageing, such as self-care. Consequently, this study highlights the necessity for upholding and encouraging local and context-based productive ageing practices that have proven to be beneficial, practical, relevant and responsive to local realities.

Keywords: productive ageing, pension benefits, local practices, social work practice, productive practices and activities

Introduction

Productive ageing as a concept and initiative has been a concern for different countries in both the Global North and South. This is due to the evidence that older people are living longer than before, with a high life expectancy attributed to factors such as the advancement of science and technology and health improvements (Dommaraju & Wong, 2021). Globally, there is an estimated dramatic increase in the number of older people. By 2030, one in six people are expected to be 60 years or above. The older people population has increased from 1 billion to 1.4 billion in 2020, and the number is expected to double by 2050. In high-income countries like Japan, 30% of its population is already over 60 years of age. Low and middle-income countries are projected to experience the greatest shift. By 2050, two-thirds of the world's population over 60 years old will be living in low and middle-income countries, including Tanzania (WHO, 2022). These statistics challenge governments, social work practitioners and other relevant actors working with older people.

The above scenario demands additional accommodation, support and enhancement of the well-being of older people. As a concept, productive ageing involves activities engaged in by older people with a utilisation of their capabilities and competencies (Gonzales et al., 2020). The engagement aims to optimise productivity, promote active ageing and improve the well-being of older people. Despite productive ageing being a global agenda and concern, its practices and activities by older people vary by country and culture, as explained by Gray and Coates (2010). This is supported by the fact that older people and their communities are dynamic with distinctive values, norms and culture that influence their local ways of doing and attaining productivity in their localities.

In Tanzania, like with any other country, the population of older people above 60 years of age has increased, and they are living longer than expected (Mwakisisile et al., 2017). The number of older people rose from 4,244,419 in 2012 to 7,469,714 in 2022 (Tanzania Census Report, 2022). Attaining the age of 60 marks two events for a Tanzanian: (i) It is when an individual is considered an older person, and (ii) It is when one embarks on retirement with the entitlement to pension benefits expected to sustain their livelihood (Ageing Policy, 2003; Public Service Act, 2018). The

government supports and enhances the productive ageing of older people through formal social protection programmes and initiatives. These include the provision of free health services through health insurance cards, cash transfers to selected vulnerable families with older people (Kazimoto & Mhindi, 2014) and the provision of pension benefits to retired people (Nyangarika & Bundala, 2020). The pension benefits are provided for both private and public servants who worked in formal employment and collectively with their employer, respectively contributing monthly 5% and 15% of the employee's gross salary for a period not less than 180 months (Public Service Social Security Act [PSSSF], 2018). After retirement, the accumulated contributions are calculated and paid as pension benefits to support and sustain the well-being of those who have attained retirement. Social work practitioners contribute significantly to the government's efforts by working directly or indirectly with older people as individuals, families and communities to ensure well-being and productivity. Among other responsibilities, social work practitioners do the following: the identification of older people in their respective local communities, assessing the needs of older people and their families in particular, those who are vulnerable and at risk and facilitating the attainment of health insurance cards and free health services to eligible older adults.

The formal social protection strategies to enhance productive ageing are concurrently supported by several informal indigenous ways of fostering well-being and caring for older people among more than 130 ethnic groups in Tanzania. In a nutshell, the approaches prioritise family as a foremost unit that lives with, takes care of and provides for their older people with needed financial, emotional and social support. These practices have been gradually declining due to societal transformation facilitated by urbanisation, cultural fluctuations and the migration of young and energetic family members from rural to urban areas (Mabeyo & Mvungi, 2019). These changes have impacted how older people cater for their livelihood, with the majority required to fend for themselves. Despite the different formal and informal provisions and support that enhance productive ageing, less is known about how older people, especially those empowered by pension benefits, realise productive ageing in their respective communities.

The empirical studies reveal knowledge contributions on productive ageing within its historical context, policy framework (Gonzales et al., 2020; Morrow-Howell & Greenfield, 2016; Mergenthaler et al., 2019) and how countries adopt and respond to it with initiatives such as productive ageing and research (Zhang & Zhang, 2014; Atalay & Barrett, 2022). The current literature has categorised productive ageing into various dimensions among scholars. Some suggested dimensions include the production of goods and services (paid and unpaid), volunteering (formal and informal work) and caregiving (Visaria & Dommaraju, 2019). Divergent dimensions, although with certain similarities, are proposed and consist of economic production, mainly through work participation, family care including housework and caregiving, volunteering in community activities and lifelong formal and informal learning (Dommaraju and Wong, 2021; Morrow-Howell & Greenfield, 2010; Peng & Fei, 2012). Concurrently, other research associates have shown productive ageing with improved overall positive health outcomes, such as lower mortality levels, morbidity and depression among older people (Liu & Lou, 2016; Zhang et al., 2018). Based on this synthesis, it is clear that there are several approaches, considering different forms of productive ageing, context, nature and preference of older people and the resources at their disposal. Despite the dimensions offering broad perspectives and insights on productive ageing, little is known about older people's actual practices and activities. Drawing from this realisation, this study conducted in Tanzania explores two research questions: (i) What practices do retired primary school teachers engage in to achieve productive ageing in their local communities? (ii) In what ways can social work practitioners integrate the practices of productive ageing towards enhancing the well-being of older people in their communities?

This study will contribute two-fold to the body of knowledge on productive ageing: 1) by providing a comprehensive overview of the dimensions, practices and activities that older people participate in, which is less known in Tanzania and other Sub-Saharan countries, and 2) unveiling and understanding the practices, experiences and indigenous perspective on productive ageing in Tanzania, which will significantly inform social work practitioners working with older people to help promote and design productive ageing interventions and practices that reciprocate their relevant context. By so doing, social work practitioners will promote healthy ageing practices and

eliminate or minimise vulnerabilities in older people's lives, especially those living on the margins of society.

Theoretical framework

This study uses an indigenous perspective centred on understanding phenomena in their embedded context regarding a particular community culture, norms and values of a particular community. Different African scholars pioneer this perspective in generating knowledge and understanding of particular societies in generating local knowledge (Rudolph, 2011; Gupta, 2012). It posits that traditional ways of doing things and activities originate within specific local communities based on local knowledge and practice (Tabuti & Van Damme, 2012; Twikirize & Spitzer, 2019). The indigenous perspective is closely linked to culture. It does not necessarily refer to what is traditional or pre-colonial, but instead, what is closer to people's everyday lives, interwoven within their ways of living that conform to their set of values, activities and culturally based initiatives in their specific context. Noting that retired primary teachers have ways and practices of achieving productive ageing, this study, through the indigenous perspective, draws the unique, context-specific and culturally nuanced practices, initiatives and activities that foster the attainment of productive ageing.

Retired primary school teachers engage in various activities and practices in their communities to achieve productive ageing. The indigenous perspective allows the study to delve into the varied local day-to-day practices for productive ageing. Although the indigenous perspective posits context-specific and culturally local practices, it does not adequately allow us to depict individual-specific practices in achieving productive ageing. Hence, the role theory has also been used to explore, understand and capture the diverse activities that retired primary school teachers adopt and engage in to help achieve productive ageing in their local communities with regard to their culture, norms and values.

The role theory of 1957 by Robert Merton suggests that individuals take different social roles at various times in life. The theory is primarily used in the social sciences arena to help explain and understand different social behaviours of individuals that

are predictable depending on their social identities and circumstances (Biddle, 1986). The theory has gradually evolved and been used to explain human behaviours in theatrical settings (Biddle, 1986), social position and influence of behaviours (Mariska, 2016), the fostering of productive ageing and role accumulation to older people (Cho, 2017; Aartsen & Hansen, 2020), as well as the influence of social roles and gender (Angalin, 2022). The theory posits three main perspectives: role loss, role strain and role enhancement. This study adopts the three perspectives of this theory in understanding the practices and engagement of individual retired primary school teachers in achieving productive ageing after retirement and the receipt of their pension benefits. *The first perspective* of role loss explains that individuals lose some of their roles as they encounter other new roles in life. *The second* is the role strain perspective, which explains that individuals struggle to assume multiple roles simultaneously, thereby resulting in conflicting roles due to a limited amount of time, energy and resources for carrying out the role's responsibilities. *The third perspective* is role enhancement, which describes that individuals' participation in roles cultivates rewards and privileges that enhance performance in their roles (Aartsen & Hansen, 2020). The role enhancement perspective emphasises taking multiple roles that allow gaining more benefits according to the individual abilities to maintain a balance in life (Cho, 2017). The indigenous perspective and role theory offered a comprehensive approach to understanding the productive ageing activities engaged by retired primary school teachers who experienced role loss after exiting from service, and are expected to have adopted other roles in attaining productive ageing.

Methods

We adopted a collective case study design involving different cases (people, events or programmes) in a single study that has undergone a similar phenomenon within a particular context (Stake, 2006). The design allowed us to treat participants as cases with the same experiences and details on achieving productive ageing (Creswell & Poth, 2018). Fieldwork was carried out in Iringa rural district in Tanzania. Iringa was purposely selected since it is reported to have the majority of older people living in poverty (Iringa Municipal Report, 2021).

The participants were 14 male and female pensioned retired primary school teachers. The focus on retired primary school teachers was informed by the fact that primary teachers are the majority cadre in public service, and so is their exit to retirement. Their age ranged from 63 to 78 years, and all the females and one male informant were widowed by the time of the study. The participants are privileged to pension benefits that may catalyse their well-being and productivity in retirement. Their distinctive experiences of productive ageing are relevant in aiding other older people in achieving productivity. Participants' education levels ranged from primary seven to senior four for the majority, with an additional certificate in education before retirement. Participants live in rural areas, some alone (3) and others with extended family (11).

We purposely selected participants from three different wards with different villages. To begin with, contact was made at the municipal council with the presentation of the research permit. The municipality introduced the researcher through an official letter to the district council that referred the researcher to different ward executive officers for community entry. Afterwards, the researcher solely sought the participants in their localities, introduced the study and its aims, presented all the permits for community entry and sought their voluntary participation.

Data collection was conducted between June and July 2023 by the first author. Interviews were conducted with participants in their homes or places of preference, such as ward and village offices. Most participants preferred interviews to be conducted at ward or village offices due to the sensitive nature and safety implications of information related to pension benefits. Moreover, there have been ongoing nasty experiences of retired people being robbed or conned of their pension benefits. Hence, the offices were safer for both the researcher and the participants. The ward and village offices, the lowest units in the local government authority structures in the communities, provided a convenient and safe interview environment. Face-to-face interviews were conducted, four at participants' residences and 10 at ward or village offices, and the interviews ranged between 35 and 60 minutes. The interviews were conducted in Swahili due to the participants' fluency in the language.

Ethical consideration was adhered to; the interviews were scheduled between mid-morning and afternoon (11:00-16:00 hours) as a convenient time when participants were ready to engage with the researcher. Before the interviews, informants were informed of the study's purpose and assured confidentiality. Furthermore, confidentiality for interviews conducted at ward offices was considered by using the meeting rooms that were an outside extension or separate building from the village offices, and were less occupied and used. Some interviews were conducted in the afternoon where village offices were also less occupied. Participation in the study was voluntary, and informants could withdraw from the interviews at any point or skip answering questions that made them uncomfortable. For example, some participants did not share information on the lump sum pension benefits, and the researcher skipped the questions. After community entry and notifying ward officials regarding the researchers' presence, the researcher sought after the retired primary school teachers in the villages. Also, participants were assured of anonymity by not using their names or giving descriptions that would lead to their identification in any way, and instead codes were assigned to each participant. Participants were informed and assured that all shared information would only be used for research and academic purposes. The study also obtained approval from the Tanzania Commission for Science and Technology with provision 2023-108-NA-2023-0758.

The study applied a thematic analysis informed by Braun and Clarke, (2006), and six-step framework that involved; *first*, reading and rereading the verbatim transcripts from recorded audios to better understand the data before developing preliminary codes. *Second* was the development of preliminary codes by noting key insights, which began during data transcription while in the field. The *third* step involved fitting the developed codes with identified themes by searching for patterns and relationships. The *fourth* step was reviewing and renaming identified themes. The *fifth* step involved summarising the data for analysis, and the *sixth* step was writing the article with an in-depth data analysis. All the authors collaboratively did the fifth and sixth steps.

Table 1: Coded themes derived from the analysis of 14 in-depth interviews

Codes	Sub-Themes	Main Themes
<ul style="list-style-type: none"> - Having a balanced diet - Eating well and on time - Sleeping in a protective environment - Living in a standard clean house - Ensuring psychological well-being - Engage in walking - Riding bicycles - Attend frequent hospital check-ups - Non-alcohol drinking - Sexual affairs 	<ul style="list-style-type: none"> - Healthy eating - Proper hygiene - Healthy habits - Engaging in physical exercise 	Self-care
<ul style="list-style-type: none"> - Participate in small- and medium-scale farming - Establishing businesses (poultry, cow keeping) - Changing life trends and high economic standards of living - Receipt of pension benefits 	<ul style="list-style-type: none"> - Farming - Livestock keeping 	Economic activities
<ul style="list-style-type: none"> - Sensitising other older people in the community - Supporting communities members with hardships (funerals, sickness, poverty) - Assisting community members in joyful events (marriage, giving birth) - Formation of groups and networks - Attending and participating in church and mosque gatherings and activities - Initiating community support programmes to serve the needy in the community - Serving the community 	<ul style="list-style-type: none"> - Self-help groups - Community shared events 	Social activities

Source: Field Data, 2023

Results

Based on the research questions of this study, three main themes emerged from the interviews with participants. The themes include self-care, economic activities and social activities that participants engage in and perform diverse activities and roles toward achieving productive ageing in their communities. The activities and roles revealed by participants provide significant insights for social workers to consider, and facilitate a comprehensive understanding and reflection of relevant context-based activities and help initiatives that can be promoted, integrated and enhanced to support older people in attaining productive ageing within their community. Under each theme, several sub-themes are presented to elaborate on the productive ageing practices of retired primary school teachers.

Self-care

Self-care encompasses activities that participants engage in to facilitate their productive ageing by enhancing and maintaining their physiological and psychological well-being. The self-care activities and initiatives are:

Healthy eating

Healthy eating is a priority and highly valued practice towards achieving productive ageing by retired primary school teachers. In the participants' views, it involves intentionally consuming a well-balanced diet as part of their daily lives. The participants were asked to explain what a balanced diet meant to them, and the majority connoted that it meant proper nutrition in the kind of food they consume, which strengthens the immune system and enables them to maintain their physical well-being. The participants were requested to share their daily meals to understand what they considered healthy eating or a balanced diet. Some mentioned alternating food of protein, carbohydrates, vegetables, water, fruits and *Uji wa lishe* (porridge made from mixed grains) in each day. One of the participants shared her meal as follows:

In a day, I eat well to acquire nutrients so my body and health can be fit. We older people are supposed to eat five meals a day. When I was teaching..., I remember one educational song children used to sing. It had a message that five meals a day are for older people and the sick, pregnant mothers, lactating mothers and children. I fall into one of the categories. I drink one litre of water early in the morning, followed by almost one litre of *Uji wa Lishe* at 10:00 am. I drink tea with any available bite that my daughter makes for me, and in the afternoon, I eat Ugali (maize flour cooked dough), beans and fish. Later, around 4:00 pm, I take half a litre of porridge or freshly boiled milk, and at night, I may opt to eat rice with vegetables. (female, 68 years)

In contrast, some participants reported consuming at least one food group daily:

I usually purchase food in bulk every month, including rice, beans, maize, and cooking oil. I am sure of eating. Some days, I buy meat or fish, and I have a separate budget for it. (male, 65 years)

The knowledge that participants acquired during their working days, along with owning pension benefits, influences the consumption of a balanced diet.

Understanding the importance of a balanced diet consumption despite participant intake variations, they use pension benefits to purchase and consume local foods available in the community to help facilitate the positive attainment of well-being, and hence achieve productive ageing.

Proper hygiene

Taking care of the external presentation of the retired primary school teachers was a matter of concern. Participants uphold and consider their appearance towards other community members, and reflect on how they will be perceived from the way they present themselves. Some participants manifested proper hygiene by their looks and dress code, while some emphasised wearing clean and presentable modest attire as a way of self-care, and gaining a good reputation in the community. Two female participants revealed:

As part of my hygiene routine, I ensure that I bathe properly. I now wear nice body lotions and wear lovely perfume too. I do not want people to converse and rumour about me, saying, "They become very rough and untidy when retired." My pension helps me take care of- and preserve myself better. It is really from the pension.
(female, 64 years)

I pay attention to cleanliness. I bathe three times a day, in the morning when I wake up, in the afternoon I have to bathe and again in the evening before I go to bed. I also change my bed sheets every two days to minimise infections. (female, 63)

Female retired primary school teachers considered self-treatment of the body and its appearance essential to achieving productive ageing. Different opinions on proper hygiene are expressed, as some focused on improving their appearances and avoiding negative labelling and perceptions from community members. The community plays a role in shaping productive ageing practices through their expectations towards pensioned retired people. Pension benefits support participants to carry out self-care activities, thereby promoting the individual attainment of productive ageing, and portraying a positive image within their community. Other participants reported exercising proper hygiene by keeping their homes and environment clean and tidy.

Healthy habits

The participants reported to have adopted healthy habits to achieve productive ageing. These included abstaining from alcohol, and refraining from extramarital sexual relationships. These practices were believed to facilitate productive ageing by widowed female retired primary school teachers. Likewise, participants implied they were not interested in remarrying or pursuing intimate relationships in different instances. The researcher referenced their marital status, and they were all widowed. One widowed participant who looked healthier and younger than her age shared that

not being involved in sexual relationships after her husband's death, and not taking alcohol-related drinks, has had an influence on attaining productive ageing in her life.

I have respected myself, in my life, since my husband died when I was 48 years of age, I did not want to remarry, and neither did I have a partner to engage with sexually. I do not drink alcohol too; with all these practices, it is why you see me like this. (female, 67 years)

The possession of pension benefits has influenced the behaviours of female retired primary school teachers in making choices of what to engage in and what to avoid. Some retired primary school teachers take responsibility for abstaining from alcohol, and refraining from intimate relationships and sex. These practices serve as a dual strategy of prioritising their health and protecting their pension benefits to achieve productive ageing.

Engaging in physical exercise and activities

The participants engage in physical exercise and activities, both voluntarily and involuntarily, to stay active and feel energetic. Several participants stated engaging in walking ranging from two to 10 kilometres, with some doing so three times per week and some doing it daily. Other physical activities highlighted included bicycle riding and home handwork activities. Female participants also regarded household chores, such as cooking, cleaning and going to markets as part of their exercise. The participants strongly commented that exercise helps them minimise the risk of acquiring non-communicable diseases that may directly or indirectly affect their productive ageing. Some participants shared their routine:

I exercise, but at this age, I cannot go to the football pitch and play or jog. I engage myself with handwork activities around my home. For instance, I do gardening. My garden surrounds the whole house. I frequently trim and water the flowers daily. Standing up and bending during trimming are exercises for me. (male, 67 years)

I plan to go and see my friends, and I walk to their homes, or sometimes I ride a bicycle; as they say, bicycle riding is suitable for this (He pointed his hand on the knees). I have bicycles that I ride, but mostly I prefer to walk. (male, 68)

Physical engagements and activities conducted within- and outside homes improved retired primary school teachers' physical and psychological well-being, and enhanced their productivity. The participants also commented that exercise helps them minimise the risk of acquiring non-communicable diseases that may directly or indirectly affect their productive ageing. Social workers can promote and advocate for

these activities among older people to help improve their health and boost productivity.

Economic activities

Participants engage in economic activities within their communities to obtain their daily sustenance, generate income and enhance their productivity and well-being. These activities include:

Farming

The participants engage in farming as a key economic activity that underpins productive ageing. Venturing in farming is done on a medium and large scale, on crops like maize, sunflower and avocado fruits. Farming is reported to be a fundamental source of survival. It caters to subsistence use, commercial or both, and complementarily assists retired primary schoolteachers in achieving productive ageing. The subsistence and commercial benefits are used to meet the needs of participants and their families. Some retired primary school teachers highlighted the following:

My farming is on sunflower and maize. The purpose of the two crops is to cater to home consumption and selling. The two are interdependent, and rely on the harvest. For instance, I did not get much this year due to little rain. I managed to get five to six sacks of maize, which is also not too bad. I could not sell and get food at once. I preserved them for consumption by myself, my children and my grandchildren. (female, 68)

I rely on farming in case of bad luck, and I have no good harvest and returns from it due to rain inconveniences, I take money from my pension and buy food for my family. I am glad that I cannot be humiliated by hunger in society, as I also have my pension. (male, 67)

Farming meets part of participant subsistence needs, and during low harvest they still provide for themselves and their families through pension benefits. Some who faced pitfalls in farming were either partially or adversely affected financially after investing their money and receiving minimal or no returns. They were forced to seek money from pension benefits to meet their needs and attain productive ageing. Others shared psychological upsets by the loss experienced from farming, and it negatively affected their productive ageing.

To some participants, farming is an alternative source of income that was reported to expand and strengthen their financial muscles. The income earned through farming supplements pension benefits, and is a secondary source of income for their pension benefits. One participant shared:

I engage in the farming of sunflowers and maize. When I harvest, I do preservatives and stock in the sacks. Customers come to my place and request to buy from me. The only question I ask them is, how many sacks do you want? I get my money that serves my other needs, and do not have to go to the bank and withdraw my pension. (female, 64)

Participants who experience a positive harvest are more financially empowered, and attain food for sustenance. Their investment in farming reaped a good harvest, and the returns enabled them to save their pension benefits at banks.

Livestock keeping

The participants reported engaging in poultry as another economic activity to achieve productive ageing. It involved keeping poultry such as chickens, common for most participants, while others kept pigs and cows for milk, meat and oxen. Livestock keeping is conducted simultaneously with farming, while other participants only have livestock keeping for income generation. It was reported that the choice of doing one or both economic activities depended on the resources at participants' disposal and their maximisation. Another participant shared that:

I keep chickens and pigs for sale, so I decided to venture into it since my house is spacious. I have two yards, one in front and one at the back, where I do poultry. I engage in this business to generate income and support my life. People from restaurants in town come and buy from me. Some come to purchase chicks to start their businesses, and my neighbours buy meat. I benefit from the income and manure from the waste which I take to my farm. Additionally, I cannot tell you enough about how I get meat for my consumption. I cannot be feeding vegetables and beans every day while I have meat with me. (female, 78 years)

The findings above indicate that participants engage in economic activities with consideration of the supportive resources around them. This facilitates cost-effectiveness in their production, which is further supported by practices such as utilisation of waste products for fertilisation. Some retired primary school teachers engaged in livestock keeping for income generation and sustenance, whereas others participated in similar activities to fight boredom and maintain engagement for their productive ageing:

I used to walk to the school where I was teaching. I spent the day interacting with students, but now I am home and just less occupied. It is like you get tired, but when

you start something that engages you mostly, like poultry, I frequently stand, walk, sweep around and go to the gardens to prune leaves to feed the chickens. I also go to the market to buy vegetables and come back home. I slice them for chicken feeding, and in the process, I get actively engaged. (female, 68 years)

Engagement in economic activities also serves as an exercise for some participants, since it involves physical engagement. Apart from income generation, another fulfilment achieved by the participants is the ability to creatively balance their economic lives, and maintain an active engaging routine.

This study reveals that retired primary school teachers actively interact, connect and engage with other retired primary school teachers and community members. Self-help groups and community-shared events are examples of these interactions and engagements, which we will elaborate on below.

Social activities

This study reveals that retired primary school teachers have active interactions, connections, and engage with fellow retired primary school teachers and other community members. The engagements and activities such as self-help groups and community-shared events improve their participation in the community, and boost their productive ageing as explained:

Self-help groups

The retired primary school teachers participate in social activities that increase their productivity, and enhance interactions and engagement in their community. The participants engage in social activities to assist each other. The ties of extending assistance are strengthened in their informal networks of retired primary school teachers, besides being members of the larger community. The findings reveal the existence of an informal network formed to connect and support each other in terms of joy and hardships, and knowing each other's whereabouts. It was also revealed that from these informal networks that some willing members engage in separate economic self-help groups commonly known as *Upatu*. It is an informal practice of financial savings where a group of women, men or both is formed to contribute an agreed amount of money over an agreed period, mostly every month. Next, one trusted member is assigned to collect the money from all other members and submit

it to each member in a sequential rotation, depending on the number of members involved. One participant explained: 'I have a group of fellow men where we agree to contribute a particular amount of money that is given to one of us sequentially over time, which supports us financially and improves our bond.' (male, 67)

The self-help groups provide social interactions and financial empowerment among retired primary school teachers. The self-help groups provide participants with a social identity, and experiencing a sense of belongingness. Social workers can encourage and expand the scope of self-help groups to larger community initiatives that conveniently include and support older people.

Community shared events

The retired primary school teachers are integral to the communities they come from. The findings indicate that they actively engage in various mutual activities as part of their communal culture. For example, they participate in community events such as marriages and wakes, and visit the sick in hospitals and at their homes. Others contribute to community development projects such as fundraising for school projects, and ensuring peace and harmony by assisting community members in difficult situations. Participants shared as follows:

It is a tradition to assist each other in times of hardship. They assisted me, so why should I not do the same? Recently, I contributed money to a fellow whose livestock was looted during grazing. (male, 67)

In my community, there are youth who are poor and jobless. I provide temporary jobs for them. They work for me by chopping and stacking firewood that later assists me during rainy seasons. I cannot distribute money like free doughnuts. Some people sell charcoal, and I know they have financial challenges, so I buy from them. (female, 68)

Later in the morning or afternoon, I make visits and rounds in the community to know how my people are faring. I solve cases of spousal fights and advocate for child protection and women's rights in the community. At times, I have to escort victims of violence and abuse for case reporting to the police station. Sometimes, I take them to the hospital, and make follow-ups to ensure interventions are initiated. Unlike other retired colleagues who, when I talk to them, say, "I wake up at 8:00 am, take my tea at 10:00 am, wait for lunch at 1:30 pm, and I get time to relax." I always tell them you are inviting your death. For me, my multiple engagements keep me vibrant and productive. (female, 68)

Participation in community activities benefits retired primary school teachers by fostering social investment, which involves establishing interpersonal connections within the community for interaction and engagement. This facilitates mutual

assistance among members, and enables participants to actively engage and contribute to their community, while promoting and attaining their productive ageing. Social workers can encourage the active participation of older people with their contextually relevant community activities.

Discussion of findings

This study explored what practices pensioned retired primary school teachers engage in to achieve productive ageing in their localities. It also reflects how social work practitioners can integrate productive ageing practices towards enhancing the well-being of older people in their communities. The study indicates that the productive ageing of retired primary school teachers is achieved through multiple activities, roles and interactions based on their culture, norms and values in their daily practices within their context. These activities contribute to their productivity and well-being in social, physical, economic and health-related dimensions. The pension benefits support facilitating the attainment of productive ageing. The retired primary school teachers utilise some of their pension benefits to engage in varied self-initiated, preferred practices and activities to care for themselves and achieve productive ageing. Social workers can draw from the productive ageing activities and initiatives revealed in this study to promote and improve productivity among older people in their communities, as facilitators of positive change in communities.

Participants practice self-care in numerous ways, including healthy eating, exercise, non-consumption and avoidance of alcohol, as well as refraining from casual sexual relationships. The retired primary school teachers are proactive, informed and take the lead in maintaining productive ageing through diverse self-care activities. They take multiple initiatives and activities that uphold their dignity, reputation and self-actualisation through their pension benefits. This study highlights self-care as a key dimension of productive ageing, emphasising maintaining their internal and external well-being. The participants consumed locally available food, some of which is produced by participants within their localities, and the integration of a balanced diet with the local foods was considered to improve their productivity. This practice contrasts with fast food consumption as a common practice in modern contexts. The balanced diet consumption correlates with the findings of Datta et al. (2014), which

revealed that a balanced diet nourishes and maintains the body's health, and restores individuals' mental uplift. Furthermore, participants take responsibility for their external well-being regarding their physical fitness and apparel.

The self-care practices in this study are contrary to substantial research on productive ageing that has revealed productive ageing dimensions, such as economic production, family care (Gonzales et al., 2015), volunteering and lifelong formal and informal learning (Visaria & Dommaraju, 2019; Grünwald, 2020). The self-care practices enhance the internal well-being and health of participants in facilitating their engagements in other productive ageing activities. Drawing from the Indigenous perspective, the participants farm, purchase and consume locally sourced food from their communities through the support from pension benefits, or other income-generating activities established through pension benefits. By consuming a range of local foods, retired primary school teachers remain active, improve their health and manage to carry out diverse roles in achieving productive ageing. The self-care practices for maintaining a good appearance in the community are evidenced among female participants. These practices are linked to the social, cultural and gender orientation within community expectations of how women should behave and appear.

The experiences of abstaining from sexual relationships after the loss of a spouse are influenced by individual preferences and communal culture. Retired female primary school teachers express a lack of interest in extramarital affairs, as the possession of pension benefits influences the practice, while the absence of partners serves as an approach to safeguard their pension benefits, and have the sole independence and control over them. The finding on women abstaining from sexual relationships aligns with the study of Nyirenda (2020), who found that older female adults abstained from sexual activities earlier, with self-control towards sex considered a wise practice. From the indigenous perspective, the practices of refraining from sexual relationships concur with the socio-cultural norms and values in most African communities, especially in the rural areas where widowed and unmarried women engaging in sexual relationships and affairs are often dishonoured.

Engagement in physical activities enhances physiological and psychological well-being, maintaining fitness and contributing to the attainment of productive ageing for retired primary school teachers. The kind of exercise engaged in varies among

participants depending on their gender, age and health. Walking and bicycle riding are predominant among men, while most females prefer home-based chores and activities as exercise. A previous study by Kaiser-Grolimund (2020) identified gender as a variation in the type of exercise among older people. This current study's findings align with Kaiser-Grolimund (2020), and further indicate that apart from gender, older people's health and age determine the choice and kind of exercise involvement. In line with the role enhancement of the role theory, the nature of exercise and activities engaged with participants conforms to gender. In most African cultures, women are oriented to household chores and care for the home and family. The female retired primary school teachers maintain the household chores, roles and responsibilities as part of their exercise, which enriches their productive ageing. The self-care practices revealed in this study are considered by participants to promote their health and physical wellness, as well as to facilitate their engagement in other productive ageing activities, such as economic activities (Gonzales et al., 2015), volunteering and lifelong formal and informal learning (Visaria & Dommaraju, 2019; Grünwald, 2020), and social activities at the individual and community levels.

The choice and economic activities reflect the predominance of informal activities that are the primary practice of retired primary school teachers. The participants engage in small-scale farming, livestock keeping and unpaid work to produce goods and services. Engagement in farming as an economic activity concurs with the major contextual economic activities in the Iringa Region. Agriculture and fishing are primary income-generating activities in Iringa, followed by handwork and the trade of non-agricultural products (United Republic of Tanzania, 2013; Finscape Report, 2017). From an indigenous perspective, contextual, local and cultural factors influence the economic activities revealed in this study. Possessing farms, land or livestock is considered as wealth, especially in rural areas. Retired primary school teachers utilise pension benefits and other available resources at their homes to engage in local crop, farming and livestock activities to help contribute to their productive ageing. The study also reveals that participants uphold cultural and localised fertilisation practices in farming. The retired primary school teachers use animal dung as fertiliser on their farms, despite having the means of obtaining modern synthetic fertiliser through pension benefits.

Participants are self-employed and generate income through informal activities that support their daily sustenance, enhance their productivity and complement their pension benefits. Apart from their income activities, participants also purchase products from other people in their community to financially support and empower them. However, these findings contradict the study by Dommaraju and Wong (2021), who revealed that older people engaged in both paid and unpaid work, while the activities conducted are unknown. In Tanzania, it is not only uncommon for retired people to engage in formal paid work, but none of the participants expressed such a strategy for achieving productive ageing. This is also influenced by structural issues, since existing procedures do not support formal work employment in public service after retirement through a legal framework (Tanzania Employment and Labour Relation Act, rev. 2019), especially for the primary teaching cadre.

Retired primary school teachers are an economic resource, and with their pension benefits, they enhance the lives of their families. Some participants provide financial assistance to their children, significantly benefitting their younger generations, while also trying to stay actively engaged and contributing to their well-being and productivity. This study shows a shift in financial support patterns and care for older people. Retired primary school teachers are responsible for providing and caring for themselves and their younger generations. These findings contradict the study by Okoye and Nwafor (2023), who revealed that children play a central role in caring for their older adults with different provisions, including financial assistance. The practices of the young caring for the older are diminishing, even in rural communities where such customs are firmly intact (Mabeyo & Mvungi, 2019). Drawing from the indigenous perspectives, despite practices being bound to specific cultures and localities, they are diverse and affected by contemporary shifts. This influences care practices, the fulfilment of older people and the achievement of productivity. The local practices are not immune to transformation influenced by evolving social, economic and cultural practices over time.

Participation in social activities is shaped and reliant on community values, norms and culture, contributing to productive ageing. Community-shared events and self-help groups serve the informal social support networks that provide support, interactions, protection and a sense of belongingness to retired primary school

teachers. These aspects are essential for self-actualisation and improving productivity in retirement. To an extent, these findings are consistent with previous studies by Zhang and Zhang (2014) and Grünwald, (2021), who noted that social interaction (friends and neighbours) fosters social embeddedness and a strong feeling of belonging within the community. Moreover, self-help groups and communal assistance are individual and communal-driven initiatives influenced by indigenous perspectives through the informal practices of mutual support and caring for others through collective action. These self-driven initiatives for social participation are contrary to other countries' practices, such as Singapore, where the government formally organises social participation and events to enhance activeness, participation and companionship (Thang, 2006). Moreover, drawing from role enhancement in the role theory, participants embrace multiple social roles and activities to serve social and economic goals, despite age variations that could affect their level of participation in the group.

This study complements the role theory assumption by acknowledging that older people engage in diverse socio-economic activities. However, key variations such as age, health and the abilities of participants influence their participation in specific roles. According to Damarola et al. (2020), older people are prone to vulnerabilities and health problems, such as non-communicable diseases. Retired primary school teachers, particularly those who perform physically demanding work in their lives such as farming, are prone to endure joint dysfunction. The variables of age, health and individual abilities can negatively impact the capabilities and willingness of older people, including retired primary school teachers, to take responsibility and play an active role in economic and social activities. Furthermore, preferred engaged activities encounter conflicting roles, thus leading to role strain and affecting the attainment of productive ageing.

Simultaneously, the findings underscore several reflections and implications for how social work practitioners could integrate productive ageing practices to help improve the well-being of older people in communities. This study also provides a solid foundation for social work practitioners to explore gerontology context-based interventions to enhance older people's well-being and productivity. At the same time, it is essential to consider cultural diversity competence when working with older

people in diverse communities. This study provides insights into a range of practices and activities, providing strategies that can be adopted by social work practitioners and other older individuals to achieve productivity.

The study findings highlight that financial empowerment for older people enhances their well-being in various spheres of life. Therefore, in promoting productive ageing in a holistic manner that addresses the needs of older people and their families, social work practitioners as facilitators can provide tailored support to older people in acquiring soft financial support from available community resources. This will maximise opportunities for older people to engage in socio-economic activities and initiatives that support meeting their economic, social and psychological needs, hence contributing to productive ageing.

Social work training, interventions and initiatives for older people can reinforce informal social support networks and structures to help promote participation and the attainment of productive ageing for older people. Social work practitioners can design volunteer programmes that facilitate connections among older people, younger people and community members in smaller groups, thereby promoting mentorship, knowledge transfer and mutual learning. The engagement of older people through informal social support networks catalyses their participation by taking multiple responsibilities, benefitting themselves and others as well as achieving productive ageing.

Conclusion

The focus of this article was on productive ageing, a global concern that aims to enhance the well-being of older people. Productive ageing practices need to be understood within specific contexts, and incorporate relevant activities that older people can implement. Studies and literature on productive ageing and older people have been limitedly linked to the field of social work, most particularly in Tanzania and other sub-Saharan African countries. Future work by social work practitioners should prioritise the productive ageing arena to enhance an understanding of the concept and initiatives to develop interventions aimed at improving and uplifting the well-being of older people in their contexts. Further research can examine productive

ageing with regard to the psychological well-being of older people, an area where less has been revealed in this current study. Furthermore, future studies should consider an expansive sample and diverse geographical locations to encompass a broader range of practices and activities associated with productive ageing. Policies regarding older people can support the establishment of formal socio-economic volunteering programmes to supplement self-initiatives and engagements, and the informal social support systems at the micro and macro levels. This will maximise the continued participation of older people, hence creating a more supportive environment for productive ageing.

References

- Aartsen, M. & Hansen, T. (2020). *Social participation in the second half of life* (pp. 247-255). Elsevier. <https://doi.org/10.1016/b978-0-12-801238-3.11351-0>
- Anglin, A. H., Kincaid, P. A., Short, J. C. & Allen, D. G. (2022). Role theory perspectives: Past, present, and future applications of role theories in management research. *Journal of Management*, 48(6), 1469-1502. <https://doi.org/10.1177/01492063221081442>
- Atalay, K. & Barrett, G. (2022). Retirement routes and the well-being of retirees. *Empirical Economics*, 63(5), 2751-2784. <https://doi.org/10.1007/s00181-022-02213-9>
- Biddle, B. J. (1986). Recent Developments in Role Theory. *Annual Review of Sociology*, 12(1), 67-92. <https://doi.org/10.1146/annurev.so.12.080186.000435>
- Braun, V. & Clarke, V. (2006). *Using thematic analysis in psychology*. McGraw-Hill_Open University Press. <https://doi.org/10.1191/1478088706qp063oa>
- Cho, J., Kim, B., Park, S. & Jang, J. (2017). Postretirement work and volunteering by poverty groups informed by role theory. *Journal of Gerontological Social Work*, 61(3), 243-260. <https://doi.org/10.1080/01634372.2017.1416719>
- Creswell, J. & Poth, C. (2018). *Qualitative inquiry research design: Choosing among five approaches*. Sage Publication Inc.
- Daramola, O. E., Awunor, N. S. & Akande, T. M. (2019). The challenges of retirees and older persons in Nigeria: A need for close attention and urgent Action. *International Journal of Tropical Disease & Health*, 1-8. <https://doi.org/10.9734/ijtdh/2018/v34i430099>
- Datta, N., Chowdhury, K. & Jana, B. (2014). Diet in elderly: An ayurvedic perspective. *Scholars Journal of Applied Medical Sciences*, pp. 2, 660-665. <https://doi.org/10.36347/sjams.2014.v02i02.039>
- Dommaraju, P. & Wong, S. (2021). *The concept of productive aging*. Elsevier (pp. 3-11). <https://doi.org/10.1016/b978-0-12-818000-6.00001-9>
- Finscope Tanzania (2017). *Iringa report: Insights that drive innovations*. https://www.fsdt.or.tz/wp-content/uploads/2023/05/Finscope_Iringa.pdf
- Gonzales, E., Matz, C. & Morrow-Howell, N. (2020). Introduction to special issue: Productive aging. *Clinical Social Work Journal*, 48(2), 153-155. <https://doi.org/10.1007/s10615-020-00760-1>

- Gonzales, E., Matz-Costa, C. & Morrow-Howell, N. (2015). Increasing opportunities for the productive engagement of older adults: A response to population aging. *The Gerontologist*, 55(2), 252-261. <https://doi.org/10.1093/geront/gnu176>
- Gray, M. & Coates, J. (2010). 'Indigenization' and knowledge development: Extending the debate. *International Social Work*, 53(5), 613-627. <https://doi.org/10.1177/0020872810372160>
- Grünwald, O., Damman, M. & Henkens, K. (2020). The differential impact of retirement on informal caregiving, volunteering, and grandparenting: Results of a 3-year panel study. *The Journals of Gerontology Series B*, 76(3), 607-619. <https://doi.org/10.1093/geronb/gbaa221>
- Gupta, A. D. (2012). Does indigenous knowledge have anything to deal with sustainable development? *Antrocom Online Journal of Anthropology*, 7(1), 57-64.
- Iringa Municipal Council (2021). *Elderly people report*. Iringa, Tanzania
- Kaiser-Grolimund, A. (2020). Transfigurations of aging. *Medicine Anthropology Theory*, 7(1). <https://doi.org/10.17157/mat.7.1.649>
- Kazimoto, P. M. & Mhindi, G. (2014). Analysis of retirement benefit and socio-economic development of retirees in Tanzania. *Baraton Interdisciplinary Research Journal*, 6(4), 134-144.
- Liu, H. & Lou, W. Q. (2016). Patterns of productive activity engagement as a longitudinal predictor of depressive symptoms among older adults in urban China. *Aging & Mental Health*, 21(11), 1147-1154. <https://doi.org/10.1080/13607863.2016.1204983>
- Luo, Y., Pan, X. & Zhang, Z. (2018). Productive activities and cognitive decline among older adults in China: Evidence from a longitudinal survey. *Innovation in Aging*, 2(suppl-1), 48-49. <https://doi.org/10.1093/geroni/igy023.180>
- Mabeyo, Z. M. & Mvungi, A. (2019). Social work practice in Tanzania: Learnings from indigenous and innovative approaches. Mkuki na Nyota
- Mergenthaler, A., Sackreuther, I. & Staudinger, U. M. (2018). Productive activity patterns among 60-70-year-old retirees in Germany. *Ageing and Society*, 39(06), 1122-1151. <https://doi.org/10.1017/s0144686x17001404>
- Merton, R. K. (1957). The Role-Set: Problems in sociological theory. *The British Journal of Sociology*, 8(2).106-120. <https://doi.org/10.2307/587363>

- Morrow-Howell, N. & Greenfield, E. A. (2016). Productive engagement in later life. In Linda, K. G. & Ferraro, K. F. (Eds.), *Handbook of aging and social sciences* (pp. 293-313). Academic Press. <https://doi.org/10.1016/b978-0-12-417235-7.00014-7>
- Morrow-Howell, N. & Greenfield, J. C. (2010). Productive engagement of older Americans. *China Journal of Social Work*, 3(2-3), pp. 153-164. <https://doi.org/10.1080/17525098.2010.492637>
- Mwakisisile, J. A., Larsson, T. & Singull, A. M. (2017). Projecting Tanzania pension fund system. *African Journal of Applied Statistics*, 4(1), 193-218. <https://doi.org/10.16929/ajas/2017.193.210>
- Nyengarika, A. & Bundala, F. (2020). Influence of retirement benefits and its impact on socio-economic development of retirees in Tanzania. *International Journal of Advance Research and Innovative Ideas in Education*, 6(2), 1245-1258.
- Nyirenda, M., Sukazi, S., Buthelezi, C. & Hanass-Hancock, J. (2024). "We will die having sex" – gender, health and cultural influences on sexual practices among older people in South Africa. *Research Square*. <https://doi.org/10.21203/rs.3.rs-4299818/v1>
- Okoye, U. O. & Nwafor, N. F. (2023). Philosophies guiding the model of care for older adults in traditional Igbo society. In Twikirize, J., Tusasiirwe, S. & Mugumbate, R. (Eds.), *Ubuntu philosophy and decolonising social work fields of practice in Africa* (pp. 150-159). Taylor & Francis. <https://doi.org/10.4324/9781003330370>
- Peng, D. & Fei, W. (2012). Productive ageing in China: Development of concepts and policy practice. *Ageing International*, 38(1), 4-14. <https://doi.org/10.1007/s12126-012-9169-9>
- Rudolph, R. C. (2011). Indigenous peoples and traditional knowledge, *Berkshire Encyclopedia of Sustainability* 5/10, *Ecosystem Management and Sustainability*
- Stake, E. R. (2006). *Multiple Case Study Analysis*. Guilford Press
- Tabuti, J. R. S. & Van Damme, P. (2012). Review of indigenous knowledge in Uganda: Implications for its promotion. *Afrika Focus*, 25(1), 29-38. <https://doi.org/10.21825/af.v25i1.4961>
- Thang, L. L. (2006). Experiencing leisure in later life: A study of retirees and activity in Singapore. *Journal of Cross-Cultural Gerontology*, 20(4), 307-318. <https://doi.org/10.1007/s10823-006-9010-6>
- Twikirize, J. & Spitzer, H. (2019). Indigenous and innovative social work practice:

- evidence from East Africa. In Twikirize, J. & Spitzer, H. (Eds.), *Social work practice in Africa: Indigenous and innovative approaches* (pp.1-19). Fountain Publishers. <https://doi.org/10.2307/j.ctv2tp73vt.7>
- United Republic of Tanzania (2013). *Iringa region socio-economic profile*. <https://iringa.go.tz/storage/app/uploads/public/591/32c/3b5/59132c3b52923799622512.pdf>
- United Republic of Tanzania (2018). *The Public Service Social Security Fund Act (2)*. [https://www.osg.go.tz/uploads/publications/en1570612628-2PSSSPF%20%20RE%20PRINT%202018%20\(clean%20copy\)%20%20%20chapa%20BADO.pdf](https://www.osg.go.tz/uploads/publications/en1570612628-2PSSSPF%20%20RE%20PRINT%202018%20(clean%20copy)%20%20%20chapa%20BADO.pdf)
- United Republic of Tanzania (2019). *The Tanzania employment and labour relation act CAP.366.R.E*. <https://elibrary.osg.go.tz/handle/123456789/248>
- United Republic of Tanzania (2022). *Census report 2022*. <https://www.nbs.go.tz/nbs/takwimu/Census2022/matokeomwanzooktoba2022.pdf>
- United Republic Tanzania (2003). *National Ageing Policy*. <https://hssrc.tamisemi.go.tz/hssrc/storage/app/uploads/public/5ac/f25/1aa/5acf251aaf5bf143130748.pdf>
- Van Der Horst, M. (2016). Role Theory. In *Oxford Bibliographies Online Datasets*. <https://doi.org/10.1093/obo/9780199756384-0175>
- Visaria, A. & Dommaraju, P. (2018). Productive aging in India. *Social Science & Medicine*, 229, 14-21. <https://doi.org/10.1016/j.socscimed.2018.07.029>
- World Health Organisation (2022). *Monitoring health of the SDGs*. <http://apps.who.int/bookorder>
- Zhang, Z. & Zhang, J. (2014). Social participation and subjective well-being among retirees in China. *Social Indicators Research*, 123(1), 143-160. <https://doi.org/10.1007/s11205-014-0728-1>