

نموذج رقم (1)

إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:

*Impact of Human Resources Management Practices on Employees  
Attitudes Towards Early Retirement*

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**Impact of Human Resources Management Practices on Employees**  
**Attitudes Towards Early Retirement**

A Case Study of Gaza Electricity Distribution Corporation

أثر ممارسات إدارة الموارد البشرية على اتجاهات الموظفين نحو التقاعد المبكر  
دراسة حالة: شركة توزيع كهرباء محافظات غزة

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## نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة شئون البحث العلمي والدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحث/ وسيم محمد جبر حافظ سويدان لنيل درجة الماجستير في كلية التجارة/ قسم إدارة الأعمال- إدارة موارد بشرية وموضوعها:

أثر ممارسات إدارة الموارد البشرية على اتجاهات الموظفين نحو التقاعد المبكر

دراسة تطبيقية على شركة توزيع كهرباء محافظات غزة

وبعد المناقشة التي تمت اليوم الاثنين 10 محرم 1436 هـ، الموافق 2014/11/03م الساعة الثانية ظهراً، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

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واللجنة إذ تمنحه هذه الدرجة فإنها توصيه بتقوى الله ولزوم طاعته وأن يسخر علمه في خدمة دينه ووطنه.

والله ولي التوفيق ،،،

مساعد نائب الرئيس للبحث العلمي و للدراسات العليا

.....  
.....  
.....  
أ.د. فؤاد علي العاجز



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

قال الله تعالى:

(وَأَنْزَلَ اللَّهُ عَلَيْكَ الْكِتَابَ وَالْحِكْمَةَ وَعَلَّمَكَ مَا لَمْ تَكُن تَعْلَمُ ۖ وَكَانَ فَضْلُ اللَّهِ عَلَيْكَ عَظِيمًا).

صدق الله العظيم

سورة النساء الآية 113

# *Dedication*

*I dedicate my thesis to*

*My Mother*

*My Wife*

*My beloved Sons ... Mohamed & Abdullah*

*My sweethearts' daughters ... Basmala & Aya*

*My beloved brothers & sisters*

*My dear friends and colleagues who encouraged me to  
accomplish this research.*

*Researcher*

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## Abstract

This research aims to study the impact of human resources management practices on employees' attitudes towards early retirement in Gaza electricity Distribution Corporation. The research surveyed the employees who have been working for 10 years and more. Number of respondents was 390. Study sample 194. A total of 225 questionnaires were distributed, and 191 valid questionnaires were collected with response rate of 84.9%. Data analysis was done by using SPSS.

The most important findings of the research are:

1. The research results showed that GEDCo employees with a percentage 62.51 % have attitudes towards early retirement due to the effect of HRM practices. Therefore, it can be said that there exists an impact of human resources management practices on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCo).
2. Results showed with a percentage 76.44 % that plans and training programs in GEDCo are weak and not effective. Moreover, employees showed that training process in the organization is based on discrimination. This contributed to push them to think of early retirement.
3. Large number of employees with a percentage 70.95% confirmed that their incomes are not suitable for what they give of efforts. Moreover, most of them indicated that their salaries are not enough to meet the basic needs for life. This actually pushed them to think of early retirement.
4. Results also showed with a percentage 73.54% that promotion system in GEDCo is based on favoritism and nepotism. In addition, they expressed that most of job promotions are not granted based on merit, efficiency, or perseverance at work and all these reasons pushed them to think of early retirement.
5. Employees with a percentage 65.70% indicated that performance appraisal system in GEDCo is non-professional because it does not provide feedback absolutely and does not help mainly to understand the problems; it is not accompanied by incentives and rewards. These reasons increased their attitudes towards early retirement.

The most important recommendations are:

1. It is recommended that recruitment and selection process should be made very carefully based on merit and efficiency by applying justice, honesty and truthfulness in order to determine the actual needs of the workforce in the light of the firm's financial ability to ensure smooth running of the business operations.
2. Special attention should be devoted for training and development plans, programs and activities in order to enhance the knowledge and skills of the employees because this will certainly increase their commitment and may reduce their attitudes towards early retirement.
3. GEDCo administration is recommended to review compensation system including salaries, rewards and incentives to fairly meet the continuous increase in the cost of living and to meet the employees' responsibilities and needs.
4. Seniors management in GEDCo should take into consideration that the promotion opportunities must be fair and depend on transparent and accurate criteria such as experience, qualification, abilities and skills because unfair criteria of promotion lead to lower level of motivation and satisfaction and also to lower level of organizational commitment. Accordingly, may increase employees' attitudes towards early retirement.
5. The researcher recommends that performance appraisal system should be applied in a professional fashion that would enable to effectively measure staff performance and to provide instant feedback for employees and it is necessary to link appraisal system with promotion, incentives, and rewards.

## ملخص البحث

يهدف هذا البحث الى دراسة أثر ممارسات إدارة الموارد البشرية على اتجاهات الموظفين نحو التقاعد المبكر في شركة توزيع كهرباء محافظات غزة الذين امضوا في العمل عشر سنوات فما فوق، بلغ مجتمع الدراسة 390 موظف وعينة الدراسة 194 حيث تم توزيع 225 استبانة واسترداد 191 أي بمعدل استجابة 84.9% وتم تحليل البيانات باستخدام برنامج التحليل الإحصائي SPSS.

وقد تمثلت أهم نتائج البحث فيما يلي:

1- أظهرت نتائج هذا البحث ان نسبة موظفين شركة توزيع كهرباء محافظات غزة الذين لديهم اتجاهات نحو التقاعد المبكر بلغت 62.51% وذلك نتيجة لأثر ممارسات إدارة الموارد البشرية. اذن يمكن القول بأنه يوجد هناك أثر لممارسات إدارة الموارد البشرية على اتجاهات الموظفين نحو التقاعد المبكر.

2- أظهرت النتائج بنسبة مئوية 76.44% ان خطط وبرامج التدريب في شركة توزيع كهرباء محافظات غزة ضعيفة وغير فعالة، كما واطهر الموظفون ان العملية التدريبية في الشركة قائمة على التمييز، الامر الذي ساهم في دفعهم للتفكير في التقاعد المبكر.

3- أكد عدد كبير من الموظفون بنسبة مئوية 70.95% ان دخولهم لا تتناسب مع ما يبذلونه من جهد وان رواتبهم غير كافية لسد احتياجاتهم الأساسية في الحياة، وهذا حقيقة دفعهم للتفكير في التقاعد المبكر.

4- أظهرت النتائج أيضا بنسبة مئوية 73.54% ان نظام الترقيات في الشركة تدخل فيه المحاباة والمحسوبية كما وأشار الموظفون ان الترقيات الوظيفية لا تمنح على أساس الجدارة والكفاءة والمثابرة في العمل الامر الذي دفعهم للتفكير في التقاعد المبكر.

5- أشار الموظفون بنسبة 65.70% الى ان نظام تقييم الأداء المطبق في الشركة غير مهني لأنه لا يقدم تغذية راجعة مطلقا ولا يساعد بشكل رئيسي على فهم المشكلات وانه أيضا غير مرتبط بالحوافز والمكافآت وان هذا كان له دوره في دفع الموظفون للتفكير في التقاعد المبكر.

ومن اهم التوصيات:

1- ينبغي ان تتم عملية الاستقطاب والاختيار بعناية فائقة على أساس مبدا الجدارة والكفاءة وان يتم ذلك من خلال تطبيق العدالة والأمانة والصدق وذلك من اجل تحديد الاحتياجات الحقيقية للقوة العاملة في ضوء القدرة المالية للشركة لضمان دوران سلس لعمليات التشغيل.

2- ضرورة ان تولى الشركة محل الدراسة اهتماما خاصا لخطط وبرامج ونشاطات التدريب من اجل تعزيز المعرفة والمهارة لدى موظفيها لان هذا بالتأكيد سوف يزيد من التزام الموظفين وقد يقلص من اتجاهاتهم نحو التقاعد المبكر.

3- ضرورة ان تقوم إدارة شركة توزيع كهرباء محافظات غزة بإعادة النظر في نظام التعويضات المالية بما فيه الرواتب والمكافآت والحوافز بما يتوافق بشكل عادل مع التزايد المستمر لتكاليف المعيشة وبما يغطي مسؤوليات واحتياجات الموظفين.

4- يجب على الإدارة العليا في الشركة الاخذ بعين الاعتبار ان فرص الترقيات لا بد ان تقوم على معايير الدقة والشفافية كالخبرة والكفاءة والمهارة لان المعايير غير العادلة تؤدي الى مستوى اقل من الدافعية والرضا وكذلك مستوى اقل من الالتزام التنظيمي الامر الذي ينعكس سلبا على الموظفين ويزيد من اتجاهاتهم نحو التقاعد المبكر

5- يوصى الباحث بضرورة تطبيق نظام تقييم الأداء بطريق مهنية تمكن من قياس الأداء بشكل فعال مع تقديم تغذية راجعة فورية للموظفين وضرورة ربط تقييم الأداء بالترقيات والحوافز والمكافآت.

## **Chapter One - The Research General Framework**

- **Introduction**
- **The Research Problem Statement**
- **The Research Hypotheses**
- **The Research Variables**
- **The Research Objectives**
- **The Research Importance**

## **Introduction:**

Actually, it is well known that individuals who intend to retire early will differ from those who intend to retire late in their expectations. Therefore, the trend towards early retirement has been one of the most important topic to be discussed because picking a retirement strategy is one of the most important financial decisions a person will make. On the other hand, it can be said that several factors are responsible for the early retirement phenomenon such as health problems, psychological factors, and physical disabilities etc. However, the current research tries to examine different factors that may lead to early retirement. In other words, this research will explore if there are relationship between HRM practices and early retirement especially for those who work in Gaza Electricity Distribution Corporation (GEDCo). Therefore, it is important for Gaza Electricity Distribution Corporation (GEDCo) to know what factors influence early retirement to get a clear view on the expected early retirement.

Recent research indicates that HRM practices play a role in the development of organizational commitment and in reducing organizational turnover among employees in general (Allen, et al, 2003 p.102). It also has been found that affectively committed mature employees tend to plan to retire later when it is most financially attractive for them, whereas employees with high levels of continuance commitment tend to retire when financial benefits are highest (Luchak,et al 2008 p. 582). When having a quick look at the previous studies concerning early retirement it is noted that many early retirements have been the result of a physical or psychological disability (Lund, et al 2005); other early retirements have been associated with less education, blue-collar work, and heavy physical labor (Poulsen, et al 2001). While other early retirements have been associated with work fatigue, low work autonomy, and greater retirement income (Lund & Villadsen, 2005).

However, the current research tries to explore how specific practices concerning human resources management may push or motivate employees who work in Gaza Electricity Distribution Corporation (GEDCO) to retire early. For instance, past research has suggested that the expectation of sufficient retirement income and continuation of health insurance benefits after retirement was related to earlier retirements (Mein & Ellison, 2006).

Nevertheless, through this research the researcher will find how compensation and benefits as one of HRM practices would influence the employees who work in Gaza Electricity Distribution Corporation to retire early. Rapid technological growth and changes in the labor market have required workers constantly to develop new skills, maintain flexibility, and adapt to new working conditions (Maurer & Rafuse , 2001). Yet although it is necessary to allow all employees to get access to training, previous research suggests that training opportunities are not always distributed in a fair

and equitable way (Saba, et al 2005). Indeed, a smaller amount of training is offered to workers age 55-plus (Simon, 1996).

According to what have been said here, these discriminating conditions may decrease commitment. Conversely, the opportunity to develop skills and competencies may facilitate older workers' commitment (Maurer & Rafuse, 2001). Because the availability of training is a strong signal that the organization is willing to "invest" in its aging workforce, not surprisingly that evaluations of career development practices, including opportunities for personal development, were the best predictors of affective commitment among employees in general (Meyer and Smith , 2000).

On a related note, it is likely that older workers would view the provision of training opportunities as being an important advantage that they would lose should they decide to retire, thereby inducing high-sacrifice commitment. Maintaining or developing one's skills is indeed, highly valued by older workers (Kooij et al., 2010). At the same time, older workers who have the opportunity to maintain their competencies may develop a better sense of job security and may not view their continued organizational membership because of a perceived lack of alternatives (Ito & Brotheridge, 2005).

### **The Research Problem Statement:**

As a matter of fact, Gaza Electricity Distribution Corporation (GEDCo) is considered one of the most important organizations in Gaza strip simply because it provides a unique service, so, such an important firm must have qualified and competent staff in terms of existing effective HRM practices which lead the employees to achieve the organization's goals more efficiently and effectively . This research tries to examine whether the employees who work in GEDCo really belong strongly to the firm or waiting for exit through early retirement. On the other hand, early retirement has been characterized as non-normative exits. When employees think of early retirement, there must be some factors and reasons may lead them to such attitudes. In other words, it is clear obvious that there are well-known reasons for early retirement such as healthy problems and physical disabilities, psychological factors and others .But the current research will focus on different factors that may influence early retirement.

So, the problem remains on how great is the effect of each aspect of HRM practices having on employees attitudes toward early retirement through answering the following main question: "What is the impact of human resources management practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCO)?"



### **The Research Hypotheses:**

The main hypotheses that will be tested through the research:

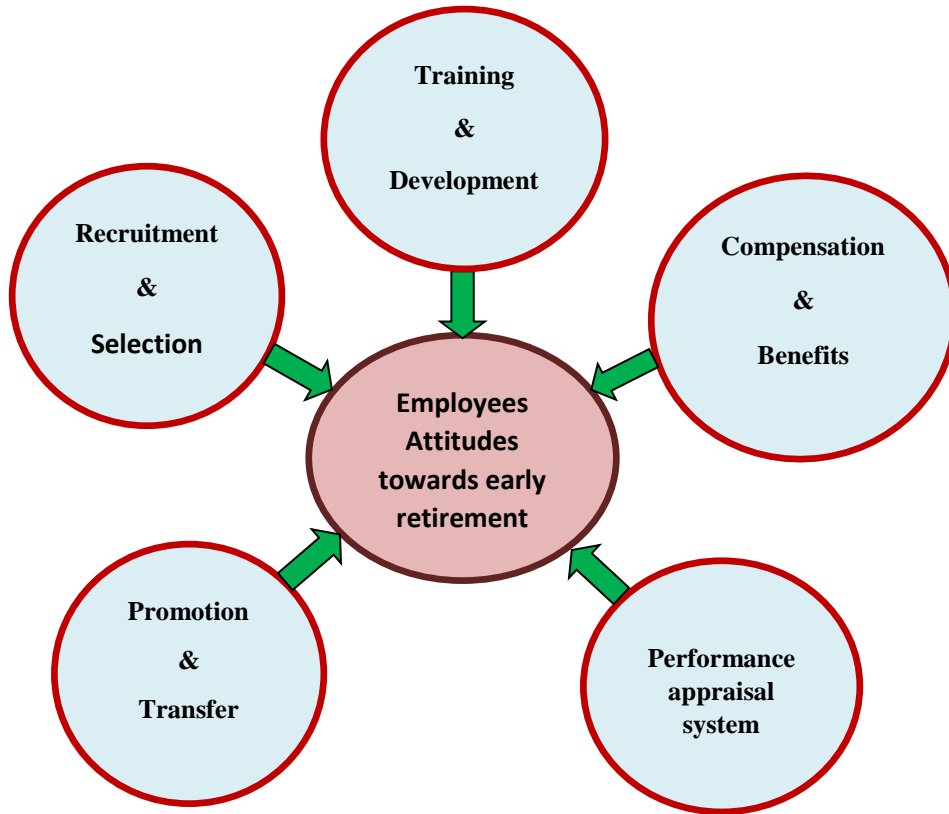
1. There is no significant effect at level 0.05 of HRM practices (recruitment and selection) on (employees' attitudes towards early retirement).
2. There is no significant effect at level 0.05 of HRM practices (training and development) on (employees' attitudes towards early retirement).
3. There is no significant effect at level 0.05 of HRM practices (compensation and benefits) on (employees' attitudes towards early retirement).
4. There is no significant effect at level 0.05 of HRM practices (promotion and transfer) on (employees' attitudes towards early retirement).
5. There is no significant effect at level 0.05 of HRM practices (performance appraisal system) on (employees' attitudes towards early retirement).
6. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to personal characteristics (gender, age, qualification, job title, and years of services).

### **The Research Variables:**

The followings are the dependent and independent variables that will be studied through the research:

1. Dependent variables: Employees' attitudes towards early retirement.
2. Independent variables: Human resources management practices including:
  - a. Recruitment and selection.
  - b. Training and development.
  - c. Compensation and benefits.
  - d. Promotion and transfers.
  - e. Performance appraisal system.

Figure No (1): The Research Model



Source: articulated by the researcher, 2014

**The Research Objectives:**

This research aims to achieve the following objectives:

1. To identify and understand the current human resources management HRM practices in Gaza Electricity Distribution Corporation (GEDCO).
2. To investigate whether the examined organization use these five practices or not.
3. To explore the impact of HRM practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCO).
4. To recognize the actual attitude of every employee toward early retirement in the examined organization.
5. To identify obstacles and problems that affect negatively on implementation of effective HRM practices in GEDCO.

### **The Research Importance:**

This research highlights the importance of human resources management practices, which may significantly influence the attitudes towards early retirement through the following aspects:

1. The current research may contribute to the development of the Palestinian organizations' performance; this consequently leads to the development and improvement of service.
2. This research can be used as a benchmark to other researcher in the future in both Gaza strip and West Bank and enrich the Palestinian library with a useful study in early retirement attitudes.
3. The research looks for better utilization and optimal use of human resources management practices in Gaza Electricity Distribution Corporation.
4. The research will offer valuable recommendations to Gaza Electricity Distribution Corporation (GEDCo) concerning HRM practices that may affect early retirement.
5. The researcher will work on other related issues that affect employee's attitudes towards early retirement and will participate with local conferences and publish the research in an international journal.

## **Chapter Two - Literature Review**

- **Section one - Human Resource Management Definitions and Concepts**
- **Section Two - Attitudes: Concepts and Definitions**
- **Section Three - Early Retirement**
- **Section four - Gaza Electricity Distribution Corporation (GEDCo) profile**

## **Section one - Human Resource Management Definitions and Concepts**

- **Introduction**
- **Human Resource Management Definition**
- **Importance of Human Resources Management**
- **Human Resources Management Functions**

## **Introduction:**

Actually, the importance of people in organizations is immense because it is the people that plan, design, implement, sustain, and may end an organizations life .Human capital often refers to the characteristics and skills that people bring to an organization such as commitment, loyalty, and expertise etc. So, their contributions to the organization, as a resource is highly unpredictable, unique and has potential for further development.

The central focus for human resources management must be on contributing to organizational success by ensuring that human resources activities support organizational efforts and by enhancing organizational performance (Mathis and Jackson, 2004, p.10). Whether consciously or unconsciously we are always in interaction with others people and we are continually planning, developing, managing, and ceasing our relations with others. These relations do not appear out of nowhere they depend on our actions and our ability to manage our actions. (Syenucel, 2009 p .7).

It can be obviously said that goals cannot be achieved without the best employee in the appropriate position who consistently attain standards needed to deliver products and services of the high quality. HRM encompasses efforts for the promotion of employee satisfaction, personal development and compliance with employment laws.

## **Human Resource Management Definition:**

Before beginning to define HRM, it should be indicated that human resources management is a comprehensive, coherent and integrated system to the employment and development of people. Human resource management refers to all of the dedicated activity that an organization uses to affect the behaviors of all the people who work for it (Jackson & Schuler, 2003).

Human resource management can be defined in line with the original concept as a strategic, integrated and coherent approach to the employment, development and wellbeing of the people working in organizations (Armstrong, M. 2012, p.4).Human resources management is concerned with all aspects of how people are employed and managed in organization (Armstrong, M. 2012, p.9).

Another definition says that Human resource management refers to the policies and practices involved in carrying out the ‘human resource’ aspects of a management position including human resource planning, job analysis, recruitment, selection, orientation, compensation, performance appraisal, training and development, and labor relations (Dessler, 2007, p. 4).

On the other hand, human resources management is composed of the policies, practices, and systems that influence employees’ behavior, attitude, and performance (Wright, et al 2007, p. 5). HRM refers to activities and tasks useful in maximizing employees’ performance in the organization, it is a dynamic

and evolving practice used by leaders and managers throughout a firm to enhance productivity, quality, and effectiveness. (Gilley et al, 2009, p.1). Human resources management is critical to any organization because it creates the system that acquire, motivates, manages and retains the talent that determines the organization's success (Phillips & Stanley 2012, p.4).

### **Importance of Human Resources Management:**

Human Resources Management is considered important because of the following reasons: (Randhawa, 2007 p.17).

1. In order to maintain harmonious and peaceful industrial relations.
2. To have committed and willing workforce in organization.
3. In order to attract and retain best people in organization.
4. To manage and develop human resources.
5. To improve the quality of work life.
6. Due to change in government/political attitudes towards HRD.
7. To cope with changing technological development.

In other words, Human resources management is concerned with all aspects of how people are employed and managed in organization (Armstrong, M. 2012, p.34).

The role of human resources management is to enable the organization to achieve its objectives by taking initiatives and providing guidance and support on all matters relating to its employees as well as HRM can play a major part in the creation of an environment that enables people to make the best use of their capacities and to realize their potential to the benefit of both the organization and themselves (Armstrong, 2006, p.54).

### **Human Resource Management Functions:**

HR functions are concerned with the management and development of people in organizations. They are involved in the development and implementation of HR strategies and policies and some or all of the following people management activities: organization development, human resource planning, talent management, knowledge management, recruitment and selection, learning and development, reward management, employee relations, health and safety, welfare, HR administration, fulfilment of statutory requirements, equal opportunity and diversity issues, and any other matters related to the employment relationship (Armstrong,2006,p.54)

On the other hand, human resources management can be thought of as five interlinked functions taking place within organizations: Staffing, Human resource development, Compensation, Safety and Health, employee and labor relations (Mondy, 2008, p.4).

These functions can be illustrated by the following figure:

**Figure No: (2) HRM Functions**



**Source: Mondy, R. W. (2008). Human Resource Management (10<sup>th</sup> ed). p 5.**

1. **Staffing:** Actually, no doubt that any successful organization should have competent and qualified employees in specific jobs at specific places and times in order to achieve its goals. Staffing is the process through which an organization ensures that it always has the proper number of employees with the appropriate skills in the right jobs, at the right time. Staffing involves: (Mondy, 2008, p.5).
  - a. **Job analysis:** is the systematic process of determining the skills, duties, and knowledge required for performing jobs in an organization. It impacts virtually every aspect of HRM including planning, recruitment and selection.
  - b. **Human resource planning:** is the systematic process of matching the internal and external supply of people with job openings anticipated in the organization over a specified period of time.
  - c. **Recruitment:** It is the process of attracting individuals on timely basis, in sufficient numbers, and with appropriate qualifications, to apply for jobs within an organization.
  - d. **Selection:** It is the process of choosing from a group of the individual applicants best suited for a particular position in the organization.



2. **Human Resource Development:** Human resource development (HRD) is a major HRM function consisting not only of training and development but also of individual career planning and development activities, organization development, and performance appraisal. Human resource development (HRD) involves: **(Mondy, 2008, p.5).**
  - a. **Training:** is the formal and systematic modification of behavior through learning which occurs as a result of education, instruction, development and planned experience **(Armstrong, 2001).**
  - b. **Career planning:** is an ongoing process whereby an individual sets career goals and identifies the means to achieve them.
  - c. **Organizational Career development:** is a formal approach used by the organization to ensure that people with the proper qualifications and experiences are available when needed.
  - d. **Organizational development (OD):** is the planned process of improving an organization by developing its structures, systems, and processes to improve effectiveness and achieving desired goals.
  - e. **Performance appraisal (PA):** is the systematic evaluation of the performance of an employee by his/her superior. It is a tool for discovering, analyzing and classifying the differences among workers in relation to job standards **(Manmohan, 2013 p.64).**
3. **Compensation and benefits:** Compensation is an important factor affecting how and why people choose to work at one organization over others. Employers must be reasonably competitive with several types of compensation in order to hire, keep, and reward performance of individuals in the organization **(Mathis and Jackson, 2004, p.416).**
  - a. **Compensation:** is the total of all rewards provided to employees in return for their services and includes direct and indirect financial compensation **(Mondy & Noe 2005, p.284).**
  - b. **Benefits:** is the indirect financial compensation (fringe benefits), are various non-wage compensation provided to employees in addition to their normal wages or salaries. Some of the benefits include; housing (employer-provided or employer paid),group insurance (health, dental, life etc.),disability income protection, retirement benefits, daycare, tuition reimbursement, sick leave, vacation (paid and non-paid),social security, profit sharing, funding of education, and other specialized benefits **(Mondy & Noe 2005, p.284).**
4. **Safety and Health:** Close and continuous attention to health and safety is important because ill-health and injuries inflicted by the system of work or working conditions cause suffering and loss to individuals and their dependants.

- a. Safety: involves protecting employees from injuries caused by work-related accidents.
  - b. Health: refers to the employees' freedom physical or emotional illness. These aspects of the job are important because employees who work in a safe environment and enjoy good health are more likely to be productive and yield long-term benefits to the organization (Mondy & Noe 2005, p.6).
5. Employee and Labor Relations: the relationship between managers and their employees must be handled legally and effectively. Employer and employee rights must be addressed. It is important to develop, communicate, and update HR policies and procedures so that managers and employees alike know what is expected. In some organizations, union/management relations must be addressed as well. (Mathis & Jackson 2010, p. 7).

## **Section Two - Attitudes: Concepts and Definitions**

- **Introduction**
- **The Concept and Definitions of Attitudes**
- **Functions of Attitudes**
- **Components of Attitudes**
- **Importance of Attitudes**
- **Characteristics of Attitudes**
- **Measurement of Attitudes**
- **Attitudes Toward Early Retirement**

## **Introduction:**

It can be said that everyone has an attitude; such an attitude may be good or bad (positive or negative). One aspect of a person's attitude is the influence it may have on the people around him. Therefore, a person who has a positive attitude can lift the spirits of his/her co-workers, while a person with a negative attitude can lower their spirits. The positive or negative attitudes of employees will certainly affect their work performance and the performance of the people they work with.

In other words, a person's behavior can be affected by his attitudes either positively or negatively. For instance, if a person has a positive attitude towards his work, this means that he will be happy and stable during his daily work. On the contrary, if a person has a negative attitude towards his work, he may be upset and not stable through working. Accordingly, it can be concluded that positive attitudes lead to at least good and acceptable performance at work and vice versa.

Through this section, the researcher will highlight the meaning and concept of attitudes in general and their functions, components, characteristics, importance, and how they can be measured.

## **The Concept and Definition of Attitudes:**

The term attitude is derived from the Latin word *aptus*, which is also the root of the word *aptitude*, and indicates as a state of preparedness or adaptation (Erwin 2001, p.3).

Attitude represents a summary evaluation of a psychological object captured in such attribute dimensions as good- bad, harmful-beneficial, pleasant-unpleasant, and likeable-dislikeable. (Ajzen, 2001, p.28). Attitudes refer to the general and relatively enduring evaluations people have of other people, objects, or ideas. These overall evaluations can be positive, negative or neutral and they can vary in their extremity (Melvin, J et al 2003 p.353). Another definition says that attitude refers to feelings, beliefs and reactions of an individual towards an event Phenomenon, object or person (Adewuyi, 2012).

Actually, it can be said that attitude of an individual reflects his/her persistent tendency to think, feel and behave towards an object in a particular way, involving favour or disfavour. In other words, attitude towards something or someone is thought to be persistent, because for changing it requires efforts and willingness. Attitudes are not innate attributes of humankind, they are learned responses.

## **Functions of Attitudes:**

There are four functions for attitudes that can be explained as the following: (Erwin 2001 p.8-9)

1. The instrumental function: This has also been termed as adjustive or utilitarian function. Attitudes serving this function are helping the individual to maximize their rewards; they

have some utility for person. This adaptive function of attitudes may be in the present or it may have been useful in the past and have simply persisted for individual. The individual or people strive to maximize rewards and minimize penalties. Therefore, they are motivated to adopt attitude which will gain for them the social approval and esteem of family, friends and colleagues.

2. The ego-defense function: As it has been said that attitudes may serves an adaptive function, they can give us an outlook that protect us from external realities, buffers our ego and reward us. Prejudicial attitudes are often held up as an example of attitudes serving an ego defense function. For example, a person who has just been fired from the job is likely to feel even more prejudiced immediately after than before the event.
3. The value – expressive function: Value-expressive function is based on relationship between attitudes and values. This function implies that through the attitudes we express personal values, establish and communicate our identity. (Tihana, 2005 p.147).
4. The knowledge function: The core idea of this function is that attitudes make our world understandable. They provide a frame of reference for ascribing meaning to the thing that happened to us and things that we encounter. They help impose order on the world, make it predictable and help us feel we are functioning effectively.

### **Components of Attitudes:**

Attitudes are hypothetical constructs that are assumed to exist in the mind, are stored in memory and often precede overt behavior, it is generally accepted that attitudes have three components: cognitive, affect, and conation or behavioral tendencies: (Kusluvan 2003 p.26).

1. The cognitive component of an attitude consists of belief, opinion, idea, and knowledge or information held by a person towards an object. Cognitive indicators of an attitude include verbal expressions of beliefs and thoughts, or non-verbal perceptual reactions (i.e. body language).
2. The affective or emotional element of the attitude is the feelings stimulated by the object of the attitude. Affective responses include verbal expressions of feelings towards the attitude of object as well as psychological reactions, facial expression and other non -verbal indicators of positive or negative feeling.
3. The conative or behavioral tendency components of an attitude include predispositions, intentions, plans, inclinations, and commitments to act or behave in certain ways toward the object of the attitude.

### **Importance of Attitudes:**

The importance of attitudes can be largely attributed to the common assumption by researcher and laypeople that attitudes play an important role in determining behavior. Attitudes are central parts of human individuality. Others attitudes can be used to make judgments about them.

Attitudes are important because they guide our thoughts (the cognitive function), Influence our feelings (affective function.), and Affect our behavior (behavioral function). We decide what ads to read, whom to talk to, where to shop, and when to eat based on our attitudes (Hoyer, 2010 p.122).

Some attitudes are more resistant to change than others. Important attitudes are more resistant to change because of the following: (Carroll, 2008 P.19)

1. Important attitudes are associated to other attitudes, beliefs, and values and this become a stabilizing force.
2. Important attitudes are accompanied by stores of relevant knowledge that can be used to counter – argue competing information.
3. People tend to be attracted to others with similar attitudes; hence, these attitudes are reinforced by social norms.
4. People are more likely to commit themselves in public to attitudes they consider important, which increase resistant to change.

### **Characteristics of Attitudes:**

Attitudes can be described in terms of five main characteristics: (Hoyer, 2010, p.123).

1. Favorability: refers to how much we like or dislike an attitude object.
2. Attitude accessibility: refers to how easily and readily an attitude can be retrieved from memory.
3. Attitude confidence: In some cases, we hold our attitudes very strongly and with a great deal of confidence, whereas in other cases we feel much less certain about them.
4. Persistence: the attitudes we hold with confidence may last for an extremely long time whereas other may be very brief.
5. Resistance to subsequent change: a person or an employee may change his or her attitude easily.

### **Measurement of Attitudes:**

Measurement of attitudes is important for determining what people's current attitudes are and whether or not they have changed. Attitudes cannot be observed directly. Investigators have to make inferences about how positively or negatively a person feel about an object, based on the

different kinds of information that they can observe. The process of attitude measurement is one of attempting work backward, going from the response back to the latent construct that is the attitude. To understand this process, it behooves us to better understand the cognitive process that intervene between the latent attitude and particular responses that are manifested when attitude measurement is attempted (Mark. P, et al 2005 p.24).

Attitudes are generally measured directly through multi-items questionnaires that ask for respondents opinions of an attitudes object or behavior using semantic differential scales and bipolar. On the other hand, attitudes are also measured indirectly using expectancy valued models focusing on specific beliefs regarding the attitude object or behavior rather than global evaluation (Smith & Biddle, 2008p.168).

The techniques of attitude measurement can be broadly organized into direct self-report methods and implicit measurement techniques. These techniques are the most used procedure for measuring attitudes and three main techniques have been used. These are: Thurston's method of equal appearing intervals, Likert's method of summated ratings and Osgood's semantic differential (Judd & brink, 2005).

#### **Attitudes Toward Early Retirement:**

In fact, it can be said that some people tend to retire early because of job termination due to business downsizing and early buyouts. Many others may have attitude to retire early because they are interested in various activities such as spending more time with family and pursuing individual hobbies. The trend toward early retirement has been one of the most important labor market developments in the previous years. It is an event that requires adaptation by the Individual. Most people retire for various reasons. A prime consideration is financial resources in the retirement years; a person may choose early retirement if private investments and pension will provide adequate life-long financial well-being.

In general, a more positive attitude toward early retirement will develop as more people retire in the world where social security and leisure are taken for granted. Concurrent with this awareness, a more positive attitude toward the aged (without derogatory associations) can develop and may have an overflow effect on employee's practices (Manfred .F, et al 2013 p.100).

If retirement brings anxiety, stress, fear, insecurity, uncertainty which are precursors of negative attitude, these can be reduced or corrected, so that the workers can enjoy their life in retirement, stay stress free, be emotionally stable, psychologically balanced and physically sound (Olufemi, 2013 p 213)

## **Section Three - Early Retirement**

- **Introduction**
- **Retirement Concept in General**
- **Early Retirement Definition and Concepts**
- **Planning for Early Retirement**
- **Early Retirement Incentives**
- **Advantages and Disadvantages of Early retirement**
- **The Employees' Perspectives of Early Retirement**
- **Factors Affecting Early Retirement**
- **How May Human Resources Management Practices Contribute to Early Retirement**



## **Introduction:**

Generally, those who are better prepared for their retirement have more positive attitudes toward retirement. However, some people might feel optimistic about their retirement despite inadequate retirement savings. Therefore, it seems to be important to explore factors that lead to retirement confidence, such as retirement planning. In other words, deciding when to retire may be one of the most important decisions an individual makes during his or her lifetime.

Although the retirement decision occurs late in life, it can significantly affect an individual's well-being for many years (Knoll, 2011 p.15).

Picking a retirement strategy is one of the more important financial decisions a person will make. In the current economic climate with huge numbers of persons facing retirement, it seems there is no end to advice on how to make one's retirement savings last a lifetime. Many approaches sound reasonable, yet the range of advice seems so vary considerably with strategies often contradicting each other. Studies have confirmed that more than 70 percent of workers fail to adjust properly towards retirement This lack of adjustment is obvious in many areas including financial planning, accommodation, leisure planning and even the thought of when they were actually going to retire (Ross and Wills, 2009).

Recent retirement behavior has shown signs of drifting away from previous norms: early exit from work has spread widely, working patterns have fragmented, average unemployment rates have increased, and the chances of staying in the same job for life have declined (Jackson, 2009 p.516). Planning towards retirement must start very early in one's working life (Maestas, 2009).

According to Moschis, (2002) Adapting to retirement and having a successful retirement is tied to making good use of an increase in free time, continuation of healthy social relationships, adequacy of income, being healthy, and having positive family relationships.

## **Retirement Concept in General:**

There is little agreement on the meaning of the term "retirement," how best to measure it and how to account for labour force re-entry. For some, to be retired is to have left a career. Retirement may also be viewed as a state (no connection to the labour force or to a life-long occupation), or as a process of gradually reducing labour force activity (Maestas, 2009).

Retirement can be voluntary or involuntary, early or on time and complete or partial in its nature. The decision to retire early or late often results from interplay of choice and chance (Wang, M 2013 p.77). Retirement is commonly viewed as an abrupt transition from employment to non-employment at the precise time individuals meet social security or pension eligibility (Gary .A, Terry .A 2003 p.

21). Retirement has been reinvented as a time of transition to a new life, rather than simply the end of an old one.' (Hockey and James, 2003,p. 102).

The experience of retirement refers to the multitude of life changes brought by retirement. These phenomena are interlinked and closely tied to other societal structure and individual life spheres (Gary .A, Adams, Terry A. Bheer 2003 p.2).

There are only two things that can be known with certainty about retirement. First, the experience of it, as measured by well-being, joy, fulfillment, activity, misery, loneliness, pain, or limitation will be unique for every individual, with only limited regard to financial status. Second, regardless of when or under what circumstances retirement begins, eventually it will end in death, which has significant implications for the living and experience of it (MacBean, E. 2007 p. 40).

To understand the decision whether and when to retire, it is necessary to consider two sets of factors – those related to the extent of leeway individuals have in making the retirement decision , and those related to the various push and pull factors (Gary .A, et al 2003 p.21). Retirement might be viewed as a state (with no connection to the labor force or to a life-long occupation), or it could be viewed as a process of gradually reducing labor force activity (MacBean 2009).

Most people look forward to retirement with a mix of excitement and anxiety. They feel excited about having a time to relax and to realize those dreams that they have not accomplished. In addition, they feel anxious about whether they will be financially and emotionally ready to deal with the changes that retirement would bring (Adewuyi 2008).

Retirement should normally be a period of rest from the stress and exertion of work, when one spends most of his time with the family, with old school mates and, of course, in bed Having spent 30 to 40 years working for salary, one would normally be expected to have laid the foundation for financial stability, with pension income acting as back-up (MacBean, 2007).

### **Early Retirement Definition and Concept:**

The 'decision' to retire early may still be a more or less forced one for many people, for example those who take 'voluntary' early retirement under pressure from their employer or due to ill health; or those who are made redundant in their fifties or sixties.

Early retirement is a psychosocial process that can be determined by different factors (e.g., social norms, working conditions, demographic factors, marital status, incentives, and pension systems) and likewise can produce different outcomes (e.g., stress, mental health problems, general health, and life satisfaction) (Davis 2003).

Early retirement, can be seen as influenced by so-called push and pull factors. Push factors are defined as negative circumstances that lead to early retirement, such as poor health or lack of job satisfaction. In a recent review of longitudinal studies on determinants of early retirement, poor health and high physical and psychosocial work demands were identified as risk factors for early retirement. Pull factors are defined as positive factors that attract an individual towards early retirement, such as the desire to spend more time on volunteer work or leisure time activities (Reeuwijk, K. G et al 2013 p. 2).

The decision to retire has become a more complex individual process as a result of societal changes in the labour force participation and the increasingly common practice of offering early retirement during downsizing to persons far below the age of the old age pension (Isaksson, et al 2008 p.286).

The steady withdrawal of workers from the workforce at a younger age suggests that retirement income is gradually increasing and/or that older workers are increasingly being forced out of the labour market. Consequently, the huge increases in early retirement in industrialized countries in the last century can be explained by a labour supply decision of workers on the one hand and by labour demand decisions of employers on the other, (as well as changing demographic realities). (Herbertsson, T. 2001 p 326).

As it is quite clear that although there are negative circumstances that lead to early retirement, the current research tries to find other types of reasons that may push employees to retire early concerning human resources management practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system)

According to Bernhard (2006), early retirement from work has considerable repercussions on the financing of social insurance as the following:

1. Early retirement increases the overall social expenditures.
2. Early withdrawals from work lowers income and payroll tax receipts owing to reduced employment.
3. Premature withdrawal from work represents loss human resources.

### **Planning for Early Retirement:**

There is no doubt that early retirement planning is an evolving process. In other words, early retirement planning is, in effect, a personal cost/benefit analysis of what you are spending now and how those expenditures fit with the values you place on your early retirement lifestyle.

Several financial considerations are brought to bear on the decision to take early retirement. One factor may be the early retirement package offered from the employer. Other sources of retirement

income, such a pension plan, annuities and investments must be assessed to determine whether the projected income will meet your retirement needs, goals and objectives. Planning process should also include an analysis of income tax consequences of each potential factors when making the decision to retire (Revak, 2007 p .81).

So it can be obviously said that the best chance of an early retirement comes to those who planning early. On the other hand, life expectancy is an integral part of planning for an early retirement and can force an employee to make some tough decisions.

### **The Early Retirement Incentives:**

It can be mentioned here that early retirement incentives may have significant payroll costs reduction potential. they may have various negative implications that must be carefully considered before the implementation of an early retirement strategy for employee reduction and realignment. An early retirement incentive may me a complex management strategy, which may have mixed results, conceals many threats and requires elaborate analysis on a case-by-case basis. On the other hand, early retirement incentives should not be used as a “quick and dirty” solution, but applied with sufficient care and consideration in order to avoid substantial unintended consequences.

Although implementing an early retirement incentive program requires certain expenditures, they are normally outweighed by a number of factors, including: (Linda. K, et al 2009).

1. Reduced labor costs such as salaries, unemployment taxes, and social security taxes.
2. Preservation of operating funds—retirement funds are paid out of the general account and do not affect the yearly operating funds of the organization.

Implementation of the early retirement incentives requires the most elaborate planning and execution in order to be effective, predictable, and safe.

On the other hand, the early retirement benefits are directly related to the individual employee’s employment history and the contributions paid. The less time the employee has worked, the lower the pension benefits. The new plan do, however offer employees more flexibility in choosing the age at which they wish to retire – and through additional savings – the level of the benefits they wish to receive. In addition, the individual responsibility of workers is enhanced by the shift from defined benefit to defined contribution plan (Gary .A, et al 2003 p.250).

### **Advantages and disadvantages of early retirement:**

According to Weltman .B (2009), there are advantages and disadvantages for early retirement as the following:

- 1- Advantages of early retirement:

There are monetary considerations for retiring early:

- a. Social security and Medicare taxes you would otherwise owe on earnings.
- b. Commuting costs for getting to and from work.
- c. Work-related expenses such as clothing and eating out.

2- Disadvantages of early retirement:

There are financial drawbacks to not working:

- a. You no longer have a paycheck unless you got a new job or start a business.
- b. You cannot contribute to a retirement plan. Unless you have already amassed a sizable retirement fund, taking early retirement may mean having a smaller income during your retirement years.
- c. You may not have health coverage. Unless you can continue coverage under your employer's plan, you will have to obtain health coverage on your own. This can be an expensive endeavor.

The main disadvantage to early retirement benefits is that it will generally result in a reduced monthly benefit.

### **The Employees' Perspectives of Early Retirement:**

Deciding when to retire involve a complex blend of financial and personal calculations. Unfortunately, many employees lack the financial sophistication necessary to make informed decision. Therefore, many employees would benefit from professional counselling when they are deciding whether to accept early retirement. Some corporations take such counselling available in-group seminars, individual counselling sessions or both. At their best, counsellors will be familiar not only with the financial aspects of early retirement, but also with the psychological and personal dimensions of retirement.

### **Factors Affecting Early Retirement:**

The major factors affecting the decision to retire early are the individual's personal financial condition and health and the extent to which he or she receives satisfaction from work, attractive pension benefits, possibilities of future layoff , and inability to meet the demands of their jobs are also among the reasons workers choose to retire early (Snell & Bohlander, 2007 p.490).

Among factors of a person, considering early retirement should consider are the following: (Monk, 1994 p.138-139).

1. How will early retirement affect the size of retirement benefits: an employee should determine what effect leaving the labor market would have on the amount of his or her social security benefits. In addition, an employee should learn whether electing early

retirement benefits will affect other benefits available from state, local, and private agencies.

2. What are the employees' retirement plan: a good question for prospective retirees to ask is (what will I do after retirement).if they cannot answer that question, they may not be ready to retire early.
3. What are the employees' financial needs and how might those need change over time: these reflect not only the elimination of job – related costs but also the fact that retirees will not be paying the social security payroll tax.
4. What are the feelings of the employee's spouse: these feeling are often undervalued as a consideration.
5. How will the employees pay for health care: in assessing whether to retire early the employee will want to consider the value of the health benefits he or she is receiving as an employee.
6. What benefits options are available to the retiree under his or her pension plan: which options are most valuable financially, and which are most compatible with the employee's financial needs.

According to what have been mentioned here it might be cleared that early retirement provide challenges and opportunities for both employees and management. For the employee, the challenge is to evaluate the benefits and costs of early retirement decision. But for management the challenge is to design a program that effects personnel strategies and needs.

### **How May Human Resources Management Practices Contribute to Early Retirement:**

There are many potential causes for early retirement; sometimes the causes are related to the human resources practices of the organization and can be managed. These include such things as non-competitive compensation, high stress, working conditions, monotony, poor supervision, poor fit between the employee and the job, inadequate training, poor communications, and other organization practices (Mushrush, 2002).

On the other hand, Commitment of the organization, to the employee, can be expressed through HR practices and impact retention. High commitment HR practices that affect employee commitment include “staffing, developmental appraisal, competitive and equitable compensation, and comprehensive training and development activities” (Whitener, 2001, p. 517).

1. Recruitment and Selection: The first action of HR is the recruitment and hiring of new employees. It is important to be honest with potential hires up front about the expectations of the job that they are applying for. Studies show that realistic job previews increase the job

satisfaction, organizational commitment, and job survival of new hires instead of utilizing an approach of doing whatever it takes to get the employee to accept an employment offer (Wanous, 1992).

When companies provide accurate information, applicants are better able to determine whether the job will meet their specific needs. By knowing the less desirable aspects of their job, applicants can better prepare for when they occur. Honesty to the applicants, even at risk of losing the potentially valuable employee, may create an impression of trustworthiness (Meyer & Allen 1997). “If we get the right people on the bus, the right people in the right seats, and the wrong people off the bus, then we’ll figure out how to take it someplace great” (Collins, 2001 p. 41). As a result, it can be said that placing an employee in an inappropriate position may be one of the reasons that push his/her attitude to retire early or to increase the organizational commitment.

2. **Training and development:** When an employee is hired, it is important that they receive acknowledgement and positive support from experienced employees. Training is an important component attributing to higher levels of organizational commitment. In other words, organizational commitment increases the following training and there may be a strong positive correlation between commitment and employee’s motivation for training. The more committed the employees were, the more they desired training. New employees, who receive a satisfying training experience, feel better about their ability to perform the tasks expected of them. (Mathieu, et al 1991).

So, it can be said that employees who gain training are strongly committed to the organization and have strong desire to continue at work but on the other hand those who have no training for a long time may have tendency to early retirement.

3. **Compensation and benefits:** Researcher often identify compensation among the most important factors for potential employees in considering to accept a job offer, however, what is not so clear is the impact that pay has in regard to retention of the new employee after hire This is important, as the pay satisfaction of an employee upon their initial hiring does not necessarily mean that they will continue to be satisfied with their pay in the years to come (Barber & Bretz, 2000). Employment benefits include items such as retirement, health insurance, life insurance, disability insurance, paid leave, paid holidays, flexible scheduling, and educational assistance to name a few. These benefits have been shown to bond an employee to the employing organization and result in a strong correlation between benefits and turnover (Jenkins, & Gupta, 1998).

According to what have been said here it may be obvious that inappropriate compensation may increase an employee attitude to leave the organization by early retirement and on the other hand suitable compensation and benefits will certainly push employees desire to stay at their works.

4. Promotion and Transfers: A promotion involves moving an employee into a position with greater challenges, more responsibility, and more authority than in the previous job. Usually promotions include pay increases. Because promotions improve the person's pay, status and feelings of accomplishment, employees are more willing to accept promotions than lateral or downward moves. Even so, employers can increase the likelihood that employees will accept promotions by providing the same kind of information and assistance that are used to support transfers and downward moves (Wright, et al 2011, p. 271).

According to what have been said here it can be clear obvious that employees who are deprived from promotion for along times may think of early retirement faster than those who get promotion that will certainly increase their salaries and improve their status.

5. Performance Appraisal: Performance appraisals are widely used for administering wages and salaries, giving performance feedback, and identifying individual employee strengths and weaknesses . (Mathis & Jackson 2010, p. 329). So it can be said here that absence of effective performance appraisal system which must provide employees with feedback and show them the right way of work may push or influence some employees to think of early retirement..



## **Section four - Gaza Electricity Distribution Corporation (GEDCo) profile**

- **Introduction**
- **GEDCo Establishment**
- **Objectives**
- **GEDCo Branches**
- **The Board of Directors**
- **Early Retirement in Palestine**
- **Early Retirement in Gaza Electricity Distribution Corporation GEDCo**

**Introduction:**

In fact, Gaza Electricity Distribution Corporation (GEDCo) is considered one of the most important and unique corporations in Gaza strip simply because it provides an unmatched service to Palestinian people.

The following mentioned information about GEDCo are extracted from its official website in order to have an idea about its profile ([www.gedco.ps](http://www.gedco.ps)).

**GEDCo Establishment:**

GEDCo is a semi- public corporation owned by Palestinian National Authority and local authorities (municipalities, local councils), 50% of its shares held by PNA and 50% of its shares held by local councils and municipalities. GEDCo was established in 1998 by a ministerial decree (No: 11/99), all duties of distribution electrical energy was transferred from the different municipalities in Gaza Strip to GEDCo, the first bill was issued in 1998. GEDCo provides service to the whole area in Gaza Governorate as it has many branches in the Northern district, Middle area, Khanyounis, Rafah and Gaza city, the service is provided to around 1.7 million Palestinian people. GEDCo is in operation to distribute the electrical energy to all areas under the control of Palestinian Authority, the responsibilities of GEDCo are collection of the bill, technical supervision, maintenance works, and improvement of the supplying system of the low voltage (0.4 KV) and the medium voltage network.(22 kv).

**GEDCo Objectives:**

1. Commitment of high levels of quality through using the technologies in operating the electrical system and networks.
2. Keeping unique relationships with all customers through providing distinctive and optimal electrical services.
3. Creating integrated relationship with the institutions of the local community and keeping high level of cooperation and coordination to serve the Palestinian citizen in an optimum way.
4. Executing intensive programs to rationalize the electricity and the continuous awareness to the public.
5. Apply the required safety and precaution procedures on the network and improve the environmental safety.
6. Rehabilitate the old part of the network and replace it with new one.
7. Set up future plans to improve the distribution network to adapt the increase in the loads because of the increase in the demanding energy.
8. Maintain some damaged transformers and install new electrical ones as needed by the network.

## GEDCo Branches:

Gaza Electricity Distribution Corporation has six main branches and consists of 982 employees distributed as the following:

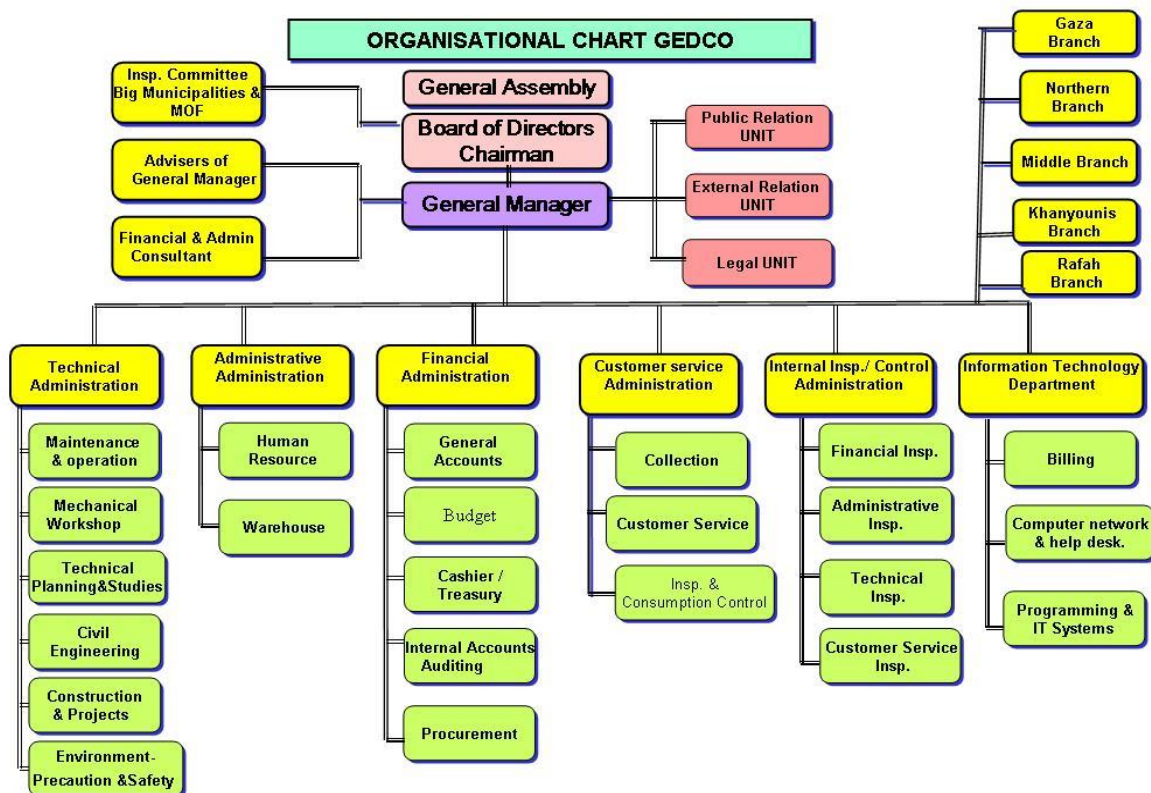
No	Branch	Numbers of employees
1	Head quarter in Gaza	143
2	Gaza area branch	275
3	Northern area branch	141
4	Middle area branch	134
5	Khanyouness area branch	170
6	Rafah area branch	119
Total		982

Source: administrative affairs department - GEDCo

## The board of directors:

GEDCo's board of directors consist of ten members headed by the chairman of Palestinian Energy Authority (PEA), the local authority municipalities of governorates by membership of the chairmen of these municipalities in the board of directors.

Figure No (3): The organizational structure for GEDCo:



Source: www.gedco.ps, 2014, May

### **Early Retirement in Palestine:**

Actually, early retirement system in Palestine allows an employee who is included in the civil service law to have an early retirement after the approval of the authorized party on condition that completion 15 years of service with age of 55. In such case, the retiree's salary will be minimized by 4% for each year until reach the compulsory age for retirement 60. In addition, according to item No (117) included in the Palestinian public retirement law ,the ministers council has the authority and the right to transfer any employee who completed acceptable 15 service years for early retirement for the sake of public interest (**Public retirement law No. (7) 2005**).

### **Early Retirement in Gaza Electricity Distribution Corporation GEDCo:**

Actually, Gaza Electricity Distribution Corporation as a semi- public corporation applies the same civil service law which is adopted by the Palestinian Authority. In other word, early retirement system in GEDCo is the same program applied in Palestinian authority as mentioned above.

According to the item no (117) included in the Palestinian public retirement law (2005) it is allowed for an employee to retire early after completing at least 15 years of service but after the approval of the ministries council .

The item no (27) included in the Palestinian public retirement law (2005) states the following:

1. The legal age for retirement is (60) years on condition that an employee must complete (15) year in service.
2. Employees who completed (20) years at age of (55) can be allowed to retire.
3. The minimum age for early retirement is (25) years for men at the age of (50) and (20) years for women at the age (50).

Actually, at least (9) persons have been retired early in GEDCO since its establishment, some of them retired by resignation because of the travelling abroad searching for better job and others retired because of physical handicapped due to working on the electrical network which forced them to think of early retirement but the current study tries to discover whether there are other reasons especially those related to human resources management practices that may push or motivate employees to think of early retirement .([www.gedco.ps](http://www.gedco.ps), 2014, May)

## **Chapter Three - Previous Studies**

- **Introduction**
- **Palestinian (Local) Studies**
- **Arabic Studies**
- **Foreign Studies**
- **General Commentary on Reviewed Studies**

## **Introduction**

The objective of this chapter is to present different studies that support and expand the knowledge of attitudes towards early retirement in the practical world.

Twenty-one studies and articles are viewed to support this research focusing on attitudes towards early retirement in other areas of the world.

The studies have been divided in to three categories which are the local (Palestinian), Arabian, and foreign studies.

These previous studies will constitute yardsticks to compare the current research's results with in attempt to see where they match and where not, opening avenues for future research.

- **Palestinian (Local) Studies**

- 1. Al Afghani (2013): “Palestinian Pension Systems and its Effects on the Palestinian Economy”**

The research aims to highlight the importance of the pensions systems in all countries worldwide, and manifest the role of these systems in the economic development and growth in those communities. It also focuses on the analysis of the factors that affect the sustainability of pension systems in Palestine, and analyses the impact of the fiscal policy on spending on the Palestinian pension systems. It also clarifies the impact of pension systems on a number of Palestinian economic aspects, in addition to reaching to recommendations that help improve the comprehensive system of social security.

The most important conclusions of the research is that despite the developments that have occurred in the Palestinian pension systems though, these systems still need more efforts, and that the success of the pension systems depends on the long-term solution, in which there should exist a holistic social security.

The most important recommendations is that there is a need for the state to remain as the sole guarantor who gives the right of access to retirement, and the need for take steps to reduce health defects and stressed the importance that the Ministry of Finance should supply due contributions to the Palestinian Pension Authority to ensure the continuity of dues payments.

- 2. Mezher (2009) : “The Retirement Rights for Public Employee ”**

This study aims to define the public employee and his lawful nature and to identify the historical stages which organized the employees right after his retirement beginning from the Othmanian succession period until the public retirement law No.7 2007 and also the study aims to identify the types of deductions which is paid by the employee and the financial

maturities for employees. The research recommended that it is necessary to modify the current retirement law to be better and to provide employees and their families with safe life .On the other hand, this research also recommended that this modification should unite all employees in all over the country to be one body and help the new employees irrespective of their ages

**3. Samana (2008): “Attitudes of Governmental Secondary Schools Teachers Towards Early Retirement and The Effect of Some Variables in The North of West Bank – Palestine”**

The purpose of this research is to recognize the general attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine and to Identify the role of the following variables (gender, age, scientific qualification, and years of services, marital status, and level of family income in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine.

The most important conclusions were that Attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine were positive whereas the percentage in response to the total degree reached (%61.2).

The most important recommendations were to pay more interesting and attention to the psychological, social, financial, healthy, and career conditions for teachers and seeking the ways and methods that increase teachers’ satisfactions In order to maximize their productivities and competencies and to reconsider teachers’ salaries and allowances.

- **Arabic Studies**

**1. El-Hamidi (2010): “Early Retirement in The Government Sector in Egypt: Preferences, Determinants, and Policy implications”**

The purpose of the study is to identify variables describing the decision to retire before the age of 60, the legal age of retirement, and characteristics of those early retirees. With many employees accepting early retirement packages in Egypt, the need to understand the factors determining their decision is relevant.

The most important findings of this research showed that the predicted level of retirement increases the flexibility in personnel staffing and restructuring of the labor force and a little less than three quarters of the sample is expecting to retire on or at the age of 57. The study also showed that women surpass men in preferring to retire between the ages of 55 and 57, while men exceed women in their preference to retire at the legal age of 60. Women excel over men in their educational status; therefore they hold higher positions and earn greater wages. In general, men are the head of their households and in many cases, the primary source of income, whereas women are the secondary earner in the household. In addition, unlike men, women were found eager to learn new skills and take on special training when offered.

The most important recommendations of this study were of great concern to policy makers for contribution to the understanding of early retirement decision in Egypt. It is important when designing early retirement options in a way to avoid encouraging the most productive people to take advantage of them. Therefore, an understanding of these variables provides great insight towards policy decisions specific for its unique situations. It is also important for policy makers to predict acceptance rate of early retirement, the socio economic profile of the workforce as long as the most preferred retirement age.

## **2. Al Qahtany (2009): “Tendency to early retirement for security men: its motivations, security and administrative consequences”**

This research aimed to identify the tendency level of security men to early retirement and to identify the motivation of the security men to early retirement. In addition to identify the administrative and security implication to early retirement.

The most important findings of this research showed that the study subjects in the security authorities levels towards early retirement is weak or low. It also showed that the administrative implications of early retirement have relatively large effects in the security authorities affiliate in the ministry of interior in the King Dom of Sudia Arabia. The study also showed that the tendency towards early retirement of the officer functioning in the General Directorate of the foundation security was statistically significant larger than tendency towards early retirement of the officer functioning in the other security authorities.

The research recommended that It is necessary to reconsider the financial and social advantages which is granted to security men after retirement and also it is necessary to strength the relationship between the security authorities and the security men (employees) to motivate them to work for a longer time in order to make use of their experiences and abilities. Finally, The security authorities should provide security men with clear and obvious policy concerning early retirement tendency in terms of encouraging them to continue at work for longer periods or to motivate them to retire early and give them opportunities to search for alternative work.

## **3. Al Ghamidy (2001): “Teacher’s Attitudes towards Early Retirement in Mecca Al Mokarama city and its relations with some variables”**

This study aims to recognize the teacher’s attitudes towards early retirement in Mecca Al Mokarrama city and its relations with the following variables (age, service years, educational stage for teacher, qualification, marital status, specialization material, additional income, nature of work inside the school).

The most important conclusions were that 50% from the study sample have negative attitudes towards early retirement. That mean half of teacher have the desire to retire early.



The research recommendations focused on paying more attention to the psychological, social, financial, and organizational status for teachers and also their healthy positions and search for methods to achieve their satisfaction in order to maximize their productivities and competencies. The researcher suggests here establishing special administration in ministry of knowledge to be responsible for the social and psychological affairs for teachers especially those who are divorced and widow. In addition to educationally rehabilitate those teachers holding B.A certificate the research also suggested for Preparation and renewing the educational programs and teaching methods by increasing more dosage that help teachers to be more effective and able to manage the different situations inside the classrooms efficiently and training them to increase their skills , create new systems that allow teachers for partial or gradual retirement. and finally , the researcher suggest that such a social center should not be only for teachers but also for all other classes of employees who work in both private and public sectors.

- **Foreign Studies**

- 1. Nilsson (2013): "To work or Not to Work in an Extended Working Life? Factors in Working and Retirement Decisions".**

The overall objective of this thesis was to obtain knowledge about older workers' work situation in association with their planning and decision to retire from working life in Sweden.

The main conclusions from the work presented in this thesis showed that factors that influence both whether older workers “can” and “want to” continue working need to be suitable if more people are to extend their working life. Economic incentives, health, family and attitude in the surrounding society are the basic and decisive premises, which must be good in relation to working life if people are to extend working life.

The research recommended that it is important to consider the basic premises for work, hardware in work and software in work and provide a good fit to older workers' micro level inside working life and to promote extension of working life, policy programs need to be devised and implemented in organizations, including a combination of the dimensions: health promotion and prevention in work places; work environment and working arrangements. On the other hand, a good active ageing policy needs to start early as a part of human resource management in order to reduce demanding work situations in people's early work career so as to decrease health problems .

## **2. Wells et al (2013): " Retirement intentions: what is the role of push factors in predicting retirement intentions?"**

This study examines the retirement intentions of employees of a large public-sector organisation located in Victoria, Australia that was interested in developing policies to assist with retention of their mature-age workforce. Multivariate regression analyses were used to identify the most important predictors of intention to retire. The dependent variable, Intended timing of retirement, was analysed in two forms, as continuous and dichotomised measures. Age and Length of service were strong independent predictors of Intention to retire soon (within five years). Of the work factors that were analysed (Job satisfaction, Job demands, Job control, and Social cohesion), low Job satisfaction and high Social cohesion scores indicated an increased likelihood of retiring soon.

The results provide some insight into the development of organisational interventions that might assist with retaining older employees for longer.

## **3. Jon Dean (2012): "An examination of the impact of early retirement incentive on school district financial health"**

The purpose of this study is to determine if the use of early retirement incentives ERI's has generally improved the financial condition of public school district in Michigan.

The findings of this research showed that no significant relationships exist between offering or not offering an ERI on a school district's financial health as measured by either fund equity percentage or change in general fund expenditures. Explanatory variables, including offering an ERI, did not statistically explain differences in fund equity percentage change. Offering an ERI did not provide a significant impact on the percentage change of school district general fund expenditures.

The most important recommendations were not to implement an ERI with the expectation that it will positively affect the financial health of school district. In addition, if an improvement of financial standing is desired, a focus on an increase in student enrollment is a reasoned approach as opposed to provide an ERI and finally, If an ERI is provided employees, clearly quantify and tabulate the results of the ERI for internal purposes as well as potential research beyond the school district.

## **4. Nicholas (2012): "Adjustment towards Retirement"**

The main objectives of this study is to assess how public sector workers in the Dormaa Municipality adjust their lifestyles prior to retirement and to determine the effect of employment tenure on adjustment to retirement.

The most important finding of this research showed that the study has established that those who have more years to retire can prepare well to adjust towards retirement than those who have few years to retire. It can therefore be concluded that those who start work early enough in their life may be able to adjust well towards retirement than those who start work very late. Secondly, the study established that most workers in Ghana are not satisfied with their conditions of service. The reason being that their monthly incomes are very low, and most of them do not enjoy any allowances. It is therefore concluded that conditions of service influence negatively on Ghanaian workers' adjustment towards retirement.

The most important recommendations can be summarized by saying that greater sensitization on adjustment towards retirement should be done very early in a worker's working life in order to allow adequate time to prepare to adjust better towards retirement. It is also recommended that children are made to start school at the right school going age so that they can train and enter employment early enough, in order that they can settle down to prepare to adjust well towards retirement. Government should put in place a policy that would compel all organizations and institutions to organize retirement seminars/workshops for their employees who have between 15 and 10 years to retire.

**5. Lubega (2012): “psychological preparation for retirement, perceived organizational support, financial preparation for retirement, employee engagement and organizational citizenship behavior Uganda revenue authority”**

This study aims at establishing the relationship between psychological preparation for retirement, perceived organizational support, and financial preparation for retirement, employee engagement and organizational citizenship behavior.

The findings indicated that this study has established that the four study variables of psychological preparation for retirement, perceived organizational support, financial preparation for retirement and employee engagement can predict organizational citizenship behavior. The regression analysis indicated that the four study variables could account for up to organizational citizenship behavior. The study also confirmed that organizational resources expended on preparation of retirement, care and welfare contribute to improving employee engagement and employees for organizational citizenship behavior.

The study recommended that employers need to institute formal programs aimed at psychological preparation for retirement. Psychological preparation for retirement erodes the impact of the programs on sustaining an organizational climate that builds employee engagement and elicits

positive retirement expectations. Formal programs will enable employers to easily establish the contribution of variable of psychological preparation for retirement on job-related factors.

Finally, Employers need to show that they are prepared to earn their employees commitment than simply presupposing that salary and other physical benefits are sufficient to elicit employee commitment and engagement

#### **6. Tordera et al (2010):" 'The Influence of The Early Retirement Process on Satisfaction with Early Retirement and Psychological Well-Being"**

This study explores the influence of the early retirement process on adjustment to early retirement, taking into account the roles of individual characteristics and social context in this process. The researcher proposed a systematic model integrating perceived ability to continue working, organizational pressures toward early retirement and group norms about early retirement as antecedents of the early retirement process and subsequent satisfaction with early retirement and psychological well-being. In addition, the researcher examined the moderating role of the voluntariness of the early retirement transition in the proposed model. Our hypotheses were tested using a sample of 213 early retirees.

The study found that while high organizational pressures were related to lower retirement age, low perceived ability to continue working and group norms favorable to early retirement were related to higher levels of early retirement intentions. Furthermore, group norms favorable to early retirement.

#### **7. Schneitz (2010): "An Age Management Challenge: a study on factors affecting senior employees' retirement decisions"**

The aim of this thesis is to study the concept of age management, and specifically, a problem defined in age management publications concerning the loss of experienced workforce due to retirements. The objective is to specify factors that affect senior employees' retirement decisions in the target organization, both from senior employees and from managers' perspective.

The main findings were that health, monetary issues, ability to adapt to changes superiors, co-workers, individual work plan, and the actual work influence senior employees' retirement decisions. The findings also showed that the senior employees did not receive the same career and training opportunities as the younger employees, which suggested that age discrimination existed in the target organization. Another finding was that the managers were not fully aware the extent their behavior affected their senior employees, and that more attention should be

paid to taking advantage of senior employees' skills in order to motivate them to stay in working life.

The study recommended that it is important to retain skilled workforce in working life at least until the know-how of the senior employees have been transferred onwards. It would be interesting to conduct a longitudinal study on how successfully organizations were able to transfer the silent knowledge to the younger generation, while experiencing pressure to keep senior employees in working life.

#### **8. Monika (2009): "Intention of Early Retirement and Continuing To Work among Middle-Aged and Older Employees"**

The purpose of the study was to investigate personal, health, work and work-related psychological factors as predictors and antecedent of employees early retirement and bridge employment intentions.

The most important findings of the research showed that good perceived health, good work ability and positive work-related psychological factors, such as the absence of negative perceptions about work, reward satisfaction, and high job control and job satisfaction are significantly associated with employees intentions to continue working instead of retiring early. This study looks at gender- differences in the stability of predictors of early retirement intentions.

Men seem to be more strongly affected by poor health in old age, whereas women seem to be more affected by positive and negative psychological aspects of work from mid-life onwards. In addition, there are age-related differences in reward preferences. Older employees prefer financial rewards more than younger employees. Reward preferences and motivations can partly be interpreted through motivation theories and the meaning of work for older employees.

The study highlights the importance of organizational management practices in enabling older individuals to continue working longer.

Understanding decisions in later-career in terms of timing, individuals' choices and psycho-physical entities can help us come to grips with challenges of the aging workforce in future decades.

#### **9. Foster (2008): "Depression, Anxiety, and Attitudes towards Retirement as Predictors of Willing for Workers Nearing Retirement"**

The purpose of this study was twofold. First was to determine what relationships exist between anxiety, depression, attitude toward retirement, and wellness for individuals

nearing retirement. Secondly, the researcher sought to determine the predictive value anxiety, depression, and attitude toward retirement have on overall wellness for individuals nearing retirement.

The most important results of this research indicated that depression, anxiety, attitude toward retirement, and wellness were all significantly related. Results also showed that depression was the largest predictor of wellness, with attitude toward retirement being the second largest predictor. Overall, depression and attitude accounted for 38% of the variance of wellness scores. Additionally, income level was found to be related to the predictor and criterion variables; however, income only accounted for 1% of the variance. Results indicated that only two subscales loaded perfectly on specific factors, whereas the remaining four subscales did not load on any specific factor.

It is recommended counselors who are seeing clients nearing retirement assess them based on each of these variables to better conceptualize their case. It is also recommended the counselor take these variables into account when treating clients who are nearing retirement. For example, a client who is nearing retirement may come in for counseling because he or she may be feeling depressed or anxious about a number of issues related to this time of life.

#### **10. Guido et al (2008):" 'Postponing Job Retirement?: Psychosocial influences on the preference for early or late retirement "**

The study seeks to investigate individual preference for early or late retirement. The aim is to determine the impact that variables at personal, work and organizational, and retirement-related levels exert on such preference.

The results show a significant preference for retiring on average three years before the expected age. The preference for postponing retirement is related to chronological age and perception of income adequacy, but also to work variables (work importance, firm policies supporting aged employees) and attitudes to retirement. Practical implications - Political and organizational strategies concerning old employees should take into account the widespread preference for early retirement. It is, however, possible to encourage late retirement by developing interventions aiming to meliorate working conditions, organizational perceptions and retirement attitudes. Originality/value - The difference between preferred and expected retirement age may be useful to identify employees preferring late retirement. It is also suggested that certain psychosocial factors are related to such preference. This knowledge is relevant for European policies encouraging employees to stay longer in the workforce.

### **11. Christine (2004): “Benchmarked Framework Towards Strengthening the Early Retirement Program for the Hotel Industry in the Philippines”**

The study primarily aimed to provide a framework through benchmarking on existing early retirement programs (ERPs) for the hotel industry in the Philippines. To answer the objectives of this study, the researcher used a combination of descriptive and quantitative research as research designs.

The most important findings of this research showed that there is lack of set of guidelines in place for the implementation of the best practices of the MI-ERP. However, years of service is the best criteria for eligibility in order to create a broad range of targeted employees. Emphasis for further improvement involve: a) careful succession planning with a well-crafted succession plan in place; b) career counseling to encourage low performers to accept and the high performers to decline; c) swift processing of the retirement benefits; and d) capacity to offer the MI-ERP all year round. Program offerings must not only involve monetary (lump sum benefits, healthcare benefits, insurance) but also non-monetary benefits (send-off gatherings and outplacement seminars).

This study actually recommended that a set of guidelines should be put in place for the implementation of the best practices of the MI-ERP. The development and preparation of these guidelines shall be under the direct responsibility of the Human Resource Department. A succession plan should be put in place to identify high performing employees. Once high performing employees are identified, promotion opportunities and career development opportunities can be properly planned and be put in place for the benefit of the high performers before they contemplate an early retirement.

### **12. MEIN et al (2003)" Pathways to Early Retirement: Structure and Agency in Decision-Making among British Civil Servants"**

The context of this paper is the changing nature of later life in the United Kingdom. It examines some of the broader issues of early retirement. While there has been considerable debate about the restructuring of employment during the latter part of the 20th century which led to a shake-out of older workers from the labor force, less attention has been given to those who take voluntary early retirement. Given the importance of early retirement to the economy and to social policy, it is important to find out how individuals make retirement decisions. The paper examines the results of a semi-structured interview study of the decisions made by a purposively drawn sample of British civil servants who are participants in the Whitehall II study. The sample included participants who chose early retirement and those who did not. From the interview data, ideal types of possible routes into retirement have been constructed.

Illustrating these ideal types, individual life histories are drawn upon to show how responses to the issues surrounding retirement feature in people's lives. It is argued that decisions about early retirement are not made in a vacuum, neither are they free from pressures or inducements. Some are to do with organizational restructuring, some are about financial offers, and some are influenced by the opportunities for leisure and self-fulfillment that early retirement offers.

The most important findings showed that by arguing that early retirement needs to be studied as a process involving the interplay between structure and agency.

### **13. Arber et al (1996): " Gender, Age and Attitudes to Retirement in Mid-Life".**

British research on exit from the labour market has been mainly concerned with men, but US research shows retirement for women is equally salient. Gender differences in attitudes to employment and reasons for early exit are relevant to employment and pension policy. In this paper, the researcher used data from the Social Change and Economic Life Initiative survey to examine gender differences in attitudes to employment among over 2,500 British women and men aged 40 to 59. A key concern was to discover whether the decline in mid-life women's employment through their fifties could be explained by a change in attitudes with age, or was more likely to be due to age-related barriers in the labour market.

The most important findings of this research showed that among mid-life people who were not employed, financial considerations were the predominant influence on men's job-seeking whereas for women psychosocial aspects of having a job were also important. Mid-life women showed no decline in their motivation towards employment with age, indicating that women's early exit cannot be explained by reduced desire for employment with age. However, there was evidence of perceived age barriers to employment or promotion which were likely to have affected behaviour and attitudes.

### **14. Ho Tat-kuen (1995): A Study of Retirement Preparation among The Elderly of Hong Kong”**

The main purpose of this research is to examine the patterns of how the elderly of Hong Kong made preparation for retirement and its relationship with the quality of life of the retiree after retirement.

The most important findings of the research showed that the elderly respondents did not realize the importance of pre-retirement preparation. Over 60 % of them did not make any plan or preparation concerning their physical health, psychological health, living arrangement and financial well-being. Education level and level of income before retirement



may contribute to the situation. For those respondents who had made plans or preparation for retirement, those who had planned for leisure activities before retirement would find their life occupied and more meaningful. Also, those respondents who had learned health knowledge before retirement are more likely to be healthier after retirement. Elders who had made financial preparation before retirement will be less likely to encounter financial problems after retirement.

The research recommended that the government and social service agencies should provide more retirement preparation programs for people who are going to retire. This helps to ease the elderly problems of the society. Allocating resources for prevention of elderly problem is better than executing remedial purposes. Also, the community education concerning on this area should be strengthened. The elderly of Hong Kong should be conscious that retirement preparation is important and beneficial to their later life. Moreover, the government could encourage the enterprises to provide retirement programs for their staff who are going to retire, or encourage these enterprises to cooperate with the social service agencies to provide such programs. This may help the retiree to lead a better quality later life.

### **15. Turner (1989): “Factors influencing attitude towards retirement and retirement planning among midlife”**

This research attempted to more clearly delineate the relationship between retirement planning and attitude toward retirement among a sample of midlife employees of various socio-economic groups. The study examined differentiating socio-demographic characteristics as related to four different areas of retirement planning. It further sought to ascertain which socio-demographic characteristics differentiated between individuals with positive and negative attitudes toward retirement.

The results of this study were similar. Only 10 percent of the sample reported negative attitudes toward retirement whereas 53 percent reported that they looked forward to retirement. Thirty-seven percent suggested that they were somewhat neutral about the idea of retirement. Individuals with higher income would be more likely to be able to financially plan for their retirement.

The most important recommendations of this research say that future multidisciplinary projects of this type need to take great care to be sure the questionnaire is adequately prepared to provide useful data across all the participating disciplines.

In addition, attempts should be made to find or create an attitude scale with more than one item. The scale should be pilot tested in an attempt to establish reliability and validity before it is included in the larger questionnaire. Likewise, specific items should be very carefully chosen to examine retirement planning behaviors across a variety of domains important to retirement satisfaction. The planning items should also be selected on the basis of their appropriateness for use with a midlife sample.

### **General Commentary on Reviewed Studies:**

As shown in the previous studies, many studies talked about the current research even if they are not in the same context, but close to the current research in an indirect way. In fact, Most of the mentioned studies are foreign studies; there are only three local (Palestinian) studies and three Arabic studies: one in Egypt and two in Saudi Arabia. On the other hand, this research consists of two parts; the first one is an assessment of employee's attitudes toward early retirement and the second is testing the variable affecting employee attitudes toward early retirement.

The previous studies discussed the subject with different aspects and titles such as tendency to early retirement, intention to early retirement, adjustment towards retirement etc. The studies tackled attitudes towards early retirement in various institutions such as schools, companies, governments etc.

Based on the previous studies, this research constructs its hypotheses, and some of them can be highlighted:

1. This research has shown the importance of human resources management practices and clarified the concept of attitudes in addition to the term of early retirement.
2. The current research has confirmed the importance of attitudes as a predictor for early retirement decision.
3. This research agrees with many other previous studies that social security and financial considerations should be taken into account when deciding for early retirement.
4. This research differs from other previous studies that it focuses on whether there is an impact of HRM practices on employees' attitudes towards early retirement while other studies focus on the relationships between early retirement and other variables such as age, gender, marital status, income, health, years of services etc.
5. This research concentrates on the term "attitudes" and its effect on early retirement whereas many previous studies such as Samana (2008), Al Qahtany (2009), Nicholas (2012), Lubega (2012) are interested in the terms "tendency, intentions, and preparation" to early retirement.

6. Some studies such as Foster (2008) indicated that depression, anxiety, attitude toward retirement, and wellness were all significantly related.
7. Some previous studies including Lubega (2012) have discussed and examined psychological and financial preparation and early retirement while others such as Turner (1989) examined which socio-demographic characteristics differentiated between individuals with positive and negative attitudes toward retirement.
8. There is also study Arber et al (1996) focused on the differences between men and women in their intentions to early retirement.
9. There is a study explored the influence of early retirement process on adjustment to early retirement, taking into account the roles of individual characteristics and social context in this process.
10. One study has shown that Job dissatisfaction is an important predictor that led persons to think of early retirement.
11. Reviewing the previous in local, Arab and foreign studies helped accomplishing this research in many ways. It made it easy for the researcher to identify the controversial and agreed-upon aspects regarding early retirement. In addition, the previous studies simplified the process of designing the questionnaire. In addition, the previous studies improved the coherence and relevance of the research by making comparisons. Finally, previous studies provided the researcher with a rich knowledge to implement the research and helped in putting the assigned hypothesis.

## **Chapter Four - Research Design and Methodology**

- **Section One - Methodology and Procedures**
- **Section Two - Testing Research Tool**

## **Section One: Methodology and Procedures**

- **Introduction**
- **Research Methodology**
- **Research Design and Procedures**
- **Source of Data**
- **Research Location, Period, Population, Sample**
- **Data Measurement and Statistical analysis Tools**
- **Questionnaire Design and Contents**

**Introduction:**

This chapter describes the methodology that was used in this research to investigate the impact of human resources management practices on employees' attitudes towards early retirement. It illustrates the adopted methodology to accomplish this research, including information about research design, research population, questionnaire design, statistical data analysis, content validity and pilot study

**Research Methodology:**

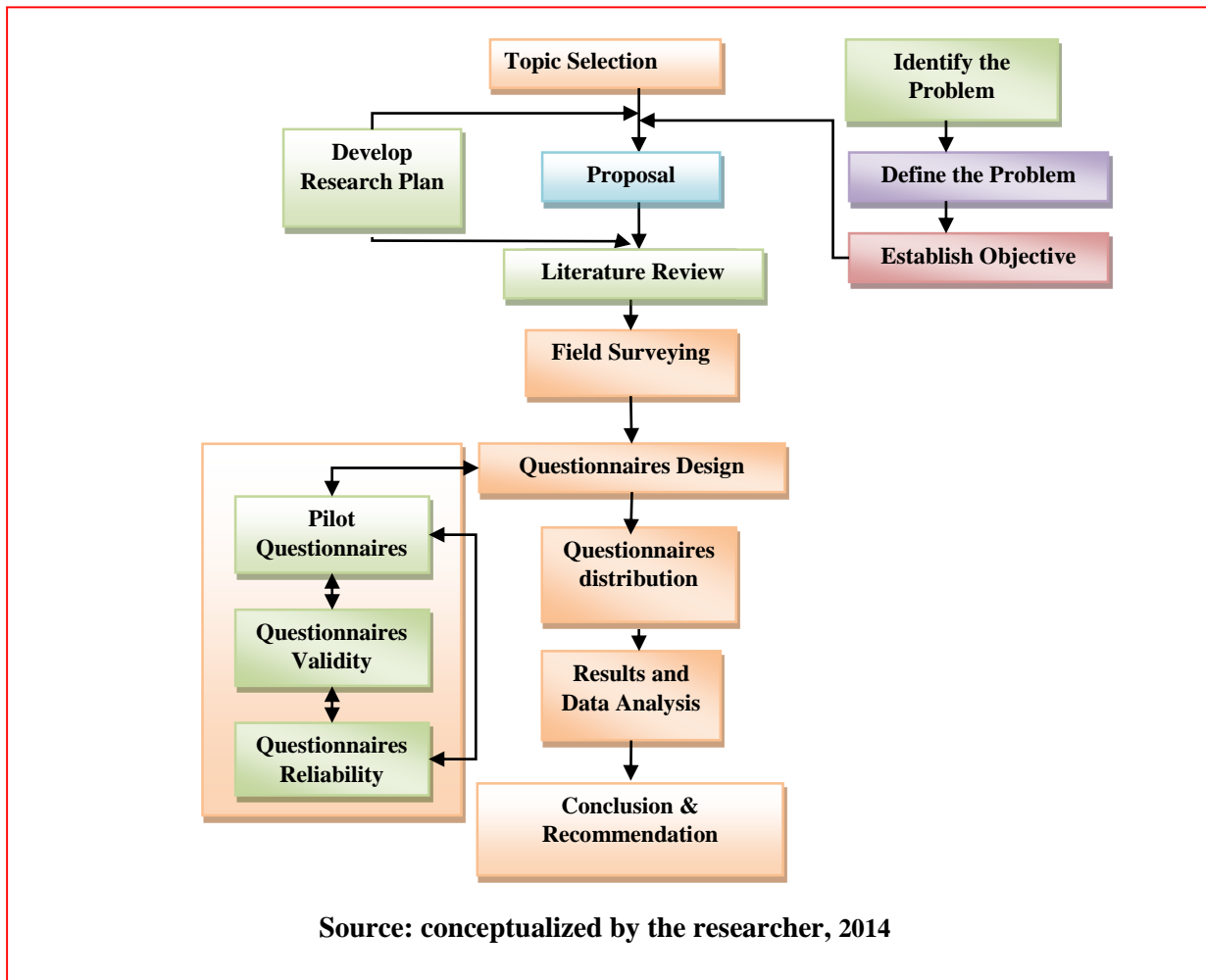
The research follows the analytical descriptive methodology approach to describe the basic features of the data. By using the descriptive research design, valuable data can be collected to analyze and come out with new results and significant correlations. There are various methods used in the descriptive method to collect data including direct observation, scales and questionnaires. (Burns & Grove, 2005 p. 26).

**Research Design and Procedures:**

The followings are the steps the researcher followed in the research design and implementation:

- 1- This research started by preparing a proposal that included identifying and defining the problem and establishing the study objectives and developing the research plan.
- 2- The second step of the research included a summary of the comprehensive literature review.
- 3- The third step of the research included a survey which was conducted with the employees of Gaza Electricity Distribution Corporation. The survey was reviewed and evaluated.
- 4- The fourth step of the research focused on the modification of the questionnaire design, through distributing the questionnaire to pilot study, The purpose of the pilot study was to test and prove that the questionnaire questions are clear to be answered in a way that help to achieve the target of the study.
- 5- The fifth step of the research focused on distributing questionnaire. This questionnaire was used to collect the required data in order to achieve the research objective.
- 6- The sixth step of the research was data analysis and discussion. Statistical Package for the Social Sciences (SPSS) was used to perform the required analysis.
- 7- The final step in this research includes the conclusions and recommendations that based on the data analysis.

Figure No (4): Flowchart of the methodology



### Sources of Data:

Data has been collected through different means which include:

1. **Primary Data:** A structured questionnaire has been developed for this research to collect primary data to study and explore the impact of human resources management practices on employees' attitudes towards early retirement.  
Research methodology depends on the analysis of data on the use of descriptive analysis, which depends on the poll and use the main program (SPSS).
2. **Secondary Data :**To introduce the theoretical literature of the subject, the researcher has depended on the following data resources:
  - a. Books and references about Human Resources Management and Retirement.
  - b. Journals, articles, published papers and referred previous studies in different countries that have been conducted on the same subject.
  - c. The Internet sites and the available electronic versions.

**Research Location:**

The research was conducted in Gaza Strip, Palestine, and targeted employees of Gaza Electricity Distribution Corporation.

**Research Period:**

The literature review was completed on the end of May 2014. Questionnaire design, pilot study, questionnaire distribution and data collection completed on the end of June 2014. The analysis and results were completed on August 2014.

**Research Population:**

The research population consists of employees who have been working in Gaza Electricity Distribution Corporation (GEDCO). The population included employees who are working for ten years and above which equals 390 employees.

**Research Sample:**

A random sample was selected from the population which is 390 employees. According to the statistical equation, a minimum of 194 questionnaires should be collected to be representative. A number of 225 questionnaires were distributed, and 191 valid questionnaires were collected which means that the response rate is 84.9%.

**Data Measurement:**

In order to be able to select the appropriate method of analysis, the level of measurement must be understood. For each type of measurement, there is/are an appropriate method/s that can be applied and not others. In this research, ordinal scales were used. Ordinal scale is a ranking or a rating data that normally uses integers in ascending or descending order. The numbers assigned to the important (1, 2, 3, 4, 5) do not indicate that the interval between scales are equal, nor do they indicate absolute quantities, they are merely numerical labels. Based on Likert scale we have the following:

Item	Very Strong Agree	Strong Agree	Medium Agree	Little Agree	Very Little Agree
Scale	5	4	3	2	1

**Test of Normality:**

The One-Sample Kolmogorov-Smirnov Test procedure compares the observed cumulative distribution function for a variable with a specified theoretical distribution, which may be normal, uniform, Poisson, or exponential. The Kolmogorov-Smirnov Z is computed from the largest difference (in absolute value) between the observed and theoretical cumulative distribution



functions. This goodness-of-fit test tests whether the observations could reasonably have come from the specified distribution. Many parametric tests require normally distributed variables. The one-sample Kolmogorov-Smirnov test can be used to test that a variable of interest is normally distributed (Henry, C. and Thode, Jr., 2002).

**Table (4.1): Kolmogorov-Smirnov test**

Field	Kolmogorov-Smirnov	
	Statistic	P-value
Impact of Recruitment and Selection Practices in the Company	0.900	0.393
Impact of Training and Development Practices in the Company	0.621	0.835
Impact of Compensation and Benefits Practices in the Company	1.078	0.196
Impact of Promotion and Transfer Practices in the Company	0.970	0.304
Impact of Performance Appraisal System in the Company	0.935	0.347
<b>All paragraphs of the questionnaire</b>	1.028	0.241

Table (4.1) shows the results for Kolmogorov-Smirnov test of normality. From Table (4.1), the p-value for each variable is greater than 0.05 level of significance, then the distributions for these variables are normally distributed. Consequently, parametric tests will be used to perform the statistical data analysis.

### **Statistical Analysis Tools :**

The researcher would use data analysis both qualitative and quantitative data analysis methods. The Data analysis will be made utilizing (SPSS 20). The researcher would utilize the following statistical tools:

- 1- Kolmogorov-Smirnov test of normality.
- 2- Pearson correlation coefficient for Validity.
- 3- Cronbach's Alpha for Reliability Statistics.
- 4- Frequency and Descriptive analysis.
- 5- Parametric Tests (One-sample T test, Independent Samples T-test, Analysis of Variance).
  - a. T-test is used to determine if the mean of a paragraph is significantly different from a hypothesized value 3 (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance,  $\alpha = 0.05$ , then the mean of a paragraph is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance  $\alpha = 0.05$ , then the mean a paragraph is insignificantly different from a hypothesized value 3.

- b. The Independent Samples T-test is used to examine if there is a statistical significant difference between two means among the respondents toward the Impact of Human Resources Management Practices on Employees attitudes towards Early Retirement due to (Gender).
- c. The One- Way Analysis of Variance (ANOVA) is used to examine if there is a statistical significant difference between several means among the respondents toward the Impact of Human Resources Management Practices on Employees attitudes towards Early Retirement due to (sex, age, scientific qualification, job title, and years of services).

### **Questionnaire Design and Contents:**

A survey questionnaire was designed to collect the research's primary data. The questionnaire included close-ended questions to facilitate the data collection process. The design of questionnaire affected the response rate and the reliability and validity of the data collected. Response rates, validity and reliability are maximized by careful design of individual questions, clear layout of the questionnaire form, clear explanation of the purpose of the questionnaire and pilot testing.

First copy of the questionnaire was designed in Arabic language (appendix B), and distributed to the targeted sample and collected again for analysis. After that the researcher translated the questionnaire to English (appendix A). The questionnaire was distributed with a covering letter explaining the purpose of the research, the way of responding, the aim of the research and the security of the information in order to gain high response rate. The statements were arranged in an easy and logic way to be understood and responded correctly.

Questionnaire composed of two main parts to accomplish the aim of the research, as follows:

- 1. The first part includes the general information about the population and contains (5) questions including gender, age, scientific qualification, job title, and years of services.
- 2. The second part includes five main fields as follows:
  - a. Field one: It concerns with the recruitment and selection practices include (10) questions.
  - b. Field two: It concerns with the training and development practices, it includes (8) questions.
  - c. Field three: It concerns with the compensation and benefits practices, it includes (8) questions.
  - d. Field four: It concerns with the promotion and transfer practices, it includes (8) questions.
  - e. Field five: It concerns with the performance appraisal system, it includes (8) questions.

The researcher utilized the following questionnaire procedures:

- 1- The questionnaire was designed by the researcher, and was reviewed and modified by the research's supervisor.
- 2- The modified copy was given to a number of 10 referees.
- 3- The questionnaire was then modified based on the referee's comments.
- 4- Next, a pilot study sample of 30 questionnaires was distributed to help test the validity and reliability of the questionnaire based on pilot sampling equation. Pre-testing the questionnaire involves administering the questionnaire among a limited number of potential respondents. This allows the researcher to determine whether the respondents have any difficulty in understanding the questionnaire and if there are any ambiguous or biased statements (**Lamblin, 2007, p. 5**).
5. Based on the pilot phase findings, it was concluded that the questionnaire is ready to be distributed as a final copy.

## **Section Two: Testing Research Tool**

- **Introduction**
- **Validity of Questionnaire**
- **Reliability of Research**

## Introduction:

This section focuses on the examination of validity and reliability of the tool in terms of the sincerity of the questionnaire by referees' comments on the pre-pilot form and the results of internal consistency of the structural identification. Then, the stability of the questionnaire includes the coefficient Cronbach's coefficient alpha and split half method to come out with the final form of the questionnaire.

## Validity of Questionnaire:

Validity refers to the degree to which an instrument measures what it is supposed to be measuring. Validity has a number of different aspects and assessment approaches. Statistical validity is used to evaluate instrument validity, which include internal validity and structure validity (Pilot and Hungler, 1985).

### 1-Content Validity:

Validity refers to the degree to which an instrument measures what it is supposed to be measuring (Pilot and Hungler,1985). Validity has a number of different aspects and assessment approaches.

To insure the validity of the questionnaire, two statistical tests should be applied. The first test is Criterion-related validity test (Pearson test) which measure the correlation coefficient between each paragraph in one field and the whole field. The second test is structure validity test (Pearson test) that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of similar scale.

### 2-Internal Validity:

Internal validity of the questionnaire is the first statistical test that used to test the validity of the questionnaire. It is measured by a scouting sample, which consisted of 30 questionnaires through measuring the correlation coefficients between each paragraph in one field and the whole field.

**1: Table (4.2): Correlation coefficient of each paragraph of “Recruitment and Selection Practices in the Company” and the total of this field**

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I think of early retirement because the nature of my work in the company is not suitable with my qualifications.	.633	0.000*
2.	The difference between tasks and nature of my career which has been chosen for me leads me to think of early retirement	.579	0.000*
3.	I wait for early retirement because my current place in the company does not give me the status that I deserve in the community	.472	0.005*
4.	Hiring me for a lower level than the level which I deserve push me to think of early retirement	.721	0.000*

5.	lack of justice, honesty and truthfulness when making recruitment process leads me to move toward early retirement	.863	0.000*
6.	The selection process for employees is not based on the principle of merit and efficiency, this drives me to think of early retirement	.836	0.000*
7.	The recruitment process in the company is based on personal relationships and favoritism and this push me towards early retirement	.883	0.000*
8.	It is hardly for those who are responsible for selection and hiring to be committed with laws, legislations, and selection criteria. so I think of early retirement	.840	0.000*
9.	Staff selection process in the company is far from transparency, openness and clarity .This leads me to move toward early retirement.	.832	0.000*
10.	Staff selection process in the company through internal sources is extremely based on ambiguity and this motivates me to move toward early retirement	.755	0.000*

\* Correlation is significant at the 0.05 level

Table (4.2) clarifies the correlation coefficient for each paragraph of the “Recruitment and Selection Practices in the Company” and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at  $\alpha = 0.05$ , so it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

**2: Table (4.3) Correlation coefficient of each paragraph of “Training and Development Practices in the Company” and the total of this field**

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Plans and training programs in the company are weak.	.817	0.000*
2.	I think of early retirement because I have not got any training course in the field of my work since the beginning of hiring.	.878	0.000*
3.	My attitude increases towards early retirement because I have been suffering from lack of interest by the administration concerning training and development	.954	0.000*
4.	My skills in the work neither renewed nor evolve and this motivates me to move toward early retirement	.793	0.000*
5.	My attitude increases towards early retirement because the company does not identify training needs in advance.	.939	0.000*
6.	I think of early retirement because the company does not believe that training and development of workers is important.	.918	0.000*
7.	I did not participate at least once a year in training programs outside Gaza Strip for the development of evolutionary career so I think of early retirement	.868	0.000*
8.	The company discriminate among employees concerning training , this push me to think of early retirement	.891	0.000*

\* Correlation is significant at the 0.05 level

Table (4.3) clarifies the correlation coefficient for each paragraph of the “Training and Development Practices in the Company” and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at  $\alpha = 0.05$ , so it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

**3: Table (4.4): Correlation coefficient of each paragraph of “Compensation and Benefits Practices in the Company” and the total of this field**

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Lack of financial incentives push me to think of early retirement.	.936	0.000*
2.	Compensation package offered by the company are not commensurate with the relative importance of the work that I do and do not give me my full rights as an employee, which leads me to think of early retirement.	.900	0.000*
3.	I find that my salary does not provide me and my family with the social security for a long-term .So I think of early retirement.	.941	0.000*
4.	My income is not suitable for what I give of effort so I think of early retirement.	.852	0.000*
5.	I find that the salary that I get and its accessories could not meet my basic needs so I think of early retirement	.955	0.000*
6.	Compensation system related to over time is not applied fairly so, I think of early retirement.	.906	0.000*
7.	Savings system applied in the company as well as the end of service reward is not acceptable for me, and this increases my attitude towards early retirement	.897	0.000*
8.	Social allowances for the wife and children is unacceptable and this motivates me to move toward early retirement	.849	0.000*

\* Correlation is significant at the 0.05 level

Table (4.4) clarifies the correlation coefficient for each paragraph of the “Compensation and Benefits Practices in the Company” and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at  $\alpha = 0.05$ , so it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

**4: Table (4.5): Correlation coefficient of each paragraph of “Promotion and Transfer Practices in the Company” and the total of this field**

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I think of early retirement as a result of lack of response from the company's management to allow me to move to a work environment commensurate with my qualifications and scientific	.842	0.000*
2.	Way in which the granting of promotions are not subject to specific clear criteria and leads me to the trend towards early retirement	.927	0.000*
3.	I have been waiting for the first day of early retirement because I feel that my energies have been exhausted without obtaining the appropriate promotions	.911	0.000*
4.	Promotion at work is far from efficient and this leads me towards early retirement	.858	0.000*
5.	Lack of promotion push me to think of early retirement.	.928	0.000*
6.	Insistence of the administration not to transfer me to a suitable job causes me to think of early retirement	.790	0.000*
7.	Most of job promotions are not granted on the basis of merit and perseverance at work and this leads me towards early retirement	.804	0.000*
8.	I think that promotion system (career grades) is based on favoritism and nepotism and it drives me to towards early retirement	.850	0.000*

\* Correlation is significant at the 0.05 level

Table (4.5) clarifies the correlation coefficient for each paragraph of the “Promotion and Transfer Practices in the Company” and the total of the field. The p-values (Sig.) are less than 0.05, so the

correlation coefficients of this field are significant at  $\alpha = 0.05$ , so it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

**5: Table (4.6): Correlation coefficient of each paragraph of “Performance Appraisal System in the Company” and the total of this field**

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Performance appraisal system which applied in the company is non-professional	.900	0.000*
2.	Performance appraisal criteria used in the company is not clear and this increases my attitude towards early retirement	.921	0.000*
3.	I want to retire early because the company did not inform me the results of the performance appraisal since the employment.	.852	0.000*
4.	Performance appraisal process used in the company in unfair and this leads me to think of early retirement	.946	0.000*
5.	because the senior management does not link between granting promotions and the results of performance appraisal of the employee, so I think early retirement	.911	0.000*
6.	Not motivating workers through positive findings leads me to think of early retirement	.949	0.000*
7.	I think of early retirement because the performance appraisal system applied in the company does not take into account the specific job description.	.910	0.000*
8.	I prefer early retirement because the performance appraisal system applied in the company does not help, mainly to understand the problems.	.937	0.000*

\* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each paragraph of the “Performance Appraisal System in the Company” and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at  $\alpha = 0.05$ , so it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

### 3-Structure Validity of the Questionnaire:

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of liker scale.

**Table (4.7): Correlation coefficient of each field and the whole of questionnaire**

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Impact of Recruitment and Selection Practices in the Company	.863	0.000*
2.	Impact of Training and Development Practices in the Company	.882	0.000*
3.	Impact of Compensation and Benefits Practices in the Company	.916	0.000*
4.	Impact of Promotion and Transfer Practices in the Company	.919	0.000*
5.	Impact of Performance Appraisal System in the Company	.910	0.000*

\* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each field and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at  $\alpha =$



0.05, so it can be said that the fields are valid to measure what it was set for to achieve the main aim of the study.

**Reliability of the Research (Cronbach’s Coefficient Alpha):**

The reliability of an instrument is the degree of consistency which measures the attribute; it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient. To insure the reliability of the questionnaire, Cronbach’s Coefficient Alpha should be applied.

This method is used to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach’s coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach’s coefficient alpha was calculated for each field of the questionnaire.

**Table (4.8): Cronbach's Alpha for each field of the questionnaire**

No	Field	Cronbach's Alpha
1.	Impact of Recruitment and Selection Practices in the Company	0.908
2.	Impact of Training and Development Practices in the Company	0.959
3.	Impact of Compensation and Benefits Practices in the Company	0.970
4.	Impact of Promotion and Transfer Practices in the Company	0.947
5.	Impact of Performance Appraisal System in the Company	0.973
	<b>All paragraphs of the questionnaire</b>	<b>0.984</b>

Table (4.8) shows the values of Cronbach's Alpha for each field of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's Alpha were in the range from 0.908 and 0.973. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.984 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire. The Thereby, it can be said that the researcher proved that the questionnaire was valid, reliable, and ready for distribution for the population sample.

## **Chapter Five - Data Analysis and Hypotheses Testing**

- **Introduction**
- **Descriptive Analysis of the Sample Statistics**
- **Data Analysis and Research Hypotheses**
- **Hypotheses Testing**

## Introduction:

The aim of this chapter is to analyze the data that was collected through the questionnaire in order to investigate the impact of human resources management practices on employees' attitudes towards early retirement in GEDCO. This chapter includes three main sections. The first one is about the descriptive analysis (the organizational and personal characteristics) which will be presented and discussed. The second is about Data analysis (Means and Test values for each field). The third section will handle the hypotheses testing. The findings that respond to these questions and objectives will be discussed and compared to other findings in previous studies.

## Descriptive Analysis of the Sample Statistics

### 1-Gender

**Table (5.1): Gender**

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
Male	163	85.3
Female	28	14.7
<b>Total</b>	<b>191</b>	<b>100.0</b>

It can be said that the reason behind this high percentage of male staff in GEDCo is that most jobs in GEDCo require technical works that must be carried out only by males. In other words, the abilities of men in carrying out different types of outdoor works through electricity sector are higher than females, abilities.

### 2- Age

**Table (5.2): Age**

<b>Age</b>	<b>Frequency</b>	<b>Percent</b>
less than 35	34	17.8
35 - < 45	81	42.4
45 - < 55	57	29.8
55 and more	19	9.9
<b>Total</b>	<b>191</b>	<b>100.0</b>

It is clear obvious here that more than 60 % of respondent are less than 45 years, this means that most of employees in GEDCo are youth who must be more effective, more lively, technologically educated, multi-skilled and less resistant to change. On the other hand, less than 40% of respondent are more than 45 years, this indicates the continual process of recruitment and hiring new employees.

### 3- Qualifications

**Table (5.3): Qualification**

<b>Qualification</b>	<b>Frequency</b>	<b>Percent</b>
less than secondary school	10	5.2
General Secondary School Certificate	33	17.3
Technical Diploma	50	26.2
Diploma	23	12.0
Bachelor	64	33.5
Master	11	5.8
<b>Total</b>	<b>191</b>	<b>100.0</b>

It is clear that 22.5 % of respondents have degrees of general secondary school certificate and less and 77.5 % have degrees of technical diploma, diploma, bachelor, master. This can be explained due to the post requirements of qualification, as some posts require a general secondary school certificate, other higher posts require technical diploma ,bachelor . While top management posts require master degrees. In addition, this result improves the sincerity of data since most employees are educated, qualified, and they were extremely aware of the statements in the questionnaire and able to give significance responses.

### 4- Job Title

**Table (5.4): Job Title**

<b>Job Title</b>	<b>Frequency</b>	<b>Percent</b>
Manager	18	9.4
vice manager	4	2.1
Section Head	55	28.8
Branch Head	55	28.8
Technician	18	9.4
Administrative Position	31	16.2
Vocational Position	10	5.2
<b>Total</b>	<b>191</b>	<b>100.0</b>

It can be shown that 69.1% of the respondents have supervisory positions (9.4% are managers, 2.1% are vice-managers, 28.8% are sections' heads, and 28.8% are branches' heads).

This can be explained that most of the respondents who worked for ten years and more in Gaza Electricity Distribution Corporation (GEDCO) have become supervisors this may be due to their years of services, qualifications, and experiences.

## 5- Years of Services

**Table (5.5): Years of Experience**

Years of Services	Frequency	Percent
10 - < 15	80	41.9
15 - < 20	70	36.6
20 and more	41	21.5
<b>Total</b>	<b>191</b>	<b>100.0</b>

Table 5.5 shows that 78.5% of respondents have spent less than 20 years of services and 21.5% of them have spent 20 years and more but as also shown that most of respondents (41.9%) have spent "from 10 - < 15" in the organization. So, it can be noticed that the majority of the respondents have at least 10 years of services, which indicates that they possess enough experience required to perform their duties and responsibilities at the organization and they can give gives more validity ,add more accuracy to the questionnaire results, and more understanding to the HRM practices in GEDCo.

### Data Analysis and Research Hypotheses:

T-test is used to determine if the mean of a paragraph is significantly different from a hypothesized value 3 (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance,  $\alpha = 0.05$ , then the mean of a paragraph is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance  $\alpha = 0.05$ , then the mean of a paragraph is insignificantly different from a hypothesized value 3.

- 1. There is no significant effect at level 0.05 of HRM practices (recruitment and selection) on (employees' attitudes towards early retirement).**

**Table (5.6): Means and Test values for "Recruitment and Selection Practices in the Company"**

No	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I think of early retirement because the nature of my work in the company is not suitable with my qualifications.	1.98	39.58	-11.71	0.000*	10
2.	The difference between tasks and nature of my career which has been chosen for me leads me to think of early retirement	2.23	44.53	-7.94	0.000*	9

3.	I wait for early retirement because my current place in the company does not give me the status that I deserve in the community	2.41	48.11	-5.61	0.000*	8
4.	Hiring me for a lower level than the level which I deserve push me to think of early retirement	2.56	51.26	-4.25	0.000*	7
5.	lack of justice, honesty and truthfulness when making recruitment process leads me to move toward early retirement	3.01	60.21	0.10	0.460	4
6.	The selection process for employees is not based on the principle of merit and efficiency, this drives me to think of early retirement	3.17	63.40	1.61	0.054	2
7.	The recruitment process in the company is based on personal relationships and favoritism and this push me towards early retirement	3.18	63.49	1.65	0.049*	1
8.	It is hardly for those who are responsible for selection and hiring to be committed with laws, legislations, and selection criteria. so I think of early retirement	2.88	57.58	-1.18	0.119	6
9.	Staff selection process in the company is far from transparency, openness and clarity .This leads me to move toward early retirement.	3.05	60.94	0.45	0.328	3
10.	Staff selection process in the company through internal sources is extremely based on ambiguity and this motivates me to move toward early retirement	3.00	60.00	0.00	0.500	5
<b>All paragraphs of the field</b>		<b>2.74</b>	<b>54.86</b>	<b>-3.29</b>	<b>0.001*</b>	

\* The mean is significantly different from 3

**Table 5.6 shows the following results:**

- The mean of paragraph 7 “The recruitment process in the company is based on personal relationships and favoritism and this push me towards early retirement” equals 3.18 (63.49%), Test-value = 1.61, and P-value = 0.049 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

It is also shown that the mean of paragraph 6 “The selection process for employees is not based on the principle of merit and efficiency, this drives me to think of early retirement” equals 3.17 (63.40%), Test-value = 1.65, and P-value = 0.054 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 1 “I think of early retirement because the nature of my work in the company is not suitable with my qualifications” equals 1.98 (39.58%), Test-value = -11.71, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph.

The mean of paragraph 2 “The difference between tasks and nature of my career which has been chosen for me leads me to think of early retirement ” equals 2.23 (44.53%), Test-value = -7.94, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph.

- The mean of the field “Impact of Recruitment and Selection Practices in the Company” equals 2.74 (54.86%), Test-value = -3.29, and P-value=0.001 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this field is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to field of “Impact of Recruitment and Selection Practices in the Company ”. Accordingly, it can be concluded that there is no significant effect of recruitment and selection practice on employee’s attitudes towards early retirement in GEDCo.

### **Commentary**

- a) It is clear that most employees have responded that the recruitment process in GEDCO is based on personal relationships and favoritism. This indicated that the firm does not follow an acceptable and reasonable criteria for recruitment and selection processes which may create a disappointment and dissatisfaction feeling for employees and motivate them to think of early retirement and this will actually reduce employees commitment to the organization. This research goes with Schneitz (2010), who revealed that selection process should focus on recruiting people who have the necessary skills, competencies and know-how.
- b) In paragraph 1 “I think of early retirement because the nature of my work in the company is not suitable with my qualifications” and paragraph 2 “The difference between tasks and nature of my career which has been chosen for me leads me to think of early retirement. It can be concluded that the respondents disagree to these paragraphs. Employees stated here that there is no strong effect of the work nature and employees qualification. In other words, more than half of employees are not interested in what type of work they have but it is important is to have good salaries for their works. As a result, they do not think of early retirement for such reasons. This research disagree with El-Hamidi (2010), who revealed that the level of education influences the decision to retire at a certain age
- c) As a whole result, it is obviously clear that concerning the field of “Impact of Recruitment and Selection Practices in the company” most employees have not attitudes toward early retirement.

2. There is no significant effect at level 0.05 of HRM practices (training and development) on (employees' attitudes towards early retirement).

**Table (5.7): Means and Test values for “Training and Development Practices in the Company”**

NO	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Plans and training programs in the company are weak.	3.82	76.44	8.67	0.000*	1
2.	I think of early retirement because I have not got any training course in the field of my work since the beginning of hiring.	2.50	50.00	-4.50	0.000*	8
3.	My attitude increases towards early retirement because I have been suffering from lack of interest by the administration concerning training and development	2.75	55.05	-2.25	0.013*	5
4.	My skills in the work neither renewed nor evolve and this motivates me to move toward early retirement	2.69	53.76	-2.89	0.002*	7
5.	My attitude increases towards early retirement because the company does not identify training needs in advance.	2.89	57.80	-1.06	0.146	4
6.	I think of early retirement because the company does not believe that training and development of workers is important.	2.94	58.84	-0.53	0.297	3
7.	I did not participate at least once a year in training programs outside Gaza Strip for the development of evolutionary career so I think of early retirement	2.73	54.63	-2.27	0.012*	6
8.	The company discriminate among employees concerning training , this push me to think of early retirement	3.24	64.84	2.14	0.017*	2
	<b>All paragraphs of the field</b>	<b>2.95</b>	<b>58.98</b>	<b>-0.59</b>	<b>0.279</b>	

**Table 5.7 shows the following results:**

- The mean of paragraph 1 “Plans and training programs in the company are weak” equals 3.82 (76.44%), Test-value = 8.67 and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 8 “The company discriminate among employees concerning training , this push me to think of early retirement” equals 3.24 (64.84%), Test-value = 2.14 and P-value = 0.017 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 2 “I think of early retirement because I have not got any training course in the field of my work since the beginning of hiring” equals 2.50 (50.00%), Test-value = -



4.50, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph.

The mean of paragraph 4 “My skills in the work neither renewed nor evolve and this motivates me to move toward early retirement” equals 2.69 (53.76%), Test-value = -2.89, and P-value = 0.002 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph.

- The mean of the field “Impact of Training and Development Practices in the Company” equals 2.95 (58.98%), Test-value = -0.59, and P-value= 0.279 which is greater than the level of significance  $\alpha = 0.05$ . The mean of this field is insignificantly different from the hypothesized value 3. It can be concluded that the respondents medium agree to field of “Impact of Training and Development Practices in the Company”. Accordingly, there is moderate significant effect of training and development practice on employees’ attitudes towards early retirement in GEDCo.

### **Commentary**

- a) In paragraph 1 “Plans and training programs in the company are weak” high percentage of employees with 76.44% agreed that Plans and training programs in the company are weak. This result ensures that employees have been suffering from lack of training and development programs during their works. This result also can be justified by saying that GEDCO does not have enough capital for making training courses and development programs for employees and this created a feeling of disappointment which may move their attitudes towards early retirement that will certainly reduce their commitment to the organization. This research goes with Schneitz (2010), who revealed that some employees did not receive training opportunities in the organization. This research also goes with El-Hamidi (2010), who revealed that workers did not have sufficient training or counseling services.
- b) The mean of paragraph 2 “I think of early retirement because I have not got any training course in the field of my work since the beginning of hiring” equals 2.50 (50.00%), Test-value = -4.50, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph. Employees stated here that they do not think of early retirement because of not getting any training course in the field of work since hiring .

c) As a whole result, concerning the field “Impact of Training and Development Practices in the Company” employees stated that they are neutral about this field and the effect of training and development practices on employees attitudes towards early retirement is about to be medium .

**3- There is no significant effect at level 0.05 of HRM practices (compensation and benefits) on (employees' attitudes towards early retire.**

**Table (5.8): Means and Test values for “Compensation and Benefits Practices in the Company”**

NO	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Lack of financial incentives push me to think of early retirement.	3.41	68.26	3.73	0.000*	5
2.	Compensation package offered by the company are not commensurate with the relative importance of the work that I do and do not give me my full rights as an employee, which leads me to think of early retirement.	3.63	72.67	6.27	0.000*	1
3.	I find that my salary does not provide me and my family with the social security for a long-term .So I think of early retirement.	3.52	70.32	4.68	0.000*	3
4.	My income is not suitable for what I give of effort so I think of early retirement.	3.55	70.95	5.07	0.000*	2
5.	I find that the salary that I get and its accessories could not meet my basic needs so I think of early retirement	3.46	69.21	4.22	0.000*	4
6.	Compensation system related to over time is not applied fairly so, I think of early retirement.	3.27	65.34	2.36	0.010*	6
7.	Savings system applied in the company as well as the end of service reward is not acceptable for me, and this increases my attitude towards early retirement	3.20	64.08	1.78	0.038*	7
8.	Social allowances for the wife and children is unacceptable and this motivates me to move toward early retirement	2.95	59.05	-0.40	0.346	8
	<b>All paragraphs of the field</b>	<b>3.37</b>	<b>67.44</b>	<b>4.11</b>	<b>0.000*</b>	

\* The mean is significantly different from 3

**Table 5.8 shows the following results:**

- The mean of paragraph 2 “Compensation package offered by the company are not commensurate with the relative importance of the work that I do and do not give me my full rights as an employee, which leads me to think of early retirement” equals 3.63 (72.67%), Test-value = 6.27, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 4 “My income is not suitable for what I give of effort so I think of early retirement.” equals 3.55 (70.95%), Test-value = 5.07, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.
- The mean of paragraph 8 “Social allowances for the wife and children is unacceptable and this motivates me to move toward early retirement” equals 2.95 (59.05%), Test-value = -0.40, and P-value = 0.346 which is greater than the level of significance. Then the mean of this paragraph is insignificantly different from the hypothesized value 3. It can be concluded that the respondents medium agree to this paragraph.
- The mean of the field “Impact of Compensation and Benefits Practices in the Company” equals 3.37 (67.44%), Test-value = 4.11, and P-value=0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be concluded that the respondents agreed to field of “Compensation and Benefits Practices in the Company “.Accordingly, it can be concluded that there exists significant effect of compensation and benefit practice on employee’s attitudes towards early retirement in GEDCo.

### **Commentary**

- a) In paragraph 2 “Compensation package offered by the company are not commensurate with the relative importance of the work that I do and does not give me my full rights as an employee, which leads me to think of early retirement” It seems that most employees extremely agree that compensation system in the organization is not suitable for their efforts and the firm should improve the financial and reward system to meet the employees satisfaction. This research goes with Nicholas (2012), who revealed that most workers in Ghana are not satisfied with their monthly incomes as they are very low, and most of them do not enjoy any allowances for their continues efforts. In addition, employees also stated that financial rewards does not provide them with their rights as employees, this feeling actually created a case of frustration and certainly make most employees to think of early retirement.
- b) It is clear that most employees have responded that their salaries do not meet their basic needs for life; as a result, they feel dissatisfied about their incomes that are not enough to help them live in an acceptable standard of living. On the other hand, a large number of employees expressed that despite their great and continuous efforts, they do not get reasonable rewards or incentives .So, they feel that they are deprived from the compensation that suits their actual

efforts. This research goes with Al Ghamidy (2000), who emphasized that more attention should be paid to support the financial status for employees to maximize their productivities.

- c) This research disagree with Samanah (2008), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine due to financial dimension .
- d) The general results concerning this field show that employees in the GEDCO have attitudes towards early retirement with a percentage of 67.44%. This actually reflects that large number of employees are not satisfied about the compensation and benefits practices applied by the organization.

**4- There is no significant effect at level 0.05 of HRM practices (promotion and transfer) on (employees' attitudes towards early retirement).**

**Table (5.9): Means and Test values for “Promotion and Transfer Practices in the Company”**

NO	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I think of early retirement as a result of lack of response from the company's management to allow me to move to a work environment commensurate with my qualifications	2.75	55.00	-2.34	0.010*	8
2.	Way in which the granting of promotions are not subject to specific clear criteria and leads me to the trend towards early retirement	3.61	72.30	5.96	0.000*	3
3.	I have been waiting for the first day of early retirement because I feel that my energies have been exhausted without obtaining the appropriate promotions	3.38	67.53	3.42	0.000*	6
4.	Promotion at work is far from efficiency and this leads me towards early retirement	3.48	69.63	4.45	0.000*	4
5.	Lack of promotion push me to think of early retirement.	3.46	69.29	4.27	0.000*	5
6.	Insistence of the administration not to transfer me to a suitable job causes me to think of early retirement	2.99	59.79	-0.10	0.461	7
7.	Most of job promotions are not granted on the basis of merit and perseverance at work and this leads me towards early retirement	3.65	72.95	6.19	0.000*	2
8.	I think that promotion system (career grades) is based on favoritism and nepotism and it drives me to towards early retirement	3.68	73.54	6.66	0.000*	1
	<b>All paragraphs of the field</b>	<b>3.37</b>	<b>67.48</b>	<b>4.26</b>	<b>0.000*</b>	

\* The mean is significantly different from 3

**Table 5.9 shows the following results:**

- The mean of paragraph 8 “I think that promotion system (career grades) is based on favoritism and nepotism and it drives me to towards early retirement” equals 3.68 (73.54%), Test-value = 6.66, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 7 “Most of job promotions are not granted on the basis of merit and perseverance at work and this leads me towards early retirement” equals 3.65 (72.95%), Test-value = 6.19, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph 1 “I think of early retirement as a result of lack of response from the company's management to allow me to move to a work environment commensurate with my qualifications” equals 2.75 (55.00%), Test-value = -2.34, and P-value = 0.010 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 3. It can be concluded that the respondents disagree to this paragraph.

- The mean of the field “Impact of Promotion and Transfer Practices in the Company” equals 3.37 (67.48%), Test-value = 4.26, and P-value=0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be concluded that the respondents agreed to field of “Impact of Promotion and Transfer Practices in the Company”. Accordingly, it can be concluded that there exists significant effect of promotion and transfer practice on employees, attitudes towards early retirement in GEDCo.

**Commentary**

a) Actually, most employees have responded that promotion system especially concerning career grades is not based on logical and gradual steps but depends on unacceptable criteria in terms of favoritism and nepotism. In other word, respondents have expressed that they are not satisfied about promotion system because most of job promotions are not granted on the basis of merit and perseverance at work and this lead them to think of early retirement. This research goes with Schneitz (2010), who revealed that it is hard for some employees to receive promotions because of discrimination.

- b) The research results also showed that promotion system is far from efficiency. This can be justified by saying that large number of respondents are deprived from their natural and gradual promotion not only because inefficiency but also due to injustice. Therefore, such practices pushed most employees to think of early retirement. This research goes with Christine (2004) who revealed that once high performing employees are identified; promotion opportunities and career development opportunities can be properly planned and be put in place for the benefit of the high performers before they contemplate an early retirement.
- As a general result It is quite clear that large number of employees with a percentage (67.48% ) have responded that attitudes toward early retirement is affected by promotion and transfer practices in GEDCO.

**5. There is no significant effect at level 0.05 of HRM practices (Performance Appraisal System) on (employees' attitudes towards early retirement).**

**Table (5.10): Means and Test values for “Performance Appraisal System in the Company”**

NO	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Performance appraisal system which applied in the company is non-professional	3.48	69.51	4.69	0.000*	1
2.	Performance appraisal criteria used in the company is not clear and this increases my attitude towards early retirement	3.21	64.26	2.02	0.022*	6
3.	I want to retire early because the company did not inform me the results of the performance appraisal since the employment.	3.10	62.00	0.90	0.185	8
4.	Performance appraisal process used in the company in unfair and this leads me to think of early retirement	3.14	62.84	1.34	0.091	7
5.	because the senior management does not link between granting promotions and the results of performance appraisal of the employee, so I think early retirement	3.36	67.16	3.44	0.000*	3
6.	Not motivating workers through positive findings leads me to think of early retirement	3.46	69.21	4.24	0.000*	2
7.	I think of early retirement because the performance appraisal system applied in the company does not take into account the specific job description.	3.28	65.61	2.62	0.005*	5
8.	I prefer early retirement because the performance appraisal system applied in the company does not help, mainly to understand the problems.	3.32	66.46	2.96	0.002*	4
	<b>All paragraphs of the field</b>	<b>3.29</b>	<b>65.70</b>	<b>3.16</b>	<b>0.001*</b>	

**Table 5.10 shows the following results:**

- The mean of paragraph 1 “Performance appraisal system which applied in the company is non-professional” equals 3.48 (69.51%), Test-value = 4.69, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agreed to this paragraph.
- The mean of paragraph 6 “Not motivating workers through positive findings leads me to think of early retirement” equals 3.46 (69.21%), Test-value = 4.24, and P-value = 0.000 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 3. It can be concluded that the respondents agreed to this paragraph.
- The mean of paragraph 3 “I want to retire early because the company did not inform me the results of the performance appraisal since the employment” equals 3.10 (62.00%), Test-value = 0.90, and P-value = 0.185 which is greater than the level of significance  $\alpha = 0.05$ . Then the mean of this paragraph is insignificantly different from the hypothesized value 3. It can be concluded that the respondents medium agree to this paragraph.
- The mean of paragraph 4 “Performance appraisal process used in the company in unfair and this leads me to think of early retirement” equals 3.14 (62.84%), Test-value = 1.34, and P-value = 0.091 which is greater than the level of significance  $\alpha = 0.05$ . Then the mean of this paragraph is insignificantly different from the hypothesized value 3. It can be concluded that the respondents medium agree to this paragraph.
- The mean of the field “Impact of Performance Appraisal System in the Company” equals 3.29 (65.70%), Test-value = 3.16, and P-value=0.001 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be concluded that the respondents agreed to field of “Performance Appraisal System in the Company “ Accordingly, there exists significant effect of performance appraisal system practice on employees, attitudes towards early retirement in GEDCo.

**Commentary**

- a. In paragraph1 “Performance appraisal system which applied in the company is non-professional”. Most employees have respondents that performance appraisal system in GEDCO is neither effective well nor professional and there is an apparent lack of a professional application of performance appraisal. Another important reason is that employees are not

informed with their performance appraisal neither annually nor less. Accordingly, they do not recognize the results of the actual performance appraisal. It can be clearly said that performance appraisal system need to be developed and improved effectively. This research goes with Christine (2004) who revealed that companies must invest in research and development for the assessment of the effectiveness of the MI-ERP in terms of employee performance improvement.

- b. In paragraph 3 with a proportional mean of 62%, employees stated that they have attitudes toward early retirement because they are not informed with their performance appraisal results since hiring. This research goes with Monika (2009), who revealed that feedback has an important effect on employees' performance.
- c. The whole results concerning this field has revealed that the full benefits of performance appraisal process are not achieved. This is can be justified due to many reasons: (a) there is no feedback to employees, as they are not informed about the results of performance appraisal; (b) lack of knowledge and importance of the performance appraisal; and (c) there are no legislations to support validation requirements for performance appraisals. All these reasons have an effect on employees' attitudes towards early retirement.

**General Commentary on The Five fields:**

**Table (5.11): Means and Test values for all paragraphs**

Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
Impact of recruitment and selection practices in the company	2.74	54.86	-3.29	0.001*	5
Impact of training and development practices in the company	2.95	58.98	-0.59	0.279	4
Impact of compensation and benefit practices in the company	3.37	67.44	4.11	0.000*	2
Impact of promotion and transfer practices in the company	3.37	67.48	4.26	0.000*	1
Impact of performance appraisal system in the company	3.29	65.70	3.16	0.001*	3
<b>All paragraphs</b>	<b>3.13</b>	<b>62.51</b>	<b>1.68</b>	<b>0.047*</b>	

\*The mean is significantly different from 3

Table (5.11) shows the mean for all **paragraphs** in the questionnaire equals 3.13 (62.51%), Test-value =1.68, and P-value=0.047 which is smaller than the level of significance  $\alpha = 0.05$ . The sign of the test is positive, so the mean of all **paragraphs** is significantly greater than the hypothesized value 3. So it can be concluded that the respondents agree to all **paragraphs** in general. Accordingly,



there exists significant impact of human resources management practices on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCo).

**Commentary:**

Finally, the total result indicates that human resources management practices in the investigated organization in this research (GEDCo) are not applied in an effective way and the firm should exert great efforts to improve these practices in order to achieve its goals efficiently and effectively. This especially appears in the fields of (impact of compensation and benefit practice in the company, impact of promotion and transfer practice in the company), as respondents agreed to the mentioned fields, and that act as a base of HRM practices' requirements. For the field (impact of performance appraisal system in the company, impact) needs more focus, modification and improvement, because without this field, senior management will not be able to measure the actual performance for employees. On the other hand, more awareness campaigns and training programs should be implemented to develop HRM department in such a major semi- public organization in Gaza Strip. In other words, it is clear that most respondents with proportional mean 62.51% have agreed that human resources management practices (HRM) have a significant impact on employees' attitudes towards early retirement). This main result does not confirm the assumption adopted by the researcher. Accordingly, it can be said that the more professional HRM practices the less attitudes towards early retirement.

**6. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to personal traits (gender, age, scientific qualification, job title, and years of services).**

**The Independent Samples T-test** is used to examine if there is a statistical significant difference between two means among the respondents toward the Impact of Human Resources Management Practices On Employees' Attitudes Towards Early Retirement due to (Gender).

**The One-Way Analysis of Variance (ANOVA)** is used to examine if there is a statistical significant difference between several means among the respondents toward the Impact of Human Resources Management Practices on Employees' Attitudes Towards Early Retirement due to (Age, Qualification, Job Titles and Years of Services).

**6.1. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to (Gender).**

**Table (5.12): Independent Samples T-test test of the fields and their p-values for Gender**

No.	Field	Means		Test Value	Sig.
		Male	Female		
1.	Impact of Recruitment and Selection Practices in the Company	2.84	2.17	3.086	0.002*
2.	Impact of Training and Development Practices in the Company	3.07	2.23	3.537	0.001*
3.	Impact of Compensation and Benefits Practices in the Company	3.47	2.78	2.755	0.006*
4.	Impact of Promotion and Transfer Practices in the Company	3.45	2.91	2.161	0.032*
5.	Impact of Performance Appraisal System in the Company	3.37	2.82	2.171	0.031*
	<b>All fields together</b>	<b>3.22</b>	<b>2.56</b>	<b>3.189</b>	<b>0.002*</b>

\* The mean difference is significant a 0.05 level

Table 5.12 shows that the p-value (Sig.) is smaller than the level of significance  $\alpha = 0.05$  for each field, then there is significant difference among the respondents toward each field due to Gender. It can be concluded that the personal characteristics' Gender has an effect on each field.

### Commentary

- a) The research reveals that gender has a significant effect on all field (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system). In addition, male respondents have the higher than female ones.

This might be illustrated by the nature of men who bear extra tasks to do in addition to their work responsibilities especially those who work outdoor under changeable circumstances.

- b) This research goes with El-Hamidi (2010), who revealed there is statistical differences at the level of function of ( $\alpha = 0.05$ ) in “Early Retirement in The Government Sector in Egypt: Preferences, Determinants, and Policy implications due to gender.

- c) On the other hand, This research disagree with Samanah (2008), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine due to sex variable.

## 6.2. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to (Age).

**Table (5.13): ANOVA test of the fields and their p-values for Age**

No.	Field	Means				Test Value	Sig.
		less than 35	35 - < 45	45 - < 55	55 and more		
1.	Impact of Recruitment and Selection Practices in the Company	2.79	2.54	2.96	2.87	1.827	0.144
2.	Impact of Training and Development Practices in the Company	3.10	2.78	3.06	3.08	0.931	0.427
3.	Impact of Compensation and Benefits Practices in the Company	3.47	3.27	3.57	3.04	1.202	0.310

4.	Impact of Promotion and Transfer Practices in the Company	3.56	3.15	3.60	3.32	1.883	0.134
5.	Impact of Performance Appraisal System in the Company	3.35	3.09	3.52	3.29	1.317	0.270
	<b>All fields together</b>	<b>3.23</b>	<b>2.95</b>	<b>3.32</b>	<b>3.11</b>	<b>1.626</b>	<b>0.185</b>

Table 5.13 shows that the p-value (Sig.) is greater than the level of significance  $\alpha = 0.05$  for each field, then there is insignificant difference among the respondents toward each field due to Age. It can be concluded that the personal characteristics' Age has no effect on each field.

### Commentary

As it is clear that impact of HRM practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCO) is not affected by employees' age.

- a) It can be said that age has no effect on respondents' answers towards all field because all employees are nearly exposed to the same work conditions, climate and environment in GEDCO. This research goes with Samanah (2008), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine due to age.
- b) On the other hand, this research disagree with Monika (2009), who revealed that there is statistical differences at the level of function of ( $\alpha = 0.05$ ) in intention of early retirement and continuing to work among middle-aged and older employees due to age. In addition, Al Qahtany (2009), who revealed that there is statistical differences at the level of function of ( $\alpha = 0.05$ ) in tendency to early retirement for security men: its motivations, security and administrative consequences due to age. And also This result disagrees with Al Ghamidy (2001) who revealed that there is statistical differences at the level of function of ( $\alpha = 0.05$ ) in Teacher's Attitudes towards Early Retirement in Mecca Al Mokarama city and its relations with some variables" due to age .
- c) Regarding compensation and benefits practices in the company, age has no effect on respondents' answers because all employees irrespective of their different ages have been suffering from lack of suitable and appropriate salaries, rewards, incentives and allowances. On the other hand, cost of living may be one of the most important reasons for all employees to think of early retirement.

**6.3. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to (Qualification).**

**Table (5.14): ANOVA test of the fields and their p-values for Qualification**

No.	Field	Means						Test Value	Sig.
		less than secondary school	General Secondary School Certificate	Technical Diploma	Diploma	Bachelor	Master		
1.	Impact of Recruitment and Selection Practices in the Company	2.95	2.82	2.83	2.74	2.54	3.13	0.875	0.499
2.	Impact of Training and Development Practices in the Company	2.81	3.17	3.18	3.09	2.67	2.72	1.472	0.201
3.	Impact of Compensation and Benefits Practices in the Company	3.61	3.79	3.43	3.44	3.05	3.36	1.717	0.133
4.	Impact of Promotion and Transfer Practices in the Company	3.21	3.51	3.40	3.58	3.18	3.68	0.710	0.617
5.	Impact of Performance Appraisal System in the Company	3.41	3.35	3.36	3.64	3.03	3.39	0.976	0.434
	<b>All fields together</b>	<b>3.19</b>	<b>3.30</b>	<b>3.22</b>	<b>3.27</b>	<b>2.88</b>	<b>3.25</b>	<b>1.114</b>	<b>0.354</b>

Table 5.14 shows that the p-value (Sig.) is greater than the level of significance  $\alpha = 0.05$  for each field, then there is insignificant difference among the respondents toward each field due to Qualification. It can be concluded that the personal characteristics' Qualification has no effect on each field.

### Commentary

- a) Qualifications of respondents didn't affect any field of the research, because almost all respondents have good education levels as the researcher excluded employees with less than secondary educational level so as to get accurate results towards impact of HRM practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCO). This means that most of employees are educated and they could approximately view and perceive the statements of the five fields.
- b) This research goes with Samanah (2008), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine due to academic qualifications. This result also agrees with Al Qahtany (2009), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in tendency to early retirement for security men: its motivations, security and administrative consequences due to education. On the other hand, this research disagree with El-Hamidi (2010), who revealed in "Early Retirement in The Government Sector in Egypt: Preferences, Determinants, and Policy implications "that the level of education influences the decision to retire at a certain age.

**6.4. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to (Job Title).**

**Table (5.15): ANOVA test of the fields and their p-values for Job Title**

No.	Field	Means						Test Value	Sig.
		Manager / vice manager	Section Head	Branch Head	Technician	Administrative Position	Vocational Position		
1.	Impact of Recruitment and Selection Practices in the Company	2.47	2.42	3.19	2.77	2.67	2.81	3.366	0.006*
2.	Impact of Training and Development Practices in the Company	2.47	2.55	3.60	2.86	2.90	2.98	5.912	0.000*
3.	Impact of Compensation and Benefits Practices in the Company	2.58	3.14	3.79	3.58	3.49	3.32	3.792	0.003*
4.	Impact of Promotion and Transfer Practices in the Company	2.98	3.08	3.87	3.40	3.45	2.86	3.584	0.004*
5.	Impact of Performance Appraisal System in the Company	2.93	2.94	3.76	3.37	3.32	3.06	3.006	0.012*
	<b>All fields together</b>	<b>2.68</b>	<b>2.81</b>	<b>3.62</b>	<b>3.17</b>	<b>3.14</b>	<b>3.00</b>	<b>4.887</b>	<b>0.000*</b>

\* The mean difference is significant a 0.05 level

Table 5.15 shows that the p-value (Sig.) is smaller than the level of significance  $\alpha = 0.05$  for each field, then there is significant difference among the respondents toward each field due to Career Position. It can be concluded that the personal characteristics' job title has an effect on each field.

**Commentary**

- a) As it is quite clear that impact of HRM practices (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCO) is affected by job title. This can be justified that not all employees have the same career positions this means that salaries are certainly different among employees .In other words, the high career position the high salary and vice versa , so those with lower career position will differ from those with high position concerning their attitudes towards early retirement.
- b) This research disagrees with Al Qahtany (2009), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in tendency to early retirement for security men: its motivations, security and administrative consequences due to job title.

**6.5. There is no significant differences at level 0.05 among respondents towards (impact of human resources management practices on employees' attitudes towards early retirement) due to (Years of Services).**

**Table (5.16): ANOVA test of the fields and their p-values for Years of Services**

No.	Field	Means			Test Value	Sig.
		10 - < 15	15 - < 20	20 and more		
1.	Impact of Recruitment and Selection Practices in the Company	2.66	2.75	2.89	0.613	0.543
2.	Impact of Training and Development Practices in the Company	2.97	2.74	3.27	2.623	0.075
3.	Impact of Compensation and Benefits Practices in the Company	3.29	3.42	3.44	0.284	0.753
4.	Impact of Promotion and Transfer Practices in the Company	3.38	3.31	3.47	0.203	0.816
5.	Impact of Performance Appraisal System in the Company	3.25	3.25	3.42	0.282	0.755
	<b>All fields together</b>	<b>3.09</b>	<b>3.08</b>	<b>3.28</b>	<b>0.561</b>	<b>0.572</b>

Table 5.16 shows that the p-value (Sig.) is greater than the level of significance  $\alpha = 0.05$  for each field, then there is insignificant difference among the respondents toward each field due to Years of Experience. It can be concluded that the personal characteristics' Years of Experience has no effect on each field.

### **Commentary**

- a) Years of experience does not affect the respondents' answers towards the impact of human resources management practices on employees' attitudes towards early retirement may be because most of employees are exposed to the same circumstances, nearly the same conditions, and the same organizational environment, the same laws, regulations etc. In addition, it can be said here that attitude towards early retirement is not a dynamic process that is changed easily by a certain situation; indeed it is an overall feeling that is affected by many various factors.
- b) This research goes with Samanah (2008), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in attitudes of governmental secondary schools teachers towards early retirement in the North of West Bank – Palestine due to years of experience. This research also goes with Al Qahtany (2009), who revealed that there is no statistical differences at the level of function of ( $\alpha = 0.05$ ) in tendency to early retirement for security men: its motivations, security and administrative consequences due to years of services.

## **Chapter Six: Conclusions and Recommendations**

- **Introduction**
- **Conclusions**
- **Recommendations**
- **Proposed Future Studies**

**Introduction:**

This chapter lists the conclusions of this research, some recommendations based on these conclusions, and suggestions for future researches in order to improve human resources management (HRM) practices in Gaza Electricity Distribution Corporation (GEDCo).

**Conclusions:**

The objective of this research is to investigate the impact of human resources management practices on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCo) as a semi-public organization. It is hoped that this research will provide a reference to senior managers in the GEDCo to develop effective HRM practices in order to enhance employees' performance and commitment and may reduce their attitudes towards early retirement. The following is a summary of the conclusions that can be drawn from this research:

**1. Conclusions related to Recruitment and Selection Practice:**

- a) Results of this research showed there is no significant effect of HRM practices related to recruitment and selection on employees' attitudes towards early retirement in GEDCo. This result can be illustrated due to the following reasons: First, employees showed that it is not necessary for them to be selected for works or jobs according to their qualifications. In other words, most employees are not interested a lot whether they had been selected for careers which suit their qualifications or not. So they do not think of early retirement due to such reason. Second, many employees at GEDCo indicated that despite their current places in the company do not give them the status that they deserve in the community, they never think of early retirement may be because they do not have an alternative work outside the firm.
- b) On the other hand, employees also indicated that it is hardly for those who are responsible for selection and hiring to be committed with laws, legislations, and selection criteria.
- c) In addition, results showed that most employees expressed that recruitment process in the company is based on personal relationships and favoritism and selection process is not based on the principle of merit and efficiency.
- d) Results also showed that GEDCo lacks of justice, honesty and truthfulness when making recruitment and selection practices.

**2- Conclusions related to Training and development Practices:**

- a) The research revealed that there is a significant effect of HRM practices concerning training and development on employees' attitudes towards early retirement in GEDCo. Actually, most of employees indicated that plans and training programs in the company are weak and not



effective which create a feeling of disappointment and dissatisfaction for them. On the other hand, employees showed that training process in the organization is based on discrimination. This means that huge number of persons did not have any training course since hiring. This really moved their attitudes towards early retirement.

- b) They also moderately agreed that the organization does not believe in the importance of training and development for employees. Moreover, they revealed that their attitudes increase towards early retirement because the company does not identify training needs in advance.

### 3- Conclusions related to Compensation and Benefits Practices:

- a) The research's results revealed that there is a significant effect of HRM practice related to compensation and benefit on employees attitudes towards early retirement in GEDCo. In fact, large number of employees confirmed that their incomes are not suitable for what they give of efforts. Moreover, most of them showed that their salaries are not enough to meet the basic needs for life and does not provide them with social security for a long-term .This result may be due to that financial system concerning salaries and wages at GEDCo is not enough professional and need to be restructured .Accordingly, these reasons moved employees attitudes towards early retirement.
- b) Results also showed that compensation system related to over time is not applied fairly. This means that not all overtime hours are recognized by the organization's management which makes employees feel with disappointment and frustration.

### 4- Conclusions related to Promotion and Transfer Practice:

- a) The research revealed that there is a significant effect of HRM practices elated to promotion and transfer on employees' attitudes towards early retirement at GEDCo. As it is clear by questionnaire analysis that most of employees showed that promotion system (career grades) is based on favoritism and nepotism. This means that high percentage of employees are deprived from their gradual promotion because the organization unfortunately does not adopt reasonable or logical criteria when applying this practice. On the other hand, employees also confirmed despite spending long times in serving the organization, they do not have any type of promotion. This certainly created a feeling or desire towards early retirement.
- b) The research showed that employees at GEDCo are not interested a lot in transfer process. In other words, when management refuses to move an employee to another career that suits to his qualification this will not affect him.

- c) They expressed that Most of job promotions are not granted on the basis of merit and perseverance at work, this certainly will cause a case of dissatisfaction and frustration and then for this reason their attitudes can be moved towards early retirement.

5- Conclusions related to Performance appraisal System:

- a) Results showed that there is a significant effect of HRM practices related to performance appraisal system on employees' attitudes towards `early retirement at GEDCo. High percentage of employees indicated that performance appraisal system in the organization is non-professional; this result may be due to that the senior management does not link between granting promotions and the results of performance appraisal.
- b) On that other hand, Employees are not satisfied absolutely with performance appraisal system. The appraisal system in GEDCo is perceives as meaningless by most employees because it does not help mainly to understand the problems, it is not accompanied by incentives and rewards.
- c) Results of this research also showed that Performance appraisal criteria used in the GEDCo is not clear , unfair and does not take into account the specific job description. That is, when performance appraisal system is accurately designed and followed up by a constructive feedback, employees will feel satisfied towards their job design and then their attitudes towards early retirement will certainly be decreased.

6- Conclusions related to Personal Characteristics:

- a) Gender: Results showed that gender has a significant difference on respondents' answers on all field (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system).
- b) Age: This research revealed that the characteristic of the respondents' Age has no effect on each field (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system).
- c) Qualification: Results showed that the characteristic of the respondents' qualification has no effect on each field (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system).
- d) Job Title: According to the research's results, it can be concluded that the characteristic of the respondents' job title has an effect on each field (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system).

- e) Years of experience: In this research, results showed that there is insignificant difference in respondents' answers toward all fields (recruitment and selection, training and development, compensation and benefits, promotion and transfers, performance appraisal system) due to years of experience.

### **Recommendations:**

According to the results of this research, important recommendations can be drawn for GEDCo as an organization to take into account. Based on the research analysis, findings and conclusions, the researcher proposes the following recommendations:

1. The researcher recommends that recruitment and selection process should be made very carefully according to the best ability of the employee concerned based on merit and efficiency by applying justice, honesty and truthfulness. Organizations also should implement equal employment opportunities away from bias in order to determine the actual needs of the workforce in the light of the firm's financial ability to ensure smooth running of the business operations.
2. It is necessary for GEDCo to reconsider its organizational structure based on putting the right person in the right place and giving each employee the status that he/she deserves in the community. This will enhance and increase employees' satisfaction about career development on one hand, and empower the organization confidence among employees on the other hand.
3. Special attention should be devoted for training and development plans, programs and activities in order to enhance the knowledge and skills of the employees, to adopt new technology, and to develop their careers. GEDCo also should recognize that training process is an investment because the more training the more gaining.
4. GEDCo administration is recommended to review the salaries, incentives and reward system. The increase of cost of living and the continuous requirements makes it necessary to improve the scale of the salaries to meet the employees' responsibilities and needs. On the other hand, organization should strive to offer employees' opportunities to increase their salary through implementing multiple levels of promotion in the early years of work. This actually will increase employees' satisfaction that will certainly increase their organizational commitment and reduce attitudes towards early retirement.
5. Seniors, decisions makers and managers at GEDCo should take into consideration that the promotion opportunities must be fair and depend on well-organized, transparent and accurate criteria such as experience, qualification, performance, abilities and skills because unfair criteria

of promotion lead to lower level of motivation and satisfaction and also lower level of organizational commitment. Accordingly, will increase employees' attitudes towards early retirement.

6. The researcher recommends that performance appraisal system should be implemented in a professional fashion that would measure staff performance, enable corrective action and provides employees with constant feedback in order to prevent committing mistakes that might harm the organization. This will certainly encourage employees to learn and develop themselves even if the organization is not taking the outputs as a guide to career development, the individual can seek the development by his own, based on professional clear feedback and identified criteria.
7. Gaza Electricity Distribution Corporation should create better awareness of the benefits of adopting and implementing HRM practices as this will achieve labor stability through the reduction of attitudes towards early retirement which in turn will improve the rate of employee retention in the organization.
8. Senior management in GEDCo should take into consideration that HRM functions should be applied as an integrated system to achieve goals efficiently and effectively. This can be by involving employees of certain grades with the process of decision-making.
9. It is recommended for GEDCo to conduct formal assessments of all employees during the first five years of employment to measure success in providing an employment environment that promotes jobs satisfaction and organizational commitment. This may provide information useful for analyzing and modifying HRM practices that will help to improve where there are deficiencies in employee perception of job satisfaction, organizational commitment and early retirement decision.
10. Finally, it is necessary for GEDCo to provide its employees with a proper awareness concerning early retirement system and how it may affect their lives. This will help them to be more aware before taking any decision positively or negatively.

**Proposed Future Studies:**

1. The impact of work stress on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation GEDCo.
2. The relationship between occupational belonging and early retirement in governmental ministries in Gaza Strip.

3. Impact of organizational conflicts on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCo).
4. Impact of job satisfaction and organizational commitment on employees' attitudes towards early retirement in Gaza Electricity Distribution Corporation (GEDCo).

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### 3- Website

- <http://www.gedco.ps>.

# Appendices

- **Appendix A: Questionnaire in English**
- **Appendix B: Questionnaire in Arabic**
- **Appendix C: Referees**

## Appendix A: Questionnaire in English

**The Islamic University Gaza**  
**Dean of Post Graduate Studies**  
**Faculty of commerce - MBA Program**



Dear, employees of Gaza Electricity Distribution Corporation,,,

This questionnaire is one of the research tools for completing the requirement for MBA degree entitled “**Impact of Human Resources Management Practices on Employees attitudes towards Early Retirement**”.

It aims to prepare a research about this subject for academic purposes, and to assess the current practices related to the subject in your organization. Note that the information will not be used for any reason other than the scientific research.

Therefore, the researcher hopes to get the required information, by putting (✓) in the square related to your answer.

Thank You

**Researcher: Waseem Swedan**

<b>Gender</b>	<input type="checkbox"/> Male <span style="margin-left: 200px;"><input type="checkbox"/> Female</span>
<b>Age</b>	<input type="checkbox"/> less than 35 <input type="checkbox"/> 35 - < 45 <input type="checkbox"/> 45 - < 55 <input type="checkbox"/> 55 and more
<b>Qualification</b>	<input type="checkbox"/> less than secondary school <input type="checkbox"/> General Secondary School Certificate <input type="checkbox"/> Technical Diploma <input type="checkbox"/> Diploma <input type="checkbox"/> Bachelor <input type="checkbox"/> Master
<b>Job Title</b>	<input type="checkbox"/> Manager <input type="checkbox"/> Vice manager <input type="checkbox"/> Section Head <input type="checkbox"/> Branch Head <input type="checkbox"/> Technician <input type="checkbox"/> Administrative <input type="checkbox"/> Vocational Position
<b>Years of Service</b>	<input type="checkbox"/> 10 - < 15 <input type="checkbox"/> 15 - < 20 <input type="checkbox"/> 20 and more

No	Question	Very Strong Agree	Strong Agree	Medium Agree	Little Agree	Very Little Agree
<b>Second Section :Recruitment and Selection Practices in the Company</b>						
1	I think of early retirement because the nature of my work in the company is not suitable with my qualifications.					
2	The difference between tasks and nature of my career which has been chosen for me leads me to think of early retirement					
3	I wait for early retirement because my current place in the company does not give me the status that I deserve in the community					
4	Hiring me for a lower level than the level which I deserve push me to think of early retirement					
5	lack of justice, honesty and truthfulness when making recruitment process leads me to move toward early retirement					
6	The selection process for employees is not based on the principle of merit and efficiency, this drives me to think of early retirement					
7	The recruitment process in the company is based on personal relationships and favoritism and this push me towards early retirement					
8	It is hardly for those who are responsible for selection and hiring to be committed with laws, legislations, and selection criteria. so I think of early retirement					
9	Staff selection process in the company is far from transparency, openness and clarity .This leads me to move toward early retirement.					
10	Staff selection process in the company through internal sources is extremely based on ambiguity and this motivates me to move toward early retirement					
<b>Third Section : Training and Development Practices in the Company</b>						
11	Plans and training programs in the company is weak.					
12	I think of early retirement because I have not got any training course in the field of my work since the beginning of hiring.					
13	My attitude increases towards early retirement because I have been suffering from lack of interest by the administration concerning training and development					
14	My skills in the work neither renewed nor evolve and this motivates me to move toward early retirement					
15	My attitude increases towards early retirement because the company does not identify training needs in advance.					

16	I think of early retirement because the company does not believe that training and development of workers is important.					
17	I did not participate at least once a year in training programs outside Gaza Strip for the development of evolutionary career so I think of early retirement					
18	The company discriminate among employees concerning training , this push me to think of early retirement					
<b>Forth Section : Compensation and Benefits Practices in the Company</b>						
19	Lack of financial incentives push me to think of early retirement.					
20	Compensation package offered by the company are not commensurate with the relative importance of the work that I do and do not give me my full rights as an employee, which leads me to think of early retirement.					
21	I find that my salary does not provide me and my family with the social security for a long-term .So I think of early retirement.					
22	My income is not suitable for what I give of effort so I think of early retirement					
23	I find that the salary that I get and its accessories could not meet my basic needs so I think of early retirement					
24	Compensation system related to over time is not applied fairly so, I think of early retirement.					
25	Savings system applied in the company as well as the end of service reward is not acceptable for me, and this increases my attitude towards early retirement					
26	Social allowances for the wife and children is unacceptable and this motivates me to move toward early retirement					
<b>Fifth Section : Promotion and Transfer Practices in the Company</b>						
27	I think of early retirement as a result of lack of response from the company's management to allow me to move to a work environment commensurate with my qualifications and scientific					
28	Way in which the granting of promotions are not subject to specific clear criteria and leads me to the trend towards early retirement					
29	I have been waiting for the first day of early retirement because I feel that my energies have been exhausted without obtaining the appropriate promotions					
30	Promotion at work is far from efficient and this leads me towards early retirement					
31	Lack of promotion push me to think of early retirement.					

32	Insistence of the administration not to transfer me to a suitable job causes me to think of early retirement					
33	Most of job promotions are not granted on the basis of merit and perseverance at work and this leads me towards early retirement					
34	I think that promotion system (career grades) is based on favoritism and nepotism and it drives me to towards early retirement					
<b>Sixth Section : Performance Appraisal System in the Company</b>						
35	Performance appraisal system which applied in the company is non-professional					
36	Performance appraisal criteria used in the company is not clear and this increases my attitude towards early retirement					
37	I want to retire early because the company did not inform me the results of the performance appraisal since the employment.					
38	Performance appraisal process used in the company in unfair and this leads me to think of early retirement					
39	because the senior management does not link between granting promotions and the results of performance appraisal of the employee, so I think early retirement					
40	Not motivating workers through positive findings leads me to think of early retirement					
41	I think of early retirement because the performance appraisal system applied in the company does not take into account the specific job description.					
42	I prefer early retirement because the performance appraisal system applied in the company does not help, mainly to understand the problems.					

## Appendix B: Questionnaire in Arabic



الجامعة الإسلامية - غزة

عمادة الدراسات العليا

كلية التجارة - قسم إدارة الأعمال

السادة موظفي/ات شركة توزيع كهرباء محافظات غزة - الكرام ،،،

الاستبانة التي بين أيديكم هي إحدى أدوات الدراسة لاستكمال متطلبات درجة الماجستير في إدارة الأعمال

وهي بعنوان: "أثر ممارسات إدارة الموارد البشرية على اتجاهات الموظفين نحو التقاعد المبكر"

وذلك لإعداد بحث حول هذا الموضوع لأغراض أكاديمية لدراسة الواقع الحالي للممارسات المرتبطة بموضوع الدراسة في مؤسستكم مع العلم بأن كافة المعلومات التي سيتم الحصول عليها لن تستخدم إلا لخدمة أغراض البحث العلمي فقط لذا أرجو التكرم بالمساعدة في الحصول على المعلومات والبيانات المطلوبة بوضع علامة ( ✓ ) في المربع الذي يوافق خياراتكم/كن .

شاكر لكم/لكن حسن التعاون

الباحث

وسيم محمد جبر سويدان

القسم الأول: البيانات الشخصية:

الجنس	<input type="checkbox"/> ذكر <input type="checkbox"/> انثى
العمر	<input type="checkbox"/> أقل من 35 سنة <input type="checkbox"/> 35- أقل من 45 <input type="checkbox"/> 45- أقل من 55 <input type="checkbox"/> 55 سنة فأكثر
المؤهل العلمي	<input type="checkbox"/> أقل من ثانوية <input type="checkbox"/> ثانوية عامة <input type="checkbox"/> دبلوم فني <input type="checkbox"/> دبلوم جامعي <input type="checkbox"/> بكالوريوس <input type="checkbox"/> ماجستير
المسمى الوظيفي	<input type="checkbox"/> مدير <input type="checkbox"/> نائب مدير <input type="checkbox"/> رئيس قسم <input type="checkbox"/> رئيس شعبة <input type="checkbox"/> فني <input type="checkbox"/> وظيفة إدارية <input type="checkbox"/> وظيفة مهنية
عدد سنوات الخدمة	<input type="checkbox"/> 10- أقل من 15 سنة <input type="checkbox"/> 15- أقل من 20 سنة <input type="checkbox"/> 20 سنة فأكثر



م	السؤال	موافق بدرجة قليلة جدا	موافق بدرجة قليلة	موافق بدرجة متوسطة	موافق بدرجة كبيرة	موافق بدرجة كبيرة جدا
<b>القسم الثاني: ممارسات الاستقطاب والاختيار في المؤسسة</b>						
1	أفكر في التقاعد المبكر لان طبيعة عملي في الشركة لا تتناسب مع مؤهلاتي العلمية					
2	اختلاف مهام عملي عن طبيعة الوظيفة التي تم اختياري لها يدفعني للتفكير في التقاعد المبكر					
3	أنتظر التقاعد المبكر لان مكان عملي الحالي في الشركة لا يعطيني المكانة التي استحقها في المجتمع					
4	تعييني على مستوى اقل من المستوى الذي استحقه يدفعني للتفكير في التقاعد المبكر					
5	عدم تحرى العدالة والأمانة والصدق عند إجراء عملية الاستقطاب يدفعني للتوجه نحو التقاعد المبكر					
6	عملية الاختيار للعاملين غير قائمة مبدأ الجدارة والكفاءة وهذا يدفعني للتوجه نحو التقاعد المبكر					
7	تمت عملية الاستقطاب في الشركة بناء على العلاقات الشخصية والمحسوبية وهذا يدفعني للتوجه نحو التقاعد المبكر					
8	قلما يلتزم القائمون على عملية الاختيار والتعيين بمعايير وإجراءات وتشريعات وقوانين الاختيار لذلك أفكر في التقاعد المبكر					
9	عملية اختيار الموظفين في الشركة بعيدة عن الشفافية والعلانية والوضوح وهذا يدفعني للتوجه نحو التقاعد المبكر					
10	عملية اختيار الموظفين في الشركة من خلال المصادر الداخلية قائمة على الغموض بشكل كبير وهذا يدفعني للتوجه نحو التقاعد المبكر					
<b>القسم الثالث: ممارسات التدريب والتطوير في المؤسسة</b>						
11	خطط وبرامج التدريب في الشركة ضعيفة					
12	افكر في التقاعد المبكر لانني لم اتلقى اى دورة تدريبية في مجال عملي منذ بداية التعيين					
13	اتجاهي يزيد نحو التقاعد المبكر لأنني أعاني من عدم الاهتمام من قبل الإدارة فيما يتعلق بالتدريب والتطوير					

					14	مهاراتي في العمل لا تتجدد ولا تتطور وهذا يدفعني للتوجه نحو التقاعد المبكر
					15	يزيد اتجاهي نحو التقاعد المبكر بسبب عدم قيام الشركة بتحديد الاحتياجات التدريبية اللازمة للعمل بشكل مسبق
					16	أفكر في التقاعد المبكر لان الشركة لا تؤمن بان التدريب ورفع مستوى العاملين هو امر مهم
					17	لأنني لم أشارك على الأقل مرة في السنة في برامج تدريبية خارج قطاع غزة لتنمية تطويري الوظيفي لذلك أفكر في التقاعد المبكر
					18	تقوم الشركة بالتمييز بين الموظفين في عمليات التدريب وهذا يدفعني للتوجه نحو التقاعد المبكر
<b>القسم الرابع: ممارسات التعويض المالي في المؤسسة</b>						
					19	قلة الحوافز المادية تدفعني للتفكير في التقاعد المبكر
					20	مجموعة التعويضات التي تقدمها الشركة لا تتناسب مع الأهمية النسبية للعمل الذي أقوم به ولا تعطيني حقوقي كاملة كموظف مما يدفعني للتفكير في التقاعد المبكر
					21	أجد ان الراتب الذي اتقاضاه لا يؤمن لي ولأسرتي ضمانا اجتماعيا على المدى البعيد لذلك أفكر في التقاعد المبكر
					22	دخلي غير مناسب مقابل ما أبذله من جهد ولذلك أفكر في التقاعد المبكر
					23	أجد أن الراتب الذي أتقاضاه وملحقاته لا يسد حاجاتي الأساسية لذلك أفكر في التقاعد المبكر
					24	نظام التعويض الخاص بالساعات الإضافية غير مطبق بعدالة وهذا يدفعني للتفكير في التقاعد المبكر
					25	نظام الادخار المطبق في الشركة وكذلك مكافأة نهاية الخدمة غير مقبول بالنسبة لي وهذا يزيد من اتجاهي نحو التقاعد المبكر
					26	العلاوات الاجتماعية عن الزوجة والأولاد غير مقبولة وهذا يدفعني للتوجه نحو التقاعد المبكر
<b>القسم الخامس: ممارسات الانتقال والترقيات في المؤسسة</b>						
					27	أفكر في التقاعد المبكر نتيجة عدم استجابة إدارة الشركة للسماح لي بالانتقال الى بيئة عمل تتناسب مع ومؤهلاتي العلمية
					28	الطريقة التي يتم بها منح الترقيات غير خاضعة لمعايير واضحة ومحددة وتدفعني الى التوجه نحو التقاعد المبكر
					29	أنتظر اول يوم للتقاعد المبكر لأنني اشعر باستفاد كامل طاقاتي في العمل دون الحصول على ترقيات مناسبة

					30	الترقية في العمل بعيدة عن الكفاءة وهذا يدفعني الى التوجه نحو التقاعد المبكر
					31	عدم ترقيتي تدفعني للتفكير في التقاعد المبكر
					32	إصرار الإدارة على عدم نقلى لمكان عمل مناسب يسبب لي التفكير في التقاعد المبكر
					33	غالبية الترقيات الوظيفية لا تمنح بناء على الجدارة والمثابرة في العمل وهذا يدفعني الى التوجه نحو التقاعد المبكر
					34	أرى أن نظام الترقيات المستحقة (التدرج الوظيفي) تدخل فيه المحاباة والواسطة وهذا يدفعني الى التوجه نحو التقاعد المبكر
<b>القسم السادس: أثر ممارسات تقييم الاداء في المؤسسة</b>						
					35	نظام تقييم الأداء المطبق في الشركة غير مهني
					36	معايير تقييم الاداء المستخدمة في الشركة غير واضحة وهذا يزيد من اتجاهي نحو التقاعد المبكر
					37	ارغب في التقاعد المبكر لان الشركة لم تقوم بإعلامي بنتائج تقييم الأداء منذ التعيين.
					38	عملية تقييم الأداء المستخدمة في الشركة غير عادلة وهذا يدفعني للتفكير في التقاعد المبكر
					39	عدم ربط الإدارة العليا بين منح الترقيات ونتائج تقييم الأداء للموظف الامر الذي يدفعني للتوجه نحو التقاعد المبكر
					40	عدم تحفيز العاملين من خلال نتائجهم الايجابية يدفعني للتفكير في التقاعد المبكر
					41	أفكر في التقاعد المبكر لان نظام تقييم الأداء المطبق في الشركة لا يراعى الوصف الوظيفي المحدد
					42	أفضل التقاعد المبكر لان نظام تقييم أداء العاملين المطبق في الشركة لا يساعد بشكل رئيسي على فهم المشكلات

## Appendix C: Referees

### List of referees names and place of work

No.	Name	Place of Work
1.	Dr. Yousuf Bahar	The Islamic University of Gaza.
2.	Dr. Samir Safi	The Islamic University of Gaza.
3.	Dr. Akram Sammour	The Islamic University of Gaza.
4.	Dr. Mohammed Faris	Al Azhar University - Gaza.
5.	Dr. Wafiq Al Agha	Al Azhar University - Gaza.
6.	Dr. Khalil Hajjaj	Al Azhar University - Gaza.
7.	Dr. Jalal Shabat	Al-Quds Open University.
8.	Dr. Ahmed Al Mashharawi	Management and Politics Academy.
9.	Dr. Ahmed Al Wadia	Management and Politics Academy.
10.	Eng. Waleed Sattom	Manager of Gaza Branch in GEDCo.
11.	Mr. Ayman Al Duqi	Palestinian Insurance and Pensions Authority