

## **Retirement: A Blessing or a Curse? The Nigerian Teachers' Perceptions**

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### **Abstract**

The study aimed at the perceptions of primary, secondary and tertiary school teachers concerning retirement. The sample consisting of 600 retired teachers was randomly selected from three geo-political zones in Nigeria. A questionnaire consisting of 20 items on the perceptions of teachers concerning retirement was designed by the researcher. The instrument was validated by experts in school administration and test/evaluation in Niger Delta University Wilberforce Island, Bayelsa State Nigeria. It was tested for reliability using the test re-test method and data obtained was analyzed using the Product Moment Correlation Coefficient Statistics. It was established at 0.86 which shows the instrument was found reliable. This was administered to the respondents and the responses collated and analyzed. The result reveals that there is no significant difference between primary and secondary schools teachers concerning retirement in Nigeria but it differs with tertiary school teachers since they are open to contract jobs and other opportunities outside service. The primary and secondary school teachers in Nigeria, consider retirement as a curse while it is a blessing to the tertiary school teachers. Valued suggestions were made to cater for retirees and retirement.

**Keywords:** Retirement, retirees, Nigerian teachers, teachers' satisfaction.

## Introduction

It is stated biblically that to everything there is a season; a time to work and a time to retire (Eccl. 3:1). Retirement in the school system is an official and formal ending of a work life. It is a transition from active involvement in the world of work to active world of leisure. Denga (2010) noted that retirement is the longest vacation and it is a pleasurable experience. Okorodudu & Irikefe (2002) reaffirmed that retirement make the peak of carrier accomplishment. Akinboye (2004) stated that retirement is process in which an individual disengages from routine work performance. Retirement is often perceived as the realization of a life goal and it represents the happier time of one's life. It is a mark of honour and appreciation from their employers.

Retirement can simply be explained as a situation where an individual is formally or officially stopped from active work role. Work is the means by which an individual can achieve improvement of self either materially, intellectually or physically. Work is a basic need in human life. Work provides money, regulates life activities, gives a sense of purpose, removes boredom, provides status and stimulates interpersonal relationship with others. Akinloye (2002) enumerated that work gives opportunity to control it affords the individual the opportunity to generate goals, the worker is given the opportunity to like his skills, work gives variety to life, work enhances the individuals financial status, if affords him physical and social security, it gives the worker the opportunity for interpersonal contests, it places him in a valued social status, and it nurtures creativity.

Adamolekun (2011) stated that when people retire from active work role, they are clearly cut off from the benefits derived from the work culture, hence some psychological, economic, social and even health problems may occur. Without challenging work, man is bound to be unhappy, lonely and terminally depressed.

There are several types of retirements. Akinboye (2002) enumerated the following.

Age related retirement – In most of the employment in Nigeria, there are specific age limit. The Nigerian teacher is expected to retire from active service at the age of sixty. Among the Nigerian lecturers in the universities, the retirement age is sixty five years, whereas judges are expected to retire at the age of seventy.

Length of service is thirty five years. It is also a policy of the service commission that any worker that has spent about ten years in the employment is also entitled to his gratuity. But must retire having put in thirty five years of active service.

**Forced or involuntary retirement:** A teacher may be forced to retire if he falls foul of the law. Any teacher who is involved in fraudulent practice, if he is tired and found guilty, he may be forced to retire if the number of years he has put in the job is reasonable enough. He may be entitled to certain benefits depending on the determination of the employer. A teacher could be forced to retire without any benefit depending on the gravity of the offence committed.

**Forced or involuntary resignation:** A teacher may be forced to resign his appointment when the employer consider the services of the teacher no longer needed either as a result of ill health or such a teacher is found guilty of a particular offence and as his continual stay on the job will be inimical to the progress of the establishment. Teachers may also be advised to resign his appointment if he is considered non productive on the job.

**Voluntary Retirement:** A teacher may voluntarily retire from the job if he has attained the required age limit on the job or has attained the maximum years of experience needed on the job. He may be entitled to all his benefits.

**Voluntary Resignation:** A teacher may also voluntarily resign his appointment even when he has not attained the required age limit or years of experience. Depending on the years spent on the job, he may be entitled to certain benefits. However, voluntary resignation often occur when the teacher has found a better job or opting for a different profession.

**Health Related Retirement:** A teacher may disengage from active work life as a result of poor health. When the teacher, is incapacitated due to ill health, thereby affecting his effectiveness and efficiency on the on the job, he may retire.

**Retirement due to Redundancy:** a teachers may be retired from active work life if he is found to be redundant on the job. With modern technologies it is envisaged that most teacher may be redundant if they don't move with the tide of the season. Most secondary modern school holders, standard six, grade three and most recently grade two teacher are almost rendered redundant in most school as the nation approves the Nigerian certificate in Education (NCE) as the least qualification for teachers in Nigeria.

Dismissal Termination: A teacher may end his work life either by dismissal or termination of appointment. A teachers found to be involved in any fraudulent practice or found guilty in a criminal charge that may threaten the continual existence of the organization, such a teachers may be dismissed or terminated from office.

Akinade, (2009) posited that retirement could be (i) Voluntary, (ii) Mandatory and (iii) Compulsory. Voluntarily retirement is where the teacher after putting in a number of years decides to retire voluntary before he attains the retirement age or involves the teacher retiring either at a certain age or attaining the required service years while the compulsory retirement involve the teacher's retirement before the mandatory age or service years.

The main issue that the retired teacher is out of his complete work life and he is made to assume another form of life which he may not be prepared for. There is then the need to examine the attitude of these retirees on how they view retirement or their attitude towards it. Man is guided by his attitude which could be positive or negative. Wade and Tawris (2006) stated that attitude makes people act or behave in certain ways. A teacher with positive attitude towards retirement may want to vacated the job with the slightest provocation while those with negative attitude towards retirement would dread or fearfully avoid anything that may make them loose the job. They develop fear of staying out of work because they have developed such a negative attitude towards retirement as it is considered as 'a death sentence'. Likeje (2004) enumerated that attitude is made up of the following components. Cognitive or mental component which is made up of concepts and beliefs. The effective component, which is made up motives which also consists of a person's feeling about an issue. The action component which is made up of habits and activities.

Based on Ukeje (2004) view, attitude of teachers towards retirement may vary depending on the personal disposition of such teachers. Opera (2007) noted that most teachers who depend on others for motivation will actually feel a sense of loss at retirement. The level of interaction may drop at this level and this may adversely affect the behavior of the retired teacher but a teacher who is self motivated may not develop that sense of loss. To develop an orderly and result oriented private life may depend on long term and careful planning as well as preparation to meet the challenges of a private life. With the epileptic payment of salary and adequate planning procedures for teachers as noted by Akinboye (2004) most Nigerian teachers do not prepare for retirement. They become frustrated as soon as they are handed the retirement letters.

Hybe (2010) noted that most teachers often develop a deep feeling of being unwanted and undeveloped as soon as they retire from active service. In the rural

areas, as soon as the idea of a retired primary school teacher is rejected, he feels rejected and develops a feeling of rejection. Most retired teachers have a feeling of wordlessness especially when their entitlement are delayed and they have serious financial crisis.

Haynes (2011) also identified fear, anger and guilt as some of the negative attitudes exhibited by retired teachers especially when they were not prepared for retirement. The potential retiree gets angry with the organization for not appreciating him enough especially when entitlement are delayed or denied. He develops a feeling of guilt especially when he ponders on issues which he should have resolved while in active service and he suddenly expresses fear of the unknown, loss of identity, loss of power, fear of financial need and fear of aging.

The anxieties of potential retirees as enumerated by Obimba (2005) include uncertainties of life, financial insecurity, reduced social life and health related problems. They become worried over loss of friendship ties and feeling of disconnection.

In Nigeria several policies were tried concerning the plight of retired teachers. It was the duty of the government to pay the gratuity and monthly retirement benefits of retired teachers. The contributory pension scheme was adopted lately where the individual and the government partners to pay in pension fund such that the retired teachers may not be faced with the usual bureaucratic bottlenecks associated with benefits of retired teachers.

The primary and secondary school teachers are often mostly affected by the negative attitude towards retirement. Most primary and secondary schools in Nigeria are located in rural areas where there is little or no social communities. A teacher in such communities often engages in subsistence farming. There are little or no investment opportunities and their level of exposure to the modern world is very low. Teachers in this category are bound to look at retirement as a punishment as noted by Obimba (2005).

The Tertiary school teachers are expected to be better exposed as most tertiary institutions are located in the urban centers. At the university level, their retirement age is also extended to seventy years for the professions. They are exposed to contract jobs even after the end of the normal active service years some also have consultancy firms where they still practice actively. Retirement to this category of teachers is leisure and pleasure as noted by Akinade (2003). It must be noted however that the Nigerian teachers may still view retirement as either a blessing or a curse.

## **Statement of Problem**

Since retirement is inevitable to every public servant in Nigeria including teachers and that there is sharp contrast between life at work and life outside work, there is the need to investigate the perceptions of teachers concerning retirement. Do they see retirement as a blessing or a curse?

### **Purpose of study**

The purpose of this study was to investigate the perceptions of primary secondary teachers concerning retirement or disengagement from active work life.

### **Null Hypotheses**

The study was guided by the following hypothesis.

There is no significant difference in the perceptions of primary, secondary and Tertiary school teachers concerning retirement in Nigeria.

### **Methodology**

The descriptive study was based on survey. The retired 1,800 respondents were chosen from 3 geo-political zones in Nigeria using the stratified random sampling method. Out of the six geo-political zones, in the country, three were randomly selected from each region – west, East, and Northern regions. A purposive sample size of 200 retired primary school teachers, 200 retired secondary school teachers and 200 tertiary school teachers were used but the respondents were randomly selected. So, 600 retired teachers were randomly selected from east of the geo-political zones.

A questionnaire containing 20 items on the perceptions of teachers concerning retirement was designed by the researcher. The instrument was validated by 03 experts in test and evaluations of the Niger Delta University, Wilberforce Island Bayelsa State. The instrument was further subjected to a reliability test using the test – retest method. 50 respondents who were not originally included in the sample size were used. The data collected was analyzed using the person product moment correlation coefficient and it was established at 0.86 which shows that the instrument is reliable. The questionnaire was divided into two sections.

Section A sought information on the personal data of the respondent while Section B contained 20 items on the positive and negative attitude of teachers towards retirement. The instrument was scaled using the Likert type scale rating of 1 – 4, SA = 4, A = 3, SD = 2, D = 1. The questionnaire was administered by the researcher as

well as other research assistants. It was collected on the spot. Hence the rate of return was 100%. The data were analyzed using the analysis of variance.

## Result

There is no significant difference in the perspectives of primary, secondary and tertiary school teachers concerning retirement.

Table1

ANOVA on significant difference on perceptions of Primary, Secondary and Tertiary school teachers

Source of variance	Df	Sum of Square	Mean Square	f-crit	f-crit
Between groups	734	173	8.85		
Within Groups	734	2670	3.3	24.1	19.5
Total		2843			

The table indicates that the calculated f-value of 24.1 is greater than the critical f- value of 19.5. It therefore holds that there is a significant difference in the perceptions of primary, secondary and tertiary school teachers concerning retirement.

To identify the level of the significant difference, a Scheffe test was employed. The teachers were grouped into three major groups.

- X1 = Primary school teachers and secondary school teachers  
 X2 = Primary school teachers and tertiary school teacher  
 X3 = Secondary school teachers and tertiary school teacher

Table 2

Scheffe test for the perceptions of primary, secondary and tertiary school teachers concerning retirement.

Groups	N	X	MSW	f- call	F - crit	Decision
Pry. Sch. + Sec. Sch	400	4.9	4.1	5.19	19.5	Accept Ho
Pry. + Tert. School	400	3.8	4.1	24.7	19.5	Reject Ho
Secondary + tertiary school	400	4.3	4.1	24.4	19.5	Reject Ho

Based on the analysis of the data, the calculate f-value for primary school teachers and secondary school is 5.19 which is less than the critical F- value of 19.5. it holds therefore that there is no significant difference in the perceptions of primary and secondary school teachers concerning retirement.

There is a significant difference in the perceptions of primary school teachers and tertiary school teachers concerning retirement as the calculated  $f$  – value of 24.7 is greater than the table  $F$ -value of 19.5.

There is also a significant difference in the perceptions of the secondary school teachers and tertiary school teachers concerning retirement as the calculated  $F$  – value of 24.4 is greater than the table  $F$  – value of 19.5.

### **Finding**

This study reveals that.

- a. There is a significant difference in the perceptions of primary secondary and tertiary school teachers concerning retirement.
- b. The primary school teachers consider retirement a curse.
- c. The secondary school teachers also see retirement as not a palatable experience.
- d. To the tertiary school teachers, retirement is considered a blessing.

### **Recommendations**

It is therefore recommended that: The federal, state and local government should plan for the retirement of teachers by creating avenues where retired teachers who are not tired can still be engaged on contract service.

- a. There should be a special orientation for the primary and secondary school teachers on how to plan ahead for retirement.
- b. Pensions and gratuities should be paid to deserving retirees with little or no bureaucratic bottlenecks.
- c. Teachers should be conscientised to appreciate the joy of retirement by the orientation agencies of government.
- d. Appropriate health and housing facilities should be provided for retired teachers in Nigeria.
- e. Constant counseling should be given to teachers who are about to retire and those that have retired.



- f. Non governmental Agencies should be encouraged to alleviate the sufferings of retired teachers.

## **Discussion**

Retirement is inevitable for every teacher in active service in Nigeria especially in the public schools, retirement is inevitable. It may come as a result of age or years of service. If there are no disciplinary issues.

The retirement benefits often paid to these set of teachers is often too meager and the gratuity is often not sufficient to cope with the present day economic challenges in Nigeria. Adetoye (2011) stated that many retired primary and secondary school teachers often go into petty trading after retirement and such business often collapse within a short periods of time. Some who are still strong and physically agile often take to teaching in private schools (Ajayi 2010).

There is a social and economic gap between the primary school teacher and the tertiary teachers in Nigeria. While most of the primary school teachers live and retire in rural area, they engage in subsistence farming to supplement the meager salary. The tertiary school teacher especially if a professor, live within the 'Ivory tower', they are more exposed socially and open to several economic opportunities either as consultants or chairmen or on contract from the same or any other institution they may have retired from. This situation also holds between the tertiary school teacher and the secondary school teachers. The secondary school teacher is a little better than the primary school teacher.

Retirement is considered a punishment to the primary and secondary school teachers in Nigeria as revealed by the study and supported by finding to Madu (2004), Okoroduu and Irikefe (2005), Akinboye (2004) and Duflo (2003). Most tertiary school teachers are often retained on contract by the institution or any other institution. The pang of retirement do not bite much on this category of staff.

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