

Teachers' Perceptions and Attitudes towards Retirement in Secondary Schools: An Analytical Study

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Abstract

This study was designed to determine teachers' perceptions and attitudes towards retirement in Secondary School in Rivers State, Nigeria. The study adopted descriptive survey design because; survey information has been accepted as a useful tool in educational research for describing existing information of programme practice. The population of the study consisted of all the 990 teachers in 21 Government owned Senior Secondary Schools in Port-Harcourt Metropolis. The sample size was made up of 400 teachers' representing 40% of the total population in 10 randomly selected Government Senior secondary schools in Port Harcourt Metropolis. The stratified random sampling technique was used for the study in order to ensure that the selection was representative of diversity of the population in a typical River State secondary school system. Then (400) teachers made up of (250) females and (150) males were randomly selected from each of the schools already sampled. The instruments used for the study data collection was Teachers' Perception and Attitudes Rating Scale (TPARS) and Teachers' Retirement Perception Rating Scale (TRAPRS), which were designed by the researcher to elicit information on perception of teachers on retirement. The attitude rating scale was adapted from attitude retirement scale from Trans-American centre for retirement studies to suite the purpose of the study and was given to some experts in measurement and evaluation for a critical examination of the contents and in line with the purpose of the study. To achieve satisfactory degree of reliability, the Rating Scale was administered to 20 teachers in UBE section in secondary schools not sampled for the study. After an interval of 2 weeks, it was re-tested and at the end, their responses were analysed by using the Pearson Product-moment correction coefficient which provided a reliability coefficient 0.75 ($r = 0.75$) which implies a high reliability. The rating scale was administered and collected by the researcher with the help of other teachers in the sampled schools. The data in the Rating Scale were all scored on a 4-point scale with a mean of 2.5 and results were analyzed by calculating the mean, standard deviation and percentage responses to assess perception and attitude of teachers' towards retirement. Findings among others show that secondary school teachers in Port Harcourt Metropolis, Rivers State know that no matter how efficient they have been in teaching, there comes a time they have to take their exist or retire either by age or years of service. From the analysis of the results, it shows that secondary school teachers' in Port Harcourt Metropolis of Rivers State do perceive retirement as statutory and a formal disengagement from full paid teaching employment. Recommendations were made based on findings of the study.

Keywords: Retirement Age, teachers' Perceptions, Attitudes, Secondary Schools

Introduction

Retirement from full-time paid employment is a defining moment that marks the beginning of a life transition. All over the world, retirement is regarded as an important stage in human development. Changes in life require adjustments in identity, thinking, feeling and action (Goold 2007). People who plan for their retirement well in advance adjust well to retirement and they are likely to go through it as an honeymoon phase in which they are quite active or may go through it as Rest and Relaxation phase of recuperating from the stresses and strains of employment (Odu, 1998). As a social complex phenomenon, retirements signifies the detachment from customary activity in business, industry or active service as a full time employee, (Mullar 1974). According to Belsky (1990) retirement is a transition from the world of work activity and rest, especially in respect of retirement due to old age or long years of service. In Nigeria, the story is different because some retirements have not been due to old age, or long service, but to cut down expenses in a public and private sectors of the economy as well as political factors (Adeoye and Legbara, 1997).

In 2002 for example, Governor Bisi Akande of Osun State embarked upon a mass retirement of teachers while Kwara state Government laid off 4,000 Civil Servants (Guardian Newspaper, October, (1995). The Federal Government of Nigeria (2005) was reported in saying that "No fewer than 74,000 Civil Servants will lose their jobs in the federal service as the Federal Government is insisting that some have to go in readiness for the implementation of its civil service reforms. The civil service is the nerve centre of the machinery of governance that generates policy, ideas, processes and moulds them into public policies and carries out the implementation of these policies. The policies and guidelines on employment, appointments, promotion, discipline and retirement are called conditions of service or public service rules. Among these guidelines, is the length of service of a Nigerian worker including the teachers which stipulate that the maximum length of service for any worker to remain in service is 35 years while the maximum age for a civil servant to work is 65 years. In essence, the civil servant must leave service either on attainment of the stipulated age of 60 years or 35 years of service. The minimum length of service for one to be entitled to gratuity by the civil service rules is 5 years while 10 years is the minimum for one to be qualified for both pensions and gratuity though one cannot start enjoying pension until one attains the age of 45 years. In other words, gratuity and pension are post employment benefits paid to a worker after disengagement from active service or work, (Ukwuayi 2002).

Before now, the retirement scheme in Nigeria was largely chaotic and civil servants and private sector workers were left to their fate. In the secondary school system, the process of retiring is more cumbersome due to its bureaucratic nature. Secondary schools/ teachers are being managed by Post-Primary school Board duly constituted and empowered by law to recruit, post, promote, discipline, transfers and retire teachers' teaching in the government owned secondary schools in Rivers State. The Board is headed by a chairman and other board of directors.

In the case of retiree teacher, he applies for retirement through the principal of his school to the Chairman, Post Primary Schools Board, Rivers State. The Post Primary schools goes through the records of the teacher by issuing what is called clearance certificate authorising the pension board for action. This the Post-Primary school board does through the Ministry of Education. Based on this, the Pension Board in collaboration with the post primary school boards will work out the retirement benefits due to the teacher. Then pension based on his records of service through the post primary school board writes back to the teacher acknowledging his letter of retirement and at the same time communicating to him when and how his benefits could be paid. These processes could

take months or years before the retirement benefits and gratuity are paid finally to the retiree teacher. In some cases, the post-primary school board might retire a teacher without prior information or notice to the teachers. There are cases also where teachers' have found out that their names are been removed in the pay roll when salaries are paid only to discover later that they have been retired by the board. Some of these retirement benefits are not even paid years after retirement. It has become very embarrassing particularly with retirees queuing up for their pension while some die before their gratuity and pension benefits are paid to them.

In light of this, President Olusegun Obasanjo in (2004), in order to boldly address the chaotic pension scheme in Nigeria called for pension scheme reform. He decided to invite Shell Petroleum which operated a closed pension scheme based on contribution and other eminent Nigerians and bodies to contribute ideas towards developing a Broad National pension scheme that will address this reoccurring issues and maltreatment of senior citizens retiree after retirement. This resulted in the Nigerian pension Reform Act of 2004. This was a hallmark of legislation that is believed will arrest the drift on public policy and changed the fate of retirees. One of the main objectives of this scheme is to ensure that every pensioner who worked in either the public or private sector receives his retirement benefits as and when due.

The Scheme will assist individuals by ensuring that they save forcefully through their contributions in order to cater for their livelihood during old age. Nigeria teachers are not left in the process. They are key participants in the new pension scheme. They are also to make contributions through their salaries and other entitlements. The new pension scheme will make some forceful savings from the teachers and help them to save for the future. This change in pension scheme could affect teachers' perception and attitude towards retirement and its programmes. No wonder they recently embarked on National wide strike advocating for a teachers' salary scale that will culminate not only in the professionalization of teaching but also, on a quantitative transformation of societal perception of their roles and condition of service.

Teachers' perception on retirement is based on their views, opinions and ideologies about retirement and its programmes and this could affect their attitude towards it. Some teachers may perceive retirement as a release from the bondage of writing lesson notes and constant harassment by school supervisors. Others might perceive it to be a time to pursue better careers and have job satisfaction. Others on the other hand, might perceive it as a time of hopelessness and loneliness while others perceive it to be a time to socialize, build-up relationships and leisure. This study is based on the background that individual teacher like any public servant must retire from teaching and that the inevitable nature of retirement demands that teachers should plan and prepare for it so as to reduce its social, economic and psychological effects. Whether the perception is negative or positive, pension reform scheme or not, planning for retirement is a process that involves the past, present and the future to review current and past understanding and use these to plan for future adjustment (Uzoeshi and Ubulom 2006).

Retirement brings change and commands a new routine which requires a new repertoire for its reinforcement changes. It brings about adjustment which can pose a significant problem depending on the perception and attitude of the retiree towards the retirement change (Nwizu, 1997). Changes could be negative or positive; therefore effects of retirement and its planning for future depend on a large extent on its perception by the teachers and their attitudes towards it.

Statement of the Problem

Retirement from full-time paid employment is a period of life transition or a change in retirees values, habits, daily routine, self-concept, role, lifestyle, the use of time and finance (Uzoeshi & Ubulom 2006) Adjustment during this period depends on the perception and attitude of the teacher towards retirement while some teachers may perceive it to be a time of reassessment of life goals and a careful reordering of personal identity as it affects tasks, physical, mental in financial capabilities, prospects, social engagements as well as home maintenance, others may view it as an opportunity for personal life satisfaction, proper utilization of intellect and skill while others may see it as a time for learning, growth in leisure and recreational activities. Nevertheless, experiences shows that while some people embrace this life transition optimistically and perceive it as a welcome challenge and an opportunity, others pessimistically perceive it as a crisis period and therefore become stressed, anxious and frustrated. If the case is the latter then such perception will inevitably lead to negative attitude towards retirement.

Before now, there has been a lot of impression which seems to be gaining credence in our national dailies, televisions, radios that retirement life is nothing but a series of woes and frustration (Guardian Newspaper, October 1995). This wrong or negative impression is predicated largely on the chaotic nature and retirement scheme of civil servants which is characterized with delayed or non payment of gratuity and pensions and its ruinous impact on the retirees. Teachers are not left out but also suffer the same. The truth is that the uniqueness of what you perceive is the reality that moderates your behaviours (Koko, 2002). Attitude embodies ones feelings and emotions which determines one's reactions and behaviours.

Despite the subjective and objective perceptions of retirement, secondary school teachers like any other public servants must retire from the school system and face the challenges and realities of retirement. The problem is: What are the perceptions of teachers towards retirement? What influence does a teacher's perception have on his/her attitude towards retirement? To what extent does this attitude influence their behaviours towards retirement and therefore impact on the life of retiree teacher? These and more are the problems of this study.

Purpose of the Study

The purpose of the study was to determine the teachers' perceptions and attitudes towards retirement in secondary schools in Port Harcourt Metropolis, Rivers State. Therefore the objectives of the study are: to,

1. Determine the perceptions of secondary school teachers in Port Harcourt metropolis towards retirement.
2. Find out the attitudes of secondary school teachers towards retirement
3. Determine if there is a significant difference in the perceptions of male and female teachers and their attitudes towards retirement.
4. Find out if there are differences in the attitudes of teachers in different age brackets towards retirement?
5. Examine the differences in the attitudes of teachers with (NCE/B.ED) and higher level qualifications (M.ED, M.SC, Ph.D) towards retirement.

Research Questions

The following research questions guided the study:

1. What are the perceptions of secondary school teachers' towards retirement?
2. What are the secondary school teachers' attitudes towards retirement?
3. What is the difference in the perception of male and female teachers' towards retirement?
4. What is the difference in the attitudes of teachers' in different age brackets (40 years below and 41 years and above) towards retirement?
5. What is the difference in the attitudes of teachers' with NCE/B.ED and M.ED/PhD qualifications towards retirement?

Hypotheses

1. There is no significant difference between secondary school teachers' perceptions and their attitudes towards retirement.
2. There is no significant difference between male and female secondary school teachers' perception and their attitudes towards retirement.
3. There is no significant difference in the attitudes of teachers in different age brackets towards retirement.
4. There is no significant difference in the attitudes of teachers' with lower (NCE/B.ED) levels and higher (M.ED/M.Sc/Ph.D) levels qualifications towards retirement.

Significance of the Study

The result derived from this study is important in understanding the teachers' perceptions and attitudes towards retirement. Such an understanding is essential for all levels of school administration and for human resources management in their efforts to improve the quality of retired life of teachers'. Secondly, based on the results, efforts would be made by school management Board on how to assist, improve and sustain optimistic perception of teachers on the need for retirement and retirement planning so as to ensure more favourable attitudes towards it through public enlightenment campaigns workshop, seminars, symposium and talks and counselling services. It will give an insight into the level of perception and attitudes of teachers towards retirement which has a practical implication for school counsellors. It will help school counsellors and their allies in the profession on how to assist individual teachers to be aware of the impact and importance of pre-retirement planning which will help them on the process of adjusting to retirement. Fourthly, the world of work including teaching in Nigeria is in crisis state with mandatory retirements, mass retrenchment and the ailing economy and economic difficulties which has more devastating effect on retirees. Therefore the result of this study will help the teachers on the need to be educated on various aspects of retirement adjustment programmes which will help them get prepared to cope with the exigencies of retirement.

Methodology

This discusses the design, the population, sample and sampling technique to be adopted, research instrument to be used, data collecting procedure and analysis procedure. Meanwhile, the study adopted descriptive survey design. The design was chosen because survey information has been accepted as a useful tool in educational research for describing existing information of programme practice. The population of the study consisted of all the 990 teachers in 21 Government owned Senior Secondary Schools in Port-Harcourt Metropolis (Rivers State Post Primary Schools Board 2008).

The sample size was made up of 400 teachers' representing 40% of the total population in 10 (10) randomly selected Government Senior secondary schools in Port Harcourt Metropolis. The stratified random sampling technique was used for the study in order to ensure that the selection was representative of the diversity of the population in a typical River State secondary school system. All the 21 Government Secondary schools in Port Harcourt Metropolis were assigned numbers written on a piece of paper and these were folded and put into a container. The containers containing the papers were vigorously shaken to reshuffle the papers. One piece of the papers was picked and its number recorded until (10) schools were selected. Then (400) teachers made up of (250) females and (150) males were randomly selected from each of the schools already sampled.

The sampled Schools are:

Sampled schools	Number of Teachers		
	Male	Female	Total No
1. Model Girls Secondary School Rumueme	30	46	76
2. Government Girls Secondary School Rumuokwuta	32	47	79
3. Army Day Secondary School Bori-Camp	24	45	69
4. Community Secondary School Okorono-odu	10	14	24
5. Community Secondary School Eneka	8	15	23
6. Government Secondary School Mgbuosimini	6	14	22
7. G.S.S. Oromineke	17	12	17
8. G.S.S. Oromineke	7	10	42
9. Community Secondary School Nkpolu Oroworukwo	10	7	17
10. Community Secondary School Orowurukwu	7	8	15
	150	250	400

The instruments used for the study is Teachers' Perception and Attitudes Rating Scale (TPARS). The instrument is divided into three sections. Section A is for the personal data of the respondents.

- a) Gender
- b) Age
- c) Qualifications

Section B – Teachers' Retirement Perception Rating Scale (TRAPRS) which is designed to elicit information on the perception of teachers on retirement. Section C – "Teachers' Attitudes towards Retirement Rating Scale (TATRS). This attitude rating scale is to get information from the teachers on their attitudes towards retirement. The instrument was adapted from Transamerica Centre for

Retirement Studies (Attitudes to Retirement Questionnaire 2000). All the items were structured on 2.5 likert-type mean scale. With

SD	-	Strongly Disagree	1
D	-	Disagree	2
A	-	Agree	3
SA	-	Strongly Agree	4
			=
			$\frac{4+3+2+1}{2}$
			= 2.50

The attitude rating scale was adapted from attitude retirement scale from Trans-American centre for retirement studies. This retirement attitude scale was adapted to suite the purpose of the study. The attitude scale was given to some experts in measurement and evaluation for a critical examination of the contents and in line with the purpose of the study. Modifications in the content of the instrument were based on their corrections. To achieve satisfactory degree of reliability the Rating Scale was administered to 20 teachers in UBE section in secondary schools not sampled for the study. After an interval of 2 weeks, it was re-tested and at the end, their responses were analysed by using the Pearson Product- moment correction coefficient which provided a reliability coefficient 0.75 ($r = 0.75$) which implies a high reliability. The rating scale was administered and collected by the researcher with the help of other teachers in the sampled schools. The data in the Rating Scale were all scored on a 4-point scale with a mean of 2.5. The results were analyzed by calculating the mean, standard deviation and percentage responses to assess the perception and attitude of teachers' towards retirement. T-test statistics were used to test for the significant of differences while Chi-square statistic were used to test for the significances of relationship of Null-hypotheses on teachers' perception and attitudes towards retirement at $P < 0.05$ level of significance.

Findings / Discussion

This deals with the presentation, analysis and discussions of the findings from the teachers' perceptions and attitudes rating scales used in determining the secondary school teachers perception and attitudes towards retirement in Port Harcourt Metropolis, Rivers State

Research Question 1

What is the perception of secondary school teachers in Port Harcourt metropolis towards retirement?

Table 1. Analysis of mean scale responses of teachers and their perceptions towards retirement

S/N	Items	SD(1)	D(2)	A(3)	SA(4)	Total	Mean (\bar{x})	Remarks
1	For a teacher, retirement is a stage off formal disengagement from full paid teaching employment.	-	10 (20)	110 (330)	280 (1120)	400 (1470)	3.7	Accept
2	Retirement is a time of financial difficulties and dwindling financial resources.	10 (10)	15 (30)	185 (555)	140 (560)	400 (1155)	2.9	Accept
3	Retirement is a time of acquire new skills.	100 (100)	39 (78)	141 (428)	120 (480)	400 (1081)	2.7	Accept
4	Retirement is a time of loneliness and boredom.	110 (10)	125 (250)	75 (226)	90 (360)	400 (946)	2.4	Accept
5	Teachers are aware that after 35 years of teaching or 60 years of age, they must retire	12 (12)	40 (80)	116 (348)	232 (928)	400 (1,368)	3.4	Accept
6	Retirement is a stage in a teachers' life is a time of personal reassessment	47 (47)	63 (126)	175 (525)	115 (460)	400 (1,158)	2.9	Accept

Table 1 shows the analysis of mean responses of secondary school teachers' perception of retirement. A mean scale of 2.50 was adopted. Therefore any item whose mean scale is above 2.50 is positive and accepted. From the result, it shows that secondary school teachers in Port Harcourt Metropolis, Rivers State know that no matter how efficient they have been in teaching, there comes a time they have to take their exist or retire either by age or years of service. From the analysis of the results of this study, it shows that secondary school teachers' in Port Harcourt Metropolis of Rivers State do perceive retirement as statutory and a formal disengagement from full paid teaching employment. They also have high perceptions that no matter how effective and efficient a teacher is, in service, as a procedure, he must retire after 35years of service or 60 years of age. This result agrees with Ukwuayi 2002) and Uzoigwe 1997) who found out that teachers know that efficiency in service, is not a criteria for one to remain in service after the stipulated years as contained in the Civil Service Operational Guide Lines, of conditions of service which includes retirement packages. They also perceive it as a time to acquire new skills and a time for personal life reassessment (2.7)

respectively. The results disagree with Atchley 1997) in his findings that retirement is a termination of life patterns resulting from weariness and poor health, although others received it as a time of boredom and loneliness 2.22) and also a time of financial difficulties 2.4). These findings are in agreement with the views of Asuquo (2002) and Ukwuayi (2002) who sees retirement as a time of financial instability and economic difficulties.

Research Question 2

What are Secondary School Teachers' Attitude towards Retirement?

Table 2: Mean Scale responses of secondary school teachers' attitudes towards retirement in Port Harcourt Metropolis, Rivers State.

S/N	Items	SD(1)	D(2)	A(3)	SA(4)	Total	Mean (\bar{x})	Remarks
1	I look forward to retirement	20 (20)	110 (220)	95 (285)	175 (700)	400(1225)	3.1	Accepted
2	I am afraid to retire due to poor life savings.	97 (97)	115 (230)	121 (363)	67 (365)	400(958)	2.4	Not Accepted
3	I prefer not to think about retirement or concern myself about it until I get closer to my retirement age.	69 (69)	100 (200)	101 (303)	130 (520)	400(1092)	2.7	Accept
4	For me retirement is a time for fun, leisure and relaxation.	141 (141)	99 (198)	93 (279)	67 (268)	400(886)	2.2	Not Accepted
5	Ignorance of what to do with my gratuity makes me nervous about retirement.	75 (75)	108 (324)	108 (324)	130 (520)	400(1095)	2.7	Accepted

Table 2 shows the analysis of mean responses of teachers' attitudes towards retirement in Port Harcourt Metropolis, Rivers State. The results show that teachers have positive attitudes towards retirement since most of the items are above 2.50 mean scales, although it is not fun to retire. On the teachers' attitudes towards retirement, teachers have positive attitudes towards retirement in Port Harcourt Metropolis, Rivers State. These findings may not be unconnected with the fact that teachers' salaries in Rivers State have been reviewed along side with other public servants. Furthermore, the newly advocated teachers' salary scale which the government of Rivers State have

agreed to pay to the teachers might have also influenced the teachers' positive attitudes towards retirement. These results disagree with the findings of Ukwuayi (2002) that teachers have negative attitudes towards retirement, although the teachers are afraid of retiring due to poor savings (2.2) and prefer to talk about it retirement as they get closer to it (2.2). The findings are in line with Uzoigwe (1997) that retirees face bleak future and most workers feel very uncomfortable when getting close to retirement because they have to wait for a long time and experience various hardships before receiving their entitlements. They are also not prepared for retirement and therefore feel reluctant about retiring from service.

Research Question 3

What is the difference in the perceptions of male and female secondary school teachers towards retirement in Port- Harcourt Metropolis?

Table 3: Analysis of differences in the mean responses of female and male teachers' perceptions on retirement

Teachers	Number (n)	Mean of means	Diff in mean	Remarks
Male	150	3.1	0.1	There is diff. in their perceptions
Female	250	3.0		

From the analysis of the result in table 3, there is difference in the mean scores on the perceptions of the male and female secondary school teachers and their attitude towards retirement. The analysis shows that there is a significant difference in the perceptions of male and female teachers towards retirement. This result agrees with the Hatch (1992) that the sex or gender of a worker is a factor influencing retirement decisions. He said that the differences in the perception of women and men are due to gender differences in occupational, economic and social roles they both perform in the society.

Research Question 4

What is the difference in the attitudes of teachers in different age brackets of (40 years below and 41 years and above) towards retirement?

Table 4: Mean Scale Differences in Age brackets of teachers and their attitudes towards retirement

Attitudes		Age brackets		Remarks
		0 – 40 years	41-65 years	
Total No of teachers				No Difference
Positive	400	127 (74.7%)	138 (59.9%)	
Negative	400	43 (28.2%)	92 (40.1%)	
Total	400	170	230	

From the analysis in table 4 teachers within the age brackets of below 40 years, have higher positive attitudes towards retirement with 74.7% while also teachers in the age brackets of 40 years and above has positive attitudes towards retirement 59.9%. Therefore secondary school teachers in Port Harcourt Metropolis, Rivers State irrespective of their ages have positive attitudes towards retirement. On the age differences, 74.7% of teachers below 40 years of age have positive attitudes towards retirement while 25.2% have negative attitudes towards retirement. Also 59.9% of teachers above 41-years of age have positive attitudes while 40.1% have negative attitudes towards retirement. This results shows that both teachers' who are younger and older in age have both positive attitudes towards retirement. Therefore there is no significant difference in their age brackets and attitudes towards retirement, which signifies that both younger and older teachers do not fear retirement. This result disagree with Ajayi (2007) that there is a significant positive relationship among older athletes level of phobia and attitudes for retirement.

Research Question 5

What is the difference in the attitudes of teachers with NCE/E.ED and M.ED/M.SC/Ph.D qualifications towards retirement?

Table 5: Mean scale of differences in the attitudes of teachers with lower and higher levels qualifications towards retirement.

Attitudes	Total No of teachers	Qualifications		Remarks
		Lower NCE/B.ED. %	Higher M.ED/M.SC/Ph. D%	
Positive	400	217 (77.5%)	60 (50%)	There is difference in their attitude based on their qualifications
Negative	400	63 (22.5%)	60 (50%)	
Total	400	280	120	

From the table above, teachers' with NCE/B.ED (77.5%) qualifications have positive attitudes towards retirement while (50%) of the teachers with higher (degrees) qualifications of M.ED/M.SC/Ph.D have either positive or negative dispositions towards retirement. The result shows that teacher's qualification is a factor influencing his/her attitudes towards retirement in secondary schools in Port-Harcourt Metropolis, Rivers State. Table5 shows that 77.5% of teachers in Port Harcourt Metropolis, Rivers State with NCE/B.ED qualifications have positive attitudes towards retirement while 22.5% have negative attitudes towards retirement. However 50% of teachers with higher level qualifications like, M.ED/M.SC & Ph.D have positive attitudes as well as 50% negative attitudes towards retirement. The differences perhaps may be explained in terms of differences in exposure and professionalization, which tended to make for differential in their perceptions and attitudes towards retirement. These findings agree with Asuquo (2007) which

indicates that qualifications and professional status significantly influenced public school workers perceptions towards pre-retirement and retirement programmes.

Test of Hypotheses

Hypothesis 1

H_{01} : There is no significant difference between secondary school teachers' perceptions and their attitudes towards retirement.

Table 6: Test of the significant difference in teachers' perceptions and their attitudes towards retirement

Summary of the Analysis

Variables	Number (N)	Mean (\bar{x})	SD	Df	T-cal	T-at	Decision Rule
Teachers' perception	400	3.0	0.5	798	6.67	1.645	
Teachers' attitudes	400	2.6	1.0	798	6.67	1.645	Reject null

Table 6 shows that summary of the analysis of the T-test of significance different between teachers' perception and attitudes towards retirement. The T-test calculated at $df=798$ is 6.67; is greater than the T-test value at 0.05 level of significance 1.645. Null is rejected. Therefore there is significant difference between teachers' perceptions and their attitudes towards retirement.

Hypothesis 2

H_{03} : There is no significant difference between perception of male and female teachers and their attitudes towards retirement.

Table 7: Summary of T-test analysis of male and female teachers' perceptions and their attitudes towards retirement

Group	No of Teachers' (N)	Mean (\bar{x})	SD	df	T-cal	T-tab 0.05	Decision Rule
Teachers' perception	150 (male)	3.1	0.06	398	1.667	1.645	Rejected
Teachers' attitudes	250 (female)	3.0	0.05	398	1.667	1.645	Null

The result of the T-Test shows that T-cal value is 1.667 at $df=398$ is greater than T-tabulated at a critical value of 0.05 is (1.645). Then Null Hypothesis is rejected. Therefore there is significant difference between perceptions of male and female teachers and their attitude toward retirement.

Hypothesis 3

H₀₃: There is no significant difference in the attitudes of secondary school teachers' in different age brackets towards retirement in Port-Harcourt Metropolis, Rivers State.

Table 8: Summary of Chi-square analysis of significant differences in the attitudes of teachers in different age brackets towards retirement

Attitudes	Age brackets				No of Teachers'	Decision Rule
	Below 40 years (O) (E)	41 – 65 years (O) (E)				
Positive	127 (112.7)	138 (152.4)			265	Reject Null
Negative	43 (57.4)	92 (77.4)			135	
Total	170	230			400	$x^2 = 17.9$

$$df = (c-1)(r-1) = (2-1)(2-1) = 1$$

$$df = 1$$

$$x^2 \text{ Calculated} = 17.9$$

$$x^2 \text{ at } 0.05 = 3.841$$

The result shows that the x^2 -calculated value is ($x^2 = 17.9$) is greater than the chi-square tabulated ($x^2 = 3.841$) at critical level of 0.05 significance at a degree of freedom 1. Since the x^2 calculated (17.9) is greater than x^2 tabulated (3.841) at probability level of 0.05. Null is rejected and the alternative is accepted. Therefore there is a significant difference in the attitudes of secondary school teachers in different age brackets towards retirement in Port Harcourt Metropolis, Rivers State.

Hypothesis 4

H₀₄: There are no significant relationship in the attitudes of secondary school teachers with lower-level and higher levels qualifications towards retirement.

Table 9: Summary of Chi-Square analysis of significant differences in the attitudes of secondary school teachers with different levels of qualifications towards retirement

Attitudes	Levels of Qualification		No of Teachers'	$x^2 = \frac{\sum(O-E)^2}{E}$	Decision Rule
	NCE/ BED (O) (E)	M.ED/M.SC/Ph.D (O) (E)			
Positive	217 (19.39)	60 (83.1)	277	29.59	Reject Null
Negative	63 (86.1)	60 (33.9)	123		
Total	280	120	400	$x^2 = 29.59$	

$$df = (r-1)(c-1) = (2-1)(2-1)=1$$

$$df = 1$$

$$\text{Calculated } x^2 = 29.59$$

$$\text{Tabulated } x^2_{0.05} = 3.841$$

Analysis of the Chi-square statistics shows that x^2 calculated ($x^2 = 29.59$) is greater than x^2 tabulated ($x^2 = 3.841$) at a critical level of significance of 0.05 at a degree of freedom of 1. Then Null is rejected and the alternative accepted. Therefore there is a significant difference in the attitudes of secondary school teachers with lower levels and higher levels of qualifications towards retirement in Port Harcourt Metropolis, Rivers State.

Conclusions

From the result of the study, it shows that Secondary Schools teachers in Port Harcourt Metropolis do have a high perception and positive attitudes towards retirement. However, this positive attitudes might have been influenced by their perceptions on the contributory pension scheme which make saving for retirement compulsory for all the teachers. Although, some teachers feel very uncomfortable when getting close to retirement age because of hardship occasioned by delays of payment of retirement benefits in the past years. Nevertheless they are very optimistic and look positively towards it.

Policy Implications

Since today's worker is tomorrow's retiree, the practical implication of this finding is that the level of teachers' perceptions reflects the status of their attitudes. In other words if near retirement teachers' perception is high, their attitudes towards retirement will be positive. The knowledge derived from this study will help the school leaders understand teachers' perceptions and attitudes towards retirement which will help them in their efforts to improve quality of life of retired teachers'.

For the school management board, the knowledge will also help the school counsellors in Human resources management on how to plan retirement education and pre-retirement counselling for would be retiree teachers.

For the potential teacher's retiree the knowledge will help them to be optimistic and plan adequately for retirement by joining the contributory pension scheme before finally disengaging from work. When this is done, the retiree will experience satisfaction with life and becomes successful, have integrity because he has planned well. If not a sense of despair will develop, regrets, shame, tears and retirement will become a sorrow and frustrating.

Recommendations

Based on the findings of this result, the following recommendations are made;

1. Retirement education should be given to teachers before retirement.
2. Pre-retirement counselling programme should also be given to would be teacher retirees in various aspects of retirement adjustments to enable them cope with the exigencies of retirement.
3. The pension commission need to create more awareness of the scheme among secondary school teachers to enable them understand the directions of the scheme, its benefits in order to participate and appreciate its benefits fully.

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