

# Perceptions of Retired Primary School Teachers on Retirement in Mubi Educational Zone of Adamawa State, Nigeria

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**Abstract:** This study examined the perception of retired primary school teachers in Mubi Educational zone on retirement; it has also investigated the economic, health and socio-psychological problems of retired primary school teachers and has found out ways to improve the life of retired primary school teachers. The study adopted a descriptive survey design. population of the study consisted of all the retired primary schoolteachers in the 21 Local Government of Adamawa State. The sample size was 150, while 30 from each of the five local governments in the educational zone was chosen using proportionate random sampling technique. The instrument used for data collection named "Retired Primary School Teachers Perception on Retirement" (PRPSPR) was adapted from Nwankwo (2016). The face and content validity of the instrument was established by two experts in Guidance and Counselling and Test and Measurement in the Department of Science Education, Adamawa State University Mubi. The reliability of the instrument was carried out using test re-test method, and the reliability co-efficient was 0.81. The study revealed that primary school teachers in Mubi Educational Zone were faced with economic, health, social and psychological problems as a result of non-payment of retirement benefits. The study also revealed that there was a significant difference in the perception of male and female retired primary school teachers in Mubi Educational Zone. The study concluded that primary school teachers in Mubi Educational Zone viewed retirement as a period of resting, and opportunity to engage in other activities. However, they are faced with financial related problems, health problems, and socio-psychological problems due to non-payment retirement entitlement. It was recommended among others that government should ensure immediate payment of retirement entitlement and pre-retirement orientation should be in place.

**Key Words:** Retirement, retired teachers, perception, entitlement, benefits.

## 1. INTRODUCTION:

Retirement is a significant aspect of life in the life of every public or civil servants as it has therefore become a topic of research globally. It is often described as leaving the job at a specified period of time after putting in some numbers of years of one's productive years or after attaining a giving age of 60 in the public sectors of the economy (Petters & Asuquo, 2008). Retirement according to Belsky in Usuji (2014) is a transition from a world of work activity to rest, this shows that retirement can come as a result of old age. The loss of work through retirement is one of the major adjustments for individual ages. In the olden days peasant farmers engage in subsistence farming and planting of economic trees like mango, guava, Orange etc. so that at old age when they can no longer have strength to go to farm can still benefit from the trees they planted. Retirement is not just a few, weeks, months or years of rest from rigorous work but experimental stage that may occupy many years of one's life, and it is a process which an individual disengages from routine work performance (Akinboye, 2004).

The menace of retirement is upon those who didn't know what to do after being disengaged from working, hence they develop negative attitude toward retirement. Retirement as perceived by some teachers as a moment of emptiness, changes in inspirational level, a decline in man's senses of personality control and a review of one's accomplishment in life (Akindele, 2006). Likewise, some see retirement as a release from the bondage of writing lesson note and constant harassment by school supervisors (Usuji, 2014). This signified that perception of retirement differs by individual, weather the perception is negative or positive, retirement require planning, the process that involves past, present and future and review current and past understanding and use these in plan for future adjustment (Uzoeshi and Ubulom, 2006).

Nigeria was colonized by Britain, they didn't only bring about development, but also the establishment of civil services, employment, retirement and also their implementation. The concept of retirement started in Nigeria around 1960's as stated by Nwankwo (2016). In primary school, State Universal Basic Educational Board (SUBEB) are authorized with the mandate of employing teachers and retirement. Teachers that want to retire will submit a letter of notification three month before the retirement to the local government through the headmaster, the local government will forward it to the SUBEB, then the board will write a letter back to the teacher acknowledging his letter of

retirement, from there the teacher will take the letter back to the local government for how his benefit will be paid. In most cases retired public and civil servant after retirement suffered for number of years before they could enjoy their gratuity, some of them even die as a result of hardship due to neglect and insensitivity of the government to the plight of retiree. Oludunjoye (2013) identified different forms of retirement.

In most of employment in Nigeria, there are specific age limit for services, it is expected that one should retire from civil service at the age of sixty except in the university system and Legal unit, the retirement is either 65 or 70 years. It is also the policy of the civil service commission that employer is entitled to his/her gratuity, but must retire having put 35 years of active services. In a situation where by a civil or public servant is forced to quit from service if perhaps he is found wanting is term as compulsory retirement. According to Akinade (2006) compulsory retirement depend on the employer not employee, it is made without prior information, it gives no room for preparation, the employee is retired with or without benefit, the reason could be poor performance, indiscipline, poor entry qualification, prolonged illness, criminal record, political instability etc.

A civil or public servants may decide to retire willingly if he or she has put a reasonable number of years at least 15 years in active service, or has attained an age limit and shall be entitled to all benefits. Furthermore, Akinade (2006) posited that, individual can decide to quit from active services for personal reason irrespective of chronological age, length of service or retirement policies. The reason could be pressure from the family, frustration, absence of motivation, frequent transfer etc. On the context of health related issue an individual may decide to retire freely when he is incapacitated due to ill health when he cannot deliver effectively. In most cases those who retired voluntarily because of ill health had find it very difficult to prepare in terms of accommodation and finances.

All the forms of retirement mentioned above set a new life for teachers especially when they didn't prepare for it. Fear, anger and guilt are some of the negative attitude they exhibit (Haynes, 2011). There is a need to examine the attitude of those to be retired for proper guidance and counselling. Attitude of teachers toward retirement may vary depending on their personal temperament, and retirement can mean a time of shock, anxiety, and depression for those teachers with negative attitude (Ukeje,2004)..

## **2. STATEMENT OF THE PROBLEM**

The perils or menace of retirement is that it comes with a drop in one's earning, therefore it seldom possess a lot of quarries and challenges. The concern of this study is the presumed inability of the state government to pay entitlement for primary school teachers after retirement. Worse still is the irregularity and non-payment of gratuity and pension as and when due in Adamawa State. This represents critical negative factor in retirees' everyday living (Olatunde & Onyinye, 2013). Many retirees are therefore, left at the mercy of their children, some go to the extent of begging from their students. How can they cope with financial responsibilities after retirement? How would they take care of their health related issues? How would they be able to pay their house rents? How would they be able to pay their children school fees? As a result of the challenges retirees are subjected to, there is a need to find out the perception of retired primary school teachers on retirement in Mubi Educational Zone in Adamawa State, Hence, this study.

## **3. OBJECTIVES OF THE STUDY**

The objectives of the study are to:

1. determine the perception of retired primary school teachers in Mubi Educational Zone on retirement.
2. investigate the economic, health and socio-psychological problems of the retired primary school teachers.
3. find out ways of improving the life of retired primary school teachers.

## **4. RESEARCH METHODOLOGY**

### **4.1. Research Design**

The study employed descriptive research design of the survey type. According to Nworgu (1991), a survey research design is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group. The survey design specifies how such data will be collected and analyzed. The situation are described as a transition from the world of work to total disengagement, without any manipulation of the variables which leads to an interpretation of the theoretical meaning of the findings; and provide knowledge of the variables and study population. Findings from this samples are expected to be generalized to the entire population. The method was adopted, because the design involves the administration of the test instrument on the subjects of perception of retired primary school teachers on retirement in Mubi Educational Zone.

### **4.2. Population and Sample**

This study covered all the retired primary school teachers in all the twenty one Local Government of Adamawa state. The study however used only a sample of retiree from Mubi Educational Zone which comprises of Mubi North

and South, Michika, Maiha and Madagali Local Government. From the five local government 150 retired teachers were chosen using proportionate random sampling techniques, while, 30 was selected from each of the five local government using sex as strata.

**4.3. Research Instrument**

The instrument used for data collection is "Perception of Retired Primary School Teachers on Retirement" (PRPSTR) which was adapted from Nwankwo (2016). The instrument was divided into four sections. Section "A" was designed to elicit information on personal detail like sex, local government, length of service. Section "B" of the instrument is designed to elicit information on perception of primary school teachers on retirement. Section "C" of the instrument was designed to elicit information on economic, health and socio-psychological problems of primary school retiree on retirement. Section "D" of the instrument was designed to elicit information on ways of improving the life of primary school retiree. All the items were structured on four Likert-type scale with; SD -Strongly Disagree =1, D - Disagree =2, A - Agree =3, SA - Strongly Agree =4

**4.4. Validity and Reliability of the Instrument**

The face and content validity of the instrument was established by two experts in Guidance and Counselling and Test and Measurement in the Department of Science Education, Adamawa State University Mubi. The reliability of the instrument was carried out in Hong Local Government Area of Adamawa State. First test was administered on 30 retired primary school teachers, while the second test was administered on the same set of retired teachers after two weeks. The data were analyzed with Pearson moment correlation which provided reliability co-efficient of 0.81

**4.5. Data Collection and Analysis**

The researchers administered and collected data on the spot. The collected data were analyzed using descriptive and inferential statistics such as mean, standard deviation and Analysis of Variance (ANOVA)

**5. RESULTS:**

Research Question 1: What are the perceptions of retired primary school teachers on retirement in Mubi Educational Zone of Adamawa State?

**1: Perception of Retired Primary School Teachers on Perception**

S/N	ITEMS	SA(4)	A(3)	D(2)	SD(1)	$\bar{x}$	Remark
1	Retirement is a blessing to reap what one have sown	276	126	66	6	3.16	Accepted
2	Retirement is a time for an individual to do something	132	225	48	18	2.82	Accepted
3	Retirement is a resting period	120	207	90	6	2.82	Accepted
4	Retired but not tired	252	216	12	3	3.22	Accepted
5	I wish to continue impacting life as a teacher	252	162	80	3	3.31	Accepted
6	The retirement age should be elongated	360	99	48	3	3.40	Accepted
7	Government is holding retiree ransomed	420	135	-	-	3.70	Accepted
8	Many retiree died as a result of struggling to get						
9	their benefits	420	135	-	-	3.70	Accepted
10	The Government officials in charge of retiree						
	benefit are corrupt	384	54	-	-	3.64	Accepted
11.	Government is not considering the payment of retiree						
	due to negligence	279	153	6	3	2.92	Accepted
	<b>GRAND MEAN</b>			<b>3.27</b>			

Source: Field survey, 2018

The result in Table 1 reveals perception of primary school teachers in Mubi Educational Zone on retirement; this is justified with the grand mean of 3.27 which is above the decision point 2.5. It implies, retired primary school teachers perceive retirement as a blessing to reap what one have sown, a time for an individual to do something, resting period, death sentence since many retiree died as a result of struggling to get their benefit, also some see retirement as time they are being neglected by the government and some perceive retirement as time government will be holding them ransomed.

Research Question 2: What are the economic, health and socio-psychological problems of the retired primary school teacher that affect their family stability?

**Table 2: Economic, Health and Socio-psychological of Retired Primary School Teachers**

S/N	ITEMS	SA(4)	A(3)	D(2)	SD(1)	$\bar{x}$	Remark
1	I'm having problem of paying my house rent	168	189	90	-	2.98	Accepted
2	I cannot meet up with my daily financial obligation	144	270	48	-	3.08	Accepted
3	I have problem with my new way of making money	192	261	30	-	3.22	Accepted
4	I have frequent headache	156	171	51	3	2.88	Accepted
5	I developed sleeplessness due to unfulfilled obligations	300	189	24	-	3.42	Accepted
6	I'm always worried about non-payment of my entitlement	180	234	48	3	3.10	Accepted
7	I feel lonely and bored most of the time due to idleness	156	225	60	6	2.98	Accepted
8	I feel generally sad about life because I'm neglected by the government	216	261	18	-	3.30	Accepted
<b>GRAND MEAN</b>						<b>3.21</b>	

Source: Field survey, 2018

Table 2 indicates that primary school teachers in Mubi Educational Zone of Adamawa State experience various problems that are related to economic, health, and socio-psychological, as it expressed with the grand mean of 3.21 which is above the decision of 2.5. This implies the economic, health and socio-psychological problems faced by retired primary school teachers are problems of house rent, not meeting their financial obligation, new away of making money, frequent headache, sleeplessness, worried, loneliness and sadness because they are neglected by the government.

Research Question 3: What are the ways of improving the life of retired primary school teachers?

**Table 3: Ways of improving the Life of Retired Primary School Teachers**

S/N	ITEMS	SA(4)	A(3)	D(2)	SD(1)	$\bar{x}$	Remark
1	Immediate payment of full retirement benefit	383	153	-	-	3.58	Accepted
2	Provision of life retirement schemes	288	225	-	-	3.46	Accepted
3	Provision of free medical facilities	288	216	-	-	3.44	Accepted
4	Grand for building personal houses	348	189	-	-	3.58	Accepted
5	One year pre-retirement orientation should be in place	312	216	-	-	3.52	Accepted
6	Prompt payment of monthly pension	384	162	-	-	3.64	Accepted
<b>GRAND MEAN</b>						<b>3.53</b>	

Source: Field survey, 2018

Table 3 reveals that immediate payment of full retirement benefits, provision of life retirement schemes, provision of free medical facilities, grand for building personal houses, one year pre-retirement orientation and prompt payment of monthly pension are ways of improving the life of retired primary school teachers.

Hypothesis: There is no significant difference in the perception of male and female retired primary school teachers on retirement in Mubi Educational Zone.

**Table 4: Perception of Primary School teachers towards retirement**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	84	3.4643	.60910	.06646	3.3321	3.5965	1.90	4.00
Female	66	3.1682	.62663	.07713	3.0141	3.3222	1.90	4.00
Total	150	3.3340	.63223	.05162	3.2320	3.4360	1.90	4.00

**Table 5: Difference between the Perception of Male and Female Primary School Teachers on Retirement using ANOVA**

	Sum of Squares	df	Mean Square	F Cal	F Crit	Decision.
Between Groups	3.241	1	3.241	8.516	3.905	Rejected
Within Groups	56.316	148	3.381			Rejected
Total	59.557	149				

\*Significant (P < 0.05)

The F-value of 8.516 obtained as shown in table above is higher than the critical F-value of 3.905 a 0.05 level of significance. The null hypothesis is the F-calculated of 8.516 obtained. Therefore, there is a significant difference in the perception of male and female retired primary school teachers' on retirement.

## 6. DISCUSSION:

The finding of the result on perception of retired primary school teachers on retirement shows that they have positive perception on retirement,. They see retirement as a resting period, a moment to reap what they have sown, and opportunity to engage in other activities. Some see retirement as a moment of hardship since they have neglected by the government. This finding is in consonant with Olatunde (2006) who found that problem faced by retired civil servant is in the delay of pension and other financial benefit.

The finding of the study on economic, health and socio-psychological problem shows that retired primary school teachers have problem of meeting their financial obligation like paying their house rent, paying their children school fees due to reduced income. The finding agrees with Nwankwo (2016) and Ode (2005) that teachers' inability to pay their house rent and children school fees is attributed to reduced income. Also, they are faced with frequent headache, sleeplessness, loneliness, and constant sadness because they are been neglected by the government which could lead to anxiety and fear..

The finding of the study shows the ways to improve the life of primary school teachers are that government should engage in full payment of retirement benefit, free medical facilities, and grand for building personal houses, pre-retirement orientation and prompt payment of monthly pension. This finding is in congruent with Nwankwo (2016) who found that what the retiree wished government to do for them were free medical services, free education for training their children, loans for building personal houses and sending retiring teachers to one year pre-retirement orientation.

## 7. CONCLUSION :

Retirement is a period of resting, opportunity to engage in other activities by the retirees. Notwithstanding some teachers feel very sad when they are about to retired due to problems encounter in retirement, such as financial related problems, health, and socio-psychological problems due to non-payment retirement entitlement.

## 8. RECOMMENDATIONS:

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

- Pre-retirement orientation and counselling should be in place to prepare teachers toward retirement life.
- Government should by no means ensure quick payment of gratuity and other benefits
- Government should encourage saving to the serving teachers, buying share in profitable companies to enable them have additional income after retirement
- Government should provide free medical services and grand for building personal houses.

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