
A Review of Factors influencing Teachers' Perceptions and Attitudes towards Retirement

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Abstract

Since retirement is regarded as an important stage in human development, changes in life requires adjustments in order to cope with the realities that accompany the change. This paper reviewed factors that influence teachers' perception and attitudes towards retirement. It discussed concepts of retirement; reviewed extensively the theories of retirement, types of retirements, factors that influence the teachers' perception and attitudes were reviewed as well. The paper concludes that various reforms have been carried out in the public service in form of severance retirement and pension reforms, which aim to ensure stability in the process of retirement and adequate resettlement for retired officers. But, little or no emphasis has been made on the teachers in the school system. Teachers are part of the system and therefore should not be left out and must definitely retire.

Keywords: Teachers' Perceptions, Attitudes, Retirement, Counselling, Factors

Introduction

Retirement has long been considered as one of the most important later life changes (Szinovacz 1980) and a transitional stage of life that can be a pleasant experience for some, yet traumatic for others (Marshall 2004). Subjectively, retirement is a self-defined notion that can mean different things to different people. For some, retirement may mean reducing the amount of work hours per week from full-time to part time status, while for others it may mean working on a voluntary basis (Marshall 2004). For others like Richardson, 1999), it means ceasing from all work activity paid or unpaid. Objectively, one can define retirement simply as disengagement from business or public life. From a more traditional view, retirement from an economic perspective is a time when one is no longer gainfully employed and receives pension benefits (Richardson 1999; Dchley, 1988). Ukwuayi (2002) sees retirement as withdrawal from position or service, going away, retreating, or removal from work. Weeks (1984), defines retirement as that time of life when a person is no longer working fulltime and is living on a pension or analogous service of retirement income. Uzoigwe (1999) views retirement as a person's life after he has given up full time career employment. Asuquo (2007) sees retirement as a complex social phenomenon that signifies the detachment from customary activities in business, industry, or active services as full-time employee.

Retirement can also be conceptualized as a process that separates an individual from a job role (Atchley, 1988) or as the termination of a pattern of life and a transition that deals with the reassessment of life resulting from old age, poor health, social pressure or weariness, (Omoresemi, 1987, Asuquo, 2002). Kaplan Cited in Ukwuayi (2002) noted that retirement is the formal disengagement of a worker from a line of work in which he has made a career. He noted that the retiring officer usually receives severance payment in a form of gratuity and pension.

Gratuity as defined by Ukwuayi (2002) is a lump sum paid once to a worker as a severance pay on exiting from the service either through withdrawal or retirement. He also defined pension as the sum of money or annuity paid periodically, usually monthly to a public servant who disengages from service after attaining a specific age. In other words, gratuity and pension are post-employment and retirement benefits. According to him, these benefits are designed to prevent a sudden sharp drop in the financial capacity and living standard of the worker as would otherwise happen with the stoppage of his monthly salary and allowances after disengagement. Asuquo (2007) in his studies, identified certain basic features of retirement. In the first place, he identified it as a period of transition and a change in variety of ways; changes in value, habits, daily routine, lifestyle, living arrangement, self-concept, role, use of time, financial adjustment and adjustment in age.

Secondly, retirement involves reassessment of life which entails careful recording of personal identity and life pattern especially as it affects new tasks, physical, mental and financial capabilities, prospects, social engagements and home maintenance feeding, furniture, fees and vehicle).

Thirdly, it provides opportunity for personal satisfaction, proper utilization of intellect and skills as well as for learning, growth in leisure and recreational activities. Dada and Idowu (2003), defined retirement as a transition from the world of work into a world of less rigorous work activity and rest especially in respect of retirement due to old age or long years of service. He noted however, that in Nigeria, some retirements have not been due to old age or long service, but to cut down in expenses in the public and private sectors of the economy as well as political factors. Although in recent years, many younger workers in Nigeria retire voluntarily before reaching normal retirement period either through age or length of time at work (Nwizu, 1997). On the other hand, (Abiola 2000) sees retirement as occupational death as opposed to biological death. Despite these subjective and objective definitions, views and opinions of retirement, one can agree that retirement requires reduction of activities prior to the later stages of life.

Retirement by its nature, involves fears and worries about the future of the individual as a result of the cessation in active working life. It involves fears that usually results from change (Dada and Idowu 2003). According to Adeoye and Legbara (1997), change is inevitable but most people tend to resist change because it is not always convenient. Therefore retirement's anxiety affects the emotional, physical, psychological, social and economic well-being or condition of the retiree (Ukwuayi 2002).

Perception

Perception according the Dewey (1997) cited in Asuquo and Maliki (2007), is the process by which organisms maintains contact with the environment. He asserts that a man's perception is coloured by the assumptions he brings to bear on any particular occasion as well as the meaning he attaches to things symbols, people and events or ideas. Koko (2002) described perception as mechanism through which an individual realizes and appreciates his/her environment and the people in it. Ekpo (1995) demonstrated in a study that an individual's perception is determined by the persons experience, intention and social needs. Accordingly, a perceiver is not passive but actively selects information to provide basis for reducing uncertainty. Denga (1996) adds that what one perceives is not what one sees physically. He asserts that two people could see a thing differently but each sees a reality that is unique to him and that is the reality that moderates his behaviour. The implication of these findings is that near-retirement teachers are likely to see retirement and pre-retirement programs differently due to their experience, social needs, aspirations as well as information obtained from the environment peers, colleagues, friends, neighbours, society, children etc Asuquo and Maliki, (2007). Furthermore, Koko (2002) affirms that how an individual perceives his situation, directly affects how he behaves. However, attitude in this paper can be defined as a predisposition to respond positively or negatively towards things, places, people, events and ideas.

Types of Retirement

Statutory Age of Retirement is written in section 4(1) of the pension Act of Federal Republic of Nigeria. The Act prescribes 60 years as age of compulsory retirement for public servants and 65 years for Judicial Officers. Decree No 43 of 1989 has added another element to the provision by saying that officers who have worked for 35 years or have attained 60 years of age whichever is earlier should retire compulsory. The onus is on the retiring officer to give six months notice of his intention to retire from the service so as to ensure smooth handling over/taking over of the officers duties. Above all, early notice will ensure the smooth processing and payment of terminal benefits as when due. It should be clear therefore that as soon as officers attain 60 years of age or 35 years of service, he is regarded as being out of the service automatically unless an extension is specifically granted in exceptional circumstances. Even so such period of extension will not be pension earning. After attaining the qualified service of 15 years, an officer is free to retire voluntarily with appropriate benefits. However such an officer will not commence the enjoyment of his pension until he attains the age of 45 years. But if the officer is required to retire after completing 15 years he shall be entitled to pension immediately on retiring, notwithstanding the fact that he has not attained the age of 45 years. In addition, he shall be entitled to 3 months notice of retirement or 3 months' salary in lieu of notice. Under section 42), an officer may be required to retire from service at any time after he has attained the age of 45 years subject to 3 months notice in writing of such requirement being given to the officer. Three major forms of retirement are identified in the literatures namely, voluntary, compulsory and mandatory (Omoresemi 1987; Akande 1995; Olusekan, 1999).

Voluntary or self Retirement: According to Asuquo and Maliki (2007) voluntary retirement occurs when the individual, decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer. Glueek (1974) opines that in recent years, more than 90 percent of pensions plans studied made provisions for early or voluntary retirement. Most of the voluntary retirement plan requires a minimum number of years of work before the employee is eligible for retirement. In Nigeria, the minimum number of years of work presently before the employee qualifies for voluntary retirement with pension benefit in public service is 10 years 5 years of gratuity only without pension). The voluntary plans however vary according to organizations to organizations and countries.

Donnelly (1967) cited in Ukwuayi (2002) in his study found out that in a typical year an average of 10 percents of those who are eligible for retirement, retire early, but this is related to benefit paid. They continued that only 5 percent of those with non-liberalized payment retire early and voluntary, whereas 30 percent of those eligible for voluntary retirement with liberalized benefits does. The United States Census Bureau found out that men retire early and voluntarily than women (Ukwuayi 2002). Employees that generally have higher pension benefits, smaller number of dependents, higher income and poorer health usually voluntarily retire early (Ubulom and Uzoeshi, 2006). Blue collar workers are more likely to retire early than white collar workers. Government workers retire early more frequently than private sector employees (Drucker 1978).

Compulsory or Forced Retirement: Compulsory or forced retirement is a situation in which the individual is forced or compelled to retire against the individuals expectation and when he is ill-prepared for it (Asuquo and Maliki 2006). It is usually viewed negatively in that it is unplanned and reasons might include inefficiency, old age, ill health, indiscipline and need for reduction of the workforce (Penner, 1986).

Mandatory Retirement: Mandatory retirement is the normal or expected form of retirement in the sense that the person involved has reached the statutory age of retirement as specified already in the condition of service of the establishment (Akinade, 1993). For instance, in Nigeria the age is specified for other civil servants is 60 years while judges and lecturers retire 65 years or when an individual has put in 35 years of service. Whether voluntary, compulsory or mandatory, retirement is known to bring about a lot of social, physiological psychological and financial effects on retirees (Asuquo, 2002). As a highly personalized process Asuquo and Maliki, (2007) opined that it can be anticipated as benign, threatening or challenging. They asserted that because of the dreaded negative consequences occasioned by this period of transition, characterized by loss of assumptive world, near-retirement workers including teachers need to prepare before coming to grips with these realities. More also, people who

attempt to adjust to the exigency of retirement do so in various ways depending on how prepared they are psychologically, socially and financially. This perhaps explains why many people argue that the starting point to prepare for retirement is retirement counselling (Asuquo, 2002). By so doing, psychological-social harassment and effects of retirement would be reduced or eliminated.

Theories of Retirement

Role Theory: According to role theory, retirement is an adjustment of one's principal role usually as a paid worker, a role that is central to a person's identity (Kim and Moen, 2001). Roles give people a sense of worth and achievement (Choi, 2001) and help to shape their behaviours and self-concept (Hooymann and Kiyat 2000). Further, role theory suggests that retirement can be stressful event for individuals due to loss of fundamental social role. Learning to deal with loss may cause individuals to feel a sense of vulnerability. For instance, some retired individuals may experience feelings of disconnect and anxiety that may lead to low levels of life satisfaction during retirement (Kim and Moen, 2001; Richardson and Kilty, 1991, Quick and Moen, 1998). According to role theory, the roles an individual plays at different stages of his in his or her lifetime are the basis of self - concept (Moen, 1998). Role theory puts forward the notion that older adults experience changes in well-being when role transition occurs. In particular the transition from worker to retiree is commonly identified as a major role loss which can lead to an erosion of social identity and self esteem, (Ross and Drentea 1998). Feelings of diminished self-worth and depression may result from retirement because the occupation one had may have been a source of self-worth (Silver, 2007).

Continuity Theory: Continuity Theory describes retirement as a linear series of life events that gradually lead to a logical career stage and pleasant experience or transition without maladjustment or distress into retirement (Hooymann and Kiyat 2007; Qucik and Moen, 1998). It suggests that the circumstances of retired teachers e.g. resources, behaviours) do not change, but instead they maintain a consistent pattern. Further, as they age, teachers frequently substitute new roles for lost ones (Atchley, 1998; Hooymann and Kiyat, 2000). Additionally, teachers' central personality core-characteristics and values) will be more pronounced during the later stage of life (Hooymann & Kiyat, 2000). Continuity theory assumes a linear flow with continued growth and an accrual in resources throughout life span in preparation for retirement. However, Richardson (1999) notes that continuity theory fails to consider that workers/teachers receive substantial reductions in resources during retirement. In contrast to role theory, continuity theorists reject the notion that occupation is central to one's identity and suggest that in retirement individuals can be expected to maintain levels of activity and self-esteem (Richardson and Kilty 1991). According to Atchley 1982), a key premise of continuity theory is that individuals maintain their own ways of adapting to their environment and thus maintain a consistent pattern of behaviour as they age. This premise is build upon this notion that people have unique personalities which are consistent across the life span and this dictates how they deal with transition (Blazer, Kessler, McGonagle and Swartz, 1994).

The Life Course Perspective Theory: The life course perspective theory is a sociogenic model which emphasizes changes in adulthood and suggests that life course transition such as retiring takes place within the context of ongoing trajectories and is a reflection of social, historical and biographical factors (Elder 1985, 1992, 1995). The life course perspective can be defined "as a way of understanding how time, transitions and context shape human development" (Elder 1992; George, 1996). Furthermore, it argues that individuals are dynamic and shaped by environmental factors throughout different stages in life. Moen (1996) suggests that the key component of life course perspective is that life course is a social phenomenon which varies over time, space and across different types of people. In addition, she suggests that a life course perspective can be characterized by its emphasis on transitions and trajectories and that in order to apply this perspective one must have dynamic longitudinal measures.

The life course perspective frames retirement as a transition which is likely to be influenced by choices made throughout the life course including educational attainment the occupation one enters, marital status and childbearing decisions (Silver, 2007). The life course perspective also suggests that factors such as gender, race and social class influence emotional well-being among older adults (O' Rand 1996; Estes, 2001). Using this perspective, retirement has been described not only as an objective life course transition, but also as a subjective developmental

transformation (Dannerfer, 1984). In other words, individuals may react differently to the transition depending on their own characteristics and coping mechanisms. The life course perspective views human development as series of transitions and choice points influenced by the larger socio-historical period and one's social context, as well as characteristics such as gender (Moen, 1992).

The life course perspective however provides a useful theoretical lens for explaining retirement experiences of Nigerian worker. This perspective emphasizes a non-linear developmental and multi-disciplinary approach describing changes as people age over their life course. It also emphasizes the effects of history, social-structure and individuals meaning of life in aging (Hooyman and Kiyat, 2002). Silver (2007) opines that the life course perspective is more appropriate than role theory and continuity theory for understanding the retirement experiences of Nigerian worker. Firstly, this perspective considers how aging relates to and is shaped by social context, history, time period, cultural meanings and location. For example, examining an individual's lifetime events such as family history, social norms, educational background, savings captures a clearer picture of the individuals present circumstances which may influence living conditions during retirement. Secondly, unlike the role theory and continuity theory that assumes a continual progression in social roles without disruptions, the life course perspective focuses on the timing of the social roles, that is, this perspective recognizes that people may make multiple entries and exits in work roles (Quick and Nloen, 1998). It also helps to clarify how these disruptive work histories of workers like response to family responsibilities poor health Ralston (1997,) changing work roles and other cumulative disadvantages such as their limited opportunities for savings, and private pension plans (Hooyman and Kiyak, 2000), may impact the economic condition of Nigerian worker during retirement.

Social breakdown theory: Kuypers and Benston (1973) identified retirement as having significant evaluation that leads the individual to disengage from activity and thereby internalize the negative evaluation.

Disengagement Theory: Disengagement theory holds that older persons in the society withdraw for the younger individuals to enter work force. As younger individuals take responsibility of the older ones, lost roles are replaced by new ones hence, there is a continuity of activity one hence, there is a continuity of activity.

Activity Theory: Activity theory of retirement was proposed by Havighursh and Albrech (1953). They explained that lost roles arising from schedules of duties (activities) of the retirees are replaced by new roles when new appointees assume responsibilities so that overall activity level may continue.

Teachers' attitudes towards retirement

Attitude underlies behaviours in such significant way that it is necessary to understand it if we are to understand behaviour. Oreh, (1986) conceptualized it as a consistent disposition to respond to an object in some way Favourable or unfavourable. He asserts that it is unobservable but precedes a person's action attitude thus embodies feelings and emotions and is a major factor in determining our reactions and behaviours. Alakwe (2003) defines attitudes as value which an individual places on things as seen from their dispositions, manner of feeling and behaving, judgment and opinion towards such things, ideas and issues. Glen (1989) has described attitudes as a response pattern or a tendency to think or act in a particular way under a given set of circumstances. Psychologists have proposed theoretical models to explain the structure of attitudes and how it affects behaviours. A common view of it which is most representative is that it has three components namely cognitive, affective and behavioural. Attitudes are individual's feelings (positive or negative) thought or pre-dispositions towards some element in his environment. Berne (1979) defines attitudes as likes or dislike, affinities or aversions to situations, objects, persons, groups or any other identifiable aspects of our environment including abstract ideas and social policies. Bett (1993) in his own way described the abstract nature of attitude by saying that it is form of settled behaviour, a means of indicating opinion and a settled mode of thinking.

According to Koko (2002), attitude can be a way of reasoning or thinking a person's inclination towards something that influences his or her behaviour. The three, however, are inter-connected and inter-independent. The cognitive component comprises consistency in ideas, knowledge, beliefs and thoughts about the object by the attitude holder. The affective component refers to the feelings that accompany the idea or belief which the behaviour component consists of the individual's action tendencies towards the attitude object or readiness for some kind of action

(Aduquo and Maliki, 2007). According to Asuquo and Maliki (2007), attitude provides the frame and reference for conduct of a person's life that is all he thinks, does or sees is consistent with this reference. Attitude conditions behaviour in that an unfavourable attitudes would cause a reaction either avoidance or aggression. A natural attitude leads to indifference and a favourable attitude to a seeking behaviour. Taken together, therefore both perception and attitudes influences the behaviours of teachers towards retirement; and also an inherent pre-condition for its acceptance, planning and adjustment.

Factors influencing attitudes towards Retirement

As retirement becomes an extended component of the normative life-cycle, understanding the factors influencing attitude to retirement preparation activities of a teacher is important. These factors are: Social factors like gender, age, marital status, occupational status educational attainment, number of children and number of dependent children on retirement planning behaviour (Turner and Bailey 1994). Mutran and Reltzea (1997) in their own reports said that apart from social background factors influencing attitude towards retirement. There are also other factors like, expectation of pension, having an anticipated time for retirement, work identity and self-concept factors. Franca, (2002) in her study found out that positive or negative perception and attitude towards retirement by New Zealanders and Brazilians executives were generally influenced by their spouses, children, parents and friends when retirement is the subject. However she affirms that workers who dedicated time to diversified activities have more positive attitude towards retirement.

In his own report, Silver (2008) identified that belief about retirement, belief about the work itself, thought about age of the retiree, self-concept and self-esteem as major factors affecting attitudes towards retirement. Furthermore, a survey carried out in United Kingdom by encouraging age diversity (2003) in their executive summary wrote that the key factors influencing retirement decision are health and finance related. They summarized that social welfare, pension arrangements, the labour market situation, and its impact on the economy, role of human resources policies; labour force participation as well as the retirees individual orientation to work are factors influencing attitudes towards retirement and retirement decisions.

However, Belgrave, Haug and Gomez (1997) reports that decision to retire is affected by number of factors including availability of health insurance, financial resources, spousal interdependence and health status as significant determinants. Workers in poor health, who suffer from activity limitations and chronic conditions are found to retire earlier than those who are healthy they re-iterated. Dwyer and Mitchel (1999), using data from the Human Resources found that health problems influence retirement behaviours more strongly than economic factors.

Similarly, McGarry (2004) finds that those in poor health are less likely to continue working than someone in good health. Using the HRS data, she notes that changes in retirement decisions or expectations are driven to a much greater degree of changes in health than charges in income and wealth. Others like Ethner, Frank, Kessler, (1997) believe that poor health motivates early retirement though the relative impact on health versus economic factors are debated.

In Nigeria, the story might be different Ukwuayi (2002) writes that attitudes towards retirement is influenced by factors like payment of pension and gratuity, health, age, financial stability and post-retirement options. He stated that decision to retire depends largely on the factors mentioned above and suggested that one could start preparing for retirement from the first pay cheque on the job. In their own results Idowu and Dada (2007) writes that the thought of retirement in Nigeria to workers breeds anxiety, apprehension and disillusioned attitude towards retirement. The causes of this is poor time management, total dependence on the present salary of the retiree, problem of securing alternative residential and office accommodation, ignorance of what to do with pension, attitudes of friends and family which may be lukewarm or negative and the challenges of the retirement.

According to their reports, the present economic downturn in the country is becoming increasingly difficult for average Nigerian worker to make ends meet because of the inadequate wages and high inflation. Teacher retirees are worse of it their entitlement to are not usually paid as when due. Consequently retirement which may not have been planned for in most case is accompanied by some socio-psychological and financial anxieties.

Prospective retiree teachers are usually not clear as what to do with their gratuities following retirement, therefore retirement decisions are delayed (Lasisi 1997). Unfortunately the pensions and gratuities are usually not paid immediately after retirement and so workers are at a loss on what to do. The attitude of friends and family members is a major factor in influencing attitude towards retirement and retirement decisions (Ode, 2004). In a study carried out at Adadja, Delta State of Nigeria by Ode (2004), it was observed that retirement affected the income of the retirees, their nature of residence, family structure or relationship between members of the family are well as the economic viability of the retirees.

Idowu and Dada (2007) noted that the depressed Nigerian economy does not hold much promise for those leaving the labour market. This, due to inevitable impending retirement and its consequences workers emotional status is often in this state of imbalance. A typical example of this is the recent downsizing of the work force by the Federal Government of Nigeria in order to give room for the implementation of monetization. According to them the fear of unknown and what will follow when they leave work makes some workers behave or react aggressively to retirement. Similarly, in their own study, Bulmash, Samel Chen, Polania and Kunori (2002) identified what they call behavioural factors influencing perception and attitude of workers towards retirement such factors according to them are income level, health status, unemployment rate and capacity utilization.

Teachers' Perceptions and Pre-retirement Planning

It is a good idea for a teacher/worker to prepare for retirement early enough probably voluntary retirement so as to do other things of interest with enough financial support after retirement (Ukwuayi, 2002). Preparing in advance, for retirement is part of the socialization process and may occur as early as 10 years or more before retirement (Atchley 1983).

Pre-retirement Counselling: This is the starting point for pre-retirement planning. Bakare (1982) defined counselling as a number of procedures used in assisting an individual in solving problems, which arise in various aspects of a person's life or in assisting the individual to maximize his overall personal development so that he could be useful to the society in which he lives. Pre-retirement counselling is a form of counselling. It can be conceptualized as a systematic and organized assistance offered to near-retirement workers in order to maximize their potentials while at work and out of work (Asuquo and Maliki 2007). According to them this assistance provide them the opportunity to develop holistic and adequate plan for their years of retirement that addresses the practical, psychological, intellectual, creative, recreational and emotional needs of their lives. There are many aspects that need to be addressed when planning for a major life change that involves a transition like retirement (Akanade, 1993). The pre-retirement counsellor is in position to assist client respond to issues of personal concern like finance, physical changes, emotional instability, recreation and leisure matters (Asuquo, 2002).

Hunter 1968, Cited in Asuquo (2002) in his studies reported that pre-retirement counselling reduces uncertainties about retirement. Hence according to Ossosky (1977), retirement preparation can provide information, it can clarify options about lifestyle and housing, it can also alert people of things that need to be done and it can motivate them to look ahead with some optimism. Some of the importance of pre-retirement counselling as identified by Atchley (1976) includes a reduction in Post- retirement shock and health problems, negative stereo-type ideas associated with retirement, dissatisfaction with retirement and tendency to miss one previous job routine. He concluded that pre-retirement counselling is very important and useful in preparing people for identity changes and uncertainties that usually accompany retirement. It will also help in getting to know and decide on the right job or business endeavours to engage if need be. Uzoigwe (1997) in his views prescribes a compulsory pre retirement programme that involves the following sessions:

- a. **First Meeting:** Developing a healthy attitude for a happy retirement. The session emphasizes the positive steps the society has taken to ease the financial burdens on senior citizen by reducing cost of recreation, housing and taxes. The potential retirees are encouraged to keep mentally and physically alive and programmes designed to help such as adult education are discussed during this first meeting.

- b. Second Meeting:** Leisure time, converted to happiness. Potential retirees are acquainted with the variety of leisure time activities and they are encouraged to choose specific goals and take steps to develop plans to bring them to fruition.
- c. Third Meeting:** Is working in retirement good for me? They are given lectures on service, project and part-time job experiences that may provide variety in the retirement period.
- d. Fourth Meeting:** Money matters. This session discusses the sources of funds available to retirees (gratuity), social security, pension and supplementary jobs. Personal budgeting developed for each retiree to help him adjust to his new income level more smoothly (Uzoigwe 1997).
- e. Fifth meeting:** Relocating in retirement. The advantages and disadvantages of living in retirement communities, staying in present quarters (if possible) or moving in or out with children are discussed.
- f. Sixth meeting:** Other subject, rights under Medicare if any (medical problems) are discussed. Retirement publications such as harvest years and modern maturity are analysed. The preparation of wills is encouraged. Social and marital adjustment problems during retirement are covered.

It is the feeling of this author that such a pre-retirement counselling programme is a good investment in employer relations. It cost little and it helps employee a great deal. Ukwuayi (2002) in his own report said that many organizations keep in touch with their retired formal employees. For example, General Electric in those days sends a four-pays monthly new letters to its so many thousands of retirees, IBM and specific telephone provide personnel consultants to aid retiree such things as tax counselling. In United State of American, Texas instrument provide retirees medical insurance plan while shell petroleum organizes pre-retirement counselling for their would be retirees. Not much or any has been heard about teachers in the state.

However, Atchley (1982) opines that there appear to be three-things in particular that required planning if retirement is to be a successful phase in life.

- Income
- Health
- Activities

Hart (1967) cited in Ukwuayi (2002) reports that having a enough money to maintain a reasonable standard of leaving is perhaps the most essential element of retirement planning. Money is such a crucial factor in the life of older people. Healthy people who try to enhance their physical fitness when younger would probably adjust better to retirement better. In their studies, Adler and her associates (1975) found that people who have physical disabilities are likely to enjoy retirement. Activities – developing goals are the third crucial aspects of retirement planning (Atchley 1983). According to him, having some plans is important regardless of what they might be whether to relax in the garden, take up a specific hobby, model, or a love for literature or art, and build better family relationship. People use this period to build up hierarch of goals from those that are most important to those that are least. One might go further to say that developing leisure skill is prerequisite for smooth adjustment to retirement. During pre-retirement planning phase, one might ask these specific questions like. How am I going to live in retirement? What am I going to do with my retirement years? Unrealistic fantasies Spurred by poor planning) can lead to disaster but realistic answers to these questions can lead to successful adjustment and meaningful leisure in retirement (Ukwuayi 2002).

Drucker (1968) added that whether retirement comes at age 50–70 it require a major adjustment for many people. He listed out some common emotional adjustment faced by retirees.

- Self management. The person must adjust to being totally self directed after retirement. There is no longer any supervision or work agenda dictating what to do.
- Need to belong-when-person retires, he is no longer a member or work group that took up so much true and forms an important social structure for so many years.
- Pride in achievement. Achievement reinforces self-esteem and is often cantered on work. In retirement, past achievement quickly wear thin as a source of self esteem.

- Territoriality personal “turf” in the form of Office Company and little is lost in retirement. Other ways to satisfy territorial needs must be found.
- Goals- organization provides many of a person’s goals. Some people may be unprepared to set their own goals when they retire (Atchley, 1996).

Sources of Retirement Anxiety: Retirement by its nature breeds anxiety which involves fears and worries about the future of the individual as a result of cessation in active working life. It involves fear that usually results from change (Idowu and Dada, 2006). According to Adeoye and Legbara (1997), change is inevitable but most people tend to resist change because it is not always convenient. Some of major sources/causes of pre-retirement anxiety according to Ode (2004) are inadequate fund, challenges in managing mental health, challenge of managing new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension, attitudes of friends and family, and the challenges of sudden retirement.

Inadequate Fund: Money is one the major determinants of what an individual do in retirement (Ode 2004). Money is needed for the payment of bills, medical treatments, and execution of other projects which hitherto were taken care of by the office. Non-payment of these, pose great challenges which may result in stress and frustration and consequently high blood pressure for some retirees (Adeoye and Legbara, 1997). Worry over finances is usually compounded in Nigeria because of the employers’ failure to pay retirements benefits, including gratuity on time (Uzoigwe, 1997). This is a problem that is beyond the retirees and probably accounts for the high death toll among them especially for those that lack psychological adjustment skills (Idowu and Dada 2006).

Challenges in Managing Mental Health: Health according to the World Health Organization WHO, (1989) is being in a state of complete physical, mental and social well being. It is not merely the essence of disease and infirmity. Thus retirees tend to face serious challenges in managing their health especially due to inadequate exercise. Such category of retirees might experience some physiological and emotional problems such as moodiness, erratic behaviours and psychosomatic illness such as stomach ulcers, heart diseases hypertension and a pressing tendency to commit suicide (Denga, 1996).

Challenge of managing a new and lower social status: For many retired workers, both in the public and private sectors maintaining a sense of identity and self worth without a full time job breeds anxiety (Idowu and Dada 2006). This is as a result of the fact that there are no more junior officers to wait and run errands for them. The sudden realization that they have to do everything themselves, usually makes most retirees feel used and spent. These challenges may result in feelings of isolation and loneliness, and anxiety for those who do not manage it (Kolawole and Mallum, 2004).

Inadequate planning for retirement: Statistics have shown that 90% of retired people in Nigeria look miserable, confused and helpless (Ndaman, 2004), as a result of lack of pre-retirement planning or improper pre-retirement planning. According to Ndaman, (2004) 10% of those who retired, who are living well and probably in high spirits and are able to maintain their status quo, are those who planned well ahead. An unplanned retirement creates problems such as boredom, financial anxiety, distress, isolation and feeling of dissatisfaction for a seemingly unfulfilled life.

Difficulty in time management: According to Kolawole and Mallum (2004) one of the facts about consciousness is the awareness of time. Humans feel the passage of time in their personal experiences and observe it in their environment. Time is money, it is precious. Some characteristics of time which must be borne in mind are that time is precious, it is irreplaceable, it is dynamic i.e. not static). Since these characteristics are basic, prospective retirees need to think how they will utilize their time judiciously after retirement and if they do not succeed in planning for the utilization of their time after retirement they, tend to develop pre-retirement anxiety which affects their attitudes towards retirement (Dada and Idowu 2006).

Teachers’ Perceptions and Attitudes towards Retirement Reforms in Nigeria

Over the years, retirement scheme in Nigeria has been largely chaotic. Civil servants and private sector workers including teachers were left to their fate. It became very embarrassing particularly with irregular and delayed payment of pensions and gratuity to retirees. Even when it is paid, retirees queue up for their pensions (Ekeocha, 2008). Intuitively, everyone knows because most people have internalized values, talked and imaged it, they have known its implications. That is why some look forward to retirement as a wonderful period of years when many experience can occur. The retiree can go on vacations, sleeps and wakes up late. A period to develop more hobbies, visit friends and tries their hands on some other things. Some teachers thereby see retirement as a release from the bondage of full time work and lesson note planning. On the other hand, retirement produces negative response of uselessness which is usually a feeling of reaction from the management and professionals who see work and life as the same (Ekeocha, 2008). Yet another group of retiree see retirement positively and negatively. They feel that although the former employee is free, he is as well getting closer to the end of his life and very close to death (Uzoigwe, 1999).

Lawler (1971), conducted an interview with 5,000 households to examine attitudes towards retirement. He found that over 60% have positive attitudes towards retirement and 40% less positive. In Nigeria for example, today many young workers including teachers retire voluntary before reaching the normal retirement period either through age or length of time at work. For teachers, the young ones do not see it worthwhile to teach until statutory age of retirement. This might not be unconnected with the condition of service of teachers and societal perception of their roles. Other reasons are non-payment or delayed payment of pensions and gratuity to teachers, and retirement benefits (Ukwuayi, 2002; Ekeocha, 2008). Before now, the person administrations have become some much bureaucrat exhibiting inactivity in their operation for payment of retirement benefits while retirees are suffering and dying. Some of them even die before their retirement benefits are paid to them due to frustrations.

A few examples among many can clarify the assertion that in the past, retirees face leak circumstances. It is also been alleged that most teachers feel very uncomfortable when getting close to retirement because they wait for so long time experiencing various hardship before receiving their entitlements. With a caption, "pensioners, groom under poor pension administration" (Guardian News papers, Tuesday October, 1986). This paper exemplifies the plight of typical Nigerian retiree.

Sometimes in 1997, an unprecedented large number of placards carrying by teachers marched to Alasua, the seat of government of Lagos state, the signals were clear. The protesters chanted to the then administrator, col. Olagunsoye Oyinola "All we are saying, "Pay Our Pensions". Their actions were based on frustration after retiring from service in 1993, their allowances and entitlement were yet to be paid.

At NIPOST, the story is still the same. It takes an average of two years to get any retirement entitlement paid. NIPOST, August (1998) states many retirees travel long distances to designated administrative offices to collect their cash pay which takes time to collect and many of these retirees without relations in Lagos or places to stay sleep in open air like outcasts. The economic realities of the action are even demanding that many homes of the retirees are in disarray and tragedies follow suit the report continued.

Since (1990) when the Federal Government updated decree 102 of (1929) with the pension Act cap 345, the present disbursement method of Federal Civil servants through the Ministry of establishment of retirement benefits is very cumbersome and fraught with delays. Although in 1991, there was a budgetary review followed in 1992 by 10% increase income, all in a bid to cushion the impact of the structural adjustment programme and the plight of retirees in Nigeria. Also a minimum wage was raised to five thousand; five hundred naira for civil servants to at least alleviate the sufferings of the workers but the issues of the situation goes beyond minimum wage for the pensioners.

Teachers were worst hit in 1994 when the Federal Government stated that the state and local Government council should share in the responsibility of paying pension allowances to teacher retirees. This is why many retired teachers have been thrown in penury (Ukwuayi, 2002). Due to these problems, encounter during retirement, this affects perception and attitude of teachers towards it. Recording in Ukwuayi (2002), teachers some perceive it as a period

full of emptiness and uselessness. Some workers or teachers underestimate their age or lie about their work records in order to work longer because they are not prepared for retirement and therefore do not want to retire at a very old age (real age is known only to him it becomes clearer to him that he has very short time to live on earth).

Other positive thinkers feel that when one retires at the right time and age, he creates vacancy for younger ones in the job market especially those of days of unemployment. This approach enhances the economy and increases Government revenue through tax since more youthful force are employed. It also reduces youth restiveness, increase of drug abuse, hooliganism, robbery and drug abuse, unemployed youth negative activities in the society (Ekeocha, 2008). Amachi (1991) in his work explained that according to the study by international labour organization (ILO), the compulsion to continue work beyond age of 65 years is much more important in less developed countries such as Nigeria. The study under the reference covered 151 developed and developing countries. Its main findings are that there are relatively fewer people waiting to work beyond the age of 65. In some prosperous country with sound social systems less than 10% of the old people in economically advanced countries were found to be working. According to the report, between 74 and 91% of older people (65 year) or above work; in the consideration of the report, it is not likely that in Nigeria, most teachers will continue with regular work after 60 years of age.

Conclusion

A lot of related literatures have been reviewed in this paper, retirement was conceptualized. It also revealed other aspects of works on retirement procedures of workers, theories of retirement was extensively reviewed. The paper also stressed that perceptions of workers on retirement is vital in assessing causes of behaviours and attitudes towards it. From the reviewed literatures, the need to be aware, prepare and plan for retirement has been over emphasized. In line with Nigerian Government, various reforms have been carried out in the public service in form of severance retirement and pension reforms. All these are aimed at ensuring stability in the process of retirement and adequate resettlement for retired officers. All these have been done in the civil service while little or no emphasis has been made on the teachers in the school system. Secondary school teachers are part of the system and therefore should not be left out and must definitely retire.

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