

**ATTITUDE OF TEACHING AND NON-TEACHING STAFF TOWARDS RETIREMENT IN
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of Education Owerri****&****Mkpume Chijioke Friday: Department of Educational Psychology/G&C, Alvan Ikoku Federal
College of Education Owerri****Abstract**

*This study investigated the attitude of teaching and non-teaching staff towards retirement in Alvan Ikoku Federal College of Education Owerri Imo state. Using a descriptive survey research design of ex-post facto type; Purposive sampling technique was used to select one hundred and ninety (198) academic and non-academic staff working in Alvan Ikoku Federal College of Education Owerri. Attitude to Retirement Scale ($\alpha = 0.75$) was used for data collection. Three research hypotheses were tested at 0.05 level of significance. Data were analysed using *t*-test statistical tools. There was a significant difference in the attitude of male and female employees towards retirement $t\text{-cal}=2.61$ ($P<0.05$). There was a significant difference in the attitude of staff towards retirement based on their marital status $t\text{-cal}=3.39$ ($P<0.05$). Also, there was a significant difference in the attitude of staff towards retirement based on their educational qualification $t\text{-cal}=3.09$ ($P<0.05$). Staff should be exposed early to basic pre-retirement orientation programme that will help enlightened them about the need to plan early for retirement as to have a realistic mind set towards retirement.*

Keywords: Alvan, Academic, Attitude, Staff, Teaching, Non-Teaching

Introduction

Attitude is a hypothetical construct that represents an individual's degree of like or dislike for an item, responsibility or an issue. Attitudes are generally positive or negative views of a person, place, thing, or event-- this is often referred to as the attitude object. People can also be conflicted or ambivalent toward an object, meaning that they simultaneously possess both positive and negative attitudes toward the item in question. Attitudes are judgments. They develop on the ABC model (affect, behaviour, and cognition). The affective response is an emotional response that expresses an individual's degree of preference for an entity. The behavioural intention is a verbal indication or typical behavioural tendency of an individual. The cognitive response is a cognitive evaluation of the entity that constitutes an individual's beliefs about the object. Most attitudes are the result of either direct experience or observational learning from the environment (Luborsky & Leblanc, 2003). Unlike personality, attitudes are expected to change as a function of experience. For example the attitude of diverse individuals in societal workforce towards the phenomenon called retirement is consistently drawing the interest of gerontologist to examining societal populations' unique, culture-specific beliefs and practices related to aging and retirement from active work (Luborsky & Leblanc, 2003).

Retirement has been considered an aging problem primarily in industrial societies. However, retirement is not peculiar to these societies. It is generally the case that with diminishing physical powers the aged person becomes less able to perform what the society regards as "normal," economically gainful, work. Since he or she can no longer maintain himself, society may choose to find some way to maintain an elderly person if he is to survive at all. The status of retirement and need for protection of the retiree are shown clearly in non-industrial societies (Luborsky & Leblanc, 2003). According to Cox (2012) many people choose to retire when they are eligible for private or public pension benefits, although some are

forced to retire when bodily conditions no longer allow the person to work any longer (by illness or accident) or as a result of legislation concerning their position.

Larimore (2019) posited that in most countries, the idea of retirement is of recent origin, being introduced during the late 19th and early 20th centuries. Previously, low life expectancy and the absence of pension arrangements meant that most workers continued to work until death. Germany was the first country to introduce retirement benefits in 1889. Nowadays, most developed countries have systems to provide pensions on retirement in old age, funded by employers or the state. In many poorer countries there is no support for the old beyond that provided through the family. Today, retirement with a pension is considered a right of the worker in many societies; hard ideological, social, cultural and political battles have been fought over whether this is a right. In many western countries, this is a right embodied in national constitutions unlike the experience of private and public workers in developing and underdeveloped countries like Nigeria where the consciousness of retirement generates the feeling of fear, tension and uncertainty in the lives of aged workers such that make most of them uncomfortable (Larimore, 2019). This makes investigating attitude of teaching and non-teaching staff towards retirement in Alvan Ikoku Federal College of Education Owerri, a necessity.

Amune, Aidenojie and Obinyan (2015) noted that retirement is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes pertinent to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 60 until recently when the Federal Government of Nigeria pegged it at 65 years for academic and non-academic staff, and 70 years for those on professorial carder. It therefore means a shift from the status of being an employee to that of the unemployed, usually with diminished or no steady stream of income.

Denga (2010) noted that retirement is the longest vacation in human life experience which could be joyful or sadden depending on the attitude of the person involved. Thus, the attitudinal disposition of public workers in school environment in Nigeria with its peculiarity could be negative or positive towards retirement. Wade and Tawris (2006) stated that attitude makes people act or behave in certain ways. Workers in schools with positive attitude towards retirement would look towards retirement with joy and bliss. While those with negative attitude towards retirement would dread or fearfully avoid anything that may make them loose the job and this might lead them to engage in age reduction falsification to spend more years in active service. They develop fear of staying out of work because they have developed such a negative attitude towards retirement as it is considered as a death sentence.

Likewise, Akinboye (2004) stated that most Nigerian workers do not prepare for retirement. They become frustrated as soon as they are handed the retirement letters. Haynes (2011) also identified fear, anger and guilt as some of the negative attitudes exhibited by employees towards retirement especially when they were not prepared for retirement. The potential retiree gets angry with the organization for not appreciating him enough especially when entitlement are delayed or denied. He develops a feeling of guilt especially when he ponders on issues which he should have resolved while in active service and he suddenly expresses fear of the unknown, los of identity, loss of power, fear of financial need and fear of aging. The anxieties of potential retirees as enumerated by Obimba (2005) include uncertainties of life, financial insecurity, reduced social life and health related problems. They become worried over loss of friendship ties and feeling of disconnection.

As a result of unpreparedness, many civil servants in Nigeria perceive retirement as an enormous problem as payment of pension is becoming increasingly difficult for the government of the day to cope with.

Hence, it is not unusual to see the government owing pensioners several months of arrears. It has therefore become necessary for employees to plan for their retirement early in their career because of unforeseen circumstances, such as sudden unexpected rationalization, ailments setting in as a result of old age, high inflation rate, exchange rate volatility, mass unemployment and high economic uncertainties in order to avoid spending their post-retirement years in abject poverty (Amune, Aidenojie & Obinyan, 2015).

Apart from the psychological stress occasioned by diminished status of the retirees, the employees' financial condition attached to retirement affects the retirees 'willingness to accept or adjust to the reality of life after retirement. To many, the word "retirement" is associated with negative feelings. Only a few views positively and look forward to it with zeal and enthusiasm (Grangaard, 2000). Workers in well-organized private sectors of the economy are noted to perceive retirement as something good. These workers look forward to the day they would retire. One major reason for this is because they are sure of receiving their retirement benefits without delay and also sure of receiving their monthly pensions where it is applicable. This group of workers looks at retirement as a mark of honour and appreciation from their employer. Workers in the public sector on the other hand may perceive retirement as a punishment to be avoided (Idowu, 1998). This group of workers, end up perceiving retirement as a negative indicator of their reduced potential of the skills to the job. While some individuals view it positively and anticipate it with nostalgia others dread its eventuality with great anxiety.

As people approaching retirement, one of their principal concerns is how to make ends meet after they quit working; while most of them even during employment, the end doesn't meet and the cost of living continues to rise year after year (Mitchell, 2007). However, he reported that income level was positively related to attitude toward retirement, suggesting the higher an individual's reported income, the more positive his or her attitude is toward retirement. With such improvements in healthcare and longevity, people might have been expected to work longer. Instead the opposite trend unfolded and find it harder to get and keep a job. They are kept out of the workforce for longer, and suffer from the effects of ageism (Encel & Studencki 2004); what many are short sighted on is the reality of how long they may potentially live. Hence their retirement years could easily consist of another third of their life span. This, according to Asuquo and Inaja (2007), explains why some workers falsify their ages and documents so that retirement will not catch up with them that fast.

Asuquo and Inaja (2007) surveyed perception and Attitude towards pre-retirement counselling, among Nigerian civil servants. A representative sample of 1200 civil servants was selected. Results of the study showed that civil servants' perception of retirement significantly influence their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. Gesinde, (2008) on his descriptive survey investigated the attitude of the staff towards Retirement life in a tertiary institution in Nigeria. The study was conducted at Federal College of Education in Oyo state Nigeria. A total of 215 senior academic and non-academic staff were selected through purposive sampling technique participated in the study. They were made of 149 males and 66 females. Findings indicated that the participants had positive attitude towards retirement.

Another study by Price and Joo (2005) explored the influence of marital status (i.e., married, remarried, widowed, divorced/separated, never-married) on women's retirement satisfaction. Using a purposive sampling method, self-administered questionnaires were distributed to retired women. Participants (N = 331) were asked to report on their retirement satisfaction, psychological well-being, and perceived health. Results revealed retirement satisfaction and perceived health differed by marital status. Psychological well-being, however, did not differ significantly between marital groups. Crego, De La Hera and Martinez-Inigo (2008) focused on the differences in attitudes toward retirement among male and female faculty and other university professionals. In this study variables that affect attitudes toward retirement

were investigated. Attitude toward one's own retirement were found to be gender-related; looking forward to retirement with pleasure was the modal response for men, while looking forward to retirement with mixed feelings was the modal response for women. This means when assessing the attitudes of these professionals towards retirement in general, women tended to have less positive attitudes than did men.

However, the awareness of approaching retirement ignites different feelings for diverse individuals among employees in public sector in Nigeria. Accepting the reality could be a nightmare for some considering the challenges faced presently in our society by retirees in terms of collecting their gratuity and monthly pension. Their observable diminishing wellbeing sends signal of fear of unknown into the mental and psychological wellbeing of employees still working. Such apprehensions are usually devastating and traumatic in the life of would be retirees. The adverse psychological and socio-economic disposition identified to characterize retired civil servants due to functional discontinuation of their regular financial source of livelihood and its corresponding decline in social status and social isolation cannot be overstated; majority experienced such challenges which include financial insufficiency, dysfunctional family matters as well as psychological or behavioural disorders. Some also experience loss of self-esteem due to lower status in which they find themselves on retirement from a highly exalted position they had occupied as public servants. This make investigating attitude of teaching and non-teaching staff towards retirement in Alvan Ikoku Federal College of Education Owerri germane.

Purpose of the Study

The main purpose of this study is to investigate attitude of teaching and non-teaching staff towards retirement in Alvan Ikoku Federal College of Education Owerri. And to specifically:

- i. Find out whether there is a difference in attitude between female and male employees towards retirement in Alvan Ikoku Federal College of Education Owerri
- ii. Ascertain whether there is a difference in attitude of staff towards retirement in Alvan Ikoku Federal College of Education Owerri based on other variables, such as marital status and educational level

Research Hypotheses

1. There is no significant difference in attitude of male and a female employee towards retirement
2. There is no significant difference in attitude of employees towards retirement based on marital status
3. There is no significant difference in attitude of employees towards retirement based on educational level

Methodology

This study adopted descriptive survey research design of *ex-post facto type*. It is a type of design that the researcher usually has no control over the variables of interest being investigated and therefore cannot manipulate them. The population of the study was 1008 academic and non-academic staff of the School of General Education of Alvan Ikoku Federal College of Education Owerri. COVID-19 made the researchers to restrict the study to Alvan Ikoku Federal College of Education Owerri alone base on the fact that staff of other tertiary institution in Imo state were scarcely on ground and this would make the administration of questionnaire on them difficult. The sample for this study consisted of one hundred and ninety eight (198) academic and non-academic staff of the School of General Education of Alvan Ikoku Federal College of Education Owerri selected through the use of purposive sampling technique. This was used to select only those that have five more years left of active service before they will go on retirement at 60 years for non-academic staff and 65 years for academic staff.

The instruments used for data collection was attitude to retirement scale made by the researchers. It is a ten item scale with items such as: Retirement from work is next to death; Retirement from work is a continuity of good life; Retirement from work is synonymous with poverty; I am afraid of compulsory retirement; Retirement from work means attainment of self-actualization; I do not want to retire; I am anxious to reach retirement age; My present salary cannot make me enjoy my retirement life; I want to

work till I die; and Retirement is worthwhile if I planned well for it. It has a modified 4-point Likert response pattern. The reliability coefficient is 0.75 while the split-half reliability coefficient is 0.68. The items were constructed in simple language thereby ensuring its face validity.

The researchers sought the consent of the staff used for the study. The essence of the study was explained to them and they were asked to be sincere in filling the questionnaire. Also the researchers made them know that the information would be treated with confidentiality. After which the questionnaire were distributed to them with adequate instructions on how to fill it and were collected back for data analysis. Data collected for the study was analysed using t-test statistical tools to determine the statistical difference of in attitude of the respondents towards retirement.

Results

Research Question 1: There is no significant difference in attitude of male and a female employee towards retirement

Table 1: t-test of difference in attitude of male and female employee towards retirement

Attitude towards retirement based on gender								
Gender	N	Mean	SD	df	t-cal	t-tab	p-value(t-test)	Decision
Male	102	39.53	5.71	196	2.61	1.96	P<0.05	Rejected
Female	96	32.19	4.15					

Table 1: above shows there was a significant difference in the attitude of male and female employees towards retirement $t\text{-cal}=2.61$ ($P<0.05$). As indicated by the mean and standard deviation scores of male and female employees on their attitude towards retirement, male staff expressed more negative attitude to retirement than their female colleagues used for the study. Male ($\bar{x} = 39.53$); SD 5.71 higher than female staff ($\bar{x} = 32.19$); SD 4.15. This implies that male staff are more troubled about the consequences of retirement than their female colleagues. Therefore, this research hypothesis is rejected.

Research Question 2: There is no significant difference in attitude of employees towards retirement based on marital status

Table 2: t-test of difference in attitude of employee towards retirement based on their marital status

Attitude towards retirement based on marital status								
Marital Status	N	Mean	SD	Df	t-cal	t-tab	p-value(t-test)	Decision
Married	173	51.22	8.26	196	3.39	1.96	P<0.05	Rejected
Single	25	33.10	4.42					

Table 2: above shows there was a significant difference in the attitude of staff towards retirement based on their marital status $t\text{-cal}=3.39$ ($P<0.05$). As indicated by the mean and standard deviation scores of staff who are married and single as regards their attitude towards retirement, married staff expressed more negative attitude to retirement than their unmarried colleagues used for the study. Married ($\bar{x} = 51.22$); SD 8.26 higher than staff who are single ($\bar{x} = 33.10$); SD 4.42 This implies that married staff probably are more apprehensive over the uncertainty of taking care of family members in the wake of no stable financial income. Therefore, this research hypothesis is rejected.

Research Question 3: There is no significant difference in attitude of employees towards retirement based on educational level

Table 3: t-test of difference in attitude of employee towards retirement based on their educational level

Attitude towards retirement based on educational level								
Education Level	N	Mean	SD	Df	t-cal	t-tab	p-value(t-test)	Decision
Graduate	136	48.12	6.73	196	3.09	1.96	P<0.05	Rejected
Non-Graduate	62	37.19	4.96					

Table 3: above shows there was a significant difference in the attitude of staff towards retirement based on their educational qualification $t\text{-cal}=3.09$ ($P<0.05$). As indicated by the mean and standard deviation scores of staff who are graduates and non-graduates as regards their attitude towards retirement, graduate staff expressed more negative attitude towards retirement than their non-graduate colleagues used for the study. Graduates ($\bar{x} = 48.12$); SD 6.73 higher than staff who are non-graduates ($\bar{x} = 37.19$); SD 4.96. This implies that graduate staff are much more self-agitated than their non-graduate colleagues. Therefore, this research hypothesis is rejected.

Discussion of Findings

The findings of research hypothesis one revealed that there was a significant difference in the attitude of male and female employees towards retirement $t\text{-cal}=2.61$ ($p<0.05$) with male staff expressing more negative attitude to retirement than their female colleagues used for the study. Male ($\bar{x} = 39.53$); SD 5.71 higher than female staff ($\bar{x} = 32.19$); SD 4.15. Therefore, this research hypothesis is rejected. This implies that male staff are more troubled about the consequences of retirement than their female colleagues. The reason for this development is that the male folks bear much of family responsibilities and being aware of the way and manner government treats the concern of retirees in Nigeria, they naturally become apprehensive when they approach retirement age. Also, most employees at retirement age still feel sense of lack of self-actualisation and this is a great source of anxiety due to fear of the unknown. This is consistent with the findings of Luborsky and Leblanc (2003) that most expressed attitude of diverse individuals in societal workforce towards the phenomenon called retirement is the result of either direct experience or observational learning from the environment. Denga (2010) noted that retirement is the longest vacation in human life experience which could be joyful or sadden depending on the attitude of the person involved. Thus, the attitudinal disposition of public workers in school environment in Nigeria with its peculiarity could be negative or positive towards retirement. Wade and Tawris (2006) stated that attitude makes people act or behave in certain ways.

The answer of research hypothesis 2 shows that there was a significant difference in the attitude of staff towards retirement based on their marital status $t\text{-cal}=3.39$ ($p<0.05$). As indicated, married staff expressed more negative attitude to retirement than their unmarried colleagues used for the study. Married ($\bar{x} = 51.22$); SD 8.26 higher than staff who are single ($\bar{x} = 33.10$); SD 4.42. Therefore, this research hypothesis is rejected. This implies that married staff probably are more apprehensive over the uncertainty of taking care of family members in the wake of no stable financial income as they appear not prepared for the transition into the unknown consequences of inactivity with non steady income generation. In support, Akinboye (2004) stated that most Nigerian workers do not prepare for retirement. They become frustrated as soon as they are handed the retirement letters. Haynes (2011) also identified fear, anger and guilt as some of the negative attitudes exhibited by employees towards retirement especially when they were not prepared for retirement. The anxieties of potential retirees as enumerated by Obimba (2005) include uncertainties of life, financial insecurity, reduced social life and health related problems. They become worried over loss of friendship ties and feeling of disconnection.

The result of research hypothesis 3 revealed that there was a significant difference in the attitude of staff towards retirement based on their educational qualification $t\text{-cal}=3.09$ ($P<0.05$). It was revealed that graduate staff expressed more negative attitude to retirement than their non-graduate colleagues used for the study. Graduates ($\bar{x} = 48.12$); SD 6.73 higher than staff who are non-graduates ($\bar{x} = 37.19$); SD 4.96. Therefore, this research hypothesis is rejected. This implies that graduate staff are much more self-agitated than their non-graduate colleagues. The reason for this development could be that apart from the psychological stress occasioned by diminished status of the retirees, the employees' financial condition attached to retirement affects the retirees' willingness to accept or adjust to the reality of life after retirement. To many, the word "retirement" is associated with negative feelings. Only a few views positively and look forward to it with zeal and enthusiasm (Grangaard, 2000). Workers in well-organized

private sectors of the economy are noted to perceive retirement as something good. These workers look forward to the day they would retire. One major reason for this is because they are sure of receiving their retirement benefits without delay and also sure of receiving their monthly pensions where it is applicable. This group of workers looks at retirement as a mark of honour and appreciation from their employer. Workers in the public sector on the other hand may perceive retirement as a punishment to be avoided (Idowu, 1998). However, this finding is contrary to the findings of Gesinde, (2008) who on his descriptive survey investigated the attitude of the staff towards Retirement life in a tertiary institution in Nigeria. The study was conducted at Federal College of Education in Oyo state Nigeria. A total of 215 senior academic and non-academic staff were selected through purposive sampling technique participated in the study. They were made of 149 males and 66 females. Findings indicated that the participants had positive attitude towards retirement.

Conclusion

The findings of this study revealed that employees have negative attitude towards retirement probably due to harsh economic situations and compounding personal life responsibility that seem to make planning for retirement difficult. The consequence of this experience is anxiety and apprehensive agitation that has negative impact on the wellbeing of employees and their readiness to face reality of life after retirement.

Recommendations

1. Staff should be exposed early to basic pre-retirement orientation programme that will help enlightened them about the need to plan early for retirement as to have a realistic mind set towards retirement.
2. Pre-retirement counselling should be made available to staff as this will enable them develop capacity to be rational in thought about transition retirement developmental life experience which will definitely come as far as one is alive.
3. Government should establish a standard retirement policy that will give its employees the confidence and assurance of a better life after retirement.

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