

**CHALLENGES OF THE NEW RETIREMENT AGE FOR TEACHERS IN SELECTED
GOVERNMENT PRIMARY SCHOOLS OF SIOMA DISTRICT, ZAMBIA**

BY

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**A Dissertation submitted to the University of Zambia in partial fulfillment of the
requirements for the award of the Degree of Master of Education in Sociology of Education**

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DECLARATION

I, **Songiso Mutafela**, do solemnly declare that this dissertation represents my own work, which has not been submitted for any degree at this or another university.

Signature (Candidate)Date..... 2017

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CERTIFICATE OF APPROVAL

This dissertation of **Songiso Mutafela** is hereby approved as a partial fulfillment of the requirements for the award of the Degree of Master of Education in Sociology Education at the University of Zambia.

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ABSTRACT

The focus of this study was to investigate challenges of the new retirement age for teachers in selected government primary schools of Sioma district western in the part of Zambia. The study followed qualitative approach using descriptive research design in order to adequately explore the topic under investigation and ultimately give an account of the situation as it actually existed on the ground. A sample of 32 participants comprising of twenty-four class teachers and eight school managers was purposefully and conveniently drawn from four government primary schools in Sioma district. Data was collected through semi-structured questionnaires as well as interview guides. Analysis of data was done thematically where merging and emerging themes were presented in a descriptive form as findings of the study.

The study found that the majority of teachers interviewed in Sioma district were not in favour of the new retirement age. Most of the participants expressed willingness to retire at the age of fifty-five so that they could get their benefits and start a new life while they were still energetic. Some participants lamented that they might not live longer to receive their benefits at the new retirement age of sixty. In addition, the study found that, there was a lot of stigma against older teachers which had affected work relationships in most schools as younger teachers accused the older ones of being fatigued and unwilling to accept change or innovation, especially technological changes in education. The younger teachers also complained about less promotions opportunities in the Ministry as the older teachers were still holding on to most senior positions. It was further reported by the majority of participants talked to that, accommodation in rural schools had become a great challenge for teachers because some of the houses were still occupied by older teachers who could have retired two/three years ago had it not been for the adjustments in the retirement age. Lastly, the study found that there were administrative lacunars in most sampled schools for example older school managers exhibited poor work attitude and attempted to run schools as their own personal institutions.

Therefore, the study recommended that the Zambian government should revise the new retirement age to provide for two options only; 55 years normal and 60 years late retirement and that the Ministry of General Education should introduce performance based salaries.

Key words: New Retirement Age, Primary Schools, Teachers, Challenges.

DEDICATION

This piece of work is dedicated to my supportive parents Mr. and Mrs Songiso for their tireless encouragements and financial assistance rendered throughout my studies.

To my beloved wife Harriet Chingumbe and all my children, Sandra, Mutafela, Ruth, Agnes and Muyunda for their unfailing love, understanding and encouragements given to me during my academic pursuits.

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ACRONYMS

GRZ	Government of the Republic of Zambia
ILO	International Labour Organisation
LASF	Local Authority Superannuation Fund
MLGH	Ministry of Local Government and Housing
MLSS	Ministry of Labour and Social Security
MOFNP	Ministry of Finance and National Planning
PIA	Pensions and Insurance Authority
PSPF	Public Service Pensions Fund
SI	Statutory Instrument
WHO	World Health Organisation

CHAPTER ONE: INTRODUCTION

1.1. Overview

This chapter is an introduction to the study on challenges of the new retirement age for teachers in government primary schools of Sioma district in the western part of Zambia. The researcher presents in this chapter; background to the study, statement of the problem, purpose of the study, research objectives and questions, significance of the study, theoretical framework, limitations and delimitation of the study, as well as definitions of key operational terms that guided this research.

1.2. Background to the Study

In the recent years, the world population has been experiencing significant ageing; a process that has seen a rise in the proportions of older persons in the total world population. Previously ageing was more predominant in developed regions; however the trend is almost changing at the global level (Department of Economic and Social Affairs Population Division, 2013). In fact, today population ageing is taking place in almost all the countries of the world mainly because of the declining mortality as well as fertility rates (Bloom, David, and Gorge; 2011). It is estimated that globally the proportion of older people (aged 60 years and over) will steadily increase from 841 million people in 2013 to more than 2 billion in 2050 (Department of Economic and Social Affairs Population Division, 2013). Therefore, it is expected that the number of older persons will exceed that of children for the first time in 2047 (Bloom et al; 2011). Although, the world should give itself credit for attaining these positive demographic changes, it should be noted that the new trend (Population aging) has generated various challenges and sparked concerns about the pace of future economic growth, financial integrity of health care, pension systems, and the well-being of the elderly. In view of the aforementioned challenges, most countries around the globe have embarked on social security reforms that have led to an increase in the retirement age for public service workers and Zambia is not an exceptional.

In response to various problems associated with the world population aging, the Zambian government in 2014 took radical measures to improve its social security schemes. One of such

measures included an increase of the statutory retirement age for public service workers (including teachers) from 55 to 65 years (Government of the Republic of Zambia, SI No. 63 of 2014). The new law meant that all teachers in Zambia would retire upon the attainment of 65 birthday anniversary. These changes were received with mixed feelings among the Zambian citizens as such the new statutory retirement age was revised in 2015 to provide three options for teachers to retire at 55 years early retirement, 60 normal retirement and 65 years late retirement (Nsama, 2015). It must be noted that these changes could not just come from without as there several factors upon which the Zambian government based its decision amidst public criticisms.

One of the prominent arguments used to justify government's decision of increasing the retirement age for teachers in Zambia was the unprecedented rise in the country's life expectancy. A study conducted by the World Health Organisation (2012) revealed that, life expectancy at birth in Zambia used to be 41 years in 2000; however it has risen to 57 years in the recent years. The study further established that unlike in 2000 when Zambians who were 60 years old could just expect to live another 15 years while 65 year old had only a chance to live for another 12 years, today these figures have risen to 17 and 14 years respectively, thus adding two more years to their lives (World Health Organisation, 2012).

In view of the above development, it was most likely that teachers were still able and willing to continue working beyond the age of 55. To support the above view, a study done by Chongo (2013) on vocational aspirations of retiring teachers in selected secondary schools of Lusaka district in Zambia reported that upon retirement from teaching, most retiring teachers preferred management related vocations. The above findings seemingly confirm the observation that most of public service workers including teachers in Zambia were still willing and able to continue working in different vocations after retirement, therefore it was justified for the Zambian government to increase the retirement age to allow them to continue working even beyond the age of 60.

Similarly, a study conducted by Ubangha and Akinyemi (2005) on the relationship between attitude towards retirement planning and retirement anxiety among teachers in four local government areas of Lagos Metropolis also showed that 65% of the teachers indicated willingness to continue teaching after retirement if given chance. The study therefore concluded

that many workers did not really know what they wanted for a lifestyle in retirement probably because of desperation and anxiety to embark on a new path of life in a different society. Peaks (2009) equally observed that many teachers, even if they nominally “retire” in their fifties, would still continue with labour market works of some sort for many years. From the above findings it is clear that at the age of 55, most of the teachers were still energetic enough to be kept in formal employment and continue performing their normal duties.

The other important factor that could have necessitated the upward adjustment of the retirement age was the inefficiency and ineffectiveness of the public pension institutions in the country. The survey conducted by Parliamentary Committee (2010) established that Pensions in Zambia were in deplorable state due to delayed remittance of contributions. This meant that retired teachers in Zambia could not readily get their retirement benefits upon being removed from the pay roll system thereby exposing them to numerous economic hardships. In this respect, Milanzi (2014) reported that the situation for pensioners in Zambia was heart breaking, for example when one walked along the rail line from Kamwala market to railways compound in Lusaka, one of the amazing things that was likely to greet him/her was the mushrooming compound of retirees awaiting their retirement benefits. Owing to the ineffectiveness of the public institutions in paying out retirement benefits, many retired teachers seemingly died out of stress before accessing their pension benefits (Milanzi, 2014).

The Parliamentary Committee (2010) further reported that, there was apparent lack of coordination in the supervision of public pension schemes in the country. This was attributed to the fact that each pension scheme was supervised by a separate Ministry, for instance; the National Pension Security Scheme was supervised by the Ministry of Labour and Social Security (MLSS), while the Local Authority Superannuation Fund (LASF) was under the Ministry of Local Government and Housing (MLGH) and the Public Service Pensions Fund (PSPF) was supervised by Cabinet Office. At the same time, the Pensions and Insurance Authority (PIA) which regulated all the private and public pension schemes was supervised by the Ministry of Finance and National Planning (MOFNP). This fragmentation was seen to be posing a serious challenge in regulating pensions (Parliamentary Committee Survey, 2010). The reports brought by this survey showed that indeed there was urgent need to reform pension systems in the country in order to make them more efficient and effective.

Most saddening, a study conducted by Mapama (2013) which attempted to analyse the sources of livelihood for elderly people in Zambia established that, the major sources of income for people above 60 years (retirees inclusive) was begging, roadside selling, and farming. This was an alarming report as no government probably in the whole world would want to see people who contributed massively to national development through civil service being reduced to almost street vendors upon retiring from the public service. The study further revealed that many retirees in Zambia had to wait for several years to get their pension benefits implying that even by the time they were paid; it was most likely that the money would have lost its value. It was also noted that the National Pension Scheme Authority (NAPSA) had stopped paying out lump sums probably owing to financial inadequacies and that had seriously incapacitated most of the retirees to invest in real estate such as farms and infrastructure.

Furthermore, the Zambia government seemingly increased the statutory retirement age as a way of retaining workers in the public service such as teachers among others with specialised knowledge, values and skills that take time to acquire. As a study carried out by Francine (2012) found out that companies were struggling with large numbers of older workers who were supposed to have retired, but brain drain was a serious matter of concern to many. This was in view of the common trend that older workers are individuals who, for the most part, are in senior staff/management positions, and whose retirement represents a tremendous loss of institutional memory and knowledge of proprietary practices. Therefore, the study concluded that the loss of experienced staff is a challenge that all companies including government must address (Francine, 2012).

In view of the above factors such as the need to strengthen social security system of the country in order to address the plight of workers and retirees among others, the Zambian government decided to increase the retirement age for teachers just like many other countries across the globe implying that teachers were now required to work longer in their old age. Therefore many old teachers who were scheduled to retire from the service in 2014 and the subsequent years have not done so instead they have remained in employment in their various capacities. Although, the new retirement age for teachers was deemed by the Zambian government to be a pro-poor policy, it was noted that the views of teachers about it and its possible challenges so far seemed not to have been adequately investigated and reported. It was against this background

that, this study was undertaken in Sioma district of western province of Zambia to get teachers news as well as establishing challenges faced by members of staff as a result of the new retirement age.

1.3. Statement of the Problem

Maji (2014) observed that the retirement age for public workers across the world varies from 50 to 70 years. The International Longevity Centre Globe Alliance (2011) also reported that many countries were increasing their normal retirement age owing to the problem of aging that the world was experiencing. Similarly, the Zambian government in December 2014 signed statutory instrument No.63 on public service regulations which saw an increment in the retirement age for teachers from 55 to either 60 or 65, implying that teachers were now expected to work longer in their old age (Government of Republic of Zambia, 2014).

Several factors were advanced by the Zambia government in support of the new retirement age such as the rise in the country's life expectancy and willingness of some retirees to continue working even after reaching the normal retirement age (WHO, 2014: Mopama, 2013: Chongo, 2013: Ubangha and Akinyemi, 2005). It appears that, from the time the new retirement age came into effect little research has been conducted in government primary schools of Sioma district and probably Zambia at large to investigate its possible challenges thereby creating a gap that the current study attempted to bridge.

1.4. Purpose of the Study

The purpose of this study was to investigate challenges of the new retirement age for teachers in selected government primary schools of Sioma district.

1.5. General Objectives

The main objective of the study was to explore challenges faced by teachers in government primary schools of Sioma district as a result of the new retirement age.

1.6. Specific Objectives

The specific objectives of the study were as follow:

1. To explore views of teachers in selected government primary schools of Sioma district on the new retirement age.
2. To establish challenges faced by teachers in government primary schools of Sioma district as a result of the new retirement age.
3. To investigate measures that should be put in place to cushion challenges faced by teachers in the wake of the new retirement age.

1.7. General Question

What are the challenges faced by teachers as a result of the new retirement age in government primary schools of Sioma district?

1.8. Specific Questions

1. What are the views of teachers in Sioma district on the new retirement age?
2. What are the challenges faced by teachers as a result of the new retirement age?
3. What measures should be put in place to cushion the challenges of the new retirement age?

1.9. Significance of the Study

It was hoped that, the study would provide empirical research findings on challenges faced by teachers as a result of the new retirement age. The information might be valuable to various stakeholders such as educational administrators and may influence policy direction on issues of retirement in Zambia. It was also envisaged that findings of this study would provide a basis for further academic research on issues of retirement in Zambia thereby adding new knowledge to the already existing body of literature.

1.10. Theoretical Framework: Disengagement Theory

This study was guided by the disengagement theory advanced by Cumming and Henry in 1961 (Andrew, 1995). The theory posits that aging is an inevitable, mutual withdraw or disengagement, resulting in decreased interaction between the aging person and others in the social system one belonged to (Cumming and Henry, 1961). The theory further claims that an individual's ability (which may include mental and physical) deteriorates over time (Marshall,

1999). Therefore as people age, they must be ready to naturally accept to withdraw from society through retirement (Ebersole, 2005). This voluntary surrender of activities such as professional works is sought to allow the orderly transfer of powers from older to younger generation and is beneficial for both the aging individuals and society at large.

The study adopted this classical theory mainly because of its assumption that as a person ages, his/her mental and physical capabilities deteriorate, hence old people should be willing to retire voluntarily from active service in order to transfer powers to the next generation or young employees. In other words, the theory states that old employees may not be as productive as young ones owing to various biological changes that come along with aging. Therefore the researcher used this theory to assume that an increase in the retirement age for teachers in Zambia from 55 to either 60 or 65 might pose serious challenges in most government primary schools.

1.11. Limitations of the study

One of the challenges faced in coming with this study was that, participants were a bit reluctant to take part in the interviews or fill in questionnaires because of their tight works schedules and other personal engagements. Others could not just take part in the study simply because of fear of the unknown.

Most importantly, since this was a small scale study with a small number of participants, generalisation of its findings to the whole district of Sioma and Zambia at large might not be feasible.

1.12. Delimitation of the study

This study only attempted to collect teachers' views about the new retirement age and investigating its possible challenges. To do so, only the serving primary school teachers from government primary schools of Sioma district were included in the study sample.

1.13. Definitions of Operational Terms

Older Teachers: Members of staff above the age of 55 years.

New Retirement Age: The current normal statutory age of 60 at which government teachers are expected to retire from the public service.

Public Primary School: A government institution of learning that runs from preschool to Grade Seven.

Teachers: Ministry of General Education employees trained to teach in schools which include class teachers and administrators.

1.14. Chapter Summary

The researcher in the above chapter has given the background to the study on challenges of the new retirement age for teachers in the Zambian government primary schools. The chapter has shown that the recent adjustment in the retirement age for teachers was necessitated by various factors such as; the rise in the country's life expectancy, the need to reform pension systems in the country and the willingness of the majority of workers around the globe to continue working beyond the age of 55. The chapter has also gone further to show that, the focus of the study was to investigate challenges faced by teachers in government primary schools as a result of the new retirement age. This information was considered to be valuable to various stakeholders such as educational administrators and may influence policy direction on matters of retirement age in Zambia. Having done so, the researcher in the next chapter attempts to review literature deemed to be relevant to the current study so as to put it within the context of similar previous works.

CHAPTER TWO: LITERATURE REVIEW

2.1. Overview

In the previous chapter, the researcher endeavored to give the background to the study on challenges of the new retirement age for teachers in Zambia; a case of selected government primary schools of Sioma district. Therefore in the current chapter, the researcher attempts to review relevant literature by way of examining various studies conducted so far on the topic under investigation so as to place it into context of other similar studies. The review of literature was done according to research objectives raised in chapter one of this study.

2.2. Historical Perspectives of Retirement

In the ancient days, the idea of retirement was seemingly not common because people did not live long. Indeed, one of the previous studies conducted earlier on found that 100% of the Neanderthals could not live up the age of 50 (Cook, 1972). In those societies people died before they would need to worry about having others to take care of their food and security needs. Therefore, the idea of retirement had to be established when a large portion of the population began to reach older age. According to Fischer (1978), the idea of retirement began to develop as the population of the Romans Empire started reaching 55 years and “gerocomeia” nursing homes were created for the elderly who were retired from active service. In fact, as time went by the Romans and Greeks were required to leave active military service at the age of 60 even though commanders were excluded (Shahar, 1997).

In the middle age, Shahar (1997) explains that very few individuals had the luxury of retiring. As only very few landowners and loyalty could provide pensions for older servants. In some cases, the landowners would provide money for their aging servants at will to support them until death. However, as human cultures started developing and people began to live longer; social institutions were developed to look at the needs of the elderly. Most societies began to give respect to the old people and positions of authorities were accorded to them for they were deemed to have a lot experiences that would help the society to develop and remain united. For example, Fischer, (1997) argued that in the American society, elderly people were highly respected because of the Calvinistic ideas that, people who lived long lives were blessed in the

eyes of God. The above reviewed pieces of literature seem only to have attempted to trace the origin of the concept of retirement among western countries. They did not go further to look at how the shifts in the retirement age might impacts on the welfare of the employees.

In 1862, Congress passed the General Law Pension System in the United States of America which provided pensions for veterans who were disabled during the wars (Costa, 1998). That piece of legislature provided a milestone for the development of modern retirement schemes in United States and probably the world at large. The new legislation provided soldiers with a guarantee that they would be taken care of if injured or died while on duty. According to this new law, disabled soldiers who were completely unable to continue performing manual labor were entitled to \$8 per month for up keep (Costa, 1998). These country's first pension laws although created out of military expediency, were indeed the first large-scale programmes that provided steady income for older Americans. In a nutshell, it is most likely that these ideas about retirement that were developed in America and Europe spread out to other countries round the world. As such, most countries today allow its citizenry to leave employment at an official agreed age with accompaniment of financial and other fringe benefits.

Today retirement is regarded as an important stage in human development all over the world when people are supposed to leave their jobs upon attainment of a certain statutory retirement age. As such, the topic of retirement is seemingly becoming an interesting research focus in our contemporary society, for it is an important phase of life or life event, that brings many challenges in terms of changes and adjustments in lifestyle, self-esteem, friendships, and vocation. In this regards, Odu (1998) observed that people who plan their retirement in advance adjust well to retirement, and they are likely to go through it as an honeymoon phase in which they are quite active or may go through an "R and R (rest and relaxation)" phase of recuperating from the stresses and strains of employment.

In trying to construct the true meaning of retirement, various scholars have come up with different definitions of the term. Such important definitions include; Petters (2008) who defined it as stage of leaving a job at a specified period of time after putting in some number of years of one's productive years or after attaining a given statutory retirement age in the public sectors of the economy. Osuala (1985) saw retirement as is a major stage in adult development and it

essentially marks the split from middle years to old age. Therefore, the term retirement can simply be defined as a phase in one's professional carrier when an individual is required by law to stop working and get compensated. In view of the above, retirement could therefore means the act of leaving either formal or informal employment where one used to draw bread and butter from; hence it can pose a threat to many workers who may not know what to do with their time and lives after retiring from active service (Blunt, 1983). It is therefore likely that, most of retirees across the globe face numerous social challenges; as such many countries have come up with measures to cushion the impacts of this critical transitional period in life. One of such measures includes increasing the statutory retirement age for workers to allow people to continue working even in their 60s and in some cases 70s so that they continue having steady follow of cash in their old age. The above reviewed literature has offered historical insights on the topic under investigation by revealing how the phenomenon has evolved over the years to our modern times.

2.3. Legal Retirement Age: Globe Perceptive

According to Maji (2014), retirement age for public service workers across the world differs; however it is within the rage of 50 and 70 years. In most cases, factors that determine the country's average retirement age include life expectancy, and other numerous socio-economic attributes. With regards to the demographic changes, a study conducted by Bloom et al (2010), observed that life expectancy has tremendously increased between 1965 and 2005 by almost 9 years in 43 selected countries around the globe. To this effect, various countries have recently raised their normal retirement age to swiftly respond to these new demographic changes. It appears that the study conducted by Bloom et al (2010) only attempted to show the impacts of new demographic trends on social protection for the elderly people. It did not go further to address challenges of high statutory retirement age for public service workers like teachers around the globe.

In the United Kingdom, the State Pension (2014) reports that on the agreed time tables, the pensionable age for men and women will be harmonised at 65 by 2018. Thereafter, it will be raised for both men and women to 66 by 2020 and 67 by 2028. It is further expected to be at 68 around 2030s under the principle that future generations should spend approximately one third

of their adult life in retirement. According to this report it is clear that, in the United Kingdom people at the moment are allowed to work in their old age and that the country's statutory age for retirement is flexible and subject to change in response to social demographic factors. Previously, International Longevity Centre Globe Alliance (2011) reported that, the British government intends to increase the state pension age to 70 years in the near future. However, such radical changes have received criticisms from other quotes of the society for example; generally older people's groups have argued that the laws are discriminatory, and of course out-of-step with efforts to increase the age at which people can access state pensions.

Experiences of France also have a lot to offer to the current study. ILO Globe Alliance (2011), reports that some public service workers in France can continue being in formal employment until the age of 70 according to the 2008 pension laws. However, there were special retirement plans for employees of some government owned corporations such as military, the police, energy companies, public transport workers, and opera workers, parliamentarians who could retire as early as 55 or even 50 years. This category of employees in France enjoys special retirement plans which have lower retirement age and require fewer working years for full benefits. These plans have much more alarming support ratios than the private sector schemes and thus require significant taxpayer funding.

The reforms passed in October 2010 in France have brought further changes in the statutory retirement age which has seen a gradual increase in the age at which people can access full retirement benefits from 60 to 62 for those born after 1955. It was expected that after 2017, it would not be possible to retire before the age 62 in France. Moreover, the eligibility age for a full social security pension irrespective of contributing years is likely to increase to 67 years (ILO Globe Alliance, 2011). France's pension laws seem to be slightly similar to that of the United Kingdom in that, retirement age varies according to occupations and generally employees are allowed to work in their old age.

According to the United States of America Office of Personnel Management (2012), retirement age for public service workers seemingly vary according to states. For example, some states like Illinois and Missouri have increased their retirement age to 67. A study conducted by Gallup's annual Economy and Personal Finance survey (2014) found that, average retirement age in the

United States was 57 in the 1990s; however from 2002 to 2012 the average retirement age has been around 60. It was further noted that retirement age increased to 62 two years later owing to baby boomers that are seemingly reluctant to leave employment. These reports indicate that the retirement age in the United States is likely to continue to be raised in accordance to demographic changes. However, it appears that the reports did not highlight possible consequences of such upwards adjustment on the American workers so that other countries like Zambia could learn from their experiences.

Away from the United States of America, review of literature further shows that retirement age for public services workers in Australia varies substantially with occupations and industries. However the standard retirement age for worker is at 65, hence any employee who decides to leave work before the standard age of 65 faces reduced superannuation payments (Chris and Mathias, 2010). The study further established that in that country working beyond the age of 65 was relatively uncommon as the findings revealed that labour force participation rates of 55 to 64 year old workers was above 60%, while less than 20% of the population aged 65–74 years participates in the labour force (Chris and Mathias, 2010). The above findings show that the statutory retirement age in Australia is generally high as compared to that of the United States of America and most of the Austrians tend to go on normal retirement so that they probably get full retirement benefits. Although, Chris and Mathias (2010) seem to have offered insightful experiences to the current research, it is important to note that their study did not adequately investigate challenges that young and older employees were facing in various occupations as a result of high statutory retirement age.

Elsewhere, Casey (1998) showed that Japan was among the very high level of labour force participation of its older workers (especially older men) in Asia. According to the findings of his study, about 37 percent of older men (between 60 and 65 years) participate in the labour force and were all economically viable. Similarly, Fujioka (2008) observed that Japan indeed was one of the first countries to come up with labour laws that allow re-employment in 2006 with a view of helping out the poor. These new legislation focused on performance based management contrary to the traditional lifetime employment system where workers were assured of promotions and pay raise as they grew older regardless of their performance. It is quite clear that the focus of the above studies was to access adult participation in the labour market without going further to

explore challenges that these adult workers were actually facing as they were interacting with young employees in work places.

In Singapore the Ministry of Manpower (2011) reported that, the government had taken radical measures to cope up with long life expectancy of its citizens. In doing so, the Ministry introduced the Retirement and Re-employment Act and not necessarily increasing the retirement age beyond the current age of 62. The Ministry noted that the mere upward adjustments of the retirement age only may not be effective in reducing societal retirement costs. Hence, the new bill enabled both the employees and employers to make ideal adjustments to terms and conditions of work to respond to their needs for example; older workers willing and capable of working beyond the normal retirement age could so easily do so (Ministry of Manpower, 2011). In this regards, Singaporeans workers were at liberty to retire or continue working upon reaching the age of 62. The situation in Singapore looks different from Zambia because in the former employees could retire and apply for reengagement while in the latter, workers are expected to leave employment at the age of 60 or continue working until the age of 65 and once retired there would be no room for reengagements. Most importantly although the Ministry of Manpower (2011) in Singapore brought the above revelations, it did not report how workers especially teachers have reacted to the new bill on retirement regulations.

An empirical study conducted by ILO Globe Alliance (2011) in Netherlands brings important insights to this study that formal retirement age in that country varies over occupations and industrial sectors, however in practice there are numerous possibilities for early retirement. It was established that some workers were forced to go on early retirement at the age of 55, while other continue working until 65 years. As an employer itself, the state has a formal retirement age of 65, except for army personnel, the police among others who have much lower retirement age. However, recently the state has opened the possibility for workers to continue working with pay even after the age of 65, but this possibility is not widely known and not much used yet. Moreover, there were serious discussions to increase the retirement age from 65 to 67 in the year 2020 owing to increasing longevity and improved health conditions (ILO Globe Alliance, 2011). In view of the above trends the study observed that, there were prospects that the pension age would go up to around 70 in the decades to come. Revelations made by this study indicate that retirement systems in Netherlands are a bit flexible as they are provisions for early or late

retirement depending on the employee's choice and nature of employments. However, the study neglected to appreciate the views of employees on the proposed changes.

Regional literature has also a lot to offer to this study, for example Maji (2014) explained that in Nigeria, the statutory retirement age is entirely dependent on the sector. The study noted that the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 65 and 70 years respectively because of the belief that "the older , the wiser" in those sectors. Hence, it was noted that staffs in tertiary institutions apart from professors who retire at 70 irrespective of years of service, have sixty five (65) years or thirty five (35) years of active working service. However, generally in the formal sector the statutory retirement age is fixed at 60 or thirty five (35) years of unbroken active working service before retirement while in the private sector, retirement age varies between 55 and 60 years of service.

In South Africa, ILO Globe Alliance (2011) observed that two retirements ages exist in the formal sector: 60 and 65 years. Therefore, employees can retire from the public sector at one of the above ages. Surprisingly, in South Africa, the government and other sectors argue that senior personnel must vacate positions to make way for younger workers. If anything, there were plans to lower the retirement age for men from 65 to 60 years. This is contrary to what is obtaining in Nigeria where the government wanted to keep old workers so that they continue offering their much needed experiences. Although, the move seemed to close up gender disparities in the public sector, some critics may argue that it is step going backward considering the global trend of increasing the retirement age.

Experiences from Zambia have shown that, retirement age for public service workers including teachers has changed over the years; for example from the time Zambia got her political independence in 1964 retirement age used to be at 65 year for males and 60 years females until 1986 when it was reduced by the Zambian Government to 55 and 50 years (for males and females) in order to make the public service pension schemes more effective (Tordoff, 1979: Kamwengo, 2004). However, there were still provisions for early retirement across the public sector. In jobs like the armed forces, employees were allowed to go on much more early retirement due to the nature of work. With the emerging of global demographic challenges as a

result of aging, the Zambian government in 2014 found it necessary to increase its statutory retirement age for public service workers that include teachers from 55 to 65 (Government of the Republic of Zambia, 2014). However, these changes were received with mixed feelings among various stakeholders thereby prompting the government to revise the new retirement age to provide for three options: 55 years early retirement, 60 years normal retirement and 65 years late retirement (Nsama, 2015). Although many people seemingly welcomed government decision of revising Statutory Instrument No. 63 of 2014 on retirement regulations, it was still not very clear how the changes affected teachers' populace in the Zambian government primary schools especially in rural areas like Sioma district of western province, hence the call for this study.

2.4. Controversies Regarding High Statutory Retirement Age

Some sections of the society across the globe have raised voices against countries' decisions of increasing the retirement age for public service workers. They assume that high retirement age might have certain consequences both on the employers and employees; hence any adjustment in the normal retirement age has seemingly been received with mixed feelings among different stakeholders. In Malaysia, one of the studies conducted by JobStreet.com (2011) among 3,485 job seekers aged between 18 and 41 established that 72% of the participants were in favour of the high statutory retirement age. The findings were in line with previous revelations brought by Brossard and Chatelet, (2010) that nearly 60% of the Malaysians wanted the retirement age to be raised. On the contrary, some more recent studies conducted brought different reports that almost half (45%) of the participants in Malaysia felt that the retirement age should not be increased and only 29% were of the view that it should be adjusted (HR Matters, 2012: Federation of Malaysian Manufacturers, 2012). It is interesting to note that the study done by JobStreet.com (2011) concluded that although majority of participants supported the upwards adjustments of the retirement age, there were also serious reservations about the effects of its implementation as well. For instance; those in support felt that an increase of the retirement age would help to retain talents especially in professions that require a lot of experience. On the other hand, critics felt that older workers might be less productive and that there would be fewer job openings for graduates in the labour market. Indeed studies done in Malaysia made efforts to appreciate stakeholders' views on the increment of statutory retirement age, however it looks

like no follow up study was conducted to investigate challenges that might have come in work places as a result of such changes.

Previously Christian (2002) argued that, increasing the normal retirement age usually results into additional social security revenues for three reasons. In the first place, since people will have to work longer before receiving full benefits, it means they will also have to pay taxes longer. Secondly, workers will receive full benefits later in life and hence, receive fewer total benefits. Finally, as the retirement age is pushed back fewer people will reach it, thereby reducing the number of people who will ever see the benefits at all. In this case, it can be assumed that raising retirement age for public services workers to a large extent benefits the employer in terms of tax collection and reduced strain on the pension schemes. It is therefore for this and other reasons that various stakeholder oppose any upward adjustment of the retirement age for public service workers like teachers.

The International Labor Organisation (2011) also adds that, there is conflict between the use of early retirement as an instrument for alleviating unemployment among younger workers and the longer term financial viability of pension system in ageing societies. This assertion was later confirmed by another study undertaken by Schulze-Marmeling, (2012) in France where it was observed that, an increase in France's retirement age by two years decreased the chances of young people getting their first jobs. Similarly, The IZA World of labour (2014) also observed that, high statutory retirement age which was considered necessary to sustainably finance state pensions would lead to more youth unemployment. According to the above findings, it was clear that an increase in the country's retirement age for workers would definitely impacts negatively on the employment levels of that particular country as there would be less job vacancies. Although, the above studies hinted on the impacts of high retirement age on youth employment, the researcher was of the view that situation in Zambia and Sioma district in particular might be different from that of France taking into account the fact that the two countries differ politically, culturally and economically; hence the need for the current study.

Lai and Jan (2012) on the contrary observed that although many reasons have ben advanced against government initiatives of increasing the retirement age for public service workers, experience has taught that increasing the retirement age would help old people to cope with high

costs of living which might incapacitate many retirees to continue supporting their families; hence such measures would benefit poor people. Albert Lai and Jan (2012) explained the benefits of high retirement age on employees, it is important to note that their study was conducted in China not Zambia, therefore there was indeed need to carry out this study in Sioma district in the western part of Zambia to get teachers views on the topic under investigation.

2.5. Determinants of Employee's Choice of Retirement Age

Every individual person is sometimes required to make important decisions to determine his or her fate. However; making a lifelong decision may not be as easier as going to the shopping mall and choose what to buy for the family. It is such a time that an individual is seemingly standing at the cross roads attempting to make a decision and take only one direction. In the same vein, public service employees are once in their life time required to make a lifelong decision pertaining to their retirement from active service.

In trying to understand employee's choice of retirement age, Levine and Mitchell (1993) conducted a comprehensible study on factors that may influence an employee's choice of retirement age. Their study found that employee characteristics have serious influence on the retirement decision. It was noted that sex of the workers has a strong bearing on one's choice of retirement age; for example women especially married ones were seen to be most likely go on early retirement as compared to men. The study observed that men were more willing to remain in employment for more extra years probably because of various socio-economic family burdens placed on their shoulders. Their findings were in agreement with the observations made by yet another study undertaken by Fieldman (1994) which reported that marital status of an employee' and employment status have a strong influence on one's retirement decision. These are very insightful findings in that they show how gender and marital status of an employee may influence one's decision to retire from the service. Furthermore, it could be true that women as compared to men always prefer early retirement probably because of the notion that their central role is marriage while men is work. Hence, in most societies men are the providers of bread and butter for the family, hence the need for men to continue working.

Other studies have also shown that several employers and environmental factors have an influence on employee's retirement decisions (Karoly and Rogowski, 1994). The above study

observed that organizational specific characteristics influence worker's choice of retirement age. According to the above findings, one can assume that organisations that efficiently and handsomely pay out their employee's retirement benefits was likely to encourage its workers to seek early retirement. On the contrary, if ex-workers struggle to get their retirement benefits as the case is in most developing countries like Zambia, majority of workers would rather prefer to remain in employment so that they continue receiving their merge salaries rather than being thrown out of the system and become destitute. The above assertion is backed by the study done by Gruber and Wise (1998) where it was noted that, individual incentives related to social security and pensions system were also key determinants of retirement decisions. Their research concluded that existing social security system in most countries contribute greatly to early departure from the labor force. The above observation was later confirmed by Meghir and Smith (2002) who reported that variations in the age retirement were mainly a result of differences in the incentives that individuals face when deciding on their retirement age.

To support the above findings, another study done by Lianos (2009) observed that Californian districts encourage workers to go on early retirement by offering early retirement incentives. According to the findings of this study, more than 150 Californian school districts offered some early retirement benefit to employees in 2009/10. For example, in 2009 the Los Angeles Unified School District provided district employees who were at least age 50 with 30 years of service or age 55 with 5 years of service 40 percent of their 2009/10 salary spread over five years or longer on top of their normal pension as an early retirement incentive. Due to these interventions, it was noted that by the end of April 2009, nearly 1,400 teachers, counselors, and administrators had accepted the offer and went on early retirements (Lianos 2009). If these steps taken by Californian government were copied and implemented in Zambia, it was most likely that many teachers would be enticed to go on early retirement thereby decongesting the Ministry of General Education.

The study conducted by Quinn (1977) where he analysed the impacts of job characteristics such as working conditions, physical demands and unnecessary aptitudes on the decision to retire further noted that, working conditions and physical demands were important determinant factors of early retirement among Americans. These findings were in tandem with a series of studies which earlier on reported that retirement pattern differed by occupations and industries after

observing that the major factors affecting employee's choice of retirement were job satisfaction, work place injuries and job productivity (Mitchell, 1988: Filer and Peter, 1988). Moreover, another recent study conducted also observed that, poor working conditions could be compelling some educators to retire sooner than they otherwise would have done (Taylor, 2011). According to the latter findings, it is quite clear that employees in prestigious occupations with very attractive working conditions were more likely to stay in employment longer than those in jobs with poor working conditions.

Ahituz and Zeira (2000) also brought insightful revelations on this topic when their study established that technological advancements may lead to early retirement by eroding technology specific human capital in the economy. These findings were in agreement with another revelation that, an unexpected change in the rate of technology will definitely induce old workers to retire sooner because of the necessary retraining that might be unattractive investments for most old employers (Bartel and Sicherman, 1993). Analysis of the above findings brings yet another question as to how technology could lead to early retirement because under normal circumstances it should make work easier for older employees in various work places.

Review of relevant literature further shows that the level of investments in real estate equally influences an employee's choice of retirement age. A survey carried out by Well/Gallup (2011) in the United States of America to ascertain investors retirement decisions reported that, value investments is one of the key factors determining when pre-retired investors would retire. According to findings of this study, people will only be willing to leave employment when they have made enough investments in various asserts like building, business shares among others that may enhance their financial stability in retirement. Consequently, a study conducted by Fong and Makkonen (2012) whose purpose was to investigate retirement trends during world recessions observed that employees continued working longer in recession to improve their financial security. This also confirms the assertion advanced by the previous study that economic stability influences employees' choice of retirement age (Well/Gallup, 2011). It is therefore justifiable to assume that workers with lower social-economic status may desire to continue working beyond the retirement age than their counterparts with higher socio-economic status.

Studies have also shown that, those who have invested more in their human capital may also need to work longer to recoup their investments (Chris and Mathias, 2010). Therefore, it is likely that highly educated workers may find it more attractive to remain employed in old age than less-educated workers so that they recoup their investment in education. If this is the case then less-educated workers (such as manual workers) are more likely to face physical limitations that do not allow them to remain in their jobs in old age (Chris and Mathias, 2010). Although, the study has shown that highly educated employees were likely to remain in employment longer, there is a likelihood that such workers may be motivated to go on early retirement if they have higher lifetime incomes. That being the case, even some less-educated workers may be forced to remain employed beyond age of 65 to secure a desired level of consumption after retirement.

2.6. Public Perceptions towards Older Employees

There have been different views across the globe regarding the ability of elderly employees to continue working in their old ages. The study conducted by Taylor (2001) observed that although many countries were encouraged to make efforts to combat age discrimination in order to stimulate the labour force participation for the elderly people by way of high retirement age, negative stereotypes against older employees still persist. Henken (2005) equally pointed out that, people regard old employees to be less productive as compared to young ones. However; these reports were disputed by the findings of yet another study which revealed several positives attributes associated with elderly employees that: older workers were more reliable than younger ones (Posthuma and Campion, 2009).

Additionally, it has been observed that most employers perceive old employees as not being as capable as younger employees (Hedge, Borman, & Lammlein, 2006; James, Swanberg, & McKechnie, 2007). The aforementioned studies recorded inflexibility, unwillingness to adapt new technology, lack of aggression, complacency and physical limitations that lead to the cost of health insurance as some of the negative attributes about older workers (Hedge et al, 2006; James et al, 2007). On the other hand, their studies went further report that, older workers have also positive attributes that employers may need such as massive rich experience, commitment, loyalty and punctuality and respect for authority. The above studies seem to have concentrated mainly on the positives and negatives of older employees thereby overlooking challenges faced by these and other workers in work places in the light of high retirement age. This made their

studies on this matter incomplete, hence the need for the current study to fill up the knowledge gape.

Studies have further shown that in most cases older workers especially those in management are accused of liking strict adherence to rules, needing too much respect and preferring to make decisions based on what worked in the past (Kerstern, 2002). The above claims were upheld by Deal (2007) who established that older people may not appreciate equal respect showed to all, and may want to be treated with more respect than one would show someone at a lower level in the hierarchy or with less experience. The study further noted that younger workers like their older counterparts want to be respected although the understanding of respect among older and younger workers differs. Strict adherence to rules and regulations which seemed to be the preferred style of management among older managers may cause conflict between the old and young employees in institutions like schools. As Joyner (2000) also postulated that young workers dislike micromanagement, but do want strong leadership with clear instructions.

Other series of studies have equally shown that as an employee ages, cases of disabilities also increase (Bruyere, 2006: Jenkins, 2007: Kampfe, 2008: Taskforce on the Aging of the American Workforce, 2008). The above observation seems to support earlier findings of the research carried out by Trace Centre Study (2001) on the relationship between age and disabilities. Trace Centre Study (2001) earlier reported that, cases of disabilities among workers increase as they become very old; these may include sight and speech problems. This could be very true because as people grow old most of them complain of sight defects that may compromise their abilities to execute their duties efficiently and effectively. In occupations where people need to stand for long hours like teaching, elderly people were likely not to perform their duties effectively because their bodies may not allow them to do so. In view of the above and many other factors, older employees in most cases are perceived to be less productive as compared to young energetic workers. Although the above studies brought interesting insights about the elderly people, their claims contradict with observations made by other previous studies on relationship between age and job performance which reported that productivity of workers does not actually decline when age progresses (Knapp and Muller, 2000: McEvoy and Cascio, 1989).

Furthermore, studies have reported that at the 65 years of age, our mental and physical exuberance dwindles thereby making us less capable to carry out certain cognitive tasks (Osuala, 1985). Besides, it has been observed that old employees even those in good health would ultimately need more special health care as compared to young ones (The World Economic Forum, 2012). According to findings of the above two separate studies, it is justified to argue that an increase in life expectancy which has been one of the key factors used to justify high normal retirement age does not necessarily imply that people are healthier at the age of 65 or 70 for them to continue working. Hence; every older persons should be relieve of their strenuous and excruciating duties that may weigh them down and consequently threaten their health.

There were also reports that old employees especially in developing countries could no longer fit well in modern occupations because they were not connected to social media hence they always lacked latest information that their clients were in need of (Miranda, 2011). In this context, they were considered outdated and less efficient. Therefore, their presence in institutions of learning that demand constant search for latest information through the internet and so on may affect the quality of service delivery.

Although, various studies conducted elsewhere have provided insights on the topic under review, it appears that in Zambia most of the previous studies conducted looked at the plights of retirees hence little research has been undertaken to investigate challenges faced by teachers in government primary schools of Sioma district as a result of the new retirement age.

2.7. Chapter Summary

The review of relevant literature has been done in the above chapter where some of the studies conducted on this topic have been examined to see how much has been done so far. The reviewed literature has shown that the previous retirement age (55) for public service workers in Zambia was low compared to other countries across the globe. In most developed countries like Malaysia, Japan, Austria, United Kingdom, France and United States of America, public service workers are allowed to work beyond the age of 65 depending on the nature of employment. The chapter has further revealed that in most countries across the globe, an upward adjustment in the retirement age for public service workers has always been received with mixed feelings among various stakeholders as the case was in Zambia in 2014. Most importantly, studies reviewed

have also shown that many countries have increased their statutory retirement age in order to respond to various social-economic problems that the world is currently faced with. Having reviewed and presented relevant literature, the following chapter attempts to outline the methodology that was used to carry out this study.

CHAPTER THREE: METHODOLOGY

3.1. Overview

This chapter explains how the study was conducted. The methodology was organized under the following elements: research design, population, sample, sampling procedure, data collection procedures; and data analysis. In other words the chapter attempts to show why and how certain procedures were applied in carrying out the study.

3.2. Philosophical Foundation: Social Constructivism World Views

The methodology of this study was anchored on Social Constructivism propounded by Berger and Luekmann which is typically an approach to qualitative research (Mertens, 1998). Lincoln and Guba's (1985) equally described it as a naturalistic inquiry where knowledge is constructed through meaningful social interactions. This school of thought argues that people always want to understand the world in which they live and work in order to appreciate their historical and cultural settings (Neuman, 2000; Scwandt, 2007). Hence individuals usually come up with subjective meanings of their experiences with regards to particular objects or things. These meanings are multiple and varied thereby encouraging researcher to investigate complicity of views instead of restricting meanings into a few ideas. In this regard, Social Constructivism assumes that a good study should try by all means to rely on the participants' views of the situation under investigation (Crotty, 1998). By so doing, the researcher must make use of broad (open-ended) and general questions to allow participants to freely interact with the inquirer and express their own views. Therefore, for Social Constructivists the core aim of the researcher is to interpret the meanings people possess about the world.

The above world view was adopted for this study because of its emphasis on the importance of social interactions and the use of open-ended research questions in investigating a particular phenomenon. Most importantly its assumption that the researcher's intent should be to make sense out of the meanings that participants have about the world also prompted this study to make use of Social Constructivism ideas in deciding the appropriate methods and techniques to carry out this study on challenges of the new retirement age for teachers in selected primary schools of Sioma district. In the light of Social Constructivism views, the researcher visited and

interacted with the participants in their natural settings (schools) so as to appreciate and interpret their views on the new retirement age for teachers and gave a report on the state of affairs as it actually existed on the ground.

3.3. Research Design

Msabila and Nalaila (2013:28) observed that, “Research designs are of different types, depending on the type of the research study and the research approach employed by the researcher or study.” Yawson (2009) describes a research design as an overall plan for collecting data in order to answer research questions. While, Kombo and Tromp (2006) describe it as a plan on how a study will be carried out or a detailed outline of how a research should take place.

This study followed a qualitative approach using descriptive research design. According to Orodho (2003), descriptive research design is a method of collecting data by interviewing and administering questionnaires to a sampled population. This method is best used when collecting information about attitudes of the people, their opinions, habits and other social issues (Orodho and Kombo, 2002).

The design was adopted for this study because it enabled the researcher to freely interact and adequately investigate the topic under review through the use of open-ended questionnaires as well as structured interviews and finally gave a full account of the state of affairs as it was on the ground. Through this design, the researcher was able to highlight numerous challenges of the new retirement age faced by teachers in government primary schools of Sioma district.

3.4. Study Site

With regard to the location of the study, Msabila and Nalaila (2013) state that, there are many motivating factors that may influence the researcher’s choice of the study area, among them are the nature and incidence of the problem, research time frame, data accessibility, clients’ interests and instructions, resource availability, goals and objectives of the study.

In view of the above, this study was conducted in Sioma district of western province where four (4) out of thirty-seven (37) primary schools in the district were conveniently selected. The site

was chosen for this research because it was convenient in terms of resources as the researcher came from a neighboring district of Senanga.

3.5. Target Population

According to Fraenkel and Wallen (1993), target population of a study is the group of interest to the researcher, the group to whom the researcher would like to generalise the results of the study.

In this regards, all the serving government primary school teachers in Sioma district were the potential participants in this study. These were targeted because they were deemed to be in better positions to provide insights on the topic under investigation since they were still in employment.

3.6. Sample Size

Kothari (2004), states that the sample size of the study refers to the number of items to be selected from the universe to constitute a sample. In any study, the size of the sample should never be excessively large or too small in order to fulfill the requirements of efficiency, representativeness, reliability and flexibility (Kothari, 2004). In view of the above, when deciding the sample size, the researcher must determine the desired precision as well as an acceptable confidence level for the estimate. Sandeloski (1995) adds that, determining the sample size in qualitative research is entirely a matter of judgment and experience on the part of the researcher. Therefore, the researcher used his personal judgment to arrive at the sample size in this study.

In view of the above, the researcher selected 32 participants to constitute the sample for this study from the four sampled primary schools of Sioma district. The sample comprised of twenty four (24) class teachers and eight (8) School Managers. The reason for involving both class teachers and school administrators was to get more insights on the topic under investigation and to determine whether they held similar or different views especially on the recent adjustments of the retirement age.

3.6.1. Characteristics of the Sample

The major demographic characteristics of the sample considered in this study were; gender, age, marital status, educational attainments and length of service. Information obtained on each of these variables was presented separately as follows:

All the participants were asked to indicate their gender and the information collected was presented in pie chart below. According to the pie chart below, the majority of the participants in this study were males (18), while females were the minority (14) and there was no trans-sex. The discrepancy in numbers between male and female participants in this study was attributed to male teachers dominance in terms of numbers in rural primary schools of Sioma district; a common characteristic of the workforce in the Ministry of General Education. As such, there were higher chances of meeting first male than female teachers in all the four sampled primary schools hence; the discrepancy.

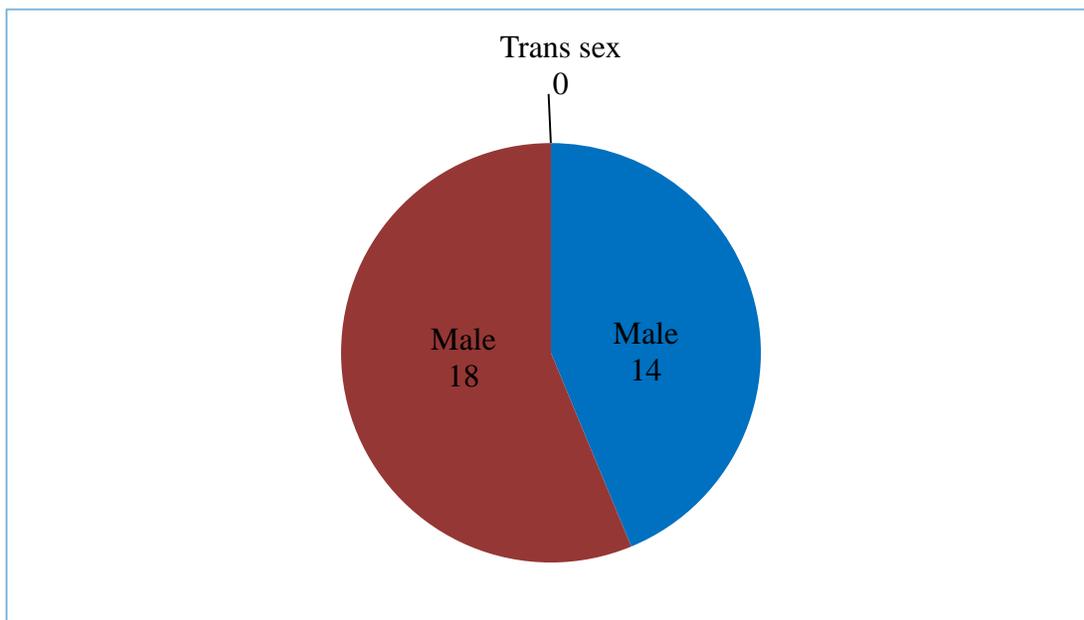


Figure 3.6.1: Distribution of the participants by Gender

The researcher also took time to determine the age range of the participants. In doing so, participants were once again requested to state their age and all their responses were carefully summarised in the table below on the next page.

According to the table below on the next page, the majority of the participants in this study fourteen (14) were in the age cohort of 31-40. Additionally, seven (7) participants were in age range of 51-60, while six (6) were in the age group of 41-50, consequently five (5) participants were in the age range of 21-30 and none of the participants was above 60 years. Therefore it can safely be said that, majority of the participants in this study were relatively young.

Table 3.6.1: Age Range of participants

Age Range	Frequency
21-30	5
31-40	14
41-50	6
51-60	7
61-70	0
Total	32

As for marital status, the majority of the participants seventeen (17) were married while eleven (11) participants were single and only four (4) participants were divorced and none was widowed. This suggests that most of the people in Sioma district still uphold marriage as an important social institution.

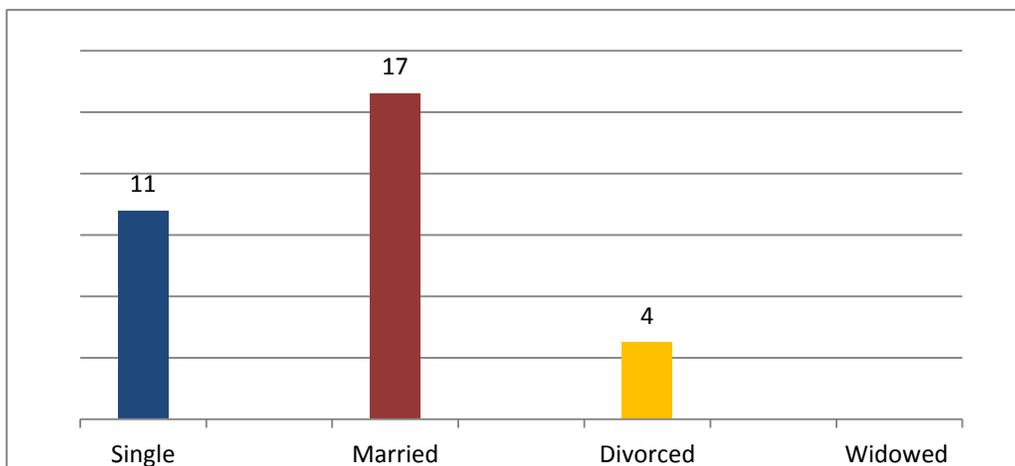


Figure 3.6.2: Marital Status of the participants

With regards to participants' educational attainments, the table below on the next page shows that most of the participants thirteen (13) were diploma holders while eleven (11) had only certificates and only insignificant number of participants eight (8) had first degrees. It further indicates that no one had master's degree. Therefore, it is clear that the majority of the participants in this study were well informed hence could analyse the issue under investigation objectively and provide the insightful information on the topic.

Table 3.6.2: Educational Attainments of the Participants

Qualifications	Frequency
Certificate	11
Diploma	13
Degree	8
Master's Degree	0
Total	32

The researcher went further to find out the length of service for all the participants in the study. Once again, all the participants were asked to show how long they had been in service and this important demographic information was summarised and presented in table 3.5.3 below.

Table 3.5.3: Distribution of the Participants by Length of Service

Length of Service	Frequency
1-10	7
11-20	3
21-30	20
31-40	2
Total	32

Information obtained on participants' length of service contained in the table above indicate that most of them twenty (20) served between 21-30 years, seven (7) participants served in the range

of 1-10 years while three (3) participants had been in the service within the range of 11-20 years and only two (2) had been in the service for over thirty years. Based on the observation that most of the participants had been in the service for over twenty years, it was taken that the sample would provide meaningful information on the topic under investigation owing to its vast professional experiences.

3.7. Sampling Procedure

Shavelson (1988) explains that, the key reason for being concerned with sampling is that of validity; the extent to which the interpretations of the results of the study follow from the study itself and the extent to which results may be generalized to other situations with other people. In this regards, since the study took a qualitative approach, only non-probability sampling procedures (purposive and convenient sampling procedures) were employed in selecting the sample for this study.

Purposive sampling was used to select eight (8) school managers from the four sampled primary schools in the district. To come up with the eight (8) participants, the researcher applied his personal judgment to pick on two (2) participants (head teacher and deputy head teachers) from each selected primary school. This was done in line with Kombo and Tromp (2006) who argued that purposive sampling allows a researcher to use common sense and best judgment in selecting the right habitations and meeting the right number of the correct people for the purpose of the study.

Convenient sampling was used to select twenty-four (24) class teachers from the four selected primary schools in the district. The researcher simply picked on six (6) available and willing teachers from each selected school to make up the sample. The method was adopted for this study in order to enhance efficiency in data collection since most of the teachers were busy with their daily work schedules. This procedure was supported by Cohen (2007) who argued that convenience sampling involves choosing the nearest individuals (objects) to serve as participants (sample) and continuing that process until the required sample size has been obtained.

3.8. Research Instruments

Research instruments are tools that the researchers use in collecting the needed data or information. The most common used research instruments are questionnaires, interviews schedules, observations, checklist and focus group discussions guide (Ng'andu, 2013). In this study, questionnaires, voice recorder and interviews schedules were used to collect data on the topic under investigation.

3.8.1. Questionnaires

Questionnaires have been defined as written instruments that give participants a series of questions or statements to which they are to react either by writing out their answers or selecting from among existing answers (Brown, 2001). Dawson (2002) also goes further to give basic types of questionnaire which are: closed-ended (structured), open-ended (semi-structured).

This study adopted open-ended questionnaires (see appendix I) to collect qualitative data from twenty-four (24) class teachers from the four sampled primary schools in Sioma district of Zambia. This type of research instrument was applied to this category of the participants in order to save on time and allow participants to express their views freely on topic under investigation.

3.8.2. Structured Interviews

Kasonde-Ng'andu (2013) states two types of interviews; structured and semi-structured interview which a researcher can make use of to get information from the participants on a particular topic.

In this study, structured interviews (see appendix II) were used to collect data from the eight (8) school managers. This was done in order to get more in-depth information so as to adequately answer all the research questions raised in chapter one of the study. All the responses to questions posed during the interviews were captured in writing and recorded by a voice recorder.

3.9. Data Collection Procedure

Msabila and Nalaila (2013) describe data collection procedure in research as a section that outlines how data collection would be carried out and which instrument would be used and why.

In this study, data collection was done in the third term of 2016 school calendar year and a systematic procedure was followed. In order to collect data from the twenty-four (24) participants, open-ended questionnaires were used to allow participants to freely state their views on the subject under investigations. To this effect, thirty (30) questionnaires were distributed to four schools in the district and two weeks period was given in which to complete them, thereafter the researcher went round collecting them and twenty-five of them were retrieved. The researcher distributed more questionnaires (30) as compared to the number of intended participants (24) so as to increase the response rates.

At the same time, eight (8) school managers (head and deputy head teachers) from the four selected primary schools were subjected to in-depth interviews by the researcher. These were subjected to this kind of research instrument because they were the key participants anticipated to have more details on the nature of challenges that teachers were actually facing as a result of the adjustments in the new retirement age.

3.10. Validity and Reliability

Nahid (2003), observed that although the term ‘Reliability’ is a concept used for testing or evaluating quantitative research, the idea is often used in all kinds of research. Patton (2001) argued that validity and reliability are two factors which any qualitative researcher should put into consideration when designing, analysing results and judging the quality of the study. The term validity has been defined by Joppe (2001) as the extent to which research truly measures that which it was intended to measure or how truthful the research results are. In other words, does the research instrument allow the researcher to gather data that will enable him/her answer the research questions with a view of achieving the objectives? On the other hand, the term reliability has been defined by Joppe (2000) as simply the extent to which results are consistent over time.

With a view of enhancing the validity and reliability of the research instruments in this study, a pilot study was conducted at one primary school in Sioma district in order to test the instruments in terms of clarity of the questions as well as their objectivity. Thereafter, necessary adjustments were made to all the research tools to make them more effective and ready to be administered in the field.

The researcher also applied the principle of triangulation so as to enhance validity of the research findings. Triangulation was done by making use of different kinds of data collection instruments (semi-structured questionnaires and structured interviews) so that the weakness of one instrument would be supplemented by the strength of the other and information obtained was compared.

3.11. Data Analysis

Kasonde-Ng'andu (2013:46) described data analysis as “the examining of what has been collected in a survey or experiment and making deductions and inferences.” Hammersley and Atkinson (1995) add that, in analysing qualitative data the initial task is to find concepts that help make sense of what is going on. Most importantly Michael (2002) argued that even though qualitative analysis transforms data into findings, there is no formula for that transformation. Guidance can be offered, but the final destination remains unique for each inquirer, known only when and if arrived at.

Therefore since the study followed qualitative approach, thematic analysis was used to analyse all the responses obtained on the topic. A systematic procedure was followed in carrying out this task; the researcher in the first place had to read through more than 32 scripts, sorting the opinions into specific response categories and grouping common themes and repeated words and phrases. Thereafter, all the common emerging and merging themes were identified and reported in narrative form as findings of the study.

3.12. Ethical Considerations

The following ethical issues were seriously considered: permission was sought from the University of Zambia to proceed with data collection and further permission was obtained from relevant district and school authorities. The researcher equally got permission from all the

participants before interviews or questionnaires were administered on them. The aim of the study was thoroughly explained to all the participants. Most importantly, in order to maintain confidentiality, participants were assured that no names of the school or persons would be mentioned in reporting the findings of the study; instead codes would be used where necessary. In this regards, all details of the participants were treated anonymously. Finally, assurance was given to all the participants that data to be collected would not be disclosed to other persons, and that the information was solely for academic purposes.

3.13. Chapter Summary

The current chapter contains the methodology that was employed to conduct the study. It has unearthed the reasons for adopting a descriptive research design which allowed the researcher to interact with the participants in their natural settings. The target population for this study included all the serving primary school teachers in Sioma district where a total sample size of 32 participants comprised of 24 class teachers and 8 school managers was conveniently and purposively selected from four government primary schools. Since the study followed qualitative approach and thematic analysis was used to analyse data. Lastly, the chapter has also highlighted various measures that were put in place for purposes of ethical considerations which included seeking clearance from the University of Zambia ethical committee. In the next chapter, the researcher presents the findings of the study.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.1. Overview

The researcher in the previous chapter looked at various methods and techniques that were employed in conducting this study. In the current chapter, findings of the study on challenges of the new retirement age for teachers in selected government primary schools of Sioma district were presented in line with research questions raised in chapter one of this study. Tables, charts, and bars were used to make the work easily understandable. Once again, the following were the research questions that guided this study:

1. What are the views of teachers in Sioma district on the new retirement age?
2. What are the challenges faced by teachers as a result of the new retirement age?
3. What should be done in order to reduce the challenges of the new retirement age?

4.2. Views of Teachers on the New Retirement Age

In order to appreciate the views of teachers in Sioma district on the new retirement age, the researcher subjected all the participants to block questions to ascertain whether or not they were in support of government's initiative of increasing the normal retirement age from 55 to 60 years and their responses are summarised in figure 4.2.1 below.

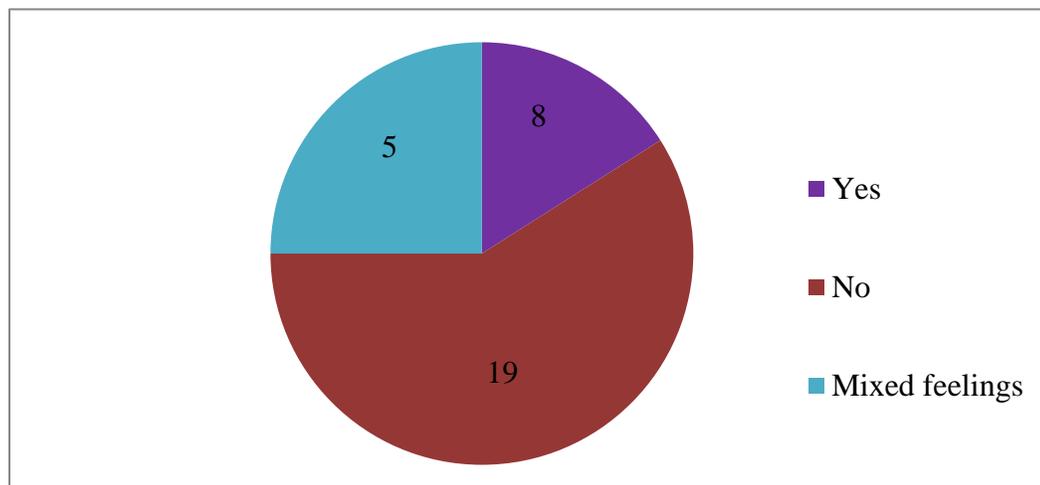


Figure 4.2.1. Responses of Teachers on the New Retirement Age

According to figure 4.2.1 on the previous page, the majority of the participants nineteen (19) were of the view that there was no need of increasing the retirement age for teachers while eight (8) participants held mixed feelings and only insignificant number of five (5) participants said that the move was good and would help many government employees including teachers.

There was an argument advanced by the majority of the participants that life expectancy in Zambia was still very low around 41 years, hence an upward adjustment in the retirement age would severely deny majority of teachers realising their retirement benefits. In this regard, one female teacher at School 'C' made the following remark:

With the new retirement age, some of us will never see our retirement benefits because very few teachers can reach the normal retirement age of sixty years amidst this HIV/AIDS pandemic. This being the case, our benefits will only be enjoyed by 'merciless administrators' when we are dead (Class teacher, November, 2016.)

They further submitted that, the move taken by the current Zambian government was simply a scapegoat of trying to shift the burden of paying retirees to the next government. One of the male participants at school 'D' in the age range of 51-60 had this to share:

The move is political because the current government is simply trying to shift the burden of paying retirees to the next government. I just hope this government will manage to clear all the old cases so that the next one will begin on a fresh page (Head teacher, November, 2016).

Furthermore, nineteen (19) participants submitted that the new retirement age had seriously worsened the high unemployment rates the country was facing. To this effect, they wondered how the government would reconcile an increase in the retirement age and job creation for young ones which was one of the campaign promises that many Zambian were anxiously waiting to see being fulfilled. They argued that, as long as the retirement age remains high, the dream of creating employment for the youth was likely to remain political rhetoric for many centuries to come. One of the participants at school 'A' explained that: *We are heading towards*

saturation point whereby the government will stop deploying teachers because they will be too many in schools. At the moment, I think some schools have floating teachers.

Additionally, nineteen (19) participants equally said that the work force in most schools was seemingly becoming full of old people who were too tired to carry out certain duties and this had negatively affected the efficiency and effectiveness of the system thereby compromising service delivery. To this end, many participants argued that, teachers in Zambia needed to continue retiring at the age of fifty-five (55) so that they leave employment while still very energetic and embark on other economic ventures such as farming in order to continue contributing to national development. Although, the majority of the participants nineteen (19) appreciated government initiative of providing three options at which one could leave employment, they equally observed that very few employees would want to go on early retirement (55 years) since they were allowed to continue working up to sixty or sixty-five years. In view of that, they proposed that it would be better if government could only provide two options; 55 years normal retirement and 60 years late retirement. To this end, another female participant in the age group of 31-40 at school 'B' remarked that:

Although there is a provision for early retirement, I don't think that many teachers would be willing to take advantage of it because even before the new retirement age, very few teachers could go for early retirement, hence it does not really serve any purpose. Probably the best would be to maintain 55 years as normal retirement and 60 years later retirement to cater for those that are able and willing to continue working after the age of 55 (Class teacher, October, 2016).

On the other hand, five (5) participants said that the new retirement age has greatly benefitted teachers because many have remained in employment for a quite substantial number of years. They observed that, the new retirement age would enable many teachers to invest in real estates like building houses and buying farms. This category of participants went further to inform the researcher that, the new retirement age would therefore help many teachers in the district and Zambia at large to adequately prepare for retirement. One male participant at school 'A' in the age group of 50-60 years had this to say:

Young men and women like you can say that this law is bad but believe you me, for us as old men it is a blessing in disguise because it will really help us to adequately prepare for retirement and ultimately reduce poverty among retirees. Let us be thankful to the government for the good initiative (Head teacher, October, 2016).

Most importantly, five (5) participants further argued that the new retirement age has definitely enabled ‘born teachers’ with a lot of passion for teaching to continue working with children even in their old age. Hence, work was likely to be in the hands of mature and experienced officers who might add value to the teaching fraternity in terms of knowledge and practice. Another female participant at school ‘D’ made the following remark using a Lozi idiom to support the new retirement age that: *‘Fokuinzi babahulu hakusuluiwi mulo’ cwale kalulo yakuekeza lilimo za kuseeza ikatusa haulu kulu musebezi ube mwamazoho haswanela* translated as *where there are elderly people soup cannot spill over*’ the implication is that with new retirement age, work is likely to be in hands of experienced men and women.

In view of various submissions made by participants on this particular subject, the study noted that majority of the participants in Sioma district were not in support of the new retirement age.

4.3. Challenges of the New Retirement Age

The researcher also took keen interest to investigate some of the challenges that teachers were facing as a result of the new retirement age. In order to adequately explore the subject under investigation, participants were subjected to a variety of questions (closed and open ended) so as to get balanced views on the topic under investigation and the following issues came out:

4.3.1. Stigma against Old Teachers

With a view of understanding participants’ perceptions towards older teachers, the researcher took time to ask the participants if they considered older teachers strong enough to continue working efficiently and effectively in their current capacities. The table on the next page summarises their views.

Table 4.3.1 Participants' Views about Older Teachers

S/N	Statements	Frequency
01	Teachers at 55 years and above are still energetic, efficient and effective.	4
02	Teachers at 55 years and above are less energetic; hence they are inefficient and ineffective.	28
03	Total	32

It can be noted from the table above that, the majority of the participants twenty-eight (28) perceived workers at fifty-five years and above to be less energetic hence ineffective and inefficient in executing their duties. While four (4) participants felt that, such teachers were still strong enough to continue working. In order to consolidate their arguments, the majority of the participants twenty-eight (28) explained that such teachers could not for example constantly plan their work hence compromising the quality of teaching. One of the male participants in the age cohort of 21-30, had this to say:

You cannot expect someone above the age of fifty-five to be as effective as one below this age when it comes to teaching. Moreover, these old teachers cannot teach practical subjects like physical education, technology among others because their bodies cannot allow them. Hence, keeping such a work force in our schools will continue doing more harm than good to our education system because they cannot deliver (Class teacher, October, 2016).

They also pointed out that at fifty-five (55) years and above, most teachers were finding teaching a very demanding job owing to issues such as; daily planning and marking pupils' work among others. These participants further submitted that, teachers working in their late fifties were finding teaching to be very difficult due to excessive loss of memory resulting from numerous biological changes because of aging. Some of the participants talked to considered such teachers to be 'farm not school material' implying that old teachers had no place in schools but on the farms where they were supposed to do farming activities and so on. On this important point,

another female participant in the age group of 31-40 with 10 years' work experience made the following remark:

Generally teaching is a job which demands high level of responsibilities and activeness which most of the teachers at fifty-five and above find it difficult to exhibit. It takes someone with a sharp mind and energy to keep the class live throughout the lesson otherwise, the learning environment may become so boring for the learners. This being the case, these old teachers with their old ways of doing thing may just make schools 'open prison' for learners (Deputy Head teacher, November, 2016).

Moreover, the majority of the participants equally informed the researcher that the presence of many older men and women in schools had posed serious social challenges that have affected the social relationships in schools. Firstly, older teachers especially those above fifty-five years were associated with witchcraft, hence any sudden illnesses or death were attributed to black magic practiced by these older employees. Therefore, in most schools there was seemingly cold war between the young and old teachers, which in turn had affected work relationship in some schools in the district.

It was further revealed that, older teachers were deemed to be so rigged and were not ready to easily accept social changes in the Ministry of General Education. For example, some of them were refusing to learn computers saying that it was not necessary to do so in their old age, because such gadgets were for *young stars*. One older school head teacher at school 'B' shared his experiences with the researcher as quoted below:

It is not easy to work with young men and women in old age because of several factors; for example am regularly accused of practicing black magic when in the actual sense I do not. Last year I differed with one of my teachers over owls that came to this school during the night and made a lot noise near his house. The following day this teacher went out to drink beer and came back shouting... these people who do not want to retire are giving us problems, how could he send his owls to come and kill me last night....(Head teacher, November, 2016)

Additionally, the majority of the participants twenty-eight (28) revealed teachers who continued to work in old age were perceived to have failed to prepare adequately for retirement during their early years of employment hence were trying to make up for the wasted years and because of this notion some young stars considered them to be ‘economically frustrated teachers’ who were in employment just for sake of money and not service delivery. Another class teacher with about seven years work experience at school ‘C’ commented that:

These older teachers who do not want to retire are doing so for the sake of money not work. After all which work can they do when they are so tired! People who adequately invested in buying cattle, plots, building houses and educated their children very well cannot waste their time working in old age like these men and women we are seeing in these schools (Class teacher, October, 2016).

Owing to these and many other labels against them, older teachers were seen to be very lonely and only associated with young teachers who showed sympathy and understanding of their situation.

Therefore, the study observed that teachers who continued to work in their old age (55 years and above) were risking being stigmatised in most schools of Sioma district, as almost everyone held negative attitude towards their continued stay in employment.

4.3.2. Perpetual Staff Absenteeism from Work

The researcher went further to investigate the levels of teachers’ commitment to work in view of an increment in the retirement age. In order to explore the issue at hand holistically, a set of questions (closed and open ended) were administered on the participants and the following views were obtained.

There were reports from the majority of the participants nineteen (19) that most of the older teachers were regularly absent from duty owing to various health problems associated with old age such as blood pressure, painful legs, eye problems, among others. They noted with great concern that the aforementioned illness compromised teachers’ abilities to deliver as expected. In line with the above observation, one female participant from school ‘B’ had this to say:

Old people are like babies whose bodies are so weak and prone to numerous health problems. That is why most of these older teachers complain of various health problems such as painful joints and high blood pressure which have severely affected their abilities to work. For example, you would find that a week cannot pass without seeing them going to the clinic to seek medical attention. Anyway, we just need to understand them and appreciate the fact that old age comes along with its own challenges like the ones we are seeing in these people (Deputy Head teacher, October, 2016).

It was equally submitted by the majority of the participants twenty-four (24) that kinship obligations such as family disputes, wedding, among others contributed to their absenteeism from work. Indeed, it was observed that, when there were community meetings or court sessions, older teachers were always invited to attend and offer counsel as they were regarded as ‘granaries of knowledge’ because of their vast experiences in public service. Surprisingly, further information from the participants indicated that such teachers enjoyed those activities than standing in class teaching very young boys and girls or sitting in the office waiting for clients. Hence, when they were invited to such community gatherings, they were seen to be happier than being in schools. One male participant at school ‘C’ had this to share with the researcher:

What I have noticed is that, our old man nowadays enjoys going out for meetings in the village than sitting in his office checking our lesson plans, weekly forecast books, or preparing school monthly returns. In fact, he can report late for work here at school but he is ever punctual for meetings in the village.....I don't know why he does that (Deputy Head teacher, October, 2016).

The study learnt that older teachers frequently stayed away from work owing to numerous health problems resulting from old age.

4.3.3. Less Promotion Opportunities for Younger Teachers

The study went further to investigate the extent to which the new retirement age has impacted on the promotion prospects for teachers in the Ministry of General Education. The views of the participants on this matter are presented in figure 4.3.3 below:

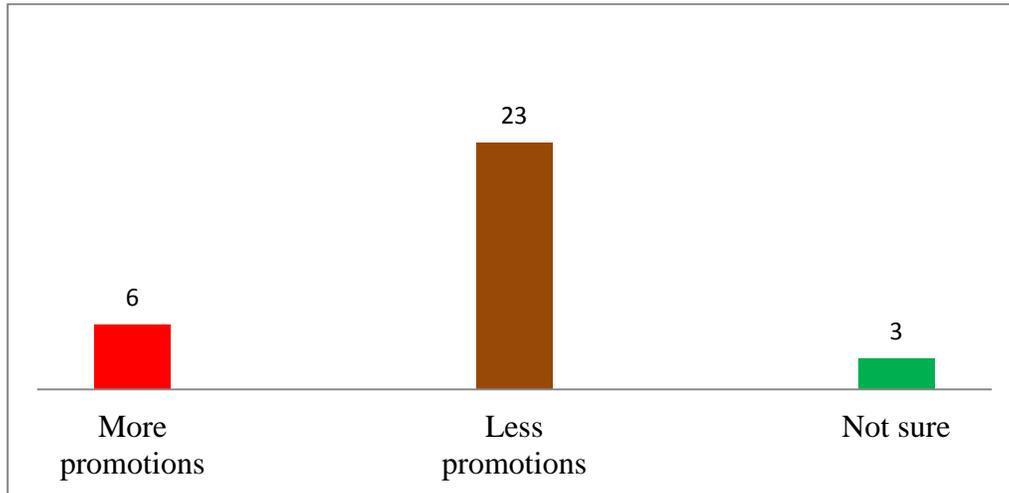


Figure 4.3.3: Promotion Prospects for Younger Teachers

The figure above reports that twenty-three (23) participants were of the view that, the new retirement age has greatly reduced promotions opportunities for teachers in the Ministry of General Education and six (6) participants held a divergent view that, there were still more promotions prospects for all the teachers in the Ministry while three (3) participants held a neutral stance on the matter.

There were arguments advanced by the majority of participants that the new retirement age has indeed lessened vertical mobility especially for teachers because most of the positions in the Ministry were still held by older administrators who should have retired two years ago thereby paving way for young and energetic members of staff to take up positions of authority. Hence, most of the participants felt that with the new system in place, some teachers should temporarily forget about promotions not until all the older administrators still holding onto positions of head teachers, deputy head teachers, standard officers among others start retiring from the service in the next 3-5 years to come. They wondered where promotions could come from when older

people were still allowed to continue working. The following remark was recorded from another participant at school 'A':

The new retirement age has indirectly brought promotions freeze in the Ministry of General Education. From the time it came into force no one from our school or neighbouring schools has been promoted because seemingly all the vacancies are sealed up. Hence, we are made to wait for the next 5-10 years when these older employees start leaving, even by then there will be many of us scrounging for few vacancies hence it will be who knows who not necessarily who has done what. At the moment, if one really wants a promotion, maybe the best is use black magic to clear those standing on your way....(Class teacher, October, 2016).

On the other hand, other participants said that, the issue of less promotion opportunities in the Ministry had nothing to do with the new retirement age. To this end, one participant at school 'D' explained that:

It is not the new retirement age that has caused few promotion opportunities in our Ministry but the massive recruitment of teachers throughout the country that has seen more teachers against few positions. Look at this school; we have 25 members of staff against 3 administrative positions. Now do you think even if I retire today every teacher here will be promoted? (Head teacher November, 2016).

The study noted that, indeed the new retirement age has somehow affected promotions opportunities for prospecting teachers in the district because most of the vacancies were still filled up by administrators who could have retired from the service three years ago had it not been for changes in the retirement age.

4.3.4. Administrative Lacunars.

There were reports from the majority of the participants seventeen (17) said that older school administrators were very coercive and subordinates were treated as personal workers. These participants went on to explain that such administrators for example rarely consulted members of

staff on several matters affecting the operations of the schools. Furthermore, they did not want anyone to disobey their orders or question their decisions. In most cases they were heard reprimanding their subordinates with statements like; *what can you teach me, you have just joined the system yesterday*. They also applied ‘divide and rule tactics’ in governing schools hence in some institutions there were seemingly two carders of teachers; one for management and the other that was *anti- management*.

It was further explained by eight (8) participants that older school administrator exhibited ‘*I don’t care attitudes*’ in managing school affairs. They were less concerned with whatever was taking place in the schools for example; they did not really care about pupils’ discipline, punctuality, dress code and so on. Moreover, they had shown little interest in attending to plights of their subordinates for insistence, addressing accommodation challenges that most teachers were facing through school-community partnership among other measures. A remark was made by one of the participants at school ‘D’ that:

There are a lot of administrative problems that are not being attended to by our old lady in this school. She does not really care what happens in the school, for example you cannot find her patrolling the school campus to check on school sanitation, class attendance, production unit and so on. I think what really matters to her is just a salary not necessarily work (Class teacher, November, 2016).

There were also submissions that older class teachers were very difficult to manage hence most of the administrators did not like them. In schools where head teachers were younger than some class teachers, there was a challenge of resentment. It was noted that such class teachers could not willingly take orders from younger administrators whom they perceived as ‘beneficiaries of patronage’. Hence, in most cases there were wrangles among such officers thereby destabilising the teaching and learning processes. One of the administrators at school ‘A’ during in-depth interviews shared the following with the researcher:

I don’t really enjoy my work because some of my subordinates who are older than me by birth always want to challenge my authority. They seem not to be ready to take orders from me as one of their immediate supervisors at this

institution. This is a problem in that I would not want anyone to undermine my authority (deputy head teacher, November, 2016).

It was therefore clear that indeed there were a lot of administrative challenges associated with the high retirement age faced by teachers in most schools of Sioma district. Members of staff were seemingly working under difficult conditions in some of schools.

4.3.5. Staff Accommodation Crisis

With regard to staff accommodation, all the thirty-two (32) participants said that, the new retirement age has made accommodation challenges worse in most primary schools of Sioma district. They explained that some houses that were supposed to be available for occupation by new teachers were still being occupied by those that should have retired two/three years ago. It was reported that the government had continued to deploy more new teachers without building new houses for them or letting others leave employment by way of retirement so as to pave way for new comers. One male participant at school 'D' had this to say:

We have serious accommodation challenges because people are not retiring yet the Ministry has continued to send new teachers to this school and many others in the district. We are happy that there are enough teachers in almost all the schools but these people need houses to leave in and remember these are remote areas where you cannot think of renting a house outside the school (head teacher, November, 2016).

The study noted that indeed accommodation has become a critical challenge especially for new teachers in most rural schools where there were no houses for rent to provide an alternative to the challenge faced.

4.4. Measures to Cushion the Challenges of the New Retirement Age

Having been exposed to numerous challenges that have come along with new retirement age, the researcher got interested in establishing how best the challenges could be minimised in schools of Sioma district and probably Zambia at large. As such, participants were provided with a

number of suggested measures that were thought could offer solutions to the identified challenges and their responses are careful presented in the table 4.4 below.

Table 4.4: Distribution of Teachers’ Responses on Measures to Cushion the Challenges of New Retirement Age

S/N	Responses	Frequency
01	Introduction of performance based salaries.	16
02	Increasing house allowance.	3
03	All positions of authority to be made contractual.	12
04	Employing local human resource.	1
05	Teachers should use their housing allowances to build houses in school compounds.	0
Total		32

Submissions made by the participants contained in the table above clearly indicates that, the majority of the participants sixteen (16) felt there was a need to introduce performance based salaries in the Ministry of General Education that would ensure that teachers are paid according to their work performance not necessarily positions held. They went further to submit that, there was nothing wrong for class teachers with high educational attainments who have demonstrated high level performance to be put in management salary scales. For example, one could be a mere class teacher while getting salary equivalent to that of a head teacher. It was explained that such a measure would reduce the scramble for limited management positions that attracted high salaries in schools thereby creating conducive work environment that might ultimately lead to provision of quality education.

Three (3) participants were of the view that, there was need to increase the housing allowance for teachers and only one (1) participant supported the idea of employing local human resource to easy some of the challenges and none of the participants supported the idea of teachers building their own houses out of the allowances they were getting. It was explained that

increasing teachers' housing allowance would enable them carry out renovations on some existing structures that were out of use owing to cracks and blown-off roofs. Furthermore, the use of local human resource was thought to be one the most sustainable ways of resolving some of the existing challenges faced by schools such as accommodation.

The table equally reports that, twelve (12) of the participants submitted that all positions of authority in the Ministry of General Education starting from the school, district, provincial and national level should be made contractual and elective to reduce issues of nepotism and tribalism that have become so rampant in the Ministry. It was explained that, such a move would indeed create equal promotion prospects for all and reduce leadership wranglers that most institutions have continued to experience. To this end, another male participant from school 'D' made the following remark:

There is need to change the system to make all positions of authority in the Ministry of General Education contractual and elective, for example schools should be electing their head teachers at the school level while teachers in the District should be electing district education officials such as DEBS and that should continue up to national levels. Moreover, there must be strict tenure of office for each office bearer for instance four years (Class teacher, November, 2016).

There were also suggestions that schools should enter into partnerships with cooperating partners such as the church, businesses houses and Non-governmental organisations to build middle class houses in school compounds where teachers could be renting from to tackle accommodation crisis in the district. Some church organisations such as the New Apostolic and Roman Catholic churches were proposed to be the best partners in this arrangement.

4.5. Chapter Summary

In this chapter, the researcher presented all the findings of the study on challenges of the new retirement age for teachers in government primary schools of Sioma district. This was done using sub-themes that came out during the analysis of data. Findings of the study indicate that the majority of teachers in Sioma district were not in favour of the new retirement age because it

is too high. Most of the participants talked to expressed willingness to continue retiring at the age of 55 so that they start new life while still energetic. The chapter has further revealed several challenges faced by teachers in government primary schools of Sioma district as a result of the new retirement age which include; less promotion prospects for young teachers, accommodation challenges and stigma against old teachers among others. Therefore, there is need to promote partnership between schools and other stakeholders like the church and NGOs, reform the system of the Ministry of General Education and so on. Having done so, the subsequent chapter attempts to discuss the above findings in line with research objectives.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.1. Overview

The previous chapter of this study has presented the findings of the study on challenges of the new retirement age for teachers in selected government primary schools of Sioma district in western province. The current chapter endeavors to discuss the findings in the light of reviewed literature and research objectives set out in the first chapter of this study. For clarity sake, the discussions shall be done using sub-themes arising from the findings of the study.

5.2. Teachers' Views about the New Retirement Age

Findings of the study contained in the previous chapter revealed that, teachers in Sioma district were not in favour of government initiative of increasing the retirement age from 55 to 60 and 65 years. Most of the participants indicated willingness to retire at 55 years and only a few preferred working up to the current normal retirement age of 60. The revelation of this study was in agreement with reports made by other studies done in Malaysia, where nearly half (about 45%) of companies felt that retirement age should be kept at 55 years (HR Matters, 2012: Federation of Malaysian Manufacturers, 2012). The current findings further agree with reports made by studies done by Brossard and Chatelet (2010) in 26 different countries worldwide that the majority of workers preferred to retire at the age 55 in most countries around the globe. Participants in the current study felt that life expectancy in Zambia was still very low around 41 years, hence an upward adjustment in the retirement age would severely deny majority of teachers realising their retirement benefits. To this effect, they submitted that the government should immediately reverse the retirement age to the old 55 years so that many can leave employment while still energetic to embark on other economic ventures. It must be noted that their concern about the decline in life expectancy in Zambia is contrary to the observation made by the World Health Organisation (2012) which recorded that life expectancy at birth in Zambia used to be at 41 years in 2000 however; it has risen to 57 years in the recent years.

It was further observed that, most of the participants were of the view that the recent increment of the retirement age has ultimately worsened unemployment levels in the district and Zambia at large. They felt that since workers older teachers were not retiring, it meant that they were less

or no job vacancies in the district because all the positions were sealed up by some people who could have been ejected out of the system many years ago. The above report was in line with an observation made earlier on that, there would be few job vacancies for graduates in the labour market if older employees were still on the jobs (Jobstreet.com, 2011). The findings also concur with observation made by Schulze (2012) in France, where it was established that increasing France's retirement age by two years would decrease the opportunities for young people getting jobs. However, these findings conflict with an observation made The IZA World of Labour (2014), that there was no empirical evidence that higher statutory retirement age could lead to youth employment instead increasing retirement age to foster job opportunities for older workers was likely to support employments of both older and younger workers. Moreover, participants' claim on this matter could not be substantiated because they all reported that the Ministry of General Education has continued to deploy more teachers in all government schools of Sioma district which has led to accommodation crisis in most institutions. In view of the above report, the study concluded that teachers were simply frustrated and viewed the new retirement age as a *monster* that has just come to cause more harm than good in the Ministry of General Education.

Furthermore, findings of this study on the other hand showed that, an increment of the retirement age would greatly benefit the teachers because many would remain in employment for quite substantial number of years thereby reducing cases of workers becoming destitute after 'premature retirement'. This observation supports previous findings that a prolonged working life enables older workers to have enough retirement savings and ultimately help them to cope up with higher costs of living which can cause many retirees not to be able to continue supporting their family (Lai and Jean, 2012). Some participants in the current study submitted that many retirees have ended up becoming destitute after leaving employment, hence extending the retirement age was seen as a safety net measure aimed at helping older workers to remain in employment and continue receiving their salaries even though their working capacities could have been compromised. Consequently, it was noted that the new retirement age has definitely helped older teachers to maintain their social contacts with other professionals in the Ministry and community at large thereby reducing chances of elderly people becoming depressed and ultimately dying prematurely. Although these were insightful ideas, the study assumed that they were mostly coming from older teachers who were seemingly enjoying the *so called* benefits of the new retirement age by virtue of their continuous stay in employment. Hence, they could not

be taken as the general feelings of all the teachers in the sampled schools and probably the district at large.

The current study equally revealed that, the new retirement age has definitely enabled ‘born teachers’ with a lot of passion to continue working with vulnerable children in their old age. That being the case, work was likely to be in safe and reliable hands of mature and experienced officers. The findings were in agreement with observation made by Lazazzara and Bombeli (2011) that, old employees are often believed to be reliable, more committed and more loyal to the organisation as compared to young workers. The study observed that the presence of older teachers in most schools has indeed prevented knowledge gap and this might contribute to the efficiency and effectiveness of the school system. For example; older teachers might be so helpful in offering orientation and mentorship services to new entrants in the system to help them easily adapt to the school environments.

5.3. Stereotypes against Old Teachers in Schools

With regards to the challenges of the new retirement age, findings of this study indicate that there is a lot of stigma against older employees in all the visited schools in the district which has severely affected work relationships. One of the issues raised about older workers was that, they were too tired hence, were perceived to be less productive as compared to younger teachers. It appears that participants were of the understanding that the more someone grows older the less productive he/she becomes. The above findings uphold reports made by James et al (2007) that many people consider older workers as not being as capable as younger employees. However, the above arguments contradict with an observation made by Post and Campion (2009) that job performance does not decline with age. In view of the above different findings on this matter the current study observed that, probably Post and Campion were of the view that older workers were still productive owing to vast job experiences they had accrued over the years hence; seasoned workers were likely to be more proficient in executing their duties as compared to younger employees with less experience. While Post and Campion’s assertion sounds convincing, this study noted that even though older teachers clocking 60 years had vast job experiences, they might not be able to constantly plan their work and teach accordingly owing to

health problems such as sight and blood pressure that seem to be common among the elderly people.

Moreover, the current study has shown that older teachers were equally accused of being rigid and resistant to social change such as technological advancements that were transforming our education system in terms of materials and methodologies. For example, with the coming of computers in most schools in the district, the majority of older teachers were reluctant to learn how to operate computers; they could not search for information on the internet and so on. These attributes have made this category of teachers misfit in modern schools that require the use of technology. This revelation seems to confirm earlier reports that older workers especially in developing countries could no longer seem to fit well in modern occupation because they were not connected to social media as such, they always lacked latest information that their clients might be in need of (Miranda, 2011). The issues of older workers being resistant to change whether good or bad was earlier on reported by yet another study conducted by The Taskforce on the Aging of the American Workforce (2008) which established that, in most cases older employees resist social change. Hence, the observation made by the above study seems to be in line with the findings of the current one done in Sioma district of Zambia.

The study further revealed that, the presence of older teachers was seemingly affecting social relationships in most schools in the district. Firstly, there was a perception that older teachers were practicing witchcraft as a result their presence in schools posed a great threat to younger workers. However, these claims could not be proven as there was no empirical evidence to back them up, hence this study held a different view that their accusations were not true but just one of the common stereotypes labeled against elders especially in rural areas of Zambia and probably Africa at large. This school of thought was supported by Taylor (2001) who submitted that stereotype about older workers in work places was just another prominent problem faced by older workers in most countries across the globe.

5.4. Non-Participatory Leadership Style and Perpetual Absenteeism

Review of research findings presented in the previous chapter shows that, there was a serious challenge of absenteeism among the older teachers in all the sampled schools in the district. There were reports that older teachers could hardly report for work continuously for the whole

month owing to health problems and other family engagements. It was noted that most of older teachers in most cases were complaining of body pains, blood pressure among other health problems. The study observed that indeed aging attracts numerous health complications that might affect one's participation in the labour market. These reports were supported by the findings of yet another study which established that as an employee ages, the case of disabilities also become so common (Kampfe et al, 2008). The findings of the current study on this particular aspect support an argument advanced by disengagement theory which claimed that an individual's ability (which may include mental and physical) deteriorates over time (Marshall, 1999). Therefore as people grow old, they must be ready to naturally accept to withdraw from society through retirement (Ebersole, 2005). Therefore, it is quite clear that the aforementioned theory fitted and guided well the current study as it explicitly explains that aging is inevitable, therefore workers should naturally be ready to relinquish their prestigious positions and transfer the powers and knowledge to the younger generation. In the same vein, this study observed that most of the older teachers were less capable of performing their normal duties owing to health problems hence; there was need to allow such members of staff to retire from the service in order to pave way for more energetic workers.

It was equally revealed that most of the older employees were seemingly fed up with work as indicated by their perpetual absenteeism from work in most schools visited; hence they were seen to be less committed to their work compared to younger teachers. The findings were in line with revelations made by Mitchell (2001) that 44% of those aged 18 to 24 indicated willingness to spend more time at work, compared to 23% of workers of all ages, implying that younger employees were more committed to their duties than average workers. There were reservations about teaching in the current study that, it was a *boring career*, hence the longer someone stays in it the higher the chances of becoming bored. Making the matters worse, teaching involves interacting with very young children through play activities among others, the practice that older teachers were seemingly not comfortable with. As such, it was possible that classes like grade ones were despised by older members of staff who might be feeling that such classes were very boring to handle owing to the age of learners. What really made teaching so boring for older teachers probably was the issue of daily, weekly and termly planning. It was most likely that the majority of serving teachers were not happy with lesson planning as they assumed that they could teach even without planning because they have been doing the same job for many years,

hence they had all the required experience. In this vein, it appeared that whenever members of staff were required to submit their lesson plans and weekly forecast for checking, many seasoned teachers felt belittled and troubled hence the reported resentment towards work. Owing to these and other reasons, the study assumed that some members of staff especially older ones were in schools just to register their presence in order to continue drawing salaries to sustain their families.

In all the visited schools, the issue of limited staff promotions owing to older employees clinging to positions of authority was so prominent. It was indeed noted that some of the school managers were too old and should have retired some years back had it not been for shift in the retirement age. Therefore, their continuous stay in employment has blocked potential teachers from taking up administrative roles in schools and this has frustrated most of the teachers in the sampled schools. Indeed, limited promotion prospects for teachers seem to have affected workers morale and ultimately compromised service delivery in schools. The above observation agrees with Deal (2007) that factors likely to increase workers loyalty include opportunities for advancement and promotions. In this context, less promotion prospects in the Ministry of General Education has probably affected workers' loyalty towards work and ultimately compromised service delivery in most schools of Sioma district.

It was further reported in all the sampled schools that, older school administrators were very coercive as compared to younger ones. These types of managers were perceived to be very undemocratic probably because they rarely took suggestions from subordinates on matters affecting school management and so on. They were seen to be more interested in castigating their subordinates for example threatening to issue them with charge letters if they could not adhere to advice and instructions given by management. These submissions were collaborating with the report made by Deal (2007) that older workers want their opinion to be given more weight because of their experience and have people to do what they are told while younger employees want to be listened to and have people pay attention to what they say. Their study further observed that older school managers might not appreciate equal respect showed to all instead would want to be treated in a special way.

The findings of previous and the current study seem to agree because they all pointed to one thing '*conflict of interest*' where older employees want to be treated with a lot of dignity,

whereas younger people always want to make suggestions and expect others just to pay attention to their views. Furthermore, the above findings show that there was a mistrust between two generations of teachers; the older teachers did not really seem to have trust in the younger ones probably they considered them to be less experienced hence needed close supervision and guidance, at the same time younger workers seemingly felt that they were knowledgeable enough to help the older generation that seemed to lack latest information and ways of doing things. This conflict of interest seems to have created a hostile working environment for both leaders and subordinates that might have gone further to affect workers morale in most public schools hence poor work culture.

Additionally, the study observed that older supervisors were seen to be very coercive probably because of their emphasis on procedures and formalities in other words they do not seem to like short cuts in handling professional matters. This observation was supported by Kersten (2002) that older leaders like formality and top down chain of command, as preferring to make decisions based on what worked in the past. Unfortunately, younger teachers seemingly liked short cuts hence any strict adherence to rules and regulations might have caused mixed feelings among the young generation and ultimately created tension in most primary schools.

5.5. Introduction of Performance-Based Salaries and Job Contracts

With regards to measures that should be taken up by the Ministry of General Education and other stakeholders to cushion the challenges of the new retirement age for teachers, findings of this study indicate that there was urgent need to introduce and enforce merit pays in the Ministry of General Education. The move was highly supported by the majority of teachers because it would not only reduce frustrations among hard working members of staff but also the scramble for few managerial positions that attract higher salaries. According to the above finding, participants in this study seemingly felt that members of staff in the Ministry should be paid according to their job performance not necessarily positions held. The study results on this issue seem to agree with the findings and recommendations made by Erick (2005) that teachers should be compensated according to the results they produce in their classrooms not necessarily positions they held in the Ministry. The current study noted that, the reported scramble for few positions in the Ministry was as a result of higher salaries and other numerous fringe benefits

associated with such positions that every employee wanted to acquire by virtue of promotions. Therefore, in view of the current few promotion opportunities for teachers in the Ministry of General Education owing to the prolonged stay of the older generation in employment due to the new retirement age, probably salaries should indeed be paid according to workers performance not necessary positions. For example, it was observed that participants were of the view that class teachers who demonstrated higher personal commitment to work and have continued to produce desired results could be put in management salary scales together with their head teachers and possibly District Education Board Secretaries and many others. It appears that, such a measure would reduce cases of frustrations among hard working members of staff as well as curb migration of teachers especially from the primary to the secondary school sector. It seems that currently teaching was compromised because most of the potential members of staff were frustrated due to lack of promotions and low salaries, as most teachers with degrees in primary schools were not even upgraded owing to various reasons. To make matters worse, such teachers were seemingly still getting salaries of certificate holders.

Another factor that was underscored from the findings of this study was that, all positions of authority in the Ministry of General Education should be made elective and contractual to allow employees compete favourably for management positions in the Ministry. It appears that participants were of the realisation that, with rapid growth of the Zambian population that has led to the massive expansion of the education sector, the old system of permanent appointments in the Ministry seemingly could no longer be preferred because it favored a few and disadvantaged many. As such, findings of this study seem to suggest that there is urgent need to embark on reforms that would make all positions in the Ministry contractual and elective to improve on service delivery. The findings of the study on this particular matter conflict with observations made by Hillary (2011) in Kenya where he reported that short-term contracts affected productiveness of staff in the organisations because a lot of time and efforts was spent on training new employees to take up leadership roles. The above research done in Kenya went on to state that the very nature of contracts increased feelings of divided allegiance on the part of the incumbents. Although Hillary (2011) brought insightful arguments, suggestions made by the majority of the participants in the current study were given attention because assuming that someone was appointed head teacher after having served for five years and was still expected to serve for another twenty-five to thirty years, it would mean that particular person would occupy

such a position for about twenty years or so, thereby blocking others. Now that workers were expected to work even longer than before, there was really need to bring in reforms that would level the playing ground in the Ministry of General Education.

Once again, participants in this study might have proposed reforms in the Ministry of General Education probably because appointments promoted nepotism and patronage which made the system inefficient and corrupt hence all positions of authority should be made elective. It was clear from the findings of the study presented in the previous chapter that participants wanted to be voting for their leaders at all leadership levels in the Ministry, as opposed to the current situation where an individual just sits and appoints his/her friends and relatives whether they could deliver or not and once appointed they stay there for many years until retirement thereby blocking potential leaders who could have added value to the system. The proposed measure looked attractive in the sense that, it would make leaders accountable and transparent thereby reducing cases of nepotism and tribalism that seem to characterise the Ministry of General Education. Furthermore, it appears that such measures would indeed encourage workers and leaders at larger to deliver to their highest level of abilities so as to appease the electorates to give them another mandate. In this way, the system probably would be more effective and efficient thereby overcoming certain challenges such as negligence of duty owing to lack of motivation that the Ministry was currently facing that have continued to affect service delivery in most government primary schools.

5.6. Chapter Summary

Discussion of research findings such as; the views of teachers on the new retirement age, stereotypes against older teachers, few promotion opportunities in the Ministry and the need to reform the system of the Ministry of General Education has been done in this chapter. The discussions were done in line with the reviewed relevant literature presented in chapter two of the study. The discussions have shown that the views of participants on the new retirement age in this study were in tandem with the views of other participants in some of the studies done in developed countries for example; France and Malaysia where the majority of the participants expressed willingness to retire at the age of 55. The chapter has further shown that some of the challenges faced by older teachers in Sioma district such as stigma were seemingly very

common in most work places across the globe as revealed by other studies. Moreover, measures suggested by the majority of participants in this study such as the introduction of merit pay and job contracts were supported by international studies. However; experiences from Kenya show that the issue of job contracts should be handled with a lot of caution because it can cause divided allegiance among the employees. Finally, research findings have been discussed in relation to the theoretical framework that guided this study and it appears that the disengagement theory fitted well in this study because most of its assertions were in tandem with revelations made by the study. In the next chapter, the researcher gives the conclusions and recommendations of the study.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.1. Overview

The focus of this study was to investigate challenges of the new retirement age for teachers in selected government primary schools of Sioma district in the western part of Zambia. In chapter one, the researcher gave an introduction to the study by looking at the background and other important components of the study such as statement of the problem that prompted this research. In chapter two, both international and local studies done on the topic under investigation were thoroughly reviewed to see how much had been done so far so as to provide a rationale for this study. The methodological aspects of the study which included the research design, target population, sampling procedures, data analysis procedures and ethical issues were presented in chapter three. Consequently, all the research findings in line with research questions raised in the first chapter one of this study have been presented in chapter four while discussions of research findings have been done in chapter five. Therefore, in the current chapter the researcher makes conclusions and recommendations of the study.

6.2. Conclusion

Although change in any society is seemingly inevitable, it is usually received with mixed feelings among different stakeholders owing to various factors such as fear of the unknown and the desire to maintain the status quo. The current study conducted in government primary schools of Sioma district in Zambia to explore views of teachers on the new retirement age concluded that, the majority of teachers in Sioma district were not in favour of the new retirement age of 60. They claimed that it was too high because life expectancy in Zambia in reality was still low hence most of them might not be able to reach the current normal retirement age and get their pension benefits. It was clear from their submissions that majority of the teachers were willing to retire at the age of 55 so that they could get their benefits while still energetic and embark on other economic ventures such as farming, fishing, lumbering, among others. In view of their claims, it was noted that indeed there was no need of increasing the statutory retirement age from the old 55 to 60 and 65 years because teachers were likely not to get their pension benefits owing to numerous factors such as death before reaching retirement and probably inability to travel to Lusaka to pursue their retirement benefits in old age as history

has taught that accessing retirement benefits in Zambia was very difficult and requires one to make follow ups. The researcher also took note of ‘fear of the unknown’, that in old age (above 60 years) many retired teachers especially those from rural areas would just fear to travel to the city and meet different people of high status to claim their money from Pensions and NAPSA as such there were higher prospects that, many retirees might simply forego their benefits. On the other hand, although findings of the study indicated that teachers in Sioma district were not in support of government initiative of increasing the retirement age, the researcher noted that since the new statutory law was enacted no teacher including those above 55 years has ever gone on early retirement instead everyone has continued working. In this respect, it was clear that teachers were simply complaining but no one seemed ready to retire before the current normal retirement age of 60.

On challenges of the new retirement age, the study observed that there was a lot of stigma against older members of staff which has affected work relationships in most schools of Sioma district. Older members of staff were indeed seen to be second class teachers, for they were deemed to be too tired, rigid and undemocratic. In view of numerous submissions made by the majority of the participants in this study, the researcher observed that younger teachers were simply not comfortable with the presence older members of staff probably because they felt that those had their own time hence should have retired to pave way for them. All their claims such as; old teacher were tired to continue working could not be substantiated hence; were mere perceptions.

With regards to the issue of staff promotion opportunities, the researcher agrees with most of the submissions made by various participants in the study that there were less promotion opportunities in the Ministry of General Education because appointments were permanent and that most of positions were still held by older administrators who could have retired from the system many years ago had it not been for the shift in the retirement age effected in the year 2014. However, the researcher also took note of the rapid expansion of Zambian education system that has created massive demand for more human resource both teaching and supporting staffs in the Ministry at the same time the organizational structure of the Ministry has not been changed thereby creating a discrepancy that has resulted into more teachers *chasing few positions in the Ministry* hence the current complaints.

Findings on the measures to be put in place to cushion the challenges of new retirement age revealed that, there was need to introduce performance based salaries that would enable teachers to enjoy the fruits of their hard work. The researcher observed that the introduction of such incentive would reduce the scramble for few managerial positions that attract higher salaries and ultimately reduce frustrations among serving teachers thereby making teaching a lucrative career in Zambia. Moreover in order to reduce nepotism and patronage in the Ministry, all managerial positions should indeed be made elective to accord equal opportunities to every member of staff whether young or old. The move might indeed enhance efficiency and effectiveness in most government schools and ultimately lead to better quality service delivery.

In a nutshell, it was clear from numerous submissions made by various participants in this study that the Zambian government did not extensively consult various stakeholders before enacting new statutory retirement age for teachers. Most of the participants in this study seemed to have inadequate information about the new statutory retirement age hence the current resentment. However, with the passage of time, it is likely that most teachers in government schools will fully embrace the changes and work normally.

6.3. Recommendations

In view of numerous challenges faced by teachers as a result of the new retirement age, the study made the following recommendations to the Ministry of General Education and other interested stakeholders based on the research objectives that guided this work.

1. It was established that the majority of teachers in this study wanted to continue retiring at the age of 55, therefore the Zambian government should revise the current statutory retirement age to provide for two options only; 55 years normal and 60 years late retirement.
2. The was also revealed the need to bring in reforms in Ministry of General Education, to this effect the study recommends that all managerial positions in Ministry should be made contractual and elective with specified tenure of office to reduce nepotism and give equal chances to every teacher to get promoted.
3. The majority of participants in this study submitted that most of the older members of staff were lacking latest technological skills; therefore the Ministry of General Education

should intensify school based workshops to equip every teacher with latest skills especially in the area of Information Communication Technology.

4. There were also reports about shortage of staff accommodation, for this reason schools should develop and strengthen partnership with NGOs and churches to increase accommodation for teachers especially in rural schools.
5. It was also established that the majority of teachers lacked adequate information about the new retirement age for teachers in Zambia; therefore the Ministry of General Education in collaboration with other stakeholders such as teacher unions to embark on national wide sensitisations to thoroughly explain the benefits of the new retirement age to both the employees and employers.
6. It was also revealed that most of the older teachers were fatigued with work; hence schools should come up with deliberate policies that would exempt older members of staff from daily lesson planning since they already know how and what to teach.

6.4. Suggested Area for Further Research

The following were identified as possible areas for future research:

1. Institutional challenges of the new retirement age for public service workers in Zambia.
2. Factors that may influence teachers 'choice of retirement age in Zambia.
3. The effects of new retirement age on youth employment in Zambia.
4. The effectiveness of pension systems in Zambia in the wake of the new retirement age for public service workers in Zambia.

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APPENDICES

APPENDIX A: QUESTIONNAIRE FOR TEACHERS

THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND POSTGRADUATE STUDIES
SCHOOL OF EDUCATION
DEPARTMENT OF EDUCATIONAL PSYCHOLOGY, SOCIOLOGY AND SPECIAL
EDUCATION.

**TOPIC: CHALLENGES OF THE NEW RETIREMENT AGE FOR TEACHERS IN
GOVERNMENT PRIMARY SCHOOL OF SIOMA DISTRICT, ZAMBIA.**

INTRODUCTION

I am a postgraduate student from the University of Zambia in the School of Education, Department of Educational Psychology, Sociology and Special Education. I am undertaking a study on Challenges of the New Retirement Age for Teachers in Selected Schools of Sioma District. I would like to discuss this issue with you because the information from you is vital in understanding numerous challenges that might have come along with the New Retirement Age in the school system. The information you will give me will be treated with the utmost confidentiality and that it will be used only for academic purpose. Please note that you are free at any time to withdraw from the interview if you so wish. May we go ahead with the interview?

SECTION A: DEMOGRAPHIC INFORMATION

Tick where applicable

1 Gender

1. Male
2. Female

2 Age

- 21- 30
- 31- 40
- 41- 50
- 51- 60
- 61- 70

3 What is your marital status?

- 1. Single
- 2. Married
- 3. Divorced
- 4. Widowed
- 5. Separated

4. What is your highest educational attainment?

- 1. Certificate
- 2. Diploma
- 3. Degree
- 4. Masters
- 5. Others (please specify).....

5. How long have you been in service?

- 1. Less than 20 years
- 2. Between 21 and 30 Years
- 3. Above 31 years 40 Years

Write or tick your responses in the space provided against each question.

SECTION B: PERCEPTIONS OF TEACHERS ON THE NEW RETIREMENT AGE		
6	Are you aware of the new Retirement Age for teachers?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>
7	What were your sources of information on the new retirement age?	1. The Radio <input type="checkbox"/> 2. The Television <input type="checkbox"/> 3. Newspapers <input type="checkbox"/> 4. Friends <input type="checkbox"/> 5. Head teacher (Circular). <input type="checkbox"/> 6. Reading the Statutory Instrument <input type="checkbox"/>
8	What was your reaction when you heard about the New Retirement Age?	1. Happy <input type="checkbox"/> 2. Surprised <input type="checkbox"/> 3. Annoyed <input type="checkbox"/> 4. Confused <input type="checkbox"/>
9	Do you think there was need to increase the retirement age from 55 to 65?	YES <input type="checkbox"/> NO <input type="checkbox"/>
10	Explain your answer in question 9 above.
12	At what age would you prefer to retire from the service?	55 years <input type="checkbox"/> 60 years <input type="checkbox"/> 65 years <input type="checkbox"/>

13	Why would you prefer to retire at the age you have selected in question 12 above?
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SECTION C: CHALLENGES OF THE NEW RETIREMENT AGE

18	Do you think teachers above the age of the 55 are as effective as those below this age?	YES [] NO []
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19	Give as many reasons as possible to support your answer in question 18 above.
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20	What challenges are you facing as result of the New Retirement Age?	1..... 2..... 3.....
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APPENDIX B: INTERVIEW GUIDE FOR SCHOOL MANAGERS

Demographic Information

Gender Male [] Female []

Marital status Educational Attainments

Years in Service Age

1. Do you think there was need to increase the retirement age from 55 to 60 and 65?
2. What are the reasons to support your answer in question 1 above?
3. At what age would you want to retire from the service and why?
4. How many teachers have retired from this school since the New Retirement Age was effected?
5. What challenges are you facing in the school and Ministry at large as a result of the New Retirement Age?
6. What do you think should be done to reduce these challenges you have mentioned?
7. Do you have any other recommendation you think are appropriate to improve the situation?

END OF INTERVIEW

APPENDIX C: INFORMED CONSENT FORM

Dear Participants,

This service to give you an understanding of the aim of this study and procedures what will be followed. Further implications for your participation are explained below. Lastly, you are being requested to sign this form to indicate that you have agreed to participate in this exercise.

Thanking you in advance.

1. Description

This is sorely an academic study; the researcher is a postgraduate student at the University of Zambia pursuing Maters of Education in Sociology of Education. This study is a major requirement for the researcher to complete his programme.

2. Purpose

This research attempts to investigate challenges of the New Retirement Age for public service workers in Zambia with special reference primary schools: The researcher is interested in teachers’ perceptions about the New Retirement Age and its challenges.

3. Consent

Kindly note that participation in this study is purely voluntary and that you are free to withdraw your participation in this exercise at any stage you wishes.

4. Confidentiality

All data collected from this research is treated with utmost confidentiality. Participants are assured that they will remain anonymous and untraceable in this research.

5. Rights of Participants

All effort will be taken to ensure that the rights of participants are protected and respected. Participants are assured that they shall suffer no harm as a result of participating in this exercise.

6. Declaration of Consent

I have read and fully understood this document. I therefore agree to take part in this research.

.....

Date

.....

Signature