A COMPARATIVE STUDY OF VOCATIONAL ASPIRATIONS OF RETIRING TEACHERS OF SECONDARY AND BASIC SCHOOLS: A CASE OF LUSAKA DISTRICT

BY

RODRICK CHONGO

A DISSERTATION SUBMITTED TO THE UNIVERSITY OF ZAMBIA IN PARTIAL FULFILMENT OF THE RESEARCH REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF EDUCATION IN ADULT EDUCATION

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THE UNIVERSITY OF ZAMBIA

LUSAKA

2013
DEDICATION

This study is dedicated to my mother, my wife and especially my children (Malama Rodrick Chongo and Mwansa Florence Chongo).

To my children I say, if this dissertation can inspire you to pay attention to school, please get all the inspiration you can get as you reflect on the work. It is my wish that when you grow up, you will realize and remember that education should never be compromised. When you go to university and come to have knowledge of the most vital things in life, utilize the knowledge so that you become responsible and pragmatic citizens as you reflect on this and other works done by this adult educator. Until then, stay focused and work hard!
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AUTHOR’S DECLARATION

I, Rodrick Chongo do declare that this dissertation represents my own work and that it has not in part or in whole been presented as material for award of any degree at this or any other university. Where other people’s work has been used, acknowledgement has been made.

Signature of author: ....................................................................................

Signature of the supervisor: .................................................................

Date: .................................................................................................
APPROVAL

The University of Zambia approves the dissertation of Rodrick Chongo as fulfilling part of the requirements for the award of the degree of Master of Education in Adult Education.

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Further, I render special thanks to all the respondents who willingly accepted to spare their time to complete the questionnaires and to be interviewed. I also extend my thanks to the following institutions for being part of this work: Ministry of Education (MOE), Lusaka District Education Board (DEB), Lusaka Provincial Education Office (PEO), Teaching Service Commission (TSC), Public Service Pensions Fund (PSPF), Future Search (FS), Zambia Congress of Trade Unions (ZCTU) and Zambia National Pensioners Association (ZANAPA).

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Thanks to all.
ABSTRACT

The teaching profession has been an integral part of the development of societies since time immemorial through the provision of prerequisite knowledge and skills for pursuit of other professions. Besides thwarting the MOE efforts to provide enough teachers, attrition resulted in a young and relatively inexperienced teaching corps (Mulcahy-Dunn, et al., 2003: 23).

A descriptive survey design was employed to collect a set of qualitative and quantitative data. The data were collected using semi-structured questionnaires and unstructured interviews. Quantitative findings were analysed using SPSS which generated tables through cross-tabulation while those from qualitative data were narrated.

The major findings disclosed that, on the one hand, there was a high likelihood of losing high school retiring teachers who taught technical subjects such as science and mathematics. On the other hand, basic schools were more likely going to lose retiring teachers of Civics, Geography, History, Religious Education, and Office Practice and English. Basic school teachers were keen on improving their financial status even if most of them considered teaching as a high status profession.

Basic school retiring teachers were more likely to adjust easily to retirement than high school retiring teachers despite having an inferior salary to that of their high school counterparts. High school teachers were found to be more likely to exit from the teaching profession than their basic school counterparts in general.

It was inferred that, when they decided to leave teaching, most retiring teachers preferred management related vocations. Their new vocational aspirations mainly remained within the field of education. This was more manifest among basic school retiring teachers. The study recommended: the reorganization of the unprogressive career structure in MOE so as to have an attractive promotion prospects for teachers; formulation or refinement of pre-retirement counselling and education programmes in government institutions or schools to re-orient and prepare workers for post-pensionable vocations; and the MOE to systematically reintegrate retired teachers into the system by annually employing those who may be interested.
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<tr>
<td>AACC</td>
<td>American Association of Community Colleges</td>
</tr>
<tr>
<td>AIDS</td>
<td>Acquired Immuno Deficiency Syndrome</td>
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<td>CSO</td>
<td>Central Statistical Office</td>
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<td>DEB</td>
<td>District Education Board</td>
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<td>EAPs</td>
<td>Employee Assistance Programmes</td>
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<td>EDP</td>
<td>Entrepreneurship Development Programme</td>
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<td>FS</td>
<td>Future Search</td>
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<td>GMD</td>
<td>Geometrical Drawing</td>
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<td>HAI</td>
<td>Help Age International</td>
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<td>HIV</td>
<td>Human Immune Virus</td>
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<tr>
<td>IBE</td>
<td>International Business Executive</td>
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<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
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<td>LDCs</td>
<td>Least Developed Countries</td>
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<td>MOE</td>
<td>Ministry of Education</td>
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<td>NCES</td>
<td>National Center for Education Statistics</td>
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<td>PEO</td>
<td>Provincial Education Office</td>
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<td>PSA</td>
<td>Public Service Agreement</td>
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<td>PSMD</td>
<td>Public Service Management Division</td>
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<td>PSRP</td>
<td>Public Service Reform Program</td>
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<td>Schools and Staffing Surveys</td>
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<td>SCAZ</td>
<td>Senior Citizens Association of Zambia</td>
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<td>SPSS</td>
<td>Statistical Package for Social Statistics</td>
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<td>TD</td>
<td>Technical Drawing</td>
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<td>TEVETA</td>
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<td>TSC</td>
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<td>UNDP</td>
<td>United Nations Development Programmes</td>
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<td>UNESCO</td>
<td>United Nations Educational, Scientific, and Cultural Organization</td>
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<td>UNFPA</td>
<td>United Nations Population Fund</td>
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<td>ZANAPA</td>
<td>Zambia National Pensioners Association</td>
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<td>ZCTU</td>
<td>Zambia Congress of Teacher Unions</td>
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CHAPTER ONE

1.0 Introduction

This chapter presents the fundamental elements of the study. It begins by providing the context of the study in the background followed by the statement of the problem, the purpose of the study, objectives of the study, research questions and the significance of the study. This is followed by the delimitation of the study, limitations of the study, operational definitions of the concepts and terms used in the study, theoretical framework, layout of the dissertation and summary of the chapter.

1.1 Background

The teaching profession has been an integral part of the development of societies since time immemorial. The profession, in the first place, is the provider of prerequisite knowledge and skills that enable the pursuit and development of other professions especially in modern times (Berry and Haklev, 2005). In traditional societies, experienced members of those societies (elders) were at the helm of the transmission of knowledge from one generation to the other. They taught through apprenticeship and conducted initiation ceremonies among other activities. These activities were the means for imparting new skills and knowledge while sharpening the learners’ existing skills (Snelson, 1990).

In the 19th century, systems of public education developed in order to meet the recognized need for universal literacy and technical skills in an industrializing society. Teaching at the rudimentary level was initially as good as a high-level domestic service, in which the teacher took over some of the child-caring responsibilities of the family. Teacher training took the form of apprenticeship in some countries which would last for a year as a cadet teacher working under a more experienced teacher. Thus, the value of experienced teachers dates back to the tender years of the teaching profession (Encyclopedia Britannica, 2009).

Men and women saw themselves becoming committed to a career in teaching and therefore sought to make this career more personally and socially satisfying by establishing a teachers’ foundation. The Chicago Teacher’s Federation, founded in 1897, comprised a group of female
primary school teachers who had low salaries despite the demand of work at their level of teaching in the education system (Encyclopedia Britannica, 2009).

Until 2011, Zambia’s Education System had been in transition from the old system of primary, secondary and professional or tertiary levels to Basic Education running from grades 1-9 and High school, running from grades 10-12 and professional or tertiary levels. However, there was a policy reversal in 2012 made by the new Ministry of Education, Science and Vocational Training to revert to the old system. The three tier structure of teachers remained the same which excluded teachers of higher level institutions. The structure consists of primary school certificate teachers, school diploma teachers, and secondary school degree teachers (http://www.ibe.unesco.org/).

The University of Zambia and all the Colleges together trained over 5,500 primary school teachers and more than 1,200 secondary school teachers annually for the past decade (MOE, 2008). Nevertheless, the staffing levels in schools remained unsatisfactory because of the high attrition rate of teachers (UNESCO-IBE, 2011). The Ministry of Education failed to retain its teachers because the conditions of service in the Zambian Teaching Service did not compare favourably with those obtaining in other sectors within the country and in the neighbouring countries (Education International, 2007). For instance, promotions in the school system were mainly based on academic qualifications, rather than performance. Experience was not valued as much regardless of the nature of skills involved. Brain drain in the education sector was only second to the medical field in Zambia. According to Bundred and Levitt (2000), out of over 600 Zambian medical graduates that had been trained at the medical school in Lusaka, only 50 worked in the Zambian public-sector health service. By 2010, the situation was not anticipated to improve in the teaching fraternity as well (Morgan, Sives and Appleton, 2005). For instance,

The latest published statistics at the Ministry of Education by 2012 indicated that:

... 11,449 teachers (in 2009) left the profession, as compared to 7,683 teachers reported in 2008. It is worth noting that since 2008, this data separates teachers transferred to another post from teachers who left .... Further ... 5,650 (in 2009) of these teachers are listed as leaving for "other reasons," suggesting the need for additional investigation. A total of 7,945 teachers, out of 11,449 left due to resignation or other reasons (MOE, 2009: 57)
In 2009, there were 77,362 teachers in Zambia out of which 68,781 were trained teachers (MOE, 2009). The number of teachers had been increasing each year in the past decade but the increases were countered by the increasing teacher attrition rate. In 2008 a total number of 11,187 teachers left their respective schools. Of that number, 9,768 teachers were basic school teachers and 1,419 were high school teachers (MOE, 2008).

In Lusaka Province, there were a total of 10,614 teachers in 2009. Out of this number, 7,972 were basic school teachers while 2,642 were secondary school teachers. Despite having the largest number of schools that were mainly concentrated in Lusaka District, the Province had an attrition rate of 1,524 teachers per annum; only second to the Copperbelt Province which had 1,832 teachers leaving per year. Of the 1,524 provincial attrition rate, 1,138 teachers were from basic schools and 386 were from secondary schools. Notwithstanding the greater urbanization, proximity and access to national resources than other districts, Lusaka District was the most affected by turnover at 27% (MOE, 2009; PEO, 2012).

The attrition rate had been increasing at an alarming rate between 2000 and 2010 at the expense of huge training costs. In 2008 for instance, 1,222 basic school teachers and 313 secondary school teachers left their schools. A total of 1,535 teachers left their schools in Lusaka Province alone leaving the Province with the highest rate of teacher attrition in the country. 22.4% of 9,768 basic school teachers and 19.8% of 1,419 secondary school teachers left by way of resignation country wide. Therefore, resignation had been the predominant reason for teacher attrition in Lusaka Province and Lusaka District in particular (MOE, 2008; Education International, 2007:13).

A survey conducted by Education International (2007) in Gambia, Kenya, Lesotho, Tanzania, Uganda and Zambia revealed that Zambia’s problem of teacher turnover was not limited to numbers. Instead, it also involved consideration of the nature of skills possessed by the leaving teachers especially fewer technical qualifications in industrial, para-medical, trade or commercial programmes. Thus, the Education International (2007) revealed that:

Problems of teacher supply ... are also related to specialised teachers in terms of subject matter. Generally, all the 6 countries have a shortage of mathematics and science teachers. However, the situation is somehow
better in Kenya because the country has a training policy and incentives for mathematics and science teachers. The subjects mostly affected by teacher shortages are: Sciences, Mathematics, Vocational and Technical subjects; and Information and Communication Technology (ICT) (p. 45).

The foregoing indicate an apparent “… critical shortage of teaching staff at various levels of our institutions of learning in general and critical subject areas … due to … unpredictable deployment policy dictated to conditionalities arrived at … [by the] World Bank and International Monetary Fund” (Mwaba, 2005: 45).

The system had been failing to retain staff of specific required skills also because the (young) teachers who joined the teaching profession did so due to lack of job opportunities in their preferred professions. For instance, demographers became geography teachers when specific demography jobs were not forthcoming (Boe, Cook and Sunderland, 2008). This situation also prevailed around the 19th century when the people who stood in front of the classroom were farmers, surveyors, even innkeepers, who spent time teaching in school for a few months a year in their off-season. The more educated and ambitious schoolmasters were young men who made the classroom a stepping-stone on their way to careers in the church or the law. The connections they made with local ministers and school committees in securing teaching jobs often helped them when they moved on to their real professions (http://www.pbs.org/onlyateacher/development.html).

This meant that the young teachers were unwilling to reach retirement age while serving as teachers. This is contrasted with experienced teachers who continued teaching despite their unsure beginnings. These too began to nurture the prospects of vocational change. Resignation just before retirement age was mainly constrained by the fear to forfeit half of the full pension benefits initially planned for.

The pioneer of the pension plan in the United States of America was the American Express Company in 1875. According to Atchley (1991) 1976), the plan used 65 years as a compulsory age for retirement and was aimed at providing financial support to senior citizens and the disabled; as well as preventing workers from moving from job to job. One of the qualifications
for retirement pension was serving for at least ten years. Unfortunately, Zambian retirees have to attain the age of 55 years to qualify for a pension.

Like other developing countries that were colonised, Zambia was affected by its former colonial master’s way of life in many ways. Formal wage employment which ideally culminates into on-time retirement was among the Western practices that diffused into the Zambian society. It was embedded in the Western economic system that was introduced in the country mainly by the British imperial power and it has since remained a colonial legacy (Schulz, 1999).

On-time retirement comes with the tag of ‘older person’ and ‘ageing’. As alluded to earlier, the retirement age varied from country to country and had been going through changes within the countries. This was attributed to the dynamic life-expectancies in different regions. Nevertheless, the number of older persons increased substantially thereby indicating an increase in older and experienced workers. In his preface message, the United Nations Secretary General, Ban Ki-moon acknowledged the escalating number of older workers and older persons in general. He noted:

*Globally, the proportion of older persons is growing at a faster rate than the general population. This reflects tremendous and welcome advances in health and overall quality of life in societies across the world. But the social and economic implications of this phenomenon are profound …. On the positive side, population ageing has opened up new markets and brought us more experienced workers, a growing cadre of custodians of culture, and caregivers of grandchildren (UNFPA, 2012: 9).*

According to Central Statistical Office (2000), 5.7% of the Zambian population was 55 years and above by the year 2000. Zambia was anticipated to experience a small increase in the number of older people between 2006 and 2030 because of the adverse effects of the HIV/AIDS epidemic (Velkoff and Kowal, 2007).

Unlike today, the country had more older and experienced workers in 1964 when the retirement age was 65 years. In 1986, the Zambian Government reduced the retirement age from 65 years to 55 years for males and from 60 years to 50 years for females. Furthermore, officers who had served for 20 years were allowed to opt for early retirement (voluntary separation). The changes were intended to make the public service leaner, efficient and highly motivated and effective.
This was partly a response to the IMF/World Bank conditionality on economic assistance to Zambia (Kamwengo, 2004; and Tordoff, 1979).

The dawn of sad development arrived in 1991 when the Government of the Republic of Zambia failed to remit contributions to the pension schemes that catered for employees in the public sector and government aided institutions. For those teachers who opted to retire (before or at 55 years), retirement brought them more misery than good in the sense that receipt of their terminal benefits used to delay. The regrettable situation extended to other public servants.

This led to overwhelming demands from unexpected large numbers of unscheduled retirees. Consequently, it took pensioners several months or years to receive their retirement packages. This situation placed many retirees in destitute positions. In extreme cases, some retirees died prior to receiving their terminal benefits (Kamwengo, 2004).

When the retirees were not paid their pension promptly, they encountered difficulties in accessing basic needs of food, shelter and health care. Chaney (1991) argues that in developing countries like Zambia, attention for problems faced by the increasing numbers of older persons was diverted, particularly where elders were isolated and unorganized mainly due to the louder demands of younger people for education, employment, food and shelter.

In fact, at 55 years of age, Zambian retirees did not qualify for free health services until recently when the new government abolished user fees in government health centres for all age groups. The net result was that many retirees resorted to go for cheaper traditional medicine and self-treatment or hoped that their natural immunity would fight the disease. This explains why some retirees died before receiving their pension (Atchley, 1991, Paul, 1976).

The realization of the pivotal role of elderly teachers in society constituted enough motivation to undertake this study on retiring basic and high school teachers. After all, teachers in the traditional societies were mainly elders (Snelson, 1990). The Zambian education system continued to allow the unsuitable conditions for teachers to persist without regard to the nature of skills the system would potentially lose. There had not been lasting solutions to retain experienced and technically skilled teachers whose population was ever dwindling.
Consequently, many graduates from high schools, colleges and universities acquired skills that were inappropriate to the technological demands of the country’s economy (Chongo, 2009).

The adverse effects of the problem were twofold, that is they affected both teachers and the government. On the one hand, teachers who had either resigned or retired lost status while some failed to adjust to retirement mainly due to late payment of their terminal benefits by the government. On the other hand, the government lost teachers who had vast experience and rare technical and vocational skills or expertise (Neuhaus and Neuhaus, 1982; Thompson, 1972; and Mulcahy-Dunn, et al., 2003). Since on-time retirement became mandatory, the rate of teacher attrition especially due to resignations also continued to increase, besides HIV/AIDS related deaths.

1.2 Statement of the problem

Over the years, most teachers in their early forties and fifties in Zambian schools have been industrious in their execution of work. Thus, the wealth of experience they acquired while serving for many years as teachers had been held in high esteem. Unfortunately, the majority of this cadre of teachers no longer looked forward to undergo on-time retirement in the public sector and left for more lucrative professions through voluntary separation schemes (Kamwengo, 2004). Thus, over 11,449 teachers left the profession each year (MOE, 2009). “Besides thwarting the MOE efforts to provide an adequate supply of teachers, attrition has also resulted in a young and relatively inexperienced teaching corps” (Mulcahy-Dunn, et al., 2003: 23).

The situation was compounded by the loss of the few teachers with technical skills because they were difficult to replace as most new graduates had social science academic backgrounds. “In practice, because of a shortage of university graduates – especially in mathematics, science and English – diploma holders from colleges also teach senior classes” (UNESCO-IBE, 2011: 21). Education authorities aptly noted that:

_The major difficulty ... is to attract and retain qualified Zambians within the teaching force” [at both secondary and basic schools]. “The high demand for persons with such qualifications (para-medical, commercial and technology programmes) in the whole country, combined with the offer of better salaries and fringe benefits in commerce and industry, puts the teaching profession at a disadvantage (MOE, 1977: 51-52)._
Furthermore, despite knowledge of the fact that teacher attraction and retention had been a challenge, the nature of vocational aspirations of retiring basic and high school teachers remained unknown. Therefore, this study set out to fill up the knowledge lacuna as pointed out above.

1.3 Purpose of the study

The purpose of this study was to determine and compare the vocational aspirations of retiring teachers of high and basic schools.

1.4 Objectives

1.4.1 Principal objective of the study

The principal objective of this study was to compare the vocational aspirations of retiring teachers of secondary and basic schools in Lusaka District.

1.4.2 Specific objectives

The objectives of this study were to:

i. compare the vocational aspirations of retiring teachers of high and basic schools in Lusaka District;

ii. compare the teacher turnover rates between teachers of high and basic schools in Lusaka District;

iii. ascertain the nature of pre-retirement education in the teaching fraternity; and

iv. determine the educational aspirations of retiring basic and high school teachers in Lusaka District.

1.5 Research Questions

1.5.1 Principal Research Question

How does the vocational aspirations of retiring teachers of high and basic schools compare in Lusaka District?
1.5.2 Research Questions

The questions to be answered in this study were as follows:

i. how does the vocational aspirations of retiring high school teachers compare with those of retiring basic school teachers?

ii. how does the teacher turnover rates compare between high and basic school teachers in Lusaka District?

iii. what is the nature of pre-retirement education in the teaching fraternity? and

iv. what are the educational aspirations of retiring basic and high school teachers in Lusaka District.

1.6. Significance of the Study

This study is significant because it may enable retiring teachers prepare for pre-retirement and post-retirement education and vocation through pre-retirement education and counselling programmes. This will in turn minimize the frustrations and anxieties that are associated with derailment (missing or lost files) in the payment of retirement benefits and other social pressures like stress and isolation.

The study is also relevant because its results will inform government in its future plans for post-retirement placement and education especially that the study was conducted at the time when the Social Protection Policy was being formulated.

The study may also be useful in ensuring that teacher turnover is minimized, thereby reducing unnecessary recruitment costs. The study is further anticipated to make a contribution to the body of knowledge on the subject under review as few studies have been carried out in this area in Zambia.

1.7.0 Delimitation of the Study

This study was conducted in Lusaka District in seven urban secondary schools and eight urban basic schools. It was based on teachers who were about to retire, that is between 40 and 54 years (note that the age group includes the ages 40 and 54 years).
1.8.0 Limitations of the Study

The study was limited by two major challenges. First, teachers felt that they had already participated in too many studies as subjects of research. As such, most of them were reluctant to participate in this study. However, the research topic caught their attention as soon as it was presented to them. This was because, according to them, the topic was captivating. Second, the data collection period was started when schools were having end of term examinations (early September, 2012). This meant that teachers were busy invigilating examinations, an aspect which made interviewing them a challenge.

The difficulty was aggravated by the fact that most teachers who were in schools invigilating at the time were student teachers. This was particularly evident in high schools. Therefore, retiring teachers (45 years – 54 years as initially defined) were not readily available in schools for them to participate in the study. Consequently, the researcher was compelled to redefine the category of retiring teachers. Thus, they included those who were aged between 40 years and 54 years. This measure also increased the number of teachers categorised as retiring as compared to the earlier classification. Another measure taken by the researcher was to increase the number of schools. Instead of the initial 10 schools (5 basic and 5 high schools), 5 more (3 basic and 2 high schools) were added to arrive at a total of 15 schools (8 basic and 7 high schools).

The measures taken to overcome the challenges allowed short interviews to be carried out as soon as respondents finished completing the questionnaires. The researcher was also compelled to hand over some questionnaires to those who said were willing to complete when they had free time. Some respondents misplaced the questionnaires and were difficult to trace. Thus, more questionnaires had to be printed to replace the lost ones. Finally, the targeted number of 120 completed questionnaires was achieved.
1.9.0 Definition of Terms

**Adulthood:** is a period of optimum mental functioning when the individual's intellectual, emotional, and social capabilities are at their peak to meet the demands of career, marriage, and child rearing. During this period in the human lifespan, full physical and intellectual maturity will have been attained. Adulthood is commonly thought of as beginning at age 20 or 21 years. Middle age, commencing at about 40 years, is followed by old age at about 55-60 years (Encyclopedia Britannica, 2009).

**Attrition:** a reduction in the numbers of workers usually caused by resignation, retirement, or death (Webster Dictionary, 2009).

**Basic School:** it is also called elementary school encompassing primary and junior secondary education. It is a level of education constituting learners who have spent 1 to 9 years in school. It is subdivided into three sections covering grades 1-4 (lower basic); grades 5-7 (middle basic education); and grades 8-9 (upper basic or junior secondary) (UNESCO-IBE, 2011).

**Career Aspiration:** this is a wish to carry out a certain activity or activities for the purpose of earning a living (Hornby, et al., 1973).

**Early Adulthood:** this is the stage of adult life that begins in the period of the twenties (Encyclopedia Britannica, 2009).

**Early Retirement:** it therefore referred to a situation whereby a pensionable worker decides to leave employment prior to his or her attainment of the retirement age of 55 years regardless of the nature of benefits after the action.

**Gerontology:** literally, Gerontology is the study of human aging processes from middle age into later life. It is related to the field of geriatrics which focuses on the study of health, disease and healthcare in aging individuals (Atchley, 1990). It is the study of the aging processes and individuals as they grow from middle age through later life. It includes: the study of physical, mental, and social changes in older people as they age, the investigation of the changes in society resulting from our aging population, and the application of this knowledge to policies and programs. It can be regarded to be the same with ageing (http://www.demographics.com).
**Primary School:** a level of education constituting learners who have spent up to seven years in school. As part of basic education, it is divided into two sections covering lower basic – grades 1-4 and middle basic – grades 5-7 (UNESCO-IBE, 2011).

**Junior Secondary School:** a level of education constituting learners who have spent 8 to 9 years in school (MOE, 2007; UNESCO-IBE, 2011).

**High School (Secondary School):** a level of education constituting learners who have spent 10 to 12 years in school (MOE, 2008).

**Higher Level (Third Level) Institution:** These are institutions that provide tertiary education and they include colleges and universities (Kelly, 1991; UNESCO-IBE, 2011).

**Midlife Transition/Middle Age:** this is the stage of adult life which occurs in the early 40s to the late 50s (Encyclopedia Britannica, 2009).

**Older Person:** Many ages are used for defining an older person. For instance, the African Union Framework and Plan of Action on Ageing use the age of 60 for an older person (Help Age International, 2007). A study by Chanda (2011) considered the term older person synonymous with the terms senior citizen, aged, or elderly person. However, in this study, an older person is one who is 55 years and above since the retirement age is 55 years and the life-span in Zambia is closer to this age (CSO, 2009; UNDP, 2011).

**Occupation:** an activity in which one is engaged. In this study, it was thus considered to be synonymous with the term ‘profession’ which refers to a principal calling, vocation, or employment (Webster Dictionary, 2009).

**On-time Retirement:** this refers to retirement at the time it is supposed to take place (Kamwengo, 2004). The attainment of the age of 55 years constitutes the attainment of on-time retirement in Zambia and this is one of the determining factors in the inclusion of people in the old persons’ cohort.

**Retirement:** it is a withdrawal from active pensionable employment (Mitchell, 1993). The retirement age in Zambia is 55 years.
**Retiring Teacher:** in this study, retiring teachers were those trained teachers who had served 15 years or less before they retired.

**Teacher Attrition:** it is the percentage of teachers reported to have left their position in a particular year due to resignation, retirement, or death thereby reducing the total number of active teachers (MOE, 2009).

**Teacher Turn-Over:** the movement of teachers that causes a shortage of teachers (MOE, 2008; Boe, et al., 2008).

**Technical Career:** A career that requires the application of fairly specific learned skills for accomplishing specific goals (Hornby, et al., 1973).

**Third and Fourth Ages:** the span of time from 50 years to 75 years. The third age can be considered to be the period between age 50 and 65 years while the fourth age can be considered to be from age 65 to 75 years. Coleman and O’Hanlon (2004) argue that other definitions of old age also differentiate between the young-old and the old-old but the categorization is similar to that of third and fourth ages.

**Thirties Transition:** this is the stage of adult life occurring in the thirties.

**Turnover:** “… the movement of employees out of the organization or any permanent departure beyond organisational boundaries” (Croasmun, et al., 2002:1; Rohr and Lynch 1995 as cited in Xaba, 2003: 287).

**Vocation:** this study used the term ‘vocation’ broadly to refer to any career or occupation especially those which are skills based, industrial or commercial in nature. To bolster this meaning, the Encyclopedia Britannica (2009) defines the term as the activity or work people are routinely involved in.
1.10.0 Theoretical Framework

A theoretical framework is a theory (or a collection of theories) that guides a research study. There are at least three theories that could guide this study, namely Adlerian theory, Maslow’s Hierarchy of Needs, and the Stage theory of Adulthood Development. Below is a succinct discussion of each one of them.

1.10.1 Adlerian Theory

The Adlerian approach deals with cultural matters in the assessment and treatment processes. It encourages clients to define themselves within their social settings. It basically tries to assist a client to get over the inferiority feelings, and make him or her fix realistic agendas and achieving them, which will contribute to their happiness and self importance (Corey, 2009).

It focuses on applications of personal psychological principles that are intended to make available the advantages of individual improvements and self-worth. By using this approach, Adlerian therapy can be quite successful in treating clients with depression and management of major role change in one’s life like retirement.

It does appear though, that Adlerian perspectives on cultural diversity are less rigid than other theories. This approach addresses cultural issues in both the assessment and treatment process. Adlerian therapists encourage clients to define themselves within their social environments (Corey, 2009: 119). Globally speaking, this theory fully recognizes the different aspects of culture including gender, race and religion and works within the clients comfort zone when it comes to their cultural beliefs and differences. Though this is true of Adlerian approaches, behavioral approaches can present problems for people from different cultures. When it comes to behavior, there are many factors to consider such as a person’s cultural beliefs and how the client was raised. For instance, if a Hispanic woman was seeking counseling for her marital problems it may be hard for her to embrace behavior changing techniques due to her cultural view regarding woman and divorce.

This theory is quiet effective on depression. Depression can occur due to various issues in a client’s life, including relationship issues, feeling little self worth due to not being able to find
meaning in their life, or losing a loved one just to name but a selection. Other causes of depression may be pessimistic thinking, a lack of self-esteem, trauma survived such as child abuse, crime, natural disaster, or severe problems such as job loss, failure to adjust to retirement, financial setback, poor health, or divorce (Corey, 2009).

Adlerian theory and Behavioral theory can be helpful for many different types of people. However, working with clients from diverse cultural backgrounds can provide a challenge in some situations. This aspect was a limiting factor in the choice of a theoretical framework.

**1.10.2 Maslow’s Hierarchy of Needs**

Retirement and vocational aspiration are management issues which can be explained in management terms. Ideally, the following activities precede retirement: finding jobs (through advertisements), recruitment, and selection. After hiring, the employees are trained or inducted, negotiated with, counselled, evaluated, directed, rewarded, transferred, promoted, and finally released or retired to become pensioners in the case of pensionable workers like public school teachers. Kuriloff (1966) and Gruneberg (1976) explain Abraham Maslow’s theory of the hierarchy of needs in management terms in an attempt to apply the theory to a work place setting.

In explaining his theory, Maslow started from a premise of the fact that every human being has a set of needs, and these can either be conscious or unconscious. He also said that their prime motivation in life was seeking out activities, behaviours, roles which caused those needs to be met. He said that the individual always starts from trying to satisfying lower needs and if one need is satisfied then another emerges. According to Basu (1994:146), Maslow arranged the human needs in a hierarchy where the lowest needs were physiological and security needs, and the higher order need was the self-actualization need. The middle order needs were the social and self-esteem needs. The fulfillment of a lower order need is a precondition for a higher order need to surface itself. This implies that lower level needs are satisfied first prior to the satisfaction of the higher order needs. Maslow assumed that needs that had the greatest potency at any given time dominated human behavior and demanded satisfaction.
**Physiological needs:** this level of needs represents the gratification of bodily needs which can also be termed as ‘biological needs’. These include food, thirst, sex, rest and other biological demands. Other needs (besides physiological needs) cannot manifest if these needs are not satisfied. This and other assumptions of this theory have been challenged as will be seen later (Gruneberg, 1976; and Kuriloff, 1966).

**Security and safety needs:** according to Gruneberg (1976) and Kuriloff (1966), Maslow stated that organisms needed safety against pain and danger. Basu (1994: 147) agreed with this: “…human beings also search for security and safety from the natural calamities, dangers and deprivations…. The need for safety can be better observed in infants and children.”

**Love and belongingness:** man is gregarious in nature. Basu (1994: 147) recognized this when he said that “…man is a social being.” Man seeks affection, love and belongingness from other human beings and the society around him. A person with social needs feels a severe absence of friends, family, wife and children (http://www.ship.edu/~cgboeree/maslow.html).

**Esteem needs:** Mangal (1998) also calls them “egoistic needs.” Esteem needs include need for reputation, self-respect, self-esteem, self-confidence, feeling of strength and adequacy. This encompasses matters like achievement and competence, independence, freedom, honor and recognition by others. By virtue of being in a management position, a person may get the feeling of self-esteem. The regards he may receive from others in the organization all contribute to the gratification of esteem needs. The prestige of a management position may be satisfied even by the gratitude given by people outside the organization (Mangal, 1998).

**Self-Actualization:** these are needs for autonomy and independence. Maslow said that at self-actualization, “an artist must paint and a poet must write if he/she wants to be at peace with him or herself.” Self-Actualization needs make a person realize his full potential; they liberate creative talents and facilitate the most wide possible use of abilities and aptitudes. In other words, they are for personal fulfillment (Kuriloff, 1966).

A person may attain self-actualization at his work place through taking on opportunities for personal growth and development. This could be a management position which will also satisfy his self-fulfillment feeling of need. The feeling of being able to use one’s own unique
capabilities or potentialities is gratified at this utmost set of needs of self-actualization (Gruneberg, 1976). Self-actualization is the last level of needs in the hierarchy and people attaining it are fewer as we go up the hierarchy.

Maslow’s ideas had a profound influence on management at the time of the formulation of the theory as it strived to facilitate workers’ development towards self-actualization, notwithstanding its limitations (www.ship.edu/~cgboeree/maslow.html). For instance, critics noted that in the explanation of the theory, writers spoke in such terms as ‘if one need is satisfied, then another emerges.’ Such a statement gives the impression that a need is satisfied 100% before the next need emerges which is not the case in reality. People in most, if not all societies, partially satisfied their needs. Further, the theory states that “needs are useless once satisfied.” This concept of “gratification,” as important as it can be works against the theory because it has been pointed out many times that needs usually emerge only when more potent needs have been gratified; and once a need is satisfied, it ceases to be a motivator. Certainly workers will have something to do with needs that have already been satisfied because needs repeat themselves; they reccur. These limitations of Maslow’s Hierarchy of Needs theory partly endorsed the predication of this study on the Stage Theory of Adulthood Development.

1.10.3 The Stage Theory of Adulthood Development

This theory provides inspiring guidelines in the explanation of issues and concerns of adults at different stages of adult life. It also sheds light on the factors that cause occupation changes of different professionals and teachers in this case as theorised in the midlife transition stage (Corey, 2009). According to this theory, all adults pass through identical stages and experiences in which skepticism, decision making disequilibrium, questioning one’s values and considering the course of one’s life becomes prominent. These experiences constitute a period of crisis in each stage. The stages include: early adulthood, the thirties transition, midlife transition, and third and fourth ages.

**Early Adulthood:** this stage constitutes the period of the twenties when the young adults experience intimacy and autonomy problems. The young adult feels an internal pressure to have
at least one intimate relationship that is mutually rewarding such that they contemplate getting married or alternative life-styles. Therefore, if a person has not secured marriage or at least its prospects by the age of 30, he or she may have a strong sense of urgency to settle down and order their lives. They also make initial career choices and become productive members of the society. Failure to achieve intimacy at this stage causes the individual great distress and generalized sense of failure and inadequacy which end up in withdrawal behaviour and isolation from others. It is believed that a healthy adult is one who can both love and work (Jones, 1982).

Young adults also face the crisis of autonomy which is an innate desire to be independent from their families. They develop a strong desire to break away and create their own identity and so they look to peers to help them make this transition.

Counselling issues arising from this crisis may revolve around career choices, inability to make choices and relationships. It is common for young adults to try out various commitments or jobs before settling down (Corey, 2009). Some young women, however, instead of seeking autonomy, may become dependent on their husbands as father substitutes at this stage. Thus, if the husband is able to play the role of protector and provider, the woman might not experience the crisis for autonomy. In such cases, the woman will need counselling help to enable her achieve independence if the relationship breaks down. In some cases, young women may be ambivalent about exerting too much of their energy into their career, as this seems to conflict with their desire to appear more feminine. Thus, working too hard and struggling for success may cause them to feel less attractive. This can create a serious conflict in a young woman who has strong career aspirations. The counsellor can help her understand that the conflict she is experiencing is a normal one and not a sign of maladjustment or personality disorder (Encyclopedia Britannica, 2009).

**The Thirties Transition**: during this period, most adults are married and have established careers. The major crisis during this period is inner doubts. People question almost every aspect of their life and therefore tend to make a lot of changes. Some make minor and negligible changes while others make drastic and significant ones. The motivation is to do things that are intrinsically interesting and not those that are obligatory. Once choices have been made during this period, the adult tends to settle down and set long term goals such as expanding business,
going for further studies or aspiring for higher political positions. As such, this is a period of higher productivity and ascension in careers. Another problem during this stage is that both male and female adults feel a greater need to be independent of any authority or control. They resist authority figures and therefore tend to have problems at their places of work and in the case of women in their marriages as well (Jones, 1982).

**Midlife Transition**: this is considered the most intense period of adulthood. It occurs in the early forties. It is believed that it arises from the realization that life is half way gone and death is around the corner. As such, adults begin to feel a sense of urgency to catch up with everything before it is too late. The adult also questions his values and goals, and generally engages in intensive self examination. For some adults, however, the forties represent a period of financial and career stability hence the adage, ‘life begins at forty’ (Coleman and O’Hanlon, 2004).

There is great diversity in response to the pressures of this period. The diversity is centred on sex, vocation, occupation, and status in society. Men tend to engage in extramarital affairs, divorce, and relocation or start a radically new way of life. Others get more intimate with their spouses and strengthen their marriage bonds. As a result, midlife crisis sets in as men attempt to catch up with what was missed. During this period, women become more aware of the need to achieve something personal in life and not rely on their husband’s achievements and consequently struggle to go back to school. This tends to create strains in their marriages (Encyclopedia Britannica, 2009).

Adults at this stage begin to ask questions such as: is my relationship with my spouse as satisfying as I would like it to be? Did I choose the best career? These questions usually attract responses of immediate withdrawal such as divorce; or resignation and early retirement respectively. Others may perform poorly at work and feel upset and depressed and not motivated to do anything about it. The result has usually been employee turnover.

From this stage onwards, some individuals change occupations throughout their lives. Various researchers such as Ingersoll (2003) advanced theories to explain occupation change and employee turnover among the different professions, teaching inclusive. Ingersoll (2001),
... from theories advocating teacher turnover as a function of ageing and increasing student numbers. He postulates that teacher turnover can be understood by examining the school organisational characteristics and conditions. His exposition asserts that improvement in organisational conditions such as salaries, increased support from the school administration, reduction of student discipline problems and enhanced teacher input in decision-making would all contribute to lower rates of teacher turnover (Xaba, 2003: 288).

Ruhland (2001) cited Chapman's theory which expanded on Holland's theory of vocational choice. The theory posits that vocational satisfaction, stability and achievement depend on the match between a worker's personality and work environment. Krumbolt's social learning theory of career selection explains that “... factors like genetic endowment and special abilities, environmental conditions and events, learning experiences and task approach skills explain why individuals change occupations throughout their lives” (Xaba, 2003:288).

According to Xaba (2003), Ruhland (2001) used these theories to expound a public school teacher retention/attrition model. The model postulates that teacher retention and thus attrition is a function of teachers' personal characteristics, educational preparation, initial commitment to teaching, quality of first teaching experience, social and professional integration into teaching and external influences.

Further categorization of the stages of adulthood was done. Smeaton and Vegeris (2009) contend that chronological age could not be taken as a proxy for the diversity of later years characterised by differences in lifestyles. For example, work, study, volunteering, caring, convalescing lifestyles; and circumstances such as living alone or with others, health status and income group. A focus on life transitions is more informative. For instance, the retirement years have come to be conceptualized in terms of two phases, classified as the third and fourth ages.

The Third and Fourth Ages: The third age is typically a period of withdrawal from paid work, although most older persons still enjoy active lives in good health at this stage. This stage is considered to be the period between the age of 50 and retirement age (which varies from country to country usually from 55 years to about 70 years) while the latter characterizes the retirement age years. However, the fourth age is marked by an increased risk of health difficulties. This is accompanied by degenerative ageing and declines in social participation. Other definitions of old age also differentiate between the young-old and the old-old (Coleman and O’Hanlon, 2004).
Complexity of stages increases as we progress higher through the stages of the theory to a greater maturity. Thus, each stage has its own crisis. According to the stage theory, each crisis is followed by a period of relative serenity. Most adults’ concerns for which they seek counselling occur during periods of transition. Counsellors who recognise these transition points are better equipped to help adults gain insight into their present concerns. Adults who need counselling should therefore be viewed from a developmental perspective. In other words, their presenting problems should be viewed as having accumulated over the years or having been precipitated by current circumstances (Jones, 1982).

1.11.0 Layout of the Dissertation

This part of the chapter provides a synoptic view of the study from chapter one through to chapter six. Chapter one gives a general introduction to the study. It encompasses the background to the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, delimitation of the study, limitation of the study, definition of terms used in the study and theoretical framework.

Chapter two covers the review of relevant literature to the study. Chapter three explains the methodology used in the collection and analysis of data. It provides details on the research design, population, sample size, sampling technique, data collection procedure, and data analysis respectively. Chapter four presents the research findings which were presented using frequency tables. Chapter five is a discussion of the findings; and chapter six provides the conclusion of the study and gives recommendations based on the research findings.

1.12.0 Summary of Chapter one

Chapter one discussed retirement in general and highlighted the importance of the teaching profession. The chapter also stated the statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, limitations of the study, definition of terms and theoretical framework. The issues emanating from the objectives were discussed in the review of literature in the next chapter.
CHAPTER TWO

REVIEW OF LITERATURE

2.0 Introduction

Ageing and retirement ideally should have been the most researched areas. Three general factors account for this notion. First, every human being or pensionable worker is expected to grow old or retire respectively. Second, people always fear the unknown. Hence, they tend to resist change (in this case change due to ageing and retirement). Third, people worry about getting old and their possible death. Consequently, they are expected to make efforts to demystify, through research, the mystery of death and the natural events that lead to it. This has not been the case. However, the above factors provided ample impetus for this vocational, ageing and retirement study on teachers to be undertaken.

Thus, this chapter gives a synoptic view of ageing and retirement as featured in this comparative study of retiring teachers’ vocational aspirations. The chapter begins with a brief background of the teaching profession. This is followed by a discussion on teacher attrition, a description of the retirement process, retirement trends across the world, and selected past studies on retirement. The selected past studies are subdivided into the following thematic areas: occupational background and retirement; retirees as stakeholders in the development paradigm; learning during retirement; and working trends after retirement. Finally, a summary of the chapter is be given.

2.1 The Teaching Profession and Conditions of Service

In the 19th century, systems of public education developed in order to meet the recognized need for universal literacy and technical skills in an industrializing society. Teaching at the rudimentary level was initially as good as a high-level domestic service, in which the teacher took over some of the child-caring responsibilities of the family. Teacher training took the form of apprenticeship in some countries which would last for a year as a cadet teacher working under a more experienced teacher.
Teaching young children and even adolescents could hardly have been called a profession anywhere in the world prior to the 20th century. It was, instead, an art or a craft in which the relatively young and untrained women and men who held most of the teaching positions “kept school” or “heard lessons” because they had been better-than-average pupils themselves. They had learned the art solely by observing and imitating their own teachers. Only university professors and possibly a few teachers of elite secondary schools would have merited being called members of a profession just like medical doctors, lawyers, or priests. Even today, primary school teachers may accurately be described as semiprofessionals in some countries. This has tended to have an implication on their conditions of service especially relating to salaries (Encyclopedia Britannica, 2009).

The combined efforts of educational reformers and teachers' organizations were required to fashion the beginnings of a profession. Men and women saw themselves becoming committed to a career in teaching and therefore sought to make this career more personally and socially satisfying. The Chicago Teachers' Federation, founded in 1897, for example, comprised a group of female primary-school teachers who were faced by an experimental pension system that was actuarially unsound and by salaries that were very low (http://www.pbs.org/onlyateacher/development.html).

Today, teaching is the world's largest profession when measured in terms of its membership. In the late 20th century it was estimated that there were 30,000,000 teachers throughout the world. Though their roles and functions vary from country to country, the variations among teachers are generally greater within a country than they are between countries. Generally, three subgroups of teachers are recognized the world over. These are: primary school, or elementary school teachers; secondary school teachers; and university teachers (lecturers). Elementary school teachers constitute close to half of all teachers in some developed countries and three-fourths or more in developing countries. University level teachers are the smallest group (Encyclopedia Britannica, 2009).

In Zambia, there is a three tier structure of teachers which excludes teachers of higher level institutions. These are: primary school certificate teachers; school diploma teachers; and secondary school degree teachers (http://www.ibe.unesco.org/). The primary school teachers’
certificate follows a two-year training course at any of the colleges of education (formerly known as primary training colleges; pre-school teachers’ training courses also last two years). The new development is that primary school teachers can now upgrade their qualification to a degree. There is no specialization for this pre-service programme, as teachers are expected to handle all subjects offered at primary school. School diploma teachers are trained to teach in grades 8-9 and follow a two-year residential programme specializing in one or two teaching subjects. A three year-diploma for grades 8-9 in agricultural science is offered by the Natural Resources Development College of the Ministry of Agriculture. This category is qualified to teach agriculture science up to the senior secondary level (UNESCO-IBE, 2011).

The University of Zambia and all the Colleges together trained over 5,500 primary school teachers and more than 1,200 secondary school teachers annually, but the staffing levels in schools are far from satisfactory because of the high attrition rate of teachers. The Ministry of Education fails to retain its teachers because the conditions of service in the Zambian Teaching Service do not compare favourably with those of other sectors within the country and in neighbouring countries. Promotions in the school system are mainly based on academic qualifications, rather than performance. Experience is not valued as much regardless of the nature of skills involved (UNESCO-IBE, 2011; Teaching Service Commission, 2012).

The poor conditions of service for teachers span throughout the history of modern teaching. Before, 1955, the salaries of basic and secondary school teachers had generally been relatively low. The Least Developed Countries (LDCs) provided relatively low primary teachers' salaries. In India, for instance, less trained teachers in rural schools were paid only one-tenth of what teachers in selected urban schools received. The situation was less different in Japan which was commercially prosperous as primary school teachers were paid only about as much as a bank clerk, an office worker, or a salesperson working in a department store (Encyclopedia Britannica, 2009).

The teaching fraternity was at the time still struggling to find its feet. The collective efforts of educational reformers and teachers' organizations were needed to fashion the beginnings of the teaching profession. Men and women saw themselves becoming committed to a career in teaching and therefore sought to make this career more personally and socially satisfying. The Chicago
Teachers' Federation, founded in 1897, for example, comprised a group of female primary-school teachers who were faced by an experimental pension system that was unsound while teachers themselves were paid very low salaries (http://www.pbs.org/onlyateacher/development.html).

Especially in big city schools, teachers at the turn of the 20th century felt like the most insignificant cogs in a huge machine. They felt dictated to and spied upon. Furthermore, they were poorly paid and lacked pension benefits or job security (http://www.pbs.org/onlyateacher/development.html).

Zambia, just like many former colonies, has been affected by its former colonial master’s way of life in many ways. Formal wage employment which ideally is expected to culminate into on-time retirement was among the Western practices that were diffused into the Zambian society. It was embedded in the Western economic system that was introduced in this country mainly by the British imperial power and it has since remained a colonial legacy.

Colonialism also interfered with the smooth functioning of the teaching fraternity. The current Teaching Service Commission was a product of African Nationalism when African politicians and African labour leaders in the then Northern Rhodesia began to demand for rights from the colonial government. In 1953, an organization resembling a Teaching Service Commission was established but was put under custody of the white-dominated Public Service Commission. The shadow Teaching Service Commission apparently had no power to veto the decisions of the director of African Education whose decisions were always arbitrary, dictatorial and discriminatory against native teachers. The African teachers were displeased with what was prevailing and demanded for the establishment of the Teaching Service Commission with a veto status resembling the Public Service Commission (Teaching Service Commission, 2012).

Arising from the above, the Teaching Service Commission and other Commissions were established upon the enactment of the Service Commissions Act Cap 259 as the principle Act and the “Teaching Service Regulations as the subsidiary legislation. The Commission was thus charged with the roles of appointment of teachers, their confirmation, promotion, renewal and termination of contracts, transfer to other government agencies, salary scale upgrading, disciplinary control, and retirement (Teaching Service Commission, 2012).
2.2 Teacher Attrition and Turnover

2.2.1 Types of Teacher Turnover

Patterns of Attrition – according to Mulcahy-Dunn, et al., (2003) worldwide attrition rates vary from 5% to 30%. Macdonald (1991) suggests that as rates of attrition are examined, certain patterns emerge. The review finds that: attrition tends to be lower in developed countries than in developing ones; it tends to be lower during times of economic difficulty or stagnation than during periods of economic growth and prosperity; and it tends to be lower in urban areas than in rural ones, even in developing countries. Mulcahy-Dunn, et al., (2003) explains that teachers with university degrees are more likely to leave the profession than those with minimal professional qualifications. Distinct attrition patterns emerge when examining teacher age and experience. Attrition tends to be high in younger teachers entering the system. It then reduces for mid-career educators, and rises again towards the retirement age (Grissmer and Kirby, 1997).

Boe, et al., (2008) came up with a paradigm for teacher turnover and attrition in a survey following three Staffing Surveys. They defined three types of teacher turnover from the three Schools and Staffing Surveys (SASS) in the school years (1990-1991, 1993-1994, and 1999-2000) and the Teacher Follow-Up Survey (TFS). Each type of turnover was either voluntary on the part of a teacher or based on an administrative decision (i.e., involuntary on the part of a teacher). In the aggregate, these three Schools and Staffing Survey (SASS) years represented the decade of the 1990s.

Attrition. The TFSs provided information about leavers, teachers who left teaching employment following each of the three SASS school years. (Those who continued teaching employment were referred to as continuers). Leaving teaching employment was called attrition. It is sometimes referred to as exit attrition to distinguish it from other forms of attrition such as school attrition (i.e., leaving teaching in a particular school) and teaching area attrition, for instance, leaving a teaching assignment in special education for some other teaching assignment (Boe, et al., 2008).
Teaching Area Transfer. Boe, et al., (2008) state that teaching area transfer was for teachers who continued in teaching employment from one school year to the next. The TFSs provided information about who transferred from one teaching area to a different area (such as from special education to elementary education) following the three SASS years. The research referred to these teachers as switchers; teachers who remained in the same teaching area were referred to as remainers. Switching was distinguished from other forms of transfer such as migrating to a different school. Teaching area transfer could co-exist with school migration.

School Migration. This was for teachers who continued in teaching employment from one school year to the next, the TFSs provided information about movers who migrated from one public school to a different school following the three SASS years. Teachers who stayed in the same school were referred to as stayers (Boe, et al., 2008).

2.2.2 Causes of Educator Turnover
Many reasons are advanced to explain educator turnover. Ingersoll (2002) analysed data from different cycles of the 1996 School and Staffing Survey and the Teacher Follow-Up Survey. It was conducted by the National Centre for Education Statistics of South Africa and it found five main areas, namely retirement, school staffing action, family or personal, pursuit of other jobs and dissatisfaction as reasons cited for turnover and attrition.

Santiago (2001) cites an ageing teaching workforce and the possible retirement thereof, low salaries and demands for even more complex teaching abilities in Sweden, Germany and New Zealand. Duffrin (1999) cites working conditions as reason for high turnover especially among teachers leaving within the first five years of being in the profession in countries where the economies are thriving (Borsuk, 2001). Anon (2002a) cites the main reasons for the drop in teacher numbers in South Africa as government's financially-driven trimming of the teacher corps, a decision to retrain an estimated 100 000 under-qualified teachers rather than recruit new ones, a growing HIV/AIDS crisis in the teaching profession (especially in Sub-Saharan African countries like South Africa, Kenya, Nigeria, Central African Republic and Zambia) and natural attrition as teachers die, retire and leave the profession (Xaba, 2003).
The HIV/AIDS pandemic is indicated mostly as a cause for teacher turnover in sub-Saharan countries. As a result, schooling is disrupted when teachers are absent due to illness, death or the need to care for ill family members and when HIV-positive teachers leave schools in remote areas that lack health facilities and request postings in locations near hospitals (Wilkinson, 2001; Pretorius & Heard, 1999).

Organisational factors in this elucidation have been highlighted as one of the main source of teacher turnover. In essence, these can be categorised into commitment to the organisation, long-term prospects, and job satisfaction. By implication, this is an approach that is poised to focus on the school as an organisation. The ideal approach seems to be one that is driven by the education system as opposed to being driven by the school managers. This is because school managers are often times not adequately equipped to manage turnover and its cost implications (Chaika, 2000).

Khatri, Budhwar and Fern's study of employee turnover (1999) employs a model that posits three groups of factors influencing employee turnover, namely, demographic, uncontrollable and controllable factors. Demographic factors include age, gender, education, tenure, income level, managerial and non-managerial positions. Uncontrollable factors are the perceived alternative employment opportunities and job-hopping. Controllable factors include pay, nature of work, supervision, organisational commitment, distributive justice and procedural.

Celep (2003) draws from the organisational commitment theory and posits that teachers' levels of commitment are determined by factors such as their belief and acceptance of the school organisation's goals and values, the willingness to exert effort on behalf of the school and a strong desire to keep up membership in the organisation. Lower commitment to the school organisation affects both the effectiveness of the school and causes teachers to be less successful or to leave the profession.

2.2.3 The Effects of Educator Turnover
The consequences of teacher turnover and attrition are so unpleasant to contemplate. Institute of Management (1999) posits that the impact of turnover is by way of increased costs to the
organisation, broadly categorised as separation, replacement, recruitment, selection, induction and training costs as well as loss of productivity while the newly hired teacher comes up to speed (Carrel et al., 1998:572; Special Reports, 1999). Ingersoll (2002:4) postulates that staffing problems are created when employees leave the organisation and have to be replaced, especially since teacher turnover is highest among new teachers — mostly within the first five years (Mills, 2001).

Teacher attrition disrupts schooling. This is especially so when teachers leave the profession during the academic year or whilst engaged in critical projects in school. Often there is no continuity when they leave (Borsuk, 2001:2, in Boe, et al., 2008:12). According to Ingersoll (2002:4) turnover influences the performance and effectiveness of the school since the school as an organisation has production processes requiring extensive interaction among educators and is therefore prone to suffer when subjected to high rates of turnover. Consequently, turnover disrupts the quality of school cohesion and performance.

The shortage of educators is perhaps the most significant effect of educator turnover. Duffrin (1999) points out that it is difficult to fill the vacancies created by educators who leave the profession. Ingersoll (2002) attributes the shortage of teachers directly to turnover and posits that about 90% of newly hired teachers are simply replacements for recent departures. To address this situation, the temptation is reportedly the lowering of standards and compromising entry requirements into teaching (Ingersoll, 2002).

The use of experienced teachers has been a tried and tested strategy in minimizing turnover in many countries. For instance, during the 1990s, approximately 18,000 Special Education Teachers in the United States of America left teaching yearly. During the same period, approximately 9,000 experienced teachers reentered teaching in special education from the teacher reserve pool. Similarly, approximately 152,000 general education teachers left teaching annually from 1991-2000; about 57,000 experienced teachers (on average) re-entered teaching in general education from the reserve pool (about 38% of leavers; Cook & Boe as cited in Boe, et al, 2008: 17-18). Thus, there was a minority of re-entering teachers (i.e. 23% in special education and 15% in general education) employed in non-teaching
positions in education. This was a sign that there was a "revolving door," but the fact that a large number of former teachers return to the field of education had been a major asset to the field (Boe, et al, 2008: 17-18).

The effects of teacher turnover necessitate the management thereof. A number of measures have been taken to address teacher turnover in various countries. Among measures taken include aggressive recruitment drives, lowering standards for entry into teaching and provision of allowances as incentives have been employed. However, these measures seem largely to address the attraction of people into teaching. Therefore, a holistic approach is needed to manage teacher turnover effectively. This has to address critical sources of turnover, namely, organisational characteristics in the light of the reasons thereof whether at the high school or basic school levels (Xaba, 2003).

In Zambia, the government made strides to improve the school system. For the high school education sub-sector, the major areas of focus in the Ministry of Education Sector Plan (MoESP) had been: to carry out a comprehensive sub-sector review; a review of the curriculum aimed at strengthening the linkages between basic schools, high schools, skills training centres under TEVETA and higher education institutions; increased access; and enhanced equity (MOE, 2007).

The above focus should be understood in the context of the neglect of the high school sub-sector since the 1970s. The necessary prioritisation of the basic education sub-sector, particularly under BESSIP from 1999 to 2002, brought about an even greater necessity for expanding high school enrolment, given the importance of high school education for self-employment and economic growth, which are necessary ingredients for poverty reduction. This meant greater attention was needed to the retention of teachers at the high school level. In the Zambian education system, teacher attrition due to deaths, resignations and retirement had been on the rise for a long time.

2.3 Retirement Process

As a stage in a worker’s life, retirement should be understood as a process as opposed to a single event phenomenon. The latest Research findings by a research organization called Pew Research
suggested that retirement was a phase of life about which public attitudes, expectations and experiences were in a period of transition (http://pewresearch.org/social).

According to Beerhr (1986) (as cited in Kamwengo, 2004), retirement can be voluntary or forced (choice based difference), early or on-time (based on one’s age), and partial or full (based on the number of hours one works). As a process, retirement consists of a number of stages which include: pre-retirement, honeymoon, immediate retirement routine, rest and relaxation, disenchantment, reorientation, retirement routine, and termination. These are explained below:

*Pre-retirement:* in this first stage, people chat their way and contemplate deeply on the nature of retirement.

*Honeymoon:* Honeymoon is an ecstatic phase in retirement when people attempt to do things they could not do before retirement because they suddenly have a lot of time and they tend to live their pre-retirement. Previously, they could not do certain things because they did not have the time. Now that they have plenty of time on their hands, they try to do all that they could not do before. In such a period of high activity, people tend to live their pre-retirement fantasies. But it must be pointed out that not all people go through this phase (Beehr, 1986).

*Immediate retirement routine:* Some people do not go through the honeymoon after retiring. Instead they settle into a retirement routine phase within one year of retirement.

*Rest and relaxation:* there are some people who enter the rest and relaxation phase immediately after retirement. This phase is characterized by low activity as compared to the honeymoon phase. Atchley (1991) points out that this phase of low activity is temporary and usually followed by another route of high activity (Kamwengo, 1994).

*Disenchantment:* for some people honeymoon is followed by a phase of disenchantment or depression. They become disenchanted when they find that retirement has not turned out as expected. Sometimes it comes because life has been disrupted by the death of a spouse or disability has set in. people also become depressed because of the failure of fantasies. The failure is depressing in the sense that people have to restructure life in retirement.
Reorientation: re-orientation occurs among people who are disenchanted with retirement. During this stage, retirees engage in a reassessment of their lives and try to develop realistic perceptions of retirement life.

Retirement routine: people enter this stage directly after retirement or after leaving the honeymoon phase, rest and relaxation phase or reorientation phase. Those who are in this phase tend to be equipped with the means of dealing routinely with change.

Termination: Kamwengo (2004) states that for some people, retirement may be terminated when it becomes irrelevant. It is terminated by going back to work or by taking up the illnesses and disability roles.

With an increasing population of the elderly persons, there is an increasing need for counsellors who are able to work with the elderly. Such counsellors should be sensitive enough to serve this important segment of the human population. For instance, they must exhibit acceptance, openness, and respect for clients and their values. Even the oldest client must be permitted to look ahead and plan for a different future if this is a client’s desire. If a lack of awareness and attitude is not inhibiting, counsellors can help the older clients find new meanings and roles in life especially after retirement (Coleman and O’Hanlon, 2004).

This usually occurs when the adults reach their Third and Fourth Ages (50 – 75 years). As earlier noted, one of the significant transitions in this period of life is the move from work to retirement. For many retirees, adjusting to life without work is difficult because they feel a loss of status especially because in modern societies, workers are valued more than non-workers. In most cases, at the time of retirement, most adults will have developed so few supplementary recreational activities that life virtually grinds to a halt and becomes boring and meaningless once they are out of work. Suddenly, they find they have excess time on their hands and they have no idea how to utilize or manage it.

In general, most older adults face a series of major and traumatic changes in their lives, which include: retirement from work and the status, relationships, and motivations associated with one’s job; the loss of one’s spouse; the decline of physical and often mental capacity and well-being; a decline in financial security; a decline in mobility – not just their own physical ability
but also a time when they can no longer drive, which in itself may increase one’s isolation (Corey, 2009; Jones, 1982; Coleman and O’Hanlon, 2004).

All these adult problems can be resolved through effective adult counselling programmes. For example, in developed nations, Employee Assistance Programmes (EAPs) are helping older workers plan for their retirement and make psychological adjustments. Such counselling assistance is becoming significantly beneficial to older employees. Adulthood therefore is susceptible to a lot of vicissitudes which overtax normal copying strategies. For example, change is always present in adult life. Such experiences alter the meaning and context of an adult’s life course. As such adults constantly have to re-evaluate earlier decisions as they embark on new life experiences in a bid to better their lives. Such changes are accompanied by the need to cope with new situations, reconsider past decisions and alter some goals and expectations. This can be emotionally draining. Stability and maturity do not always suffice to insulate the adult from emotional or psychological trauma (Coleman and O’Hanlon, 2004).

In recognition of the special needs of the adult population, adult counselling has emerged in recent years in order to meet the specific developmental needs of this emotionally vulnerable age group. Thus, adult counsellors receive special training to enable them effectively assist the adult population. They are equipped with knowledge about the various developmental problems that adults face. They address themselves to circumstances that cause adults to question the course of their lives such as divorce, death, job or career changes and physical illness. In this way, adult counsellors are able to help adults evaluate their present needs and view their problems within the context of the Developmental Theory of Adulthood (Corey, 2009; Jones, 1982).

The main responsibility of adult counsellors therefore is to help adult clients make smooth transitions in life style, in career changes as well as in interpersonal relationships. They also have the over-arching responsibility of helping adults better understand themselves and the experiences they go through (Corey, 2009; Jones, 1982).

2.4 Retirement trends

Recent retirement trends in industrialized nations’ labor markets have witnessed a massive shift to early retirement. The trend towards earlier retirement was facilitated and strongly motivated
by factors which made it possible for older workers to leave their main jobs, including public and private pensions, as well as other income support programmes (Fields and Mitchell, 1984). The downward trend in lifetime work comes despite longer life expectancies in many developed nations, and without any evidence of complete deterioration in health.

Retirement trends of retiring teachers of secondary and basic schools in Zambia have never been studied comparatively in relation to their career or vocational aspirations. This study was anticipated to fill this void by shedding light on the current retirement trends between retiring teachers of secondary and basic schools in the country.

According to Fields and Mitchell (1984), “retirement” differs not only from nation to nation, but from one person to the next. In many developed nations, a transition to retirement is taken to mean the point where one accepts a public pension; this may or may not coincide with labor force withdrawal. In Sweden for example, many retirees were partially employed after accepting a public pension, while in the United States pension acceptance and work cessation were virtually synonymous just like what obtains in Zambia.

In other countries, accepting a privately provided retirement payment, rather than a public pension, constitutes retirement. In Japan, for instance, many workers retire from their career job with a lump sum pension, and often move to some other, usually lower paying employment, for several years (Rebick, 1993 as cited in Mitchell, 1993).

Another different view of what constitutes retirement is gathered by surveys of older persons who “self-report” their retirement status using any definition they wish; usually such surveys produce higher rates of retirement than objectively defined measures which equate retirement with complete labor force withdrawal. Further, retirement is not an engrossing state in many nations, in that many older persons move fluidly between full and part-time wage jobs, self employment, unemployment, leisure activities, and perhaps in some countries work in the “grey” or “underground” economy.

The different definitions of retirement are more than semantic, since alternative measures produce very distinct estimates of the size of the country’s actual and potential labour force. In general, labour economists prefer to define retirement using an objective labour force participation measure, in lieu of a self-reported definition or one which relies on pension
acceptance. Even here, however, there are cross-country differences in the definition of labour force participants making these so-called more objective measures less than fully comparable across nations. Thus, in the former West Germany, older persons became eligible for a special unemployment benefit after being jobless for a specified time; on accepting this special benefit, they were removed from the official unemployment count, and were thereafter excluded from the labour force count (Kohl, et al., 1991). Elsewhere, as in the United States, older workers were not privy to a special unemployment subsidy and were thus more likely to be included in labour force statistics as long as they sought work.

The choice of retirement concept is also important for policy reasons, and the concepts of most interest may depend on which policy concern is preeminent. Pension scheme planners concerned with a pension funding status will tend to focus on the age of pension acceptance for the purpose of predicting benefits outflows. In contrast, labor force measures (for instance, labor force participation or hours of work) may be more useful in determining whether tax collections will be sufficient to meet pension financing needs. Organizations whose missions are to promote the rights and uplift the standard of living of the older people such as HelpAge International (HAI) and the Senior Citizens Association of Zambia (SCAZ) are interested to know the labour status of older persons in the wage labor market and might also wish to examine whether the source of income is self-employment. Further, knowledge of the employment and earnings status of other family members might be needed.

While no single retirement concept is appropriate for all policy matters, the best data for the countries of central interest to this study are labor force participation rates for older persons. Hence, a brief examination of these is useful, with the caveat that cross-country comparisons may be somewhat inaccurate, as compared to within-country time series labor force participation patterns (Mitchell, 1993).

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2.5.0 Selected Studies on Retirement

2.5.1 Occupational Background and Retirement Adjustment

According to Stereib and Sohneider (1971), occupational background is strongly correlated to adjustment after retirement. They contend that satisfaction in retirement is in most cases greater among professionals (of course teachers inclusive) than among non-professional occupations.

Hendricks, et al (1981) confirm this relationship by stating that workers in white collar jobs expect fewer financial constraints. Further, Simpson (1972) observes that one vital determinant of a person’s attitude and adjustment to retirement is the nature of work he performs. He also contends that two different kinds of work involvement can possibly facilitate adjustment to retirement. First, the feeling of involvement in one’s work and having a high prestige job may bestow support on the person and can carry him through the status change inherent in retirement. Second, the attitude of separating one’s work from real life and valuing only the extrinsic rewards of work. Thus, retirement is considered easy since not much had been invested in the work role in the first place.

Similarly, Stockes and Maddox (1967) (as cited in Tembo, 1991) contend that professional men find retirement more appealing than anticipated, whereas semi-skilled workers do not find it as attractive as expected. However, the early months or years are regarded a crisis for the professionals, but after a few years they recuperate. The reverse pattern is true for the non-professionals. Another point of comparison, notes Neuhaus and Neuhaus (1982), is that workers in high prestige occupations are less subjected to compulsory on-time retirement than other workers. This freedom, however, was brought by an equivalent degrading outcome on self-image upon retirement. This means that professionals have to come to terms with the idea of losing a status and this complicates adaptation to retirement even more.

In contradistinction, Busse and Pfeiffer (1972) argue that retirement should be easy for both people in high prestigious positions and those in low prestige positions. They added that both groups of workers show good adjustment to retirement if appropriate conditions for each of them are satisfied. In fact, People in high prestige positions can have satisfactory retirement if they felt a sense of success or content with work from which they retired and if they had an opportunity to carry on their former activities.
Interestingly, among middle class workers (white collar and skilled) successful adjustment to retirement is dependent on factors less related to their vocation. Middle class jobs depended in general on social contracts which were not available in retirement. They do not have as much chances as do the high prestige workers to recapture in retirement, the feature of the work they were initially attracted to.

In his study, Thompson (1972) did not find any association between vocational status and post-retirement adjustment. Looking at the diverse views on the factors surrounding retirement adjustment among different types of workers, this study did not fall short of significant contributions to the debate as will be observed in chapter five of this report.

The influence of socio-economic factors in post-retirement adjustment of retired civil servants in Lusaka was investigated by Tembo (1991). The main concerns of the study were to investigate the relationship between financial security, occupation background, and pre-retirement attitudes towards retirement on one hand, and adjustment to retirement on the other, as well as the coping patterns of the retirees.

The study employed a survey method to collect data from a randomly selected sample of retired civil servants residing in Lusaka. The results demonstrated that most retirees adjusted poorly to retirement. The data confirmed the relationship between financial security and adjustment to retirement; as well as between pre-retirement attitudes towards retirement and adjustment. Again, 19 years after Busse and Pfeiffer’s study, no significant association was found between occupational background and adjustment to retirement in Tembo’s study.

Further findings showed that in a quest to compensate for the loss of the job and to retain the prestige and status of a worker, most retirees tried to find functional and satisfying substitutes for gainful employment such as being engaged in farming and participation in formal organizations activities (Tembo, 1991).

Most professional workers as mentioned above enjoy prestigious statuses and by implication they enjoy esteem or self – actualization needs according to Maslows’ hierarchy of needs. Since status may be degraded in most cases by virtue of undergoing on-time retirement, some
professional retired workers begin to seek substitutes for gainful employment in form of affectionate relations with people in general; a place in other formal and social organizations or being engaged in farming.

The Theoretical Framework of Tembo’s study (1991) was grounded in the Role Theory deriving from the works of theorists such as Mead (1934). This aspect of Tembo’s study was one of the major distinguishing points from this study in that it was grounded in a more appropriate theory - The Stage Theory of Adulthood Development and to a lesser extent, Maslow’s Hierarchy of Needs.

Donahu, et al, (1960: 332) as cited by Tembo (1991) objectively describe a role as being constituted by a collection of patterned sequences of behavior that can be given symbolic identification through the name. For instance we can talk about a role of a lecturer, a president, or a teacher. A role can also be defined normatively in the sense that it is typified by a collection of rules or norms of behavior which are considered befitting to the particular position in the social order or in interpersonal relationships which its name signifies in the case of social roles.

The normative structure becomes the basis for proper behavioral requirements for the role, thereby, for example, allowing a teacher to be recognized as being entrusted with the role to assume vis-à-vis the position he occupies in the school. Donahu, et al. (1960), charge that every role in society has embedded in it some elements of prestige, honor, status, obligations or responsibilities.

Mead (1934) maintains that it is on the basis of the social relations entered into through the performance of the individual’s various roles that the fundamental aspects of a person’s social self are derived. A person’s overall social position and status are dependent, to a large extent, on the nature of the occupational roles such as the income opportunities the occupation provides. This idea is related to the concept of “role-person merger” which was proposed as a way of understanding the degree to which the self has become invested in the role.

The issue of ‘role’ can be understood from a different vantage point as it is introduced to the concept of “role exit” which occurs every time any stable pattern of interaction and shared activities among persons ceases. Loss, depravity, and separation are terms which signify exit
from a social role. Further, despite a person’s basic underpinning self-concept being developed in childhood within the context of his family, it is altered from time to time in other contexts in which the person plays roles in relation to different people (Mead, 1934).

Consequently, personal identity is not simply all roles played but also the self-image formed while performing them. It is reasonable to say that self-identity is risked every time role exit occurs. Tembo (1991) deemed the Role Theory relevant since it helped in understanding that retirement constituted a major challenge for most people depending on the occupation roles played.

As earlier mentioned, however, the Role Theory was partly refuted by Thompson’s findings in his 1972 study when he found no correlation between vocational status and post-retirement adjustment. It is against this backdrop that this study was predicated on the Stage Theory of Adulthood Development and to a lesser extent on Maslow’s Hierarchy of Needs.

2.5.2 Retirees as Stakeholders in the Development Paradigm

The development paradigm is open to contributions from different players in Zambia and in other countries. Mukuka (1979) studied the impact of retiree migration in Zambia and the study was titled “Urban-Rural Migration of Zambian Retirees: Re-adjustment and Contribution to Rural Development”. It focused on the development contributions of retirees who were migrating to rural areas. The adjustment of retirees to the rural setting was also studied to show how it contributed to rural development of Zambia.

Another study by Chanda (2011) dealt with older persons and their survival strategies. The researcher felt it was appropriate to review Chanda’s study because some of the respondents in that study were retirees and all on-time retirees at 55 years are categorized as older persons in this study (see the definition of older persons in definition of terms section of this report). The main purpose of Chanda’s study was to compare the survival strategies that the aged used in the rural and urban areas in Chongwe and Lusaka districts respectively. By extrapolation, the study unveiled the notion that the older persons had survival strategies to contribute to society that development planners could strengthen in dealing with other older persons in different areas whether rural or urban.
The objectives of the study were to: investigate the types of survival strategies the aged used to sustain their lives in the rural and urban areas; determine whether or not the survival strategies used by the aged addressed their financial and material needs; identify similarities and differences in survival strategies used by the aged in rural and urban areas; and to find out whether or not extended families played a role in supporting and taking care of the aged in rural and urban areas (Chanda, 2011).

The study comprised 97 senior citizens who were purposively selected from Chongwe and Lusaka districts. 84 senior citizens participated in structured interviews, while 13 participated in two focus group discussions. Data from focus group discussions were analyzed qualitatively. However, depending on the questions and the responses from the respondents, similar responses from structured interviews were coded into themes. This approach allowed the researcher to analyze most of the data from structured interviews quantitatively by using computer software called Statistical Package for Social Statistics (SPSS) version 14. The study established that several types of survival strategies were used by the aged in rural and urban areas. The findings revealed that senior citizens in Chongwe and Lusaka districts were trades men and women. Others depended on their extended family members for support and care (Chanda, 2011).

The study by Chanda (2011) above could also be contrasted from this comparative study of vocational aspirations between retiring secondary and basic schools by analyzing the techniques used to collect data. This study avoided the use of Focus Group Discussions due to the difficulty in bringing teachers together. Instead, semi-structured questionnaires and unstructured interviews were used to collect data from retiring teachers and instead of version 14; a more advanced version of SPSS (version 16) was used to analyze quantitative data as will be explained in chapter three of this report.

As stakeholders in the development paradigm, retirees have to keep themselves abreast with the activities around them and the world at large. Lifelong learning is the impeccable nexus between retirement and the dynamic environment of the 21st century in all facets of life. More people, both young and old educated or not are involved in one kind of learning activity or the other as will be seen in the next section.
2.5.3 Learning in Retirement

In order for older persons to continue to contribute to society significantly, there is need for them to embrace lifelong learning as earlier alluded to. Many governments are committed to raise and widen participation in further and higher education and tackling the skills gap among the ageing population throughout their working and retirement years as noted below:

*The 2002 Madrid International Plan of Action on Ageing, sets out policies needed to promote security, health, wellbeing and active social participation as people enter their third and fourth ages. Policies and practices recommended for implementation include the promotion of life-long learning (Smeaton and Vegeris, 2009:54).*

The United Kingdom acknowledges the broader benefits of learning by emphasizing on addressing basic literacy and numeracy skills gaps. One of the Public Service Agreement (PSA) is to increase the proportion of adults with functional literacy and numeracy skills and to increase the proportion of adults qualified to at least level 2 (equivalent to five GCSE passes).

There is a strong view that opportunities for older learners are dwindling notwithstanding the structures and interventions being developed in the recent past to promote life-long learning. Recent policy analyses of older people’s skills and learning indicate attention drifting towards younger people with few suitable training grants for older people (Aldridge and Tuckett, 2006).

*Therefore, in order to unlock the potential of older people, occupational training opportunities must be ... counterbalanced with courses that help older people to understand current social, demographic, economic and other developments ... prepare for active retirement and improve the quality of life through non-vocational provision (Ford, 2005: 1).*

The difficulty of older people to access training opportunities has an effect on their decision to move from one vocation to the other. This is because training programmes are not affordable to finance especially for many older persons in the Least Developed Countries such as Zambia and Malawi. Thus, whether young parents seek encore careers or retired folks pursue new hobbies or leisure-time passion, community colleges are worth a serious consideration. In America, many community colleges had been aggressively expanding their offerings to older students, including
developing more user-friendly ways for people to re-enter higher education after decades away from the classroom in getting ready for new vocations (http://www.aacc.nche.edu).

Indeed, while emphasizing the need to improve schools and educational attainment among school and college leavers, Leitch (2006) also stressed the necessity of targeting older persons and the ‘70 per cent of the workforce who have already left compulsory education’. Leitch observed that not only will older people comprise an increasing proportion of the total workforce, but changes in the job market structure entail a significant increase in demand for higher-level skills. There has been, and will continue to be, a decreasing need for unskilled labour. As a consequence, it is necessary to improve the skills of older age groups to meet the needs of the economy (Smeaton and Vegeris, 2009).

An American national "Plus 50" learning program has been developed and expanded by the American Association of Community Colleges (AACC). Participating schools are developing more expertise in meeting the needs of older students, and then acting as mentors to other community colleges. There are about 1,175 community colleges in the United States, and approximately 12 million people take courses every year (http://www.aacc.nche.edu).

About 90 percent of the schools in the United States already offer programs for older students, mostly in enrichment topics that meet their lifestyle needs. A national survey by AACC shows that about 60 percent of the schools had workforce training and career development programs. But only 30 percent had programs to support older students interested in volunteer, social-service, and other community-oriented service programs (http://www.aacc.nche.edu).

The Plus 50 age group has different learning needs from those of other groups. While community colleges continue to offer diverse courses to meet student needs, their ability to ease learning for older students varies a lot. Older students may face serious barriers when they go back to school, including lack of computer skills, locating old transcripts that may be required for admissions and placement needs, and applying for financial aid (http://www.aacc.nche.edu).

The AACC survey found that 63 percent of community colleges provided computer training tailored to older learners. But the percentages fell rapidly for other Plus 50 needs. An easy registration process and centralized services for Plus 50 learners were found at a third of the
schools. Only 15 percent offered Plus 50 student counseling services, and only one school in 15 had orientation programs and other "concierge" services for older students. These efforts of lifelong education have the potential to help revolutionize community based lifelong education for the ageing population regardless of vocational background in different parts of the world including Zambia.

According to Dench and Regan (2000) a study of 50 - 71 year-old learners indicated that most participants felt that learning had improved their enjoyment of life and improved their self-confidence. The learning process can stimulate good mental health and help the ageing population such as that of the retiring teachers to retain their independence for longer (Carlton and Soulsby, 1999). The broader social and psychological benefits associated with learning are also highlighted by the Centre for Research on the Wider Benefits of Learning (Schuller and Istance, 2002; Schuller and Preston, 2004). These studies point to more community-oriented activity, mental and physical health benefits, and significant fiscal implications.

Smeaton and Vegeris (2009) add that besides health and self-esteem advantages, life-long learning is also promoted as the key means to keep the skills and qualifications of the working population up-to-date with technological, economic and organisational developments. Previous research such as that of Aldridge and Tuckett (2006) suggests that barriers to employment among the 50 plus include perceptions among managers that older workers do not have requisite skills and formal qualifications. Thus retiring workers are left out and this makes it difficult for them to plan for vocational shift after retirement if they so wish.

Access to affordable adult education can offer older men and women a second chance to gain qualifications and subsequently secure better jobs. An adequate skills and qualifications base can protect workers as they age. Those most at risk of premature labour market exit have low skills and few qualifications (Lissenburgh and Smeaton, 2003). By contrast, take up of training opportunities is associated with a greater likelihood of promotion, continued employment and movement towards flexible work arrangements or ‘bridge jobs’ as an alternative to early retirement (Lissenburgh and Smeaton, 2003; Aldridge and Tuckett, 2006). Work-related learning therefore promotes retention.
Lower take-up rates of work-related training are evident at older ages (Platman and Taylor, 2006; Chartered Institute for Personnel and Development, 2003). Reductions in levels of participation in vocational education or training as men and women age are attributed to circumscribed opportunities, resulting from employer perceptions that returns to investment are likely to be limited (Taylor and Urwin, 2001). Case studies indicate that while employers do not discriminate, neither do they actively encourage older people to participate in work-based training. A general view persists that older people do not actually wish to pursue training courses later in life and, as a consequence, reduced participation rates reflect collusion between employers and employees (McNair et al, 2007).

Whereas training in the name of lifelong learning is encouraged, the nature of that training has been a controversial issue in the teaching fraternity in Zambia. This is because, on the one hand, the Ministry of Education, Science and Vocational Training has been its own agenda of building capacity of teachers and other staff in the context of the individual jobs. On the other hand, teachers also take advantage of the sponsorship from the Ministry to advance their personal preferred carriers. It is for this and other reasons that this study closely scrutinized the educational and thus aspirations of retiring teachers of basic and high schools.

Learning is also one of the central components of labour market programmes designed to facilitate the return to work upon job loss. Training is therefore also potentially associated with recruitment. In this vein, learning is among the factors that set the trends for work after retirement. This is discussed in the next section.

2.5.4 Working Trends after Retirement
Older persons would rather remain in employment. However, for various reasons they may desire a change in direction or take on new roles or even have a chance to downshift. In order to pursue such aspirations, opportunities to re-train or learn new skills are often a prerequisite alongside career development guidance and support. Consequently, a ‘third age strategy requires much more than a basic skills agenda’ (Hirsch, 2007: 109).
Older vocational learning leads to the retention of older persons’ jobs as noted by Smeaton and Vegeris (2009):

\[
\text{From the perspective of human capital theory, the perceived benefits of training are likely to be seen as greater among both employers and individuals in the context of extended working lives. It is possible, therefore, that an increase in the incidence of older vocational learning will become evident ... (p. 60).}
\]

After the age of 50, labour market participation among men and women drops abruptly. Job quality is an important issue for older workers. Changing jobs later in life, in search of greater flexibility or less stress, risks downward occupational mobility, poorer terms and conditions, and the segmentation of older workers into lower quality jobs. Evidence suggests that while employers became more willing to retain older workers and would take steps to maintain their employment, the impetus to recruit older workers did not increase as much. Opportunities for older workers therefore became concentrated in a narrower range of occupations (Smeaton and Vegeris, 2009).

Issues of job quality and discrimination in recruitment processes were more acute for older people with other disadvantages. Evidence is scanty, but Pew Research that has investigated ageing and disability, gender or ethnicity had demonstrated that the odds of unemployment or low-paid work could accumulate, and more types of disadvantage were endured (Smeaton and Vegeris, 2009; http://pewresearch.org/social).

According to the Retirement Confidence Survey Firm (2006), more than three quarters (77%) of today’s workers expect to work for pay even after they retire. Of those who felt this way, most workers said it was because they would want to, not because they would have to. But whatever the motivation, these expectations were surprisingly not in line with the experiences of people who were already retired. Retirement Confidence Survey Firm (2006) found that only 12% of retired workers (either part- or full-time) were working for pay and only 27% had ever worked for pay while in retirement (http://pewresearch.org/social).

Along these same lines, there is also a disparity between the age at which today’s workers say they plan to retire and the age at which today’s retirees actually did retire. The average worker expects to retire at age 61, according to the Pew survey, while the average retiree actually retired...
at 57.8. These numbers have both crept upward since the mid-1990’s; in the decades before that, the age at which people expected to retire had been falling, as had the labor force participation rates of older men (http://michiganretirementresearchcenterresearchpaperno.2011-253).

The latest Pew Research findings suggest that retirement is a phase of life about which public attitudes, expectations and experiences are in a period of transition. And given the demographic changes afoot (the share of adults ages 65 and older is expected to grow from 12% of the U.S. population in 2000 to 21% in 2050). This includes the changes underway in the basic financial framework of retirement (fewer people now than in the past work for employers who provide defined benefit pension plans). This evolution in attitudes is likely to continue for years to come. The Pew Telephone Survey was taken from June 20 through July 16 among a nationally representative sample of 2,003 adults. It has a margin of error of plus or minus 2.5 percentage points (http://pewresearch.org).

Gustman, et al. (2011) used asset and labor market data from the Health and Retirement Study (HRS) to investigate recent “Great Recession”. They investigated how the “Great Recession” affected the wealth and retirement of those in the population who were just approaching retirement age at the beginning of the recession. These were a potentially vulnerable segment of the working age population. The retirement wealth held by those ages 53 to 58 before the onset of the recession in 2006 declined by a relatively modest 2.8 percentage points by 2010. In more normal times, their wealth would have increased over the four years. Members of older cohorts accumulated an additional 5 percent of wealth over the same age span. The wealth holdings of poorer households were least affected by the recession. Relative losses are greatest for those who initially had the highest wealth when the recession began.

The adverse labor market effects of the Great Recession were more modest. Although there had been an increase in unemployment, the increase was not mirrored in the rate of flow out of full-time work or partial retirement. All told, the retirement behavior of the Early Boomer Cohort looked similar, at least so far, to the behavior observed for members of older cohorts at comparable ages (http://ssrn.com/abstract=1945329).

Very few in the population nearing retirement age had experienced multiple adverse events. Despite the loss in wealth mostly being attributed to a fall in the net value of housing, very few
in that cohort had found their housing wealth under water. Housing was the one asset the cohort was not likely to cash in for another decade or two as there was time for their losses in housing wealth to be recovered (Gustman, et al, 2011).

Preferences remain highly diverse, with many older people resentful of the expectation that they should work for longer. Others, typically working in more interesting jobs, were keen to remain in work beyond the Security Pension Age. Disadvantaged older people, from lower social classes and ethnic minority groups, are more likely to leave work prematurely (retire early) for reasons of ill health. Other low income groups continue working beyond their perceived ideal due to financial imperatives. Either way, their decisions are characterized by highly constrained choices (Gustman, et al, 2011).

2.6 Summary of Chapter Two

The chapter has outlined a description of the retirement process, retirement trends across the world, past studies on retirement. The past studies were segmented in the following thematic areas: occupational background and retirement; retirees as stakeholders in the development paradigm; learning during retirement; and working trends after retirement. It has shown that indeed this is the study that needed to be undertaken at that time discerning from the inadequacies realized in the reviewed past studies and discrepancy in other consulted literature. Consequently, the need to extend existing knowledge in the subject of retirement vis-à-vis vocation or career aspirations was manifested herein.

The chapter was based on stated objectives of the study that produced the research questions. In the next chapter, therefore, we discuss the methodology used to elicit the responses and in turn the findings of the study from the sample inter alia.
CHAPTER THREE

METHODOLOGY

3.0 Introduction

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. Finally, a summary of the chapter is provided at the end.

3.1 Research Design

A research design is a framework of a research study. It is used to structure the research and to show how all the main parts of the study work together in an attempt to deal with the fundamental research questions (Kombo and Tromp, 2006).

This study employed a descriptive survey design. Kerlinger (1970) pointed out that descriptive studies are not limited to fact finding alone but may also result in the formulation of fundamental principles of knowledge and solutions to significant problems. A survey gathers data using interviewing or administering a questionnaire to a sample of individuals.

3.2 Universe Population

Population refers to a cohort of individuals, objects or items from which samples are to be selected (Kombo and Tromp, 2006).

The population of this study comprised secondary school teachers and Basic school teachers who were about to undergo On-time retirement. By 2009, there were 77,362 teachers in Zambia out of which 68,781 were trained and known teachers. In Lusaka Province there were a total of 10,614 teachers the same year. Out of this number, 7,972 were basic school teachers and 2,642 were secondary school teachers in 2009 (MOE, 2009).

Staff registers of schools in Lusaka District indicated that the number of teachers who were age between 40 and 55 years (retiring teachers) ranged from 1 to 10 retiring teachers per school in 121 schools of Lusaka District. An average of 5 retiring teachers per school [i.e. (1+10)/2] was
computed. Therefore, a population of 605 retiring teachers (i.e. 5 retiring teachers x 121 Schools) was arrived at. This included 5 Key Informants who brought the universe population (N) to **610**. The five participating stakeholder institutions (the Pensions Board, Future Search, the Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission) were represented by each of the 5 management staff key informants respectively.

**3.3 Sample and Sampling Procedure**

**3.3.1 Sample**

Defour- Howard (2000) define a sample as a set of respondents (people), objects or places selected from a larger population for the purpose of survey. Thus, the initial planned sample of this study constituted **155** respondents (i.e. 150 retiring teachers plus 5 key informants). This represented about 30% of the population.

However, 121 retiring teachers actually participated in the study. The total sample that actually participated was equal to **126** respondents (121 retiring teachers plus 5 key informants – each from the Public Service Pensions Fund, Future Search, Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission). The actual number of participants (i.e. 126) represented 81% of the initial planned sample of 155 respondents. The recovered questionnaires from those who participated amounted to **115 (i.e. 95%) out of 121 (i.e. 100%)**. The difference between initial planned sample and actual sample can be attributed to the limitations highlighted in chapter one.

**3.3.2 Sampling Procedure**

Sampling procedure refers to the manner in which a sample is selected from a population. It is a process of selecting a representative sample from a well defined population (Orodho and Kombo, 2002).

The sampling of this study was fundamentally carried out in two phases using two different approaches. These were: firstly, Simple Random sampling and secondly, Purposive Sampling. Simple Random Sampling was employed when selecting schools from which retiring teachers
were to be sampled. After identifying the schools, Purposive Sampling was used to select retiring teachers from the staff registers of each participating school.

In the first phase of sampling, simple random sampling was employed. This is a method of sampling which selects a sample in a manner which affords every case of the population the same chance, likelihood or probability to be selected (UNESCO, 2005).

In this study, the process of simple random sampling started with defining the schools from which a sample of retiring teachers was to be drawn. According to the MOE (2009), there were 121 schools in Lusaka District. 15 schools (both high and basic) were sampled, representing about 20% of the total number of schools in Lusaka District. All the 21 High schools in the 8 Zones of Lusaka District were listed. On average, 1 High School per Zone was to be selected to come up with a total sample of 8 High Schools. Out of the 100 basic schools, 7 were to be sampled.

Each high school in the District was identified and written on a piece of paper. All the papers were placed in a container and then one at a time, they were randomly picked from the container until the desired number of 8 high schools was attained. Each selected piece of paper revealed a name of a school written on it. The paper was returned to the container prior to selecting the next. This ensured that the probability of all selections remained constant all the time. The desired sample of 7 basic schools was also selected using the same procedure to make a total sample of 15 schools in Lusaka District.

Phase 2 of sampling involved selection of retiring teachers from the selected schools. This was done purposively. According to Defour- Howard (2000), purposive sampling uses hand picking based on the expert judgment to select the sample in relation to the research. This type of sampling was used because there were few retiring teachers per school (an average of 10 per school). Further, selecting a retiring teacher was not a guarantee of his/her participation. Therefore, the fact that every potential research subject had the right to refuse to take part in a research study was envisaged to reduce the numbers further hence the use of this sampling method.
The names were picked from the staff registers of participating schools with the assistance of the participating schools’ management. Staff registers show, among other details, when each employee is expected to retire. Ten names of teachers aged 40 years to 54 years were selected from the staff registers. In schools where more than ten retiring teachers were found, priority was given to the first ten names that were closest to the retirement age. This was because the study was delineated to investigate experienced retiring teachers. Thus, the closer the teacher’s age was to the retirement age, the older the teacher was and the more experienced he/she was. In schools where there were fewer than ten names of retiring teachers in the staff registers, all the names were picked without sampling.

Key informants were also purposively identified and selected by the management of each identified participating institution. One representative was interviewed from each of the following institutions: Future Search, Pensions Board, the Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission.

3.4 Data Collection Procedure

Data collection is a process of gathering information from respondents aimed at proving or refuting some facts. Accurate data collection is important in research as it allows for dissemination of accurate information and development of meaningful programmes. This is achieved using appropriate data collection techniques which are essentially tools and means for collecting data (Wall, 1986).

This study used semi-structured questionnaires to collect data from the retiring teachers. This was because a semi-structured questionnaire, apart from producing quantitative data, also produces qualitative data. The researcher distributed questionnaires to retiring teachers who completed the questionnaires on their own since they were literate as anticipated. Four Interviews were conducted. One interview with a representative of each of the following institutions: Pensions Board, Future Search, the Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission. The researcher conducted the unstructured key informant interviews. During the interviews, note taking was coupled with a voice recorder which was used only with the consent of the respondents.
Consequently, data were collected from the selected key informants and from retiring teachers in high and basic schools of Lusaka District. All (10) respondents from Kabulonga Girls High School who were expected to participate completed a questionnaire each. Similarly, 10 respondents were expected to participate from Munali Boys High School but 9 questionnaires were completed. Ten respondents from Kamwala High School were expected to participate. However, 7 questionnaires were completed whereas 10 respondents from Munali Girls High School anticipated to complete a questionnaire each but 5 questionnaires were completed. At David Kaunda Technical Secondary School, 10 respondents were expected to participate but 8 of them completed a questionnaire each.

Matero Boys, Matero Girls and Kabulonga Boys High Schools were late additions. Ten respondents were anticipated to complete a questionnaire each from each of these schools. All the 10 respondents completed the questionnaires at Matero Boys High School whereas 4 questionnaires were completed out of the 10 distributed to retiring teachers at Matero Girls High School. One questionnaire was completed at Kabulonga Boys High School out of 10 distributed questionnaires. A total of 54 high school retiring teachers completed the questionnaires.

Basic schools included: Chainda Basic School (6 questionnaires were completed out of 10), Mumana Basic School (10 questionnaires were completed out of 10), Vera Chiluba Basic School (10 questionnaires were completed out of 10), Kalingalinga Basic School (10 respondents completed 10 questionnaires); Ng’ombe Basic School (10 respondents completed 10 questionnaires). Tunduya (4 questionnaires were completed out of 10) and Kabulonga (10 questionnaires were completed out of 10) Basic Schools were included last. A total of 60 basic-school retiring teachers completed the questionnaires. 70% of all respondents participated in a short one-on-one interview after completing the questionnaires.

3.5 Data Analysis

Data analysis refers to the grouping, ordering and summarizing the data and describing them in meaningful terms. The type of analysis methods used depend on the research design and the method by which the data were collected or measured. In this study, a descriptive design of quantitative and qualitative data sets was used (Cohen and Manion, 1994; Ghosh, 1992).
Quantitative Research generates numerical data or information that can be converted into numbers. Only measurable data are gathered and analyzed in this type of research. Qualitative Research on the other hand generates non-numerical data. It focuses on gathering of mainly verbal data rather than measurements. Gathered information is then analyzed in an interpretative, subjective, impressionistic or even diagnostic manner. It uses words, pictures and objects and it is the best approach for understanding culture, values, opinions, social norms, gender roles and real life experiences (Ghosh, 1992).

Quantitative or statistical data processing procedures were also utilized since the study used a mixed design. This involved the use of tables of frequency and percentages. These were analyzed and generated with the aid of computer software called Statistical Package for Social Sciences version 16 (SPSS). The software was used to generate frequency tables after a cross tabulation process of analysis. Cross-tabulation necessitated the comparison of the various traits of retiring basic and high school teachers.

The qualitative data were arranged in themes and inferred from the stories and explanations to be given based on the most frequent “generative words.” In fact, some qualitative data were analysed using SPSS. This was done by coding themes with a number and a respective multiple choice letter. For example, data in table 4.1.3 representing the responses to the variable ‘pre-retirement vocation’ was qualitative and analysed quantitatively as follows:

**i) the most frequent responses were grouped. In this case they were identified as shown below:**

- a) Excel (get promotion) in teaching profession through further education [1]
- b) Any other entrepreneurship [2]
- c) I don't have other vocational aspirations or not yet decided [3]
- d) Continue Teaching [4]
- e) Parenting [5]
- f) Run my own school [6]
- g) Upgrade Teaching level to lecturer or trainer [7]
- h) To be a pastor [8]
- i) Change Profession but I am not yet decided to what profession [9]
- j) Change Profession to management and development administration [10]
l) Change Profession to soldier [12]
m) Change Profession to social work [13];

ii) each letter represented a response in front of it (e.g. letter ‘b’ in ‘i’ above represented the response ‘Any other entrepreneurship’). The number at the end of each choice is a representation of that choice in SPSS since the software works with numbers and not letters when entering the number of respondents that may have made that response. Besides the serial numbers that ranged from 001 to 060 (for basic schools) and 061 to 115 (for high schools), the questionnaires were also divided into two school types with the numbers 1 and 2. Basic school questionnaires were all given the number 1 to differentiate them from high school questionnaires that were all labeled with 2. The next step was to pick questionnaires one at a time and check the responses. For instance, if questionnaire number 100 was picked, then it was a high school questionnaire and so 2 was entered which represented the variable ‘type of school’. Then a response was checked (e.g. ‘I want to open my own school’). This means that it fell under choice ‘f’ but the number at the end the response (i.e. ‘7’ in this case) was entered in the data view of the spreadsheet. This was repeated until all the responses on that open-ended question (in this case question 11, see questionnaire in appendix A) were entered;

iii) finally, this necessitated the analysis of the qualitative data represented in the findings presented quantitatively in tables 4.1.3 and 4.1.4. Analysis was done by:
   a. clicking the option ‘Analyze” on the rhythm of the SPSS Spreadsheet;
   b. then going to the option ‘descriptive statistics’ which is the 2nd option from the top;
   c. clicking on the option ‘crosstabs…” which is the fourth option from top on the list. This will bring a window which has a column showing all the variables on the left hand-side and two rows on the right hand-side where variables to be analyzed are drugged into.

However, most qualitative data was analysed manually and were narrated. Verbatim responses were capture to re-enforce arguments or explanations.

3.6 Ethical Considerations
This study put into consideration the following essential elements of informed consent: description of research and role of the participant, description of reasonably foreseeable risks, description of expected benefits, alternatives to participation, explanation of confidentiality, explanation of compensation, whom to contact with questions or concerns, and explanation that participation is voluntary.
Description of research and role of the participant: In this component, the researcher explained what the research was about and that the participants were simply going to fill the questionnaire which took about 10 minutes of their time to complete.

Description of reasonably foreseeable risks: there were no foreseeable risks in this study. Therefore, participants were expected to voluntarily and freely participate as the case was. As far as Alternatives to participation were concerned, there were no clear alternatives to participation considered.

Description of expected benefits: the participants were expected to benefit from the research by way of government and other stakeholders in the private sector strengthening existing programs. At the same time, new and more appropriate policies and programs were expected to be developed for the retiring teachers using the results of this study. These programs were likely going to include pre and post retirement education and post retirement vocation opportunities as is the case in other parts of the developed world like Europe.

Explanation of confidentiality: the degree of confidentiality encompassed academicians who were interested to improve the quality of this study. Fellow researchers and research supervisors could review or have access to the research records. Special attention to confidentiality was given when public knowledge of participation was potentially damaging which did not happen as envisaged in this study. Further, confidentiality extended beyond the duration of the study. This study ensured that the rights of the respondents were protected by ensuring that the questionnaires were clearly marked to inform the respondents that they could avoid answering any question(s) they felt uncomfortable with or could stop answering at any point during the interview. It was also ensured that respondents were not coerced to participate in the study. The respondents were not expected to write their names or names of their schools on the questionnaires.

Explanation of compensation: compensation for time, travel, and inconvenience was awarded when necessary. This was mainly done when collection of the questionnaire was dependent on the respondent spending their own resources especially for transport.

Contact person for questions or concerns: respondents could contact the researcher in case of any questions using the following details:
Name: Rodrick Chongo
Address: C/o UNZA, School of Education, Ridgeway campus, P.O. Box 32379, Lusaka.
Phone number: +260 977 582 150

Explanation that participation is voluntary: Letters of consent were prepared for respondents to read and sign prior to their participation in the study. The letter contained the following information: an introduction of research activities; the title of the research study; the researcher’s title and position; the purpose of the study; the procedures to be followed. The population under study and why they were selected was also explained. This also included the description of risks or discomforts reasonably expected; benefits to participants; disclosure of alternative procedures that might be advantageous to the subjects; assurance that any queries that the subjects might have concerning their participation in the study would be answered; information that the subjects were free to withdraw from the study at any time and that they were at liberty to avoid answering any question for whatever reason; and finally information on how the collected data was to be handled to ensure anonymity and confidentiality was provided.

3.7 Summary of Chapter Three

Chapter three explained the research design used, defined the population, stated the sample of the study and explained the sampling procedure used. The chapter also described the data collection techniques and procedures used; and how data was analysed. The next chapter presents findings of the study as produced by the methodology discussed in this chapter.
CHAPTER FOUR

FINDINGS OF THE STUDY

4.0 Introduction

The findings of the study are presented in this chapter. They are presented descriptively and by use of tables. The tables show the frequencies and percentages. The frequencies and percentages are narrated below each table. On the other hand, findings from the focus group discussion are presented in a descriptive form according to the questions posed during the discussion.

4.1 Vocational Aspirations of Retiring Basic and High School Teachers

4.1.1 Findings from Retiring Teachers

Table 4.1.1: Distribution of retiring teachers by level of school taught

<table>
<thead>
<tr>
<th>level of school</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic school</td>
<td>60</td>
<td>52</td>
</tr>
<tr>
<td>High school</td>
<td>55</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>115</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.1.1 shows that 60 (i.e. 52%) respondents were basic school teachers and 55 (i.e. 48%) were high school teachers.
Table 4.1.2: Frequency Distribution of Retiring Teachers by Type of School and Gender

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Female F</th>
<th>Female %</th>
<th>Male F</th>
<th>Male %</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic school</td>
<td>52</td>
<td>87</td>
<td>8</td>
<td>13</td>
<td>60</td>
<td>52</td>
</tr>
<tr>
<td>High school</td>
<td>20</td>
<td>36</td>
<td>35</td>
<td>64</td>
<td>55</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>72</td>
<td>63</td>
<td>43</td>
<td>37</td>
<td>115</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.1.2 shows the frequency (f) distribution of retiring teachers by level of school taught at and gender. Female respondents were 72 (i.e. 63%) regardless of type of school they taught at whereas male participants represented 43 (i.e. 37%) of the sample population. Basic school female respondents were 52 (i.e. 87%) and 8 (i.e. 13%) were male. High school female respondents were 20 (i.e. 36%) out of the total number of female respondents while 35 (i.e. 64%) were male respondents.
### Table 4.1.3: Comparison of Type of School and Vocational Aspirations before Retirement

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Teaching Professions</th>
<th>Any Other Entrepreneurship</th>
<th>I don't have other vocations or not yet decided</th>
<th>Continue Teaching</th>
<th>Parenting</th>
<th>Run my own school</th>
<th>Upgrade Teaching Level to lecturer or trainer</th>
<th>To be a pastor</th>
<th>Change Profession but I am not yet decided to what profession</th>
<th>Change Profession to management and development administration</th>
<th>Change Profession to farming</th>
<th>Change Profession to soldier</th>
<th>Change Profession to social work</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic School</td>
<td>Excel (get promotion) in teaching profession through further education</td>
<td>7</td>
<td>8</td>
<td>14</td>
<td>1</td>
<td>2</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>(12%)</td>
<td>(13%)</td>
<td>(23%)</td>
<td>(2%)</td>
<td>(3%)</td>
<td>(12%)</td>
<td>(3%)</td>
<td>(2%)</td>
<td>(2%)</td>
<td>(16%)</td>
<td>(2%)</td>
<td>(2%)</td>
<td>(8%)</td>
<td>60</td>
</tr>
<tr>
<td>High School</td>
<td>Excel (get promotion) in teaching profession through further education</td>
<td>1</td>
<td>5</td>
<td>18</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>0</td>
<td>3</td>
<td>8</td>
<td>5</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>(2%)</td>
<td>(9%)</td>
<td>(33%)</td>
<td>(0%)</td>
<td>(0%)</td>
<td>(5%)</td>
<td>(16%)</td>
<td>(0%)</td>
<td>(0%)</td>
<td>(5%)</td>
<td>(14%)</td>
<td>(9%)</td>
<td>(0%)</td>
<td>(5%)</td>
</tr>
<tr>
<td>Totals</td>
<td>Excel (get promotion) in teaching profession through further education</td>
<td>8</td>
<td>13</td>
<td>32</td>
<td>1</td>
<td>2</td>
<td>10</td>
<td>11</td>
<td>1</td>
<td>4</td>
<td>18</td>
<td>6</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>(7%)</td>
<td>(11%)</td>
<td>(28%)</td>
<td>(1%)</td>
<td>(2%)</td>
<td>(8%)</td>
<td>(10%)</td>
<td>(1%)</td>
<td>(3%)</td>
<td>(16%)</td>
<td>(5%)</td>
<td>(1%)</td>
<td>(7%)</td>
<td>115</td>
</tr>
</tbody>
</table>

Table 4.1.3 is a comparison of type of school and pre-retirement vocational aspirations of the retiring teachers. We can also refer to them as current vocational aspirations. 60 (i.e. 52%) respondents were from basic schools and 55 (i.e. 48%) were from high schools.
Basic school respondents: seven (i.e. 12%) respondents expressed willingness to excel (through promotion) in the teaching profession upon furthering their education. Eight (i.e. 13%) of them named various entrepreneurship activities which were categorized as “any other entrepreneurship.” Fourteen (i.e. 23%) were unsure of their vocational aspirations although some simply named their educational aspirations instead of the vocational aspirations. This category was given the theme “I don't have other vocational aspirations or not yet decided.”

One (i.e. 2%) retiring basic school teacher said she or he would continue teaching while 2 (i.e. 3%) said they were looking forward to taking on parenting to the fullest. This would help them to ensure that their children completed their education successfully. Seven (i.e. 12%) wanted to run their own schools. The school choices ranged from nursery schools to colleges. Meanwhile, 2 (i.e. 3%) looked forward to upgrading their teaching level from basic school to higher level institutions in order to become lecturers or trainers. One (i.e. 2%) had intentions of becoming a pastor; and 1 (i.e. 2%) looked forward to quitting their teaching profession but were not yet decided on their next move.

Among those who had already decided which careers to pursue upon retiring from teaching, 10 (i.e. 16%) opted for management and development administration; 1 (i.e. 2%) opted to do farming; 1 (i.e. 2%) aspired for a military vocation to be a soldier; and 5 (i.e. 8%) expressed interest to pursue social work.

High school respondents: One (i.e. 2%) respondent was keen to excel through the echelons of the teaching profession through further education; 5 (i.e. 9%) were interested in other entrepreneurship; 18 (i.e. 33%) did not have other vocational aspirations or were not yet decided. None of the high school respondents had intentions to continue teaching, to be a pastor, to change profession to be a soldier or to devote special time to parenting. Three (i.e. 5%) aspired to run their own schools, 9 (i.e. 16%) decided to upgrade their teaching level to lecturer or trainer while 3 (i.e. 5%) were ready to change professions but were not yet decided regarding what they intended to do. Of those who wanted to change their profession, 8 (i.e. 14%) aspired for management and development administration vocations, while 5 (i.e. 9%) were keen to become farmers; and 3 (i.e. 5%) looked forward to a profession in social work.
Table 4.1.4: Comparison of Type of School and Vocational Aspirations after Retirement

<table>
<thead>
<tr>
<th>Type of school</th>
<th>Any other entrepreneurship</th>
<th>aspirations or not</th>
<th>I don't have other vocational aspirations</th>
<th>I have a chance or join a private school</th>
<th>Continue teaching if given a chance or join a private school</th>
<th>Rest</th>
<th>Politics</th>
<th>Run my own school</th>
<th>Upgrade teaching level to lecturer or trainer</th>
<th>To be a pastor</th>
<th>Change profession to management and development administration</th>
<th>Change profession to farming</th>
<th>Change profession to social work</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic School</td>
<td>18 (15%)</td>
<td>27 (23%)</td>
<td>1 (1%)</td>
<td>3 (3%)</td>
<td>2 (2%)</td>
<td>26 (23%)</td>
<td>8 (7%)</td>
<td>1 (1%)</td>
<td>1 (1%)</td>
<td>6 (5%)</td>
<td>14 (12%)</td>
<td>9 (8%)</td>
<td></td>
<td>60 (52%)</td>
</tr>
<tr>
<td>High School</td>
<td>9 (16%)</td>
<td>14 (25%)</td>
<td>0 (0%)</td>
<td>2 (4%)</td>
<td>2 (4%)</td>
<td>7 (13%)</td>
<td>7 (13%)</td>
<td>0 (0%)</td>
<td>1 (1%)</td>
<td>4 (7%)</td>
<td>9 (16%)</td>
<td>1 (2%)</td>
<td></td>
<td>55 (48%)</td>
</tr>
<tr>
<td>Totals</td>
<td>18 (15%)</td>
<td>41 (31%)</td>
<td>1 (1%)</td>
<td>5 (4%)</td>
<td>4 (3%)</td>
<td>33 (26%)</td>
<td>15 (13%)</td>
<td>1 (1%)</td>
<td>2 (2%)</td>
<td>10 (8%)</td>
<td>23 (19%)</td>
<td>10 (8%)</td>
<td></td>
<td>115 (100%)</td>
</tr>
</tbody>
</table>

Table 4.1.4 shows a comparison of basic and high school teachers’ vocational aspirations after resigning or after retiring. These aspirations can also be called the post-retirement vocational aspirations. Sixty (i.e. 52%) respondents were from basic schools and 55 (i.e. 48%) were from high schools. Note that the categories above were arrived at from the qualitative data that was themed and coded.
**Basic school respondents:** Nine (i.e. 15%) respondents mentioned various entrepreneurship activities which were classified as “any other entrepreneurship.” Thirteen (i.e. 22%) were unsure of their vocational aspirations in spite of some naming their educational aspirations instead of vocational aspirations. This category was given the theme “I don't have other vocational aspirations or not yet decided.”

One (i.e. 2%) of the retiring basic school teachers said they would continue with teaching if given a chance or they would join private schools, while another one (i.e. 2%) said they would consider resting. None of the basic school respondents aspired to go into politics. Nineteen (i.e. 31%) wanted to run their own schools. The school choices ranged from nursery schools to colleges. Further, one (i.e. 2%) looked forward to upgrading their teaching level from basic school to third level learning institutions (colleges and universities) in order to become lecturers or trainers. One (i.e. 2%) had intentions of becoming a pastor; while 2 (i.e. 3%) said they would change their professions to management and administration.

Of those who had already decided which career to pursue upon retiring from teaching, 5 (i.e. 8%) said they would become farmers after retirement, compared to 8 (i.e. 13%) who showed interest to pursue social work related activities.

**High school respondents:** Nine (i.e. 16%) high school respondents expressed intentions of becoming entrepreneurs; 14 (i.e. 25%) did not have other vocational aspirations or were not yet decided. None of the respondents wanted to continue teaching even if they were given a chance after retirement; and none of them wanted to be pastors. Two (i.e. 4%) respondents wanted to rest upon retirement and 2 (i.e. 4%) expressed interest to join politics after retirement. Seven (i.e. 13%) aspired to run their own schools after retirement, 7 (i.e. 13%) had plans of upgrading the academic level from high school teacher to college or university levels as lecturers or trainers whereas 4 (i.e. 7%) aspired for management and administration vocations. Nine (i.e. 16%) aspired for the farming, and 1 (i.e. 2%) looked forward to a profession in social work.
Table 4.1.5: Comparing Type of School, Gender and Intention to Resign

<table>
<thead>
<tr>
<th>Intention to Resigns</th>
<th>Type of School</th>
<th>Gender</th>
<th>F</th>
<th>M</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Basic school</td>
<td>29 (91%)</td>
<td>3 (9%)</td>
<td>32 (54%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High school</td>
<td>11 (41%)</td>
<td>16 (59%)</td>
<td>27 (46%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>40 (68%)</td>
<td>19 (32%)</td>
<td>59 (100%)</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>Basic school</td>
<td>21 (84%)</td>
<td>4 (16%)</td>
<td>25 (47%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High school</td>
<td>9 (32%)</td>
<td>19 (68%)</td>
<td>28 (53%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>30 (67%)</td>
<td>23 (43%)</td>
<td>53 (100%)</td>
<td></td>
</tr>
<tr>
<td>Don't know</td>
<td>Basic school</td>
<td>2 (67%)</td>
<td>1 (33%)</td>
<td>3 (100%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High school</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>2 (67%)</td>
<td>1 (33%)</td>
<td>3 (100%)</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.1.5 shows comparison by the intention to resign and gender. A total number of 40 (i.e. 68%) females and 19 (i.e. 32%) males had intentions to resign.

**Basic school respondents:** of the 60 respondents, 32 (i.e. 53%) had intentions to resign. Of the 32 (i.e. 53%) who had intentions to resign, 29 (i.e. 91%) were female and 3 (i.e. 9%) were male. A total of 32 (i.e. 54%) basic school respondents had intentions to resign.

Fifty three (i.e. 46%) of the total number of respondents did not have intentions to resign. Out of the 53 (i.e. 46%), 30 (i.e. 67%) were female and 23 (i.e. 43%) were male. Of the 30 (i.e. 67%) females who did not have intentions to resign, 21 (i.e. 84%) respondents were females from basic schools. Thus, 25 (i.e. 47%) of basic school respondents did not have intentions to resign; whereas all, that is 3 (100%) of those who did not know their plans or intentions to resign, were basic school respondents. Two (i.e. 67%) of these were female and 1 (i.e. 33%) were male.

**High school respondents:** out of the 55 respondents, 27 (i.e. 49%) of high school respondents had intentions to resign. Of the 27 respondents who had intentions to resign, 11 (i.e. 41%) were
female and 16 (i.e. 59%) were male. A total of 27 (i.e. 46%) high school respondents had intentions to resign.

Out of the 53 (i.e. 46%) of the total number of respondents who did not have intentions to resign, 28 (53%) were high school respondents and 19 (i.e. 68%) were female while 9 (i.e. 32%) were male. None of the high school respondents were unsure of their intention vis-à-vis intentions to resign.

4.1.2 Findings from Key Informant Interviews

4.1.2.1 Future Search (FS): one of the trainers at Future Search represented the organisation. Data was also in the Future Search brochure. The organisation could not give a categorical response on the question of the nature of vocational aspirations of basic and high school retiring teachers.

4.1.2.2 Ministry of Education (MOE): one of the Human Resources Officers represented the Ministry in the scheduled KII. Regarding the question of the nature of vocational aspirations between basic and high school retiring teachers, the Human Resources Officer said that the structure or establishment of the Ministry of Education did not have many opportunities for promotion. The only positions a class teacher would aspire to were in management (i.e. heading or deputizing a school). Thus, most teachers’ vocational aspirations are towards management even when they sought jobs outside the school system.

4.1.2.3 Zambia Congress of Teacher Unions (ZCTU): ZCTU had been interested in the nature of vocational aspirations of basic and high school retiring teachers. For instance, an official from ZNUT said that this was the beginning point in the process of understanding teacher attrition. The greater percentage of teachers who leave the profession do so not because they have prior plans of changing careers. Rather, they leave because the conditions are unfavourable. Thus, teachers will aspire for vocations that they feel are more lucrative than teaching. Because it is an individual teacher’s perception, teachers are found in many professions ranging from economics, business administration, public administration, social work, adult education, and health. Few teachers have, however, gone into law. In his view, aspirations for management positions were more common.
4.2 The Nature of Pre-Retirement Education in the Teaching Fraternity

Both retiring teachers and key informants (excluding the Pensions Board) gave their views on what they thought the nature of pre-retirement education in the teaching fraternity was. Pre-retirement education was defined herein as any education that a worker may experience while still serving. For instance, going for further studies to upgrade one’s academic or professional qualifications especially education that prepares the potential retiree in financial management, management of ‘excess time’, entrepreneurship and counselling.

Thus, it was necessary to determine the nature of pre-retirement education in the teaching fraternity and to find out how it was provided at basic and high school levels. The following were findings from retiring teachers and these will be followed by the findings from interviews conducted with key informants.

4.2.1 Findings from Retiring Teachers

Table 4.2.1: Type of School and Existence of Pre-retirement Education in the Teaching Service

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Existence of Pre-retirement Education in Teaching Service</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Basic school</td>
<td>15</td>
</tr>
<tr>
<td>High school</td>
<td>3</td>
</tr>
<tr>
<td>Totals</td>
<td>18</td>
</tr>
</tbody>
</table>

Table 4.2.1 shows comparison by type of school taught at and existence of pre-retirement education in the teaching service.
Basic school respondents: Of the 15 basic school retiring teachers who indicated that pre-retirement education existed in the teaching service, 12 (i.e. 80%) could not explain the nature of those pre-retirement education programmes. Twenty-nine (i.e. 44%) of them refuted the existence of such programmes while 16 (i.e. 52%) did not know whether the programmes existed or not.

Three (i.e. 20%) of the respondents mentioned that they had witnessed counselling programmes for those that were HIV positive at the place of work. They said that it was also possible to go on for further studies to acquire diplomas or degrees that were relevant to the teaching profession especially in the case of sponsored studies.

High school respondents: All the 3 (i.e. 17%) respondents who said that pre-retirement education existed in the teaching service explained that it was possible to be sponsored for further studies and that in-service courses were in existence. Thirty-Six (i.e. 56%) high school respondents said there was no pre-retirement education in the teaching fraternity, and 15 (i.e. 48%) did not know whether or not pre-retirement education existed.

4.2.2 Findings from Key Informant Interviews

4.2.2.1 Future Search (FS): when asked about the nature of pre-retirement education/training, the respondent from Future Search said that the organisation provided various training programmes to all civil servants and not just teachers.

According to the Future Search brochure, the Future Search Project was established in 1993 as one of Government’s social safety nets under the auspices of the Public Service Management Division (PSMD). The project was seen as a long-term strategy of installing a system of providing outplacement services. However, the project was opened to those who were still in employment, retired, retrenched, in business, women and youths. The goal of the project is to impart knowledge and skills for positive mindset, self-employment, wealth creation and job creation in order to reduce poverty, unemployment and dependence syndrome (http://www.future-search.org).

Therefore, retiring teachers were also among the people who were targeted to benefit from the education programmes. The nature of pre-retirement education programmes encompassed:
i) training of trainers in government departments and ministries which was started in October 2002;

ii) HIV/AIDS awareness programmes which were incorporated in October 2004;

iii) training in Braille (introduced in October 2002);

iv) sign language Social/Business and Entrepreneurship Development Programme (EDP);

and

v) social and business counselling. The major objective of this programme was to prepare participants psychologically and build self confidence, assist participants discover themselves and motivate them to be positive towards their responsibilities. It also aimed at helping participants adapt to change, manage and appreciate the changing roles of employees to business owners through self employment (http://www.future-search.org).

The content of this programme included: building self confidence, motivation, concept of change and transition, psychosocial impact of the changing roles, spending versus investing and pitfalls and pros of entrepreneurship. It also encompassed learning about the behaviours of entrepreneurs, identifying the things to consider when beginning and expanding a business, key questions about business decisions, decision about interest in entrepreneurship and whether it suits you, advice on how to effectively handle finances, assets, family affairs, separation of personal/business funds and the impact of the HIV/AIDS pandemic.

4.2.2.2 Ministry of Education (MOE): a representative from the Ministry of Education indicated that the Ministry supported all teachers who had interest in professional development. However, priority was given to those who intended to pursue studies in Mathematics and Science subjects since the teacher attrition rate was higher in those subjects. Finally, he said that most teachers in general aspired for managerial courses.

4.2.2.3 Zambia Congress of Teacher Unions (ZCTU): a ZCTU representative stated that “as a union, we provide workers education to our members.” He said that the nature of education was mainly meant to equip employees with knowledge about their working environment, conditions of service, rights, and privileges.
4.3 Educational Aspirations of Retiring Basic and High School Teachers in Lusaka District

4.3.1 Findings from Retiring Teachers

Table 4.3.1: Pre-retirement/Current Educational Aspirations

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Current Educational Aspirations</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Basic school</td>
<td>51(85%)</td>
<td>9(15%)</td>
</tr>
<tr>
<td>High school</td>
<td>43(78%)</td>
<td>12(22%)</td>
</tr>
<tr>
<td>Totals</td>
<td>94(100%)</td>
<td>21(100%)</td>
</tr>
</tbody>
</table>

According to table 4.3.1, 51 (i.e. 85%) basic school respondents had educational aspirations whereas 9 (i.e. 15%) did not have any educational aspirations. Forty-three (78%) of high school respondents had educational aspirations whereas 12 (i.e. 22%) did not have educational aspirations.

Table 4.3.2: Existence of Pre-retirement Education in the Teaching Service

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Existence of Pre-Retirement Education in Teaching Service</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Basic school</td>
<td>15 (25%)</td>
<td>29 (48%)</td>
</tr>
<tr>
<td>High school</td>
<td>3 (5%)</td>
<td>37 (67%)</td>
</tr>
<tr>
<td>Total</td>
<td>18 (16%)</td>
<td>66 (57%)</td>
</tr>
</tbody>
</table>

Table 4.3.2 compares responses on the existence of pre-retirement education in the teaching service. Fifteen (i.e. 25%) basic school respondents indicated that post-retirement education existed in the teaching service whereas 29 (i.e. 48%) said it did not exist. Sixteen (i.e. 27%) said they did not have an idea about the issue. Note that 12 (i.e. 80%) basic school respondents could not explain the nature of pre-retirement education they claimed to exist.
In comparison, 3 (i.e. 5%) high school respondents indicated that pre-retirement education existed in the teaching service, 37 (i.e. 67%) refuted its existence while 15 (i.e. 27%) did not know anything about it.

**Table 4.3.3: Existence of Post-retirement Education in Teaching Service**

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Existence of Post-Retirement Education in Teaching Service</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Basic school</td>
<td>12 (20%)</td>
<td>30 (50%)</td>
</tr>
<tr>
<td>High school</td>
<td>1 (2%)</td>
<td>35 (63%)</td>
</tr>
<tr>
<td>Total</td>
<td>13 (11%)</td>
<td>65 (57%)</td>
</tr>
</tbody>
</table>

Table 4.3.3 compares responses on the existence of post-retirement education in the teaching service. Twelve (i.e. 20%) basic school respondents indicated that post-retirement education existed in the teaching service whereas 30 (i.e. 50%) said it did not exist; and 18 (i.e. 30%) were unsure about the issue.

Meanwhile, 1 (i.e. 2%) high school respondent indicated that post-retirement education existed in the teaching service, 35 (i.e. 63%) refuted its existence and 19 (i.e. 34%) did not know anything about it.
4.4 Teacher Turnover Rates of High and Basic School Teachers in Lusaka District

4.4.1 Findings from Retiring Teachers

Table 4.4.1: Monthly Income for both basic and high school respondents

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>KR500 – KR1000</td>
<td>0</td>
<td>0 %</td>
</tr>
<tr>
<td>KR1000 - KR2000</td>
<td>19</td>
<td>16.5%</td>
</tr>
<tr>
<td>KR2000 - KR4000</td>
<td>88</td>
<td>76.5%</td>
</tr>
<tr>
<td>KR4000 and above</td>
<td>8</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>115</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4.4.1 shows that none of the respondents received an income less than KR1000; 19 (i.e. 16.5%) were in the range of KR1000 and KR2000; 18 (i.e. 76.5%) received an income between KR2000 and KR4000; and 8 (i.e. 7%) received between KR4000 and above.

Table 4.4.2: Gross Salaries of high and basic school respondents

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Salaries</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic school</td>
<td>13 (21%)</td>
<td>44 (73%)</td>
<td>3 (5%)</td>
<td>60 (52%)</td>
</tr>
<tr>
<td>High school</td>
<td>6 (11%)</td>
<td>44 (80%)</td>
<td>5 (9%)</td>
<td>55 (48%)</td>
</tr>
<tr>
<td>Total</td>
<td>19 (16.5%)</td>
<td>88 (76.5%)</td>
<td>8 (7%)</td>
<td>115 (100%)</td>
</tr>
</tbody>
</table>

**Basic school respondents:** Thirteen basic school respondents received between KR1000 and KR2000; 44 (i.e. 73%) received between KR2000 and KR4000; and 3 (i.e. 5%) received KR 4000 and above.
High school respondents: Six high school respondents received between KR1000 and KR2000; 44 (i.e. 80%) received between KR2000 and KR4000; and 5 (i.e. 9%) received KR4000 and above.

4.4.3: Responses with regard to leaving the Teaching Service

<table>
<thead>
<tr>
<th>Intentions to Resign</th>
<th>Type of School</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic school</td>
<td>High school</td>
<td>Totals</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>32 (53%)</td>
<td>26 (47%)</td>
<td>58 (50%)</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>25 (42%)</td>
<td>29 (53%)</td>
<td>54 (47%)</td>
<td></td>
</tr>
<tr>
<td>Don't know</td>
<td>3 (5%)</td>
<td>0 (0%)</td>
<td>3 (3%)</td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>60 (52%)</td>
<td>55 (48%)</td>
<td>115 (100%)</td>
<td></td>
</tr>
</tbody>
</table>

Basic school respondents: Thirty-two respondents were contemplating to resign; 25 (i.e. 42%) did not intend to resign; and 3 (i.e. 5%) were in a dilemma.

High school respondents: Twenty-six respondents were contemplating to resign; 29 (i.e. 53%) did not intend to resign; and none of them was unsure.

4.4.2 Findings from Key Informant Interview (MOE)

Table 4.4.4: Teacher-Pupil Ratio

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Number of Teachers</th>
<th>Number of Pupils</th>
<th>Teacher Pupil Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic School</td>
<td>7,972</td>
<td>384,965</td>
<td>28.4</td>
</tr>
<tr>
<td>High School</td>
<td>2,642</td>
<td>44,657</td>
<td>23.7</td>
</tr>
<tr>
<td>Total</td>
<td>10,614</td>
<td>429,622</td>
<td>52.1</td>
</tr>
</tbody>
</table>

Table 4.4.4 compares numbers of teachers, number of pupils, and teacher pupil ratios. The Ministry of Education’s latest available statistics above show that there were 7,972 teachers against 384,965 pupils in basic schools. This represented a Teacher Pupil Ratio of 28.4. In high
schools, they were 2,642 teachers and 44,657 pupils. This represented a Teacher Pupil Ratio of 23.7.

Table 4.4.5: Teacher Attrition by Gender and Reasons for Leaving

<table>
<thead>
<tr>
<th>Reason</th>
<th>Basic School</th>
<th></th>
<th>High School</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Totals</td>
<td>Male</td>
</tr>
<tr>
<td>Non-teaching duties</td>
<td>143 (61%)</td>
<td>93 (39%)</td>
<td>236 (3%)</td>
<td>48 (76%)</td>
</tr>
<tr>
<td>Contract expired</td>
<td>360 (59%)</td>
<td>252 (41%)</td>
<td>612 (6%)</td>
<td>86 (57%)</td>
</tr>
<tr>
<td>Dismissed</td>
<td>263 (71%)</td>
<td>110 (29%)</td>
<td>373 (4%)</td>
<td>58 (83%)</td>
</tr>
<tr>
<td>Illness</td>
<td>148 (53%)</td>
<td>129 (47%)</td>
<td>277 (3%)</td>
<td>26 (49%)</td>
</tr>
<tr>
<td>Others</td>
<td>2483 (52%)</td>
<td>2279 (48%)</td>
<td>4762 (49%)</td>
<td>549 (62%)</td>
</tr>
<tr>
<td>Resigned</td>
<td>1252 (62%)</td>
<td>781 (38%)</td>
<td>2033 (21%)</td>
<td>166 (63%)</td>
</tr>
<tr>
<td>Retired</td>
<td>481(53%)</td>
<td>429 (47%)</td>
<td>910 (9%)</td>
<td>100 (69%)</td>
</tr>
<tr>
<td>Died</td>
<td>296 (58%)</td>
<td>214 (42%)</td>
<td>510 (5%)</td>
<td>70 (67%)</td>
</tr>
<tr>
<td>Totals</td>
<td>5426 (56%)</td>
<td>4287 (44%)</td>
<td>9713 (100%)</td>
<td>1103(64%)</td>
</tr>
</tbody>
</table>

Source: – 2009 Education Statistical Bulletin, MOE (NB: these were the available latest data on attrition by 2012)
Table 4.4.5 shows teacher attrition in basic and high schools by reason and gender. A total of 9713 basic school teachers left the teaching fraternity compared to 1736 high school teachers leaving.

**Reasons for Leaving**

**Basic school attrition:** out of the 9713 basic school teachers who left, 5426 (i.e. 56%) were male while 4287 (i.e. 44%) were female. 236 (i.e. 3%) teachers assumed non-teaching duties while 143 (i.e. 61%) of these were male and 93 (i.e. 39%) were female.

Contracts expired for 612 (i.e. 6%) basic school teachers. Three hundred and sixty (i.e. 59%) teachers out of 612 were male while 252 (i.e. 41%) were female.

Three hundred and seventy-three (i.e. 4%) basic school teachers were dismissed. Out of this number, 148 (i.e. 53%) were male while 129 (i.e. 47%) were female.

A total of 277 (i.e. 3%) basic school teachers left due to illnesses. Out of this number, 263 (i.e. 71%) were male while 110 (i.e. 29%) were female.

Two thousand and thirty-three (i.e. 21%) basic school teachers resigned from their positions. Out of this number, 1252 (i.e. 62%) were male while 781 (i.e. 38%) were female.

A total of 510 (i.e. 5%) basic school teachers died. Out of this number, 296 (i.e. 58%) were male while 214 (i.e. 42%) were female.

Four thousand seven-hundred and sixty-two (i.e. 49%) basic school teachers left teaching due to other reasons. Out of this number, 2483 (i.e. 52%) were male while 2279 (i.e. 48%) were female.

**High school attrition:**

Out of 1736 high school teachers who left teaching, 1103(i.e. 64%) were male while 633 (i.e. 36%) were female. 63 (i.e. 4%) teachers assumed non-teaching duties while 48 (i.e. 76%) of these were male and 15 (i.e. 24%) were female.
Contracts expired for 152 (i.e. 9%) high school teachers. 86 (i.e. 57%) teachers out of 152 were male while 66 (i.e. 43%) were female.

A total of 70 (i.e. 4%) high school teachers were dismissed. Out of this number, 58 (i.e. 83%) were male while 12 (i.e. 17%) were female.

Fifty three (i.e. 3%) high school teachers left due to illnesses. Out of this number, 26 (i.e. 49%) were male while 27 (i.e. 51%) were female.

A total of 262 (i.e. 15%) high school teachers resigned from their positions. Out of this number, 166 (i.e. 63%) were male while 96 (i.e. 37%) were female.

One hundred and four (i.e. 6%) high school teachers died. Out of this number, 70 (i.e. 67%) were male while 34 (i.e. 33%) were female.

A total of 888 (i.e. 51%) high school teachers left teaching due to other reasons. Out of this number, 549 (i.e. 62%) were male while 339 (i.e. 38%) were female.
Table 4.4.6: Number of Years of Teaching Service and Intentions to Resign

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Whether respondents had intentions to resign or not</th>
<th>Number of Years of Teaching Service</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1 - 10</td>
<td>11 - 20</td>
</tr>
<tr>
<td>Basic School</td>
<td>All respondents regardless of intentions to resign or not</td>
<td>4 (7%)</td>
<td>30 (50%)</td>
</tr>
<tr>
<td></td>
<td>Respondents with intentions to resign</td>
<td>1 (3%)</td>
<td>16 (50%)</td>
</tr>
<tr>
<td>High School</td>
<td>All respondents regardless of intentions to resign or not</td>
<td>1 (2%)</td>
<td>23 (42%)</td>
</tr>
<tr>
<td></td>
<td>Respondents with intentions to resign</td>
<td>0 (0%)</td>
<td>13 (50%)</td>
</tr>
<tr>
<td>Totals for both Basic and High Schools</td>
<td>Total respondents regardless of intentions to resign or not</td>
<td>5 (4%)</td>
<td>53 (47%)</td>
</tr>
<tr>
<td></td>
<td>Total respondents with intentions to resign</td>
<td>1 (3%)</td>
<td>29 (50%)</td>
</tr>
</tbody>
</table>
Table 4.4.6 shows a comparison of type of school (basic or high school) and number of years that respondents served in the teaching profession. 5 (i.e. 4%) respondents had served from 1 to 10 years, 53 (i.e. 47%) served from 11 to 20 years, 52 (i.e. 45%) served from 21 to 30 years, and 5 (i.e. 4%) served for 31 years or more, out of a total of 115 (i.e. 100%) respondents.

The totals for those with intentions to resign were as follows: One (i.e. 3%) for those who had served from 1 to 10 years; 29 (i.e. 50%) for those who served from 11 to 20 years; 26 (i.e. 45%) served from 21 to 30 years; and 2 (i.e. 6%) had served for more than 30 years (i.e. from 31 years and more).

**Basic school respondents:** Four (i.e. 7%) basic school respondents had served as teachers for a period ranging from 1 to 10 years, 30 (i.e. 50%) from 11 to 20 years, 23 (i.e. 38%) from 21 to 30 years, and 3 (i.e. 5%) had served from 31 years or more. Sixty (i.e. 52%) of the total number of respondents were from high schools.

Among those who had intentions to resign, 1 (i.e. 3%) served as a teacher for a period ranging from 1 to 10 years; 16 (i.e. 50%) served for a period ranging from 11 to 20 years; 13 (i.e. 41%); served for a period ranging from 21 to 30 years; and 2 (i.e. 6%) served for a period ranging from 31 or more.

**High school respondents:** One (i.e. 2%) high school respondent served for a period of 1 to 10 years, 23 (i.e. 42%) from 11 to 20 years, 29 (i.e. 53%) from 21 to 30 years, and 2 (i.e. 3%) between 31 years and above. 55 (i.e. 48%) of the total number respondents were from the high schools.

None of the high school respondents who had intentions to resign served for less than 11 years (i.e. from 1 – 10 years) and more than 30 years (i.e. 31 years and above) whereas 13 (i.e. 50%) of them served from 11 to 20 years; and another 13 (i.e. 50%) served for a period ranging from 21 to 30 years.
Table 4.4.7: Those with Intentions to Resign compared to their Perception of the Status of Teaching

<table>
<thead>
<tr>
<th>Intention to Resign</th>
<th>Type of school</th>
<th>Perceived Profession Status</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Basic school</td>
<td>high 15 (47%)</td>
<td>medium 16 (50%)</td>
</tr>
<tr>
<td>Yes</td>
<td>High school</td>
<td>high 4 (15%)</td>
<td>medium 3 (11%)</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>19 (32%)</td>
<td>19 (32%)</td>
</tr>
</tbody>
</table>

Table 4.4.7 shows comparison by perception of the status of the teaching profession and by intention to resign.

**Basic school respondents:** Fifteen (i.e. 47%) of those with intention to resign perceived the teaching profession to be of high status, 16 (i.e. 50%) considered it to be of medium status, and 1 (i.e. 3%) considered it to be of low status.

**High school respondents:** Four (i.e. 15%) of those with intention to resign perceived the teaching profession to be of high status, 3 (i.e. 11%) considered it be of medium status, and 20 (i.e. 74%) considered it to be of low status.
Table 4.4.8: Comparison by Teaching Subjects and Intention to Resign

<table>
<thead>
<tr>
<th>Intention to Resign</th>
<th>Teaching subject(s)</th>
<th>Technical Subjects (GMD, TD)</th>
<th>Other Subjects</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>English</td>
<td>Sciences</td>
<td>Mathematics</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Basic School</td>
<td>5 (16%)</td>
<td>7 (22%)</td>
<td>3 (9%)</td>
</tr>
<tr>
<td></td>
<td>High School</td>
<td>2 (7%)</td>
<td>8 (30%)</td>
<td>6 (22%)</td>
</tr>
<tr>
<td>Total</td>
<td>7 (12%)</td>
<td>15 (25%)</td>
<td>9 (15%)</td>
<td>14 (24%)</td>
</tr>
<tr>
<td>No</td>
<td>Basic School</td>
<td>6 (24%)</td>
<td>4 (16%)</td>
<td>2 (8%)</td>
</tr>
<tr>
<td></td>
<td>High School</td>
<td>8 (29%)</td>
<td>8 (29%)</td>
<td>1 (3%)</td>
</tr>
<tr>
<td>Total</td>
<td>14 (26%)</td>
<td>12 (23%)</td>
<td>3 (6%)</td>
<td>9 (17%)</td>
</tr>
<tr>
<td>Don’t know</td>
<td>Basic School</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
<td>1 (33%)</td>
</tr>
<tr>
<td></td>
<td>High School</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
</tr>
<tr>
<td>Total</td>
<td>0 (0%)</td>
<td>0 (0%)</td>
<td>1 (33%)</td>
<td>0 (0%)</td>
</tr>
</tbody>
</table>

Table 4.4.8 shows comparison of retiring teachers by teaching subjects and intention to resign. The total number of respondents who said they had intentions to resign was 59 (i.e. 100%). This represented 51% of the total number of respondents (115). Those who said they did not have intentions to resign were 53 (i.e. 100%). This represented 46% of the total number of respondents.
(115). Those who said they did not know were 3 (i.e. 100%). This represented 3% of the total number of respondents (115).

**Basic school respondents:** a total of 32 (i.e. 54%) basic school respondents had intentions to resign while 25 (i.e. 47%) had no intentions to resign, and 3 (i.e. 100%) were unsure whether or not to resign. Five (i.e. 16%) of those who had intentions to resign were teachers of English; 7 (i.e. 22%) were teachers of Environmental science; 3 (i.e. 9%) were teachers of mathematics; 6 (i.e. 19%) were teaching Technical subjects (for example, Technical Drawing); and 11 (i.e. 34%) were teachers of other subjects such as Civics, Geography, History, Religious Education, and Office Practice.

Among those who did not have intentions to resign, 6 (i.e. 24%) were teachers of English, 4 (i.e. 16%) were teachers of Environmental Science, 2 (i.e. 8%) were teachers of Mathematics, 6 (i.e. 24%) were teaching Technical subjects (for example, Technical Drawing); and 7 (i.e. 28%) were teachers of other subjects (for example: Civics, Geography, History, Religious Education, and Office Practice).

Among those who were not yet decided on whether to resign or not, none were teachers of English, Environmental Science or technical subjects (for instance, Technical Drawing). 1 (i.e. 33%) taught mathematics and 2 (i.e. 67%) taught other subjects (for example: civics, geography, history, religious education, and office practice).

**High school respondents:** a total of 27 (i.e. 46%) high school respondents had intentions to resign, 28 (i.e. 53%) had no intentions to resign, and none were unsure whether to resign or not. 2 (i.e. 7%) of those who had intentions to resign were teachers of English; 8 (i.e. 30%) were teachers of environmental science; 6 (i.e. 22%) were teachers of mathematics; 8 (i.e. 30%) were teaching technical subjects (for example, technical drawing); and 3 (i.e. 11%) were teachers of other subjects (for example: civics, geography, history, religious education, and office practice).

Among the high school respondents who did not have intentions to resign, 8 (i.e. 29%) were teachers of English, 8 (i.e. 29%) were teachers of environmental science, 1 (i.e. 3%) were teachers of mathematics, 3 (i.e. 10%) were teaching technical subjects (for example, technical
drawing); and 8 (i.e. 29%) were teachers of other subjects (for example: civics, geography, history, religious education, and office practice).

None of the high school respondents were unsure whether to resign or not. In other words, all the high school respondents either responded that they had intentions to resign or that they did not have intentions to resign.

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Status After Retirement</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Positively</td>
<td>Negatively</td>
<td>No Effect</td>
</tr>
<tr>
<td>Basic School</td>
<td>20 (33%)</td>
<td>26 (43%)</td>
<td>14 (24%)</td>
</tr>
<tr>
<td>High School</td>
<td>36 (65%)</td>
<td>6 (11%)</td>
<td>13 (24%)</td>
</tr>
<tr>
<td>Total</td>
<td>56 (49%)</td>
<td>32 (28%)</td>
<td>27 (23%)</td>
</tr>
</tbody>
</table>

Table 4.4.9 is a comparison of respondents’ perception of how their status as workers would be affected upon retirement. A total of 115 (i.e. 100%) responded to the question pertaining to their perception of how retirement would affect their status.

**Basic school respondents:** the total number of high school respondents was 60 (i.e. 52% of 115). 20 (i.e. 33%) basic school respondents were of the view that retirement would affect their status positively; 26 (i.e. 43%) were of the view that retirement would affect their status negatively; and 14 (i.e. 24%) explained that retirement would have no effect on their status.

**High school respondents:** the total number of high school respondents was 55 (i.e. 48% of 115). 36 (i.e. 65%) of high school respondents considered retirement to have a positive effect on them
when they retire; 6 (i.e. 11%) were of the view that retirement would affect their status negatively; and 13 (i.e. 24%) said retirement to have no effect on their status.

Table 4.4.10: Comparison by Age and Intention to Resign

<table>
<thead>
<tr>
<th>Intentions to Resign</th>
<th>Age (years)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>41-45</td>
<td>46-50</td>
</tr>
<tr>
<td>Yes</td>
<td>16 (57%)</td>
<td>9 (41%)</td>
</tr>
<tr>
<td>Basic school</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12 (43%)</td>
<td>13 (59%)</td>
</tr>
<tr>
<td>High school</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>28 (48%)</td>
<td>22 (37%)</td>
</tr>
</tbody>
</table>

Table 4.4.10 shows comparison between basic and high school respondents by age and intention to resign.

**Basic school respondents:**
16 (i.e. 57%) basic school respondents who had intentions to resign were in the age group 41-45 years, 9 (i.e. 41%) were aged 46-50 years; and 7 (i.e. 78%) were 51-55 years. A total of 32 (i.e. 54%) basic school respondents had intentions to resign.

**High school respondents:**
12 (i.e. 43%) high school respondents who had intentions to resign were aged 41-45 years, 13 (i.e. 59%) were aged 46-50 years and 2 (i.e. 22%) were aged 51-55 years. A total of 27 (i.e. 46%) high school respondents had intentions to resign. The following is a concise summary of the chapter.
4.5 Summary of chapter four

This chapter has given a picture of how vocational aspirations of retiring basic school teachers compare with those of retiring high school teachers. The Key informants gave varied views on the matter but the MOE and especially the respondents themselves were the ones who gave a clear picture of the nature of vocational aspirations they had and how they compared.

The educational aspirations and the nature of pre-retirement education in the teaching fraternity were also shown to be more academically inclined. This was indicated by the large number of respondents showing interest to go for further studies especially in basic schools (Table 4.3.1).

The comparison of teacher turnover rates between high and basic school retiring teachers in Lusaka District indicated that turnover was greater in basic schools than high schools. Gender did not influence intention to resign. Finally, it was also found that more high school teachers had higher salaries than basic school teachers. The next chapter discusses the findings presented in this chapter.
CHAPTER FIVE

DISCUSSION OF THE FINDINGS

5.0 Introduction

In this chapter, we discuss the findings of the study vis-à-vis the specific objectives of the study. The objectives of the study were to: compare the vocational aspirations of retiring teachers of high and basic schools in Lusaka District; compare the teacher turnover rates between retiring teachers of high and basic schools in Lusaka District; ascertain the nature of pre-retirement education in the teaching fraternity; and establish the educational aspirations of retiring basic and high school teachers in Lusaka District.

5.1 Comparison of the Vocational Aspirations of Retiring Teachers of Basic and High Schools in Lusaka District

Knowledge of current vocational aspirations of workers can be instrumental in understanding the nature of vocations aspired by employees (in this case retiring teachers) that would make them quit their current vocations. The first objective of the study was the quest to compare the vocational aspirations of retiring teachers of high and basic schools in Lusaka District.

First and foremost, it was found that there were more female retiring teachers than their male counterparts, regardless of type of school. Basic school female respondents constituted a total of 52 (i.e. 87%) and 8 (i.e. 13%) were male. High school female respondents were 20 (i.e. 36%) while 35 (i.e. 64%) were male respondents. This was an indication that female teachers were the majority in Zambian schools and the world at large (http://www.pbs.org/onlyateacher/development.html).

Generally speaking, children are more comfortable with female than male teachers because they are reminded of their mothers whenever disciplinary issues surface. They extend their motherly care to their pupils while imparting knowledge and exercising discipline. Consequently, female
teachers are believed to be better teachers for lower grades than their male counterparts. Note that in chapter two, it was stated that teaching at the rudimentary level was initially as good as a high-level domestic service, in which the teacher took over some of the child-caring responsibilities of the family. These responsibilities have continued to a large extent, to be a preserve of the females in most, if not all cultures (Encyclopedia Britannica, 2009).

The foregoing partly explains the greater number of female (i.e. 52 = 87%) than male (i.e. 8 = 13%) teachers teaching at the basic school level. It is therefore not a surprise that Table 4.1.2 further reveals that there were more male teachers at the high school level (where there were older pupils) than at the basic school level (where there were younger pupils). Teaching young children could hardly have been called a profession anywhere in the world prior to the 20th century. It was, instead, an art or a craft in which the relatively young and untrained women and few men who held most of the teaching positions were retained in the education system because they had been better than average pupils themselves. They had learned the art solely by observing and imitating their own teachers. Only university professors and possibly a few teachers of elite secondary schools would have merited being called members of a profession just like medical doctors, lawyers or priests. Even today, primary school teachers may accurately be described as semi-professionals in some countries. This has tended to have an implication on their conditions of service, especially those relating to salaries (Encyclopedia Britannica, 2009).

Therefore, the poor conditions of service at basic school level as compared to the high school level, accounted for the higher percentage of basic school respondents with intention to resign. Table 4.1.5 shows comparison by intentions to resign and gender. 32 (i.e. 53%) basic school respondents had intentions to resign. A staggering figure of 29 (i.e. 91%) females, as compared to only 3 (i.e. 9%) males, was already decided to resign. A total of 32 (i.e. 54%) basic school respondents had plans to resign. The opposite situation prevailed in relation to high school respondents where more male respondents 16 (i.e. 59%) had intended to resign than the female respondents (11, i.e. 41%). Here, the difference was so minimal and negligible thereby warranting an inference that gender does not influence the decision to quit the teaching profession.
Education level is also a vital factor to consider in discussing gender balance in the teaching corps. It was found to be a requirement for those who taught in high schools to have a minimum of first university degree. The gender disparities vis-à-vis education opportunities had not yet been equalized, though frantic efforts were made in this regard. Thus, fewer (i.e. 4=18%) women than men (i.e. 18=82%) had degrees (See Table 4.3.4).

Upon noticing the magnitude of learning activities and enthusiasm of learners, one retiring basic school teacher said “... to go to school is in fashion these days.” This statement was an emphasis she made in expressing her willingness to go for further studies so as to become a lecturer or trainer at a third level learning institution as soon as she secured an opportunity.

Getting a qualification is one thing, but getting the qualification which is directly relevant to the teaching profession is another. The Teaching Service Commission had been grappling with the issue of relevance of the qualifications teachers acquired vis-à-vis the current vocation as a prerequisite to their promotion. This was evidenced by the Teaching Service Commission’s realization that teachers needed sensitization on their terms and conditions of service under which they operated. This included some administrative procedures and vacancies that should be available after they have acquired higher academic and professional qualifications. The Commission noted that many teachers countrywide had shown keen interest in upgrading their academic qualifications in order to gain promotions and better salaries. It was also noted that in some places such as Mpongwe, there had been no promotion because teachers did not have degrees and because of this, teachers in the area started upgrading their qualifications so as to be promoted.

Unfortunately, some teachers used the chance to go to school without considering the contribution that the qualification to be acquired would bring to the performance of their current jobs. This had a ripple effect on their stay in the education sector. Table 4.4.5 shows that resignations were greater in basic (i.e. 2033 = 21%) than high schools (i.e. 262 =15%). Resignations, retirement, contract expiry and other (being married or cohabitating, being more dissatisfied with school administration and management, commuting from or living an increased distance from the nearest education office to the school and teaching in a larger
school as measured by total enrollment) were the leading causes of teacher attrition (Mulcahy-Dunn, et al., 2003).

Awareness of the ages of those who resigned or had intentions to resign was also critical in analyzing the motives behind such actions or intentions. It is vital to note that resignations or intentions to resign with very few years remaining prior to retirement did not make sense unless the reason was really pressing. This was because doing so could mean forfeiture of half of their pension benefits as was mentioned in chapter one and two.

Table 4.4.10 indicates that more (i.e. 16=57%) basic school respondents who had intentions to resign were in the age group 40-45 years as compared to their high school equivalents (i.e. 12=43%). Not surprising is the fact that the percentages of those who had intentions to resign and were in the age range of 40-45 years were greater than those for the other age groups regardless of level of school taught at. These had many years before retirement and could afford to embark on new and more lucrative careers despite losing half of their full terminal benefits.

More basic school respondents who had intentions to resign (i.e. 7=78%) were 51-55 years as compared to their high school counterparts (i.e. 2=22%); whereas more (i.e. 13=59%) high school respondents who intended to resign were aged 46-50 years as compared to their basic school counterparts (i.e. 9=41%).

This analysis is reinforced by information in Table 4.4.6 which shows a comparison of type of school (Basic or High school) and number of years that respondents served in the teaching profession. Among Basic school respondents who had intentions to resign on the one hand, 1 (i.e. 3%) served as a teacher for a period ranging from 1 to 10 years; 16 (i.e. 50%) served for a period ranging from 11 to 20 years; 13 (i.e. 41%); served for a period ranging from 21 to 30 years; and 2 (i.e. 6%) served for a period ranging from 31 or more.

On the other hand, 1 (i.e. 2%) high school respondent served for a period of 1 to 10 years, 23 (i.e. 42%) from 11 to 20 years, 29 (i.e. 53%) from 21 to 30 years, and 2 (i.e. 3%) between 31 years and above. 55 (i.e. 48%) of the total number respondents were from high schools.
None of the high school respondents who had intentions to resign served for less than 11 years (i.e. from 1 – 10 years) and more than 30 years (i.e. 31 years and above) whereas 13 (i.e. 50%) of them served from 11 to 20 years; and another 13 (i.e. 50%) served for a period ranging from 21 to 30 years.

Pre-retirement education endeavours of individuals have a direct influence on the type of vocations they are likely to aspire for. For instance, if an individual is pursuing an entrepreneurial qualification, it is logical to infer that he/she will be involved in entrepreneurship in one way or the other. Thus, the nature of pre-retirement education pursued by teachers is suggestive of their future decisions concerning their employment (that is, whether they will resign or undergo on-time retirement). It is in this vein that the third objective sought to ascertain the nature of pre-retirement education in the teaching fraternity. In fact, the study found an association between educational aspirations and vocational aspirations.

Table 4.1.3 is a comparison of type of school and pre-retirement vocational aspirations of the retiring teachers. The table response options emanated from the themes that were produced by a qualitative question. Those whose pre-retirement vocations were not in tandem with the needs or enhancement of the current employment were anticipated to have intentions to resign and would undergo career change.

Table 4.1.3 also indicates that more (i.e. 7=12%) basic school respondents were willing to excel through the echelons of the teaching profession upon furthering their education. Despite this being the case, the percentage is small. This can be attributed to the poor conditions of service associated with the profession as was alluded to in chapter two (http://www.pbs.org/onlyateacher/development.html).

However, only 1 (i.e. 2%) high school respondent was keen to excel through the echelons of the teaching profession through further education. This shows that high school teachers were more likely to leave the teaching profession than basic school teachers in general. When they quit, they were also unlikely to be involved in teaching related vocations as table 4.1.3 indicates that none of the respondents expressed interest to continue teaching.
Basic school respondents were more interested in entrepreneurship than high school respondents, that is 8 (i.e. 13%) and 5 (i.e. 9%) respectively. Those who were unsure had a higher possibility of continuing with teaching and a larger percentage emanated from high school respondents (i.e. 18=33%). This would become more probable if conditions of service were improved.

Table 4.1.3 further indicates that more retiring teachers at basic (i.e. 1=2%) than high schools (none) said they would continue teaching without consideration of furthering their education. It was not a surprise to see more basic school respondents looking forward to assuming parenting roles completely than high schools because high school respondents were more ambitious to pursue challenging professions. As for the basic school retiring teachers, they were more concerned about ensuring that their children and orphaned grandchildren completed their education successfully for a better future. In fact, they were interested to take up vocations that were related to their current vocation. That is why more of these respondents were interested in running their own schools than high school respondents. The school choices ranged from nursery schools to colleges. Meanwhile, fewer basic school teachers (i.e. 2=3%) looked forward to upgrade their teaching level from basic school to higher level institutions in order to become lecturers or trainers than high school teachers (i.e. 9=16%). This included those who aspired to teach in high schools.

Among the basic school respondents who had already decided which vocations to pursue upon quitting teaching, 10 (i.e. 16%) opted for management and development administration while 8 (i.e. 14%) were from high schools. Interestingly, management vocations were the most preferred by both basic and high school teachers among all the listed vocations. Only 1 (i.e. 2%) basic school retiring teacher opted to do farming after retirement as compared to 5 (i.e. 9%) teachers of high school. This may be attributed to the notion that farming is predominantly a male vocation especially from the vantage point of the urban setup. Further, it was also mentioned earlier that there were more male retiring teachers at the high school level due to the reasons discussed. Only 10 (i.e. 9%) respondents from both high and basic school aspired for a military vocation, social work or pastoring.

The potential retirees who fail to contemplate how retirement might be usually have difficulties to adjust to it. In this case, we can deduce that the 18 (i.e. 33%) undecided high school
respondents were unlikely going to find adjustment to retirement easy since they never envisaged
the vocations they might be occupied with while in retirement.

Comparison of the likely retirement adjustment patterns of basic and high school retiring
teachers shows on Table 4.1.3 that 14 (i.e. 23%) basic school respondents who were unsure of
their vocational aspirations were fewer than their high school counterparts who constituted a
total of 18 (i.e. 33%). Therefore, basic school retiring teachers were more likely to adjust easily
to retirement than high school retiring teachers despite having an inferior salary to that of their
high school counterparts.

This finding was at variance with, and thus proved wrong the contention by Stereib and
Sohneider (1971), that occupational background was strongly correlated to adjustment after
retirement. They contend that satisfaction in retirement is in most cases greater among
professionals than among non – professional occupations. The finding is an indication that
occupational background is one of the factors in determining suitable adjustment to retirement
but sound financial status is a major factor in determining financial adjustment and stability in
retirement.

According to the Encyclopedia Britannica (2009), basic education teachers are not professionals
but semi-professionals. It states:

*Only university professors and possibly a few teachers of elite secondary schools
would have merited being called members of a profession just like medical
doctors, lawyers, or priests. Even today, primary school teachers may accurately
be described as semiprofessionals in some countries ([http://www.pbs.org/onlyateacher/development.html](http://www.pbs.org/onlyateacher/development.html)).*

In this context, therefore, basic school retiring teachers (semi-professionals) are less likely to
have satisfaction in retirement as compared to secondary school teachers who are regarded more
of professionals than the former. Hendricks, et al (1981) confirm the relationship between
occupational background and adjustment after retirement by stating that workers in white collar
jobs expect fewer financial constraints. Further, Simpson (1972) observes that one vital
determinant of a person’s attitude and adjustment to retirement is the nature of work he performs.
He goes on to state that people in high prestige positions can have satisfactory retirement with
the caveat that they felt a sense of success or content with work from which they retired and if they had an opportunity to carry on with their former activities. Thus, those retiring teachers who aspire for teaching related vocations after retirement are better placed to have satisfactory retirement, though some teachers aspire for more prestigious or higher status professions.

In contradistinction, Busse and Pfeiffer (1972) argue that retirement should be easy for both people in high prestigious positions and those in low prestige positions. They added that both groups of workers show good adjustment to retirement if appropriate conditions for each of them are satisfied.

Table 4.4.7 shows the responses given on the perception of the status of the teaching cross-tabulated with intention to resign. More high school (i.e. 20=74%) respondents considered teaching to have a low status than basic school respondents (i.e. 1 = 3%). That is why they tend to aspire for other professions primarily due to attractive conditions of service and also due to the prestige associated with other vocations. The opposite was true among basic school teachers who considered teaching to have high status. This makes basic school teachers to be less ambitious for other professions considered to be of high status. They would rather go for any vocation related to teaching as long as it has the potential to improve their resource base.

Interestingly, among middle class workers (white collar and skilled) successful adjustment to retirement is dependent on factors less related to their vocation. Middle class jobs depended in general on social contracts which were not available in retirement. They do not have as much chances as do the high prestige workers to recapture in retirement, the feature of the work they were initially attracted to.

Similarly, Stockes and Maddox (1967) (as cited in Tembo, 1991) contend that professional men find retirement more appealing than anticipated, where as semi-skilled workers do not find it as attractive as expected. However, the early months or years are regarded a crisis for the professionals, but after a few years they recuperate. The reverse pattern is true for the non-professionals. Another point of comparison, notes Neuhaus and Neuhaus (1982), is that workers in high prestige occupations are less subjected to compulsory on-time retirement than other workers. This freedom, however, is brought by an equivalent degrading outcome on self-image upon retirement. This means that professionals have to come to terms with the idea of losing a status and this complicates adaptation to retirement even more.
In his study, Thompson (1972) did not find any association between vocational status and post-retirement adjustment. Similarly, this study did not find any association between vocational status and post-retirement adjustment; and between intention to resign and perception of one’s vocation as indicated in Table 4.4.7.

Indeed, most professional workers as mentioned above enjoy prestigious statuses and by implication they enjoy esteem or self – actualization needs according to Maslows’ Hierarchy of Needs. Since status may be degraded in most cases by virtue of ceasing to be a worker, some professional retired workers begin to seek substitutes for gainful employment in form of affectionate relations with people in general. They also seek for a place in other formal and social organizations or find solace in farming.

This may not be enough sometimes. The stages of adulthood development theory provide more practical explanation in such circumstances. It proposes appropriate adult counselling depending on the stage at which the adult may be. At the age of 55 years, an individual is considered to be at the third stage. Intricacy increases as we progress higher through the stages to a greater maturity. Thus, each stage has its own crisis. According to the stage theory, each crisis is followed by a period of relative serenity. Most adults’ concerns for which they seek counselling occur during periods of transition like from employment to retirement. Counsellors who recognise these transition points are better equipped to help adults gain insight into their present concerns. Adults who need counselling should therefore be viewed from a developmental perspective. Their challenges should be understood as having accumulated over many years or as having began to manifest due to what is currently obtaining (see theoretical framework in chapter one).

Table 4.1.4 shows a comparison of post-retirement vocational aspirations of basic and high school retiring teachers. The post-retirement vocational aspirations of the retiring teachers were not significantly different from their pre-retirement vocational aspirations. For instance, none of the high school respondents were willing to continue teaching after retirement as compared to basic school respondents even if a chance was to be given to them.
Regarding the question of the nature of vocational aspirations between basic and high school retiring teachers, the Ministry of Education (MOE) through one human resources officer said that the structure or establishment of the Ministry of Education did not have many opportunities for promotion. The only positions class teachers could aspire to be promoted to, were in management (heading or deputizing a school). Thus, most teachers’ vocational aspirations were tilted towards management even when they sought for employment in other fields.

Zambia Congress of Teacher Union (ZCTU) commented on the nature of vocational aspirations of basic and high school retiring teachers. One of the directors said that this was the beginning point in the process of understanding teacher attrition. The greater percentage of teachers who leave the profession do so because they have prior plans of changing careers. Rather, they leave because the conditions are unfavourable. Thus, teachers will aspire for vocations that they feel are more lucrative than teaching. Because it is an individual teacher’s perception, teachers are found in many professions ranging from economics, business administration, public administration, social work, adult education, and health. Few teachers however, go into law. In his view, management aspirations are more common.

5.2 Comparison of the Teacher Turnover Rates of High and Basic School Teachers in Lusaka District

The second objective of this study was to compare the teacher turnover rates of high and basic school teachers in Lusaka District. Generally speaking, turnover has been attributed to poor conditions of service in the teaching profession. Thus, it was imperative to analyse the salaries (which were the most significant among the conditions of service) of the two groups of teachers (i.e. high and basic school retiring teachers).

Table 4.4.1 shows that none of the respondents received an income less than KR1000. The majority received an income between KR2000 and KR4000 and only 8 (i.e. 7%) received KR4000 and above. This was an indication that teaching as a profession had not been well paying. Consequently, the status of the profession had also been rated low.

According to table 4.4.2, more basic school respondents received a salary between KR1000 and KR2000 than high school respondents, who in turn outnumbered their basic school counterparts in the categories of those who received between KR2000 - KR4000 and KR4000 and above.
These statistics indicated that most high school teachers had better salaries than basic school teachers. This accounted for a substantial percentage of cases of attrition besides natural causes, retirement and the selective contraction of teachers as alluded to below:

*Renewal of contracts and agreements for those above fifty-five (55) years of age shall be discouraged with the exception of areas where there is scarcity of skills. The re-engagement of such public officers shall be under the terms of a temporary contractual agreement (Teaching Service Commission, 2003: 6).*

A survey on six countries revealed that teachers’ salaries were generally low and below the poverty datum line or cost of living. Conditions of service were also poor and many schools did not have accommodation, or adequate accommodation for teachers. The situation was worse for unqualified teachers, most of whom, earned between 40% and 60% of the salary of the lowest paid qualified teacher. The low salaries and poor conditions of service have contributed to the high level of brain drain in countries like Zambia and to a general decline in the status of the teaching profession in many countries in the Sub-Saharan Region. As a result, teaching has become a stepping stone or a profession of last resort in many countries. For example, in Tanzania, some teachers have discouraged their own children from taking up teaching as a career. Thus, there was an urgent need to improve the teachers’ conditions of service in order to make the teaching profession more attractive (Education International, 2007).

The foregoing is in line with the findings in Table 4.4.3 that indicates that conditions of service constitute a major factor in the fight against teacher attrition. More basic school respondents (i.e. 32=53%) contemplated to resign than their high school counterparts (i.e. 26=47%). They were keen on improving their financial status in other professions even if most of them considered teaching as a high status profession as reflected in table 4.4.7. Other factors were also supposed to be considered such as teaching in larger schools or the teacher-pupil ratio.

Table 4.4.4 compares number of teachers, number of pupils, and thus the teacher pupil ratios. The Ministry of Education’s latest available statistics indicate that there were 7,972 teachers against 384,965 pupils in basic schools. This represented a Teacher Pupil Ratio of 28.4. In high schools, they were 2,642 teachers and 44,657 pupils. This represented a Teacher Pupil Ratio of 23.7. Therefore, the teacher pupil ratio was higher in basic schools than high schools. This could be another cause of greater intent for teachers to resign at basic school level than at high school.
level. The situation could be attributed to the structure of the Zambian education system that ejects more pupils at higher (i.e. high school and tertiary) levels than it retains. The opposite is true at lower levels (for instance, basic education).

The number of retiring teachers with intentions to resign gave an indication of the impending turnover among retiring teachers who aspired more to management related vocations but not necessarily away from the field of education. To a larger extent, the intentions to change vocations were determined by the prevailing poor conditions of service. A high school retiring teacher said: “… even if teaching was not the profession I initially wanted to join, I now do not care as long as it can put bread and butter on the table.” This was a sign that teachers who left the profession would not do so if conditions of service were ideal for them to adequately cater for more than just bread and butter.

As such, Duffrin (1999) directly attributed to working conditions as the reason for high turnover especially among those who left early, that is within five years of service in the profession (Borsuk, 2001). However, retiring teachers who were not advanced in age (i.e. at midlife transition stage of the stage theory of adult development) accounted for some turnover cases within the first five years. This is in tandem with the view held by Santiago (2001) that ageing teaching workforce and thus retirement, low salaries and demands for even more complex teaching abilities caused turnover. Anon (2002a) cited the main reasons for the drop in teacher numbers in South Africa as follows: government's financially-driven trimming of the teacher corps, retraining approximately 100 000 under-qualified teachers rather than recruiting new ones, a growing HIV/AIDS crisis in the teaching profession and natural attrition as teachers die, retire and leave the profession. These are clearly similar reasons Zambia is facing (Santiago, 2001).

However, this study has also proven that teacher shortage was not restricted to numbers but also to certain subject areas. Thus, the Education International (2007) as was mentioned in the background confirms that:

Problems of teacher supply ... are also related to specialised teachers in terms of subject matter. Generally, all the 6 countries have a shortage of mathematics and science teachers. However, the situation is somehow better in Kenya because the country has a training policy and incentives for mathematics and science teachers. The subjects mostly affected by
teacher shortages are: Sciences, Mathematics, Vocational and Technical subjects; and Information and Communication Technology (ICT) (p. 45).

Table 4.4.8 shows comparison of retiring teachers by teaching subjects and intention to resign. From that distribution, it is observable that more basic school teachers of English had intentions to resign as compared to the high school teachers who equally had intentions to resign.

However, there were more high school respondents (i.e. 8=30%) with intention to resign who taught science as compared to their basic school counterparts who were 7 (i.e. 22%). Similarly, there were also fewer teachers of mathematics (i.e. 3=9%) with intentions to resign at basic school level than at high school level (i.e. 6=22%). High school teachers of technical subjects (for example, technical drawing) who had intensions to resign exceeded 8 (i.e. 30%) their basic school equivalents who were 6 (i.e. 19%). Thus, high schools were more likely to experience attrition vis-à-vis teachers of mathematics and technical subjects whereas basic schools were likely to experience specific teaching area attrition in subjects that were categorised as other as shown in table 4.4.8. Thus, there were more basic school retiring teachers (i.e. 11=34%), who taught other subjects (for example: civics, geography, history, religious education, and office practice) with intentions to resign than the high school retiring teachers (i.e. 3=11%) who had intentions to resign and taught similar subjects. The number of years served by retiring teachers also determined the intension to resign regardless of the subjects they handled.

Table 4.4.6 shows a comparison of type of school (basic or high school) and number of years that respondents served in the teaching profession. There were more (i.e. 4=7%) basic school respondents who had served as teachers for a period ranging from 1 to 10 years than high school respondents (i.e. 1=2%). This shows that most respondents in the study (both basic and high) served for more than 10 years. Again, more (i.e. 30=50% and 3=5%) basic school respondents served from 11 to 20 years and from 31+ years respectively than high school respondents (i.e. 23=42% and 2=3% respectively).

The relative young age among basic school respondents was suggestive of the fact that they were more ambitious vis-à-vis vocational aspirations thereby justifying the greater number of this corps of teachers intending to resign as earlier alluded to. Nonetheless, more (i.e. 29=53%) high school respondents served from 21-30 years as compared to basic school respondents (i.e. 23=38%). An equal number, but greater percentage (i.e. 13=50%) of basic school respondents
served for a period ranging from 21-30 years as compared to their high school equivalents (i.e. 13=41%). In general, most respondents served for 21 to 30 years as teachers.

Among the basic school respondents who had intentions to resign, only 1 (i.e. 3%) served as a teacher for a period ranging from 1 – 10 years. However, none of the high school respondents who had intentions to resign served for less than 11 years (i.e. from 1 – 10 years) and more than 30 years (i.e. 31+ years). Nevertheless, 2 (i.e. 6%) basic school retiring teachers served for 31+ years.

An equal percentage of basic and high school respondents who had intentions to resign served for a period of 11-20 years (i.e. 16=50% and 13=50% respectively) served for a period ranging from 11 to 20 years. Thus, determining the nature of pre-retirement education could assist in realizing the prevailing interventions in minimizing attrition and fostering adjustment to retirement.

5.3 Ascertaining the Nature of Pre-Retirement Education in the Teaching Fraternity

The third objective of the study was to ascertain the nature of pre-retirement education in the teaching fraternity. “Pre-retirement education” referred to all educational activities that enhance the performance of a worker whether academic or any other. For instance, work place HIV counselling or training that prepares would be retirees for retirement.

The retiring teachers were asked whether they were aware of, or experienced any education programmes as described above. Table 4.3.2 indicates that, of the 15 (i.e. 25%) basic school retiring teachers who indicated that pre-retirement education existed in the teaching service, most of them (i.e. 12=80%) could not explain the nature of those pre-retirement education programmes. However, most basic school respondents (i.e. 29=48%) refuted the existence of such programmes. This meant that few basic school respondents experienced pre-retirement education.

3 (i.e. 5%) high school respondents mentioned that they had witnessed counselling programmes for those who were HIV positive at their work place. They said that it was also possible to go for
further studies to acquire diplomas or degrees that were relevant to the teaching profession especially in the case of sponsored studies.

All the high school respondents (i.e. 18=16%) who said that pre-retirement education existed in the teaching service explained that it was possible to be sponsored for further studies and that in-service courses were in existence. 37 (i.e. 67%) high school respondents said there was no pre-retirement education in the teaching fraternity related to preparation of workers for retirement but emphasized that sponsorship for further studies was there.

When interviewed, most (i.e. 96=83%) retiring teachers said that the unions also provided workers’ education which helped them fathom their conditions of service. Future Search was also cited for providing entrepreneurship training and psychosocial counselling and financial discipline. This was a vital component but many respondents were not conversant with what Future Search provided.

Key informants were also asked about the nature of pre-retirement education in the teaching service. Future Search mentioned that just like post-retirement training, pre-retirement education was provided to all civil servants and workers of private institutions who had to foot their own fees.

However, the Ministry of Education indicated that the Ministry supported all teachers who had the need for professional development. Priority was given to those who intended to pursue studies in Mathematics and Science subjects since attrition was mainly occurring in relation to teachers of those subjects. The respondent from MOE also said that the ministry had a variety of training programmes aimed at building the capacity of teachers such as in-service training, sponsorship for further studies and refresher courses, organization of seminars and workshops on the subjects of HIV/AIDS, climate change and many other developmental subjects. He said that the unions to which teachers were affiliated provided workers education to their membership.

Teaching Service Commission (TSC) expects the teachers to be equipped with the public service general orders and disciplinary code. Therefore, it expects training and education of teachers to be provided by the Ministry of Education.

Zambia Congress of Teacher Unions (ZCTU) subscribes to a number of conventions under the ILO charter, especially convention number 87. This deals with freedom of association for all
workers and protection of the right to organize. There is also convention number 98 which deals with the collective bargaining for Workers wages and Salaries and Conditions of service.

Other unions which are affiliates of Zambia Congress of Trade Unions (ZCTU) are invited to workshops and seminars through the same channel and not directly to the union concerned. Any member is capable of attending any training workshop from three main committees, district committee to provincial committee leaders. They are nominated by their respective union representatives at/ from the National office.

The respondent from Zambia Congress of Teacher Unions (ZCTU) said that as a union, they provided workers education to their members. Workers Education can also be understood as “… an attempt on the part of organized labour to educate its members under an educational system in which workers prescribe the course of instructions, select the teachers and in considerable measure furnish the finances” (Kakkar, 1975: 5).

The nature of education was mainly meant to equip their employees with knowledge about their working environment, conditions of service, rights, and privileges. The union also conducts research that is anticipated to enhance the welfare of their members as it also bargains for better conditions of service. The essence of the Workers’ education is that it should teach the workers to be dutiful and should inculcate in them a sense of duty and relevance. It is necessary for the working class to acquire the habit of gladly undertaking the tasks entrusted to it. This condition can be satisfied if the tasks correspond to the natural cravings of the workers. Any scheme of workers’ education should be directed primarily at equipping the worker with some sort of education which is given to those who study in the schools for long; it may be termed as an effort to ask a worker to prepare himself for a modified life in a better social order, (Kakkar, 1975).

5.4 Determining the Educational Aspirations of Retiring Basic and High School Teachers in Lusaka District

The education aspirations of individuals provide a clue of the nature of vocation (s) in which they might seek to involve themselves. Education could be provided before or after retirement.

As such, the fourth and final objective of the study was to determine the educational aspirations of retiring basic and high school teachers in Lusaka District. This was a prerequisite to the
comparison of educational aspirations, and thus vocational aspirations of retiring basic and high school teachers.

The nature of pre-retirement education was pre-dominantly academic, that is oriented towards obtaining professional qualifications and not workplace oriented. Workplace type of education equips workers in various knowledge areas such as HIV awareness, workers education, human rights and retirement as already alluded to above.

Table 4.3.1, indicates that 51 (i.e. 85%) basic school respondents had educational aspirations whereas 9 (i.e. 15%) did not have educational aspirations. Table 4.3.2 compares responses on the existence of pre-retirement education in the teaching service while table 4.3.3 compares responses on the existence of post-retirement education in the teaching service. More (i.e. 12=20%) basic school respondents than their high school colleague (i.e. 1=2%) indicated that post-retirement education existed in the teaching service. Knowledge of post-retirement education is a strong indicator of the nature of vocations that retiring teachers would aspire for after retirement.

Meanwhile, a larger number (i.e. 35=63%) of high school retiring teachers as compared to 30 (i.e. 50%) basic school retiring teachers said post-retirement education did not exist in the teaching fraternity. However, post-retirement education existed but was provided to non-civil servants at a cost at Future Search. On the one hand, table 4.1.4 shows that more basic school respondents (i.e. 1=2%) were interested in upgrading their education within the education system and none of the high school teachers showed interest. Thus, their education aspirations were mainly associated with their current vocation as teachers.

A greater number (i.e.12=20%) of basic school respondents indicated that post-retirement education existed in the teaching service as compared to high school respondents (i.e. 1=2%). This meant that more basic than high school retiring teachers understood programmes like those provided by Future Search as post-retirement education. Since a greater number (i.e. 65=57%) was recorded of those who did not think that post retirement education existed, we can infer that there is no post-retirement education meant specifically for teachers. This was in tandem with the response given by Future Search indicating that all civil servants were provided with training regardless of their professional background.
On the other hand, both basic and high school respondents aspired for training programmes that were management related whether within or outside the education system. By and large, it became apparent that whether a teacher taught at a basic or high school, his/her educational aspirations were related to the field of education in one way or the other. The difference was the level at which they aspired to practice education. This finding was in tandem with the finding by Boe, et al., (2008) who contended that:

Public school teachers who leave teaching employment are not necessarily lost to the profession of education….Based on the annual averages for all teachers ... about 58,000 (or 34%) of 173,000 total leavers assumed nonteaching positions in education, whereas only 13,000 became employed in non-education occupations. Obviously, massive numbers of public school leavers did not secure better employment opportunities in vocations outside of education. Of the remaining leavers, 41,000 were engaged primarily in homemaking and child care, whereas another 18,000 were retired (many fewer than the 47,000 who gave retirement as the main reason for leaving ... (P. 17).

By and large, the educational aspirations of teachers retained them in the field of education although a few left completely. A greater percentage of those who left the field completely represented high school retiring teachers. This appears to be the trend for all teachers in general owing to the findings in this study and that of Boe, et al., (2008).

5.5 Summary of Chapter Five

Chapter Five has provided an overview of the findings of the study. It discussed the findings regarding the educational aspirations of retiring basic and high school teachers in Lusaka District; it ascertained the nature of pre-retirement education in the teaching fraternity; comparisons of the teacher turnover rates between retiring teachers of High and Basic Schools in Lusaka District and also discussed the findings pertaining to the comparison of the vocational aspirations of retiring teachers of high and basic schools in Lusaka District.

The next and final chapter of this dissertation gives a synoptic view of the study. It highlights the major findings of the study and gives recommendations based on the findings.
CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter is an inference to the study. It will provide conclusive remarks that are anticipated to be given attention. This will be done through the recommendations to be listed after the concluding remarks.

6.1 Conclusion

This study compared the vocational aspirations of retiring teachers of basic and high schools in Lusaka District. Among the major findings, it was found that gender did not influence the decision to quit the teaching profession. It was also found that teacher attrition among retiring teachers affects the high school level more than basic school level in general. Table 4.4.5 shows teacher attrition in basic and high schools by reason and gender. A total of 9,713 basic school teachers left the teaching fraternity compared to 1,736 high school teachers leaving. The basic school respondents who had intentions to resign constituted the largest number among the causes of attrition. This was in tandem with the statistics from the MOE which showed that the largest number of those who left the education system was the result resignations and other un-named reasons at both basic and high school levels.

Some teachers who resigned joined the mainstream public service while others went to teach in private schools. However, retiring teachers of basic schools were more likely to leave the teaching profession than their high school counterparts as evidenced by the findings in Table 4.1.5 which compares intentions to resign and gender. 32 (i.e. 53%) basic school respondents had intentions to resign. A staggering figure of 29 (i.e. 91%) female teachers, as compared to only 3 (i.e. 9%) male teachers, had already decided to resign. A total of 32 (i.e. 54%) basic school respondents had plans to resign.

This shows, inter alia, that teacher attrition due to resignation was rampant in Lusaka District and consequently in Zambia. This was greater among the basic school retiring teachers. This state of affairs was detrimental to Zambia's education sector goals that focused on increasing the
quality and quantity of basic education through the pivotal role of teachers in this challenge. The teacher management process continued to be an integral part of the development of the education sector owing to its rapid expansion and increasing demands on teachers (Mulcahy-Dunn, et al., 2003).

Therefore, increasing support for beginning teachers, improving teacher salary, increasing teachers’ influence in school decision making, and reduction of student discipline problems could go a long way in reducing teacher turnover and attrition. However, while he considers each to be very imperative, Ingersoll (2002) acknowledged that increasing teacher’s salaries could be a daunting task for many reasons. Of the reasons he presented, consideration for the idea of increasing the retirement age was not given. This could be because he originated from a region where the retirement age was already high. Apparently, this appears to be an obvious option for Zambia coupled with the idea of abolishing the retirement age that was adopted by one sub-committee in the Zambian constitution making process in 2013.

Zambia does not have adequate numbers of teachers in schools (evidenced by high pupil-teacher ratios) yet there are so many qualified teachers roaming the streets. One of the major constraints in the quest to significantly increase the teacher stock has been attributed to budgetary considerations and agreements reached with international financial institutions. Teacher shortages seem to be more acute in remote rural areas. The country has a shortage of mathematics and science teachers just like many other countries in Africa. This was caused by the failure by a substantial number of new graduates with such qualifications to continue even when they find more attractive opportunities outside the system. This situation has aggrandized the importance of the veteran teachers who have similar qualifications despite the findings of this study indicating that basic school retiring teachers were more likely to leave the sector than high school retiring teachers. This has been attributed to poor conditions of service. A sizable percentage of high school retiring teachers also indicated immense willingness to resign but the reasons for this transcend poor salaries. Instead, they include the need for self aggrandizement, prestige, and esteem needs. Adults begin to feel they have to develop and to be the best they can be as they approach the middle age. Around this stage in life, the adage ‘life begins at forty’ becomes more manifest, hence they look out for avenues of self development such as promotion, social status and financial stability.
As age advances, people expect to develop in many facets of their lives. This becomes more prominent in working adults who usually work immaculately to give themselves a chance for promotions. If promotion is not forth coming, they enter into a crisis which leads to frustration and consequently they decide to look for opportunities elsewhere. It is wrong to think that ageing persons or workers do not have ambitions for employment even after retirement. Those who treasured their teaching profession and believed that it was of high status were anticipated to continue teaching until retirement. The study also revealed that more (i.e. 15=47%) basic school teachers who preferred to continue teaching also considered teaching to be of high status as compared to high school teachers (table 4.4.7). Thus, positive perception of one’s profession (basic school respondents in this case) was correlated to one’s stay in that profession (education sector).

Table 4.4.7 shows the responses given on the perception of the status of the teaching profession. More (i.e. 15=47%) basic school respondents among those with intentions to resign perceived the teaching profession to be of high status than high school respondents (i.e. 4=15%). Similarly, more (i.e. 16=50%) basic school respondents among those with intentions to resign considered teaching be of medium status than their high school colleagues (i.e. 3=11%). However, basic school respondents who had intentions to resign were fewer (i.e. 1=3%) among those who considered teaching to be of low status as compared to their high school equivalents (i.e. 20=74%) considered it to be of low status. In Zambia, teaching is now a full-fledged profession but without a professional code of ethics. This partly compromises the high status bestowed on it by the basic school teaching corps.

The key informant interviewee from the Ministry of Education confirmed this by stating that the profession was among those with high status but it had been let down by, inter alia, poor conditions of service in most Third World countries. The aspect of prestige can only be apparent when teachers are able to lead prestigious lives to be necessitated by comfortable remuneration.

Furthermore, this study has proven that teacher shortage was not restricted to numbers but also to some subject areas. Table 4.4.10 shows comparison of retiring teachers by teaching subjects and intentions to resign. The total number of respondents who said they had intentions to resign was 59 (i.e. 100%). This represented 51% of the total number of respondents (115). The total number
of respondents who said they did not have intentions to resign was 53 (i.e. 100%). This represented 46% of the total number of respondents (115). The total number of respondents who said “I don’t know” was 3 (i.e. 100%). This represented 3% of the total number of respondents (115). From this distribution, it is observable that more basic school teachers of English, 5 (i.e. 16%) had intentions to resign as compared to 2 (i.e. 7%) of high school teachers who equally had intentions to resign. However, there were more (i.e. 8=30%) high school science teachers intending to resign as compared to of their basic school counterparts (i.e. 7=22%).

There were fewer (i.e. 3=9%) teachers of mathematics intending to resign at basic school level than their equivalents at high school level (i.e. 6=22%). Nevertheless, there were more (i.e. 8=30%) high school teachers of technical subjects (for example, technical drawing) who intended to resign than their basic school counterparts (i.e. 6=19%) with intentions to resign and equally teaching the same subjects. Similarly, more (i.e. 11=34%) basic school retiring teachers who taught other subjects (for example: civics, geography, history, religious education, and office practice) had intentions to resign than their high school colleagues who had intentions to resign and teaching the same subjects.

Of those who were not yet decided on whether to resign or not, none were teachers of English, environmental science or technical subjects (for example, technical drawing); 1 (i.e. 33%) taught mathematics and 2 (i.e. 67%) taught other subjects (for example: civics, geography, history, religious education, and office practice). None of the high school respondents were unsure on whether to resign or not (i.e. none responded “I don’t know”). In other words, all the high school respondents either responded that they had intentions to resign or that they did not have intentions to resign.

In summary, high schools were more likely going to lose retiring teachers of technical subjects (for example, technical drawing), science, and mathematics while basic schools were more likely going to lose retiring teachers of “other” subjects (i.e. civics, geography, history, religious education, and office practice) and English. Basic school teachers were keen on improving their financial status even if most of them considered teaching a high status profession as reflected in tables 4.4.8 and 4.4.9.
The foregoing confirms that there was a “… critical shortage of teaching staff at various levels of our institutions of learning in general and critical subject areas … [partly] due to … unpredictable deployment policy dictated to conditionalities arrived at … [by the] World Bank and International Monetary Fund” (Mwaba, 2005: 45).

We can therefore agree with the apt words of Xaba (2003) that the effects of teacher turnover necessitate their management thereof. A number of measures have been taken to address teacher turnover in various countries. He noted that among others, aggressive recruitment drives, lowering standards for entry into teaching, provision of allowances as incentives have been employed. However, the measures appeared to address only the attraction of people into teaching. Thus, a holistic approach is needed to manage teacher turnover effectively in general and specifically to deal with factors that deplete the number of experienced teachers. This has to address critical sources of turnover, namely, organisational characteristics in the light of the reasons given whether at the high school or basic school levels.

The Zambian government had been making strides to improve the school system. For the high school education sub-sector, the major areas of focus in the Ministry of Education Sector Plan (MoESP) 2003-2007 had been: a comprehensive sub-sector review, to be carried out in 2003; a review of the curriculum aimed at strengthening the linkages between high schools, skills training centres under TEVETA and higher education institutions; increased access; and enhanced equity (MOE, 2007).

The above focus should be understood in the context of the neglect of the high school sub-sector since the 1970s. The necessary prioritisation of the basic education sub-sector, particularly under BESSIP from 1999 to 2002, brought about an even greater necessity for expanding high school enrolment, given the importance of high school education for self-employment and economic growth, which are necessary ingredients for poverty reduction. This meant greater attention was needed to the retention of teachers at high school level. In the Zambian education system, teacher attrition due to deaths, resignations and retirement had been on the rise for a long time.
Basic school retiring teachers were more likely to adjust easily to retirement than high school retiring teachers despite having an inferior salary to that of their high school counterparts. This finding is at variance with, and thus proves wrong the contention by Stereib and Sohneider (1971), that occupational background is strongly correlated to adjustment after retirement. They contend that satisfaction in retirement is in most cases greater among professionals than among non–professional occupations. The finding is an indication that occupational background is one of the factors in determining suitable adjustment to retirement but sound financial status is a major factor in determining financial adjustment and stability in retirement.

This also means that the retiring teachers will be ready to experience on-time retirement and will seek longer employment contracts. Improvement of the conditions of service is still the prerequisite to this. However, the status quo means that retirement will continue to be one of the major forms of turnover in Zambia. One is left wondering why the teachers’ contracts are not made longer. This implies revising the retirement age for teachers. It is apparent that most teachers retire at a time when they have developed mastery of their work and if only conditions favoured them, they would rather continue working as teachers.

One positive development has surfaced in the wake of the decision to recruit retired teachers by the ministry of education to cushion the shortage of staff country wide. In an interview, Ministry of Education acting chief human resources management officer said the country was in dire need of teachers. He noted that:

As a country we still need more teachers because teachers training colleges have failed to meet the 5,000 net recruitment that we have put as our target. So in order to meet the net recruitment, we have decided to recruit retired teachers on a three-year contract. We think this will cushion the shortage of teachers in the country, (http://www.postzambia.com/post-view_articles.php?; and Chaponda, 2013).

He said the Ministry had written Cabinet office and was waiting for a response before the ministry could go ahead with recruiting retired teachers. Meanwhile, the MOE stated the requirements to be met by the applicants. The retired teachers to be recruited should have served as ordinary teachers and not in management (head teachers or deputy head teachers). The Teaching Service Commission had also recommended that the retired teachers to be recruited
should be below 65 years. This means that the retiree should not have exceeded 10 years in retirement. By implication, 65 years appears to be a suitable proposal as teacher retirement age. This was also proposed for all civil servants by the government in October 2011.

Government said it was illogical that people in the civil service are retired when they still have strength to serve the country. The president said that it was imprudent to see senior civil servants continue to serve on contracts despite having retired at the age of 55 years. The proposal has remained under debate since that time (http://www.postzambia.com/post-view_articles.php?).

Views opposing the proposal have been many, emanating from a cross-section of society. These included the Zambia Congress of Trade Unions (ZCTU) and some opposition political parties. ZCTU cited the low life-expectancy (52 years in 2009 and 47.3 in 2011) as a factor that had to be seriously considered in deciding the retirement age (CSO, 2009; UNDP, 2011). Some opposition political parties claimed that employment opportunities would be reduced for the youths thereby resulting in brain drain.

However, many professions such as medicine and law are such that the older professionals become more valuable as they reach their third and fourth ages. This is mainly because the older the employee, the better and more experienced they become. Despite this fact, most teachers in Zambia aspire for and move to management positions abandoning the classroom. They intend to do so as quickly as possible bearing in mind that retirement is in the offing. For instance, serving for 20 years already places them in the category of retiring teachers assuming that they all joined the teaching service at an average age of 25 years. If the teacher fails to get to management, even late in his/her service, he/she resigns in order to fulfill his/her managerial aspirations in private vocations.

It might be apparent that longer contracts may be a hindrance to employment creation in the sense that the young teachers are also waiting for their opportunities to enter the system as older workers retire. However, employment opportunities present themselves in different ways. For example, attrition due to death, brain drain and retirement which still comes even when it is delayed by longer contracts.
The Zambian government has a provision of contracting the retired public servants when their skills are needed. This was not common in the teaching fraternity partly because of the SAP conditionalities that restricted the Zambian Government from employing new civil servants, let alone reinstating the retired ones. This situation contributed greatly to the current teacher shortage.

6.2 Recommendations

The study recommended the following:

i. the Ministry of Education, Science and Vocational Training is implored to reorganize the unprogressive career structure with attractive promotion prospects for teachers;

ii. Government and its partners (e.g. unions) to formulate or refine pre-retirement counselling (aimed at preparing retiring teachers for the inevitable retirement at whatever age as the case may be) and education programmes in government institutions or schools to re-orient and prepare workers for the inevitable exit from the system through retirement.

iii. Future research was implored to unearth information that would provide a possible framework for the understanding and eventual control of some of the problems associated with retirement;

iv. Government to increase the mandatory retirement age to 60 years while 55 years should be the minimum optional retirement age in the public service especially for the teaching service. This is because the mastery of practice manifests itself when teachers reach their ‘third and fourth’ ages;

v. the Ministry of Education should systematically reintegrate willing retired teachers into the system by annually employing them;

vi. government should employ all unemployed qualified teachers since the teacher shortages are obvious;

vii. Government to improve the conditions of service of teachers especially basic school teachers; and

viii. The Ministry of Education, Science and Vocational Training to introduce a code of practice for teaching in order to improve performance and raise the status of the profession.
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http://www.demographics.com (12/05/12)

http://www.ibe.unesco.org/ (03/09/12)

http://www.pbs.org/onlyateacher/development.html (03/09/12)

http://www.ship.edu/~cgboeree/maslow.html (26/10/12)

QUESTIONNAIRE FOR RETIRING TEACHERS [BASIC SCHOOLS]

Dear Respondent,

The researcher is a post graduate student at the University of Zambia, undertaking a comparative study of vocational aspirations of retiring teachers of high and basic schools in Lusaka District. You are requested to take part in this exercise by completing this questionnaire which will take about 10 minutes of your valuable time. The information you will provide shall be strictly used for academic purposes and will be kept confidential at all times.

Confidentiality: The degree of confidentiality encompasses academicians who may be interested to improve the quality of this study. Fellow researchers and research supervisors may review or have access to the research records but anonymity and confidentiality will be upheld at all times.

Beneficence: The participants are expected to benefit from the research by way of government and other stakeholders in the private sector strengthening existing programmes while developing new and more appropriate policies and programs for the retiring teachers using the results of this study. These programs are likely inclusive of pre and post retirement education and post retirement vocation opportunities as is the case in other parts of the developed world like Europe.

Guide:

1. Please answer questions below as honestly as possible.

2. You do not need to write your name on the questionnaire.

3. Tick where necessary and write in the spaces provided for the questions which require brief explanations.
A. Type of school
   i) basic school [1] [ ]  ii) high school [2] [ ]

1. Age
   a) 41-45 [1] [ ]  c) 51-55 [3] [ ]
   b) 46-50 [2] [ ]  d) 56-60 [4] [ ]

2. Sex
   F [1] [ ]
   M [2] [ ]

3. What is your marital status
   a) Single [1] [ ]  c) Divorced [3] [ ]  e) Separated [5] [ ]
   b) Married [2] [ ]  d) Widowed [4] [ ]

4. What is your average monthly income?
   a) K 500,000 – K1000, 000 [1] [ ]
   b) K1000, 000 – K2000, 000 [2] [ ]
   c) K2000, 000 – K4000, 000 [3] [ ]
   d) K4000, 000 and above [4] [ ]

5. How many children do you have? …………………

6. How many years have you spent in education? (state your highest professional qualification) …………………
   Certificate [1] [ ]  c) Bachelors’ Degree [3] [ ]  e) PHD/professor [5] [ ]
   Diploma [2] [ ]  d) Masters Degree [4] [ ]

7. How long have you served as a teacher? …………………

8. What other types of vocation/career have you pursued before the current one?
   ………………………………………………………………………………………………………

9. Do you have educational aspirations?
   a) Yes [1] [ ]
   b) No [2] [ ]
10. If your answer in question (9) is yes, shed light on the nature of your educational aspirations


11. What are your vocational aspirations before retirement?


12. What are your vocational aspirations after retirement?


13. Is there pre-retirement education in the teaching profession?
   a) Yes [1] 
   b) No [2] 
   c) Don’t know [3]

14. If your answer in question (13) is yes, briefly explain some of the pre-retirement education programs you know of in the teaching profession


15. Is there Post-retirement education in the teaching profession?
   a) Yes [1] 
   b) No [2] 
   c) Don’t know [3]

16. If your answer in question (15) is yes, explain some of the post-retirement education programmes in the teaching profession


17. Do you have plans of resigning?
   a) Yes [1] 
   b) No [2] 
   c) Don’t know [3]

18. If your answer in question (17) above is yes, why do you want to resign?


- 3 -
19. How do you rate your status as a teacher?
   a) High [1] □
   b) Medium [2] □
   c) Low [3] □

20. How do you think retirement will affect your status in society?
   a) Positively [1] □
   b) Negatively [2] □
   c) No effect [3] □

21. What subjects do you teach?
   a) English [1] □
   b) Science (Chemistry, Physics, Biology, Environmental Science, etc) [2] □
   c) Mathematics, Pure Mathematics [3] □
   d) Technical (Geometrical Drawing, Technical Drawing, etc) [4] □
   e) Other subjects [5] □

We have come to the end of the questionnaire. Thank you so much for participating.

In case you need to inquire on any issue regarding this research, feel free to contact the researcher using the following details:

Name: Rodrick Chongo
Address: C/o UNZA, School of Education, Ridgeway Campus, P.O. Box 32379, Lusaka.
Phone number: +260 977/967-582-150
Appendix B

UNSTRUCTURED INTERVIEW GUIDE FOR THE RETIRING TEACHERS

1. Age ____________
2. What level of education have you attained? (probe in terms of number of years spent in education)
3. What is your average income per month?
4. What other careers have you had if any before joining teaching profession?
5. When do you intend to retire?
6. What are your post retirement educational aspirations?
7. What are your post retirement vocational aspirations?
8. What is the nature of pre-retirement education in the teaching profession if any?
9. What is the nature of post-retirement education in the teaching profession?
10. Do you think the current retirement age is ideal for teachers in Zambia?
11. What other programmes of study have you studied?

The end
Appendix C

UNSTRUCTURED INTERVIEW GUIDE FOR FUTURE SEARCH INTERVIEW

1. Name and position________________________________________________________
2. What is the mandate of your organization?
3. What sort of programs does your organization provide?
4. Who prepares the curriculum for your programs?
5. What is the duration of the programs?
6. How do you assess the learners?
7. How do you charge for participation?
8. Do you give certification for successful completion?
9. Are there any pre and post retirement programs your organization provides for teachers?
10. What other organizations do you network with, in your work?
11. What policy or policies support your work?
12. What are the requirements for participation in your programs? Probe (if any age limitations).
13. Is the current retirement age ideal for teachers?
14. What is your organization doing to help retain teachers within Zambia and within their teaching profession?
Appendix D

UNSTRUCTURED INTERVIEW GUIDE FOR PUBLIC SERVICE PENSIONS FUND

1. Name and position

2. What is the mandate of your organization?

3. What sort of services does your organization provide for retirees?

4. Are there any pre and post retirement programs your organization provides for teachers?

5. What other organizations do you network with, in your work?

6. What policy or policies support your work?

7. How long does it take for retirement packages to be given to the owners?

8. What do you think about the ideal of the current retirement age for teachers?

9. Do most teachers experience on-time retirement or early retirement?

10. What is your organization doing to help retain teachers within Zambia and within their profession?
Appendix E

UNSTRUCTURED INTERVIEW GUIDE FOR THE MINISTRY OF EDUCATION

1. Name and position ________________________________________________

2. Are there any pre and post retirement programs your organization provides for teacher?

3. Do you sponsor such programs if any?

4. Do you have an idea as to the nature of vocational aspirations of retiring teachers?

5. Which group of teachers between high school and basic school resign more than the other? Probe (why this is the case).

6. Do you think the current retirement age is ideal for teachers in Zambia?

7. What is the current rate of teacher turnover and what is the Ministry doing do reduce it?

8. What is your organization doing to help retain teachers within Zambia and within their profession?

   The end

Appendix F

UNSTRUCTURED INTERVIEW GUIDE FOR THE ZAMBIA CONGRESS OF TRADE UNIONS

9. Position ______________________________________________________

10. Are there any pre and post retirement programs your organization provides for teacher?

11. Do you sponsor such programs if any?

12. Do you have an idea as to the nature of vocational aspirations of retiring teachers?

13. Which group of teachers between high school and basic school resign more than the other? Probe (why this is the case).

14. Do you think the current retirement age is ideal for teachers in Zambia?

15. What is your organization doing to help retain teachers within Zambia and within their profession?

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## Appendix G: BUDGET 2012/2013

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## Appendix H: ACTIVITY SCHEDULE – 2012/2013

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Appendix I

THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES
SCHOOL OF EDUCATION
DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

Letter of consent

Dear Respondent,

A ‘Comparative Study of Vocational Aspirations between retiring Teachers of Secondary and Basic Schools in Lusaka District’ is being conducted. The researcher is a post graduate student at the University of Zambia. The purpose of this study is to determine and compare the vocational aspirations of retiring teachers of high and basic schools. Participating schools include: Kabulonga High School, Munali Boys High School, Kamwala High School, Munali Girls High School, David Kaunda High School, Kamulanga High School, Matero Boys High School, Matero Girls High School, and Roma Girls High School. Basic schools will include: Chainda Basic School, Mumana Basic School, Vera Chiluba Basic School, Kalingalinga Basic School, Ng'ombe Basic School, Tunduya Basic School, and Kaunda Square Basic School.

You are requested to take part in this exercise by completing a questionnaire or participating in an interview (in case of Key Informants) which will take about 10 minutes of your valuable time. The information you will provide shall be strictly used for academic purposes and will be kept confidential at all times.

The population of the study is comprised of secondary school teachers and Basic school teachers who are about to undergo normal retirement (retirement by virtue of attaining the retirement age of 55 years) and representatives of Public Service Pensions Fund Board, Future Search, and the Ministry of Education. The study is focusing on retiring teachers in order to assist them do their work better as they prepare for retirement.

Procedure: Semi-structured questionnaires are being distributed to retiring teachers for them to tick and fill. Three Key Informant Interviews will be conducted with one representative of each of the following institutions: Pensions Board, Future Search, and the Ministry of Education. The researcher will conduct these key informant interviews which will be unstructured. During the key informant interviews, the researcher will take notes and a voice recorder will be used with the consent of the respondent.

There are no foreseeable risks in this study. Therefore, would be participants are expected to voluntarily and freely participate. You are free to withdraw from the study at any time. You may also avoid questions that you will find uncomfortable to answer.

Confidentiality: The degree of confidentiality encompasses academicians who may be interested to improve the quality of this study. Fellow researchers and research supervisors may review or have access to the research records but anonymity and confidentiality will be upheld at all times.

Beneficence: The participants are expected to benefit from the research by way of government and other stakeholders in the private sector strengthening existing programmes while developing new and more appropriate policies and programs for the retiring teachers using the results of this study. These programs are likely going to include pre and post retirement education and post retirement vocation opportunities as is the case in other parts of the developed world like Europe.

Feel free to contact the researcher using the details below in case of any clarifications needed in relation to this study.

Please sign below prior to your participation in this study to indicate your generous acceptance. Thank you so much.
Contact details

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