

Challenges of the New Retirement Age for Teachers in Selected Government Primary Schools of Sioma District, Western Zambia

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Abstract: The focus of this study was to investigate challenges of the New Retirement Age for teachers in selected government primary schools of Sioma District of Western Zambia. The study evoked qualitative approach using descriptive research design. A sample of 32 participants comprising twenty-four class teachers and eight school managers was purposefully and conveniently drawn from four government primary schools in Sioma District.

Data were collected through questionnaires as well as interview guides. Analysis of data was done thematically where merging and emerging themes were presented in a descriptive form as findings of the study.

The study found that majority of teachers interviewed in Sioma District were not in favour of the New Retirement Age. Most of the participants expressed willingness to retire at the age of fifty-five so that they could get their benefits and start a new life while they were still energetic. In addition, the study found that there was a lot of stigma against older teachers which had affected work relationships in most schools as younger teachers accused the older ones of being fatigued and unwilling to accept change or innovation, especially technological changes in education. The younger teachers also complained about less promotions opportunities in the Ministry as the older teachers were still holding on to most senior positions. It was further reported by majority of participants talked to that accommodation in rural schools had become a great challenge for teachers because some of the houses were still occupied by older teachers who could have retired two or three years ago

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

Key Word: Teachers, Retirement Age, Primary Schools, Government

I. INTRODUCTION

In the recent years, the World population has been experiencing significant ageing; the process that has seen a rise in the proportions of older persons in the total World population. Previously, ageing was more predominant in developed regions however; the trend is almost changing at the global level (Department of Economic and Social Affairs

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

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

One of the prominent arguments used to justify government's decision of increasing the retirement age for teachers in Zambia was the unprecedented rise in the country's life expectancy. A study conducted by the World Health

Organisation (2012) revealed that life expectancy at birth in Zambia used to be 41 years in 2000 however; it had risen to 57 years in the recent years. The study further established that unlike in 2000 when Zambians who were 60 years old could just expect to live another 15 years while 65 years old had only a chance to live for another 12 years, today these figures have risen to 17 and 14 years respectively, thus adding two more years (World Health Organisation, 2012).

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

Similarly, a study conducted by Ubangha and Akinyemi (2005) on the relationship between attitude towards retirement planning and retirement anxiety among teachers in four local government areas of Lagos metropolis also showed that 65% of the teachers indicated willingness to continue teaching after retirement if given chance. The study therefore concluded that many workers did not really know what they wanted for a lifestyle in retirement probably because of desperation and anxiety to embark on a new path of life in a different society. Peaks (2009) equally observed that many teachers, even if they nominally “retire” in their fifties, would still continue with labour market works of some sort for many years. From the above findings it is clear that, at the age of 55, most of the teachers were still energetic enough to be kept in formal employment and continue performing their normal duties.

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

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

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

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

In view of the above factors such as the need to strengthen social security system of country in order to address the plights of workers and retirees among others, the Zambian government decided to increase the retirement age for teachers just like many other countries across the globe

implying that teachers were now required to work longer in their old age. Therefore many old teachers who were scheduled to retire from the system in 2014 and the subsequent years have not done so instead they have remained in employment in their various capacities. Albeit the New Retirement Age could be deemed as a pro-poor policy as argued by the Zambian government, suffice to note that views of teachers about it and its possible challenges so far seem not to have been adequately investigated and reported among Zambian schools. It was against this background that this study was undertaken in Sioma District of Western Province of Zambia to establish challenges faced by teachers as a result of the increased retirement age.

II. STATEMENT OF THE PROBLEM

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

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

Purpose of the Study

The purpose of this study was to investigate challenges of the New Retirement Age for teachers in selected public primary schools of Sioma District.

Specific Objectives

The specific objectives of the study were as follows:

1. To explore views of teachers in Sioma District on the New Retirement Age.
2. To establish challenges of the New Retirement Age in government primary schools of Sioma District.

Specific Questions

1. What are the views of teachers in Sioma District on the New Retirement Age?
2. What are the challenges faced by teachers as a result of the New Retirement Age?

Significance of the Study

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

Theoretical Framework: Disengagement Theory

This study was guided by the disengagement theory advanced by Cumming and Henry in 1961 (Andrew, 1995). The theory assumed that aging is an inevitable, mutual withdraw or disengagement, resulting in decreased interaction between the aging person and others in the social system one belonged to (Cumming and Henry, 1961). The theory further claims that an individual's ability (which may include mental and physical) deteriorates over time (Marshall, 1999). Therefore as people ages, they must be ready to naturally accept to withdraw from society through retirement (Ebersole, 2005). This voluntary surrender of activities such as professional works is thought to allow the orderly transfer of powers from older to young generation and is beneficial for both the aging individuals and society at large.

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

III. METHODOLOGY

The study followed a qualitative approach using a descriptive research design. The design was adopted for this study because it enabled the researcher to adequately explore the topic under review through the use of open-ended questionnaires as well as structured interviews and finally gave a full account of the state of affairs as it actually existed on the ground. Therefore through this design, the researcher was able to highlight numerous challenges of the New Retirement Age faced by teachers in government primary schools of Sioma District.

Target Population

All the serving teachers in Sioma District were the potential participants in this study. These were targeted because they were deemed to be in better positions to provide insights on the topic under investigation since they were still in employment.

Sampling Procedure

Since the study took a qualitative approach, only non-probability sampling methods (purposive and convenient sampling procedures) were employed in selecting the sample for this study.

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

Consequently, convenient sampling was used to select Twenty-four (24) class teachers from the four selected schools in the District. The researcher simply picked on Six (6) available and willing teachers from each selected school to make up the sample. The method was adopted for this study in order to enhance efficiency in data collection since most of the teachers were busy with their daily work schedules. This procedure is supported by Cohen, et al (2007) who argues that convenience sampling involves choosing the nearest individuals (objects) to serve as participants (sample) and continuing that process until the required sample size has been obtained. The findings of the study are not generalizable owing to its qualitative nature.

Research Instruments

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

Interview guides were used to collect data from the Eight (8) School Managers. This was done in order to get more in-depth information so as to adequately answer all the research questions raised in chapter one of the study.

Data Collection Procedure

Data collection was done in the third term of 2019 school calendar year and a systematic procedure was carefully followed. In order to collect data from the Twenty-four (24) participants, open-ended questionnaires were used to allow participants to freely start their views on the subject under investigations. To this effect, thirty (30) questionnaires were distributed to four schools in the district and two weeks period was given in which to complete them, thereafter the researcher went round collecting them and Twenty-five of them were retrieved back. The researcher distributed more questionnaires (30) as compared to the number of intended participants (24) so as to increase the response rates.

At the same time, Eight (8) school managers (Head and Deputy Head teachers) from the four selected were subjected to in-depth interviews by the researcher. These were subjected to this kind of research instrument because they were the key participants hence; the researcher wanted to get more details on the nature of challenges that teachers were actually facing as a result of the adjustments in the retirement age. In the interest of time, all the interviews conducted only lasted for a maximum period of Twenty minutes because participants were too busy.

Trustworthiness

In a bid to enhance validity and reliability of the study, a pre-test of the research instruments was conducted with two teachers and one head teacher. Based on the recommendations from the pre-test, interview schedules were amended accordingly. In order to enhance the trustworthiness of the data, the four constructs of credibility, dependability, confirmability and transferability were taken into consideration. The researchers endeavoured to enhance credibility or plausibility of the study by providing a detailed theoretical framework and by pre-testing the research tool. In order to enhance dependability or replicability of the study, the same instruments were employed by the researchers. Nonetheless, the use of a small, non-probability sample precluded transferability or generalization of the findings to the wider population of teachers in the province.

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

Data Analysis

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

Ethical Considerations

In this study, the following ethical issues were seriously considered: permission was sought from the University of Zambia to proceed with data collection and further permission was obtained from relevant District and School authorities. The researcher equally got permission from all the participants before interviews or questionnaires were administered on them. The aim of the study was thoroughly explained to all the participants. Most importantly, in order to maintain confidentiality, participants were assured that no

names of the school or persons would be mentioned in reporting the findings of the study; codes were used where necessary instead. In this regards, all details of the participants were treated anonymously.

IV. STUDY RESULTS

The findings of the study on challenges of the New Retirement Age for teachers in selected government primary schools of Sioma District were presented in line with research questions. For the sake of logical presentation of the findings, tables, charts, and bars were used.

Views of Teachers of on the New Retirement Age

In order to appreciate the views of teachers in Sioma District on the New Retirement Age, the researcher subjected all the participants to a block questions to ascertain whether or not they were in support of government's initiative of increasing the normal retirement age from 55 to 60 years and their responses were summerised in figure 1 below.

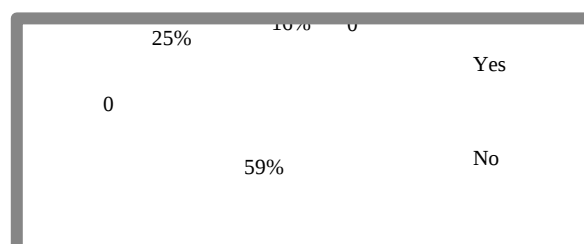


Figure 1: Responses of Teachers on the Increment of the Retirement Age.

Therefore according to figure 4.1 above, majority of the participants 19(59%) were of the view that there was no need of increasing the retirement age for teachers while 8(25%) of the participants held mixed feelings and only insignificant number of 5(16%) participants submitted that the move was good and would help many government employees including teachers.

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

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

They further submitted that, the move taken by the current Zambian government was simply a scapegoat of trying to shift the burden of paying retirees to the next government. One of

the male participants in the age range of 51-60 had this to share:

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

Majority of the participants 19(59%) went further to submit that, the current retirement age had seriously worsened the high unemployment rates the country was facing. To this effect, they wondered how the government would reconcile an increase in the retirement age and job creation for young ones which was one of the campaign promises that many Zambian were anxiously waiting to see being fulfilled. Hence they argued that, as long as the retirement age remained high, the dream of creating employment for the youth was likely to remain a political rhetoric for many years to come. One participant at school 'A' explained that:

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

A few participants 5(16%) equally said that the New Retirement Age had greatly benefitted teachers because many had remained in employment for a quite substantial number of years. They observed that, the current retirement age would enable many teachers to invest in real estates like building houses and buying farms. This category of participants went further to inform the researcher that, the New Retirement Age would therefore help many teachers in the District and Zambia at large to adequately prepare for retirement. One male participant at school 'A' in the age group of 50-60 years had this to say:

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

Most importantly these participants (minority) 5(16%) argued that the New Retirement Age had definitely enabled 'born teachers' with a lot of passion for teaching to continue working with children even in their old age. Hence, work was likely to be in the hands of mature and experienced officers who were going to add value to the teaching fraternity in terms of knowledge and practice. Another female participant at school 'D' made the following remark using a Lozi idiom to support the New Retirement Age that:

Fokuinzi babahulu hokusulwiwi mulo' cwale kalulo yakuekeza lilimo za kuseeza ikatusa haulu kulu musebezi ube mwamazoho haswanela meaning that where

there are elderly people soup cannot spill over' hence the New Retirement Age would ensure that work was in good hands.

Challenges of the New Retirement Age

The researcher also took keen interest to investigate some of the challenges that teachers were facing as a result of the New Retirement Age and the following issues came out.

Stigma against Old Teachers

The researcher took time to ask all the participants if they considered old teachers strong enough to continue working efficiently and effectively in their current capacities. Table below summarised their views.

Table 1 Participants' Views about Older Teachers

S/N	Statements	Frequency	Percentage
01	Teachers at 55 years are, efficient and effective.	4	12.5
02	Teachers at 55 years inefficient and ineffective.	28	87.5
03	Total	32	100

Therefore, it can be noted from the table above that majority of the participants 28(87.5%) perceived workers at Fifty-five years and above to be less energetic hence ineffective and inefficient in executing their duties. While 4 participants accounting for (12.5%) of the sample felt that, such teachers were still strong enough to continue working. In order to consolidate their arguments, majority of the participants explained that such teachers could not for example constantly plan their work hence compromising the quality of teaching. One of the male participants in the age cohort of 21-30, had this to say:

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

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

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

Generally teaching is a job which demands high level of responsibilities and activeness which most of the teachers at fifty-five and above find it difficult to exhibit. It takes someone with a sharp mind and energy to keep the class live throughout the lesson otherwise, the learning environment may become boring for the learners. (Deputy Head teacher, November, 2016).

Moreover, majority of the participants equally informed the researcher that the presence of many older men and women in schools had posed serious social challenges that had affected the social relationships in schools. Firstly, older teachers especially those above fifty-five years were associated with witchcraft, hence any sudden illnesses or death were attributed to black magic practiced by these older employees. Therefore, in most schools there was seemingly cold war between the young and older teachers, which in turn had affected work relationship in some schools in the District. One older school head teacher at station 'B' shared his experiences with the researcher as quoted below:

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

Additionally, majority of the participants 28(87.5%) revealed teachers who continued to work in the old age were perceived to have failed to prepare adequately for retirement during their early years of employment hence were trying to make up for the wasted years and because of this notion some young stars considered them to be 'economically frustrated teachers' who were in employment just for sake of money not service delivery. Another class teacher with about seven years work experience at school 'C' commented that:

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

Perpetual Staff Absenteeism from Work

There were reports from majority of the participants 19(60%) that most of the older teachers were regularly absent from

duty owing to various health problems associated with old age such as blood pressure, pain full legs, eyes problems among others. They noted with great concern that the aforementioned illness compromised teachers' abilities to deliver as expected. In line with the above observation, one female participant from school 'B' had this to say:

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

It was equally submitted by majority of the participants 24(75%) that kinship obligations such family disputes, wedding, among others contributed to their absenteeism from work. Indeed, it was observed that, when there were community meetings or court sessions, older teachers were always invited to attend and offer counsel as they were regarded as 'granaries of knowledge' because of their vast experiences in public service. Surprisingly, further information from the participants indicated that such teachers enjoyed those activities than standing in class teaching very young boys and girls or sitting in the office waiting for clients. Hence, when they were invited to such community gatherings, they were seen to be happier than being in schools. One male participant at school 'C' had this share with the researcher:

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

It was observed from the majority of participants 17(53%) that older school administrators were very coercive and subordinates were treated as personal workers. Participants went on to explain that such administrators for example rarely consulted members of staff on several matters affecting the operations of the schools. Furthermore, they were seen to be very coercive in that, they did not want anyone to disobey their orders or question their decisions. In most cases they were heard reprimanding their subordinates with statements like; *what can you teach me, you have just joined the system yesterday.* They also applied divide and rule tactics in governing schools hence in some institutions there were seemingly two cadres of teachers; one for management and the other was *anti- management*.

It was further explained by 8(25%) of the participants that older school administrator exhibited '*I don't care attitude*' in managing school affairs. They were less concerned with whatever was taking place in the schools for example; they did not really care about pupils' discipline, punctuality, dress and so on.

V. DISCUSSIONS

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

Furthermore, findings of this study on the other hand showed that, an increase of the retirement age would greatly benefit the teachers because many would remain in employment for a quite substantial number of years thereby reducing cases of workers becoming destitute after 'pre-mature retirement'. This observation supports previous findings that, a prolonged working life enables older workers to have enough retirement savings and ultimately help them to cope with higher costs of living which could cause suffering among retirees (Lai and Jean, 2012). Some participants in the current study submitted that many retirees had ended up becoming destitute after leaving employments, hence extending the retirement age was seen as a safe net measure aimed at helping older workers to remain in employment and continue receiving their salaries even though their working capacities could have been compromised.

5.2. Stereotypes against Old Teachers in Schools

With regard to challenges of the New Retirement Age, findings of this study indicated that, there was a lot of stigma against older employees in all the schools visited in the District which had severely affected work relationships. One of the issues raised about older workers was that, they were too tired hence, were perceived to be less productive as compared to younger teachers. It appeared that, participants were of the understanding that the more someone grows older the less productive one became. The above findings uphold

reports brought by James et al (2007) that many people consider older workers as not being as capable as younger employees. However, the above arguments contradict with an observation made by Post and Campion (2009) that job performance does not decline with age. In view of above different findings on this matter the current study observed that, probably Post and Campion were of the view that older workers were still productive owing to vast job experiences they had accrued over the years, hence, seasoned workers were likely to be more proficient in executing their duties as compared to younger employees with less experience. While Post and Campion's assertion sounds convincing, this study noted that even though older teachers clocking 60 years had vast job experiences, they might not be able to constantly plan their work and teach accordingly owing to health problems such as sight and blood pressure that seem to be common among elderly people.

The study further revealed that, the presence of older teachers was seemingly affecting social relationships in most schools in the District. Firstly, these teachers were associated with witchcraft, therefore, their presence in schools posed a great threat to younger teachers. However, these claims could not be proved as there was no empirical evidence to back them hence this study held a different view that their accusations were not true but it was common to label older teachers this way especially in rural areas of Zambia.

5.3. Non-Participatory Leadership Style and Perpetual Staff Absenteeism

Review of research findings showed that, there was a serious challenge of staff absenteeism in all the sampled schools in the District. The most perpetrators of the vice were the older teachers who could not report for work continuously for the whole month owing to health problems and other family engagements. It was noted that most of older teachers were in most cases complaining of body pains, blood pressure among other health problems. The study observed that indeed aging attracts numerous health complications that might affect one's participation in labour market. These reports were supported by the findings of yet another study which established that as employee ages, the case of disabilities also become common (Kampfe et al, 2008). The findings of the current study on this particular aspect support an argument advanced by Disengagement theory which posits that an individual's ability (which may include mental and physical) deteriorates over time (Marshall, 1999). Therefore as people age, they must be ready to naturally accept to withdraw from society through retirement (Ebersole, 2005). Therefore, it is quite clear that the aforementioned theory fitted and guided well the current study as it explicitly explains that aging was inevitable so as the retirement, therefore workers should naturally be ready to relinquish their prestigious positions and transfer the powers and knowledge to the younger generation. In the same vein, this study observed that most of the older teachers were less capable of performing their normal duties owing to health problems hence; there was need to allow such members of

staff to retire from the service in order to pave way for more energetic workers.

It was equally revealed that most of the older employees were seemingly fed up with work as indicated by their perpetual absenteeism from work in most schools visited; hence they were seen to be less committed to their work compared to younger teachers. The findings were in line with revelations made by Mitchell (2001) where it was found that 44% of those aged 18 to 24 indicated willingness to spend more time at work, compared to 23% of workers of all ages, implying that younger employees were more committed to their duties than average workers. There were reservations about teaching in the current study that, it was a boring career hence the longer someone stays in it the higher the chances of becoming bored. Making matters worse, teaching in primary schools involves interacting with very young children through play

VI. CONCLUSION

The current study conducted in government primary schools Sioma District of Zambia to explore views of teachers on the New Retirement Age concluded that, majority of teachers were not in favour of the current retirement age of 60. They claimed that it was too high because life expectancy in the Zambia in reality was still low hence most them might not be able to reach the current retirement age and get their pension benefits. It was clear from their submissions that majority of the teachers were willing to retire at the age of 55 so that they could get their benefits while still energetic and embark no other economic ventures such farming, fishing, lumbering, among others.

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