

**ROLE OF GUIDANCE AND COUNSELLING IN PREPARING TEACHERS FOR  
RETIREMENT: A CASE OF TEACHERS IN SINDA DISTRICT, ZAMBIA**

**By**

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A dissertation submitted to the University of Zambia in partial fulfillment of the requirements for  
the award of the Degree of Masters of Science in Counselling

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I **Mhone Innocent Everson** do hereby declare that this report represents my own work and has not been previously submitted for a degree at this or any other university. All content and ideas drawn directly or indirectly from external sources have been acknowledged by full references.

**Signature**.....

**Date**.....

## DEDICATION

I dedicate this work firstly to the almighty God then to my wife, my children and the entire family.

APPROVAL

This dissertation is approved in partial fulfilment of the requirements for the award of the Degree of Master of Science in Counselling.

**Supervisor's Name**-----

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**Date** -----

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## ABSTRACT

The study intended to assess the role of guidance and counselling in preparing teachers for retirement in Sinda district. It was guided by the following study objectives (i) to establish the role of guidance and counselling in preparing teachers for retirement, (ii) to explore why teachers had negative attitude towards retirement, (iii) to ascertain why teachers developed anxiety when they approached retirement age, (iv) determine activities should be considered when preparing teachers for retirement and (v) to establish how prepared teachers were for retirement. A case study research design was employed in this study. The population comprised all head teachers, Heads of Departments and Heads of Sections (HODs/HOSs), Guidance and Counselling Teachers, serving teachers, retired teachers and teacher union representatives from the two secondary schools and one primary school. Sample of three head teachers, eight HODs/HOSs, three guidance and counselling teachers, thirteen serving teachers, eight retired teachers and eight teacher union representatives. The study used homogeneous purposive and snowball sampling procedures to select participants. Data for the study was collected through an interview guide and semi-structured interviews were conducted on all the participants. Data was analysed by using thematic analysis. The results of the study revealed that guidance and counselling did not play major role in preparing teachers for retirement because there was no formal established guidance and counselling services specifically for teachers in the institutions visited during data collection. Furthermore, the study revealed that teachers did not have a habit of saving or doing business so as to cushion financial burdens. Instead, teachers totally depended on their monthly salaries hence the negative attitudes whenever an issue of retirement clicked in their minds. Additionally, it was revealed that teachers developed anxiety as they approach retirement because they were not ready to retire. Participants suggested activities or actions that should be considered when preparing teachers for retirement such as teachers to start some form of business so as to sustain them and seek professional guidance counselling services on retirement issues. Furthermore, teachers to develop a habit of saving because salaries alone could not sustain them. Lastly, the study further revealed that majority of teachers were not prepared for retirement because they thought that they still had more years to serve in government. Based on the findings the study recommended that; (a) Retirement planning should begin early in the teacher's life. (b) The counseling unit of the Zambian Education system should counsel teachers and guide them in retirement investment choices.



## Contents

<b>CHAPTER ONE INTRODUCTION</b> .....	3
<b>1.0 INTRODUCTION</b> .....	3
<b>1.1 BACKGROUND TO THE STUDY</b> .....	3
<b>1.2 STATEMENT OF THE PROBLEM</b> .....	4
1.3 PURPOSE OF THE STUDY .....	5
1.4 OBJECTIVES OF THE STUDY .....	5
1.5 RESEARCH QUESTIONS.....	5
1.6 SIGNIFICANCE OF THE STUDY .....	5
1.7 LIMITATIONS .....	6
1.9 THEORETICAL FRAMEWORK .....	6
<b>CHAPTER TWO: LITERATURE REVIEW</b> .....	8
<b>2.0 INTRODUCTION</b> .....	8
2.1 ROLE OF GUIDANCE SERVICES IN PREPARING EMPLOYEES FOR RETIREMENT .....	8
2.2 WHY TEACHERS HAVE NEGATIVE ATTITUDE TOWARDS RETIREMENT .....	10
<b>2.3 WHY TEACHERS DEVELOP ANXIETY WHEN THEY APPROACH RETIREMENT AGE</b> .....	11
2.4 ACTIONS/ ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT .....	12
2.5 HOW PREPARED TEACHERS ARE FOR RETIREMENT .....	13
2.6 CHAPTER SUMMARY .....	16
<b>CHAPTER THREE: RESEARCH METHODOLOGY</b> .....	17
3.0. INTRODUCTION .....	17
3.2 RESEARCH DESIGN .....	17
3.3 TARGET POPULATION .....	17
3.4 SAMPLE SIZE.....	18
3.5 SAMPLING PROCEDURE .....	18
3.6 INSTRUMENTS FOR DATA COLLECTION .....	19
3.7 DATA COLLECTION PROCEDURE .....	19
3.8 DATA ANALYSIS .....	19
3.9 ETHICAL CONSIDERATION .....	20
<b>CHAPTER FOUR: RESEARCH FINDINGS</b> .....	21
4.0 INTRODUCTION .....	21

4.1 ROLE OF GUIDANCE SERVICES AND COUNSELLING IN PREPARING TEACHERS FOR RETIREMENT ...	21
4.2 WHY TEACHERS DEVELOPED NEGATIVE ATTITUDE TOWARDS RETIREMENT .....	22
4.3 WHY TEACHERS DEVELOPED ANXIETY WHEN THEY APPROACH RETIREMENT AGE.....	22
4.4 ACTIONS OR ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT .....	23
4.5 HOW PREPARED TEACHERS WERE FOR RETIREMENT .....	23
4.6 CHAPTER SUMMARY .....	24
CHAPTER FIVE: DISCUSSION OF FINDINGS.....	25
5.0 INTRODUCTION.....	25
5.1 ROLE OF GUIDANCE AND COUNSELLING IN PREPARING TEACHERS FOR RETIREMENT.....	25
5.2 WHY TEACHERS HAD NEGATIVE ATTITUDE TOWARDS RETIREMENT.....	25
5.3 WHY TEACHERS DEVELOPED ANXIETY WHEN THEY APPROACHED RETIREMENT AGE .....	26
5.4 ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT .....	26
5.5 HOW PREPARED TEACHERS WERE FOR RETIREMENT.....	27
5.6 CHAPTER SUMMARY .....	27
CHAPTER SIX CONCLUSION AND RECOMMENDATIONS.....	28
6.0 INTRODUCTION .....	28
6.1 CONCLUSION.....	28
6.2 RECOMMENDATIONS.....	28
6.3 FUTURE RESEARCH.....	28
REFERENCES.....	29
APPENDICES .....	31
APPENDIX 1: INTERVIEW GUIDE RESPONDENTS IN ACTIVE EMPLOYMENT .....	31
APPENDIX 2: INTERVIEW GUIDE FOR RETIRED TEACHERS.....	34

## **CHAPTER ONE INTRODUCTION**

### **1.0 INTRODUCTION**

This chapter presents background of the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, delimitation of the study, definition of key terms and theoretical framework.

### **1.1 BACKGROUND TO THE STUDY**

Retirement is the withdrawing from one's position or occupation or from active working life (Benitez Silva (2000)). One can achieve retirement when he/ she have sources of income that do not have to be earned by working. Retirement and the term "financial independence" are often used interchangeably. Both terminologies are achieved when a person has enough savings, investment income, and/or pension income to cover his/her living expenses. The question is; why do employees in Zambia have negative attitude and anxiety towards retirement or after retirement? Since retirement implies one has enough savings, investments or income to cover his/her living expenses. Teachers fear retirement because they have not acquired adequate savings, investments or income to meet their living expenses. Another possibility to causing negative attitude and anxiety towards retirement may be delay in paying them their benefits by employers. Employees my fear how to make ends meet before they are paid their benefits. Another question that begs for answers is that since retirement is expected for all employees in Zambia. Do employers prepare their employees for retirement? If they prepare them, how are they prepared for retirement? These questions necessitated need for this study. There is need to explore the role of guidance services in preparing employees for retirement. Consequently, the study explored the role of guidance services in preparing employees for retirement. Guidance services include counselling, placement, orientation, research and follow up services.

Attitude towards retirement has been found to influence employee's decision to retire or in ones planning for retirement and one's satisfaction with retirement. However, there have been some few systematic efforts aimed to define the concept or create instruments that would adequately

address attitudes towards retirement. Many of whom have used attitude towards retirement have assumed the definition (Ayala, et al (2005). To many employees, retirement has become an expected part of the adult life circle hence the calling for counselling in readiness for retirement.

Preparing for and anticipating retirement is a phase of retirement. Anticipation and preparation for retirement have been associated with negative attitudes toward retirement. Studies suggested that those who are better prepared for their own retirement have more positive attitude towards retirement than those who are not (Hardy, 2006). Despite reaching the retirement age, most employees tend to fear retirement due to several factors best known to them.

The anticipation and preparation for retirement variables are measured in different ways (Maples, et al (2006). These measurements include proximity to retirement, pre-retirement involvement scales such as talking with the family members and reading articles; preparedness for retirement; knowledge of retirement issues; retirement plans such as financial planning, home equity planning, location planning, and employment planning. Furthermore, financial pre-retirement planning which includes health insurance, social security and pension contributions.

Employees, especially in the Zambian civil service fail to early realize their proximity towards retirement and therefore making them to be more reluctant in terms of retirement preparations. Additionally, the government also does not do massive sensitization on retirement and its consequences. Therefore, this study proposed that if guidance services are used to prepare employees for retirement the negative attitude and anxiety towards retirement could be minimized. This study therefore, explored the role of guidance services in preparing employees for retirement.

## **1.2 STATEMENT OF THE PROBLEM**

Retirement is the withdrawing from one's position or occupation or from active working life (Benitez Silva (2000). Ndhlovu (2015) explained that guidance is the process of helping a person to understand himself or herself and the environment. In regard, to retirement, what is not known is the role of guidance services in preparing employees for retirement. Guidance and Counselling has helped retirees in other countries to plan well before actual retirement age and manage their resources well (Chatterjee, 2010 et al). This study was therefore necessary to address negative

attitude and anxiety among teachers by exploring the role of guidance and counselling in preparing teachers in Sinda district for retirement.

### 1.3 PURPOSE OF THE STUDY

The purpose of this study was to explore the role of guidance services in preparing teachers for retirement.

### 1.4 OBJECTIVES OF THE STUDY

**The objectives of the study are to:**

1. Establish the role of guidance services in preparing employees for retirement
2. Explore why teachers have negative attitude towards retirement
3. Ascertain why teachers develop anxiety when they approach retirement age
4. Determine actions that should be considered when preparing teachers for retirement
5. Establish how preparations for retirement should be done?

### 1.5 RESEARCH QUESTIONS

The following study questions guided the study

1. What is the role of guidance services in preparing employees for retirement?
2. Why do teachers have negative attitude towards retirement?
3. Why do teachers develop anxiety when they approach retirement age?
4. What actions should be considered when preparing teachers for retirement?
5. How should preparation for retirement be done?

### 1.6 SIGNIFICANCE OF THE STUDY

It is hoped that the findings of this study would help to understand the role of guidance and counselling in preparing employees for retirement. Furthermore, the findings of the study may stimulate interest for further research on the topic. It is further hoped that policy makers Ministry of General Education (MOGE) may benefit from the results of this study by knowing why teachers have negative attitude and anxiety towards retirement.

## **1.7 LIMITATIONS**

Since Sinda district is located in a rural set up, the results of the study may not be generalized to all parts of Zambia. Furthermore, it was also very difficult to access participants and conduct interviews because of Covid 19 regulations of social distancing wearing of face masks.

## **1.8 DELIMITATION**

The research was conducted in Sinda district of Eastern province, located about 460km from Lusaka. Teachers from three selected schools namely Chassa secondary, St Peter and Paul's secondary and Chassa primary were the targeted respondents.

## **1.9 THEORETICAL FRAMEWORK**

This study was guided by cognitive behavioural theory which is concerned with bringing in positive thoughts, attitudes, actions and decisions together in a human being. This theory was coined by Albert Ellis. The theory is based on the following goals of counselling;

- a. The clients view and the world, and how these can help to change the cognition or thinking for a better future.
- b. To obtain clients actions on those thoughts and attitudes by displaying behaviour that is permanent (scout and Dryden, 1996).

Furthermore, this theory was so helpful in relation to the study because it made the researcher understand different behaviours and thinking of individual persons and why each individual develops anxiety and negative attitudes towards their own unformed decisions or actions in life. The cognitive behavioural theory was in congruent with the study as it looks deeper into the thinking of people in their different careers employments and how they could be guided and counselled where behaviour, attitudes and actions are concerned as they perform their various duties (Scout and Dryden, 1996). Based on the cognitive behavioural counselling theory, negative attitudes and anxiety can be alleviated from various individuals.

## 1.10 DEFINITION OF TERMS

**Adamant:** Impervious to pleas, persuasion requests or reason.

**Counsellor:** Is one who counsels, assists or help the students or an individual to solve  
Academic and psychological problems

**Counselling:** Helping a pupil make an informed decision from the available choices.

**Employee:** A worker who is hire to do a job

**Employer:** A person or theme that employs workers

**Guidance:** Is a process of helping an individual understands himself or herself and his or her  
World, so that he or she is able to make a right choice.

**Retirement:** The state of being retired from one's business or occupation or withdrawal  
From one's position.

**Retrenchment:** The reduction of expenditures in order to become financially stable.

**Systematic review:** A review of a clearly formulated question that uses systematic and explicit methods to identify, select, and critically appraise relevant research, and to collect and analyse data from the studies that are included in the review. Statistical methods (meta-analysis) may or may not be used to analyse and summarise the results of the included studies.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 INTRODUCTION**

The chapter presents literature reviewed related to the topic on the role of guidance and counselling in preparing employees for retirement. It covered global and local literature on the topic. The presentation was guided by the qualitative systematic orientation of presenting literature review.

The following study questions helped in the review of related literature:

1. What is the role of guidance services in preparing employees for retirement?
2. Why do teachers have negative attitude towards retirement?
3. Why do teachers develop anxiety when they approach retirement age?
4. What actions should be considered when preparing teachers for retirement?
5. How should preparation for retirement be done?

The approach of using research questions to guide literature review was consistent with the argument by Jesson et al (2011) who posited that clearly articulated research questions are key ingredients that guide the entire review methodology; they underscore the type of information that is needed, inform the search for and selection of relevant literature, and guide or orient the subsequent analysis.

### **2.1 ROLE OF GUIDANCE SERVICES IN PREPARING EMPLOYEES FOR RETIREMENT**

The National Industrial Conference Board (1966), report in the American Association of industrial Nurses journal, re-reported on the extent and type of pre-retirement guidance and counseling being done in the companies reporting. Of the 974 companies in the study, 233 had some type of pre-retirement counseling programs, while 741 had none. A little more than half of the companies having pre-retirement counseling programmes limit it to benefit plan discussion. Two or three in-terviews were arranged for employees nearing retirement and the benefits they would receive were gone over. Less than one quarter had general pre-retirement counselling.

Over the years an increasing number of companies have become more and more convinced that communicating benefit information and policies pertaining to retirement is not enough since

retirement years can be extremely difficult for the ill-prepared, and therefore, positive steps must be taken by the company to help and encourage employees to prepare themselves for the future as they near retirement age. Most of the companies which do counseling do it on an individual basis. Few do it in groups. The NICB study stated as follows: "These company preparations for retirement programmes take many forms, but all contain a basic element that cannot be over-looked.

Fundamentally, there was a proposal for periodic 'signals' that were designed to remind, even to jolt, an older employee into renewed awareness that he was approaching retirement. The hope was that it would stimulate the employee to think about his or her retirement; to become better informed about specific problems that he may be faced with; to do some organized planning for retirement; and to take some positive action based on these plans, if possible. In discussing this with colleagues in the per-sonnel field, there was a general agreement that most people avoid the thoughts of retirement after age 45 or so. Before that we all think we would like to retire and not have to work every day, and while we put off these thoughts, it is obvious that we all hope to live long enough to be in the retired ranks. I believe there were many reasons why we put off these thoughts and defer making plans because it does have its unpleasant aspects. Many people feel that they would be old and useless and therefore do not want to think about it. Like all generally unpleasant things, there is a tendency to avoid serious thought about it until sometime in the future, and very often plans are not made until, possibly, the date of re-tirement. Some feel that it is foolish to make plans because they may not live, and others just take an attitude that time would take care of itself.

The American Association of Industrial Nurses further stated that when it came to this life of retirement, men now have a life expectancy of approximately 12 years at age 65. People gave little or no serious thought to what they would do and how, in the years ahead. Like anything else, a successful retirement takes realistic planning and preparation. While outside influences, such as personnel retirement counseling, assistance by the company nurse and/or physician and community agencies can be most helpful, the real key to a successful retirement is in the individual himself/ herself. Somewhere along the line he has to be ready, willing and able to accept assistance and advice, and then do something about it. Therefore, the individual, and no one else, has to do the bulk of the advance planning for a happy and successful retirement. Pre-retirement counselling

was done as follows: firstly, every few years they gave their employees an estimate of what their Social Security and company pension benefits would be once they retired. In order to estimate the company's pension they stated the number of years to normal retirement date.

Secondly, Starting at age 60, the company sent out a series of book-lets prepared by the retirement advisors. The booklets were received every three months and on top of the booklet it stated in big letters, "Are You Thinking about Retirement?" The booklets were on the following topics 'The Question of Housing; where to live?' 'Personal Records', the New World of Opportunity', 'Keeping Busy', Savings and Investments', 'Mental Health; to have peace of mind.' 'Travel &Trips', 'Tours; Recreation, enjoying the leisure of retirement', Food, Diet, Weight, eating to be healthy; Making Retirement Happy; Protecting Your Rights, legal affairs; Exercise and Rest; Money Matters.

At that time of discussions on retirement benefits and also plans for the future. Social Security man talked to groups of employees that would be retiring within the next five years, and had plans for inviting other specialists to talk to them. Furthermore, employees were sent to consult physicians for a general physical examination just prior to retirement. By so doing, the company felt they were on the road to improving pre-retirement counseling. The above given data is in congruent with the American Association of Industrial Nurses Journal, July, 1966 by the NICB. Although most schools having guidance and counselling departments, nothing much has been done in helping teachers prepare adequately for retirement hence poor retirement planning and management.

Despite available literature, the role that guidance and counselling play in preparing employees is not yet known. Consequently, there is need to conduct a further study of such nature.

## 2.2 WHY TEACHERS HAVE NEGATIVE ATTITUDE TOWARDS RETIREMENT

Most of the retirees die few days before or just after retirement due to lack of guidance on how to handle retirement (Malawi National Statistics Department, 2008). Furthermore, the Malawi National Statistics Agency revealed that majority of the civil servants did not engage themselves in any other investment ventures such as small scale businesses. Consequently, this study had no

any impact on the welfare of civil servants retirement, hence the call for more studies of such nature so as to find possible answers or solutions that address the negative attitudes towards retirement

Still on literature review, Selnow (2003) stated that government employees often find it difficult to make the right decision about retirement savings. This could be as a result of the high economic standards in the country and other responsibilities such as paying for rents, bill, and school fees. Despite the findings of study conducted by Selnow (2003), there was nothing much done that could alleviate the negative attitude towards retirement from civil servants.

### **2.3 WHY TEACHERS DEVELOP ANXIETY WHEN THEY APPROACH RETIREMENT AGE**

Anxiety is a feeling of fear, worry, and uneasiness, usually generalized and unfocused as an overreaction to a situation that is only subjectively seen as menacing (Temitope, 2015). Cohen-Mansfiel (2011) further defined it as a pervasive and unpleasant feeling of tension, apprehension, and feeling of impending disaster. Temitope (2015) further stated that anxiety can be appropriate, but when it is too much and continues for too long, the individual may suffer from anxiety behavior. Anxiety is different from fear. Fear is a response to a clear and present danger. Thus, anxiety is often a response to an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity, or forbidden impulses.

Retirement from full-time paid employment is a period of life transition or a change in retiree's values, habits, daily routine, self-concept, role, lifestyle, the use of time and finance (Uzoeshi & Ubulom 2006). Cathrine Uchechukwu (2014) in her Article 'The International Journal of Education and Research Vol 2' which states that "adjustment during this period depended on the perception and attitude of the teacher towards retirement while some teachers may perceive it to be a time of reassessment of life goals and a careful reordering of personal identity as it affects tasks, physical, mental in financial capabilities, prospects, social engagements as well as home maintenance. Others may view it as an opportunity for personal life satisfaction, proper utilization of intellect and skill while others may see it as a time for learning, growth in leisure and recreational activities. Nevertheless, experiences showed that while some people embrace this life

transition optimistically and perceived it as a welcome challenge and an opportunity; others pessimistically perceived it as a crisis period and therefore became stressed, anxious and frustrated. If the case is the latter then such perception will inevitably lead to negative attitude towards retirement. Such thoughts of resistance to retirement are due to lack of preparedness towards retirement. Therefore, lot of employees end up developing anxiety towards retirement issues due lack of preparedness (Catherine Uchechukwu (2014).

#### 2.4 ACTIONS/ ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT

Before now, there had been a lot of impression which seemed to be gaining credence in our national dailies, televisions, radios that retirement life is nothing but a series of woes and frustration (Guardian Newspaper, 1995). This wrong or negative impression was predicated largely on the chaotic nature and retirement scheme of civil servants which was characterized with delayed or non-payment of gratuity and pensions and its ruinous impact on the retirees. Teachers were not left out but also suffered the same. To avert issues of worrying about retirement, government employees need to engage themselves in at least one or two income generating activities and as well as improve on savings from what they get paid at the end of the month (Guardian Newspaper, 1995). The truth is that the uniqueness of what you perceive is the reality that moderates one's behaviours such as saving for the future.

Despite the subjective and objective perceptions of retirement, secondary school teachers like any other public servants must retire from the school system and face the challenges and realities of retirement. The problem is: What are the perceptions of teachers towards retirement? What Influence does a teacher's perception have on his/her attitude towards retirement? To what extent does this attitude influence their behaviours towards retirement and therefore impact on the life of retiree teachers?

Retirement is a long process because it does not take place in a day, or even in a single year. The new retirement Mindscape study reveals that people migrate through distinct and predictable stages of retirement. Each stage has an impact on every other area of their life, their family, their workplace, their community, and their financial situation (Ameriprise, et al. 2006). Retirement

age varies from country to country but it is generally between 55 and 70 (Stuart, 2006). In Egypt, usually the retirement age begins at 60 years expected in some employments. Retirement planning needs to be started early, perhaps around age 50 or less. A New model of retirement readiness takes a total balanced approach to planning that covers, networking and engagement connecting with other people in meaningful activities such as volunteer work, or even exploring a new career. Furthermore, Chairman, (2007) indicated that “pre-counselling of employees on retirement issues is cardinal as it psychologically prepares their minds.” Overall health - staying as healthy as possible for however long living- and wealth-preparing financially to sufficient income (Chairman, 2007). Though the suggestion by Chairman (2007) that pre-counselling prepares employees psychologically for retirement, his study did not bring forth the needed procedures of pre-retirement counselling for employees.

Nelson, (2006) suggested that saving 10% from total income of 20 to less than 40 years old person with an automatic savings plan can give more financial freedom today and protection to cover what's in store for tomorrow. Rappaport, 2006 added that 40 years old and more should save approximately 12% to 15% from their income over a long career, in addition to Social Security should produce a sufficient nest-egg for retirement. Despite all the efforts in trying to counsel people who are about to retire, guidance and counselling has proven futile as many people are still very behind in terms of savings (Ndhlovu, 2015). The finding in Ndhlovu study was that most people in the civil service tend to forget that one day they would retire from the civil service. Despite the findings, the study did not really address much on the need for employees to start savings or do some businesses whilst in active civil service.

## 2.5 HOW PREPARED TEACHERS ARE FOR RETIREMENT

The United States Department of Labour Journal, September 2019 suggested nine ways of how preparation for retirement was done in California.

### **2.5.1 Start saving, keeps saving, and sticks to the goals set.**

If one is already saving, whether for retirement or another goal, keep going because saving is a rewarding habit. Consequently, it's time to start saving if not yet started. Start saving with a small

amount and try to increase the amount saved each month. The sooner the saving is started, the more the money will grow. Make saving for retirement a priority. Devise a plan, stick to it, and set goals. Remember, it's never too early or too late to start saving.

### **2.5.2 Know retirement needs or requirements**

Retirement is expensive. Experts estimate that one would need 70 to 90 percent of his or her preretirement income to maintain standards of living retires from the service. The key to a secure retirement is to plan ahead. Start by requesting savings fitness: 'A Guide to Money and Financial Future' and, for those near retirement, 'Taking the Mystery Out of Retirement Planning.'

### **2.5.3 Contribute to your employer's retirement savings plan**

If the employer offers a retirement savings plan, such as a 401(k) plan, sign up and contribute all you can. Taxes would be lower, a company may kick in more, and automatic deductions make it easy. Over time, compound interest and tax deferrals make a big difference in the amount that will accumulate. Find out about a plan. For example, how much would one need to contribute to get the full employer contribution and how long would you need to stay in the plan to get that money.

### **2.5.4 Learn about employer's pension plan**

If an employer has a traditional pension plan, check to see if you are covered by the plan and understand how it works. Ask for an individual benefit statement to see what the benefit is worth. Before changing jobs, find out what will happen to your pension benefit. Learn what benefits you may have from a previous employer. Find out if you would be entitled to benefit from the spouse's plan (Ndhlovu, 2015)

### **2.5.5 Consider basic investment principles**

Inflation and the type of investments one makes play important roles in how much one would have saved at retirement. An individual should know how savings or pension plan is invested. Learn about investment options and ask questions. Put savings in different types of investments.

By diversifying this way, you are more likely to reduce risk and improve returns. Investment mix may change over time depending on a number of factors such as age, goals, and financial circumstances.

### **2.5.6 Do not touch retirement savings**

When a person withdraws retirement savings now, consequently, would lose principal and interest and may lose tax benefits or have to pay withdrawal penalties (Chairman, 2007). If one decides to change jobs, he or she needs to leave savings invested in your current retirement plan, or roll them over to the new employer's plan.

### **2.5.7 Ask an employer to start a plan**

When employer does not offer a retirement plan, suggest that it start one. There are a number of retirement saving plans options available. The employer may be able to set up a simplified plan that can help both the employee and your employer.

### **2.5.8 Put money into an Individual Retirement Account**

A person could contribute even more once reaches 50 years and above. Individual retirement account (IRA) provides tax advantages. When it is opened, it gives two options – a traditional IRA or a Roth IRA. The tax treatment of contributions and withdrawals will depend on which option selected. Also, the after-tax value of withdrawals would depend on inflation and the type of IRA chosen. IRAs can provide an easy way to savings.

### **2.5.9 Social Security benefits**

Social Security retirement benefits replace about 40 percent of a median wage earner's income after retiring. One may be able to estimate his or benefit by using the retirement estimator on the Social Security Administration's Website.

Therefore, pre-retirement anxiety by its nature, involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fear that usually results from impending retirement. According to Davies, (2003), change is inevitable but most people tend to resist change, because it is not always convenient. Some of the major sources/causes of pre-retirement anxiety, according to Davies, (2003), are “inadequate fund, challenges in managing mental health, challenge of managing a new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and

family, and the challenges of sudden retirement.” Such issues mentioned above by Davies, (2003) make employees forget about early preparations towards their retirement.

However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). How the individual goes about in managing those challenges would determine the quality of life he/she would have afterwards.

## **2.6 CHAPTER SUMMARY**

To recapitulate on literature review, most of the literature reviews done above point to the same direction of assisting individuals about to retire or retired already with guidance and counselling on how to prepare their retirements and savings. Despite the literatures mentioned above, none of them really proven a concrete solution to most people about to retire or retired already. Chairman (2007) stated that the retired or about to retire have less knowledge on how to keep their savings. Furthermore, it had been reviewed that most these literatures are foreign based and not in the Zambian context thereby making it very difficult for Zambians to embrace and implement the guidance and counselling services in their work places. Consequently, as researchers we have duty to do more research so as to bridge the gap between guidance and counselling providers and the people in need of the services.

## CHAPTER THREE: RESEARCH METHODOLOGY

### 3.0. INTRODUCTION

Chapter three looked at the research designs that were used during the study. It further looked at the study population, sample size, sampling procedures and instruments collection of data and management as well as the procedure for data collection and how data was analyzed. Finally, this chapter looked at ethical issues or considerations

### 3.2 RESEARCH DESIGN

A case study design was used to guide this study. The design had been chosen because it enabled the researcher to have in-depth understanding of the unit of study. In this case, the design enabled the researcher to have in-depth understand of the role of guidance and counselling in preparing teachers for retirement from the teaching service commission point of view.

### 3.3 TARGET POPULATION

Population is a group of individuals, objects or items from which samples were taken for measurements, for example, a population of students. Population refers to an entire group of persons or elements that have at least one thing in common, for instance, students at Zambian Open University (Phiri, 2006). According to Oso and Onen (2009), target population refers to the total environment of interest to the one carrying out the research.

The targeted population in this study included 43 participants and these were 13 serving teachers, 5 from Chassa secondary school, 4 from St Peter and Paul's school and 4 Chassa Primary school respectively. Three guidance teachers were selected and that is 1 per each school, 8 retired teachers, 3 head teachers, 1 per each school, 8 HODs/ HOSs that is 4 from Chassa secondary school, 2 from St Peter and Paul's and 2 HOSs from Chassa primary school and lastly 8 union representatives from within Sinda district.

### 3.4 SAMPLE SIZE

A sample is a portion of the population. Sample refers to the number of participants selected from the universe to constitute a desired sample (Bless, 1995). It is a portion taken from, for example, a group of persons or elements that have at least one thing in common (unique characteristics). A sample size of 43 participants was used. This sample comprised 13 serving teachers, 5 from Chassa secondary school, 4 from St Peter and Paul's school and 4 Chassa Primary school respectively. Three guidance teachers were selected and that is 1 per each school, 8 retired teachers, 3 head teachers, 1 per each school, 8 HODs/ HOSs that is 4 from Chassa secondary school, 2 from St Peter and Paul's and 2 HOSs from Chassa primary school and lastly 8 union representatives from within Sinda district. The respondents were selected on the grounds that they were homogeneous in the sense that they all had the same teaching backgrounds regardless of their substantial positions or statuses in the teaching fraternity. The research picked slightly a bigger number of respondents so that the generalization of the findings of the study to the country at large could have a positive and genuine reality.

### 3.5 SAMPLING PROCEDURE

Sampling procedure or technique refers to that part of the research plan that indicates how cases are to be collected for the study. It is the process which a researcher gathers people, places or things to study on. It is a process of selecting a number of individuals or objects from the population such that the selected group contains elements representative of the characteristics found in in the entire group. The way in which the researcher selects participants for the study determines the results of the study. Therefore, homogeneous Purposive sampling technique and snow bow sampling technique were applied to select the 43 participants for the study. This is in congruent with Robson (2013). In this method, the researcher purposively targeted a group of people (teachers) believed to be reliable for the study. The power of purposive sampling lies in selecting cases with rich information for in depth analysis related to the focal issue being studied. Snow bow sampling technique was applicable for selecting retired teachers because they knew each other well and where to be located in the district.

### 3.6 INSTRUMENTS FOR DATA COLLECTION

Research instruments refer to the tools that the researcher uses in collecting the necessary data. In this research, only an interviews schedule or guide (semi-structured interviews) was used to collect the necessary data. An interview schedule is a written list of questions or topics that need to be covered by the interview.

### 3.7 DATA COLLECTION PROCEDURE

Data collection refers to the gathering of information to answer research questions. In research, the term ‘data collection’ refers to gathering specific information aimed at proving or refuting some facts. Interview guide (semi structured interviews) was used to obtain information from the selected participants by interviewing one participant at a time to obtain information from the few selected serving teachers and retired ones. Before going in the field for data collection, I first sort for permission from the DEBS office who in in turn gave me introductory letters addressed to the head teachers of the respective schools where I was to collect data from. When I reached the three respective schools, the head teachers gave me chance to pick any participant for the purpose of my research. I purposefully picked teachers who were about to retire so that I could easily get their views as they were about to retire. The selected respondents were being interviewed one at a time whilst seated in the office of the deputy head teachers from the three respective schools. For the retired respondents, I directly went to their various homes and had a dialogue with each one of them about the research purpose and they eagerly accepted to be interviewed. After necessary data was collected, I went back to the respective head teachers’ offices to render my gratitude and appreciations. I further did the same with the office of the DEBS.

### 3.8 DATA ANALYSIS

Data analysis refers to examining what has been collected in a survey or experimental and making deductions and inferences. It is manipulation of the collected data for the purpose of drawing conclusions that reflect on the interest, ideas and theories that initiated the study. Depending on the research method chosen, the researcher will have amassed a volume of observations in a form that probably not easy to interpret. Data from the interview guide was analyzed by grouping the emerging themes (thematic). Lloyd and Blanc (1996) suggest that in analyzing qualitative data, the initial task is to find concepts that help make sense of what is going on. Responses from the 43

participants were compared and latter sieved so as to get relevant information amongst the responses given through thematic content analysis. Field scripts were thoroughly read

Firstly, the collected data which was in raw form and in note form summary, was first edited and paraphrased into prose form of paragraphs of similar themes for easy understand of the findings of the research. The paraphrased data was then typed into soft copy according the themes in line with the research questions. The soft copy data was managed and kept on my lap top.

### 3.9 ETHICAL CONSIDERATION

The researcher will seek permission from UNZA ethics committee. Once cleared UNZA ethics committee, the researcher will proceed to Sinda DEBS office to seek permission before starting the process of data collection. The researcher will also seek consent from the school managers of the selected schools. Furthermore, the researcher will seek consent from respondents. Having sort permission, interviews will be conducted according to the timings given by the different management.

## CHAPTER FOUR: RESEARCH FINDINGS

### 4.0 INTRODUCTION

The purpose of this chapter is to present the major research findings. By presentation of the themes and sub-themes that emerged from the process of data analysis. All the findings in this chapter are based on the interviews that were conducted on the 43 participants in line with the research objectives.

#### 4.1 ROLE OF GUIDANCE SERVICES AND COUNSELLING IN PREPARING TEACHERS FOR RETIREMENT

According to research question one which sort answers if there were any role that guidance and counselling plays in preparing employees (teachers) for retirement in Sinda district. From the responses, 40 respondents said that there was no any form retirement guidance and counseling services available to them. In support of the above responses, one HOD who was remaining with 5 years to retire said, “Since I started work, I have never been counselled concerning retirement issues. All I know is that it is government’s duty to prepare retirement packages for retired teachers.” (HOD 1).

Furthermore, when one of the retired teachers was interviewed, he also responded almost in the similar way with the previous respondent by saying “all that I know is that guidance and counselling in schools is meant to guide pupils on education matters and carrier pathways and not for teachers.” It is therefore sufficed to say that really there was no formal guidance and counselling service to prepare teachers for retirement in Sinda district. In affirmation of the above statement, all teacher union representatives responded that guidance and counselling was mainly targeted on pupils’ educational and their curriculum leaving out teachers’ pressing issues such retirement preparations.

In conclusion on this theme, the only guidance and counseling services available in the schools in Sinda district were mainly for pupils’ welfare concerning the education and curriculum not teachers. Teachers were barely counselled towards their retirement issues.

#### 4.2 WHY TEACHERS DEVELOPED NEGATIVE ATTITUDE TOWARDS RETIREMENT

In line with second research question, respondents were asked if at all they have a negative attitude towards retirement or if at any time in their life experienced negative attitudes towards retirement. In response to this, serving teachers, HODs/ HOSs, head teacher, teacher union representatives and the three guidance teachers had almost the same responses pertaining to negative attitudes towards retirement. One of the teachers responded by saying that “at times, I do experience negative feelings or attitudes whenever I think about retirement because I fear to be out of payroll one day since I do not have any form of business or any savings for my future life.” (TR 1)

In relation to retired teachers, they did not manifest negative attitude towards retirement because they had already retired and no longer in the service. One retired teacher said, “I retired and that is when I want to start business so that I can sustain myself. All along I was leaving a comfortable life because I could receive a salary at the end of each month” (RTR 1). This is evidence enough to imply that teachers were not in a habit of saving money to cushion financial burdens but salary dependent.

#### 4.3 WHY TEACHERS DEVELOPED ANXIETY WHEN THEY APPROACH RETIREMENT AGE

Talking about teachers’ anxiety as they approach retirement age, almost all the participants regardless of the positions indicated that the fear of unknown (anxiety) could be felt whenever they thought about retirement ahead of them and the reason being that they were not ready or prepared for retirement. One of the teachers had this to say, “I am not prepared for retirement because major preparations were not in position, such as building a house of my own, no businesses for survival after retirement.” (TR 3). Only 3 guidance teachers sounded prepared for retirement. One of them said; “I am mentally, physically and socially prepared for retirement regardless of any situation ahead of me” (TR 5). It is sufficed to say that the major cause of anxiety towards retirement was mainly lack of preparedness for retirement.

#### 4.4 ACTIONS OR ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT

Concerning actions that should be considered when preparing teachers for retirement, all the 43 respondents responded that there must be actions or activities help teachers prepare for their retirement. Retired teachers, head teachers and teacher union representatives came out very strong than other respondents on this question in coming up with suggestions. The following activities were suggested; “Teachers need to start some form of businesses so as to sustain themselves. Furthermore, teachers should develop habits of saving some money, because salaries alone cannot sustain them.”

The guidance and counselling teachers from the three respective schools suggested that “Teachers need to seek professional guidance and counselling services on retirement issues at school, district, provincial and national levels.” One of the guidance and counselling teachers had this to say, as teachers we really need to start saving some money, form some businesses so as to sustain us when we retire (TR 10).

#### 4.5 HOW PREPARED TEACHERS WERE FOR RETIREMENT

To begin with, retired teachers were exempted from this question because they were already out of the service. Therefore, serving teachers, head teachers, HODs/HOSs, guidance teachers, and teacher union representatives were respondents to this question because they were still in the active service. It was found out that most teachers were not prepared for retirement. When the researcher interviewed the respondents, almost all the respondents were adamant to clearly express their preparedness. Some said, it was government’s duty to prepare them for retirement. The researcher still insisted on personal preparedness in form of investments or savings. The response from the majority respondents still showed they were not prepared for retirement. One of them said, “ I started building a house and it is at window level and money got finished” (TR 12). In terms of savings, only two head teachers said they were saving. One of them said, “I am saving with Zambia National Building Society bank for future use.” (HTR 1). The rest showed no proof of savings. One of them said, “time will come when I shall start saving. For now, I am pre-occupied with financial pressures such as school fees for the children and myself” (HTR 2).

#### **4.6 CHAPTER SUMMARY**

The findings show that guidance and counselling did not play major role in preparing teachers for retirement because there was no formal established guidance and counselling services specifically for teachers in the institutions visited during data collection. Furthermore, teachers did not have a habit of saving or doing business so as to cushion their financial burdens. Instead, teachers totally depended on their monthly salaries hence the negative attitudes whenever an issue of retirement was raised. Additionally, teachers developed anxiety as they approach retirement because they were not ready to retire. Participants suggested activities that should be considered when preparing teachers for retirement such as teachers to start some form of business so as to sustain themselves and seek professional guidance services on retirement issues. Furthermore, teachers to develop a habit of saving because salaries alone could not sustain them. Lastly, the study further revealed that majority of teachers were not prepared for retirement because they thought that they still had more years to serve in government, were not financially, and psychologically ready for it.

## CHAPTER FIVE: DISCUSSION OF FINDINGS

### 5.0 INTRODUCTION

This chapter discusses the Findings of the research and further relates the findings to other studies noted in chapter two. The discussion is guided by the study objectives which were to: (i) establish the role of guidance and counselling in preparing teachers for retirement, (ii) to explore why teachers had negative attitude towards retirement, (iii) ascertain why teachers developed anxiety when they approached retirement age, (iv) determine activities to be considered when preparing teachers for retirement and (v) establish how prepared teachers were for retirement.

### 5.1 ROLE OF GUIDANCE AND COUNSELLING IN PREPARING TEACHERS FOR RETIREMENT

The study revealed that there were no established formal guidance and counselling services for teachers in Sinda district. As such it was difficult to establish specific role that guidance and counseling played in preparing teachers for their retirement. This finding is consistent with The National Industrial Conference Board NICB (1966) whose study found that out of the 974 companies in the study, 233 had some type of pre-retirement counseling before retirement while the majority (741) had none. A point of concern is that teachers in Sinda district of Zambia did not have a formal guidance and counselling preparatory programme for their retirement.

### 5.2 WHY TEACHERS HAD NEGATIVE ATTITUDE TOWARDS RETIREMENT

The study revealed that teachers in Sinda district had negative attitudes towards retirement due to several reasons such as lack of savings, not doing any form of business to cushion their financial burdens and being salary dependent. As regards to savings, the results are consistent with Selnow (2003) who argued that government employees often find it difficult to save money for their retirement. This could be as a result of the high cost of living in the country and other responsibilities such as paying for rents, schools fees and other bills. In terms of lack of investment by teachers in Sinda district of Zambia, similar findings were recorded by The Malawi National Statistics Agency (2008) which revealed that majority of the civil servants in Malawi did not

engage themselves in any other investment ventures such as small scale businesses. Their major income was only a monthly salary. Additionally, it was also realized that the lack of knowledge in investment decisions was also a challenge for the teachers in the district. This could be the case of teachers in Sinda district of Zambia.

### **5.3 WHY TEACHERS DEVELOPED ANXIETY WHEN THEY APPROACHED RETIREMENT AGE**

Still on discussion of findings, the study further revealed that majority of the teacher regardless of their positions whether HOD, head teacher, class teacher or union representative, were not ready to retire from active service because of lack of preparedness towards retirement. This finding is in congruent with Cathrine Uchechukwu (2014) finding in her journal of counselling which stated that most of civil servants were not prepared for retirement hence the fear of unknown (anxiety). Talking about teacher preparedness, it simply meant something to do with investments such as building of houses or apartments, doing businesses whilst still serving in government and as well as savings for the future. Unfortunately, more teachers had never even built a single house for future occupation after retirement.

### **5.4 ACTIVITIES TO BE CONSIDERED WHEN PREPARING TEACHERS FOR RETIREMENT**

Participants suggested some activities or actions that could be considered when preparing teachers for their retirement. Instead of just depending on a salary alone, teachers like any other employees need to start some form of businesses such small scale farming and also develop a habit saving some money from their monthly salaries so as to sustain themselves. In tandem with the above finding, Guardian News Paper (1995) also found out that to sustain financial crisis, civil servants need to be empowered with small scale businesses. Indeed, the researcher also is in support of the above finding based on the interviews conducted during data collection. Furthermore, Nelson, (2006) also suggested that saving of 10% from total income of 20 to less than 40 years old person with an automatic savings plan can give more financial freedom today and protection to cover what is in store for tomorrow. From the interviews on the guidance teachers from the selected schools, the suggestion was that teachers should also seek professional guidance and counselling services on retirement issues so that they could be pre-counselled on several retirement issues such

psychological preparedness and how to utilize retirement money. This finding correlates with Chairman, (2007) who indicated in his study that pre-counselling of employees on retirement issues is cardinal as it psychologically prepares their minds.

#### 5.5 HOW PREPARED TEACHERS WERE FOR RETIREMENT

Talking about how prepared teachers were for retirement, the study revealed that majority of the teachers regardless of their positions in the teaching service, were not ready to retire from active service mainly due to lack of preparedness. They felt they still had more years to serve government. The finding is consistent with Davies (2003) who also in his study found out that Employees resistance to change (retirement) was lack of foresight that one-day retirement would catch up. In further defense of the above finding, Davies (2003) in his study discovered that change is inevitable but most people tend to resist change, because it is not always convenient.

#### 5.6 CHAPTER SUMMARY

In concluding the discussion of the findings, it has been established that guidance and counselling did not play major role in preparing teachers for retirement because there was no formal established guidance and counselling services specifically for teachers in the institutions visited during data collection. Furthermore, teachers did not have a habit of saving or doing business so as to cushion their financial burdens. Instead, teachers totally depended on their monthly salaries, as a result they had negative attitudes towards retirement. Additionally, teachers developed anxiety as they approach retirement because they were not ready to retire. Participants suggested activities that should be considered when preparing teachers for retirement such as teachers to start some form of business so as to sustain themselves and seek professional guidance services on retirement issues. Furthermore, teachers to develop a habit of saving because salaries alone could not sustain them. Lastly, the study further revealed that majority of teachers were not prepared for retirement because they thought that they still had more years to serve in government, were not financially, and psychologically ready for it.

## CHAPTER SIX CONCLUSION AND RECOMMENDATIONS

### 6.0 INTRODUCTION

The chapter presents conclusion and recommendations which are based on the study findings.

### 6.1 CONCLUSION

Based on the findings of the study, it was established that since there was no formal guidance and counselling programme to prepare teachers for retirement, there was no major role that guidance and counselling played in preparing teachers for their retirement in Sinda district. Furthermore, it is sufficed to say that teachers that participated in the study did not have a habit of saving or doing some form of investments or business in their career life hence the negative attitudes and anxiety towards retirement. Majority of teachers regardless of their positions in the teaching service, depended on their monthly salaries for their survival. For this reason, teachers need to start saving money and do some business in order to sustain financial burdens and as a way of preparing for their retirement

### 6.2 RECOMMENDATIONS

These recommendations made based on the findings are as follows:

- (a) Retirement planning should begin early in the teacher's life.
- (b) The counseling unit of the Zambian Education system should counsel teachers and guide them in retirement investment choices
- c) School guidance services should include activities to prepare teachers for retirement

### 6.3 FUTURE RESEARCH

- a) In future, there is need to explore on a large scale how Teacher Unions prepare teachers for retirement in Zambia
- b) Explore how higher learning institutions prepare guidance teachers in areas of retirement.

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## APPENDICES

### APPENDIX 1: INTERVIEW GUIDE RESPONDENTS IN ACTIVE EMPLOYMENT

Dear respondent,

I am a Masters student from The University of Zambia (UNZA-ZOU) carrying out o research on role of guidance and counselling in preparing teachers for retirement. You have cordially been called upon to help by providing answers to the questions in this interview guide.

#### **INSTRUCTIONS:**

The interviews are about the role of guidance and counselling in preparing teachers for retirement. You have been selected to take part in this exercise with full knowledge that your personal details must not be disclosed to ensure a high degree of confidentiality.

Additionally, be informed that your choice among the alternatives per given question represents your personal point of view, hence will be deemed to be correct answers.

#### **SECTION A**

##### BIO DATA (TICK WHERE APPLICABLE)

1. Name of Institution/ school.....
2. School setting: (a) Rural (b) Peri-urban (c) urban
3. Participant: (Male) or (Female)
4. Substantial position / Appointment. Tick where applicable (a) Class teacher (b) HOD/HOS (c) Head teacher (d) Teacher Union Representative (e) Guidance and Counselling teacher.
5. How long have you been teaching? (Years) (a) 0-15 (b) 15-30 (c) 30-65 and above.
6. Do you have any idea about retirement?

#### **SECTION B**

##### **1. What is the role of guidance and counselling services in preparing teachers for retirement?**

- a. Do you have guidance and counselling department in your school?.....

b. If yes, is it functional?.....

c. Do you have any guidance and counselling services concerning retirement issues?.....

**2. Why do teachers develop negative attitude towards retirement?**

a. As an individual teacher or employee, how do you feel when you think about retirement? Explain your feelings.

.....  
.....  
.....  
.....

**3. Why do teachers develop anxiety when they approach retirement age?**

a. Do you have any fear of unknown whenever you think about retirement and why? Express your feelings

.....  
.....  
.....

**4. What actions/ activities do you think should be considered when preparing teachers for retirement?**

a. Do you have any suggestions as to what actions/ activities that can be put in place to help teachers in preparing for their retirement? Mention as many as you can.....

.....  
.....

**5. How are teachers prepared for retirement?**

- a. What have you done so far in readiness for retirement in terms of investments or savings?.....  
.....  
.....

## APPENDIX 2: INTERVIEW GUIDE FOR RETIRED TEACHERS

Dear respondent,

I am a Masters student from The University of Zambia (UNZA-ZOU) carrying out o research on role of guidance and counselling in preparing teachers for retirement. You have cordially been called upon to help by providing answers to the questions in this interview guide.

### **INSTRUCTIONS:**

The interviews are about the role of guidance and counselling in preparing teachers for retirement. You have been selected to take part in this exercise with full knowledge that your personal details must not be disclosed to ensure a high degree of confidentiality.

Additionally, be informed that your choice among the alternatives per given question represents your personal point of view, hence will be deemed to be correct answers.

### **SECTION A**

#### **BIO DATA (TICK WHERE APPLICABLE)**

1. Name of Institution/ school.....
2. School setting: (a) Rural (b) Peri-urban (c) urban
3. Participant: (Male) or (Female)
4. Substantial position / Appointment.
5. How long have you been teaching? (Years) (a) 0-15 (b) 15-30 (c) 30-65 and above.
6. Do you have any idea about retirement?

### **SECTION B**

#### **1. What is the role of guidance and counselling services in preparing teachers for retirement?**

a. Did you have a guidance and counselling department in your school?.....

b. If yes, was it functional?.....

c. Did you have any guidance and counselling services concerning retirement issues?.....

**2. Why do teachers develop negative attitude towards retirement?**

b. As an individual teacher or employee, how did you feel when you thought about retirement? Explain your feelings.

.....  
.....  
.....  
.....

**3. Why do teachers develop anxiety when they approach retirement age?**

b. Did you have any fear of unknown whenever you thought about retirement and why? Express your feelings

.....  
.....  
.....

**4. What actions/ activities do you think should be considered when preparing teachers for retirement?**

a. Do you have any suggestions as to what actions/ activities that can be put in place to help teachers in preparing for their retirement? Mention as many as you can.....

.....  
.....

**5. How are teachers prepared for retirement?**

b. What have you done so far in readiness for retirement in terms of investments or savings?.....

.....  
.....

**End of interview**