

**CHALLENGES AND PROSPECTS OF THE REVISED RETIREMENT AGE FOR
TEACHERS IN SELECTED SECONDARY SCHOOLS IN MUFULIRA DISTRICT
ZAMBIA**

BY

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**A dissertation submitted to the University of Zambia in collaboration with Zimbabwe
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AUTHOR'S DECLARATION

I, Catherine Chanda, hereby declare that this dissertation is my own work and that the works of other people have been appropriately acknowledged. I further declare that this work has never in part or whole been submitted to the University of Zambia or any other institution for the award of any academic qualification.

Signature:

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CERTIFICATE OF APPROVAL

This dissertation by Catherine Chanda is approved as fulfilling the requirements for the award of the degree of Master of Education in Educational Management by the University of Zambia and Zimbabwe Open University.

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ABSTRACT

The study sought to explore challenges and prospects of the revised retirement age for teachers in selected secondary schools in Mufulira district. The objectives of the study were to: establish teachers and community members' views on the revised retirement age; determine challenges faced by teachers as a result of the revised retirement age; ascertain prospects brought about by the revised retirement age and suggest measures aimed at mitigating challenges faced by teachers in Mufulira district. A descriptive research design was employed by the study. Eleven (11) secondary school head teachers and twenty (20) subject teachers were purposively selected for the study. Two (2) members from the community were also included in the sample bringing the total number of respondents to thirty-three (33). The study used semi-structured interview to collect data from all the respondents. Since the study followed the qualitative approach, thematic analysis was used to analyse data and results presented in descriptions and narrations. The study revealed that majority of teachers were against the revision of retirement age and indicated some challenges brought about by the revised retirement age that the employees would become weak and afflicted by age related illnesses which may negatively affect productivity. They also stated that life expectancy in Zambia was short, which meant that people may die before they get their benefits. They further asserted that the revised retirement age would promote unemployment among the youths as there would be fewer vacancies for new teacher and stagnation in terms of promotions. They went on to indicate that there was a lot of stigma against older teachers on the assumption that they were unwilling to accept innovation and technological changes in education. The respondents indicated that the revised retirement age had prospects as it gave teachers more time to plan for their pension and that the government would also gain from the vast experience of older employees. The study recommended that the government should reduce the retirement age to 55 and the package for retirees should be made in the shortest period of time. It also recommended that the government should motivate old teachers by promoting them. The study further recommended that the government should introduce contracts for teachers who would like to work beyond 55.

Key words: Revised retirement, Challenges, Prospects and Retirement age.

DEDICATION

This piece of work is dedicated to my supportive husband, Mr Mubanga Mwewa, for his tireless encouragement and financial assistance rendered throughout my studies. To my beloved sister Ireen Chanda, for her unfailing love, understanding and encouragements given to me during my academic pursuits.

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ACRONYMS AND ABBREVIATIONS

DEBS	District Education Board Secretary Office
GRZ	Government of the Republic Zambia
MoE	Ministry of Education
NAPSA	National Pension Scheme Authority
PSPF	Public service pension Fund
SI	Statutory Instrument
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNZA	University of Zambia
W H O	World Health Organisation
ZOU	Zimbabwe Open University

CHAPTER ONE: INTRODUCTION

1.0 Overview

This chapter presents the background to the study, statement of the problem, purpose of the study, research objectives, and research questions. It also presents the significant of the study, theoretical framework and conceptual framework, delimitation of the study, limitations of study and operational definition of terms.

1.1 Background

Retirement can be defined as the period when an individual stops employment completely and begins a new phase of life. It is estimated that on average, every day, there are 12,000 baby boomers turning 50 (Deal, 2007). Many social and employee benefit policies were designed for an era when people had shorter life expectancy and employers had a large cohort of younger workers to replace those retiring. However, this scenario has changed over the past decade. According to vital statistics from Zambia's Department of Statistics; in 2012, the average life expectancy in Zambia has risen to 57.02 years for males.

Retirement is withdrawn from one's position or occupation or active working life. Development of Social Security in Zambia is better understood by viewing it in three historical phases, pre-colonialism, colonialism, and post-colonialism. Pre-colonial times were traditionally characterised by a mutual aid system where each one was his/her brother's/sister's keeper (Fischer, 1978). Before 1911 there were several different African civilizations living in what is now known as Zambia. Society served as the social security/social protection where the family was the main provider.

After Zambia got independence in October 1964 from the British, the Public Service Pensions Fund (PSPF) was enacted by providing retirement and other benefits to permanently employed public officers. Among those officers were members of the Judicial Service, the Civil Service, the Defence Forces, the Police and Prison Service,

the Teaching Service, the Zambia Security and Intelligence Service and other government services prescribed by the President and the requirement retirement age for Public Service Pension Fund was at 55.

The National Pension Scheme Authority (NPSA) on the other hand was created through the National Pension Scheme Act. The Act commenced operation in 2000. NPSA was created to replace the Zambia National Provident Fund (ZNPF) and other various statutory occupational schemes by providing pensions to almost all employees in private and public sectors. All public workers who began working after February 1, 2000 except those in Defence Forces were required to contribute to NPSA and not to PSPF. Public Service Pension Fund has since then partially closed to new members (Kamwengo, 2004).

In 2013, the Zambia's government announced an increase in retirement age from 55 to 65. In November 2014, Acting President Guy L. Scott signed Statutory Instrument No. 63 of 2014 that led to the increase in the retirement age from 55 to 65 years. In March 2015, President Edgar C. Lungu directed that changes be effected through an amendment to Statutory Instrument No.63 of 2014 signed by Acting President Scott to introduce a graduated arrangement designed to provide for early retirement 55 years, normal retirement 60 years and late retirement 65 years (Nsama, 2015).

The retirement transition can be described as the process involved in releasing the role of work and entering the role of retiree. According to Mitchell (1998), retirement is not a single process or one step transition, but an adjustment process that extends overtime which requires proper preparation and management. Such requires a stable economic approach and a sound psychological approach for individuals to accept their retirement status.

There was poor transition and retrospective application of the revised retirement age. To the best of citizen's knowledge, the implementation of statutory instrument (SI) no.63of 2014 was swift, with no opportunity for gradual and orderly transition. The

sort of legislative absurdity within the public sector and between private and public sector is inconsistent with the principles of good governance and also unfair to employees in the public service. A government that acts in this manner does not genuinely support the labour force (Mitchell, 1998).

Casey (1998) asserts that it is part of good governance to ensure that legislation with significant and potentially adverse consequences should always be gradually transitioned into effect. This is why for instance; the application of the National Pension Scheme Act to the public service was delayed or partial closure of their schemes to new entrants. The government immediately implemented such a radical change to conditions of service without an orderly transition. As indicated by the labour movement, this is perhaps the greatest source of confusion among previously retired civil servants and those who were promoted to fill the positions made vacant by those that retired at age 55.

Increasing the retirement age effectively reduces the amount of years that an individual lives without working, implying that the individuals might not fully enjoy their retirement package which contradicts with the concept of retirement (The International Longevity Centre Global Alliance, 2011)

1.2 Statement of the problem

In 2015, the Zambian government revised the retirement for teachers. All those that are over 50 years of age that were expecting to retire will now be forced to work for over an additional 10 years (GRZ, 2014). However, the revised retirement age for teachers in Zambia was received with mixed feelings by various stake holders. Nevertheless, little has been documented on views of teachers and the community on the increased retirement age on the challenges and prospects brought about by the change in retirement in Mufulira district, hence the relevance of this study.

1.3 Purpose

The purpose of this study was to explore challenges and prospects of the revised retirement age for teachers in selected secondary schools in Mufulira district, Zambia.

1.4 Objectives

The objectives of the study were to:

1. Establish teachers' views on the revised retirement age in Mufulira district.
2. Establish community views on the revised retirement age for teachers in Mufulira district.
3. Determine challenges faced by teachers as a result of the revised retirement age in Mufulira district.
4. Ascertain prospects brought about by the revised retirement age in Mufulira district.
5. Suggest measures aimed at mitigating challenges of the revised retirement age faced by teachers in Mufulira district.

1.5 Research questions

1. What are the views of teachers on the revised retirement age in Mufulira district?
2. What are the views of the community on the revised retirement age for teachers in Mufulira district?
3. What are the challenges faced by teachers as a result of the revised retirement age in Mufulira district?
4. What are the prospects of revised retirement age for teachers in Mufulira district?
5. What measures should be put in place to mitigate challenges of the revised retirement age?

1.6 Significance

It was anticipated that, the study would provide some insights on challenges and prospects faced by teachers as a result of the revised 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. The study also adds new knowledge to the already existing body of literature on challenges and prospects of the revised retirement age for teachers in Mufulira district.

1.7 Theoretical framework

A theoretical framework is the structure that can hold or support theory of a research study. The theoretical framework introduces and describes the theory that explains why the research problem under study exists. It is also a collection of interrelated concepts developed by researchers to explain phenomena, draw connections and make predictions based on existing knowledge, observations and ideas (Maxwell, 2004). The purpose of a theoretical framework is to guide a research study. The theoretical framework plays an important role in guiding entire process of a research study. Theories are constructed in order to explain, predict and master phenomena (e.g. relationships, event or the behaviour) (Krauthwohl, 2009).

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

Disengagement probably begins sometime during middle life when certain changes of perception occur, of which the most important is probably an urgent new perception of the inevitability of death. It is certain that children do not perceive the meaning of death and it is said that "no young man believes that he will ever die." It is quite

possible that a vivid apprehension of mortality-perhaps when the end of life seems closer than its start-is the beginning of the process of growing old. Paradoxically, a sense of the shortness of time may come at the height of engagement. Competition for time may draw attention to both its scarcity and its value. There may be a critical point beyond which further involvement with others automatically brings a sense of "there is not time for all that I must do" which, in turn, leads to evaluations of what has been done compared to what was hoped for, and then to allocations and priorities for the future. Those who have never been very firmly engaged should feel less sense of urgency than those who are tightly enmeshed with society-all other things, including temperament being equal (Andrew, 1995).

Cumming and Henry provided the following nine postulates for the "process of disengagement": Everyone expects death, and one's abilities will likely deteriorate over time. As a result, every person will lose ties to others in his or her society. Because individual interactions between people strengthen norms, an individual who has fewer varieties of interactions has greater freedom from the norms imposed by interaction. Consequently, this form of disengagement becomes a circular or self-perpetuating process.

Because men have a centrally instrumental role in America, and women a socio-emotional one, disengagement differs between men and women. The individual's life is punctuated by ego changes. For example, aging, a form of ego change, causes knowledge and skill to deteriorate. However, success in an industrialized society demands certain knowledge and skill. To satisfy these demands, age-grading ensures that the young possess sufficient knowledge and skill to assume authority and the old retire before they lose their skills. This kind of disengagement is affected by the individual, prompted by either ego changes or the organization which is bound to organizational imperatives or both.

When both individual and society are ready for disengagement, complete disengagement result. When neither are ready continuing engagement results. When

the individual is ready and society is not, a disjunction between the expectations of the individual and of the members of this social systems results, but engagement usually continues. When society is ready and the individual is not, the result of the disjunction is usually disengagement.

Man's central role is work, and woman's is marriage and family. If individuals abandon their central roles, they drastically lose social life space, and so suffer crisis and demoralization unless they assume the different roles required by the disengaged state. This postulate contains two main concepts.

(a) Readiness for disengagement occurs if:

- An individual is aware of the shortness of life and scarcity of time.
- Individuals perceive their life space decreasing.
- A person loses ego energy.

(b) Each level of society grants individuals permission to disengage because of the following:

- Requirements of the rational-legal occupational system in an affluent society
- The nature of the nuclear family
- The differential death rate

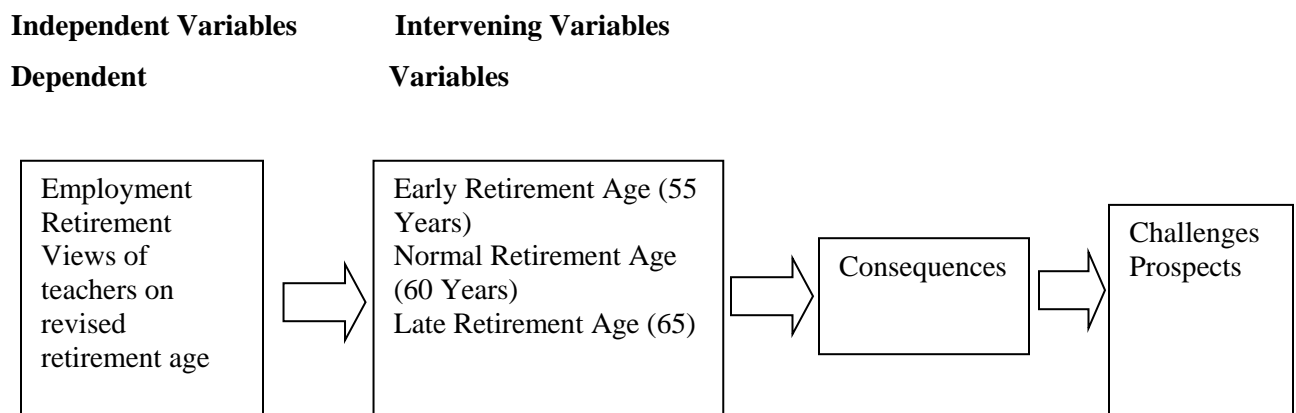
Fewer interactions and disengagement from central roles lead to the relationships in the remaining roles changing. In turn, relational rewards become more diverse, and vertical solidarities are transformed to horizontal ones. Disengagement theory is independent of culture, but the form it takes is bound by culture. The study adopted this classical theory mainly because of its assumption that as a person ages, his/her mental and physical capabilities deteriorate, hence old people should be willing to retire voluntarily from active service in order to transfer powers to the next generation or young employees. In other words, the theory states that old employees may not be as productive as young ones owing to various biological changes that come along with aging. Therefore, the research used this theory to assume that an increase in the

retirement age for public servants and employees in Zambia from 55 to either 60 or 65 might pose serious challenges and prospects in most government industries

1.8 Conceptual framework

A conceptual framework is a plan that shows or explains either diagrammatically or in narrative form of the main things to be studied. It spells out the key factors, concept or variables to be used and the presumed relationship among them (Miles and Huberman 2008). Figure 1 below shows conceptual framework.

Figure 1: Conceptual framework



Source: Conceptualized by the researcher (2020)

In this study, employment, retirement and views of teachers on revised retirement age are independent variables. This is because when teachers get employed they know that one day they are going to retire. Hence, they will have different views on the options of the revised retirement age. As such, Early Retirement Age (55 years), Normal Retirement Age (60 years) and Late Retirement Age (65 years) are intervening variables. This revision of retirement age for teachers has some consequences which are challenges and prospects. Therefore, challenges and prospects are dependent variables of the revised retirement age.

1.9 Limitations

Limitations of the study are those characteristics, conditions, constraints or shortcomings of design or methodology that impacted or influenced the interpretation

of the findings from the research, the result of unanticipated challenges that emerged during the study (Price, 2004). They are particular concerns, potential weaknesses and imposed restriction that are closely essentially out of the researcher's control. They may affect the study design, results and ultimately conclusions and should, therefore, be acknowledged clearly in the paper when submitted (Hackshaw, 2008). Since this was a small scale study with a small number of participants, generalisation of its findings to the whole district of Mufulira and Zambia at large might not be feasible.

1.10 Delimitation

This study was conducted in Mufulira district in eleven schools and the community. It could have been ideal to sample all the schools in Mufulira district but since this was a qualitative research which does not require a lot of participants' only selected schools were considered.

1.11 Operational definition of terms

Older Teachers: Members of staff in the teaching profession above the age of 55.

Revised retirement age: The current normal statutory age from 55 to 60 and 65 at which government teachers are expected to retire from public service.

Prospects: The probability or chance for future success in a profession.

Challenge: Something new and difficult which requires great effort and determination to accomplish or something that puts someone to a test.

Aging: The process of growing old and progressive physiological changes in an organism that leads to a decline in biological functions.

1.12 Summary

The chapter has discussed the background of the study, statement of the problem, purpose of study, research objectives and research questions. The chapter also looked

at the significant of the study, theoretical framework, conceptual framework, definition of operational terms and the delimitations. The next chapter presents the review literature deemed to be relevant to the current study.

CHAPTER TWO: LITERATURE REVIEW

2.0 Overview

This chapter presents the review of relevant literature under the following themes: the concept of retirement, the history of retirement, factors that necessitate revision of retirement age globally and the people's views towards revised retirement age and the challenges and prospects brought about by the revised retirement. An analysis of studies on the theme of revised retirement age elsewhere and in Zambia is also undertaken.

2.1 The concept of retirement

In trying to construct the true meaning of retirement, various scholars have come up with different definitions of the term. Such important definitions include; Petters (2008) who defined it as stage of leaving the job at a specified period of time after putting in some number of years of one's productive years or after attaining the given statutory retirement age in the public sectors of the economy. Osuala (1985) saw retirement as a major stage in adult development and it essentially marks the split from the middle years to old age. Therefore, the term retirement can simply be defined as the phase in one's professional career when an individual is required by law to stop working and get compensated. In view of the above, retirement could therefore mean the act of leaving either formal or informal employment where one used to draw bread and butter from; hence it can pose a threat to many workers who may not know what to do with their times and lives after retiring from active service.

Retirement from full-time paid employment is a defining moment that marks the beginning of a life transition. All over the world, retirement is regarded as an important stage in human development. Changes in life require adjustments in identity, thinking, feeling and action (Bloom, David and Gorge, 2010). People who plan for their retirement well in advance adjust well to retirement and they are likely to go through it as an honeymoon phase in which they are quite active or may go

through it as Rest and Relaxation phase of recuperating from the stresses and strains of employment (Fischer, 1978).

As a social complex phenomenon, retirement signifies the detachment from customary activity in business, industry or active service as a full time employee (Fischer, 1978). According to Job Street (2011) retirement is a transition from the world of work activity and rest, especially in respect of retirement due to old age or long years of service. In Nigeria, the story is different because some retirements have not been due to old age, or long service, but to cut down expenses in a public and private sectors of the economy as well as political factors.

2.2 The history of retirement

In the beginning, there was no retirement; it is relatively a new concept that has come about as life expectancy has increased. One hundred years ago, the concept of retirement did not exist. This concept began to be widely adopted in the United States of America after the period of the Industrial Revolution, where numerous aging factory workers began to show signs of aging. Retirement as a Government policy began to be adopted by countries during the late 19th century and the 20th century (Weisman, 1999).

In the ancient days, the idea of retirement was seemingly not common because people did not live long. Indeed, one of the previous studies concluded earlier was found that 100% of the Neanderthals could not live up the age of 50 (Cook, 1972). In those societies people died before they would need to worry about having others to take care of their food and security needs. Therefore, the idea of retirement had to be established when a large portion of the population began to reach older age.

According to Fischer (1978), the idea of retirement began to develop as the population of the Roman Empire started reaching 55 years and “gerocomeia” nursing homes were created for the elderly who retired from active service. In fact, as time

went by the Romans and Greeks were required to leave active military service at the age of 60 even though commanders were excluded (Shahar, 1997).

The first proposed massive retirement plan is attributed to chancellor Otto. Von Bismarck known as a conservative political leader of German who wanted to defuse some of the Marxist agitation exploding across Europe, promising workers retirement at the end of their labour was considered a counter-measure to socialism (Thane, 2000).

2.3 Factors that necessitate revision of retirement globally

According to Maji (2014), retirement age for public service workers across the world differs. However, it is within the range of 50 and 70 years. In most cases, factors that determine the country's average retirement age include life expectancy, and other numerous socio-economic attributes. With regards to the demographic changes, a study conducted by Bloom et al. (2010), observed that life expectancy has tremendously increased between 1965 and 2005 by almost 9 years in 43 selected countries around the globe. To this effect, various countries have recently raised their normal retirement age to swiftly respond to these new demographic changes.

Experiences of France also have a lot to offer to the current study. ILO Globe Alliance (2011), reports that some public service workers in France can continue being in formal employment until the age of 70 according to 2008 pension laws.

In the United Kingdom, the State Pension report (2014) states that on the agreed time tables, the pensionable age for men and women was harmonised at 65 in 2018. Thereafter, it will be raised for both men and women to 66 by 2028. It is further expected to be at 68 around 2030s under the principle that future generations should spend approximately one third of their adult life in retirement. According to this report, it is clear that, in United Kingdom people are allowed to work in their old age and that the country's statutory age for retirement is flexible and subject to change in response to social demographic factors. Previously, International Longevity Centre

Globe Alliance (2011) reported that, the British government intends to increase the state pension age to 70 years in the near future.

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

Experiences from Zambia have shown that, the retirement age for public workers, including teachers, has changed over the years; For example, from the time Zambia got her political independence in 1964 retirement age used to be 55 in order to make the public service pension scheme more effective (Kamwengo, 2004). With the emerging of global demographic challenges as a result of aging, the Zambian government in 2014 found it necessary to increase its statutory retirement age for public service workers that include teachers from 55 to 65 (Government of the Republic of Zambia, 2014). In 2015 the Government of Zambia revised the retirement age to provide for three options; 55 years early, 60 years normal and 65 years as late retirement (Nsama, 2015).

2.4 Teachers' views on the revised retirement age

Some sections of the society across the globe have raised voices against countries' decisions of increasing the retirement age for public service workers. They assume that high retirement age might have certain consequences both on the employers and

employees; hence any adjustment in the normal retirement age has seemingly been received with mixed feelings among different stakeholders. In Malaysia, one the studies conducted by Job Streat (2011) among 3,485 job seekers aged between 18 and 41 established that 72% of the participants were in favour of the high statutory retirement age. The findings were in line with previous revelations brought by Brossard and Chatelet, (2010) that nearly 60% of the Malaysians wanted the retirement age to be raised. On the contrary, some more recent studies conducted brought different reports that almost half (45%) of the participants in Malaysia felt that the retirement age should not be increased and only 29% were of the view that it should be adjusted (HR Matters, 2012).

A study done by Job Streat (2011) concluded that although majority of participants supported the upwards adjustments of the retirement age, there were also serious reservations about the effects of its implementation as well. For instance, those in support felt that an increase of the retirement age would help to retain talents especially in professions that require a lot of experience. On the other hand, critics felt that older workers might be less productive and that there would be fewer job openings for graduates in the labor market.

The International Labor Organization (2011) adds that there is conflict between the use of early retirement as an instrument for alleviating unemployment among young workers and the longer terms financial viability of pension system in ageing societies.

Retirement from full-time paid employment is a defining moment that marks the beginning of a life transition. All over the world, retirement is regarded as an important stage in human development. Changes in life require adjustments in identity, thinking, feeling and action (Bloom, David and Gorge, 2010). People who plan for their retirement well in advance adjust well to retirement and they are likely to go through it as an honey moon phase in which they are quite active or may go through it as Rest and Relaxation phase of recuperating from the stresses and strains of employment (Fischer, 1978).

As a social complex phenomenon, retirement signifies the detachment from customary activity in business, industry or active service as a full time employee, (Fischer, 1978). According to Job Street (2011) retirement is a transition from the world of work activity and rest, especially in respect of retirement due to old age or long years of service. In Nigeria, the story is different because some retirements have not been due to old age, or long service, but to cut down expenses in a public and private sectors of the economy as well as political factors.

According to Shahar (1997), the civil service is the nerve centre of the machinery of governance that generates policy, ideas, processes, and moulds them into public policies and carries out the implementation of these policies. The policies and guidelines on employment, appointments, promotion, discipline and retirement are called conditions of service or public service rules.

Teachers' perception on retirement is based on their views, opinions and ideologies about retirement and its programmes and this could affect their attitude towards it (Paul, 1999). Some teachers may perceive retirement as a release from the bondage of writing lesson notes and constant harassment by school supervisors. Others might perceive it to be a time to pursue better careers and have job satisfaction. Others on the other hand, might perceive it as a time of hopelessness and loneliness while others perceive it to be a time to socialize, build-up relationships and leisure.

Deal (2007) asserts that individual teacher like any public servant must retire from teaching and that the inevitable nature of retirement demands that teachers should plan and prepare for it so as to reduce its social, economic and psychological effects. Whether the perception is negative or positive, pension reform scheme or not, planning for retirement is a process that involves the past, present and the future to review current and past understanding and use these to plan for future adjustment.

Retirement brings change and commands a new routine which requires a new repertoire for its reinforcement changes. It brings about adjustment which can pose a significant problem depending on the perception and attitude of the retiree towards the retirement change (Deal, 2007). Changes could be negative or positive; therefore effects of retirement and its planning for future depend on a large extent on its perception by the teachers and their attitudes towards it.

Retirement from full-time paid employment is a period of life transition or a change in retirees, values, habits, daily routine, self-concept, role, lifestyle, the use of time and finance (Cook, 2009). Adjustment during this period depends 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.

This wrong or negative impression is predicated largely on the chaotic nature and retirement scheme of civil servants which is characterized with delayed or non-payment of gratuity and pensions and its ruinous impact on the retirees. Teachers are not left out but also suffer the same. The truth is that the uniqueness of what you perceive is the reality that moderates your behaviours (Casey, 1998). Attitude embodies ones feelings and emotions which determines one's reactions and behaviours. 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.

In Zambia, Kamwengo (2004) found that most retired teachers lack survival and entrepreneurial skills to manage their business ventures. Lack of pre-retirement entrepreneurial training, lack of pre-retirement counselling, and poor planning for retirement life were found to be the major hindrances to retired teachers' success in

managing their business ventures. The article points to the need for major reforms in teacher training and in pension scheme policies in Zambia to accommodate issues of financial literacy and entrepreneurial skills among teachers as a way of preparing teachers and other civil servants for life after formal employment.

2.5 Challenges brought about by the revised retirement age

Studies have shown that, in most cases older workers, especially those in management, are accused of liking strict adherence to rules, needing too much respect and preferring to make decisions based on what worked in the past (Schulze, 2012). The above claims were upheld by Deal (2007) who established that older people may not appreciate equal respect showed to all, and may want to be treated with more respect that one would show someone at the lower level in the hierarchy or with less experience have noted that younger workers like their older counterparts want to be respected although the understanding of respect among older and younger workers differs. Strict adherence to rules and regulations which seemed to be the preferred style of management among older managers may cause conflict between the old and young employees in institutions like schools. Joyner (2000) also postulated that younger workers dislike micromanagement, but do want strong leadership with clear instructions.

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

Life expectancy is one of the most important factors in the debate about the retirement age. Life expectancy is simply defined as the average number of years that is expected to live, however, it is calculated at different ages, with the most common being life expectancy at birth. The idea of delaying retirement clearly does not appeal to everyone because there are workers who have health problems or other personal considerations that make it difficult to continue working or cannot wait to reach the date they are eligible to retire. However, with decreasing life expectancy both at birth and at retirement, the retirement age needs to be decreased to enable pensioners to get their benefits (World Health Organisation 2012).

Life expectancy is not the only determinant of the retirement age. Socio-economic demographics need to be considered, increase in pensionable age have unambiguously positively effects. Retirement has profound implications for changes in an individual's social and economic status as well as inter-personal relationships, self-perception and morale. Increasing evidence indicate that realistic pre-retirement planning improved the chances of making a good adjustment to retirement (Mitchell, 1998).

Those in support of increased retirement age thought that increased retirement age would help to retain talents especially in professions that older workers might be less productive and that require a lot of experience. Lazazzara and Bombeli (2011) in India found that old employees are often believed to be reliable, more committed and more loyal to the organization as compared to young workers. On the other hand, critics felt that order workers might be less productive and that there would be fewer job openings for graduates in the labour market. This assertion was later confirmed by another study undertaken by Schulze-Marmeling, (2012) in France where it was observed that, an increase in France's retirement age by two years decreased the chances of young people getting their first jobs.

Similarly, the IZA World of Labor (2014) also observed that, high statutory retirement age which was considered necessary to sustainably finance state pensions would lead to more youth unemployment. According to the above findings, it was clear that an increase in the country's retirement age for workers would definitely impacts negatively on the employment levels of that particular country as there would be less job vacancies.

Maji (2014) observed that the retirement age for teachers across the world varies from 50 to 70 years. The International Longevity Centre Globe Alliance (2011) also reported that many countries were increasing their normal retirement age owing to the problem of aging that the world was experiencing. Similarly, the Zambian government in December 2014 signed statutory instrument no.63, on public service regulations which saw an increment in retirement age. Teachers were now expected to work longer in their old age (Government of Republic of Zambia, 2014). Therefore, many old teachers who were scheduled to retire from the service in 2014 and the subsequent years have not done so instead they have remained in employment in their various capacities. It appears that, from the time the revised retirement age came into effect little research has been conducted in Zambia at large to establish its possible challenges and prospects thereby creating a gap that the current study attempted to bridge.

In essence, the civil servant must leave service either on attainment of the stipulated age of 60 years or 35 years of service. The minimum length of service for one to be entitled to gratuity by the civil service rules is 5 years while 10 years is the minimum for one to be qualified for both pensions and gratuity though one cannot start enjoying pension until one attains the age of 45 years. In other words, gratuity and pension are post-employment benefits paid to a worker after disengagement from active service or work (Deal, 2007).

Before now, the retirement scheme in Nigeria was largely chaotic and civil servants and private sector workers were left to their fate. In the secondary school system, the process of retiring is more cumbersome due to its bureaucratic nature (Shahar, 1997). These processes could take months or years before the retirement benefits and gratuity are paid finally to the retiree teacher. In some cases, the post-primary school board might retire a teacher without prior information or notice to the teachers.

There are cases also where teachers have found out that their names are being removed in the pay roll when salaries are paid only to discover later that they have been retired by the board. Some of these retirement benefits are not even paid years after retirement. It has become very embarrassing particularly with retirees queuing up for their pension while some die before their gratuity and pension benefits are paid to them (Petters and Asuquo, 2008).

2.6 Prospects brought about by the revised retirement age

Casey (1998) in Germany found that one of the prospects of late retirement is that employees are able to save for a longer period of time. Working just one extra year can make a big difference in your retirement savings. There are two reasons why a single extra year can matter so much: more compound interest and the chance to take advantage of more tax-free savings. Saving longer also means another year of compound interest earned on your invested funds. Bloom, David and Gorge (2010) found employees that had a \$350,000 pension package and earned 6%, had another \$21,000 in gains if they waited another year before retiring and starting to draw down the money and that's assuming one does not contribute anything during that last year. Delay for five years, and the difference was big the \$350,000 savings grew to more than \$468,000.

Another study conducted by Cumming and Henry (1961) found that one of the best reasons for delaying retirement is the chance to continue getting benefits through the employer. If the employer provides access to group health-insurance coverage, replicating this coverage could be expensive on the open market if it is even possible

for one. Giving up one's employer-provided healthcare benefits could cost thousands, and you might have to switch doctors, which could be an issue if one or the spouse has any chronic health conditions.

Yet another study conducted by Cook (2009) in Nigeria found that delaying retirement may make one become eligible for more pension money from the employer. Traditional employer pensions, of the type where the employer guarantees income post-retirement, have become rare. These types of plans are called defined-benefit plans, because the benefit is guaranteed and not dependent upon the investment performance. Today, most employees who have a pension plan at work have a defined-contribution plan. Lai and Jean (2012) in Malaysia found that a prolonged working life enables older workers to have enough retirement savings and ultimately help them to cope up with higher costs of living which can cause many retirees not to be able to continue supporting their family.

In Ghana, Fujioka (2008) found that if one retires at the minimum retirement age and does not have at least 20 years of service, the benefit could be reduced by as much as 5%. If one waits until age 65 and have at least 20 years of service, he/she will be allowed to use a 1.1% pension multiplier rather than a 1% pension multiplier. The pension income is higher because of both the extra year of service and the higher pension multiplier. Every employer has a different method of calculating pension income, depending on the calculation used, the difference could be substantial.

One study published in the Deal (2007) found that working for one additional year after age 65 was associated with an 11% lower risk of mortality, leading researchers to suggest that "prolonged working life may provide survival benefits among US adults." Research also suggests a job you don't like can still be better than no job at all. "Even disliked colleagues and a bad boss are better than social isolation because they can provide cognitive challenges that keep the mind active and healthy," according to an article published by the National Bureau of Economic Research.

Another benefit of delaying retirement age as was found by Kamwengo (2004) in Zambia is that it is possible to keep the brain active and to maintain social connections in retirement, but it becomes a lot harder without the workplace to provide one with a ready-made source of human contact and mental challenges. Before one decides to retire, he/she should make sure the financial life is in order and that he/she has a plan for how to stay healthy, active, and connected to the community.

2.7 Summary

This chapter has presented the literature review on the study under the following themes; the concept of retirement, the history of retirement, factors that necessitate revision of retirement globally, teachers' views on the revised retirement age, challenges and prospects brought about by revised retirement age. The next chapter presents the methodology of the study.

CHAPTER THREE: METHODOLOGY

3.0 Overview

This chapter describes the methodology of the study under the following elements: the research design, study population, sample size, sampling procedure or techniques, research instruments, data collection procedures, data analysis and ethical considerations.

3.1 Research design

A research design is the set of methods and procedures used in collecting and analysing measures of the variables specified in the problem research. The design of a study defines the study type (descriptive, correlational, semi-experimental, experimental review, meta-analytic) and sub –type (e.g. descriptive-longitudinal case study), research problem, hypotheses, independent and dependent variables, and, if applicable, data collection methods and a statistical analysis plan. A research design is a framework that has been created to find answers to research questions (Creswell, 2012).

This study employed a descriptive research design which was predominantly qualitative. The decision to adopt a qualitative methodology has been informed by several reasons. Firstly, the aim of qualitative research is to illuminate an experience or understanding for others, but, unlike quantitative research, not to generalize from it (Mutch, 2005). Although the study is essentially qualitative, some elements of quantitative analysis are used in form of tables. This action was informed by various reasons, chief among them being the fact that qualitative and quantitative enquiry can support and inform each other.

3.1.1 The qualitative strand

Bogdan and Biklen (2003) define five features of qualitative research which help put this debate into perspective. The features are as follows:

- Qualitative research has actual setting as the direct source of data and the researcher is the key instrument.
- Qualitative research is descriptive. The written results of the research contain quotations from the data to illustrate and substantiate the presentation.
- Qualitative researchers are concerned with process rather than simply with outcome or products.
- Qualitative researchers tend to analyse their data inductively. They do not search out data or evidence to prove or disprove hypotheses they hold before entering the study, rather through emergent data collection, they are constructing a picture that takes a particular shape.
- Qualitative researchers are concerned with what are called participant perspectives. How different people make sense of their lives is their major interest.

Brennan, Frazer and Burns (2000) suggest that qualitative reports are not presented as statistical summations, but rather in a more descriptive style. They also suggest that the close connection between qualitative research and teaching might inspire educators to become involved in research so that the results of studies might lead more expediently into new decisions for action. This adds further weight to my decision to use a qualitative methodology.

3.1.2 The exploratory nature of qualitative research

In the study, an exploratory sequential design was utilized. This is a two-phase design which starts with the collection and analysis of quantitative data. This first phase is then followed by the collection and analysis of qualitative data. The second phase of the study is designed in such a way that it follows from or connects to the results from the first phase. The strengths of the exploratory study are that it is considered the most straightforward of the mixed methods designs. The exploratory method also

offered a number of advantages to this research. The structure, according to Creswell (2012) allows for one kind of data collection at a time. The final report can then be written in two phases, making it both straightforward to write and easy for readers to follow.

While there are many advantages to implementing an exploratory study, there are challenges to be aware of as well. The design does require time to implement, the qualitative phase often requiring more time than the quantitative phase. The researcher also needs to decide whether or not to use the same individuals for both phases, to draw individuals from the same population for the two phases, or to use individuals from the same sample for both phases. The existing study used individuals drawn from the same setting but belonging to different sections of the population community for the two phases. While teachers and members of the community were used for the quantitative phase, the qualitative phase comprised of lecturers' perceptions.

3.1.3 The interpretive nature of qualitative research

This study is largely interpretive in character, according to Maykut and Morehouse, (1994) means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret phenomena in terms of the meanings people bring to them. Meaning is tied to a specific setting and population and therefore changes over time. Qualitative analysis can also be defined as iterative in that theories emerge as data is collected and they should therefore be tested, refined, and retested against new information until explanations are repetitive (Maykut and Morehouse, 1994).

Data analysis of a qualitative study is "a 'non-mathematical analytical procedure'" in which the researcher examines the meanings of people's words and actions. The approach that best suited my study was one which the two authors describe as: 'interpretive-descriptive' approach. Here, the researcher selects and interprets the data and weaves descriptions, participants' words, raw data from the observation notes and

the recordings, and his/her own interpretations into a rich and believable descriptive narrative (Maykut and Morehouse, 1994).

Qualitative methodology also fits the theoretical grounding of my research in constructivism. In this study, the researcher's interpretation is just one of many possibilities and throughout the data collecting phase, the researcher and the participants jointly construct knowledge. Denzin and Lincoln (2000) point out that there was no single interpretive truth that qualitative interpretations of research data are constructed. They also comment on the multi-method focus of qualitative research by stressing that "the use of multiple methods, or triangulation, reflects an attempt to secure an in-depth understanding of the phenomenon in question" (Denzin and Lincoln, 2000).

3.1.4 The phenomenological approach

Patton (1990) suggests that the choice of an investigative method depends on the nature of the particular question the investigator hopes to answer. In this study, the aim to ascertain the extent to which class size impacts on achievement in the mainstream classroom determines that the most appropriate methodology is one from the interpretive paradigm.

Achieving the aims of this study required the ability to access the experience of the participants. To accomplish this, a phenomenological approach was chosen. Patton (1990), states that phenomenological studies have become an important research method, especially in instances when one needs to understand specific phenomena in depth. Bogdan and Biklen (2003) concur with this assertion by Patton (1990) and add that:

Researchers in the phenomenological approach do not assume they know what things mean to the people they are studying but attempt to gain entry into the conceptual world of their subjects in order to understand how and what meaning they construct

around events in their daily lives. They believe that multiple ways of interpreting experiences are available to each of us through interacting with others.

Although this section is normally referred to as “analysis”, the tools used in this phase could be seen as tools of interpretation and condensation and specifically as a process of synthesizing as Holliday (2001) refers to it. Researchers such as Holliday (2001) believe that the true test of a competent qualitative researcher comes in the analysis of the data, a process that requires analytical craftsmanship and the ability to capture an understanding of the data in writing. In showing the workings of the data it is also vital to display an understanding of design logic. This entails fitting the analysis procedures with the methodological position of the study, then consistently and coherently managing the analysis according to the principles of study design.

3.1.5 Qualitative research and constructivism

The term constructivism references the acknowledgement of the social construct of knowledge. As constructivists we begin with a great deal of scepticism, that bias can truly be eliminated from scientific enquiry. Constructive researchers are interested in the construction of knowledge between the researcher and the researched and thus discuss bias in relation to the interviewer/interviewees situations. Constructivists assume that there are many possible interpretations of the same data, all of which are potentially meaningful. Constructions are therefore not separate from those who make them. They are not, "...part of some objective world that exists apart from their constructors". In this regard a "mal-construction" according to the two educationists, would be an analysis that is, "incomplete, simplistic, uninformed, internally inconsistent, or derived by an inadequate methodology".

3.2 Study population

The population of a study refers to the target group under investigation of a study. Trochim (2006) describes a population of a study as a set of elements that the research focuses upon. The population for this study comprised all head teachers, subject teachers and members of the community in Mufulira district.

3.3 Sample

According to Cohen et al. (2007), a sample refers to the total number of subjects selected to participate in a given study. Usually, researchers are made to select a sample size that is considered representative of groups of people to whom results were transferred. This study therefore, had a sample of 33 respondents which comprised of 11 head teachers, 20 subject teachers and 2 members of the community inclusion of both male and female in the study sample.

3.4 Sampling procedure

Sampling procedure is a process or technique of choosing a sub-group from a population to participate in the study; it is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected.

There are many sampling strategies used in qualitative research (Patton, 1990). This study employed purpose sampling to select all the respondents. Qualitative samples tend to be purposely selected rather than randomly selected. According to Denzin and Lincoln (2000), “purposeful sampling is used as a strategy when one wants to understand something about certain select cases without needing to generalize to all such cases”. In a sample survey, data is collected from a sample of a population to determine the incident distribution, and connectedness of events and conditions. This is a non-representative subset of some larger population and is constructed to serve a specific need and purpose.

Regarding the size of the sample, Patton (1990) suggests that “there are no hard and fast rules for sample size in qualitative researches, it all depends on what you want to know, the purpose of the inquiry, and what can be done with the available time and resources”.

3.5 Research Instrument

Research instruments are measurement tools designed by researchers to achieve their stated objectives when carrying out a research study to obtain data on a topic of interest from research subjects (Patton, 1990). This study used semi-structured interview guides to collect data from all the respondents. An interview is a method in which the researcher or interviewer asks questions of the interviewee or participant while aiming at entering the inner world of the respondent and gaining an understanding of that person's perspectives.

3.6 Data collection methods

3.6.1 Primary sources of information

Nieuwenhuis (2007) contend that primary sources of information were the data that was collected afresh and for the first time and thus happens to be original in characteristic. Hence, interviews were used to collect data from the field. Semi structured interviews were used to collect data because they are flexible and consist of both open and closed ended questions. Nieuwenhuis (2007) stipulate that, "in depth information is gathered by closed ended questions." Thus, by using both the open and closed ended questions in the interview the researcher got a complete and detailed understanding of the issue under research. This implies that primary data is data which has not been subjected by any form of analysis.

3.6.2 Secondary sources of information

Secondary sources as defined by Nieuwenhuis (2007) are generally scholarly books and articles. Secondary data was drawn from reports, journals, internet and various other sources. Secondary data sources would be vital as they contain information previously written on the subject matter. Hence, they helped the researcher to gain more insight on the topic which was researched on.

3.7 Data collection procedure

Data Collection is a term used to describe a process of preparing and collecting data. According to Cohen, Manion and Morrison (2007), data collection is a method in which information related to the study is gathered by suitable mediums. The type of data is basically classified on the basis of its collection method and its characteristics.

Information obtained from open-ended interviews was reported and interpreted through the eyes of specific, well-informed participants who could provide important insights into the situation under investigation. Although the interviews in qualitative research may take many forms, open ended is the most commonly used method in case studies (Neuman, 1997). A structured interview has a formalized, limited set of questions, which is flexible, allowing new questions to be brought up during the interview as a result of what the interviewee says. The interviewer in an interview generally has a framework of themes to be explored and the interview progress in a way which tackles them.

The qualitative data gathered in this study was particularly useful in providing a record of the spoken words of the participants. The instrumentation approach was in place when the human person was the primary data collection instrument. Silverman (1993) suggests that interviews offer an apparently ‘deeper’ picture than the variable-based correlations of quantitative studies. As the research progressed it was necessary to adapt the design to the circumstances. In this study the focus was on the interview.

The use of interviews also enabled the participants to describe their experiences and attitudes in greater detail. Interviews were used as a way of finding out what respondents feel and think about their world. This was achieved by encouraging participants to describe their worlds in their own terms. Rubin and Rubin (2005) agree that the strength of this method is that it enables the researcher to use probes. These are standard prompts used to obtain response clarity or additional information. Since this is an interpersonal encounter it helped to establish rapport by being friendly yet impartial so as not to influence the respondent’s answering pattern. Reassuring the

respondent of anonymity and other ethical issues stressed the fact that an honest response is important for the integrity of the research. A background research on the interviewees equipped me with the knowledge that helped to formulate guiding questions.

Rubin and Rubin (2005) state that there are a number of stages of the actual interview process that the researcher must consider which are as follows:

- Introducing the research topic.
- Beginning interview questions with a factual focus.
- Shifting into more in-depth questions that may solicit an emotional response.
- Moving back into factual, less emotional questions.
- Ending the formal interview, possibly chatting casually for a bit.
- Expressing gratitude to the participant for their time.

3.7.1 Interviews

Interviews were administered to the respondents. An interview is a method in which the researcher or interviewer asks questions of the interviewee or participant while aiming at entering the inner world of the respondent and gaining an understanding of that person's perspectives. I chose face-to-face interviews to collect rich data, as an interview was one of the most essential sources of information (Neuman, 1997).

3.8 Data analysis

Gardner (2009) describes data analysis as the “the examining of what has been collected in a survey or experiment and making deductions and inferences.” Brennan (2000) add that in analysing qualitative data the initial task is to find concepts that help make sense of what is going on. Most importantly, Kombo (2006) argued that even though qualitative analysis transforms data into findings, there is no formula for that transformation. Guidance can be offered, but the final destination remains unique for each inquirer, known only when and if arrived at. Therefore, since the study followed the qualitative approach, thematic analysis was used to analyse all the responses obtained on the topic.

3.9 Ethical considerations

According to Nation (1997), ethics is the discipline of dealing with what is right and wrong within a moral framework that built on obligation and duty. Rubin (2005) also asserts that all social research involves consent, access and associated ethical issues since such data is from people and about people. Maxwell (2004) acknowledges that it is unethical to accumulate data without the knowledge of participants and their expressed willingness and informed consent. Therefore, the researcher made it clear to all participants that their participation was on a voluntary basis and that they were free to withdraw from the study any time.

Before proceeding with data collection the researcher made arrangements for interviews. It is worth mentioning that before each interview was conducted with the respective school managers and teachers, consent was sought with all the respondents. This provided a mutual and professional understanding between the respondents and the researcher. Interviews with the school managers, teachers and the community were recorded on a voice recorder right there, and then the interview was transcribed since the research had the interview guide (Creswell, 2007).

While conducting this study, the researcher ensured informed consent from all participants. They were advised that they were under no obligation to answer any questions which they may not feel comfortable with, participants were given advanced notice prior to the interview, a broad outline of the subject to be discussed, an indication of the type of information that was required of the participant, the reasons why the research was carried out, and how the information provided would be used. Participants were well informed about the nature of the study. Moreover, they were also assured that their responses were to be confidential and anonymity (Creswell, 2012).

3.10 Summary

The current chapter contains the methodology that was employed to conduct the study. The target population for this study included all the serving government school teachers and community members in Mufulira district. Total sample size of 33 participants comprised of 11 head teachers, 20 subject teachers and 2 members of the community. Lastly, the chapter has highlighted various measures that were put in place for purposes of ethical considerations.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.0 Overview

The previous chapter looked at various methods and techniques that were employed in conducting this study. This chapter presents the findings of the study on challenges and prospects of the revised retirement age for teachers in selected government schools of Mufulira district. The findings are presented in line with the objectives which were to: establish teachers' views on the revised retirement age; establish community views on the revised retirement age for teachers; determine challenges faced by teachers as a result of the revised retirement age; ascertain prospects brought about by the revised retirement age and suggest measures aimed at mitigating challenges of retirement age.

4.1 Bio Data

4.1.1 Position of Respondents

Out of the 33 people who participated in the study, 11 were head teachers, 20 were teachers and 2 were members of the community. Table 1 below shows the position of the respondents:

Table1: Position of respondents

POSITION	FREQUENCY	TOTAL
Head teachers	11	11
Teachers	20	20
Members of the community	2	2
TOTAL	33	33

Source: Field Data (2020)

The table above shows that majority of the respondents for the study were teachers followed by head teachers and least was community members.

4.1.2 Gender of respondents

Data for this study came from both males and females. Table 2 below shows the gender of the respondents:

Table 2: Gender of respondents

Position	Frequency		Total
	Male	Female	
Head teachers	5	6	11
Teachers	8	12	20
Community Members	1	1	2
Total	14	19	33

Source: Field Data (2020)

The Table above indicates that the majority of the respondents were females.

4.2 Views of teachers on the revised retirement age

The first objective of this study sought to establish the views of teachers on the revised retirement age. It was found that out of 20 only 5 of the teachers were in support of the revised retirement age, while 15 were not in support. Those in support of the change explained that the majority of teachers that retired at 55 years became destitute in the society. One of the teachers said:

Teachers that retired at 55 years became destitute by teaching in private schools where they earned less than K2000 per month. This is embarrassing and tarnishes the reputation of teachers in society. As a consequence, the new revised retirement age which goes up to 65 years gives such teachers room for them to prepare adequately for their lives after retirement.

Another teacher explained:

Financial security in old age requires working beyond traditional retirement ages. As defined benefit pension plans that provide retirement annuity income become less common, more retirees must rely on their account balances and other savings to supplement Social Security. These savings must last longer as people live longer. By delaying retirement and working longer, however, people can shorten the time that they must rely on their savings in later life and, through the actuarial adjustments built into Social Security's benefit formula, increase their monthly payments from the program. Working longer also raises lifetime earnings, which generally boosts future Social Security income and any defined benefit pensions available. Moreover, people who work longer can often save some of their additional earnings for retirement. As concerns about the adequacy of retirement savings have intensified.

Teachers not in support of revised retirement age stated that the revised retirement age was not favouring old teachers because it was not leaving them with enough time to do other things after retirement. They went on to say that by the time one reaches 60 years he/she will have less energy to be doing teaching activities. They also stated that at this age a number of diseases such as high/low blood pressure, sugar, stroke and other late age related diseases become common. For example one of the head teachers who had been in teaching service for over 31 years stated:

I was diagnosed with Sciatic nerve disease. This disease came as result of standing for long hours when teaching. Sciatica affects only one side of your body. Sciatica most commonly occurs when a herniated disk, bone spur on the spine or narrowing of the spine compresses part of the nerve. This causes inflammation, pain and often some numbness in the affected leg.

Another teacher said:

I was part of those that were not for the idea of 60 years, reason being that our life span this time is short and if you look at those people that have retired it is taking long for them to be given their packages. Now if they push it to 60 years it will mean that I will come and get my deals when I am 65 years and as I have mentioned it earlier our life span is short I may die without getting my pension so that is why 55 years was going to be better because at this age I can enjoy my package.

Additionally, another head teacher explained:

These changes to the retirement age are unacceptable for a number of reasons. Firstly, the changes needed to be made in sincere consultations with relevant non-governmental stakeholders including the Zambia Federation of Employers, and the Zambia Congress of Trade Unions and its affiliate labor unions rather than by presidential decree. Secondly, it is unrealistic to have retirement options that are above our people's life expectancy that is currently between 48 and 56 years, depending on one's source of information, which places the country in the 160th position out of 182 countries.

The above sentiments shows that at the age of 60 and above, teachers will have a number of complications that may affect their way of teaching and consequently the performance of learners.

The majority of the respondents pointed out that there was no need for the government to increase the retirement age. One of the teachers pointed out the following:

One is supposed to do work while he or she is still fresh, while still young and so if you continue working when you are 65 at that time your energy decreasing slowly, becoming weaker and that is a disadvantage because you are supposed to put in the best whilst you are still young. So perhaps the ceiling could have been at 60 as late retirement age and 55 could have been considered normal.

One teacher went on to point out that there was no wisdom in mimicking countries whose citizens have higher life spans in setting the retirement age for employees in our country. He went on to propose the following as possible retirement options:

45 years old – early retirement

50 years old – normal retirement

55 years old – late retirement

There was also the notion that delayed payment of retirement benefits made some retired citizens re-enter the job market as part-time workers to earn a living while they awaited the disbursement of their terminal benefits. It was also pointed out that some retired teachers died before they are paid their packages.

Teachers in support of the revised retirement age further indicated that raising the retirement age seemed like a straightforward change that simply recognized the demographic realities of aging. One of them pointed out the following:

People are living longer than ever and are physically able to continue working into their 60s and even 70s. The economy will need older workers, because retiring

boomers are being followed by a much smaller generation of workers. Lastly, people will need to keep working more years for financial reasons to recover from the recession and to fund retirements that will last a long time.

4.3 Views of the community on the revised retirement age for teachers

The second objective set out to establish community views on the revised retirement age for teachers in Mufulira district. Two (2) community members were interviewed to find out their views on the new retirement age. Both of them were against the new retirement age. One of them said that:

Zambia has low life expectancy, as such by the time one is 65 he/she will have less number of years left to do other things in life e.g. farming, businesses etc. Moreover, at this age this is when a number of people suffer old age diseases, hence most of the money for benefits will just be used for medical issues. Sometimes the retiree may even die before he/she can access the benefits because after retiring at 65 years the money for benefits to come out may take another 5 years as the process for paying retirees is very slow for government workers.

It was argued that life expectancy in Zambia continued to be very low. Therefore, an increase in the retirement age would seriously deprive the majority of teachers realising their benefits. Upward adjustment in the retirement age is a challenge in Zambia and could not be compared to developed countries. These developed countries had higher living standards and higher life expectancy as compared to ours. Increase in retirement age could result in more people dying without getting their terminal benefits due to delayed payments.

One respondent who had lived in that community for over 50 years said that:

Young teachers in the system will feel demotivated, because they want to be promoted but there is that teacher who has to go up to 65 years before the position can become vacant, that could lead to young teachers to be reluctant in executing their duties.

The respondent went on to say:

The high levels of unemployment in the country militate against the increase in the retirement age. There is no doubt that the higher retirement age is going to lead to unprecedented numbers of young job seekers roaming the streets due to inadequate job openings mainly resulting from older citizens' delayed retirement. Moreover, retirement would make sense when teachers retire when they still have some energy left in them and get their 'lump-sum' on time so that these pensioners could invest portions of their benefits in starting and operating small and medium-sized enterprises (SMEs).

4.4 Challenges brought about by the revised retirement age for teachers

The third objective sought to determine challenges faced by teachers as a result of the revised retirement age in Mufulira district. The study revealed that the revised retirement age posed a number of challenges on the affected teachers. The first challenge was that it prolonged people's stay in employment. One of the teachers said:

The revised retirement age prolongs one's stay in employment which on the other hand disadvantages newly trained teachers from colleges and universities in the society that want to join the teaching services. These teachers in the society will have to wait for a long period of time for the vacancy to be created.

Another teacher said:

There are a number of newly trained teachers in our community that are jobless. The private sector alone cannot manage to take up these teachers as the government is the major employer of teachers in the country. Moreover, the private sector also exploits these newly trained teachers as they pay them less as compared to the government.

The other challenge that was pointed out was that some employees could die without getting a package as one of the teachers said:

Life expectancy in Zambia is very low which is at 49 years. Increasing the retirement age may result into one passing away without getting the package. The government should not compare the retirement age of developed countries to that of Zambia because in such countries there are good health facilities and the conditions of service are also good. People need to get their packages while they are still healthy.

The other challenge was that as teachers advanced in age, they would be too old to teach as they would have less energy to operate. One of the teachers pointed out:

Teaching requires one to be energetic as it involves being alert all the time for proper classroom management. Teachers need to stand all the time and moving up and down to organise such things as teaching aids, lesson plans, weekly forecasts, conducting registrations and other related activities. At the age of 65 one will have less energy to do such activities and as such will become less effective.

Some respondents reported that old teachers who had stayed in employment longer exhibited an “I don’t care attitude” in the affairs of the school. They were less concerned with whatever was taking place in school for example. For example, they did not care about pupils’ discipline, punctuality, the dress code and so on. It was also observed that older teachers were very difficult to supervise. It was reported that in some schools where head teachers, deputy head teachers, heads of department and senior teachers were younger than old teachers, there were some misunderstandings and conflicts. It was noted that such teachers could not willingly submitted to commands from younger administrators. One teachers said:

With the increase of retirement age to 65, schools would be filled up with old teachers. In situation where administrators are younger and controlling the old, it may pose a challenge as those old teachers may opt not to listen to the young that are in management. This could bring about confusion in the system and consequently on the performance of learners.

Additionally, majority of the respondents submitted that the new retirement age increased unemployment rates in the country. They wondered why the government increased the retirement age when fresh graduates were languishing in the streets. One of the teachers asserted:

Yesterday I heard on ZNBC Radio News that there are about 50, 000 trained teachers in the country that are jobless. Moreover, the government in 2019 did not employ the 5000 teachers that it had promised to be doing every year. Every year hundreds of colleges and universities offload thousands of graduate teachers into the society with the expectation of the government to employ them.

Another concern was that when one applied for early retirement usually the benefits came much later; possibly after five (5) years. One head teachers said:

Even though there is an option for early retirement, mostly people who have to apply to retire at 55 are not paid until they become 60, when a person is made to retire at 60 the person does not have the energy and zeal to work in other sectors and usually when they retire at 60 they are paid after 5 years.

The respondents were asked if they considered older teachers strong enough to continue working efficiently and effectively in the revised retirement age. It was acclaimed that, the majority of the participants thirty (30) of them conceived that at fifty-five years and above teachers become less energetic therefore they are less effective and efficient in executing their duties. In order to reinforce the argument one of the male participants had this to say:

The old teachers will be tired and will also be abusing their offices especially head teachers and it will affect the performance of pupils, as the teacher is already exhausted. Due to poor health and stress for the old teachers above 55, performance at work reduces. Old teachers were finding teaching a very difficult job owing to issues such as daily planning and marking work for pupils. The participant further mentioned that due to excessive loss of memory because of numerous biological changes, they cannot constantly prepare or give enough assignments to their learners they could not also manage marking the work because their bodies cannot allow them, hence compromising the quality of education.

Those that preferred retiring at 55 said that they wanted to have been left with enough energy to look after their personal businesses which would be the source of income for their living especially after retirement. They went on to say that it becomes hard for one to run a business when one is too old. In the same vein, teachers will be too old to execute their duties and may die before he/she gets the package.

One of the aims was to find out the extent at which the revised retirement age for teachers had affected the promotions for teachers in the education fraternity. Sixteen (16) participants stated that the raised retirement age had brought about reduction in promotion opportunities for teachers in the Ministry of General Education. They argued that the revised retirement age had reduced promotions for young teachers because most of the positions were still being held by order teachers who should have gone five years earlier. One head teacher stated:

The revised retirement age in some ways has brought promotion to a standstill. When the revision came into being, no promotion has taken place at various levels in the Ministry of general Education because precisely all the positions were sealed up. Hence people have to wait for some years when these older teachers start leaving the positions. At the moment promotions are just done through replacements for those that were dying and this encourages corruption and nepotism in the country.

The study further revealed that a number of the older teachers were mostly absent from duty due to health problems associated with old age such as cancer, diabetes, osteoporosis, osteoarthritis, hypertension among others. They noted that with much concern that the afore-named diseases exposed old people's capabilities to deliver less expected. One of the respondents explained:

Old teachers could not be as productive as young ones owing to various biological changes that come along with aging. As a person ages his or her physical and mental ability and capability become weak overtime. When the body is weak, older people are susceptible to diseases. A week could not pass without getting permission to attend clinic or hospitals for review appointments to seek medical attention. They could be too tired to carry out certain duties and that negatively affects the efficiency and effectiveness of the system thereby compromising service delivery.

4.5 Prospects brought about by the new retirement age

The fourth objective sought to establish prospects of the revised retirement age to teachers in Mufulira district. From the total number of respondents (33), 6 said that

there were no prospects. Eight said that it would enable people prepare adequately for retirement while 7 said that it would enable people to educate all or almost all of their children since by the age of 60, most people would have completed educating their children. Five said the move promoted retention expertise or experienced teachers. Five said the retirement package employees would receive would be higher than they would have received had they retired at 55. Two of them said the government had saved money during the five additional years the employees were serving.

The respondents indicated that since the retirement age had been increased, teachers would have more time to plan and save enough money which they can use once they retire. One of the teachers said:

The majority of the teachers do not even own a house, through the increase in retirement age such teachers will have more time to build a house and save enough money. For those that are not ready to venture into other businesses when they retire, it is good that they continue getting a salary while they continue working. The other prospect is utilizing the experience of expertise. So the education system will benefit from experienced teachers which will be retained in schools up to the time one would be 65.

Another teacher said:

The main prospect is that we are now at least ready, I personally I am very much ready because I have been prepared by the group of people from different organizations that have come to sensitize us on how one can be sustainable in life even if we retire. We are now ready to go and be part of the employers in the society because we are going to start our own businesses once we retire.

One of the members of the community said:

Those that are going to retire at 60 will have the experience in teaching, those who have been in the service for a long time will teach better than the new ones who are just being deployed. It will also give enough time to teachers to prepare for their lives after retirement for example some teachers who are 55 still do not have houses of their own. As such if they are given more time to retire at 60 or 65 they will have ample time to build houses and educate all of their children.

The other prospect brought about by the revised retirement age, according to the respondents, was that the government invested the money saved in other developmental projects the country was undertaking. One of the teachers said:

The money which was supposed to be given to those that were supposed to retire at 55 has been frozen for the past five years. Within the same system there are some people that were not ready to exit or retire at 55, so it has given an opportunity to such people to plan for the smooth exit. Because we have seen a situation where some people retire and look like destitute, there are some who were supposed to retire some five years ago and did not have a proper plan this time they would have been destitute in the society. So they have been saved by the revised retirement age.

Some respondents went on to say that before the government revised the retirement age, most of the retirees used to suffer because they lacked enough time to plan for their lives after retirement. They added that at 55 years most of the retirees had their children still in school this forced them to use pension money to start paying school

fees for their children and in the end left them stranded and thus joining private schools where they were earning “peanuts”.

Other respondents argued that there were no prospects with regards to the new retirement age. They pointed out that the government was slow at awarding pension benefits to retirees as it took a minimum of five years for one to receive his/her package from the time he/she retired. They asserted that when one retires at 65, for instance. He/she will receive the pension when he/she is 70 years old.

4.6 Measures to be taken to mitigate challenges brought about by the revised retirement age

The fifth objective set out to bring out measures that should be employed to mitigate challenges of the revised retirement age. As such, respondents were asked to point out some of the measures that they thought needed to be taken concerning the revised retirement age.

The respondents proposed that the government should consider lessening the retirement age from 65 to 55 years as it was previously. Fifteen (15) respondents suggested that the government should consider lessening the retirement age or going back to the old retirement age which is 55. They pointed out that those that would like to go up to 60 or 65 should apply and be put on contract instead of forcing everyone to retire at 60 as normal retirement age. One respondent pointed out:

Even though there is an option for early retirement, mostly people who have to apply to retire at 55 are not paid until they become 60, when a person is made to retire at 60 the person does not have the energy and zeal to work in other sectors and usually when they retire at 60 they are paid after 5 years.

Some respondents pointed out that the government should consider putting old aged teachers in management. This was because older teachers were more experienced and

could transfer a good working culture to new teachers in the system. This could result into improved performance of learners and the education system at large. One of the respondents asserted:

One is supposed to do work while you are still fresh, while still young and so if you continue working when you 65 at that time your energy decreasing slowly you are becoming weaker and so that is a disadvantage because you are supposed to put in the best whilst you are still fresh. So perhaps the ceiling could have been at 60 as late retirement age and 55 could have been considered normal.

Some respondents pointed out that teachers should be motivated so that they forget about retirement. These respondents went on to say that when teachers are motivated with good working conditions they cannot opt to retire at early retirement age and they can be looking forward to working for more years in the system. One respondent pointed out that:

The reason why teachers want to retire early at 55 is because the working conditions for teachers are poor. They want to get their pension or package so that that they can improve their lives. Because of poor working conditions some teachers even fail to build houses, they have to wait for pension or get a loan to build a simple house.

Other respondents stated that the government should prepare old people by reducing the retirement age. When the retirement age is reduced, the retirees will be left with enough time to do other things in life to prepare for their old age.

Some respondents pointed out that the government should continue recruiting new teachers in schools despite increasing the retirement age. One respondent pointed out:

The increase of retirement age has made the government to be reluctant in recruiting new teachers in the system. Every year colleges and universities are offloading graduated teachers to the community, and all look up to the government to employ them as it is the major employer of teachers in the country. The government should therefore consider recruiting new teachers, despite of the increase in retirement age.

The respondents stated despite the fact that the government had made early and late retirement voluntary it did not always approve applications for these two. As such, one measure the respondents proposed was that the government should be allowing those that want to retire early to do so. One respondent pointed out that:

Even though there is an option for early retirement, mostly people who have to apply to retire at 55 are not paid until they become 60, when a person is made to retire at 60 the person does not have the energy and zeal to work in other sectors and usually when they retire at 60 they are paid after 5 years.

Finally, the respondents asserted that the government should come up with sources of income to pay the retirees in good time. The respondents went on to say that retirees suffer a lot after retirement the pension package takes time to be given.

4.6 Summary

This chapter has presented the findings of the study in line with the objectives. The next chapter presents the discussion of findings. The next chapter presents discussion of findings.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.0 Overview

This chapter presents the findings of the study in line with the objectives which were to: establish teachers' views on the revised retirement age; establish community views on the revised retirement age for teachers; determine challenges faced by teachers as a result of the revised retirement age; ascertain prospects brought about by the revised retirement age in; and suggest measures aimed at mitigating challenges of retirement age.

5.1 Views of teachers on the revised retirement age

The first objective sought to find out the views of teachers on the revised retirement age. The study reviewed that the revised retirement age was received with mixed feelings. The majority were not in support, while few teachers were in support of the revised retirement age. Those in support pointed out that the majority of teachers that retire at 55 years become destitute in the society. Teachers that retired at 55 years become destitute by teaching in private schools where they earned less amount of money. This finding is in line with Brossard and Chatelet (2010) that nearly 60% of the Malaysians wanted the retirement age to be raised. Consequently it can be noted that the new revised retirement age which goes up to 65 years gives such teachers room for them to prepare adequately for their lives after retirement.

Financial security in old age requires working beyond traditional retirement ages. As defined benefit pension plans that provide retirement annuity income become less common, more retirees must rely on their account balances and other savings to supplement Social Security. These savings must last longer as people live longer. By delaying retirement and working longer, however, people can shorten the time that they must rely on their savings in later life and, through the actuarial adjustments built into Social Security's benefit formula, increase their monthly payments from the program. Working longer also raises lifetime earnings, which generally boosts future Social Security income and any defined benefit pensions available. Moreover, people

who work longer can often save some of their additional earnings for retirement. As concerns about the adequacy of retirement savings have intensified.

On the other hand, those not in support pointed out that increasing the retirement age disadvantaged the newly trained teachers from getting employment as the old teachers were still holding on to teaching positions. This is also reflected in the findings of Schulze-Marmeling, (2012) in France where it was observed that, an increase in France's retirement age by two years decreased the chances of young people getting their first jobs. Therefore, it is noted that increasing retirement age in Zambia as is evidenced in France as well will make newly trained teachers jobless.

Teachers not in support of the revised retirement age stated that the revised retirement age was not favouring old teachers because it was not leaving them with enough time to do other things after retirement. They went on to say that by the time one reaches 60 years he/she will have less energy to be doing teaching activities. Moreover, at this age a number of diseases such as high/low blood pressure, sugar, stroke and other late age related diseases become common. This explanation shows that at the age of 60 and above, teachers will have a number of complications that may affect their ways of teaching and consequently the performance of learners.

High statutory retirement age which was considered necessary to sustainably finance state pensions would lead to more youth unemployment. According to the above findings, it was clear that an increase in the country's retirement age for workers would definitely impacts negatively on the unemployment levels of that particular country as there would be less job vacancies.

5.2 Views of the community on the revised retirement age for teachers

The second objective set out to establish community views on the revised retirement age for teachers. The study found that members of the community were also not in support of the revised retirement age. Among the reasons they gave were that Zambia has low life expectancy as a consequence the majority of the retirees would not be able to make use of their retirement packages especially at the age of 65. Most of

them will be suffering from chronic diseases and will not be able to run businesses or venture into income generating activities to sustain their lives. This finding is in line with Maji (2014) who asserted that, factors that determine the country's average retirement age include life expectancy, and other numerous socio-economic attributes. To this effect, only those countries with high life expectancy have recently raised their normal retirement age to swiftly respond to these new demographic changes. The living standards in Zambia are very poor as such life expectancy is low. Therefore, there was no need for the government to increase the retirement age as stated by the community members.

Community members also highlighted that employees will be weak and undergoing different illnesses at that age which may negatively affect productivity due to absences from work by older workers. The study also found that illnesses and deaths that come with old age might prevent some people from enjoying their retirement benefits. This is supported by the study conducted by Osuala (1985) in Nigeria has reported that at the age of 65, our mental and physical exuberance dwindles thereby making us less capable to carry out certain cognitive tasks. Moreover, workers who earn low wages throughout their careers have seen little or no improvement in life expectancy. It seems unfair to ask low-earners to take a benefit cut to pay for the added benefits high-earners enjoy because of longer life spans. Recipes for hiking the retirement age come in many flavour. The simplest is to delay the age at which workers can claim a full Social Security pension.

Community members also said that the other challenge was that, it will promote unemployment for newly trained teachers as there will be fewer vacancies because older teachers will be expected to stay in their jobs longer than before. This is in line with Job Streat (2011) who concluded that that there would be fewer job openings for graduates in the labor market. The study also reviewed that there will be stagnation in terms of promotions for young teachers as old teachers holding management positions will have to wait for another five years from the time they would have retired to vacate their positions.

5.3 Challenges brought about by the revised retirement age for teachers

The third objective set out to determine the challenges faced by teachers as a result of the revised retirement age. The respondents believed that employees would be weak due to advanced age. The study also found that illnesses and deaths that come with old age might prevent some people from enjoying their retirement benefits. This is supported by the study conducted by Osuala (1985) in Nigeria has reported that at the age of 65 years, our mental and physical exuberance dwindles thereby making us less capable to carry out certain cognitive tasks. Besides, The World Economic Forum, (2012) found that old employees even those in good health would ultimately need more special health care as compared to younger ones. According to the findings of the above two separate studies, old age comes with its own health challenges as it is in both Nigeria and Zambia. Hence, increase of retirement age may not be a good idea.

The other challenge brought about by the revised retirement age was that it will promote unemployment for youths as there will be fewer vacancies as older workers will be expected to stay in their jobs longer than before. This is in line with Job Street (2011) who concluded that there would be fewer job openings for graduates in the labor market. Moreover, there will be stagnation in terms of promotions as people holding management positions will have to wait for another five years from the time they would have retired to vacate their positions. This will result in frustration among the newly employed teachers who will have no promotion. This is supported by Kamwengo (2004) who pointed out that when people do not advance through the ranks because older workers are still holding on to those positions new teachers become frustrated. Increasing retirement age therefore can result into major unemployment rates in the country and lack of promotions among newly employed teachers.

Furthermore, the respondents believed that, with the increase of retirement age to 65 may result into schools to be filled up with old teachers and in some situations where administrators are younger and controlling the old it may pose a challenge as these

old teachers may opt not to be submissive to the young that are in management. This can bring about confusion in the system and consequently on the performance of learners. This is also reflected in the study by Deal (2007) who established that older people may not appreciate respect showed towards them, and may want to be treated with more respect. Henceforth, increase in retirement age has brought conflicts in schools between the young administrators and the old teachers.

Another concern was that the government does not act quickly when it comes to retirement issues for teachers. For instance, when one applies for early retirement (55) the government rarely approves such requests and this makes one to even go up to 60 years. Moreover, when one applies for early retirement usually the benefits come out after a longer period of time which is as good as just waiting for the actual 60. Consequently, with the increase in retirement age it means that people will not have access to their benefits immediately they retire, hence they will find themselves in debts which will neutralise the value of their benefits when it comes out.

5.4 Prospects brought about by the increased retirement age

The fourth objective was to determine the prospects that have come with the revised retirement age. One of the prospects is that it will enable people prepare adequately for retirement. The study found that when retirement age is increased teachers will have more time to plan and save enough money through pension package that can be used once they retire. For those that are not ready to venture into other businesses when they retire, it is good that they continue getting a salary while they continue working. In the same vein Kamwengo (2004) supports the above findings as he stated that before one decides to retire, he/she should make sure the financial life is in order and that he/she has a plan for how to stay healthy, active, and connected to the community. Therefore, increasing retirement age gives retirees more time to plan adequately and have a vision of how they will live and survive in the society once they retire.

The study also found that the revised retirement age has the advantage of utilizing the experience of old teachers. So the education system will benefit from experienced teachers who will be retained in schools up to the time one would be 65. Since old teachers follow all the necessary steps involved in teaching and learning, they know where to touch when preparing examination classes for exams. This finding was in agreement with observations made by Lazazzara and Bombeli (2011) in India that, old employees are often believed to be reliable, more committed and more loyal to the organization as compared to young workers. As a consequence, retaining old teachers in schools can result in increased academic performance of pupils since these old teachers have been in the service for a long time.

The study further revealed that the revised retirement age had advantaged the government as it saved the money which was supposed to be given to the retirees that were supposed to retire at 55. This money has been re-invested by the government in other developmental projects the country is undertaking. Therefore, with the revision of the retirement age the government is able to use the funds saved to develop the nation.

Furthermore, findings of this study showed that the retirement package employees will receive will be higher than they would have received had they retired at 55. Because of the revised retirement age pension package will be increased by 10 years which means that retiree will get more money if he/she retires at 65 than at 55. This observation supports previous findings that a prolonged working life enables older workers to have enough retirement savings and ultimately help them to cope up with higher costs of living which can cause many retirees not to be able to continue supporting their family (Lai and Jean, 2012). Consequently, it was noted that the new retirement age has definitely helped older teachers to maintain their social contacts with other professionals in the Ministry and community at large thereby, reducing chances of elderly people becoming depressed and ultimately dying prematurely. As such, delaying retirement may make one become eligible for more pension money from the employer.

5.5 Measures aimed at mitigating challenges brought about by the revised retirement age

The fifth objective was to ask respondents the measures aimed at mitigating challenges of the revised retirement age. The respondents suggested that the government of the Republic of Zambia should revert to the old retirement age formula in order to enable teachers retire while they are still energetic and create vacancies for the newly graduate teachers to be employed. Consequently this will reduce the high unemployment levels the country is currently facing.

Furthermore, the respondents suggested that the government of Zambia needed to make sure that the process of preparing pension is made within the shortest period of time to enable retirees get their package before they die. This would make these retirees worry less on how they are going to survive in the society once they retire. As a result, this will make retirees make use of their money effectively by implementing their projects as planned.

Additionally, the respondents suggested that the government should be allowing those who may want to retire early and go as it is clearly stipulated that one is eligible to retire early or late. This is because despite of the fact that the government has made early and late retirement voluntary, the government does not always approve applications for early retirement. Therefore, people should be allowed to make a choice whether to retire at 55, 60 or 65.

5.6 Summary

This chapter discussed the findings of the study. The discussions were based on the views of teachers and the community members on the revised retirement age for teachers. The discussions were done in line with the reviewed relevant literature presented in chapter two of the study. The discussions have shown that the views of participants on the revised retirement age in this study were in conjunction with the views of other participants in some of the studies done on other countries such as India, France and Malaysia where the majority of people expressed willingness to retire early. The chapter has further established that some of the challenges faced by

older teachers in Mufulira district such as physical decline were apparently very common in most work places across the globe as revealed by other studies. Furthermore, measures were suggested by the majority of participants in this study such as awarding job contracts after 55 years. The chapter presents the conclusions and recommendations of the study.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0 Overview

This chapter presents the conclusion and recommendations of the study. The objectives of the study were to: establish teachers' views on the revised retirement age; establish community views on the revised retirement age for teachers; determine challenges faced by teachers as a result of the revised retirement age; ascertain prospects brought about by the revised retirement age in and suggest measures aimed at mitigating challenges of retirement age.

6.1 Conclusions

The study concluded that both teachers and members of community's views were not in support of the revised retirement age. The revised retirement age was not favouring old teachers because it was not leaving them with enough time to do other things after retirement. Moreover, by the time one reaches 60 years, he/she will have less energy to be doing teaching activities. At this age a number of diseases such as high/low blood pressure, sugar, stroke and other late age related diseases become common as such the respondents questioned government's wisdom to increase the retirement age.

The study further concluded that the revised retirement age brought challenges which unemployment among youths as there would be fewer vacancies as older workers would be expected to stay on their jobs longer than before. The study also concluded that the revised retirement age had brought about reduction for promotion opportunities for younger teachers in the Ministry of General Education as most of the positions were still held up by administrators who were supposed to retire from the service years earlier had it not been for the increase in the retirement age.

The study concluded that the major challenges associated with the revised retirement age were that employees would be weak and afflicted by age-related illnesses which may negatively affect productivity. The other challenge was that illnesses and deaths that come with old age might prevent some people from enjoying retirement benefits

as the life expectancy in Zambia was very low. The study also concluded that the prospects brought about by the revised retirement age were that it would enable retention of expertise and experienced teachers in schools. Those that would retire at 60 and 65 have the experience in teaching. Those who have been in the service for a long time would teach better than the new ones who are just being deployed.

The study further concluded that government as an employer had saved money which was supposed to be given to the retirees who were supposed to retire at 55. This money had been re-invested in other developmental projects the country was undertaking. The study also concluded that the teachers would adequately prepare for retirement and have more time to plan and save enough money for future use. The study further indicated that the government should reduce the retirement age to 55 and the package for retirees should be made in the shortest period of time. It also asserted that the government should motivate old teachers by promoting them. The study further pointed out that the government should introduce contracts for teachers who would like to go beyond 55 years.

6.2 Recommendations

Arising from the findings and discussions of the findings, the study made the following recommendations:

1. The government of the Republic of Zambia should revert to the old retirement age formula in order to enable teachers retire while they are still energetic and create vacancies for newly graduated teachers to be employed.
2. The government should introduce contracts for teachers who would like to go beyond 55 which are to be renewed every five (5) years so that there are no cases of misuse of resources since they know that they are on contract.
3. The government ought to make sure that the process of preparing retirement package or pension payments is made within the shortest period of time to enable retirees get their package before they die. This would make these retirees worry less on how they are going to survive once they retire.

4. The government should be educating retirees on how well they can use their pension money once they retire to prevent them from becoming destitute in the society.
5. The government should allow those that want to retire early and go as it is clearly stipulated that one is eligible to retire early or late. This is because despite of the fact that the government has made early and late retirement voluntary, it does not always approve applications for early retirement.
6. The government should put one retirement age like 60 instead of giving options for 55, 60 or 65. This would make retirees plan effectively because they know exactly when they will retire.
7. In order to improve the teaching and learning process, the Ministry of General Education should embark on holding some seminars to sensitise old teachers on new technologies including the power point and computer studies.
8. The government should motivate old teachers by promoting them to higher positions so that they feel respected and become an inspiration to others.

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APPENDICES

Appendix I: Interview Guide for Head Teachers

UNIVERSITY OF ZAMBIA/ZIMBABWE OPEN UNIVERSITY
EDUCATIONAL MANAGEMENT

AN INTERVIEW GUIDE FOR HEAD TEACHERS

Introduction

This research intends to explore challenges and prospects of revised retirement age for secondary school teachers. As a head of the school you have been selected to participate in this exercise.

The information you will provide will be treated with the highest level of confidentiality and will not be revealed to any unauthorised persons. The data to be collected will be for academic purposes only.

GENDER OF RESPONDENT.....

NAME OF SCHOOL.....

1. How long have you been in service?
2. How long have you worked at this school as the head teacher?
3. What do you think are the challenges brought about by the revised retirement age for teachers from 55 to 60 and 65years?
4. What do you think are the prospects of the revised retirement age for teachers?
5. How can you rate the performance of older teachers above the age of 55 years compared to young teachers?
6. How do you relate with the older teachers over 55 years in the school?
7. How do you relate with the younger teachers below 55 years in the school?
8. What is the relationship between the older and younger teachers in the school?
9. Given a chance to choose between older teachers and younger teachers, whom would you prefer to work with?

10. Give reasons why you would like to work with the group mentioned in question 10.
11. At what age would you like to retire?
12. What measures should be put in place to lessen the challenges of the revised retirement age for the teachers?
13. Do you think there was need to increase the retirement age for teachers from 55 years to 60 and 65 years?
14. What are the reasons to support the answer in question 13 above?
15. At what age would you like to retire from the service and why?
16. Are you against the proposed revision of retirement age for teachers?
17. What other comments do you have on the revised retirement age for teachers in Zambia?

THANK YOU FOR YOUR POSITIVE RESPONSE

Appendix II: Interview Guide for Secondary School Teachers

UNIVERSITY OF ZAMBIA/ZIMBABWE OPEN UNIVERSITY
EDUCATIONAL MANAGEMENT

AN INTERVIEW GUIDE FOR SECONDARY SCHOOL TEACHERS

Introduction

This research intends to explore the challenges and prospects for secondary school teachers. As a teacher involved in teaching at a secondary school, you have been selected to participate in this exercise.

The information you will provide will be treated with the highest level of confidentiality and will not be revealed to any unauthorised persons. The data to be collected will be for academic purposes only.

GENDER OF RESPONDENT.....

NAME OF SCHOOL.....

1. How long have worked at this school?
2. How long have been in service?
3. Are you aware of the new retirement age for teachers?
4. What were your sources of information on the revised retirement age for the teachers?
5. What was the reaction when you heard about the new revised retirement age?
6. Do you think there was need to increase the retirement age?
7. At what age would you prefer to retire from the service?
8. Why would you prefer to retire at the age you have mentioned in question 8 above
9. What do you think are the challenges brought about by the revised retirement age for teachers from 55 years as early retirement to 60 years as normal retirement and 65 years as late retirement age?
10. Do you think there are any prospects on the revised retirement age from 55 years to 60 and 65 years?

11. Do you think teachers above 55 are as effective as those below this age?
12. According to your observation what is the relationship between older and the younger teachers?
13. Given a chance to choose between older teachers and younger teachers whom would you prefer to work with?
14. What measures should be put in place to lessen the challenges of the revised retirement age?
15. Are you in support of the revised retirement age for the teachers from 55 years to 60 and 65 years?
16. What other comments do you have on the revision of the retirement age for teachers?

THANK YOU FOR YOUR POSITIVE RESPONSE

Appendix III: Interview Guide for the Community

UNIVERSITY OF ZAMBIA/ZIMBABWE OPEN UNIVERSITY

EDUCATIONAL MANAGEMENT

INTERVIEW GUIDE FOR THE COMMUNITY

Introduction

This research intends to explore the challenges and prospects of the revised retirement age for secondary school teachers. As a member of the community of Mufulira District you have been selected to participate in this exercise.

The information you will provide will be treated with the highest level of confidentiality and you will not be revealed to any unauthorised persons. The data to be collected will be for academic purposes only.

GENDER OF RESPONDENT.....

1. How long have you lived in this community?
2. Are you aware that the Ministry of Education in Zambia has revised the retirement age for teachers 55 years as early retirement 60 years as normal retirement and 65 years as late retirement age?
3. What do you think are the challenges brought about by the revised retirement age for teachers?
4. What are the prospects of the revision of retirement age for teachers?
5. Whom do you think would deliver effectively between older teachers and younger teachers?
6. Are you in support with the revision of retirement age for teachers?
7. What other comments do you have on the revised retirement age for teachers?

THANK YOU FOR YOUR POSITIVE RESPONSE

Appendix IV: Cover Letter for Data Collection

Dear Sir/Madam,

RE: REQUEST FOR DATA

I am a post graduate student pursuing a Master of Education in Educational Management (MDEA) at the University of Zambia. As part of the course, I am required to submit a research project on;

CHALLENGES AND PROSPECTS OF REVISED RETIREMENT AGE FOR SECONDARY SCHOOL TEACHERS IN MUFULIRA DISTRICT

To achieve this, you have been selected to participate in the study. I kindly request you to answer interview questions on an interview guide to provide data required for this study. This information will be used purely for academic purposes and will be treated in confidence and will not be used for publicity. Your name will not be mentioned in the report.

Your assistance and cooperation will be highly appreciated.

Thank you in advance.

Yours faithfully,

Catherine Chanda

Comp #: 717824613

The University of Zambia/Zimbabwe Open University

Appendix V: Participant Consent Letter

The purpose of this research study is to explore the challenges and prospects of the revised retirement age for teachers in Mufulira District. I understand that the research is being carried out in part fulfilment of the requirements leading to the award of a Master degree in Educational Management,

I.....agree to be interviewed and take part in this study about the challenges and prospects of the revised retirement age for teachers. I understand that my participation is on a voluntary basis and I am free to withdraw from the study at any time. I also understand that all the information I provide will be confidential and my name will be anonymous throughout the research.

I agree to have the interview recorded.

Signed

Date.....