

# Demographic Characteristics and Attitudinal Response toward Retirement among Primary school Teachers in Calabar Education zone of Nigeria. Relevancies to Administrators and Managers of Education

By

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## Abstract

The central focus of the study was to examine Demographic Characteristics and Attitudinal Responses toward Retirement among Primary school Teachers in Calabar Education zone of Nigeria. Relevancies to Administrators and Managers of Education. The study utilized a descriptive survey design to measure the attitudinal disposition of the employees' attitude towards retirement. The population of this study consists of all teachers in the Seven Local Government area public secondary schools in Calabar Education zone of Cross River State, Nigeria. According to field study data 2021, the teachers' figure was given as 1,623 teachers, out of this number 392 are male while 1,231 are female. The distribution of respondents each from the seven local Government Areas that form the study sample. The sampling techniques adopted for this study are stratified random sampling techniques. Stratified sampling is a type of sampling method in which the total population is divided into smaller groups or strata to complete the sampling process. The sample for this study consisted of five hundred and nineteen teachers (519) that were purposively sampled from 44 public secondary schools in the seven local government areas in Calabar Education Zone. These teachers will be selected from a total population of 1,623 teachers from public schools in the zone of this number 382 (23.54%). To ensure the construct validity of the instrument, the researcher presents the instrument (after development) to the supervisors and another Senior Lecturer (a professional test and measurement fellow) in the Faculty of Education for scrutiny and editing. Based on their independent suggestions, the instrument was restructured through expert validation of the items thus leading the project supervisor to approve the instrument to have passed both face and content validities. To ensure the reliability of the items, a trial test was conducted to ensure the reliability of the instrument. The process involved the administration of the test for the study to 50 subjects, identical to the sample for the main study. This section involves stating each hypothesis and identifying the inherent dependent and independent variables the one-way ANOVA was employed and the findings revealed that there is a significant influence of family size, educational status and grade level of the teacher have a significant influence on attitudinal response to retirement. It was recommended that workers should develop a culture of family planning (birth control) this is because most retirees often develop fear and anxiety on approaching retirement, especially those who have large families with meagre salaries

Keywords: Demographic Characteristics, Attitudinal Response, Retirement, Administrators and Managers.

## INTRODUCTION

Retirement is very crucial to the life of every worker. This is because one cannot cheat nature as such it comes a time when the worker becomes weak and need to rest. This underscores the need for retirement Work is a necessity of life through which one acquires means of livelihood, it is a concept that determines the ability of an individual to perform a given task at a particular stage of one's existence which unavoidably add value to one's human nature. It affords an individual the responsibility of earning wages, salary and other entitlement during and after the

engagement as a means of compensation for one to have contributed positively to an establishment. It is a means in itself that characterizes a day to day activities of the working individual through which they find meaning and purpose. Humphrey, Nahrgang and Morgeson (2013) state that meaning and purpose imply an inclusive state of being and are significant contributors to individuals' sense that they have achieved their purpose and desire in their daily lives. Retirement is associated with obvious changes in lifestyles, daily routine, income, social status, strength, environment and most times, health. Retirement is part of the life cycle and a major transition phase in the life of any employed individual, it is not only a part of life transition for a person but also a complex social transition involving the interaction of the individual, the family, and the economy. Retirement means to stop or withdraw from working simply because one has reached a particular age; either by chronological age or by years spent in service. Whether one likes it or not, the certainty of one leaving work in either of the aforementioned ways cannot be ruled out and it is not a pleasant word for most employees worldwide, most employees view the retirement period as the most dreaded time of their life.

Retirement, according to Ali (2014), produces a resultant effect that deprives the individual retiree of the once-enjoyed sense of self-worth. Individuals are thus, severed from their esteemed and challenging lifestyles to what Ross (2010) referred to as a state of 'hopelessness'. This implies that people are separated from their once dynamic lives to a life characterized by uncertainty. To Ali (2014), retirement in itself is a fluid concept because it connotes different things and is fraught with different experiences for different people. While some individuals view it positively and anticipate it with hope others dread its eventuality with great anxiety. Thus, it could be said that it is not a homogenous experience for everyone because it is a time of significant transition as far as the use of time is concerned. However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). It has been noted that retirement is a stressful experience for many because of its associated life decision change in the matter of life arrangement generally. Oniye (2015) observed that retirement generates anguishing questions about the future in that, it potentially changes the individual and his situation with far-reaching consequences for the society of which many Nigeria workers and teachers are scared at the mention of the word "retirement" because of the unpleasant experiences of the past retirees in terms of the delay and difficulties encountered in getting their retirement benefits "gratuity and pension". To him, so many retirees have died out of frustration and in abject poverty while waiting to collect their benefits from the government they have committed themselves to.

In Nigeria, events relating to the handling of retirees' plight in our society abound. In a pathetic revelation by Adedeji (2019) as stated in the Nigerian Tribune (November 2019) reported that over 2500 relieved staff of Cross River State universal basic education board (SUBEB) took to the street in protest to the headquarters of the board and government house Calabar over nonpayment of salary and forcefully retiring them from the service when their age for retirement is not due and their names removed from the State Integrated Personal Payroll System (SIPPS). This ugly incident according to them has led them against the government at different times with strike action, protest, all manner of demonstrations and criticism from both serving and retired teachers for the failure of the government to pay them their salary, gratuity and pensions and other welfare packages on time and as when due. As a result of these controversies in delay payments which most times have to take months? Agba (2018) observed that these retired teachers go the extra mile in borrowing with banks deducting from sources and when this salary is eventually paid, it becomes a pity as it can no longer take care of their immediate needs and that of their families at the end they are left with nothing to take home as salary, to some their care are left for their family member, relative to bear the cross or shoulder the responsibility of catering for them and their immediate family before and after retirement. These situations are worrisome and pathetic, that most time they are rendered homeless by their landlord/landlady because they could not afford their rent, some have to relocate to neighbouring villages or in low cities areas for fear of not being able to pay for their necessary social amenity of the urban Centre after retirement. Aborisade (2019) also lend his voice to the plight of this group of the worker on the screening exercise for pensioners, when he stress that pensioners complained about the complex procedure of screening, poor listing as well as the high-mindedness of the Government Officers coordinating the service, that the situation the (retirees) were subjected to was frustrating and demeaning. Agba (2020) observed that Cross River state teachers and workers are not left out of the rigorous and chaotic nature of the treatment as evidenced by the screening conducted for the Cross River state Pensioner in Calabar where some of the aged, the blind and the physically challenge retirees are found sleeping in the open at the auditor general office for days to get screened to access their gratuity, pension and backlog without been attended to by the agent of the government in charge of the screening exercise. In a similar situation.

Adeyemi,(2013) in an interactive session with an 87-year-old retiree of the federal ministry expressed regrets for devoting her entire time and energy to serving Nigeria, which the same institution left her when she needed the service of the same institution most of her life without pension arrears, noting that this has informed her

children decided not to seek any employment in the Civil Service because of the way she is being treated by the government she had served for 35 years of her life. In a bitter experience, she explained why so many people prefer staying long in the service and are unwilling to retire by changing their documents and age because when they retire from active service they would have nothing more to do and the government would not pay them their gratuity and pension for them to eat and carry on with their normal life. Regrettably, she emphasises that, for they that choose to retire at the right time without altering their document and age, the government have forgotten them and the government do not even know what is happening to them at their various closet, as a result of these many of her colleague have died out of frustration that she will never wish even her worst enemy to work for the government as a civil servant because the government will abandon them at their point of retirement.

Before the commencement of this study, the researcher had observed proceedings at some of the screening locations for a retired civil servant in Cross River State and it was observed that retired civil servants in the State are routinely called for screening exercises. For instance, between April and September 2019, retirees in the State were screened more than three times. Based on the researcher's observations and follow-up efforts, during and after the screening exercises, the retirees were often not paid any amount from the outstanding pension owed them immediately after the screening, the exercise took days and the retirees needed money to be present at the venues every day, in one of those exercises at the Calabar sub-treasury venue for the screening exercise, the researcher observed that a female retiree had to beg her colleagues, who had to contribute transport fare for her to return home after the exercise in Calabar. These actual experiences of the challenges surrounding the pensioner and the handlers of the pension scheme remain unresolved. One cannot help but wonder how the prevailing situation is impacting the perception of teachers that are currently on the job. The size of the family as well as the household determines to a larger extent the status, class and economic background of the family and society. Moore (2010) identifies a linkage between family size and ethnic groups. He identified factors that influence the choice of family size to include religion, health, education, spousal income and sex of children. A smaller family size, which entails less than five children, mainly enjoys better lifestyles including better health care, higher incomes, education and general social well-being.

Turner, Brown and Gore (2009) study examined the influence of the number of children, age of children, and number of dependent children on retirement planning behaviours and attitudes toward retirement among 40- to 65-year-old university employees (N = 2,760). The study used regression analysis to determine the demographic variables that differentiated between individuals on four planning scales (financial, home equity, employment and location) and their attitudes toward retirement. The relationship between financial planning and total family income was the most significant finding. The discussion concludes with policy implications related to assisting midlife individuals in preparation for retirement. Ofili, Usiholo and Orensaye (2010) carried out a study on educational qualification and teachers' attitudes towards retirement in secondary schools in Edo State, Nigeria. A cross-sectional study was conducted among three hundred and ninety-two (392) teachers in public secondary schools in Benin City. Three research hypotheses and questions were used for the research. A researcher-developed questionnaire was used for the study with public secondary school principals as respondents. The result of the study revealed that educational qualification has a significant relationship with teachers' attitudes towards retirement in secondary schools in the study area. It was concluded that teachers with higher qualifications tend to be more positive toward retirement. The result shows that teachers with lower educational qualifications should develop the spirit of educational advancement to build a solid foundation for higher income earning and a positive retirement.

Gesinde, (2009) in his descriptive survey investigated the attitude of the teachers towards retirement life in a tertiary institution in Nigeria. The study was conducted at the Federal College of Education in Oyo state Nigeria. A total of 215 senior academic staff were selected through a purposive sampling technique and participated in the study. They were made up of 149 males and 66 females. A research instrument titled "Questionnaire on Attitude towards Retirement" was developed by the researcher to gather data. Descriptive statistics of frequency count mean and standard deviation and t-test statistics were used to analyze the data. Findings indicated that the participants had a positive attitude towards retirement at  $X=2.50$  though at a diverse mean level. Consequently, the study recommended among others the introduction of pre and post-retirement counselling programmers as well as the employment of desk officers of the pension funds in public and private organizations to cater for the pre and post-retirement needs of the employee.

Asuquo, and Inaja's (2009) study of attitudes towards pre-retirement counselling, among Nigerian civil servants. A representative sample of 1200 civil servants was selected. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis was carried out using one-way ANOVA and tested at 0.05 alpha levels. Results of the study showed that civil servants' perception of retirement significantly influence their attitude towards pre-retirement counselling concerning income and expenditure management, health-related issues, management of loneliness and change in the physical environment

and pension issue. It was recommended among other things that pre-retirement seminars and workshops should be organized by the government or pension fund management for civil servants regularly to prepare them for life at retirement. Thus, the study explores demographic characteristics and attitudinal responses toward retirement among primary school teachers in the Calabar Education zone of Cross River State, Nigeria: Relevancies to Administrators and Managers of Education.

### Research Questions

The following research questions were posed to guide the study;

- i) To what extent does family size influence teachers' attitudes towards retirement?
- ii) To what extent does educational status influence teacher attitude towards retirement?
- iii) To what extent does grade level influence teachers' attitudes towards retirement?

### Research hypotheses

The following research hypotheses were formulated to guide this study;

- i. There is no significant influence of family size on teachers' attitudes towards retirement.
- ii. There is no significant influence of educational status on teachers' attitudes towards retirement.
- iii. There is no significant influence of grade level on teachers' attitudes towards ret

### Methods and procedure

#### Research Design

This study utilized a descriptive survey design to measure the attitudinal disposition of the employees' attitude towards retirement. The design was adopted because it allows the drawing of inference. The design also allows flexibility in the use of questionnaires as a tool for data collection.

#### The population of the study

The population of this study consists of all teachers in the Seven Local Government area public secondary schools in Calabar Education zone of Cross River State, Nigeria. According to field study data 2021, the teachers' figure was given as 1,623 teachers, out of this number 392 are male while 1,231 are female. The distribution of respondents each from the seven local Government Areas that form the study sample

#### Sampling technique

The sampling technique adopted for this study is the stratified random sampling technique. Stratified sampling is a type of sampling method in which the total population is divided into smaller groups or strata to complete the sampling process. The strata are formed based on some common characteristics in the population data. After dividing the population into strata, the researcher randomly selects the sample proportionally. Therefore, the basis of stratification is that the local Government areas (LGAs) that made up the study area are homogenous in nature. Here Akamkpa LGA is stratum 9 with 19 schools with 66 teachers, Akpabuyo local Government is stratum 3 with 7 schools with 45 teachers, Bakassi Local Government stratum with 2 of 3 schools with 33 teachers, Biase LGA is stratum 9, with 18 schools with 57 teachers. Calabar Municipality is stratum 7, with 16 schools with 174, Calabar south LGA stratum 4 with 8 schools with 90 teachers, while Odukpani LGA is stratum 8 with 17 schools with 54 teachers. Stratified random sampling will therefore be used to select sample schools from where teachers' will be drawn for the study. Simple random sampling is the basic sampling technique where we select a group of subjects (a sample) for study from a larger group (a population). Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample. Every possible sample of a given size has the same chance of selection. Therefore, to select the teachers', a simple random sampling procedure (of the hat and draw procedure) will be adopted. This consists of writing "Yes" and "No" tags on pieces of paper, and folding the papers into paper balls; the balls are put in a container for each teacher of the sample schools to select one paper ball at a time without replacement. This process is described by the researcher as "sampling without replacement" (Isangetighi, 2016, Nworgwu, 2012). In this way, the proportions of samples will be selected from each school to compose the entire representative sample of the study.

#### The study sample

The sample for this study consisted of five hundred and nineteen teachers (519) that were purposively sampled from 44 public secondary schools in the seven local government areas in Calabar Education Zone. These teachers will be selected from a total population of 1,623 teachers from public schools in the zone of this number 382 (23.54% ) were male while 1231 or 75.85% were females who will participate in the study. The sample was selected based on a simple percentage rate.

Population given as  $\% = \frac{N}{100} * 50$

Where: N = the Total number of the population.

% = percentage

#### Instrumentation

The study utilized a structured questionnaire to collect primary data. The structured questionnaire was used because of its convenience. Also, it takes a short time to complete and eases analysis. The structured questionnaire had two sections. Section 'A' contained demographic information such as family size, education level, Income level and grade level and gender. While section 'B' consisted of 18 constructs designed to measure teachers' attitudes towards retirement. Eleven of these items (1,4,5,7,9,11,12,14,16,17,18) were negatively worded; while Seven (2,3,6,8,10,13,15) were positively worded. The reason for designing the constructs that way was to promote respondents to think before rating the constructs, something that might happen if they were all worded similarly. The teachers' were instructed to rate the extent to which they agree or disagree with each of the items. The pre-coded responses to attitudinal statements were (4) = Strongly Agree, (3) = Agree, (2) = Disagree, (1) = Strongly Disagree. In scoring the items, the nine positively worded constructs were left as rated by the teachers while the seven negatively worded items were reversed to (1) Strongly Agree (2) Agree (3) =Disagree, (4) =Strongly Disagree. The questionnaire was designed in a way that ensures teachers would spend no more than 15 minutes to complete it.

#### **Validity of the instrument**

Validity means the extent to which an instrument used for a study measures the issues it is intended to measure (Amin, 2005). To ensure the construct validity of the instrument, the researcher presents the instrument (after development) to the supervisors and another Senior Lecturer (a professional test and measurement fellow) in the Faculty of Education for scrutiny and editing. Based on their independent suggestions, the instrument was restructured through expert validation of the items, which approved the instrument to have passed both face and content validities.

#### **Reliability of the instrument**

To ensure the reliability of the items, a trial test was conducted to ensure the reliability of the instrument. The process involved the administration of the test for the study to 50 subjects, identical to the sample for the main study. The breakdown of the subjects was as follows: 50 teachers were selected through purposive samples which are not part of the listed subject for the study but were used for the trial test. The trial study was helpful because, through it, the researchers were able to modify some items to suit the nature of the respondents, for consistency. The administered set of instruments was retrieved and coded. The coded subjects were tested using the Cronbach Alpha reliability procedure trying to predict their attitudinal response towards retirement.

#### **Procedure for data analysis**

This section involves stating each hypothesis, identifying the inherent dependent and independent variables as well as stating the appropriate statistical tools (techniques) for testing the hypothesis. For now, each hypothesis and its expected testing tools were also identified as follows:

##### **Hypothesis one**

There is no significant influence of family size of teachers and their attitude towards retirement in Calabar Education Zone.

Independent variable: Family Size

Dependent variables: Attitudinal response towards retirement

Statistical techniques: One-Way ANOVA was employed.

##### **Hypothesis two**

There is no significant influence of teachers' educational status on their attitude towards retirement in Calabar Education Zone.

Independent variable: Educational Status

Dependent variables: Attitudinal response towards retirement

Statistical techniques: One-Way ANOVA was employed.

##### **Hypothesis three**

Teachers' grade level does not significantly influence their attitude towards retirement in Calabar Education Zone

Independent variable: Grade level

Dependent variables: Attitudinal response towards retirement

Statistical techniques: One-way ANOVA was employed.

#### **Presentation, Interpretation and Discussions of Results**

Hypothesis one: There is no significant influence of family size on the teachers' attitudes towards retirement. The major independent variable in this hypothesis is family size categorized in terms of 0-1, 2-3 and 4 and above, while the dependent variable is attitude towards retirement measured continuously. To test this hypothesis, the one-way ANOVA was employed since the independent variable has more than two categories measured on a dependent continuous variable. The result is presented in Table 2

Table 2: Summary of one-way ANOVA of family size and teachers' attitudinal response towards retirement

Family size	n	Mean	Std. Deviation	Std. Error	
0-1 child	139	34.4173	5.42925	.46050	
2-3 Children	168	32.9643	4.71320	.36363	
4 children and above	211	31.8436	5.88049	.40483	
Total	518	32.8977	5.49232	.24132	
Sources of variance	Sum of Squares	df	Mean Square	F-value	p-value
Between Groups	556.154	2	278.077	9.522	.000
Within Groups	15039.423	515	29.203		
Total	15595.577	517			

\*p&lt;.05

Table 2 revealed the analysis of the research question with descriptive statistics of the 517 respondents that were used in the final analysis for the three levels of family size (0-1, 2-3 and 4 and above). The result revealed that the 0-1 family has a total of 139 respondents with a mean of 34.41, a standard deviation of 5.43 and a standard error of .46, 2-3 family has 168 respondents with a mean, of 32.96 standard deviation of 4.71 and standard error of .36 while 4 and above family size has 211 respondents with a mean of 31.84, standard deviation and standard error of 5.88 and .40 respectively. Thus 0-1 family dominated the study.

The inferential statistical analysis as presented in Table 2 of the tested hypothesis revealed that the calculated p-values of .000 accompanied by an F- value of 9.52, is significant at .05 level with 2 and 515 degrees of freedom. The null hypothesis was therefore rejected. This means that there is a significant influence of family size on teachers' attitudinal response towards retirement. Given the significant F-ratio, a Post-hoc comparison was executed with Fisher's Least Significance Difference (LSD) to determine where exactly groups (0-1 family, 2-3 family and 4 and above family) differ significantly. The result of the analysis is presented in Table 3.

Level of family size in terms of attitudinal response towards retirement

There is a significant mean difference between 0-1 and 2-3 1.45 ( $p=.019 < .05$ ), 0-1 and 4 and above 2.57 ( $p=.000 < .05$ ), and all the categories of family size.

**Table 3:** Result of one-way ANOVA of the influence of family size and attitudinal response towards retirement

Family size	Attitude towards retirement	Mean Difference (I-J)	Std. Error	p-value
0-1child	2-3 children	1.45298*	.61961	.019
	4 children and above	2.57366*	.59033	.000
2-3 children	0-1 child	-1.45298*	.61961	.019
	3 children and above	1.12068*	.55877	.045
4 children and above	0-1 child	-2.57366*	.59033	.000
	2-3 children	-1.12068*	.55877	.045

\*. The mean difference is significant at the 0.05 level.

Hypothesis two

There is no significant influence of the educational status of teachers' on the attitudinal response towards retirement. The major independent variable in this hypothesis is educational status of teachers categorized in terms of NCE/HND, B.Sc/B.Ed, M.Sc/M.Ed and Others, while the dependent variable is attitudinal response towards retirement which is continuously measured. To test this hypothesis, the one-way ANOVA was employed since the independent variable has more than two categories measured on a dependent continuous variable. The result is presented in Table 4.

Table 4: Summary of one-way ANOVA of education status and teachers' attitudinal response towards retirement

Level of education status	n	Mean	Std. Deviation	Std. Error
NCE/HND	44	32.5682	3.64339	.54926
B.Sc/B.Ed	347	33.3919	5.55287	.29809
M.Sc/M.Ed	92	31.5870	5.79532	.60420
Others	36	31.8056	5.39216	.89869
Total	519	32.8921	5.48849	.24092

  

Sources of variance	Sum of Squares	df	Mean Square	F-value	p-value
Between Groups	290.522	3	96.841	3.257	.021
Within Groups	15313.436	515	29.735		
Total	15603.958	518			

\*p<.05

The analysis in Table 4 revealed the descriptive statistics of the 517 respondents who were used in the final analysis for the three levels of family size (NCE/HND, B.Sc/B.Ed, M.Sc/M.Ed and Others). The result revealed that NCE/HND, has a total of 44 respondents with a mean of 33.57, standard deviation of 3.64 and a standard error of .55, B.Sc/B.Ed has 347 respondents with mean, of 33.39 standard deviation of 5.55 and standard error of .30, for M.Sc/M.Ed has 92 respondents with mean, of 31.59 standard deviation of 5.79 and a standard error of .60, while others has 36 respondents with a mean of 31.81, standard deviation and a standard error of 5.39 and .80 respectively. Thus B.Sc/B.Ed dominated the study. The inferential statistical analysis as presented in Table 7 of the tested hypothesis revealed that, the calculated p-values of .021 accompanied with an F-value of 3.257, is significant at .05 level with 2 and 515 degrees of freedom. The null hypothesis was therefore rejected. This means that there is a significant influence of the education status of teachers on the attitudinal response towards retirement. Given the significant F-ratio, a Post-hoc comparison was executed with Fisher's Least Significance Difference (LSD) to determine where exactly groups (NCE/HND, B.Sc/B.Ed, M.Sc/M.Ed and Others) differ significantly. The result of the analysis is presented in Table 5.

Level of family size in terms of attitudinal response towards retirement

There is a significant mean difference between B.Sc/B.Ed and M.Sc/M.Ed ( $p=.005 < .05$ ), in each pairs. While there is no significant mean difference for all the other categories compared

**Table 5:** Result of one-way ANOVA of the influence of family size and attitude towards retirement

Education status of teacher	Attitude towards retirement	Mean Difference (I-J)	Std. Error	p-value
NCE/HND	B.Sc/B.Ed	-.82375	.87263	.346
	M.Sc/M.Ed	.98123	.99950	.327
	Others	.76263	1.22546	.534
B.Sc/B.Ed	NCE/HND	.82375	.87263	.346
	M.Sc/M.Ed	1.80497*	.63945	.005
	Others	1.58638	.95481	.097
M.Sc/M.Ed	NCE/HND	-.98123	.99950	.327
	B.Sc/B.Ed	-1.80497*	.63945	.005
	Others	-.21860	1.07199	.838
Others	NCE/HND	-.76263	1.22546	.534
	B.Sc/B.Ed	-1.58638	.95481	.097
	M.Sc/M.Ed	.21860	1.07199	.838

\*. The mean difference is significant at the 0.05 level.

Hypothesis three

There is no significant influence of grade level on teachers' attitudinal response towards retirement. The major independent variable in this hypothesis is the grade level of teachers categorized in terms of below 6, 7-10 and 11 and above, while the dependent variable is attitudinal response towards retirement which is continuously measured. To test this hypothesis, the one-way ANOVA was employed since the independent variable has more than two categories measured on a dependent continuous variable. The result is presented in Table 6.

Table 6: Summary of one-way ANOVA of grade level and teachers' attitudinal response towards retirement

Grade level	n	Mean	Std. Deviation	Std. Error
Below 6 years	132	33.6742	4.92462	.42863
7-10 years	259	33.1081	5.58964	.34732
11 years and above	128	31.6484	5.66463	.50069
Total	519	32.8921	5.48849	.24092

  

Sources of variance	Sum of Squares	df	Mean Square	F	p-value
Between Groups	290.813	2	145.406	4.900	.008
Within Groups	15313.145	516	29.677		
Total	15603.958	518			

\*p<.05

The results of the descriptive statistics are in table 6 with 517 respondents who were used in the final analysis for the three levels of grade levels below 6 level, 7 to 10 years and 11 years and above. The result revealed that below 6, has a total of 132 respondents with a mean of 33.67, standard deviation of 4.92 and standard error of .43, 7-10 years has 259 respondents with a mean, of 33.11 standard deviation of 5.59 and standard error of .35 and for 11 years and above has 128 respondents with mean, of 31.65 standard deviation of 5.66 and standard error of .50, respectively. Thus, below 6 years dominated the study.

The inferential statistical analysis as presented in Table 6 of the tested hypothesis revealed that the calculated p-values of .008 accompanied by an F- value of 4.90, is significant at.05 level with 2 and 515 degrees of freedom. The null hypothesis was therefore rejected. This means that there is a significant influence of the grade level of teachers and their attitude towards retirement. Given the significant F-ratio, a Post-hoc comparison was executed with Fisher's Least Significance Difference (LSD) to determine where exactly groups (below 6, 7-10 and 11 and above) differ significantly. The result of the analysis is presented in Table 7.

Level of grade level in terms of attitude towards retirement

There is a significant mean difference between below 6, and 11 and above ( $p=.003 < .05$ ), in each pair. While there is no significant mean difference for all the other categories compared.

**Table 7:** Result of one way ANOVA of the influence of grade and attitude towards retirement

Grade level	Attitude towards retirement	Mean Difference (I-J)	Std. Error	p-value
Below 6 years	7-10 years	.56613	.58258	.332
	11 and above	2.02580*	.67577	.003
7-10 years	Below 6 years	-.56613	.58258	.332
	11 and above	1.45967*	.58858	.013
11 and above	Below 6 years	-2.02580*	.67577	.003
	7-10 years	-1.45967*	.58858	.013

\*. The mean difference is significant at the 0.05 level.

The analysis in Table 4 revealed the descriptive statistics of the 517 respondents who were used in the final analysis for the three levels of family size (NCE/HND, B.Sc/B.Ed, M.Sc/M.Ed and Others). The result revealed that NCE/HND has a total of 44 respondents with a mean of 33.57, a standard deviation of 3.64 and a standard error of



.55, B.Sc/B.Ed has 347 respondents with a mean, of 33.39 standard deviation of 5.55 and a standard error of .30, for M.Sc/M.Ed has 92 respondents with a mean, of 31.59 standard deviation of 5.79 and a standard error of .60, while others have 36 respondents with a mean of 31.81, a standard deviation and a standard error of 5.39 and .80 respectively. Thus, B.Sc/B.Ed dominated the study. The inferential statistical analysis as presented in Table 7 of the tested hypothesis revealed that the calculated p-values of .021 accompanied by an F-values of 3.257, is significant at .05 level with 2 and 515 degrees of freedom. The null hypothesis was therefore rejected. This means that there is a significant influence of the education status of teachers on the attitudinal response towards retirement. Given the significant F-ratio, a Post-hoc comparison was executed with Fisher's Least Significance Difference (LSD) to determine where exactly groups (NCE/HND, B.Sc/B.Ed, M.Sc/M.Ed and Others) differ significantly. The result of the analysis is presented in Table 5.

Level of family size in terms of attitudinal response towards retirement

There is a significant mean difference between B.Sc/B.Ed and M.Sc/M.Ed ( $p=.005 < .05$ ), in each pair. While there is no significant mean difference for all the other categories compared

**Table 5:** Result of one-way ANOVA of the influence of family size and attitude towards retirement

Education status of the teacher	Attitude towards retirement	Mean Difference (I-J)	Std. Error	p-value
NCE/HND	B.Sc/B.Ed	-.82375	.87263	.346
	M.Sc/M.Ed	.98123	.99950	.327
	Others	.76263	1.22546	.534
B.Sc/B.Ed	NCE/HND	.82375	.87263	.346
	M.Sc/M.Ed	1.80497*	.63945	.005
	Others	1.58638	.95481	.097
M.Sc/M.Ed	NCE/HND	-.98123	.99950	.327
	B.Sc/B.Ed	-1.80497*	.63945	.005
	Others	-.21860	1.07199	.838
Others	NCE/HND	-.76263	1.22546	.534
	B.Sc/B.Ed	-1.58638	.95481	.097
	M.Sc/M.Ed	.21860	1.07199	.838

\*. The mean difference is significant at the 0.05 level.

Hypothesis three

There is no significant influence of grade level on teachers' attitudinal response towards retirement. The major independent variable in this hypothesis is the grade level of teachers categorized in terms of below 6, 7-10 and 11 and above, while the dependent variable is an attitudinal response towards retirement which is continuously measured. To test this hypothesis, the one-way ANOVA was employed since the independent variable has more than two categories measured on a dependent continuous variable. The result is presented in Table 6.

**Table 6:** Summary of one-way ANOVA of grade level and teachers' attitudinal response towards retirement

Grade Level	n	Mean	Std. Deviation	Std. Error	
Below 6 years	132	33.6742	4.92462	.42863	
7-10 years	259	33.1081	5.58964	.34732	
11 years and above	128	31.6484	5.66463	.50069	
Total	519	32.8921	5.48849	.24092	
Sources of variance	Sum of Squares	df	Mean Square	F	p-value
Between Groups	290.813	2	145.406	4.900	.008
Within Groups	15313.145	516	29.677		
Total	15603.958	518			

\* $p < .05$

The results of the descriptive statistics are in Table 6 with 517 respondents who were used in the final analysis for the three levels of grade level below 6 levels, 7 to 10 years and 11 years and above. The result revealed that below 6, has a total of 132 respondents with a mean of 33.67, a standard deviation of 4.92 and a standard error of .43, 7-10 years has 259 respondents with a mean, of 33.11 standard deviation of 5.59 and a standard error of .35 and for 11 years and above has 128 respondents with mean, of 31.65 standard deviation of 5.66 and standard error of .50, respectively. Thus, below 6 years dominated the study. The inferential statistical analysis as presented in Table 6 of the tested hypothesis revealed that the calculated p-values of .008 accompanied by an F- value of 4.90, is significant at .05 level with 2 and 515 degrees of freedom. The null hypothesis was therefore rejected. This means that there is a significant influence on the grade level of teachers and their attitude towards retirement. Given the significant F-ratio, a Post-hoc comparison was executed with Fisher's Least Significance Difference (LSD) to determine where exactly groups (below 6, 7-10 and 11 and above) differ significantly. The result of the analysis is presented in Table 7.

Level of grade level in terms of attitude towards retirement

There is a significant mean difference between below 6, and 11 and above ( $p=.003 < .05$ ), in each pair. While there is no significant mean difference for all the other categories compared.

**Table 7:** Result of one-way ANOVA of the influence of grade and attitude towards retirement

Grade Level	Attitude towards retirement	Mean Difference (I-J)	Std. Error	p-value
Below 6 years	7-10 years	.56613	.58258	.332
	11 and above	2.02580*	.67577	.003
7-10 years	Below 6 years	-.56613	.58258	.332
	11 and above	1.45967*	.58858	.013
11 and above	Below 6 years	-2.02580*	.67577	.003
	7-10 years	-1.45967*	.58858	.013

\*. The mean difference is significant at the 0.05 level.

## Conclusion

The study concludes that employees in every establishment would have received pieces of information about retirement. The kind of information received tends to form and shape their attitudinal response towards retirement in a positive or negative direction. Attitude means the feelings and beliefs that an individual has towards certain things, actions or persons. Therefore, attitudes become a behavioural part of an individual especially when he/she comes across a similar idea, object, event, situation, action or person. The attitudinal disposition of an individual is important in contentions because it helps in the selection of ideas, concepts and information as well as determines how information is interpreted. In conclusion, the finding revealed that

1. There is a significant influence of family size on teachers' attitudes towards retirement.
2. There is a significant influence of educational status on teachers' attitudes towards retirement.
3. Grade level of a teacher has a significant influence on attitudinal response to retirement

## Recommendation

The study further recommends that:

- i. Workers should develop a culture of family planning (birth control) this is because most retirees often develop fear and anxiety on approaching retirement, especially those who have large families with meagre salaries
- ii. Since retirement is inevitable, employees should update their educational qualifications as this is a criterion for improved salaries.
- iii. The government and other managers and administrators in public and private organizations should develop a culture of regular promotion of staff as this can help foster their preparation for retirement

## Relevancies to Administrators and Managers of Education

The study may contribute to knowledge advancement for teachers in service, retirees, the government, stakeholders and further researchers who may want to delve into a similar topic. The results of the study may contribute to

knowledge that is expected to prepare the mindset that as they are working today they will retire. Therefore, there is a need for appropriate planning and developing a positive attitude as they draw near retirement, this implies that for teachers who are in service. Also, for the retirees the study may benefit from the fact that anxiety is a problem in retirement, the finding of this study would give them a positive mindset and encourage them to be aware that retirement is not a do-or-die affair but a necessity to every worker. The study may be of benefit to civil servants in Nigeria; the knowledge from the study could trigger a more innovative, careful, and prudent lifestyle in civil servants while in active service, in preparation for their post-retirement years.

The study could be an eye opener to government at all levels and those saddled with the task of employment, retirement and policy making in organizing a seminar for teachers to learn from retirement plans so they could put in their best while still in the system. It can also be useful to the teacher association since they are shoulder with the responsibility of teacher warfare by seeing how the prevailing situation of unpaid salary, pension and hardship is affecting their member it will help them organize seminars, conferences and workshops that will address the issue and encourage the teacher to look towards retirement with positive mindset while making all requirement. The study is significant for research purposes and it may prompt further studies relating to retirement, attitude and family size. Finally, the findings may contribute to the existing literature on retirement in Nigeria and it will also generate data for other related studies.

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