RESEARCH ARTICLE

NATURE OF PRE-RETIREMENT EDUCATION IN THE TEACHING FRATERNITY.

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Abstract

The teaching profession has been an integral part of development through the provision of prerequisite knowledge and skills for pursuit of other professions. In modern times, governments support various teacher training programmes for different purposes before retirement. It is against this backdrop that fathoming the nature of such pre-retirement education programmes among retiring teachers in Zambia was investigated in this study. A descriptive survey design was employed to collect a set of qualitative and quantitative data. The data were collected using semi-structured questionnaires and unstructured interviews. Quantitative findings were analysed using SPSS which generated tables through cross-tabulation while those from qualitative data were narrated. The major findings indicated that pre-retirement education in the teaching sector encompassed: i. Outplacement services; ii. Further-studies; iii. In-service training; and iv. Workers’ education. It was inferred that, this four dimension model of pre-retirement education in the education sector is a segment of a similar but more comprehensive model referred to as National Education (Small, 1976). The study recommended that: i. Government and its partners (e.g. unions) to formulate pre-retirement counseling and education programmes in government institutions such as schools to re-orient and prepare workers for the inevitable exit from the system through retirement; ii. Government to increase the mandatory retirement age to 60 years while 55 years should be the minimum optional retirement age in the public service especially for the teaching service; and iii. The Ministry of Education should systematically reintegrate willing retired teachers into the system by annually employing them.

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Introduction
This paper presents the results of a study undertaken on the nature of pre-retirement education in the teaching fraternity. It begins by providing the milieu of the study in which are: the statement of the problem, the purpose of the study, objectives of the study, research question and the significance of the study. The first section will also indicate the delimitation and limitations of the study, operational definitions of concepts and terms used in the study and theoretical framework thereof. The paper progresses with a synopsis of literature review; presentation and discussion of findings. It closes with presentation of conclusion and recommendations of the study.

Background
The teaching profession has been a fundamental feature of the development of societies from ancient times. The profession provides prerequisite knowledge and skills that facilitate the pursuit and development of other professions especially in modern times (Berry and Haklev, 2005). In traditional societies, experienced members of those societies (elders) were at the helm of the transmission of knowledge from one generation to the other. They taught through apprenticeship and conducted initiation ceremonies among other activities. These activities were the means for imparting new skills and knowledge while sharpening the learners’ existing skills (Snelson, 1990).

In the 19th century, systems of public education developed in order to meet the recognized need for universal literacy and technical skills in an industrializing society. Teacher training took the form of apprenticeship in some countries which lasted for a year as a cadet teacher working under a more experienced teacher. Thus, the value of experienced teachers dates back to the tender years of the teaching profession (Encyclopedia Britannica, 2009).

Besides the provision of education programmes, early employers coined the concept of pension. The pioneer of the pension plan in the United States of America was the American Express Company in 1875. According to Atchley (1991) 1976), the plan used 65 years as a compulsory age for retirement and was aimed at providing financial support to senior citizens and the disabled; as well as preventing workers from moving from job to job. One of the qualifications for retirement pension was serving for at least ten years.

In Zambia today however, employees have to attain the age of 55 years to qualify for a pension (Schulz, 1999). On-time retirement comes with the tag of ‘older person’ or ‘ageism’ despite variations in the retirement age in different countries. This was attributed to the dynamic life-expectancies in different regions. Nevertheless, the number of older persons increased substantially thereby indicating an increase in older and experienced workers. In his preface message, the United Nations Secretary General, Ban Ki-moon acknowledged the escalating number of older workers and older persons in general. He noted:

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

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

Chaney (1991) argues that in developing countries like Zambia, attention for problems faced by the increasing numbers of older persons was diverted, particularly where elders were isolated and unorganized mainly due to the louder demands of younger people for education, employment, food and shelter. In fact, at 55 years of age, Zambian retirees did not qualify for free health services until recently when the new government abolished user fees in government health centres for all age groups (Atchley, 1991, Paul, 1976). When the retirees were not paid their pension promptly, they encountered difficulties in accessing basic needs of food, shelter and health care including funds for education.

In light of the foregoing, it is natural to anticipate the growing population of senior citizens to continue training in various appropriate programmes if they are to be productive as they retire or indeed after retirement. This is notion which can best be described as a part of lifelong learning has been controversial in the teaching service owing to
different interests of employers and employees. Employers usually supported training programmes related to the employee’s current job whereas employees hoped to have an array of skills that could enable them find new jobs with relative ease (Chongo, 2009). Understanding the nature of such pre-retirement education programmes among retiring teachers in Zambia has had room for further popularization.

Statement of the problem
Over the years, most teachers in their early forties and fifties in Zambian schools have been industrious in their execution of work. This was truer considering the fact that government which is the largest employer in Zambia has been supporting various teacher training programmes. It is against this backdrop that fathoming the nature of such pre-retirement education programmes among retiring teachers in Zambia was studied.

Purpose of the study
The purpose of this study was to determine the nature of pre-retirement education in the teaching sector.

Principal and specific objective of the study
The principal and specific objective of this study was to ascertain the nature of pre-retirement education in the teaching fraternity.

Principal and specific Research Question
The question to be answered in this study was as follows: What is the nature of pre-retirement education in the teaching fraternity?

Significance of the Study
This study was significant in that it would provide a paradigm and some insights for retiring teachers to enable them prepare for pre-retirement and post-retirement education. This would be done through pre-retirement education and counseling programmes that would be recommended by the study. This will in turn minimize the frustrations and anxieties that were associated with derailment (missing or lost files) in the payment of retirement benefits and other social pressures such as stress and isolation. The study is also relevant because its results would inform the Ministry of General Education in its future plans for post-retirement placement and education especially that the study was conducted at the time when the country’s Social Protection Policy was being formulated.

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

Limitations of the Study
The study was limited by two major challenges. First, teachers felt that they had already participated in too many studies as subjects of research. As such, most of them were reluctant to participate in this study. However, the research topic captivated them enough to ultimately cause a positive response.

Theoretical Framework
Maslow’s Hierarchy of Needs
Retirement and vocational aspiration are management issues which can be explained in management terms. As such, Maslow’s Hierarchy of Needs could suffice to guide the study. Maslow’s ideas had a profound influence on management at the time of the formulation of the theory as it strived to facilitate workers’ development towards self-actualization, notwithstanding its limitations (www.ship.edu/~cgboeree/maslow.html). The limitations of Maslow’s Hierarchy of Needs theory partly endorsed the predication of this study on the Stage Theory of Adulthood Development explained below.

The Stage Theory of Adulthood Development
This theory provides inspiring guidelines in the explanation of issues and concerns of adults at different stages of adult life. It also sheds light on the factors that cause occupation changes of different professionals and teachers in this case as theorized in the midlife transition stage (Corey, 2009). According to this theory, all adults pass through identical stages and experiences in which skepticism, decision making disequilibrium, questioning one’s values and considering the course of one’s life becomes prominent. These experiences constitute a period of crisis in each stage. The stages include: early adulthood, the thirties transition, midlife transition, and third and fourth ages.
Early Adulthood:
This stage constitutes the period of the twenties when the young adults experience intimacy and autonomy problems (Jones, 1982; Encyclopedia Britannica, 2009).

The Thirties Transition:
During this period, most adults are married and have established careers. The major crisis during this period is inner doubts. Once choices have been made during this period, the adult tends to settle down and set long term goals such as expanding business, going for further studies or aspiring for higher political positions. As such, this is a period of higher productivity and ascension in careers. Another problem during this stage is that both male and female adults feel a greater need to be independent of any authority or control. They resist authority figures and therefore tend to have problems at their places of work and in the case of women in their marriages as well (Jones, 1982).

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

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

The Third and Fourth Ages:
The third age is typically a period of withdrawal from paid work, although older persons still enjoy active lives in good health at this stage. This stage is considered to be the period between the age of 50 and retirement age (which varies from country to country usually from 55 years to about 70 years) while the latter characterizes the retirement age years. However, the fourth age is marked by an increased risk of health difficulties (Jones, 1982).

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

Selected Studies on Retirement
The influence of socio-economic factors in post-retirement adjustment of retired civil servants in Lusaka was investigated by Tembo (1991). The main concerns of the study were to investigate the relationship between financial security, occupation background, and pre-retirement attitudes towards retirement on one hand, and adjustment to retirement on the other, as well as the coping patterns of the retirees. The study employed a survey method to collect data from a randomly selected sample of retired civil servants residing in Lusaka. The results demonstrated that most retirees adjusted poorly to retirement. The data confirmed the relationship between financial security and adjustment to retirement; as well as between pre-retirement attitudes towards retirement and adjustment. Again, 19 years after Busse and Pfeiffer’s study, no significant association was found between occupational background and adjustment to retirement in Tembo’s study (Tembo, 1991).

The Theoretical Framework of Tembo’s study (1991) was grounded in the Role Theory deriving from the works of theorists such as Mead (1934). Tembo (1991) deemed the Role Theory relevant since it helped in understanding that retirement constituted a major challenge for most people depending on the occupation roles played. As earlier mentioned, however, the Role Theory was partly refuted by Thompson’s findings in his 1972 study when he found no correlation between vocational status and post - retirement adjustment. It is against this backdrop that the
current study was predicated on the *Stage Theory of Adulthood Development* and to a lesser extent on *Maslow’s Hierarchy of Needs*.

**Pre-Retirement Education**

Broadly, pre-retirement education encompasses all education in the working life of an individual. It may include: in-service training, Job-on-Training, Further Professional Studies, Workers’ Education and various sensitization training programmes at or away from the place of work. However, the term is mostly used to refer to education which prepares workers for life after retirement. This study used the term broadly with an inclination to the later definition.

In another study on pre-retirement education, it was stated that: “The problem is that retirement education has only focused on the financial side, with neglecting of the happiness and health side” (Manal, 2012). The 2005 Retirement Confidence Survey (RCS) reported that employees have lack of basic knowledge about retirement, which agrees with all pre-test results in Willett’s study. Further, the study aimed to assess, plan, and implement a pre-retirement education program, and evaluate its impact on employees’ knowledge, skills and coping mechanisms for healthy, happy and financial confidence retirement; whereas the current study assess results are being disseminated in this article focused on the nature of pre-retirement education among teachers in urban Zambia. The current study did not focus on nurses but on teachers despite both studies being on the subject of retirement.

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

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

The United Kingdom acknowledges the broader benefits of learning by emphasizing on addressing basic literacy and numeracy skills gaps. One of the Public Service Agreement (PSA) is to increase the proportion of adults with functional literacy and numeracy skills and to increase the proportion of adults qualified to at least level 2 (equivalent to five GCSE passes). There is a strong view that opportunities for older learners are dwindling notwithstanding the structures and interventions being developed in the recent past to promote life-long learning. Recent policy analyses of older people’s skills and learning indicate attention drifting towards younger people with few suitable training grants for older people (Aldridge and Tuckett, 2006).

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

The difficulty of older people to access training opportunities has an effect on their decision to move from one vocation to the other. This is because training programmes are not affordable to finance especially for many older persons in the Least Developed Countries such as Zambia and Malawi. An American national “Plus 50” learning program has been developed and expanded by the American Association of Community Colleges (AACC). Participating schools are developing more expertise in meeting the needs of older students, and then acting as mentors to other community colleges. There are about 1,175 community colleges in the United States, and approximately 12 million people take courses every year (http://www.aacc.nche.edu).

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

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

These efforts of lifelong education have the potential to help revolutionize community based lifelong education for the ageing population regardless of vocational background in different parts of the world including Zambia. According to Dench and Regan (2000) a study of 50 - 71 year-old learners indicated that most participants felt that learning had improved their enjoyment of life and improved their self-confidence. The learning process can stimulate good mental health and help the ageing population such as that of the retiring teachers to retain their independence (Carlton and Soulsby, 1999). The broader social and psychological benefits associated with learning are also highlighted by the Centre for Research on the Wider Benefits of Learning (Schuller and Istance, 2002; Schuller and Preston, 2004).

These studies point to more community-oriented activity, mental and physical health benefits, and significant fiscal implications. Smeaton and Vegeris (2009) add that besides health and self-esteem advantages, life-long learning is also promoted as the key means to keep the skills and qualifications of the working population up-to-date with technological, economic and organisational developments. Previous research such as that of Aldridge and Tuckett (2006) suggest that barriers to employment among the 50 plus include perceptions among managers that older workers do not have requisite skills and formal qualifications. Thus, retiring workers are left out and this makes it difficult for them to plan for vocational shift after retirement if they so wish. Access to affordable adult education can offer older men and women a second chance to gain qualifications and subsequently secure better jobs. An adequate skills and qualifications base can protect workers as they age. Those most at risk of premature labour market exit have low skills and few qualifications (Lissenburgh and Smeaton, 2003). By contrast, take up of training opportunities is associated with a greater likelihood of promotion, continued employment and movement towards flexible work arrangements or ‘bridge jobs’ as an alternative to early retirement (Lissenburgh and Smeaton, 2003; Aldridge and Tuckett, 2006). Work-related learning therefore promotes retention.

Lower take-up rates of work-related training are evident at older ages (Platman and Taylor, 2006; Chartered Institute for Personnel and Development, 2003). Reductions in levels of participation in vocational education or training as men and women age are attributed to constrained opportunities, due to employer perceptions that there are leaner returns to investment (Taylor and Urwin, 2001). Some studies show that while employers do not discriminate, neither do they actively encourage older people to participate in work-based training. A general view persists that older people are not interested in pursuing training courses later in life and, as a consequence, reduced participation rates reflect collusion between employers and employees (McNair et al, 2007).

Whereas training in the name of lifelong learning is encouraged, the nature of that training has been a controversial issue in the teaching fraternity in Zambia. This is because, on the one hand, the Ministry of Education, Science and Vocational Training has been its own agenda of building capacity of teachers and other staff in the context of the individual jobs. On the other hand, teachers also take advantage of the sponsorship from the Ministry to advance their personal preferred carriers. It is for this and other reasons that this study closely scrutinized the educational and thus aspirations of retiring teachers of basic and high schools (Chongo, 2009). Learning is also one of the central components of labour market programmes designed to facilitate the return to work upon job loss. Training is therefore also potentially associated with recruitment. In this vein, learning is among the factors that set the trends for work after retirement. This is discussed in the next section.

Methodology
The methodology was organized under the following elements: research design, population, sample, sampling procedure, data collection procedures; and data analysis.

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

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

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

**Sample and Sampling Procedure**

**Sample**

The initial planned sample of this study constituted 155 respondents (i.e. 150 retiring teachers plus 5 key informants). This represented about 30% of the population. However, 121 retiring teachers actually participated in the study. The total sample that actually participated was equal to 126 respondents (121 retiring teachers plus 5 key informants – each from the Public Service Pensions Fund, Future Search, Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission). The actual number of participants (i.e. 126) represented 81% of the initial planned sample of 155 respondents. The recovered questionnaires from those who participated amounted to 115 (i.e. 95%) out of 121 (i.e. 100%). The difference between initial planned sample and actual sample can be attributed to the limitations highlighted herein.

**Sampling Procedure**

The sampling of this study was fundamentally carried out in two phases using two different approaches. Firstly, Simple Random Sampling and secondly, Purposive Sampling. Simple Random Sampling was employed when selecting schools from which retiring teachers were to be sampled. After identifying the schools, Purposive Sampling was used to select retiring teachers from the staff registers of each participating school. In the first phase of sampling, simple random sampling was employed. In this study, the process of simple random sampling started with defining the schools from which a sample of retiring teachers was to be drawn. According to the MOE (2009), there were 121 schools in Lusaka District. 15 schools (both high and basic) were sampled, representing 20% of the total number of schools in Lusaka District. All the 21 High schools in the 8 Zones of Lusaka District were listed. On average, 1 High School per Zone was to be selected to come up with a total sample of 8 High Schools. Out of the 100 basic schools, 7 were to be sampled. Each high school in the District was identified and written on a piece of paper. All the papers were placed in a container and then one at a time, they were randomly picked from the container until the desired number of 8 high schools was attained. Each selected piece of paper revealed a name of a school written on it. The paper was returned to the container prior to selecting the next. This ensured that the probability of all selections remained constant all the time. The desired sample of 7 basic schools was also selected using the same procedure to make a total sample of 15 schools in Lusaka District. Phase 2 of sampling involved selection of retiring teachers from the selected schools. This was done purposively. This type of sampling was used because there were few retiring teachers per school (an average of 10 per school). Further, selecting a retiring teacher was not a guarantee of his/her participation.

Therefore, the fact that every potential research subject had the right to refuse to take part in a research study was envisaged to reduce the numbers further hence the use of this sampling method. The names were picked from the staff registers of participating schools with the assistance of the participating schools’ management. Staff registers show, among other details, when each employee is expected to retire. Ten names of teachers aged 40 years to 54 years were selected from the staff registers. In schools where more than ten retiring teachers were found, priority was given to the first ten names that were closest to the retirement age. This was because the study was delineated to investigate experienced retiring teachers. Thus, the closer the teacher’s age was to the retirement age, the older the teacher was and the more experienced he/she was. In schools where there were fewer than ten names of retiring teachers in the staff registers, all the names were picked without sampling. Key informants were also purposively identified and selected by the management of each identified participating institution. One representative was interviewed from each of the following institutions: Future Search, Pensions Board, the Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission.
Data Collection Procedure
This study used semi-structured questionnaires to collect data from the retiring teachers. This was because a semi-structured questionnaire, apart from producing quantitative data, also produces qualitative data. The researcher distributed questionnaires to retiring teachers who completed the questionnaires on their own since they were literate as anticipated. Four Interviews were conducted. One interview with a representative of each of the following institutions: Pensions Board, Future Search, the Ministry of Education, Zambia Congress of Teacher Unions, and the Teaching Service Commission. The researcher conducted the unstructured key informant interviews. During the interviews, note taking was coupled with a voice recorder which was used only with the consent of the respondents. Consequently, data were collected from the selected key informants and from retiring teachers in high and basic schools of Lusaka District. The schools that participated were: Kabulonga Girls High School, Munali Boys High, Kamwala High School, Munali Girls High School, David Kaunda Technical Secondary School, Matero Boys, Matero Girls and Kabulonga Boys High Schools, Kabulonga Boys High School, Chainda Basic School, Mumana Basic School, Vera Chiluba Basic School, Kalingalinga Basic School, Ng’ombe Basic School, Tunduya and Kabulonga Basic Schools were included last. A total of 60 basic-school retiring teachers completed the questionnaires. Seventy percent (70%) of all respondents participated in a short one-on-one interview after completing the questionnaires.

Data Analysis
In this study, a descriptive design of quantitative and qualitative data set was used (Cohen and Manion, 1994; Ghosh, 1992). Most qualitative data was analysed manually and were narrated. Verbatim responses were captured to re-enforce arguments and explanations.

Ethical Considerations
This study put into consideration the following essential elements of informed consent: description of research and role of the participant, description of reasonably foreseeable risks, description of expected benefits, alternatives to participation, explanation of confidentiality, explanation of compensation, whom to contact with questions or concerns, and explanation that participation is voluntary.

Findings
The Nature of Pre-Retirement Education in the Teaching Fraternity
Pre-retirement education was defined herein as any education that a worker may experience while still serving. For instance, going for further studies to upgrade one’s academic or professional qualifications especially education that prepares the potential retiree in financial management, management of ‘excess time’, entrepreneurship and counselling. Thus, it was necessary to determine the nature of pre-retirement education in the teaching fraternity and to find out how it was provided at basic and high school levels. Both retiring teachers and key informants (excluding the Pensions Board) gave their views on what they knew was the nature of pre-retirement education in the teaching fraternity. The following were findings from retiring teachers and these will be followed by the findings from interviews conducted with key informants.

Findings from Retiring Teachers
Table 1:- Type of School and Existence of Pre-retirement Education in the Teaching Service

| Type of School | Existence of Pre-retirement Education in Teaching Service | Total |
|---------------|--------------------------------------------------------|-------|
|               | Yes | No | Don’t Know |       |
| Basic School  | 15  | 29 | 16 | 52 | 60(52%) |
| High School   | 3   | 37 | 15 | 48 | 55(48%) |
| Total         | 18  | 66 | 31 | 100% | 115(100%) |

Table 1 above shows comparison by type of school taught at; and existence of pre-retirement education in the teaching service.

Table 2:- Existence of Post-retirement Education in Teaching Service

| Type of School | Existence of Pre-Retirement Education in Teaching Service | Total |
|---------------|--------------------------------------------------------|-------|
|               | Yes | No | Don’t Know |       |
| Basic school  | 12 (20%) | 30 (50%) | 18 (30%) | 60 (52%) |
| High school   | 1 (2%) | 35 (63%) | 19 (34%) | 55 (48%) |
| Totals        | 13 (11%) | 65 (57%) | 37 (32%) | 115 (100%) |

Table 2 compares responses on the existence of post-retirement education in the teaching service.
Workers education: Zambia Congress of Teacher Unions (ZCTU) representative stated that “as a union, we provide workers education to our members.” He said that the nature of education was mainly meant to equip employees with knowledge about their working environment, conditions of service, rights, and privileges.

**Discussion of Findings**

This section constitutes a discussion of study findings. It was guided by the following major objective: to ascertain the nature of pre-retirement education in the teaching fraternity. The following thematic areas emerged from the study findings representing four elements of pre-retirement education in the teaching service: i. Outplacement services; ii. Further studies; iii. In-service training and; and iv. Workers’ education.

Outplacement services (to impart knowledge and skills for positive mindset, self-employment, wealth creation and job creation in order to reduce poverty, unemployment and dependence syndrome (http://www.future-search.org)). When asked about the nature of pre-retirement education/training, the respondent from Future Search said that the organisation provided various training programmes to all civil servants and not just teachers. According to the Future Search brochure, the Future Search Project was established in 1993 as one of Government’s social safety nets under the auspices of the Public Service Management Division (PSMD). The project was seen as a long-term strategy of installing a system of providing outplacement services. However, the project was opened to those who were still in employment, retired, retrenched, in business, women and youths. The goal of the project is to impart knowledge and skills for positive mindset, self-employment, wealth creation and job creation in order to reduce poverty, unemployment and dependence syndrome (http://www.future-search.org).

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

Further Studies and In-service training: refers to the development of abilities and skills in teachers, through providing a nexus between ideas and practical problems; and existing conditions. In-service training develops teachers professionally to ensure they are worthy for executive tasks and responsibilities entrusted in them. A representative from the Ministry of Education indicated that the Ministry supported all teachers who had interest in professional development. However, priority was given to those who intended to pursue studies in Mathematics and Science subjects since the teacher attrition rate was higher in those subjects. Finally, he said that most teachers in general aspired for managerial courses.

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**Findings from Key Informant Interviews**

When a question was raised regarding the nature of pre-retirement education/training, the responses were given in the following thematic areas: i. Outplacement services; ii. Further studies and In-service training; and iii. Workers’ education.

**Table 3**: Existence of Pre-retirement Education in the Teaching Service

| Type of School | Existence of Pre-Retirement Education in Teaching Service | Total |
|---------------|----------------------------------------------------------|-------|
|               | Yes | No | Don’t Know |       |
| Basic school  | 15 (25%) | 21 (38%) | 16 (27%) | 60 (52%) |
| High school   | 3 (5%) | 37 (67%) | 15 (27%) | 55 (48%) |
| Totals        | 18 (16%) | 66 (57%) | 31 (27%) | 115 (100%) |

Table 3 Compares responses on the existence of pre-retirement education in the teaching service.

**Table 4**: Existence of Post-retirement Education in Teaching Service

| Type of School | Existence of Pre-Retirement Education in Teaching Service | Total |
|---------------|----------------------------------------------------------|-------|
|               | Yes | No | Don’t Know |       |
| Basic school  | 12 (20%) | 30 (50%) | 18 (30%) | 60 (52%) |
| High school   | 1 (2%) | 35 (63%) | 19 (34%) | 55 (48%) |
| Totals        | 13 (11%) | 65 (57%) | 37 (32%) | 115 (100%) |

Table 4 Compares responses on the existence of post-retirement education in the teaching service.
In generally terms, it could be argued that the nature of the teaching profession makes it expedient and necessary for all teachers to engage in further education (continuing career-long professional training). This begins at the beginning of employment to retirement and beyond in a number of cases. Teachers should be encouraged to participate in a wide range of informal and formal activities which will help them in processes of review, renewal, enhancement of thinking and practice and more especially, being committed both in mind and heart (Essel et al. 2009).

In general terms, the structure of pre-retirement education in the teaching fraternity as spelt out by the findings of this study depicts a portion of what was espoused as National Education by Small (1976) in his work titled ‘Alternative Education Systems: the Zambian proposals’ (UNESCO, 1976).

The findings of this study agree that it would be optimistic to claim that comprehensive answers have been found in earlier work on this subject because the results of this study necessitated the isolation and description of pre-retirement education from a broader concept of ‘National Education’. The concept is branched into full-time education (‘study and work’); and continuing education (‘work and study’ also referred to as further education herein) (UNESCO, 1976).

At the centre of the National Education concept were the objectives of the integration of work and study and the provision of ten years' compulsory basic education as a commitment made by the ruling UNIP in its 1974 Manifesto. The reforms aimed to develop productive skills, assumed that there would be productive social and economic roles for all graduates, and built in opportunities for continuing and worker's education. This was to be a complete system of part-time education for workers and continuing education was to be a partner of obligatory education as the second branch of the national education system and one of the major tools for improving the socio-cultural, political and technical levels of Zambians. Continuing education focused to: eradicate illiteracy; provide alternative means for continuation of formal education through part-time study and for re-entry into full-time education where appropriate; and to enable workers to acquire and improve vocational skills (Small, 1976).

The Lagos Conference of Ministers of Education of African Member States revised teacher training, where the teaching and learning methods of adult education are emphasized, with the nature of the relationship between the teacher and the taught reformed. Teachers were to be trained to carry out practical tasks connected with the curricula, including manual and vocational work. Continuous in-service training and refresher courses were considered (UNESCO, 1976).
From the themes essential to the then proposed structure of National Education are that all able-bodied citizens are either students or workers. Selected educational principles out of the ten educational principles as delineated by Small (1976) that relate to the current pre-retirement education in the teaching profession are as follows: all students who leave full-time education will be able to continue their education by other means while they are working; if a worker has the necessary aptitude, interest and commitment, he will be able to re-enter full-time education, subject to the needs of the nation; Full-time and continuing education will have equal value to the society; a student or worker will be able to advance from one stage of the education system to the next, or to change from one educational programme to another, depending on his aptitude, interest and commitment, and the needs of the nation; study and work will be combined at all stages of the education system and in all programmes; and every worker will have access to workers’ education or in-service training in order to increase his understanding, skill and productivity.

The nature of pre-retirement education as provided by future search focused mainly on financial stability of clients who have come to include the private sector, financial institutions, Non-Governmental Organizations, Parastatals and individual Zambians due to popular demand and in response to the dynamic Zambian society. It has been observed that the emphasis of Future Search has been on its clients’ financial stability through entrepreneurship despite managing to conduct short training programmes in Mind Transformation and entrepreneurial Job Search Techniques. Pre-retirement education under Future search has concentrated on financial confidence retirement instead of emphasizing improvement of the employees’ knowledge, actions for healthy, happy, and coping mechanism for satisfactory retirement. The challenge here is also that the programmes are too optional to retiring employees to the extent that few consider them relevant.

These educational services are called Outplacement services as they impart knowledge and skills for positive mindset, self-employment, wealth creation and job creation to reduce poverty, unemployment and destitution among workers and retirees (http://www.future-search.org).

Prior to retirement, workers continue to have various aspirations including educational aspirations for promotion or possible career change especially for those who would feel they were in wrong professions due to poor conditions of service or personal interests of career choice. It is apparent that learning programmes that support such notions of career change could not be realized by Future Search alone as other learning institutions whose mandate is to provide academic knowledge to enable individuals secure jobs and not necessarily self-employment through entrepreneurship. As such, employees from all fields have engaged in further studies – a typical case of work and study which constitute further studies and In-service training. In order to achieve these objectives, the Ministry of General Education has been sponsoring serving teachers to school for further education to obtain certificates, diplomas, bachelors and postgraduate degrees in various colleges and universities.

Despite the fact that most of the study findings were in tandem with the findings in the reviewed literature, there were a few that were contrary to the reviewed literature. For instance, the level of education did not significantly influence intention to resign or vocational aspirations among the sampled retiring teachers. This was not so surprising considering that the study found that increase in level of education encouraged teachers especially those of basic schools to continue serving as teachers.

In modern times, approaches to teaching have become more systematised and formalized to the effect that all teachers are expected to go through some initial training and induction upon entry into the teaching service. In this type of training, students are made to undergo specific type of programme in order to achieve the set goals of the country’s education system (Essel et al. 2009).

**In-service training**

Pre-retirement seminars and workshops have continued to be developed specifically to address the needs and interests of men and women who were keen on being efficient and thus more productive in the discharge of their duties. This is what is referred to as In-service training which develops teachers professionally to ensure they are worthy for execution of tasks and responsibilities entrusted in them. A representative from the Ministry of Education indicated that the Ministry supported all teachers who had interest in professional development. However, priority was given to those who intended to pursue studies in Mathematics and Science subjects since the teacher attrition rate was higher in those subjects. Finally, he said that most teachers in general aspired for managerial courses.
Workers education: Zambia Congress of Teacher Unions (ZCTU) representative stated that “as a union, we provide workers education to our members.” He said that the nature of education was mainly meant to equip employees with knowledge about their working environment, conditions of service, rights, and privileges. Unions by virtue of their nature and existence are expected to help members to continue learning especially by lobbying for conditions of service that support all the education that a worker needs both in his/her working life and beyond. The proliferation of unions in Zambia has been seen to reduce their bargaining power thereby causing them to underperform.

Trade unions are responsible to ensure that education provision for the public conforms to the standards of social justice including tangible opportunities for workers access to education. Unions are expected to equip themselves in order to participate in the debate on policies and practices, through appropriate programmes of workers’ education directed to decision-makers and to the general membership. The unions are also anticipated to make use of their resources in order to participate in non-formal education activities.

Also important is the fact that unions create opportunities for workers’ mobility vis-à-vis income, skills and employment status. This includes development of institutions to impart skills, premium skills and ensuring that skill acquisition is affordable and thus accessible to workers. This can be made a reality by the unions themselves providing the opportunities or seeking assistance from the government (Wong, 2000).

The findings of this study also demonstrated that pre-retirement learning activities were instrumental to the stability of retirement life. This was in agreement with Tembo’s findings of his 1991 study in which he found a relationship between financial security and adjustment to retirement; as well as between pre-retirement attitudes towards retirement. Pre-retirement attitudes and behavior towards retirement included the various learning activities that a worker undertook in his active employment life (Thuku, 2013).

Education level was also a vital factor to consider in discussing gender balance in the teaching corps. It was found to be a requirement for those who taught in high schools to have a minimum of first university degree. The gender disparities vis-à-vis education opportunities had not yet been equalized, though frantic efforts were made in this regard. Thus, fewer (18%) women than men (82%) had degrees. Upon noticing the magnitude of learning activities and enthusiasm of learners, one retiring basic school teacher said could not hold back in stating that "... to go to school is in fashion these days." This statement was an emphasis she made in expressing her willingness to go for further studies so as to become a lecturer or trainer at a third level learning institution as soon as she could secure an opportunity. Getting a qualification is one thing, but getting the qualification which is directly relevant to the teaching profession is another. The Teaching Service Commission had been grappling with the issue of relevance of the qualifications teachers acquired vis-à-vis the current vocation as a prerequisite to their promotion. This was evidenced by the Teaching Service Commission’s realization that teachers needed sensitization on their terms and conditions of service under which they operated. This included some administrative procedures and vacancies that should be available after they have acquired higher academic and professional qualifications. The Commission noted that many teachers countrywide had shown keen interest in upgrading their academic qualifications in order to gain promotions and better salaries. It was also noted that in some places such as Mpongwe, there had been no promotion because teachers did not have degrees and because of this, teachers in the area started upgrading their qualifications so as to be promoted (Mulcahy-Dunn, et al., 2003).

The potential retirees who fail to contemplate how retirement might be usually have difficulties to adjust to it. In this case, we can deduce that the (33%) undecided high school respondents were unlikely going to find adjustment to retirement easy since they never envisaged the vocations they might be occupied with while in retirement. Comparison of the likely retirement adjustment patterns of basic and high school retiring teachers indicated that 23% of basic school respondents who were unsure of their vocational aspirations were fewer than their high school counterparts who constituted a total 33%. Therefore, basic school retiring teachers were more likely to adjust easily to retirement than high school retiring teachers despite having an inferior salary to that of their high school counterparts. This finding was at variance with, and thus proved wrong the contention by Stereib and Sohneider (1971), that occupational background was strongly correlated to adjustment after retirement. They contend that satisfaction in retirement is in most cases greater among professionals than among non – professional occupations. The finding is an indication that occupational background is one of the factors in determining suitable adjustment to retirement but sound financial status is a major factor in determining financial adjustment and stability in retirement. According to the Encyclopedia Britannica (2009), basic education teachers are not professionals but semi-professionals. It states:
Only university professors and possibly a few teachers of elite secondary schools would have merited being called members of a profession just like medical doctors, lawyers, or priests. Even today, primary school teachers may accurately be described as semiprofessionals in some countries (http://www.pbs.org/onlyateacher/development.html).

In this context, therefore, basic school retiring teachers (semi-professionals) are less likely to have satisfaction in retirement as compared to secondary school teachers who are regarded more of professionals than the former. In Zambia, great strides have been made to make teaching a profession in its entirety. This has been done through the creation of the Teaching Council of Zambia (TCZ) and the development of a code of ethics to be enforced by the council through various levels of management in the education system.

Similarly, Stockes and Maddox (1967) (as cited in Tembo, 1991) contend that professional men find retirement more appealing than anticipated, whereas semi-skilled workers do not find it as attractive as expected. However, the early months or years are regarded a crisis for the professionals, but after a few years they recuperate. The reverse pattern is true for the non-professionals. Another point of comparison, notes Neuhaus and Neuhaus (1982), is that workers in high prestige occupations are less subjected to compulsory on-time retirement than other workers. This freedom, however, is brought by an equivalent degrading outcome on self-image upon retirement. This means that professionals have to come to terms with the idea of losing a status and this complicates adaptation to retirement even more. The nature of preretirement education among this cadre of workers is crucial in helping them to settle easily in retirement. Thus they may need more of Outplacement Educational Services that impart knowledge and skills for positive mindset, self-employment, wealth creation and job creation to reduce poverty, unemployment and destitution among workers and retirees (http://www.future-search.org).

Similarly, Thompson (1972) did not find any association between vocational status and post-retirement adjustment. Further, this study did not find any association between vocational status and post-retirement adjustment; and between intention to resign and perception of one’s vocation. Indeed, most professional workers as mentioned above enjoy prestigious statuses and by implication they enjoy esteem or self-actualization needs according to Maslows’ Hierarchy of Needs Theory.

**Conclusion and Recommendations:**

**Conclusions**
The objective and research question thereof focused on the determination of the nature of pre-retirement education in the teaching fraternity; and was adequately answered by the study. In fact the study findings facilitated the development of a model of pre-retirement education which included four (4) dimensions. These included: i. Outplacement services; ii. Further studies; iii. In-service training and; and iv. Workers education. In this conceptualization, pre-retirement education does not include pre-service education which prepares students to become qualified teachers. This is because an individual who is not employed cannot be expected to retire and if someone is employed in a different sector other than teaching but is studying to be a teacher will also not qualify to be a retiring teacher prior to acquisition of a minimum teacher qualification.

Education among workers and teachers in particular is cherished in many modern societies. Dench and Regan (2000) a study of 50 - 71 year-old learners indicated that most participants felt that learning had improved their enjoyment of life and improved their self-confidence. The learning process can foster mental health and assist the ageing population such as that of the retiring teachers to retain their independence (Carlton and Soulsby, 1999). The social and psychological benefits associated with learning were also highlighted by the Centre for Research on the Wider Benefits of Learning (Schuller and Istance, 2002; Schuller and Preston, 2004).

Smeaton and Vegeris (2009) added that besides health and self-esteem advantages, life-long learning is also promoted as the key means to keep the skills and qualifications of the working population up-to-date with technological, economic and organisational developments.
Since status may be degraded in most cases by virtue of ceasing to be a worker, some professional retired workers begin to seek substitutes for gainful employment in form of affectionate relations with people in general. The stages of adulthood development theory provide more practical explanation in such circumstances. It proposes appropriate adult counselling depending on the stage at which the adult may be. At the age of 55 years, an individual is considered to be at the third stage. Intricacy increases as individuals progress higher through the stages to a greater maturity. Thus, each stage has its own crisis. According to the theory, each crisis is followed by a period of relative serenity. Most adults’ concerns for which they seek counselling occur during periods of transition like from employment to retirement.

It is important to note that the counselling process is a form of learning that helps the individual to deal with oneself. Counsellors who recognise their client’s transition points are better equipped to help adults gain insight into their present concerns. Adults who need counselling should therefore be viewed from a developmental perspective.

The findings also indicate a comparison of post-retirement vocational aspirations of basic and high school retiring teachers. The nature of pre-retirement education activities has a huge bearing on the nature of their post-retirement vocational aspirations. The post-retirement vocational aspirations of the retiring teachers were not significantly different from their pre-retirement vocational aspirations. For instance, none of the high school respondents were willing to continue teaching after retirement as compared to basic school respondents even if a chance was to be given to them.

Regarding the question of the nature of vocational aspirations between basic and high school retiring teachers, the Ministry of Education (MOE) through a Human Resources Officer who was interviewed said that the structure or establishment of the Ministry of Education especially at school level did not have many opportunities for promotion. The only positions class teachers could aspire to be promoted to were in management (heading or deputizing a school). Thus, most teachers’ vocational aspirations were tilted towards management even when they sought for employment in other fields. The greater percentage of teachers who left the profession did so because they had prior plans of career change. Thus, teachers will aspire for vocations that they feel are more lucrative than teaching. Because it is an individual teacher’s perception, teachers are found in many professions ranging from economics, business administration, public administration, social work, adult education, and health. Few teachers however, go into law. In his view, management aspirations are more common. While teachers undertook various trainings, that is short and long term, they hardly experienced training related to preparation for their post-retirement life in particular because it as a voluntary participatory programme provided by Future Search Zambia.

Recommendations
The study recommended the following: i. Government and its partners (e.g. unions) to formulate or refine pre-retirement counselling (aimed at preparing retiring teachers for the inevitable retirement at whatever age as the case may be) and education programmes in government institutions or schools to re-orient and prepare workers for the inevitable exit from the system through retirement. ii. Future research was implored to unearth information that would provide a possible framework for the understanding and eventual control of some of the problems associated with retirement; iii. Government to increase the mandatory retirement age from 55 years to 60 years while 55 years should be the minimum optional retirement age in the public service, especially for the teaching service. This is because the mastery of practice manifests itself when teachers reach their ‘third and fourth’ ages; and iv. the Ministry of Education should systematically reintegrate willing retired teachers into the system by annually employing them.
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