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TEACHERS' RETIREMENT WELFARE PROGRAMS AND PRODUCTIVITY IN PUBLIC SENIOR SECONDARY SCHOOLS IN RIVERS STATE, NIGERIA

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ABSTRACT

This study examined the management of teachers' retirement welfare programs and their influence on productivity in public senior secondary schools in Rivers State, Nigeria. The study adopted correlational and descriptive research designs to determine the relationship between retirement welfare management and teachers' productivity. The population comprised 355 principals of public senior secondary schools, with a sample of 169 respondents (47.6%) selected using stratified random sampling to ensure representation across the state. Data were collected using a 15-item structured questionnaire titled "Teachers' Retirement Management Programs (TRMP) and Productivity Scale (PS)", divided into sections on demographic information and research variables. Responses were measured on a four-point Likert scale, and a decision mean of 2.50 was adopted for item evaluation. The instrument was validated by three experts from the Department of Educational Management, Ignatius Ajuru University of Education, and reliability coefficients of .981 and .950 were obtained using Cronbach Alpha. Questionnaires were administered with the assistance of trained research assistants, yielding 151 valid responses (89.3%). Data were analyzed using mean and standard deviation for research questions and Pearson Product Moment Correlation to test hypotheses at a .05 significance level. Findings are expected to provide insights into how effective management of contributory pensions, pre-retirement counseling, and workshops can enhance teachers' productivity, thereby informing policy and practice in public secondary schools in Rivers State. The findings revealed that there is significant relationship between the management of teachers' contributory pension, pre-retirement counseling and workshop, and productivity in public senior secondary schools in Rivers State. The study recommended among others that the educational authorities in Rivers State should ensure that teachers' contributory pension schemes are efficiently managed, with timely remittances, transparent records, and consistent communication.

Keywords: Management, Teachers' Retirement, Welfare Programs, Contributory Pension, Pre-Retirement Counseling, Workshop, Productivity, Public Senior, Secondary Schools, Rivers State, Nigeria.

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INTRODUCTION

Teachers are the most critical human resources in any educational system, their services are the unseen aspect of the production process and their level of productivity significantly determines the quality of teaching and learning outcomes in secondary schools. In public senior secondary schools, teachers' productivity is reflected in effective lesson delivery, classroom management, commitment to instructional duties, assessment practices, and contribution to overall school effectiveness. As a result, educational administrators and policymakers increasingly recognize that enhancing teachers' productivity requires not only professional development opportunities but also comprehensive welfare programs that address teachers' long-term security, particularly retirement welfare (Adeyemi, 2018; Peretomode, 2014).

Teachers' retirement welfare programs refer to structured institutional arrangements designed to support teachers financially, psychologically and socially as they approach and transition into retirement. These programs are commonly referred to as contributory pension schemes, pre-retirement counseling and pre-retirement workshops. The programs are intended to reduce uncertainty about life after service, ensure income security, and prepare teachers for post-retirement adjustment. Human resource management literature emphasizes that when employees perceive their future welfare as secure, they are more likely to demonstrate higher job commitment, motivation, and productivity while still in active service (Armstrong, 2020; Robbins & Judge, 2017).

In Nigeria, the introduction of the Contributory Pension Scheme (CPS) under the Pension Reform Act was aimed at ensuring prompt payment of retirement benefits, eliminating pension liabilities, and enhancing employees' confidence in the retirement system. For teachers, effective management of contributory pension schemes can positively influence work attitudes by reducing anxiety associated with delayed or unpaid pensions, which has historically plagued the public sector (Fapohunda, 2013). Studies have shown that poor pension management can result in frustration, absenteeism, low morale, and reduced productivity among teachers approaching retirement age (Bassey et al, 2020). Conversely, transparent and efficient pension administration fosters a sense of security that encourages sustained commitment to instructional responsibilities.

Beyond pension schemes, pre-retirement counseling is a vital component of teachers' retirement welfare programs. Pre-retirement counseling provides teachers with guidance on financial planning, health management, psychological adjustment, and alternative livelihood opportunities after retirement. According to Nwadinigwe and Okafor (2010), teachers who receive adequate pre-retirement counseling experience lower levels of retirement anxiety and demonstrate more positive work behaviors prior to retirement. Such counseling helps teachers to remain focused, emotionally stable, and productive during their final years of service. When counseling programs are poorly managed or absent, teachers may become distracted, anxious, and disengaged, thereby undermining productivity in schools.

Similarly, pre-retirement workshops serve as practical platforms where teachers acquire skills for post-retirement survival, including entrepreneurship, investment strategies, and lifestyle management. These workshops complement counseling by equipping teachers with actionable knowledge and competencies that enhance confidence about life after service. Research indicates that teachers who participate in well-organized pre-retirement workshops are more motivated, show higher job satisfaction, and maintain positive attitudes toward work until retirement (Ogungbemi, 2016). Effective management of such workshops therefore plays a crucial role in sustaining productivity among ageing teachers in public secondary schools.

Public senior secondary schools operate within a context characterized by limited resources, high teacher workload, and administrative challenges. Many teachers express concerns about retirement preparedness, delayed pension processing, and inadequate retirement education, which may negatively affect their morale and productivity (Ibok & Akpan, 2019). Despite the strategic importance of teachers' retirement welfare programs, empirical studies that focuses on how the management of these programs influences teachers' productivity in public senior secondary schools in Rivers State remain limited. Existing studies in Nigeria examined teachers' welfare or pension administration in isolation, without adequately linking retirement welfare management to productivity outcomes at the school level.

Statement of the Problem

Despite the critical role teachers' play in achieving educational goals, the productivity of teachers in public senior secondary schools in Rivers State has continued to generate concern among educational stakeholders. Observable indicators such as declining commitment to instructional duties, absenteeism, reduced enthusiasm for teaching, and limited participation in co-curricular activities suggest that teachers' productivity may be adversely affected by factors beyond classroom resources and professional training. One of such factor is the management of teachers' retirement welfare programs.

Teachers in public secondary schools in Rivers State often approach retirement with anxiety arising from uncertainties surrounding contributory pension administration, delayed pension processing, and inadequate information about post-retirement life. In Rivers State, complaints of irregular pension remittances, lack of transparency in pension management, and limited access to retirement information have been reported among serving teachers. These challenges tend to distract teachers, particularly those nearing retirement, thereby reducing their focus, morale, and productivity while still in active service.

Furthermore, pre-retirement counseling and workshops, which are intended to prepare teachers psychologically, financially and socially for retirement, appear to be inadequately managed or inconsistently implemented in many public senior secondary schools. Where such programs exist, participation is often irregular, poorly coordinated, or introduced too close to retirement to produce meaningful impact. Therefore, teachers may be experiencing heightened stress, low motivation and diminished commitment to their professional responsibilities.

Although several studies have examined teachers' welfare and pension administration in Nigeria and limited empirical attention has been given to how the management of retirement welfare programs influences teachers' productivity, particularly in public senior secondary schools in Rivers State. This gap underlined the need for a systematic investigation into the relationship between the management of teachers' retirement welfare programs and productivity in public senior secondary schools in Rivers State.

Aim and Objectives of the Study

The aim of the study is to investigate teachers' retirement welfare programs and productivity in public senior secondary schools in Rivers State, Nigeria. Specifically, the study sought to:

- Investigate how teachers' contributory pension enhances productivity in public senior secondary schools in Rivers State.

- Ascertain how teachers' pre-retirement counseling enhances productivity in public senior secondary schools in Rivers State.
- Examine how teachers' pre-retirement workshop enhances productivity in public senior secondary schools in Rivers State.

Research Questions

The following research questions guided the study:

- How does teachers' contributory pension enhance productivity in public senior secondary schools in Rivers State?
- How does teachers' pre-retirement counseling enhance productivity in public senior secondary schools in Rivers State?
- How does teachers' pre-retirement workshop enhance productivity in public senior secondary schools in Rivers State?

Hypotheses

The following hypotheses were tested at .05 level of significance:

- There is no significant relationship between teachers' contributory pension and productivity in public senior secondary school in Rivers State.
- There is no significant relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State.
- There is no significant relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State.

THEORETICAL FRAMEWORK

Herzberg's Two Factors Theory

Herzberg's Two Factors Theory (1959) or Hygiene/Maintenance Theory of Motivation, proposed that certain factors are known as motivators or satisfiers in the workplace, which causes job satisfaction and increased productivity, and another separate set of factors known as dis-satisfiers, which causes low productivity if not addressed (Dartey-Baah & Amoako, 2011). While the hygiene factors meet man's needs to avoid unpleasantness, it does not motivate them to take more interest in the work or get more engaged in their work. Hygiene factors are related to the conditions under which a job is performed. When an employer is unable to provide enough of these factors to his employees, there will be job dissatisfaction, leading to low productivity. Such hygiene factors are; company's policies and administration, supervision, working conditions, interpersonal relations with supervisors and other subordinates, salary, job security, status, personal life, and employee benefits, which includes retirement packages (Dartey-Baah & Amoako, 2011). On the other hand, the motivating factors or satisfiers are intrinsic factors that act as forces of job satisfaction. These factors are achievement, recognition for accomplishment, increased responsibility, opportunity for growth, development, creative and challenging work

Motivating factors inspires employees (teachers') to take more interest in the work (Nabi et. al., 2017).

Applying, this theory in the context of the study, an effective teachers' retirement system that will provide a support system for teachers’ will be fair treatment for teachers' which will in turn lead to increased productivity. Whereas, continued discomfort and poor retirement system, may lead to a decreased productivity. Therefore, this theory are considered relevant to form the theoretical foundation of the study on teachers’ welfare programs and productivity in public senior secondary schools in Rivers State.

CONCEPTUALIZATION

Teachers’ Contributory Pension

Contributory Pension Scheme (CPS), is a defined fully funded pension scheme that was established in 2006, by the provisions of the Pension Reform Act.2004, as replacement for Defined Benefit Plan (DBP) or " Pay -as- you- go" scheme, which was solely funded by the government. It was provided with the hope of generating adequate funds through defined percentages of contributions by the employee from his monthly earnings, and from the employer as a form of savings for the financial security of the employee after retirement. The employee and the employer are statutorily required to contribute a minimum of 7.5% each, making it a total of 15% contribution to be paid to the employee's pension’s account, known as Retirement Savings Account (RSA). For the Armed Forces, the government contributes 12.5%, while the Armed Forces personnel contribute 2.5%, also making it a total of 15% monthly to their Retirement Savings Account (RSA). The scheme covers any private sector with five or more employees. Those exempted from the scheme are the Chief Justice of Nigeria, a Justice of the Supreme Court, President of the Court of Appeal, and a Justice of the Court of Appeal, who retires at the age of 65 years (Nigeria Constitution, 1999; Section 291). Further, among the exceptions, are public employees' who have only three years or less to retire with effect from the date of enactment of the Pension Act being, 30th June 2004 and University Professors.

In Rivers State, participation in the contributory pension scheme is compulsory, especially for the 13,000 teachers' employed in 2013. Three leading Pension Funds Administrators were placed in charge of teachers' contributory pension, Stanbic Pension, Lead way and ARM Pensions. The 7.5% teachers' contribution is usually deducted directly by the State from teachers' total monthly emoluments and same is transferred to the Pension Funds Administrators. However, due to the ineffective management of the previous pension plan and issues arising from the poor management of even the new scheme, most teachers' have refused to participate in the scheme, especially, those who are afraid of retirement.

Provisions Establishing the Contributory Pension Scheme

The Pension Reform Act (2004) established the Contributory Pension Scheme for Nigerian Public Service employees with the following objectives:

- To assist all persons in the employment of government to save towards their retirement.
- To ensure that persons who live or retire from public service receives their terminal or retirement benefits as and when due.

- To establish a set of rules and regulations for the administration and payment of retirement benefits in the public service.
- To ensure that every employee in public service retire on attaining the age of 60 years or after 35 years of service, whichever comes earlier.

The contributory pension scheme applies to all pensionable employees' in the public service of the State, employees' of local government council, tertiary institutions and all parastatals established by the government (Ozor, 2006).

Teachers' Pre-retirement Counseling

With more and more teachers' showing resentment towards retirement and lacking the needed information that will guide them to plan for retirement, there is the need to provide pre-retirement counseling services for retiring and retired teachers'. This is believed to have the capacity to disabuse the mind teachers' about retirement and help them a positive orientation towards retirement (Kim& Moen, 2002). Pre-retirement counseling is a concept that covers the provision of comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement (Wang et al., 2011). Alternatively, it is believed that counseling services made available to employees' will help to get them acquainted with the requirements for retirement planning, and the realities to face at retirement. It is an enlightenment program, designed to assist go through retirement informed, prepared and with ease. Pre-retirement counseling involves a one-on-one talk with intending retirees, carried out periodically and designed to remind or jolt an older employee into renewed awareness that retirement is approaching. The aim is to stimulate the employee to think about his retirement, to become better informed about specific problems that he may face, to do some organized planning for retirement and to take some positive action based on these plans. Wang et al. (2011) affirms that, communicating employees' on retirement policies is not enough, with a conscious action taken to help them plan, prepare and be armed to take on retirement with confidence. It involves taking positive steps in preparation for a future post- retirement life. Pre-retirement Counseling Programs are designed to:

- Prepare the employee so that he can confidently, face retirement.
- Assist an employee to plan for his retirement right from the moment he is employed.
- Assist retirees to imbibe the culture of perseverance to face retirement.
- To encourage retirees to develop alternative vocation, not only to avoid idleness at retirement, but also to boost his financial status.
- Assist Employees' change their orientation about retirement.
- Assuage the fears of teachers" about retirement.
- Assist teachers' take conscious and informed decisions about their retirement.

Teachers' pre-retirement counseling program covers areas like:

- Financial life plans.
- Investment plans.
- Mental health
- New opportunities.

- Housing needs
- Family matters
- Staying engaged and busy
- Exercise and Rest
- Making Retirement fun and enjoyable

Teachers' Pre-retirement Workshop

This is a workshop that trains and introduces retired and retiring participants to post retirement entrepreneurial skills and investment opportunities. It is designed to guide participants to live a happy and fulfilling life after retirement (Kim & Moen, 2002). The benefits of pre-retirement workshop, and training robs on both employees' and employers', while the employers' uses it to enhance and sustain employees' motivation and productivity, and launders its corporate image as a caring employer, the employees' explore in getting access to new skills, soft loans and investment opportunities in addition to quality information. The workshops are purposefully developed to cover topics on the realities of life after the work years. Such as:

- Passive Entrepreneurship
- Financial Intelligence
- Health Management
- Farming Options
- Investment Opportunities
- Acquisition of new skills.

METHODOLOGY

The study adopted correlational and descriptive research designs, which were considered appropriate for examining the relationship between teachers' retirement management and productivity in public senior secondary schools in Rivers State. The descriptive design enabled the researcher to describe existing conditions, while the correlational design facilitated the determination of the degree of relationship between the study variables.

The population of the study comprised 355 principals of public senior secondary schools in Rivers State. This population was considered suitable because principals serve as the chief administrators of public senior secondary schools and are therefore well positioned to provide reliable information on teachers' retirement management practices and productivity.

A sample size of 169 respondents, representing 47.6% of the population was selected using the stratified random sampling technique to ensure fair representation of principals across different strata in the state.

The instrument for data collection was a 15-items structured questionnaire titled "Teachers' Retirement Management Programmes (TRMP) and Productivity Scale (PS)". The instrument was divided into two sections: Section 'A' elicited demographic information of respondents, and Section 'B' contained items addressing the research questions. The questionnaire items were structured using a modified four-point Likert scale of Strongly Agree (SA), Agree (A), Strongly Disagree (SD), and Disagree (D), weighted 4, 3, 2, and 1 respectively. A decision mean of 2.50 was derived as the criterion for accepting or rejecting items.

The instrument was validated by three experts from the Department of Educational Management, Faculty of Education, Ignatius Ajuru University of Education, Nigeria. Their suggestions and corrections were incorporated into the final version of the instrument. The reliability of the instrument was determined using the Cronbach Alpha method, which yielded reliability coefficients indexes of .981 and .950 for the respective scales.

The questionnaire was administered with the assistance of two trained research assistants who were adequately briefed on the purpose and procedure of the study. Out of the 169 copies administered**,** 151 copies (89.3%) were successfully retrieved**.**

Data collected were analyzed using mean and standard deviation to answer the research questions, while the Pearson Product Moment Correlation (PPMC) was employed to test the hypotheses at .05 level of significance. The analysis was conducted using the Statistical Package for Social Sciences (SPSS), version 25.

RESULTS

Research Question One: How does the management of teachers' contributory pension enhance productivity in public senior secondary schools in Rivers State?

Table 1: Analysis of mean and standard deviation on how the management of teachers' contributory pension enhances productivity in public senior secondary schools in Rivers State

S/N	**Management of Teachers' Contributory Pension**	**Mean**	**SD**	**Remark**
1.	Contributory pension is related to teachers' job satisfaction.	2.91	0.86	Agree
2.	A well-managed teachers' contributory pension enhances teachers' productivity.	2.89	0.95	Agree
3.	The contributory pension scheme positively influences teachers' job performance.	3.05	0.87	Agree
4.	The contributory pension serves as a form of financial security for teachers retirement and motivations.	2.95	0.87	Agree
5.	The contributory pension scheme motivates teachers to stay on the job.	2.77	1.03	Agree
	Cluster Total	**2.91**	**0.92**	**Agree**

Information in Table 1 revealed that respondents agree that the effective management of teachers' contributory pension enhances productivity in public senior secondary schools in Rivers State. The table exposed that contributory pension is related to teachers' job satisfaction (Mean=2.91, SD=0.86), that a well-managed teachers' contributory pension can enhance teachers' productivity (Mean=2.89, SD=0.95), that a well co-ordinated contributory pension scheme positively influences teachers' job performance (Mean=3.05, SD=0.87), the contributory pension serves as a form of financial security for teachers' retirement and motivation (Mean=2.95, SD=0.87), and that contributory pension scheme motivates teachers' to stay on the job (Mean=2.77, SD=1.03). The table also revealed that, the cluster mean of 2.91 is > than 2.50 determinant Mean. This shows that respondents agree that there is a positive correlation between the effective management of teachers' contributory pension and productivity in public senior secondary schools in Rivers State.

Research Question Two: How does the management of teachers' pre- retirement counseling enhance productivity in public senior secondary schools in Rivers State?

Table 2: Analysis of mean and standard deviation on how the management of teachers' pre-retirement counseling enhances productivity in public senior secondary schools in Rivers State

S/N	Management of Teachers' Pre-Retirement Counseling	Mean	SD.	Remark
6.	The availability of pre-retirement counseling programs for teachers will boost teachers' job performance.	3.09	0.89	Agreed
7.	Pre-retirement counseling is not related to teachers' productivity.	2.93	0.89	Agreed
8.	Pre-retirement counseling programs will enhance teachers' productivity.	3.05	0.85	Agreed
9.	Pre-retirement counseling encourages teachers to prepare early for retirement.	3.05	0.87	Agreed
10.	Pre-retirement counseling motivates teachers toward instructional delivery.	3.52	0.84	Agreed
	Cluster Mean	**3.13**	**0.87**	**Agreed**

Data in Table 2 showed that respondents' that effective management of teachers' Pre-retirement counseling enhances productivity in public senior secondary schools in Rivers State. The table also revealed the availability of pre-retirement counseling programs for teachers will boost teachers' job performance (Mean=3.09, SD=0.89), pre-retirement counseling is not related to teachers' productivity (Mean=2.93, SD=0.89), pre-retirement counseling programs will enhance teachers' productivity (Mean=3.05, SD=0.85), pre-retirement counseling encourages teachers to prepare early for retirement (Mean=3.05, SD=0.87), and that, pre-retirement counseling will motivate teachers' towards instructional delivery (Mean=3.52, SD=0.84). The table also revealed that, the cluster mean of 3.13 is > than 2.50 criterion mean. This respondents' agreement attested to the presence of a strong positive correlation between the effective management of teachers' pre- retirement counseling enhances productivity in public senior secondary schools in Rivers State.

Research Question Three: How does the management of teachers' pre-retirement workshop enhance productivity in public senior secondary schools in Rivers State?

Table 3: Analysis of mean and standard deviation on how the management of teachers' pre-retirement workshop enhances productivity in public senior secondary schools in Rivers State

S/N	Management of Teachers' Pre-retirement Workshop	Mean	SD	Remark
11.	Pre-retirement workshop for teachers enhances productivity.	2.89	0.78	Disagree
12.	Pre-retirement workshop gives teachers' the opportunity to learn new skills in preparation to retirement.	2.93	0.86	Disagree
13.	A well-organized pre-retirement workshop enhances teachers' investment opportunity in preparation for retirement.	2.99	0.92	Agree
13.	Pre-retirement workshop encourages teachers towards professional career growth.	3.15	0.89	Agree
14.	Pre-retirement workshop does relate to teachers' job performance.	2.93	0.80	Agree
	Cluster Mean	**2.98**	**0.85**	**Agree**

Table 3 showed evidences of respondents' agreement that effective management of teachers' pre-retirement workshop enhances productivity in public senior secondary schools in Rivers State. The result presented on the table further revealed that there is a strong correlation between teachers' pre-retirement workshop and productivity with a Cluster (Mean=2.89, SD 0.78) > 2.50 determinant Mean. This suggests that pre-retirement workshop gives teachers' the opportunity to learn new skills in preparation for retirement (Mean=2.93, SD=0.86), provides teachers' investment opportunities in preparation for retirement (Mean=2.99, SD=0.92), encourages teachers' towards professional career growth (Mean=3.15, SD=0.89), and finally, concludes that, pre-retirement workshop positively relates to teachers' job performance (Mean=2.93, SD=0.80). The result presented in table 3 further provided empirical evidence that the effective management of teachers' pre-retirement workshop enhances productivity in public senior secondary schools in Rivers State.

Test of Hypotheses

$H0_1$: There is no significant relationship between teachers' contributory pension and productivity in public senior secondary school in Rivers State.

Table 4: Summary of PPMC on the relationship between teachers' contributory pension and productivity in public senior secondary schools in Rivers State

Variables	N	df	r-cal	z-ratio	r-crit.	Sig.	P-crit	Remark
Teachers' Contributory Pension and Productivity	151	149	0.879	10.72	1.96	.000	0.05	Significant

Table 4 showed that the relationship between the management of teachers' contributory pension and productivity in public senior secondary schools in Rivers State is .879 while the R-square value is .772. This indicates that teachers' contributory pension account for about 77.2% (.772*100) relationship with' productivity in public secondary schools in Rivers State. The calculated Z-ratio value of 10.72 is greater than the R-critical value of 1.96. Also, the significant value of .000 < 0.05, this implies that, there is a significant relationship between management of teachers' contributory pension and productivity in public senior secondary schools in Rivers State.

Therefore, the null hypothesis one which states that there is no significant relationship between the management of teachers contributory pension and productivity in public senior secondary schools in Rivers State was rejected and it was statistically proven that there is a significant positive relationship between teachers' contributory pension and productivity in public senior secondary schools in Rivers State which is statistically stated as .000 < 0.05.

$H0_2$: There is no significant relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State.

Table 5: Summary of PPMC on the relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State

Variables	N	df	r-cal	z-ratio	r-crit.	Sig.	P-crit	Remark
Teachers' Pre-Retirement Counseling and Productivity	151	149	.822	10.02	1.96	.004	0.05	Significant

Table 5 showed that the relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State is .822 while the R-square value is 0.675. This indicates that teachers' pre-retirement counseling account for about 67.5% (.675*100) relationship with productivity in public secondary schools in Rivers State. The calculated Z-ratio value of 10.02 is greater than the R-critical value of 1.96. Also, the significant value of 0.004 < 0.05, this implies that, there is a significant relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State.

As a results, the null hypothesis two which states that there is no significant relationship between teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State was rejected and it was statistically accepted that there is a significant positive relationship between teachers contributory pension and productivity in public senior secondary schools in Rivers State which is statistically stated as .004 < .05.

$H0_3$: There is no significant relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State.

Table 6: Summary of PPMC on the relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State

Variables	N	df	r-cal	z-ratio	r-crit.	Sig.	p-crit	Remark
Teachers' Pre-retirement workshop and Productivity	151	149	0.791	9.65	1.96	.004	.05	Significant

Table 6 revealed that the relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State is .791 while the R-square value is .625. This indicates that teachers' pre-retirement workshop account for about 62.5% (0.625*100) relationship with productivity in public secondary schools in Rivers State. The calculated Z-ratio value of 9.65 is greater than the R-critical value of 1.96. Also, the significant value of .004 < .05, this implies that, there is a significant relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State.

Thus, the null hypothesis three which stated that there is no significant relationship between teachers pre-retirement workshop and productivity in public senior secondary school in Rivers State was rejected and statistically accepted that there is a significant positive relationship between teachers pre-retirement workshop and productivity in public senior secondary schools in Rivers State which is statistically stated as .004 < .05.

DISCUSSION

The Relationship between Teachers' Contributory Pension and Productivity in Public Senior Secondary Schools in Rivers State

From the findings presented in Table 1, the respondents' agreed to the relationship between teachers' contributory pension and productivity in public senior secondary schools in Rivers State. The result revealed that the proper management of teachers' contributory pension accounts for 77.7% relationship with productivity in public senior secondary schools in Rivers State. Moreso, the result of hypothesis one, presented in Table 4, where the calculated Z-ratio of 10.72 is greater than the z-critical value of 1.96, and the Sig. value of .000< 0.05. This further concluded that there is a significant relationship between the management of teachers' contributory pension and productivity in public senior secondary school in Rivers State.

This finding is buttressed by the views of Ahmed et al. (2016) that contributory pension scheme has the potential to empower employees' of both public and organized private sector in Nigeria. It was further stated that by getting employees' consciously involved in the management of their pension fund will give them an assurance of an adequately funded retirement benefits. An assurance that will motivate and keep the employees' emotionally stable, with ripple effects on effectiveness, efficiency and a general boost in the productivity level.

Onukwu (2020) made another supporting assertion that there is a possible relationship between the management of contributory pension and employees' commitment to work which implies that a properly managed contributory pension plan is rewarding and productive, while a poorly managed contributory pension plan may cause disillusion amongst employees' and could be counter-productive. These evidences gave credence to the findings of the study that, there is a statistically significant positive relationship between the management of teachers' contributory pension plan and productivity in public senior secondary schools in Rivers State.

The Relationship between Teachers' Pre-retirement Counseling and Productivity in Public Senior Secondary Schools in Rivers State

From the result of findings presented in Table 2, the respondents' agreed that there is a relationship between teachers' pre- retirement counseling and productivity in public senior secondary schools in Rivers State. Result in Table 5, also revealed that the management of teachers' pre-retirement counseling accounts for 67.5% or approximately 68% relationship with productivity in public senior secondary schools in Rivers State. The result of hypothesis five presented in Table 5, where the calculated Z-ratio of 10.02 is greater than the Z-critical value of 1.96, and the Sig. value of .004 < .05. This further established that there is a strong correlation between the management of teachers' pre- retirement counseling and productivity in public senior secondary schools in Rivers State.

This finding corroborates with the opinion of Olatomide (2024) that there are a lot of misconceptions about retirement among public sector workers' in Nigeria, in addition to undue stress, work overload, poor working conditions and poor remuneration. Such that could possibly impede on workers' well-being and productivity, and could be counter-productive, if not urgently addressed. There is therefore, an urgent need for urgent intervention strategies through periodic pre-retirement counseling services for teachers' and other workers' in the public sector, and pre-retirement trainings. This is believed to be capable of disabusing teachers' minds of perceiving retirement as a cause, and will encourage them to look forward to retirement as a blessing. This positive-directed intervention strategy is bound to have ripple effects on the productivity of teachers' and other Nigerian public sector workers.

Aigbekaen (2008) established that there is the need for school counselors to apply behavior modification intervention techniques to increase would-be retirees' life adjustment skills, so that they can cope with the feelings associated with retirement and be more committed to their jobs. A commitment which he submitted will be capable of enhancing job performance and productivity. The respondents' opinions are supportive of the findings of the study that there is a strong positive correlation between the management of teachers' pre-retirement counseling and productivity in public senior secondary schools in Rivers State.

The Relationship between Teachers' Pre-retirement Workshop and Productivity in Public Senior Secondary Schools in Rivers State

From the result of findings presented in Table 3, it is revealed that the respondents’ agreed that there is a relationship between teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State. In addition to counseling, it is also necessary for the teachers' to attend workshops from time to time to learn practical survival skills after retirement. These newly acquired knowledge and skills about retirement will also improve the productivity of the teachers’. The result presented in Table 6 revealed that a well-organized pre-retirement workshop accounts for 62.5% or approximately 63% relationship with productivity in public senior secondary schools in Rivers State.

The result of hypothesis six, presented in Table 6, where the calculated z-ratio of 9.65 is greater than the z-critical value of 1.96, and the Sig. value of .004 < .05. This further established that there is a significant relationship between the management of teachers' pre-retirement workshop and productivity in public senior secondary schools in Rivers State. This finding is further buttressed with the views of Yeung and Zhou (2017) that pre-retirement workshop encourages workers’ to consciously plan for retirement and possibly acquire new skills on healthy living and economic survival after retirement.

In another supportive stance on the need pre-retirement workshop and employees' productivity, Harold (2020) posited that pre-retirement workshop is capable of assisting retiring employees' on making informed financial plans, acquiring new skills, exposed to new investment opportunities and sometimes have access to soft loan for investment. He further stated that these intervention strategies will not just positively impact on the well-being of workers’ but will eventually impact positively on their productive capacity. These are research-based evidences in support of the findings that there is a statistically significant positive relationship between the management of teachers’ pre-retirement workshop and productivity in public senior secondary schools in Rivers State.

CONCLUSION

This study concludes that the effective management of teachers’ retirement welfare programs plays a significant role in enhancing teachers’ productivity in public senior secondary schools in Rivers State. When contributory pension schemes are transparently and efficiently administered, and when pre-retirement counseling and workshops are properly planned and implemented, teachers will be more likely to experience reduced anxiety, improved morale, and sustained commitment to their instructional responsibilities. Equally, a poorly managed retirement welfare programs can negatively affect teachers’ focus and job performance, particularly among those approaching retirement. Therefore, strengthening the management of retirement welfare programs is essential for promoting teachers’ wellbeing and sustaining productivity in public senior secondary schools in Rivers State.

Recommendations

Based on the findings of the study the following recommendations were made:

- Educational authorities in Rivers State should ensure that teachers' contributory pension schemes are efficiently managed, with timely remittances, transparent records, and consistent communication. Proper administration of pension funds will go a long way in reducing retirement-related anxiety among teachers, thereby improving their focus, morale, and overall productivity in public senior secondary schools.
- Schools and the Ministry of Education as a matter of urgency institutionalize regular and well-structured pre-retirement counseling for teachers. Counseling should be able to address teachers' financial planning, psychological adjustment and post-retirement lifestyle management to equip teachers with the knowledge and confidence to remain committed and productive in their teaching duties.
- Pre-retirement workshops must be systematically institutionalized and planned, and should be conducted for teachers nearing retirement, by focusing on practical skills such as entrepreneurship, investment and health management. Properly managed workshops by the Ministry of Education will not only prepare teachers for life after service but also motivate them to maintain high performance and dedication while still in active employment.

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