

Knowledge and Attitudes of Secondary School Teachers towards Retirement in Benue State, Nigeria: Implications for Lifelong Education

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Abstract

This study investigated the knowledge and attitudes of secondary school teachers towards retirement in Benue State, Nigeria: Implications for Lifelong Education. The area of study was Benue State, Nigeria. Two research questions were raised and two hypotheses formulated for the study. The study adopted descriptive survey research design. The population of the study consisted of all secondary schools teachers in the state. Simple random sampling was used in drawing a sample of 330 teachers. A structured questionnaire developed by the researchers titled Knowledge and Attitudes to Retirement Questionnaire, (KAR-Q) and validated by experts with a reliability coefficient of 0.75 was used for data collection. Descriptive statistics of Mean scores were used for answering the research questions while Z-test was used to test the hypotheses at 0.05 alpha. The study revealed that most secondary school teachers in the state have low knowledge about retirement and thus portrayed the wrong attitudes toward it. The study also revealed with that more male and female secondary school teachers exhibited the wrong attitudes towards retirement. The researchers recommended among others that management of secondary schools as well as non-governmental organizations should support life-long education (needs correction) and embark on sensitization campaigns to provide secondary school teachers with financial literacy and retirement education so as to raise their knowledge base and redefine their attitudes towards the phenomenon.

Keywords: Knowledge, attitudes, secondary school teachers, retirement, life-long education.

Introduction

Teaching is considered one of the most noble and rewarding professions on earth. It is a noble profession where most of the people are enlightened through proper education and the knowledge is usually transferred to younger minds through education (Ayoo & Mahir, 2020). Consequently, Bateman, Louviere, Thorp, Islam and Satchell (2017) opine that, it is axiomatic that teaching is one of the most valuable professions in the world as the functionality and survival of the future can only be achieved through proper education. Proper education ensures that ignorance, prejudices, biases, discriminations, disparities, marginalization and other forms of man-to-man inhumane dispositions are overcome or reduced over time with a proportional improvement in values, attitudes, skills, aptitudes and other valuable psychological dispositions needed for effective survival of the human race. According to Atkinson and Messy (2012) and Daagu, Madugu, Daagu, Gesa and Egahi (2021), teachers are the second deity who bred better individuals with intelligence and implement practical experiences needed for cementing and concretizing future endeavours and aspirations. Teachers help

the uninformed to define their goals, remodel their aspirations and device humanely possible approaches towards attaining participatory and contributory roles in the society. Along with the rewards and demands of the profession and services of teachers at whatever level of the educational scaffold, retirement of teachers is also another important matter that has started gaining importance recently (Ayoo & Mahir, 2020).

Retirement is the institutionalized separation of an individual from his/her occupational position with entitlement to a continuation of income based on prior years of service ((Ayoo & Mahir, 2020). Retirement according to Osochuka (2019) is regarded as an important stage in human development all over the world, people who plan their retirement in advance adjust well to retirement, and they are likely to go through it as a honeymoon phase in which they are quite active or may go through an “R and R (rest and relaxation)” phase of recuperating from the stresses and strains of employment (Boisclair, Lusardi, and Michaud, 2017). Retirement does not occur suddenly in one’s working life; rather it involves a series of steps to be taken by the individual during the active working years when he/she was young (Nkum & Munkua, 2012). Retirement or ending a career can create a big void in human life depending on the knowledge and attitude of the person involved in the process of career transition. Career progression provides humans with money for livelihood and makes their lives meaningful, peaceful and breeds inner creative joy (Grohmann and Menkhoff, 2015). It saves people from the dullness, monotony and boredom of life because it puts their energies to a proper use since unused energies create disorders and make humans physically unhealthy and psychologically and physiologically discontented. When one’s career ends, time hangs heavy on his or her shoulders when there is nothing to do. Idleness is more tiresome and painful than work, because even the most unpaid, unimportant and unpleasant work is better than no work (Esmail and Shili, 2018). Murendo and Mutsonziwa (2017) argue that most workers (teachers included, even as knowledgeable as they are) do not properly estimate their retirement expenses and income needs or put together any sort of retirement plan for lack of adequate knowledge. Esmail and Shili (2018) note that some workers do not make adequate saving and they do not think they need any professional advice concerning planning for their retirement.

The retirement after the work is obviously a common agenda in the working career. Retirement is considered as the time when one permanently leaves his or her job due to official or personal reasons (Human Development Report, 2019). It is impossible to work continuously until death, therefore, retirement is an unavoidable phenomenon and the workers should get rest in their last period of life and let the youngsters get into the work force. Teaching is not only a valuable profession, but also a very unique and lifelong career opportunity (Ayoo & Mahir, 2020). In the views of Kaiser and Menkhoff (2017), teachers are very much sensitive and have close attachment with schools and students’ education. They usually have the mentality of learning from and teaching others. After retirement, the retired teacher continues their career as a teacher and play significant and needed roles in the society (Ayoo & Mahir, 2020). The society often makes recourse to the vast of knowledge of retired and serving teachers in times of dear need.

In a study conducted by Stryzhak (2019) on retirement seems to bring out two contrasting views on how retirees construct retirement. Some retirees construct their retirement in a positive manner while others do so in a negative way. Those who look at it positively see it as a time to relax and move on to other income generating activities. This implies that those who embrace retirement are likely to move on with life in their retirement by engaging in various activities in their community (Lusardi, Mitchell, and Oggero, 2018). Retirees who regard retirement as a painful period may experience financial and social challenges. This group of retirees is likely to have negative feelings and lifestyles in their retirement. Thus, retirees look at their retirement from different perspectives. Psychologically, retirement can become a time of loneliness, low self-esteem

and meaninglessness in life where the transition project was not adequately executed while in active service (Musila, Maskinde & Maithya, 2019). Recent research by World Bank (2020) affirms that retirees report greater depression, loneliness, lower life satisfaction and happiness relative to workers.

Physically, retirees are likely to suffer from age related challenges such as poor eye sight, back pains, hypertension, arthritis and stroke and pulmonary heart disease and arthritis. According to Clark, Lusardi and Mitchell (2017), women suffer more from bone diseases due to the biological body processes that they go through while men suffer from stroke as they fail to release their emotions, for example in the African culture men are not supposed to cry like women when going through tough times. Low knowledge of and poor or wrong attitudes to retirement may make retirees suffer from financial challenges which brings in other challenges as retirees hardly afford to lead the kind of life that they had during their working period (Musila, Maskinde & Maithya, 2019). Jonyo and Jonyo (2017) argue that lack of finances precipitates other difficulties such as ill health due to failure to afford a balanced diet or meet medical expenses. Retirees experience financial problems due to not only low pay but also delay of their pension processing negatively impact on their purchasing power since they need money to meet their basic needs which include food, clothing, and shelter as well as health needs (Musila, Maskinde & Maithya, 2019).

After retirement, money is also needed in travelling to the offices dealing with the processing of pension. For government employees this happens to be in the capital city where the head offices of the employing body are likely to be situated (Widyastuti, Sumiati, Herlitah and Melat 2020). Financial problems for the retirees are also occasioned by corruption among the officers dealing with pension, hence subjecting the retirees who fail to accept to indulge in this unethical practice to unnecessary delays (Urban, Schmeiser, Collins and Brown, 2018). This scenario leaves the retirees wishing that they had been allowed to continue working until the pension is ready (Musila, Maskinde & Maithya, 2019). All these problems emanate from poor know how concerning retirement and the areas need much attention which is a result of lack of trainings in such important area. Poor retirement knowledge has much effect to workers as you see people tend to change retirement age, this shows that they have done nothing for their coming days when they will be out of work (The World Development Report, 2019).

Workers and retirees have been thinking to develop in their career while working for the whole time of employment so as to get promotion in rank and salaries. Unfortunately, knowledge on how to deal with what they have accumulated through work is a challenge. Research evidence abounds to underpin the assertion that, in many instances, both older and younger workers lack the information and financial literacy needed to make optimal retirement decisions (Lee, 2012). An axiom exists that many life's important choices are complex, difficult, and irreversible once they are made. The lack of adequate knowledge on retirement may lead workers to allow their skills to erode, save too little, retire too late and make poor investment choices (Lusardi, Mitchell and Oggero, 2018). Lack of knowledge on retirement plans lead to poor retirement preparation which affects the lives of retirees on different aspects such as a dicey financial situation and a decline in social life since retirement. According to Urban, Schmeiser, Collins and Brown (2018), deterioration in social life of retirees is principally caused by reduced financial ability which made it difficult for retirees to entertain their friends in social places and reduced occupational prestige which was previously conferred by their employment status. Researches by OECD (2016) indicate that most individuals seem to have extremely limited knowledge of retirement, financial markets, the level of risks associated with specific assets, and how much they need to save to achieve a retirement income goal.

Globally, it seems that most people tend to choose things that are beneficial to them and get them for a short time so as to go with fashion and time forgetting long term plans and benefit. This notion is frustrating people of different education and occupational strata. This ugly phenomenon has resounding negative impact on retirement preparation decision since when a person is employed for the first time s/he thinks that there is still a lot of time to start retirement preparation which in turn up that at the time of retirement, they discover that they are not fully prepared. At the same time, workers likely expect to work for adequate enough and embark retirement planning while nearing retirement. Boisclair, Lusardi and Michaud (2017) and Widyastuti, Sumiati, Herlita and Melat (2020) found out that many long-serving and newly-engaged workers are not ready to undertake the task of financial planning for their own retirement. Human Development Report (2019) did a research on perception and attitude towards pre-retirement information among Nigerian civil servants. They used questionnaire on the sample of 600 public servants. Human Development Report found that the attitudes of employees towards retirement and pre-retirement information were hinged on their perception of retirement with females having a more proactive perception and attitude than their male counterparts. Conversely, poor retirement knowledge might affect workers as workers tend to change dates of birth in order to prolong their stay in service. This could be an indication that they have not planned enough for their retirement. Secondary school teachers in Benue State of Nigeria seem not to be alienated from the scenario depicted in the background.

There is a lot that need to be done to improve the knowledge of as well as change the attitudes of workers towards retirement. Functional literacy and lifelong education for retirees is presumed to be capable of shaping and sharpening the perception, skills, values, attitudes and aptitudes among others in the educated person in all ramifications. According to Organization for Economic Cooperation and Development (OECD) (2016), lifelong learning revolves around (i) learning to know which is concerned with developing one's concentration, memory skills, and ability to think critically in order to provide solutions to problems with locally available alternatives; (ii) learning to do which hinges on personal competence of the learner in the field of occupational training; (iii) learning to be which centers on the ability of education to contribute to every persons' complete development in economic, social, political, techno-scientific and cultural dimensions; and (iv) learning to live together which expects education to strive assiduously in reducing world violence, raising awareness of the similarities and interdependence of all people projecting equality among all people irrespective of any affinities, affiliations, dispositions and composition.

Statement of the Problem

In spite of the fact that there is recurrent wage reviews and substantial increment in the wage packages of most paid occupations in Nigeria, the devastating and deplorable conditions of most retirees is a cause of concern. Most retirees develop psychological complications like partial stroke, complete dementia and physiological ailments shortly after retirement. There has been a long list of death of retirees shortly after retirement. Personal observations by the researchers have shown that most retired teachers sit melancholically and wait for death! What a painful anomaly! Increasingly, workers are responsible for making their own savings decisions in order to accumulate sufficient resources to retire at the desired age and have an adequate retirement income. Individuals must decide when to start saving, how much to save, and how to invest their account balances (Clark, Mcdermed, Sawnt, & d'Ambrosio 2003). With secondary school teachers in Benue State, Nigeria, this seems to be a different ball game.

Checklist employed by the researchers indicates that retirement seem to be a threat to many teachers who may not know what to do with their lives after retiring from active service. Retirement

often comes with the reduced income and sometimes at a time when one's monthly expenditure is far in excess of what is received in wages (Musila, Maskinde & Maithya, 2019). There are also children who are still in school and old age infirmities which demand high medical bills from health delivery systems (Musila, Maskinde & Maithya, 2019) seen to overwhelm the retired teachers. Added to this is the problem of accommodation, because some secondary school teachers perpetually lived in staff quarters their whole working lives just to discover that they are to vacate these premises immediately when the retirement letter is served them (Musila, Maskinde & Maithya, 2019). Some suddenly become destitute after retirement even to the extent of begging for crumbs from their former students. All these problems attest to the assumption that there is something wrong with the knowledge and attitudes of secondary school teachers towards retirement. The problem of this research is to investigate the knowledge and attitudes of secondary school teachers in Benue State, Nigeria towards retirement.

Purpose of Study

This study sought to find out the extent of knowledge secondary teachers possess on retirement and their attitudes towards it. Specifically, this research sought to find out:

1. The extent of knowledge secondary school teachers possessed about retirement.
2. The attitudes of secondary school teachers towards retirement.
3. If there is a significant difference in the mean level of knowledge of newly employed and long-serving teachers in Benue state on retirement.
4. If there is a significant difference in the mean attitudes of male and female secondary school teachers towards retirement in Benue state.

Research Questions

The following research questions were raised for the study?

1. To what extent do secondary school teachers in Benue state have knowledge about retirement?
2. What are the attitudes of secondary school teachers towards retirement?

Research Hypotheses

The following research hypotheses were formulated for the study.

1. There is no significant difference in the mean level of knowledge of newly employed and long-serving secondary teachers in Benue state on retirement.
2. There is no significant difference in the mean attitudes of male and female secondary teachers in Benue state on retirement.

Methodology

The design adopted for this study was descriptive survey design. The area of the study was Benue state located in North Central Nigeria. The state is divided into three senatorial districts namely 'A', 'B' and 'C'. The state has 297 public secondary schools. The population of the study was 3, 642 teachers from all the secondary schools with a sample of 330 respondents representing 9.06% of the population. Simple random sampling technique was adopted to sample the respondents on whom the instrument was administered. After deciding the desired number of respondents per school, the researchers visited each secondary school and embarked on simple random sampling where the instrument was administered on the sampled respondents. Data was collected from 12th to 24th September, 2022 when schools reopened in the state after the summer vacation. A structured questionnaire developed by the researchers titled 'Knowledge and Attitudes to Retirement

Questionnaire, (KAR-Q) was used for data collection. The questionnaire consisted of two (2) clusters named Section I and II. Cluster I has twelve (12) items while cluster II hasten (10) items. Section I contains items concerned with the knowledge of secondary school teachers on retirement while Section II elicits information on the attitudes of secondary school teachers towards retirement in Benue State. Two copies of the instrument were not returned by the respondents during data collection.

A four point modified rating scale was used to establish the disparity in the respondents' opinions. Thus, Very High Extent (VHE) =4; High Extent (HE) =3; Low Extent (LE) =2; Very Low Extent (VLE) =1 were used by respondents to respond to each item in cluster I while Very Right Attitude (VRA) =4; Right Attitude (RA) =3; Wrong Attitude (WA) =2; Very Wrong Attitude (VWA) =1 were used by respondents to respond to each item in cluster II. A total of 330 copies of the instruments were administered on the respondents by the researchers where two (2) copies were not returned by the respondents. The descriptive statistics of Mean Scores were used to answer the research questions. The boundary for decision making was 00-1.49=VLE; 1.50-2.49=LE; 2.50-3.49=HE; 3.50-4.00=VHE for cluster I. It also applied to the second cluster. Z-test statistics was used to test the hypotheses at 0.05 level of significance.

Presentation of Results

Research Question 1: To what extent do secondary school teachers in Benue state have knowledge about retirement?

Data collected and analyzed with respect to the above research question is presented on Table 1.

Table 1: Mean Scores of the level of knowledge of secondary school teachers in Benue state about retirement.

S/N	ITEM DESCRIPTION	N	VHE	HE	LE	VLE	\bar{x}	Decision
1	I do not know what to do after retirement	328	12	1	149	166	1.01	V.LE
2	I have access to retirement education.	328	33	9	114	142	1.12	VLE
3	I do not know whether or not education policy provide retirement plans to workers	328	87	14	22	205	2.00	LE
4	I know that there are financial literacy programmes for retirement	328	3	2	116	207	1.45	V.LE
5	Teacher training education does not prepare teachers for retirement	328	5	16	7	300	2.89	LE
6	I know that retirement education help people to plan for retirement	328	70	7	165	85	1.26	L E
7	I am aware that retirement education will raise consciousness to workers	328	11	15	119	183	2.15	LE
8	Retirement education will make secondary school teachers very agitated and worried.	328	87	18	84	139	2.21	LE
9	I have not attended any refresher course on retirement education	328	3	19	52	254	1.24	LE
10	There are resource persons to offer retirement education to secondary school teachers.	328	5	11	76	236	2.35	LE
11	Retirement education is like preparing for death and most teachers don't like it	328	70	2	27	229	1.32	VLE
12	Employers don't like employees to know a lot about retirement	328	22	11	85	210	1.12	VLE
Cluster Mean							1.84	LE

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As shown on Table 1 above, items 1, 2, 4, 11, and 12 had a Mean Score below 1.50. This indicates that respondents indicated that the statements contained in the items existed at a very low extent of knowledge on them. The rest of the items had a Mean score below 2.50 and the cluster Mean score was 1.84 indicating low extent of knowledge about retirement. The implication is that secondary schools teachers in Benue State have very low level of knowledge about retirement.

Ho₁. There is no significant difference in the knowledge base of newly employed and long-serving secondary teachers in Benue state on retirement. Analyzed data in respect to this hypothesis is presented on Table 2.

Table 2: Z-test Analysis on the difference in mean level knowledge of retirement between newly-employed and long-serving secondary school teachers in Benue State.

Duration of Service	N	Mean	Level of Sig.	df	Z-cal	P-value	Decision
Newly employed	165	4.2	.05	326	-21.53	.05	Ho not rejected
Long-serving	163	4.5					

(P-value=0.00; P=>0.05; Ho not rejected).

Table 2 shows Z-test (Z-cal) value of -21.53 at 326df, P>0.05 and Ho was not rejected. This result reveals that the null hypothesis which states that there is no significant difference in the mean level of knowledge of newly employed and long-serving secondary teachers on retirement in Benue state was not rejected. This implies that there is no difference in the level of knowledge of newly employed and long-serving secondary teachers on retirement.

Research Question 2: What are the attitudes of secondary school teachers towards retirement?

Data collected and analyzed with respect to the above research question is presented on Table 3.

Table 3: Mean Scores on the attitudes of secondary school teachers towards retirement.

S/N	ITEM DESCRIPTION	N	VRA	RA	WA	VWA	\bar{x}	Decision
13.	I have not saved money towards my retirement.	328	14	9	126	179	1.24	VWA
14.	Retirement education is very important but I have not time to access it.	328	26	28	16	258	2.31	WA
15.	I have other job opportunities lined up for my retirement.	328	7	10	130	181	3.24	RA
16.	I am worried about life after retirement.	328	6	15	76	231	2.7	RA
17.	I have not planned fully for retirement.	328	9	14	126	179	1.24	VWA
18.	I don't have time to attend courses on retirement preparation in my work place.	328	20	16	77	215	2.25	WA
19.	I have attended courses on financial literacy in order to plan for my retirement.	328	36	16	55	221	2.55	RA
20.	I have developed my skills to be self-employed after retirement.	328	25	257	35	11	2.5	RA
21.	I have estimated my retirement needs and have saved enough funds to cater for them	328	251	8	58	11	3.26	VRA
22.	My salary is not enough to plan for retirement	328	26	14	72	216	2.72	WA
	Cluster						2.12	LE

As shown on Table 3 above, items 16, 17, 19, 20 and 21 had a Mean Score below 2.50. This indicates that respondents indicated the right attitude towards retirement. The rest of the items had a Mean score below 2.50 and the cluster Mean score was 2.12 indicating wrong attitudes of respondents towards retirement. The implication is that secondary school teachers in Benue State have wrong attitudes towards retirement.

Ho₂ There is no significant difference in the mean attitudes of male and female secondary teachers in Benue state on retirement.

Data on the above research hypothesis is presented on Table 4.

Table 4: *Z-test Analysis on the difference in the mean attitudes of male and female secondary teachers in Benue state on retirement.*

Variable	N	Mean	Level of Sig.	df	Z-cal	P-value	Decision
Male	183	34	.05	326	49.12	.05	Ho rejected
Female	145	44					

(P-value=0.00; P=<0.05; Ho rejected).

Table 4 shows Z-cal value of 49.12 at 326 df, $P=>0.05$ and Ho rejected. This result reveals that the null hypothesis which states is no significant difference in the mean attitudes of male and female secondary teachers in Benue state on retirement was rejected. This implies that there is difference in the mean attitudes of male and female secondary school teachers towards retirement in Benue State.

Discussion of the findings

The first finding of this study revealed there is no difference in the extent of knowledge possessed by newly-employed and long-serving secondary school teachers in Benue State on retirement. This finding implies that most secondary school teachers have not accessed function literacy or retirement education to be able to plan well ahead of their retirement. This finding agrees with OECD (2016) findings that most workers seem to have extremely limited knowledge of retirement, financial markets, the level of risks associated with specific assets, and how much they need to save to achieve a retirement income goal. This result is acceptable in the area of study because there are no known media through which secondary school teachers can be educated on retirement and retirement planning hence their low level of knowledge about the phenomenon.

The second finding of the study shows that there is difference in the mean attitude of male and female with the female having a higher mean than their male counterparts. This implies that female secondary school teachers have the right attitudes towards retirement as contrasted with their male counterparts. This result agrees with Human Development Report (2019) which found out that the attitudes of employees towards retirement and pre-retirement information were hinged on their perception of retirement with females having a more proactive perception and attitude than their male counterparts. This result can be accepted in the area of study because more male than female secondary school teachers are engaged in other business ventures while in service and thus may be nonchalant towards retirement.

Conclusion

This study found out that most secondary school teachers in Benue State have little knowledge about retirement and more males than female secondary school teachers have the wrong attitudes towards retirement. From these findings, it is imperative that life-long education should be provided to secondary school teachers in Benue State so that they can have adequate knowledge about and

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develop the right attitudes towards retirement in order to be able to live satisfying lives during their retirement.

Recommendations

Based on the findings of this study, the researchers recommend that:

1. The management of secondary schools should put in place working machinery that provides teachers with life-long education, function literacy and retirement education. This can be done through sourcing for resource persons who can deliver lectures on retirement as well as making available to teachers' information on retirement and retirement planning.
2. The management of secondary schools should collaborate with non-governmental agencies to inculcate into teachers the right attitudes towards retirement by organizing refresher courses and offering life-long entrepreneurship development skills.

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