

EDUCATION AND HUMAN DEVELOPMENT ISSUES IN NIGERIA: THE DISCONNECTEDNESS OF NIGERIAN RETIREES

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Abstract

The paper examines the human development issues of retirees in Nigeria. It explores the manifestation of anxiety among prospective retirees and the post-retirement challenges facing retirees, linking these to the absence or inadequacy of pre-retirement education for workers, as well as the absence of post-retirement education for retirees. The paper also critically probes into the different milestones where workers and retirees are exposed to pre-retirement education and post-retirement education respectively by competent "custodians" such as labour employers, academics, mass media, etc., to enhance their post-retirement productivity and overall retirement adjustment. It is recommended that employers of labour should offer pre-retirement education for their workers; and that retirement education courses should be infused with Post Graduate programmes to facilitate the training of competent personnel in this urgent area of human development need.

Keywords: education, human development, retirees, pre-retirement education, post-retirement education

Introduction

The Federal Government of Nigeria (2004) has posited in her National Policy on Education that it is impossible for any nation to rise beyond the quality of her teachers. In like manner, it can be inferred that no nation can develop above the level of the human development of the citizenry. It is instructive to note, however, that human development is both sequential and transformational as human beings move from one transitory stage to another. Just as individuals require education and training prior to their entry into the labour market, they also need on-the-job education to enhance their job productivity. Expectedly, they also require education and training to help them attain satisfaction after leaving the active labour market. This paper, therefore, examines the human development phenomenon in Nigeria, with special focus on the retirees. It also explores the critical milestones where retirees ought to be equipped for productive retirement life, but where they are denied such opportunity, including how their human development needs can be met in the present.

Education, human development and pre-retirement education of workers

Various perspectives exist to explain the concept of education but these variations, notwithstanding, the purpose of education is to develop individuals such that they can be useful to themselves, their family and the society at large. In order for people to perform these roles, therefore, they must acquire the requisite skills, knowledge, and competencies they need to supply the nation's manpower needs at each level of growth and development. The method of attaining this is manpower development. Manpower development, therefore, is the process through which individuals are provided with the basic knowledge, skills, and competencies, including professional knowhow for the purpose of gainful employment, higher productivity, as well as further productivity (Esere, 2004; Bozimo, 2000; National Teachers' Institute, 2000a). Furthermore, education is crucial to every aspect of social and economic development; it equally influences human social behaviour, and widens their choices; it also expands their perceptions and capabilities for leading qualitative life, among others (Esere, 2004; Bozimo, 2000; UNESCO, 1999). Education, therefore, is both related to, and enhances development.

Human development refers to the process of enlarging people's available choices. It denotes productive investment in human beings (using formal and non-formal education, short-term and on-the-job training) which promotes people's knowledge, skills, and abilities to function effectively on daily tasks (Esere, 2004; Arab Human Development Report-AHDR, 2002; UNESCO, 1999). In Nigeria, one noticeable area where the human development capacity of retirees has been undermined is the absence of pre-retirement and post-retirement education.

Retirement is a complex social phenomenon that depicts an individual as being old and therefore requires withdrawal from customary activity in business, industry, or service (Manion, 1976). Retirement is also described as the last phase of occupational life cycle, marking the period following a career employment in which occupational responsibilities are withdrawn (Atchely, 1976). To Adeloje (1997), retirement is giving up of service by someone who has been on paid employment of an employer for such a period long enough to qualify him/her for retirement benefits, whether it is gratuity or pension. . Many factors such as old age, ill-health, dissatisfaction with conditions of service, family pressures, or responsibility, rules of the job, termination of appointment or dismissal from one's job, etc., could bring about retirement (Akinade, 2011; Quadagno, 2002; Moen, 1996). From these variations, therefore, retirement could be voluntary, mandatory, or compulsory (Akinade, 2011). The nature of retirement, notwithstanding, it is a transition from one life to a new one (Akinade, 1993; Shanas, 1982).

Researchers have propounded various theories to explain the process of retirement. Maddox (1980), using the activity theory, sees man as basically active which connotes that any style of life that could make him (man) inactive in retirement tends to create problems for him. Also, the Cummings and Henry's (1983) disengagement theory of retirement proposes that retirement should be gradual and systematic, rather than making it abrupt between the organisation and the individual retiring. Furthermore, Akinboye (1998) propounds the adjustment process theory and continuity theory. In the adjustment process theory, Akinboye emphasises that retirement from work role in an organisation should be preceded by a clear-cut identification of the retirees' hierarchy of personal goals, in which employers should systematically meet these needs at the different stages. In the latter theory (i.e. continuity theory), Akinboye stresses that organisation should not abruptly send workers into retirement but rather give them extended period of time, such as adequate to enable them prepare their mind and adjust to transition to retirement. Apparently revealed from these theories is that whichever theory of retirement process one takes, the need for adequate preparation of would-be retirees towards retirement is emphasised in order to guarantee retirees' happy retirement and continued productivity.

Human transitional stages and its attendant human development intervention strategies

By critically examining the changes in our lifespan, it becomes apparent that critical tasks arise at certain times in our lives. As a mechanism for understanding the changes that occur during human lifespan, Havighurst (1972) identifies critical developmental tasks that occur throughout individual's lifespan. Havighurst (1972) defines developmental tasks as one that arises at specific periods in peoples' lives, and which the successful accomplishment leads to happiness and success with later tasks; and failure of achievement usually result in unhappiness, social disapproval (perhaps with self-condemnation), and difficulty with mastering later tasks. This further has implication, to prepare individuals at each stage of growth and development for the next level of life functioning.

Relatedly, as human beings advance in life, they seem to have a need to be equipped in the present for the demands and challenges of tomorrow. According to Olatomide and Akomolafe (2012), the need for people not to be stagnated or regress but rather make progress, become productive and contributory to themselves and their environment makes expedient their orientation as they navigate the critical stages of life. Specifically, within the school system, newly employed teachers normally receive orientation which may take many forms and may involve a wide range of activities such as seminars, visits, talks by senior members of staff, and holding conferences where they (new recruits) are prepared ahead for adjustment and productivity in the new workplace (NTI, 2000b).

Also, in other places of work, whenever new employees are recruited, the Human Resources department (or the Department where the new employees would work), normally organise orientation programme where they provide information and skills to assist the new employees in adjusting to their jobs and work environment so as to instil in them a positive work attitude and motivation (Judith, 2011; William, 1998). In Nigeria, the Federal Government shows appreciable concern for the yearly upgrading of teachers, especially in primary schools, so as to improve their quality and productivity while in service. The concerns for pre-retirement individuals by preparing them early psychologically, vocationally, socially and financially for retirement, however, is a relatively recent phenomenon, having been given no deserved attention, and or being outrightly overlooked (Eyitayo, Lucy, & Obadofin, 2008; Mamman, 2006; Ogwuche, 2006).

Nigerian retirees' challenges, prospective retirees' anxiety, and need for pre-retirement and post-retirement education

In Nigeria, workers in their retirement have been researched to encounter several challenges. These challenges range from inadequate income, delay in payment of retirement entitlements, poor health, lack of personal accommodation, inadequate investment, difficulties in getting post-retirement vocational substitute, arising majorly from failure to have planned for such during the pre-retirement planning, society's negative perception, reduced social networking, among others (Olatomide, 2010; Orhungur, 2005; Akinade, 1993; Omoresemi, 1987; Denga, 1986). Similarly, the time near retirement for workers is a period of worry, uncertainties, and stress, which could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity, fear of inactivity in retirement, etc (Akpochafo, 2005; Orhungur, 2005; Ubangha & Akinyemi, 2005). Across the world, however, retirement anxiety has been found to decline, reduced to 15% in Europe and America as a result of pre-retirement counselling and therapy intervention programmes (Morgan, King, Weisz, & Schopler, 2002). Conceding that statistical data are unavailable to describe the exact level of anxiety of retirement-eligible workers in Nigeria, Clifford, Ogbemor, and Enakpoya (2010) relied on the works of Akpochafo (2005) as well as Ekoja and Tor-Anyiin (2005) to assert that the level of anxiety of workers approaching retirement in Nigeria is (relatively) high. Shortly earlier, however, according to Aigbekaen (2008), available data from the Federal Ministry of Labour in 1993 revealed that while over 90% of the nation's retirees looked miserable, confused and helpless, only about 10% were adjusting favourably to retirement; and that the latter group were adjusting well because they were discovered to have adequately planned for their retirement. The prevailing situation with retirees in Europe and the U.S. differs significantly from what obtains in Africa, and particularly in Nigeria. In the former, retirees' anxiety level has drastically reduced compared with the latter where the anxiety level of eligible retirees is on the high side.

In the U.S., for instance, there is the Federal Employees Retirement System Information, a blog hoisted by the American government, as well as retirement-related news such as the Retirement Planning: News and Advice. Similarly, blogs sponsored by the U.S. government in conjunction with some Non-Governmental Organisations (NGOs) such as the Council for Adult and Experiential Learning (CAEL) exist that cater for the needs of old workers (that is, pre-retired workers) and retirees. Furthermore, besides the U.S., in the United Kingdom (UK), there are websites, both in form of online magazines like the Retire Early, or others like the Standard Life, and the Retirement Education Centre, among others, which cater for the entire needs of retirement-eligible workers. In sharp contrast, however, in Africa, particularly in Nigeria, catering for the needs of retirement-eligible workers is a relatively recent phenomenon, while the interest on the needs of retirees is perhaps just being considered for attention (Eyitayo, *et al.*, 2008).

As workers mature and approach retirement, they require adequate and systematic pieces of information in such areas like financial literacy, investment opportunities, human capital investment and productivity, information on workplaces in which retirees could be re-engaged with relative advantage, skills and abilities required for continued productivity, etc. Mature workers (i. e. prospective retirees) need these pieces of information among others, so as to help them plan for their future, in order to promote their retirement transition and adjustment (Council for Adult and Experiential Learning, 2012; Heidkamp & Heldrich, 2012; Osborne, 2012; Bayer, Patrick, Douglas, & John, 2009).

According to Ekoja and Tor-Anyiin (2005), retirees who have not been equipped to function adequately in retirement, either due to absence of pre-retirement education (absence of human development) or compulsion to retirement, may find their health deteriorate sharply in retirement, or experience psychological problems manifested in anger, anxiety disorder, depression, substance abuse, and frustration, etc. Given any of these situations, they are prone to become a problem to themselves, immediate family members, and the society. Consequently, following a thorough examination of the post-retirement life challenges of retirees in Nigeria, researchers (Ubangha & Akinyemi, 2005; Orhungur, 2005; Okpede, 1998; Akinade, 1993; Nwoye, 1990; Denga, 1986) have individually recommended pre-retirement education to mitigate these varied challenges. Some advantages are derivable from pre-retirement education, if offered prospective retirees at the appropriate time. It helps prospective retirees to plan adequately for the inevitable retirement life challenges; it exposes eligible-retirees to relevant information that could enhance their transition into

retirement and wellbeing in retirement, including continued relevance to the self, family and society (Osborne, 2012; Noone, Stephens, & Alpass, 2009; Adewuyi, 2006; Longbap & Bulus, 2005; Akinade, 1993). Given that pre-retirement education can result in adequate pre-retirement planning, pre-retirement planning has been found, therefore, to be critically related to economic and personal wellbeing of retirees during retirement (Taylor & Doverspike, 2003).

Still in order to engender the human development of retirees in Nigeria, researchers have recommended the need for post-retirement education. These researchers include Longbap and Bulus (2005), Okpede (1998), Nwoye (1990), and Denga (1986). Post-retirement education would empower the retirees to deploy accumulated skills, competence, and ability into fruition, including all the necessary living skills that could elongate their life. A body of research abound that establishes a strong correlation between pre-retirement education and retirement adjustment and wellbeing indicators. Lusardi and Mitchell (2011a; 2009) have revealed that financial knowledge increases workers' propensity of effective planning for retirement. Much earlier, Atchley (1976) had posited that the nature of information offered prospective retirees about retirement normally influence their disposition towards retirement. On the other hand, lack of basic knowledge of financial literacy often results in failure to plan for retirement even at the near pre-retirement stage when transition into retirement was just between 5-10 years away (Lusardi & Mitchell, 2011b).

The points of disconnectedness of Nigerian retirees

A number of relevant fora has been identified as laudable to reach out to retirees in terms of education and training, prior to entry into retirement as well as during the retirement phase, in order to enhance their retirement wellbeing. These are employer-organised pre-retirement education, education within the academia, especially through introduction of retirement-related curriculum and dissemination of research findings of academics, influence of educated philanthropists, as well as the mass media, among others. Worthy to mention, however, that these avenues for human development of retirees have failed them in Nigeria.

One of these failures is from employers of labour. Being unable to trace the etiology of Nigerian workers' unpreparedness towards their retirement, Clifford, *et al.* (2010) pondered whether employing authorities do not consider it important for workers to receive pre-retirement education prior to their retirement, or it was ever considered at any point before being later abandoned due to paucity of funds, or perhaps the employees themselves never felt the need for pre-retirement education to empower them effectively for life after paid work. Relatedly, in a study, Omoni (2008) demonstrates that primary school teachers exposed to story-telling (through vignettes and bibliotherapy) developed awareness to receive pre-retirement education compared to those who were not exposed to such therapy. It can thus be inferred from Omoni's (2008) study that individual's inappropriate awareness of an area of salient human need can be quickened by appropriate orientation. Thus, employers who often train and re-train their employees towards sustained productivity while in their services, should have also helped the prospective retirees in their employment to be productive after leaving their service through pre-retirement and perhaps post-retirement education.

It is globally acknowledged that one of the invaluable resources available to workers to be exposed to pre-retirement education is through employer-organised pre-retirement planning programme or education (Clark, 2012; Akinade, 2011). In Nigeria, offering requisite pre-retirement education for retirement-eligible workers on issues bothering on pre-retirement education is relatively recent, just as giving post-retirement education to retirees at their post-retirement phase is perhaps the most recent (Eyitayo, *et al.*, 2008). Although there appears to be evidence that employers of labour (government and private) do provide sketchy pre-retirement education to their employees at entry into retirement, but this has been found to be grossly inadequate in contents and frequency. Sharpley, Gordon, and Jacobs (1996) found that only 13% of their retired sample reported to have ever received pre-retirement education; and where some of them reported they did, it was limited to financial information alone. Similarly, other researchers such as Eshofonie (2012) and Osborne (2012) have submitted that a number of pre-retirement education given to most prospective retirees only focused on financial preparations to the exclusion of other equally-important areas like psychological, social, physiological, and vocational preparations, etc.

In addition to the above, there seems to be failure from the academia arising from the fact that no counsellor-training institution (colleges of education and universities) has designed any retirement-related course in their training programmes. Hence, career masters/mistresses, counsellors, psychological counsellors, and counselling psychologists who work in Nigerian schools did not receive any formal training on retirement counselling, both at the National Certificate in Education (NCE), Bachelor in Education (B.Ed.), Master's in Education (M.Ed.), and at doctorate level (Ph.D.). The implication is that, apart from the academics, particularly those who have shown interest in specialising in retirement counselling and must have personally developed themselves in that areas, even if any other trained counsellors in schools or places of work volunteer to assist would-be retirees, the probability of not handling it professionally with the requisite expertise is high because of their lack of background training in retirement counselling skills.

Another disservice from within the academia is the loose tie between the "gown" and the "town," the gown standing for the universities while the town represents the communities where the universities are located. According to Shobola (2010), the universities are supposed to serve as laboratories where a nation's problems are diagnosed and solutions found for them through findings of scholarly studies. Yet, Shobola (2010) found that most Nigerian universities academics perceive academic promotion as the ultimate relevance of their studies. Furthermore, inferences could be drawn from Shobola (2010) that absence of synergy between industries and the universities, as well as lack of policies that could enhance the utilisation of research findings in solving societal problems are also contributory factors. Thus, researchers on retirement phenomena often stock their libraries with their research findings (stocked in their personal libraries), instead of these invaluable findings reaching the target beneficiaries.

Similarly, there is failure from the mass media. The mass media has significant role to play, particularly in the area of mass information of the populace on matters affecting the entire citizenry or a section of the population. Perhaps in an attempt to publicise the varied challenges facing retirees in Nigeria (to the Federal Government, and perhaps to the international community), newspapers columnists and editorials appear to give biased reportage on retirement phenomenon, focusing more on the challenges of the retirees in retirement than whatever opportunities retirees could maximise in retirement, nor on strategies to overcome the challenges observed. For instance, negative newspaper captions like: "Unsweet rest after labour: Retired Nigerians are not leading a rosy life," "Workers demand refund of National Housing Fund deductions," "Pensioners confront Minister over 25 months arrears," "Senior officers, police pensioners salaries trapped," "The pension pay crisis," "Military pensioners die awaiting entitlement," "Pensioner slumps and die while awaiting verification," etc., receive regular features. Positive reports like: "Retirement is a blessing in spite of the noise," "Everybody should plan for retirement," "How to make your retirement pleasant," etc., however, are few and far between.

Recommendations

Arising from the numerous forums where retirees in Nigeria are denied requisite exposition to human development, as revealed by this paper, and which has culminated in a number of avoidable challenges in their retirement, some recommendations have become imperative.

Firstly, for employees having less than ten years before retirement, government should take the initiative to organise yearly pre-retirement education for their workforce, in which the last 5 years should go beyond rhetoric or theory to actual project monitoring and feedback between prospective retirees and the resource persons. Teachers nearing their retirement age in primary and post-primary schools could be easily reached through the regular teachers' re-training programmes to be specifically designed for this group. And private employers of labour should also be mandated to do this for their workforce. Secondly, as part of the community service, academics, especially in the universities can form a rescue team by organising a regular pre-retirement education for primary and secondary school teachers approaching retirement, using the local chapter of the Nigeria Union of Teachers as contact. Also, researchers could provide invaluable information on pre-retirement and post-retirement education to the general public through column writing in national newspapers and magazines. Through these mediums, the results of their academic research findings could reach and prove useful to the target beneficiaries.

Thirdly, Guidance and Counselling departments or units in the universities should design courses in retirement counselling as part of Master's and Ph.D programmes (from compulsory course to an area of speciality). And fourthly, there should be a synergy between the Federal and State Ministries of Labour and Productivity, that should lead to opening a "Retirement Information Office" in each Local Government Area in Nigeria where retirement counsellors would be employed to professionally assist prospective retirees prepare effectively for their retirement. They would also help retirees on how to enhance their retirement adjustment and wellbeing. Similarly, such office should have a provision for bookshop where diverse research works on retirement phenomena as well as other write-ups by retirement experts could be accessed by prospective buyers.

Conclusion

From the in-depth discussion of the focus of this paper, it can be concluded that arising from the neglect of the human development needs of Nigerian retirees by stakeholders at relevant forums, their post-retirement wellbeing has been crippled, leading to multiplication of challenges in retirement. To assuage these challenges, however, workers advancing towards retirement urgently require pre-retirement education to enable them prepare adequately for a blissful transition to retirement, while those workers who missed such opportunity (now retired) immediately require post-retirement education to salvage the remaining part of their lives towards longevity and productivity.

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