



**EDUCATIONAL THEORY
AND PRACTICE
ACROSS DISCIPLINES**

(PROJECTING BEYOND THE 21ST CENTURY)



Edited by

Olawale A. Moronkola
Clement O. O. Kolawole
Babatunde O. Asagba
Jonathan O. Osiki
Adebola Jaiyeoba



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UNIVERSITY OF IBADAN LIBRARY

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Foreword

This is a veritable compendium of high-powered information, ideas and knowledge off divers sub-disciplines of Education. It is a rich collection in 46 chapters representing the sound work of 55 experienced researchers and thought-leaders on the subject. The major emphasis in all the chapters is taking the reader beyond the 21st century. For this reason, the ideas presented, the knowledge impacted and the issues discussed are not only up-to-date but also (and, more importantly) draw specific attention to future directions for contemporary theories and their practical applications.

The book presents fresh analytical tools, drawn from the authors' rich and varied experienced, for looking afresh into virtually all areas of concern to Education. It brings in a new and fresh perspectives from hitherto under-explored field in the Nigerian context – Social Work, Andragogy, and the socio-scientific foundations of library/information sciences, special education and guidance and counselling.

The compendium is also an exhaustive, cross-disciplinary tool that delves into other core disciplines and burning societal challenges that impinge on Education – Psychology, Global Economic Trends, Sustainable Human Development, Human Rights, ICT, Food Security, Employability, etc. This is a commendable effort to place Education in a wider socio-economic-political context, thus emphasizing the fact that Education (as a Human-Concern Science) does not exist in a *tabula rasa* vacuum.

We are here not concerned with a mere textbook, neither are we concerned with a conventional collection of academic essays. We have at our disposal a richly diversified store of knowledge that can quench the learning thirst of a variety users. For the

undergraduate/beginning student, a quick survey and constant follow-up in-depth study is recommended. For the researcher/post graduate teacher, this is where the search should begin. For the teacher, here is African-generated literature to enrich your interactive sessions with students. To the practicing teacher and education sector manager, the book should serve as a constant let's update our knowledge and ideas' companion.

The book is in itself an exemplification of Pedagogy. Every chapters begins with an eye-opening and an attention-catching Abstract. The main body of the chapter is structured in a way that keeps your reading. The language is virtually jargon-free and so does not task the reader unduly. The conclusion to each chapter raises issues that incite further questions that spur further learning.

Here then is a 'must-read, must-be-constantly-referred-to,' book tat should serve as incentive for our continuing study of Education. It is a book that really takes us beyond the 21st century.

EMERITUS PROFESSOR PAI OBANYA

Ibadan-Nigeria, April 2015

Preface

This authoritative book addresses contemporary discourse of the relevance of exposure to educational theory during professional training or refreshing one's memory about it which will lead to one being a good teacher or educator upon graduation or a better practising teacher. For those who nowadays normally believe content is the 'thing', what one can learn from this book is that content must be built on solid foundation of previous knowledge and experiences of earliest experts documented for mankind. Familiarising oneself with the ideas of Plato, Dewey, Aristotle, Jean Rousseau on education or in the immediate past of essays from Kwame Nkrumah of Ghana, Obafemi Awolowo, Nnamdi Azikwe, Majasan, Fafunwa, Akinpelu of Nigeria, Julius Nyerere of Tanzania on education, will enrich one's knowledge of education. Teacher preparation without educational theory (philosophy of education, sociology of education, educational psychology etc) is like training in medicine without anatomy, physiology and biochemistry or training in law without exposure to jurisprudence.

I caution that reading of any chapter may be more meaningful if the reader takes time to first read the first chapter on 'Educational Theory and Practice through the Rear-View Mirror and Binocular' to wet the appetite and read it as foundational chapter for all. Each of the 46 chapters is a must read for any student, researcher and lover of education. The 46 chapters are arranged under seven sections namely: Educational Foundations and Management (with thirteen chapters), Guidance and Counselling (with three chapters), Human Kinetics and Health Education (with seven chapters), Social Work (with seven chapters), Adult Education (with five chapters), Library and Information Studies (with four chapters) and Special Education (with seven chapters) for the reading pleasure of all.

Prof.O.A.Moronkola JP, FNSHA

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Empowering Workers for Retirement: Challenges for Industrial Social Workers

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Ajala, E.M.

Abstract

Some retirees are frustrated through undue delay, and sometimes denial of gratuity and pension allowances. Pre-retirement stage of retirement in some cases is accompanied by some psycho-social problems like; anxiety over time management, total dependence on present salary, securing alternative residence, ignorance of what to do with pension, attitude of friends and family. Workers in this category retire into a state of confusion psychological problems, delusion and subsequently death. Many retirees easily get incapacitated while some encounter untimely death in the process. However these problems would have been minimal, if Industrial Social Workers had been employed by both government and private organizations to help the employees to prepare adequately for retirement. It was recommended that, industrial social workers should endeavour to make workers prepare well for their eventual retirement through counselling, dissemination of information as to how retirees should be mindful of their style of life. Furthermore, industrial social workers should ensure that, workplace policy makers put in place post-retirement packages that are capable of making lives of retirees comfortable and longer. Industrial social workers should ensure that, adequate social supports from friends and family members are given to the retirees.

Introduction

Work consumes most of employees' time and constitutes a significant part of their identity. Therefore, when planning to

retire, workers need to prepare psychologically, socially and financially for major changes. Retirement means different things to different people. To some, it can be exciting, delightful, thrilling and interesting making it something to look forward to. While to some others, retirement means the end of the road to meaningful life and psychological depression.

Okolie and Omenma, (2011) stated that three main characteristics are identifiable with retirement. Firstly, it is a period of evolution or change in a variety of ways: change in values, habits, daily routine, self concepts, role, use of time, financial adjustment. Secondly, it involves re-evaluation of life. That is, retirement entails careful reorganizing of personal identity and life patterns especially as it affects new tasks, physical, mental and financial capabilities, prospects, social engagements and home maintenance (feeding, furniture, fees and vehicles). Thirdly, it provides for learning, growth in leisure and recreational activities.

It is observable that pre-retirement in some cases is accompanied by some psycho-social problems like anxiety over time management, total dependence on present salary, securing alternative residence, ignorance of what to do with pension, attitude of friends and family. Workers in this category retire into a state of confusion, psychological problems, delusion and subsequently death. It is therefore necessary that employers should assist employees prepare and militate against such mentioned situations at retirement by employing industrial social workers to prepare would-be retirees.

Furthermore, the issue of inadequate wages and inflation as currently experienced within the economy generates fear for retirement. Would-be retirees have fear and anxieties as to what to do with gratuities following retirement, unpaid pensions and gratuities, as seen been melted out to their predecessors, coupled with their non recognition of their personal qualities, interest, talents, skills, etc. All these call for necessary precautions by employers if they expect maximum output from their present employees.

The management of pre-retirement anxieties, post-retirement issues, are better taken care of if industrial social workers are employed and allowed to function optimally within the workplace. It is against this background that this paper looks at the roles which industrial social workers can play in preparing would-be retirees for meaningful and enjoyable retirement.

General Concept of Retirement

Retirement as a term has different meanings to different people in all careers, institutions, corporations and government services. Retirement can be an event where there might be a retirement party or a retirement gift. It may also signal the beginning of an extended trip or receiving forms to be completed for pensions, extended healthcare benefits, etc. Retirement can also be a new role to play, such as collecting money without having a position of responsibility in the workplace. Okechukwu and Ugwu (2011) while citing Manion (1967) saw retirement as the detachment of worker from primary activity in business, industry or active service as full time employee. It can also be a phase in the latter part of our lives that comes after many years of employment (Atchley, 1976) or as termination of a pattern of life and a transition (Omoresemi, 1987; Asuquo, 2002). Therefore, retirement can be seen as the withdrawal from one's occupation, business or office, having finished one's active working life.

Retirement is a life stage because it is a period of economic inactivity or a change over in one's economic activity, socially/legally prescribed for workers in later life and has many consequences on different aspects of life such as the financial situation, the allocation of time, social relations as well as physical and mental health (Bonsang & Klein, 2011). The perception people have of retirement is a function of their understanding of what it connotes. Retirement is not only an employment job related concept, rather it is one concept with several psychosocial connotations. For example, from a vocational point of view, it is an indicator of the concluding

stage of the occupational cycle at which certain material; vocational and experiential achievements are expected of the worker (Oniye, 2001).

Retirement in the opinion of experts is an inevitable stage of ageing where the individual gradually disengages from the main stream of active work/social life and is eventually replaced by a younger person in most cases. Therefore, retirement is a stage of life when one leaves an occupation which one had been involved in for a considerable length of one's working life. Nwajagu (2007) stated that a person is retired when he withdraws or gives up office or work. Therefore, three major forms of retirement can be identified, namely: Voluntary, Compulsory and Mandatory (Omoresemi, 1987; Akinade, 1993; Nwajagu, 2007).

Voluntary or self retirement occurs when the individual, decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer. The second type, compulsory or forced retirement is a situation in which the individual is forced or compelled to retire against the individual's expectation and when he is ill-prepared for it. It is usually viewed negatively in that it is unplanned and reasons for it might include inefficiency, old age, ill health, indiscipline and need for reduction of the workforce. Other grounds for compulsory retirement of an employee as identified by Ezeani (2011) include advice of properly constituted medical board, certifying that the officer is no longer mentally or physically capable of carrying out the functions of his office; total or permanent dis-enablement while in service; abolition of an employee's office as a result of re-organization in the department; and if an employee is required to retire on the grounds that his retirement is in the interest of the establishment. The third type, mandatory retirement or "standard" retirement age. This is the normal (or expected form) in the sense that the person involved has reached the statutory age of retirement as specified already in the condition of service of the establishment (Akinade, 1993; Okechukwu &

Ugwu, 2011). For example, in Nigeria the age specified for retirement for other civil servants is 60 years or when an individual has put in 35 years of service while lecturers who do not make professorial cadre plus other non academic staff in the universities are to retire at 65 years while judges and lecturers at professorial cadre in universities are to retire at 70 years.

Retirement is a major and fundamental life change that affects numerous areas. The transition from a life of work to one of retirement has both practical and emotional implications (e.g. coping with lower income, having numerous leisure hours, having to leave a familiar, well-known world), and the responses to it are individual and unique. Retirement carries its own stress and problems. For instance, in an involuntary retirement, the situation is associated with a drop in well-being because the individuals make their savings decisions under different expectations about the retirement date, so that the drop in consumption is bigger than expected (Blau, 2008), the allocation of time, social relations, as well as physical and mental health. Agulanna and Agulanna (2003) while citing Flippo (1980) stated that with a society that is built on work ethics, the move from a recognizable productive work role on one day to a role-less role on the next, has stimulated the belief that retirement heads to mental and physical illness and sometimes premature death, to many, work is life and idleness is a living death.

Retirement, like any other life process has phases or stages. In the opinion of Omoresemi (1987), three major stages of retirement are identifiable viz: preparation stage (36-45 years), period of immediate retirement (46-55 years), and real retirement stage (56-65 years). It is crucial for all prospective retirees to understand the features associated with these stages. According to Adeloje (1999), the preparation stage is characterized by the need to educate all the children, acquire a piece of land and start building a house, having a life insurance policy and recognizing the fact of ageing. At the pre-retirement stage, the individual undergoes physical and psychological

changes like wrinkles on the face and skin, growth of grey hair, and familiarization with retirement regulations and procedures. Finally at the real retirement stage, the individual is expected to have completed all necessary arrangement on retirement and can now decide on what to do with life, such as setting up a small business or enjoying leisure.

From the above discussion, it shows that retirement is a complex process demanding serious planning (Oniye 2001). The implication is that adequate plan must be made by such an individual for the post retirement life stage or period (Asonibare & Oniye, 2008). The planning is expected to be rendered by the industrial social worker in the workplace in conjunction with the employer and the employees. Since retirement is regarded as an important stage in human development all over the World, people who plan their retirement well in advance adjust well to retirement, and they are likely to go through it as an honey moon phase in which they are quite active or may go through 'Rest and Relaxation' phase of recuperating from the stresses and strains of employment (Odu, 1998).

Emotional Problems Associated with Retirement

With the present economic downturn in the country, it is becoming increasingly difficult for the average Nigerian worker to make ends meet because of inadequate wages' and high inflation. Retirees are worse off in this situation, as the little amount they are entitled to are usually not paid as at when due. Consequently, retirement which may not have been planned for in most cases is accompanied by some socio-psychological and financial anxieties. It is of good note that pre-retirement anxiety sometimes dominates the life of would-be retirees. For instance, fear or anxiety about retirement is one constant companion of most employees' right from the day of their engagement in the private or public service (Oniye, 2001). This is crucial because the moment retirement comes knocking on the door (of an employee), it enters with challenges and expectations (Elezua1998). Therefore, because

of the attendant stress that accompanies these challenges and expectations, retirement is believed to be fraught with a number of problems for the average employee in an organization. At retirement, employees' lifestyle may require unforeseen adaptation and adjustments that may result in a sense of disenchantment that may affect their well-being (Okorodudu, 1998).

Major sources/causes of pre-retirement anxiety are poor time management, total dependence on present salary, problem of securing alternative residential and office accommodation, ignorance of what to do with pension, attitude of friends and family which may be lukewarm or negative and the challenges of sudden retirement. For instance, the problem of quitting official quarters for rented apartments after retirement has become a major concern of most prospective retirees, as most Nigerian workers are unable to build their own houses before retirement. Lasisi (1997) noted that it is frustrating not to have a roof over one's head at retirement, and as such, efforts must be made before retirement to solve this problem. Prospective retirees are usually not clear as to what to do with their gratuities following retirement. Unfortunately, the pensions and gratuities are usually not paid immediately after retirement and so workers are at a loss on what to do. Most workers are not able to recognize their personal qualities, interests, talents, drives, skills, and so on, hence anxiety as to what will happen at retirement.

Since the family income stands as the single most important determinant of life satisfaction and morale in retirement, prospective retirees are faced with the anxiety and problem of what the attitude of their friends and family members will be after retirement. The attitude of friends and family plays an important role in retirement decisions. In a study carried out at Aladja, Delta State of Nigeria by Ode (2004), it was observed that retirement affected the income of the retirees, their nature of residence, family structure or relationship between members of the family as well as the economic viability of retirees.

Prospective retirees who are confronted with the problem of sudden retirement because of inadequately preparation for such eventualities always retire into a state of confusion, psychological problems, delusion and subsequently death in some cases (Ode, 2004). Retirement, whether voluntary or involuntary, requires preparation for its occurrence.

Preparation for Retirement

Benartzi and Thaler (2007) find that resently hired (non-faculty)-employees at the University of Southern California seem to spend very little time thinking about their retirement investments. Laibson, Repetto, and Tobacman (1998) found substantial evidence suggestive of under attentiveness to retirement planning among employees just as Loewenstein, Prelec, and Weber (2000) found that a significant number of retirees regret their lack of attentiveness to retirement planning. Therefore, as retirement is very significant in the social, familial and personal context, so it involves a number of processes that underscore the need for preparation towards it. The amount of free time available to the individual increases in retirement, this change requires preparation and guidance to manage this free time (Schlossberg, 2004). Retirement from work is a one-directional change that does not define future roles and social tasks, and consequently causes feelings of uncertainty. Many workers employ denial mechanisms, believing that retirement and old age will not happen to them. The results of this denial can be seen in the absence of any planning for the new life period, which limits the options and opportunities for meaningful activities, all of which may damage feelings of self-worth (Monk, 1972).

Although economic issues affect retirees, an absence of workplace activity may also lead to decreased self-worth and insecurity, which also may affect their mental and physical health. This unanticipated consequence also may have a rippling effect that influences their relationships with friends and families. So planning and understanding this transition process may

help retirees adapt more successfully to lifestyle changes and maintain a better quality of life. In order to prepare for eventual retirement, employees are to be empowered by both the employer and industrial social workers within the workplace so as to guide against the negativity of retirement.

Empowering Workers for Retirement

Empowerment is based on the idea that giving employees skill, resources, authority, opportunity, motivation as well as holding them responsible and accountable for outcomes of their actions, will contribute to their competence and satisfaction. Babara (1976) emphasized empowerment as a method of social work. Peter and Richard (1977) proposed empowerment as a way of improving the welfare services by means of mediating social institutions.

Goals of empowering would-be retirees include the following:

- i. Provide knowledge and practical information on a wide range of aspects relevant to the retiree's life during retirement. The topics to be covered are varied and shall relate to the individual's needs; they are selected based on the type of course, its scope and orientation. The most common topics are: financial resources and budgeting during retirement; a healthy emotional, cognitive and physical lifestyle: in particular, proper nutrition and physical activity; legal issues such as wills and inheritance; National Insurance Institute rights, pension rights and issues related to taxation; the use of the computer and Internet after retirement; volunteer organizations; leisure activities including studies; living arrangements.
- ii. Help the would-be retirees overcome their anxiety regarding retirement and develop a positive attitude towards it. On the assumption that the transition process from the role of a worker to that of a retiree can provoke a wide range of individual doubts and interpersonal

conflicts, the main goal of the industrial social worker would be to help the would-be retiree to no longer view his work as his main role in life but to create various activities as a source of feelings of self-worth and satisfaction; to accept necessary changes in one's self-identity and develop a positive worldview; to strengthen the inner locus of control and subsequently consolidate a sense of meaning in life.

- iii. Enrich the would-be retiree's personal and familial toolbox to develop coping skills to deal with potential problems likely to come up during retirement. In this context, the programmes will expand knowledge, understanding and skills in a number of areas: skills related to interpersonal communication, skills needed to manage the family budget and in decision-making.
- iv. Reinforce family relations. It should be noted that the would-be retiree's relationships with members of his family could influence the processes of adjustment to life after retirement. The goal of the preparation therefore, is to help the would-be retiree map out these people, their meaning for the person and major milestones in the relationships.
- v. Help consolidate programmes for the management of life after retirement. Planning must begin with the perception of the self, an examination and investigation of one's value system, needs for quality of life and desires. Therefore, there is need for the consolidation of retirement programmes. Would-be retiree will be assisted to set personal goals and make decisions that will lead to the fulfillment of those personal goals, build a new life plan that is appropriate to his personal desires and aspirations (Sterns & Kaplan, 2003; Sterns & Subich, 2005).

The Role of Industrial Social Workers in Empowering Workers for Retirement

With pre-retirement empowerment goals set, industrial social worker can empower would-be retirees through the following ways:

i. *Retirement Counselling*: Retirement counselling by the industrial social worker should be something of interest in sensitizing prospective retirees and retired people about issues bothering on the effect/stressors or problems of retirement. For example, in the study carried out among some Nigerian retirees, Omoresemi (1987) discovered that retirement affects the income, residence, family structure or relationship between members of the family as well as the economic viability of retirees. Therefore, there is the need to prepare would-be retirees for these experiences. It is noted that those who retire voluntarily or those who have prepared adequately for retirement tend to experience a more stable mental health than those who are compulsorily retired (Adeloye, 1999).

The implication of retirement is that after retirement, the retiree might experience feelings of guilt, anger, denial, fatigue or a blurred future and so should be assisted to cope with his new experience (Adeloye, 1999). In Nigeria, there is the tendency for people to over-emphasize issues like financial assistance at the expense of more equally important emotional aspect of retirement. The focus of retirement counselling by industrial social workers at this stage or period is to assist the would-be retiree (especially if he is the head of the family and thus the principal victim) and all family members who will be equally victims to gain insight into their feelings concerning retirement so that they can explore alternative ways that could help to enhance their emotional stability.

ii. *Managing accommodation and family issues*: The industrial social worker is expected to ensure reasonable management of issues like accommodation, feeding, children's school fees

(for those who are still raising a family close to retirement or during retirement, which of course is not advisable), and maintenance of the family property, for example, vehicles or taking care of aged parents. The counselling services on accommodation and family issues should be provided across both the pre-retirement and post-retirement stages (Asonibare & Oniye, 2008). For example, during the pre-retirement stages the focus would be to assist workers plan well ahead of retirement. At this stage workers are exposed to necessary information that will enhance happy post-retirement life. This ideally is expected to be organized by the industrial social worker in form of workshops, seminars, sensitization symposia to be handled by specially selected resource persons in the field of education, social work, business, law, health, estate management and vocational skills training.

iii. *Management of retirement stress:* Asonibare and Oniye (2008) stated that at the post retirement stage, emphasis should be laid on group and individual counselling sessions depending on the peculiar nature of retiree's problems. A wholeistic approach, where the industrial social workers in conjunction with religious personnel like clergy men and imams should introduced spiritual dimensions into the management of retirement stress. It can take the following forms:

- i. *Information service:* Industrial social workers while interacting with employees should supply valid and reliable information on various issues that are related to retirement such as retirement policies, when and how to retire, how to merge services before retirement, how gratuity and pension are computed or and what to do after retirement.
- ii. *Vocation service:* While employees are at workplace, industrial social workers should assist retirees to explore career alternatives according to their abilities and develop leisure interest in which they can utilize for gainful employment after retirement.

- iii. *Planning, placement and follow up service:* The plan individuals make for retirement strongly influences their wellbeing and financial security in old age (Population Reference Bureau, 2012). Industrial social workers should assist the would-be retirees plan their lives realistically and effectively. Planning herein connotes taking into consideration of would-be retiree's abilities, interests, value system, personality disposition, aptitude and so on, in coping with retirement. The appropriate planning and placement must be accompanied with periodic follow-up after retirement to ascertain the effectiveness or otherwise of the planning and placement.
- iv. *Referral service:* After retirement, industrial social workers should provide after-service assistance by sending special cases to specialists for appropriate treatment. For instance, sending retirees to dentists to ascertain healthiness of aging persons teeth, medical doctors to check blood pressure or psychiatrists to proffer therapeutic insights.

Conclusion

Retirement as a concept has both old and new definitions. Weather the old definition of retirement as been when a worker could not do something anymore and he or she is laid off, or the new definition of retirement been when a worker does not have to do any employee job anymore and is associated with leisure, travel, family activities, hobbies, and educational pursuits at one's pace, there is need to prepare for it. So, retirement, though necessary and sometimes inevitable, comes with its multiplicity of problems, ranging from the retiree's inability to identify economic resources and strategies for managing psycho-social problems such as frustration and economic deprivation, which creates anxiety for the retired workers. Those in the helping professions (industrial social work inclusive) in conjunction with employees at workplace should device strategies to assist workers at workplaces to cope effectively with the anxiety of pre-retirement and

retirement when it does come, thereby, making retirement become an exciting phase in retirees' lives.

Considering the overview of the roles of industrial social workers in ameliorating the anxieties and fears of would-be retirees, the following recommendations are hereby made:

- i. Industrial social workers should endeavour to make workers prepare well for their eventual retirement through counselling, dissemination of information as to how retirees should be mindful of their style of life and kind of friends they keep. For instance, industrial social workers should encourage retirees to let their minds be focused on how, where and when to build or buy a house, train their children and ensure a stable standard of living for the family.
- ii. Industrial social workers should ensure that workplace policy makers put in place post-retirement packages that are capable of making lives of retirees comfortable and longer. This is especially crucial in the area of social and medical care, bearing in mind that poor health and need for health care are often major problems of retirees.
- iii. Not everyone has the luxury of retiring according to a long-term plan. When people are forced into early retirement they may suffer loss of self-esteem and subsequent depression. Because of the amount of time spent in the workplace, social activities often centre on work and workplace friendships, which become less accessible after retirement. Therefore, industrial social workers should ensure that adequate social supports are given to the retirees. Industrial social worker should suggest to retirees joining organization with likeminded goals so that they can use the time leading up to their separation from the workplace to build new friendships and affiliations. Also, social support to retirees could be done through friends and families. It is important that family relations should exhibit more love, care and

encouragement to the retiree so as to give retirees a sense of affection and belonging. Similarly, there should be regular contact with the retiree by friends, family members, religious group members and past colleagues in order to remove solitary life and possible depression.

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