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**EDUCATION FOR SUSTAINABLE DEVELOPMENT
IN THE POST **COVID-19 ERA****

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COVID-19 AND RETIREMENT COUNSELLING: PARENTS WHO RETIRED EARLY WITH LITTLE CHILDREN’S PERSPECTIVE AND IMPLICATIONS FOR INCLUSIVE POLICIES

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Abstract

Life after the world of work has been consistently reported to be unpleasant. Upon this, COVID-19 became a huge threat to people, especially older citizens who are seen as at-risk population. Given this, the present researchers reviewed related literature to explore and understand COVID-19 pressures on retirees and draw inferences about possible retirement counselling services. Related extant studies on COVID-19, retirement counselling, and policies were reviewed. The review shows common perspective that COVID-19 pressures were more on older population compared to others. It also indicated that retirement counsellors could provide information, persona-social, counselling, career services and among others to the retirees to cushion the adverse effects of COVID-19 pandemic. Retirement comes with a slew of obstacles both before (pre-retirement), after (post-retirement) and notably during COVID-19. Hence, it recommends that would-be retirees should plan ahead and make suitable adjustments to cope with this unavoidable stage of life and its upheaval. Retirees should consult social welfare officers and counsellors for professional assistance. In conclusion, this paper encourages support service providers to educate, re-orient, re-direct, and re-channel these senior retirees, a professional retirement counsellor is desperately needed to help them acquire better tactics and adjustment abilities so they can fit in correctly.

Keywords: COVID-19 pressures; Parents with little children: Retirement Counselling: Inclusive policies

Introduction

The subject of aging has fascinated public discourse from all walks of life, and the crux is based on the challenges it poses on retirees or withdrawn employees. As a result, commissions and agencies have been established, to design modalities and schemes through which the guilt, anxiety and depression which retirement has created in retirees can be identified and addressed. Invariably, private individuals, researchers, and professional bodies did not relent in salvaging, re-orientating, restructuring, and educating prospective retirees and retirees both private and public employed employees’ perception of retirement. Of course, counselling profession is one of those professional bodies that seek to ensure that those retirees and prospective retirees suffering from psychological problems are helped out. This paper tries to present the conceptual framework of retirement counselling, destructive characteristic, applicability, constraints/limitations, implication for inclusive policies, and conclusion.

Conceptual Framework

Retirement is an inevitable phenomenon for every worker; all workers must retire at one time or the other in their lives (Dada & Idom, 2004). Asonibare and Oniye (2008) posits that retirement is a significant change in an individual's lifestyle and, like any change, comes with an element of emotion. According to Omeje (2007), retirement appears to be a universal phenomenon that lays its own imperious claims in the world, and therefore it is the duty of all nations to prepare themselves against its onslaught by taking proper precautions. In essence, retirement is concomitant with developmental change in the lifetime of every worker as far as life is concerned. In the view of Asonibare and Oniye (2008), retirement generally implies the terminal cessation, relaxation, or changeover of financial remunerative employment. They said it is a life stage because it is a period of economic inactivity or a change over in one's economic activity, socially illegally prescribed for workers in later life. Dada and Idowu (2004) define retirement as a transition from the world of work into a world of less rigorous work activity and rest, especially in respect of retirement due to old age or long years of service. Omeje (2007) opines that retirement is the act of withdrawal from work or giving up one's occupation either through compromise with the employer or forewarning. The above definitions are marked by a common ideology, which is the change in the economic status of retirees. Therefore, retirement could be seen as a transitional stage by which a worker is withdrawn as a result of age, unproductivity, illness, and comparison in order to pave way for new intake or incoming workers (Oniyi, 2001; Asonibare & Oniye, 2008).

Retirement can be controlled and maintained by the office of establishment and management services (Omeje, 2007). Omeje avers that the entailment to retire depends on the tone of retirement. He listed the following as conditions of retirement.

1. Old age, mostly at 60 years of age
2. 35 years and above in service
3. Ill health or sickness
4. Documented cases of indiscipline
5. Redundancy
6. Contract officer whose services are no longer wanted

Retirement can be voluntary or involuntary. It is voluntary when the employee willingly decides on it before the age of 60 years or 35 years of working experience here in Nigeria (Oniyi, 2001). But it is involuntary when the employer forces the decision on the employee either due to compulsory retirement, retrenchment, illness, or negligence of responsibility (Asonibare & Oniye, 2008). In essence, the retrenchment, withdrawal or retirement may be by compulsion or force, and/or decision. In view of this, Asonibare and Oniye posit that the import of this awareness is that the typical employee must properly prepare for this eventuality, bearing in mind that 25% of his adulthood is likely to be spent in retirement.

COVID-19 and Retirement

Governments have taken a number of quick actions in response to COVID-19, to increase the sustainability and resilience of pension arrangements. These include extending to other skill-based programs that could assist parents of children who retire very early in

their services. In pursuance of this, Federal government of Nigeria has approved institutionalization of several financial organisations to assist public workers to have retirement savings. Though the government of Nigeria has issued a slew of economic palliatives or reliefs to help reduce the economic impact of the covid-19 pandemic, a number of questions still trail the experiences of Nigerians especially retired adults. These include: What are the possibilities available to Nigerians who have retired during the covid-19 pandemic? What steps can the government take to ease the financial hardships that pensioners with children suffer as a result of the covid-19 pandemic?

According to the pension reform act, pension scheme in Nigeria is a contributory pension arrangement which entails both the employer and employee making statutorily prescribed monthly contributions into the Retirement Savings Account (RSA) of the employee. As stated in section 1 (d) of the Act, it is to cater and serve as retirement benefits which can be utilized by employees when they are retired or in their old age. However, an incisive look at section 7(2) and 16(1) of the Act evinces the clear fact that individuals can access their pension funds when they voluntarily retire or disengage from work or are disengaged from work. Section 7 and 16 of the Act lays down the conditions upon which an employee can make withdrawals from his pension account.

Given the current inflation of basic necessities and commodities, as well as the effects of lockdown businesses and the economic crunch that a large portion of the population is experiencing, it is necessary for the government to provide some form of economic relief or concession to mitigate the negative economic impact of the covid-19 pandemic. Across societies, COVID-19 presents a range of particular risks for older persons.

Life and death: Although people of all ages are at risk of getting COVID-19, older people are at a much higher risk of death and serious disease as a result of infection, with those over 80 dying at five times the typical rate (World Health Organization, 2020). According to estimates, 66 percent of adults aged 70 and up have at least one underlying disease, putting them at higher risk of severe COVID-19 effects (World Health Organization, 2020). Age discrimination may also occur in medical care and life-saving therapies for the elderly. Because of global inequities, as many as half of the elderly in some developing nations did not have access to basic health treatments prior to COVID-19 (World Health Organisation, 2015). The pandemic may also result in a reduction in key services unrelated to COVID-19, increasing the risk of death.

Vulnerability and neglect: Some older persons are more vulnerable than others. The proliferation of COVID-19 in care homes and institutions is wreaking havoc on the lives of the elderly, with disturbing accounts of neglect and cruelty (World Health Organisation, 2020). Violence, abuse, and neglect may be more likely in elderly people who are quarantined or locked up with family members or care givers. Due to overcrowding, restricted access to health care, water and sanitation facilities, and potential issues receiving humanitarian help and aid, older people living in precarious settings – such as refugee camps, informal settlements, and jails – are particularly vulnerable (World Health Organisation, 2020). Additionally, elderly people are

frequently among the caregivers responding to the epidemic, increasing their risk of infection.

Social and economic well-being: The pandemic not only puts older people's lives and safety at jeopardy, but it also jeopardises their social networks, access to health care, jobs, and pensions. Physical separation measures may disproportionately affect those who traditionally receive care at home and in the community, such as women over 80 who are more than twice as likely to live alone as men (World Health Organisation, 2020). Long periods of isolation may have a negative impact on older people's mental health, and older people are less likely to be digitally included. Given that the global share of older people in the labor force has increased by over 10% in the last three decades, the impact on income and unemployment will be significant (ILO Spotlight on work statistics, 2018; World Health Organisation, 2020). Social protection can provide a safety net, but in some developing nations, coverage gaps are significant, with less than 20% of older people receiving a pension. Given the associated risks, there social and psychological services become imperative. Part of questions the services is counselling that help to cushion the effects of the risks. However, that is the focal point of retirement counselling. But when the retirees failed to prepare for this eventuality and problems set in, there will be a need for a counselling.

Counselling is defined, according to Okeke (2008), as the process whereby the counsellor uses his professional training and relevant psychological skills to help the counselee perceive this problem more clearly so that he (the counselee) can apply the understanding of himself and his problems to the solution of his problem. Counselling can be defined as an interpersonal helping procedure, which starts with a client exploring for the purpose of identifying those thinking, feeling, and doing processes that are in any way self-defeating or which require improvement. In operational terms, counselling is the systematised efforts of a counselor which seeks to reposition, rechannel, and re-orientate the self-inflicted injury, anxiety, and depression by the counselee through the use of therapeutic techniques and skills.

Retirement counselling, as Asoinbare and Oniye (2008) put it, is the process of providing prospective retirees with factual information needed to make a pleasant transition from the world of work into the world of less rigorous occupational schedules-retirement for them. The concept includes a review of all insurance policies, management of personal income during retirement, explanation of the retirement process, general information about social security medical coverage, and acquisition of life skills needed for optional adjustment to retire roles. Retirement counselling provides information on pre-retirement and post-retirement to the retirees and for them to make the economic and psychological adjustments. Statistics have shown that 90% of retired persons look miserable, confused, and helpless (Ndaman, 2004) as a result of lack of pre-retirement planning or improper pre-retirement planning. Ndaman puts that 10% of those who are tired, who are living well, and probably in high spirits and are able to maintain their status quo, are those who planned ahead.

Just like every other life process is crowned with stage, retirement occurs in stages (Asonibare and Oniye, 2008). Asonibare and Oniye (2008) cited Omoresemi (1987) who gave three stages of retirement, viz: preparation stage (36 – 45 years); period of immediate retirement (46 – 55 years); real retirement state (56 – 65 years).

According to Adeloye (1999), the preparation stage is characterized by the need to educate all the children, acquire a piece of land and start building a house, have a life insurance policy, and recognize the fact of aging. Prior to retirement (pre-retirement stage), the prospective retiree begins to develop physiological changes such as skin, face, hairs, and the individual begins to get acquainted with *dos* and *do not* in retirement (Asonibar & Oniye, 2008). This preparatory stage prepares the individual to be ready and get adjusted for a real retirement. At this real retirement stage, the individual can now decide what to do with life, either to use the period to change career or enjoy leisure.

The Role of a Counsellor

According to Asonibare and Oniye (2008), the retirement counselor would seek 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), maintenance of the property e.g. vehicles or taking care of aged parents.

A retirement counsellor's services should cut across both pre-retirement and post-retirement periods. That is, he should help workers to plan ahead of retirement, assist the retired in coping with the *'new phase'*. Ideally, workshops and seminars should be organized by professional counselors to sensitize workers. Asonibare and Oniye (2008) posit that these could be accomplished through services like:

Information service: This refers to valid and reliable information patterning retirement policies, expectations, pension, and other related retirement issues.

Vocation Service: This refers to giving assistance to retirees' vocational information on issues concerning other opportunities in the world of work and to exploring career alternatives.

Planning, placement, and follow-up services: Asonibare and Oniye (2008) points that assisting the retirees to plan their lives realistically and effectively. The counselor should take cognizance of the retirees' abilities, interests, personality dispositions, and value system. This can help him (retirement counselor) to place the retirees appropriately.

Referral service: This required a retirement counsellor to send special cases to specialists for appropriate treatment for e.g. medical doctors.

Furthermore, Omeje (2007) asserts that the major task of a counselor should be to help the individual adjust to his role and status. Omeje thus maintains that counselors can provide retirement assistance both before and after what is generally termed an abrupt event. In essence, retirement counsellor should help retirees to acquire coping strategies. Retirement counselor is obliged by virtue of profession should assist retirees to develop interest and new activities that suit their gender and capacities (Omeje, 2007). Transition into temporary employment, part-time work can help to meet their interests. The author

adds that counselors need to debunk the view of the ideal man as a one-dimensional procedure to that of a three-dimensional person who combines work, study and plays into a coherent pattern through his life. That is, it is the retirement counselor's duty to disorientate retirees from circumscribing their opportunities into one particular area of life but rather educate them to diverse talents.

Developmental Plan for Retirement

There is no doubt that there is structural and operational challenges retirement posed to people, therefore, there is a need to develop a plan to assist the retrenched, withdrawn, or retired individual to enable them to have awesome retirement years. According to Asoribare and Oniye (2008), the retirement planning advocated herein involves identifying your wants and needs, developing a plan to achieve them, acting on your plan, and continually reviewing and revising your plan as you approach retirement. In order to start meaningfully, start by defining your goals. They gave the following questions for a more practicable way of retirement planning. These are

1. At what age do I plan to retire?
2. Will I start a new part-time career during retirement or never work again?
3. How long do I think I will need my money to last?
4. How much money will it take to support my household?
5. What type of lifestyle do I hope to lead after retirement?
6. Where will I live when I retire?

Applicability of Retirement Counseling in Nigerian Context

It is important to ask if there is a need for retirement counselling. It is noteworthy that since the retirement period has several challenges there are also needs for psychological and social supports. The federal government of Nigeria reported that no fewer than 74,000 civil servants will lose their jobs in the federal civil service, as the federal government is insisting that some workers have to go in readiness for the implementation of its civil service reform. Data and Idowu (2008) assert that this action and statement are obviously anxiety-provoking especially to workers who are yet to retire or be retired. In view of this retirement, counselling is highly needed in the Nigerian context. In Nigeria, any government may come up any day and develop a policy to checkmate workers' (civil servants) performance and authenticity of certificates which may result in involuntary retirement. As a matter of fact, the use of retirement counselling is obvious for proper adjustment.

In Nigeria's situation, the status of our hospitals is nothing to talk about, while it is clear that the health status of a worker can make him/her go for involuntary retirement. In essence, there is a need for retirement counselling, especially referral services. The attitudes of friends and family members and even society at large seem to be a problem to retirees in Nigeria. Therefore, both retirees and societal members need these counsellors' informational, vocational, and planning services. The focus of retirement counselling at this stage or period is to assist the retiree especially if he is the head of the family and thus the principal victim and all family members who are equally victims to gain insight into their feeling concerning retirement so that they can explore alternative ways that could help to enhance their emotional stability.

Constraints/Limitations

This stage is associated with problems. Some of these problems could be from the government, family members, retirees, and other agents in society. On other hand, it may be psychological, economic, accommodation, poor self-concept, managerial problems, and other related issues.

Findings and Discussion

According to the findings of the literature research, COVID-19 pressures disproportionately affect the elderly population. It also stated that retirees could benefit from knowledge, psychosocial counseling, career services, and other services provided by retirement counsellors in order to mitigate the negative consequences of the COVID-19 epidemic. Because retirement is fraught with challenges both before (pre-retirement), after (post-retirement) and particularly during COVID-19, would-be retirees and retirees plan ahead and make appropriate adaptations to cope with this inescapable chapter of life and its disruption. Retirees should seek expert help from social welfare officers and counsellors. If parents are saddled with responsibilities of providing children with educational and psychological needs, that is expected to be done irrespective of our age (Jeong & Kim, 2020). As parents, it is our duty to provide our kids with the tools they need to develop into adults who can live independently and thrive (Adebambo, 2020). When we decided to have and raise our children, we took on the duty of providing for them (Adebambo, 2020). Visits between parents and their adult children are affected by retirement (Szinovacz & Davey, 2001). The impact of retirement on visits is complicated and depends on a number of factors (Szinovacz & Davey, 2001).

Implication for Inclusive Policies

Currently, social inclusion is gaining more attention than ever. The increasing attention could be attributed to a high incidence of inequality ravaging social settings. We suggest that retirees who are exposed to retirement counselling could get advanced information that can prepare them adequately during retirement experiences. Therefore, policymakers in relevant agencies should make it standard of operation that every employee receive retirement counselling. This paper advocates that of policies are drafted for all populations including retirees the unfavourable experiences of the retirees would be changed. Such policy will help deal with the perceived social exclusion of retired workers. The social exclusion experiences of the retired have created inequality in retired workers. We suggest that social support organisations and other related government agencies should establish counselling centres that will champion the wellbeing of retirees. This paper suggests that whenever government is initiating policies for the citizenry, the interests and wellness of retired workers are also very important.

Conclusion

Since the problem is inevitable in the human race, the period of retirement cannot be left out. As retirement faces a lot of challenges ranging from before (pre-retirement) and after (post-retirement) especially in the time of COVID-19, the would-be retirees and retired should make proper preparation and appropriate adjustment in order to cope with such an inevitable period of life and its turbulence. In a bid to educate, re-orientate, re-direct, and

re-channel these elderly retired individuals, a professional retirement counsellor is highly needed to assist these individuals to develop better strategies and adjustment skills to enable them to fit in properly.

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