

Not Social Welfare but Social Protection Planning: Adult Education as an Alternative for Older People's Wellbeing

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Abstract

The ever-increasing demands for the payment of old-age pensions have become a serious challenge to public finance in present time. The governments of different countries are looking for alternatives to tackle the problem; but well-accepted, sustainable, inclusive alternatives have remained as a debatable issue. In this article, the Author argues that older people's social security issue must not be dealt with by an exclusively welfare approach; instead, it should be taken as a matter of social protection planning. Adult education has been proposed and discussed as an alternative policy area to focus on which may have the potential to ease the burden of old-age pension in a sustainable way.

Key words: Social policy; social protection; adult education and training; life-course; developing countries

Introduction

The financial burden of paying for old age pensions and other welfare programmes has become a challenging issue in the present time, even for wealthier nations, and it is likely to remain so in future (Binstock, 2010; Ponds et al., 2012). The governments of different countries are looking for alternatives to tackle the problem; but well-accepted, sustainable, inclusive alternatives have remained as a debatable issue. There are increasing indications of a possible rift between generations in relation to the issues of future redistributive policies (Binstock, 2010). In response, governments have often undertaken a non-liberal approach, and policies have often been focused mainly on pension reform with special emphasis on reduction, delay and deferral of payment (BBC, 2011). Corresponding to this, research from around the world has increasingly reported deterioration in older people's life circumstances: poverty, homelessness, poor health, exclusion and abuse at home and in the community, and even suicide (Hu & Chou, 2000). Understandably, a policy approach being undertaken as discussed above would not lead towards a humanistic, compassionate, caring and cohesive society in British premier David Cameron's word the 'big society'. Therefore, it is desirable to find an alternative that would help solving the problem in more sustainable way, ensuring a fuller sense of justice for all.

In this article, I would like to argue that older people's social protection must not be dealt with by an exclusively social welfare approach; instead, social protection planning can be

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more realistic if it uses a life-course framework. Older people's social protection requirements should be taken in wide context by taking it as a matter of life-course planning. In order to strengthen this proposition, the pertinent issues are discussed below.

Analytical Framework

This article has utilised exploratory approach to gather data from within the frontier of published literatures covering policy debates concerning ageing and wellbeing, models of social security, challenges in public welfare and the innovations being made in reducing its burden. Identified literature were critically reviewed and a discussion has been organised in a simpler linear format. Discussion starts by outlining present challenges experienced by developed and developing countries which then moved forward to the discussion of its implication to pension reform. Upon the realisation of a grave challenge in public pension for both developed and developing countries in near future, this article assessed scopes of adult education and vocational training as a means to ease part of this problem. A discussion has also been made about the 'best practices' in adult education and vocational training drawing examples from around the world. At the end, an outline has been presented about the opportunities available especially for the developing countries in Asia and Africa.

Present Challenges and Response

Due to increasing longevity, the proportion of older people in the world population is growing, and the situation will be even more critical in the future. Consequently, their social protection will continue to become a grave challenge for human society. In the US, social thinkers have foreseen a risk and imagined a situation when younger generations may even oppose the welfare benefits given to older people (Binstock, 2010), resulting in the need for governments to justify these benefits. The rising extremism in youth, such as occurs in Germany, should also be seen in this context (Edelstein, 2010). Despite the depth of the challenge, human societies do not seem to be well prepared to cope with it effectively. The recent responses of western governments to the financial crisis can be presented as an example (BBC, 2011; BBC, 2012).

During the outbreak of financial stress few years ago, governments almost spontaneously got into social security payments, especially old age pensions, and hammered them. The governments of the UK and other European nations took a non-liberal approach to the problem and in an attempt to public spending cut, increased the state pension age. In France, the then-president Sarkozy became unpopular because of such policies, and his opponent achieved victory in the presidential election held in 2012 due to his distributive promises (BBC, 2012). In an emerging political landscape like this, older people's vulnerability has escalated and is likely to continue to do so in the near future. Older people have responded to the policy shifts with anger in some countries, for example in Greece, where they were already hard-hit. As the problem grows and people's anger rises, resistance movements in different parts of the world seem to be unavoidable. Spending cuts are therefore unlikely to contribute to the establishment of an inclusive, tolerant, harmonious, peaceful and compassionate society.

The family model of care can be considered as the other side of the coin in this regard. However, this model -- which is often seen in relation to the element of Afro-Asian cultures is too idealized in the literature, and it is only recently that some evidence has started to emerge that demystifies this stereotype (Hu & Chou, 2000). Evidence of ageist attitudes and bias in younger generations, abuse of older people at home and in the community (Soeda & Arak, 1999), and the suicide rates of older people in Asian countries like Taiwan, Korea and

Japan, have warranted our rooted knowledge and stereotype (Hu, 1995). Countries like Sweden and Japan have tried to slide back towards mixed models in which the family and state bear joint responsibility for the care of older people (Johansson et al., 2003; Ogawa & Retherford, 1993). However, there is no evidence to suggest that this is the best approach to promoting wellbeing in older people.

Although there is a dearth of sufficient literature, the situation in developing world mainly in South Asia and Africa is believed to be far more serious. Due to the effect of changing global economic relations, these countries have witnessed massive out-migration in recent times leading to the situation of family fragmentation and a collapse of the traditional subsistence-based production arrangement. Adult in their advanced age often lack employability skills in compare to their younger counterparts, and opportunities are inadequate for adult to gain further education and vocational training. In many of these countries, either there is no provision of universal pension or they are nowhere nearer to be sufficient to pay for the basic requirements of a decent life (Kabeer, Sharma and Upendranadh, n.d).

At the heart of the problem are the issues of values, dignity, the existence of human stock, and a question of humanity. Human values should be held to be more important than anything else, simply because they are guided by morality and compassion. Humans are the only type of animal that support and raise less able, ill and vulnerable members. Therefore in any circumstances, human societies cannot be uncompassionate and selfish – behaviours that would threaten their identity and existence on the globe. At the same time, however, it is not wise to argue that older people's social protection payments should be granted immunity from everything and should be protected at any cost. Instead, this article argues that they should be a matter of regular evaluation; and a new evidence-based, innovative model must be developed to help ease the financial stress on societies without jeopardizing older people's quality of life.

Saving from the Payment of Pensions

Recent events show that governments may prefer to axe pension payments possibly in the first instance in the time of crisis and, in fact, the savings this may generate appear to be quite substantive. The proposed Pensions Bill in the UK is estimated to save £30bn in benefit payments and make a further £8.1bn in tax and National Insurance receipts by simply raising the state pension age by one more year (BBC, 2011). Contrary to this, new political developments in France are presenting a different picture. President Hollande's plan to reduce the retirement age from 62 to 60 is likely to result in a substantial cost to the public treasury. It is estimated that 110,000 people would benefit in 2013 by the change, at an estimated cost of 1.1bn Euros (£900m); and that is expected to rise to 3bn Euros per year in 2017 (BBC, 2012). Thus, even a small change in pension policy may have huge repercussions on the economy and its sustainability; and this being so, the state pension age may certainly appear to be a tempting alternative to the public finance planner for saving expenditure. But at the same time, social policy makers must think about ways to address the resulting gap created by a delayed pension age. Such an arrangement should unquestionably be evidence-based and well thought-out.

The above paragraph has discussed the context of developed European nations, which is different to that of the many developing countries in the global south. Among these, many may not have a well-organised universal pension, or may just have introduced it (Sharma Bhattarai, 2013a, 2013b, 2013c). However, in realisation of the dwindling support to older

people from traditional sources (Aboderin, 2004), there is now a widespread demand for more generous public pensions in these countries too. Therefore, the lessons learnt from developed countries may be useful for running public pension schemes in those countries in a wiser and more sustainable way. Instead of saving from present spending, their agendas may be more focused on how not to introduce unsustainable pension schemes.

Reducing Dependency: Alternative Ways

Seeking ways to reduce dependency on public social security appears to be an issue of paramount importance. However, anything offering less than the level of benefit that present social security such as the state pension is giving, cannot be a workable alternative in this regard whereas retaining an older worker in the work force for a prolonged period seems to be a credible alternative. Nevertheless, we should not forget the associated challenges choosing this alternative. Widespread stereotypes about the diminishing ability of older people, and rooted beliefs about their limited efficiency, may present a substantial barrier to this option (Bittman et al., 2001). Employers seem to have been greatly influenced by this stereotype worldwide (Schewab, 1986). However, strong policy interventions may have the scope to change the situation (Bittman et al., 2001).

Changing competence requirements in the workplace, increasing use of complex technology in the production environment, and other managerial and legal complexities may require continuous professional development (CPD) and knowledge updates in order to effectively sustain older people in the workforce (Bittman et al., 2001). Therefore, policies could create a favourable environment for older workers to remain in work/employment for prolonged periods; for example, by prioritising CPD and adult learning. This option may offer dual benefits. Despite some contradictory evidence that adult education had no effect on delaying the time of retirement (Stenberg et al., 2012), the evidence to the contrary is more robust.

Older workers can remain in work for a longer period and earn their livelihoods as they did in the past, and it could complement the policy option of delaying pension age. This certainly helps to reduce the burden on the state pension by keeping otherwise would-be pensioners in the workforce. The previously presented figures from the UK and France show that the amount of savings could be substantial. Keeping older people in work for longer may also reduce possible inter-generational policy tensions in near future regarding distribution of resources (Binstock, 2010). Literature has extensively suggested the benefits of being in employment for the older worker on all fronts: emotional, social, and physical (Office for National Statistics, 2009). However the precondition for this option, as discussed, is favourable policies -- particularly those of CPD and adult learning opportunities.

Generous provisions of social security mostly underline context and the situation of developed countries, whereas in many developing countries social security provision is only basic, and an informal economy is still predominant (Kabeer, Sharma and Upendranadh, n.d.). Older people in such countries are compelled to work for subsistence, often until the end of life, in areas where lifelong learning (LLL) or adult education does not yet have any substantial influence such as farming, forestry and fishing (Amirtham & Joseph, 2011). In these contexts, older people work for little return and the state of occupational health is reportedly very poor. In such settings, therefore, a few issues are very critical for the future; these include improving working conditions, introducing labour-saving technology, and imparting practical skills for older producers which are relevant to their production environments.

Adult Education As a Policy Alternative

Continuous learning not only enhances employability of older workers in the modern production environment, but also helps them to remain in the workforce for a prolonged period. Such learning can take a variety of forms: CPD, training/retraining, LLL, or formal qualifications. It is not a straightforward task to compare the financial advantages of adult education, and the corresponding employability for a defined population, against the financial cost to be paid in social security benefits for the same population when they take normal retirement. However, several studies have assessed the contribution of adult learning to gaining employment and in sustaining it (Kilpi-Jakonen, 2012; Jenkins, 2006; Jenkins et al., 2003; McIntosh, 2004; Blundell et al., 2000; Feinstein & Sabates, 2008; Jenkins et al., 2003; Feinstein et al., 2004). Although economic policies and institutions have played a central role in China's recent economic growth, the efficient utilization of adult education has been recognised as one of the major contributor for this achievement (Wang & Mott, 2010). Similarly, adult education and vocational training has been underlined as a very useful social capital for empowering village women and enhancing their self-reliance and entrepreneurship in Nigeria (Usman, 2011). Adult education has also been found to boost learners' confidence, self-efficacy and health. Through its influence in employment, adult learning contributes to the social life and emotional health of older workers.

Despite its benefit to the individual and society, adult learning presents numerous challenges. Older adults' participation rates in adult learning are often found to be low compared to younger cohorts. Studies have found different motivations for adult learner in various countries. In a European study, employment reasons were given as the main motivating factors by participants in eastern and central Europe, including Germany; whereas learners tended to be motivated by private interests in southern Europe and in the Scandinavian countries (Dohmen & Timmermann, 2010). Based on these findings, one can hypothesise that adult learner may be more motivated by employment reason in less developed countries.

The costs that such learning incurs, the family responsibilities one has to fulfil, and commitment at works were reported as the main barriers to participation in adult learning (von Kotze, 2013). The socio-cultural as well as socio-economic particularities of different countries may have been underplayed in rendering barrier or in providing favourable environment in different aspects of it. Lower levels of education of the learners themselves were found to be barriers to participation in adult education in a study from Slovenia (Kump & Krasovec, 2007). Therefore, future policies and programme planning must address these challenges and barriers in the promotion of adult learning across countries. Moreover, in some countries/ cultures, it may be less popular due to stigmatisation and stereotyping. For example, when a person in India is over 50, they are expected to assume a grand-parenting role, which can clash with their personal ambitions and interest in learning (HSBC, 2005). A person's engagement with pursuing education in their old age is often frowned upon by the wider section of a society. The whole notion of disengagement theory in gerontology may have better power to explain this phenomenon further.

Adult Education: But How?

Different countries have adopted different approaches/policies for the promotion and development of adult education. In the UK, educational structures are made far more flexible and accommodating than that is found in many developing countries. The government has promoted multiple routes for education and learning that lead to comparable qualifications

regardless of the route one chooses to take. Those who have few or no qualifications can also acquire them through experience gained from work, assessed and confirmed under the National Vocational Qualification Framework.

Universities and colleges follow a more formal theoretical pedagogy, but they are also flexible for adult learning. Many higher education qualifications are available for adult learners who prefer part-time education, balancing their learning with family and work commitments. Learners can often also claim credit for their previous learning while pursuing any formal qualification. From this perspective, the UK educational structure for adult learning seems to be a most advanced, flexible and effective one which caters to the needs of the employment sector as well as of the adult learner. In fact, many countries can learn from the structure and experiences of the UK in this sector, and international development agencies can request the UK's global lead.

Together with the opportunities provided by curriculum and course structures, adult learners may also need further support and help. Depending on context, need and their social history, different countries have adopted different approaches to facilitate their adult learners. The UK government, for example, appears to take a liberal approach to the needs and aspirations of adult learners. Consequently, thousands of people return to college or training every year to get qualifications, become better skilled and increase their chances of getting a more rewarding job (LSC, 2012: 5). A fixed non-repayable grant is available for adult learners in the UK who return to education and meet certain criteria, and similar arrangements may be in place in other countries as well.

When it comes to the needs and opportunities for developing countries particularly that of South Asian region, few things needs to be highlighted. Removing stereotype against adult learning, opportunities of funding as well as the suitable approach for and delivery of adult education and vocational training are of paramount importance. Relevant social policies particularly relating to skills and work, family and care, and personal finance needs to harmonize to the needs of adult learners. In view of increasing access to mobile technologies, collaborative online learning (COL) can be a very useful initiative in this line (Asunka, 2011). Research have suggested 'livelihood approach', referring to something which foster overall capability development, as more useful than simply focusing on skills transfer for income generating activities (von Kotze, 2013). While this can be a matter of further debate, developing countries in recent time could prioritise skills transfer to help solve day to day problem of their needy population.

In recent times, almost all bilateral and multi-lateral donors including Asian Development Bank (ADB), German Overseas Development Agency (GTZ), and Swiss Development Cooperation (SDC) have shown interest to support in technical and vocational education and that can be taken as a precious opportunities for developing countries. Among the countries in South Asia, policies of the government of Sri Lanka for public funding in education even upto tertiary level is exemplary (Kabeer, Sharma and Upendranadh, n.d). It is also important to note the progress this country has made in human resources development and poverty alleviation in reflection to the same liberal educational policy. Similarly, Malaysia government has made an organised efforts in enhancing technical and vocational skills for adults. Training institutes work in close cooperation with government and industries, and both public and private sectors have readily invested in human resources development. International development partners for example GTZ has provided substantial support for the development and strengthening of this sector. The Malaysian government, by introducing a statutory law, has made contribution from industries for 'human resources development

fund' mandatory which later provides supports for learners through various channels (FEFC, n.d.). Thus, these positive examples can be something for other developing countries in South Asia and other parts of the world to learn from.

Conclusion

Removing, reducing and/or delaying pension payments without credible alternatives cannot be an appropriate, acceptable and justified way to deal with government finances that are under stress. But at the same time, the world financial crisis has made it essential to reduce pension payments without jeopardising the recipients' financial interests and needs. In this article, adult learning has been presented and discussed as a panacea which may have a positive effect on solving the problem. Instead of dealing with older people's social protection needs via the social welfare approach, this article proposes an approach of social protection planning in a life-course framework. Accordingly, governments can adopt policies in which older people's social protection can be the subject of organised planning right from one's mid-40s. Governments can encourage adults in their 40s to reassess their employment, employability and retirement. When pertinent, governments can encourage adult to learn new skills and remain in employment, especially in their late adulthood, through favourable policy interventions. In so doing, different countries may need to reassess their educational structures and delivery methods, and may need to support adult learners financially. And that may be far more cost-effective than paying for pensions at an early age, or more inclusive and just than increasing the pension age without any alternative arrangement.

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