

OLDER ADULTS AND FUNCTIONAL LITERACY NEEDS FOR SUCCESSFUL
AGEING IN NIGERIA

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Abstract

Living for at least five decades may come with different coping issues ranging from health to finance and having sustainable environment. Alleviating these challenges to enhance successful ageing in a nation with constantly increasing population of older adults require a level of literacy that goes beyond the ability to read, write and compute numerically. Therefore, this study investigated the functional literacy content needed by older adults based on the perspective of adults in two States of Nigeria. The study employed survey research design. The population of the study consisted of all adults who age 55 and above residing in Edo and Ondo State, Nigeria. The study utilized multistage sampling procedure of simple random sampling technique and inclusion criteria to select 200 sample size from the population. A 25-item close-ended questionnaire was used as instrument to collect data for the four research questions raised for the study. The research questions were answered descriptively using mean and standard deviation. Findings revealed among others that health, environmental and financial literacies are important for successful ageing. It was therefore recommended among others that adult education programme contents should be designed to enhance health, environmental and finance issues for successful ageing which will rub off on the nation.

Keywords: Adult education, educational gerontology, successful ageing, older adults, functional literacy, Nigeria

Introduction

The length of life is an important social issue in terms of the quality of active life lived. This length of life has been on constant increase over the years with an increase in population. For instance, Nigerians were expected to live for minimum of 37 years in 1960 but in 2022, they were expected to live for at least approximately 56 years (Igwe, 2022). This change is a welcome development and a cursor to project at the opportunities and resources that age brings regardless of its challenges. Challenges that come with ageing tend to come at varying rate and for varying people, usually in terms of health, physical, financial, and even social disrupts. The ability for people to live longer, healthier and happier lives in any societies as to do with abilities and identification of ways towards successful ageing, which is coping with ageing challenges and experiencing positive outcomes like life satisfaction, contentment, and ability to participate in valued activities. Successful ageing can also be seen as a means of finding ways to cope with impending or existing illnesses, losses, and other challenges, by getting help and by marshalling one's own resilience and internal resources.

According to Glicken (2009), successful ageing includes concerns for continued friendships, positive interpersonal relationships, satisfaction with spouses, children and family life, and social responsibility in the form of volunteer work and civic involvement. For older adults who age successfully, they have the ability to plan ahead and are still intellectually curious and in touch with their creative abilities for effective social participation. This can be termed as part of the quality of life at old age which is actively present in the traditional society. Older adults were accorded respect and support to cope with their ageing challenges. However, this seems to be eroding over the years due to the changes and shift in the traditional society to a modern age. The relevance of older adults and the support assumed to be provided for by the society keeps dwindling with continuous focus on the children and youths as the case is in Nigeria. This idea and concentration need restructuring for all aspects, ranging from the way we think to the way we live, within the environment including social relations, economy, health services, and education.

Omondi (2018) explained that changes due to economic growth, science, technological innovations, and war or political upheavals, affects live styles. The impact is driven by globalization, global environmental change, economic and financial crises, resulting in growing inequalities, extreme poverty, exclusion and the denial of basic human rights. United Nations Education, Science and Commerce Organization (UNESCO, 2001) noted that social inclusion is at the crossroad of all of UNESCO's activities, with particular focus on those who are vulnerable, disadvantaged and excluded. Older adults being part of the vulnerable are caught in this web especially in relation to their successful ageing. This is seen in terms of their health, yet some of them do not make use of modern advancements to enhance their health rather they have strong believe in orthodox medicine which are sometimes detrimental to their successful ageing due to lack of adequate prescription and formulation (Ajayi, 2015).

Furthermore, with little or no formidable policies in place for their economic and financial support, some have lived through hard-work at younger years with lack of investment and vital spending, so at older years it is difficult falling back on their financial strength for successful ageing. Therefore, the society is saddled with the responsibility of finding better ways to enhance the opportunities for older adults to live full, independent, and productive lives.

Opportunity for social inclusion towards successful ageing for them can be achieved and sustained through learning, skills, and acquiring knowledge and information to enjoy old age and contribute to national development. Adult education suffices for this because it is a pillar to ensure inclusion and attainment of the sustainable development goal four (4) which is to provide lifelong learning opportunity for all. Through this form of education, specifically educational gerontology, older adults can sustain, perhaps even increase, their functionality by engaging in stimulating conversation. Bhola (2006) noted that education has to be in place if citizens have to become independent consumers of information and more importantly, they have to participate in the process of codification of their own realities and definitions of means and ends. Vidovićová (2018) also noted that one of the new roles for older adults is that of a learner learning towards functionality for successful ageing. Learning towards functionality in adult education can be described as functional literacy which is an international discuss about the level of skills needed to function fully within the society.

This is about people engaging in activities that literacy is required for effective function for self-improvement and community development. Bruyere (2008) explained that functional literacy is not just a skill or knowledge, it is part and parcel of modern society which has to do with reflection on individual's ability to fully participate in the societal activities and accommodate changes for accomplishing goals. Older people need functional literacy that has to do with basic mode of inquiry, critical problem-solving skills, ability to synthesize and interpret information about issues that can obstruct successful ageing. Roman (2014) noted that functional literacies are needed for older adults' economic, health and social needs. This provides ground for developing comprehensive functional literacy programme for older adults. This paper considered issues to be addressed by functional literacy to include health, finance, and relationship with the environment because these are cogent aspects of life that can obstruct successful ageing.

Sorensen, Van den Broucke, Fullam, Doyle, Pelokan, Slonska, and Brand (2012) conceived that health is a possibility for individuals to enjoy life in a positive way, this includes the use of personal, social and physical capacities. This makes the availability of health literacy as an aspect of functional literacy, vital for functionality at old age. Health literacy can simply be described as the way people behave towards the maintenance, promotion, or restoration of their health. Although the usefulness of basic literacy cannot be over emphasized. Knowing the appropriate health activities is also vital, and this gives place for health literacy to enhance functionality. According to the Institute of Medicine (IOM, 2014), health literacy is a way to

promote health through skills, capacity, practices, cognition, decision making, and health control among others through each phase of life. For the phase of old age, some health habits may need to be changed, also knowledge about consumption of appropriate diet is important. Some older adults are found of same routine of unbalanced diet and timing for meal consumptions, based on lack of knowledge. In addition, Hill (2004) viewed that knowledge and activities that ensure prevention of diseases and staying healthy is vital especially at old age. While lack of these activities leads to non-functionality and even death. Scott (2019) noted that older adults with poor health literacy status have overall poor health status and high mortality.

Also, the inability to evaluate and understand finance, making best judgments on their spending choices may obstruct functionality at that phase of life which is attributed with relatively reduced income. The availability of skills to curb this may be termed as financial literacy. Basically, financial literacy is the possession of skills and knowledge which allow people make informed and effective decisions about their financial resources. Lusardi (2019), noted that it is the ability to make informed judgments and take effective decisions regarding the use and management of money. Jappelli and Paudula (2011) also agreed that financial literacy is about being informed and confident in decision making in aspects of budgeting, spending and savings. For older people it is important for them to manage their money in terms of investment, insuring, saving and budgeting. Gamble, Boyle, Yu and Bennett (2015) that older people gradually but steadily lose their ability to make sound financial decisions as they age and it lack can make life uneasy. However, Lusardi and Mitchell (2007); Lusardi and Mitchell (2011) noted that financial literacy helps older adults in preparing for difficult times by determining risk mitigating strategies and in using financial product effectively especially making plausible decisions. This will include managing personal finances that is, identifying when and what to spend on certain things such as their health and not frivolities, having confidence and planning attitude for their future financial needs.

In addition, environmental literacy according to Disinger and Roth (1992) is when individuals have basic cognitive awareness of the environment and a basic understanding of natural systems, they are better-off. For older adults who due to longevity, have related with the environment over time and are prominent in agricultural and domestic activities, environmental literacy is vital. The activities of this group of people can be noted to have resulted into the present environmental issues of pollution, flooding, deforestation, and ozone layers depletion among others. Therefore, their functionality is vital because a functionally literate person will have a sense of concern for the environment and exhibit environmentally responsible behaviours based on recent available knowledge. Holloweg, et.al. (2011) noted that environmental literacy is a set of knowledge, skills and abilities with components that include attitudes, ecological knowledge, socio-political knowledge, knowledge of environmental issues, cognitive skills, environmentally responsible behaviours. Specifically, it is the demonstration of knowledge and

understanding of the environment, including the circumstances and conditions affecting it as it relates to air, climate, land, food, energy, water and the ecosystems.

In practice, it includes the understanding and attitude towards environmental issues such as flooding, erosion, pollution, depletion of ozone layers among others. Liobikienė and Poškus (2019) stated that a functionally literate individual will feel a sense of concern for the environment and will exhibit environmentally responsible behaviours based on the most current available knowledge and may participate in group actions such as sanitation exercises. For older adult, being environmentally literate entail the willingness to recognize and choose between different perspectives of the environment, ability to analyse and evaluate information about the environment, consistently practice and communicate environmentally responsible behaviours. In this 21st century, the place of Information and Communication Technology (ICT) cannot be ruled out in discussions around functionality for older adults, in developing countries, inherent or indigenous knowledge is widely accepted than new technology among this group of people. Oyesomi and Okorie (2013); and Ajayi (2018) noted that older adults have limited capacities to make use of new technologies for getting information. Therefore, accessing these functional literacy needs in older adult is important.

Statement of the Problem

Older adults have inherent knowledge from experience, yet coping with issues that are associated with old age maybe a challenge in the dynamics of the society. From observation, some of them are not conscious of their health or work towards healthy living believing whatever happen to their health is because of their age. In addition, some engage in unsustainable environmental practices, while for some while their income sever they are not able to cope and they end up in penury. The persistency of this will alter the overall social transformation and inclusion in any nation with constant increase population of older adults and life expectancy. Therefore, an individualistic dimension of educational content which goes beyond the ability to read, write and compute numerically is needed to assist older adults' age successfully regardless of the challenges that comes with their age.

Purpose of the Study

The main purpose of this study was to investigate the functional literacy needs of older people for successful ageing from the perspective of older women in Edo and Ondo state, Nigeria as a means to modify the adult education curriculum currently in use. Specifically, objectives of the study are to:

- i. examine if health literacy enhances functionality in older adults;
- ii. identify financial literacy skills that can enhance functionality in older adults;
- iii. assess if older adults have environmental literacy needs important for functionality; and
- iv. identify specific content of functional literacy that can enhance successful ageing.

Research Questions

The following research questions were raised:

1. Do health literacy activities enhance functionality for older adults?
2. Do older adults have financial literacy skills that enhances functionality?
3. Do older adults have environmental literacy needs that are important for functionality?
4. What content of functional literacy will enhance successful ageing?

Methods

The study adopted survey research design. The population consisted of adults who are 55 years and above residing in Edo and Ondo States, Nigeria. The study employed simple random sampling technique of balloting to select 200 persons who are 55 years and above as participants. The technique was used to select one Local Government Area (LGA) in each state that is Akoko South-West in Ondo State and Akoko Edo in Edo State. The same technique was used to select four communities in each LGA. Igarra, Ibilo, Lapese, Ososo in Edo State and Iwaro, Etioro, Supare and Ayegunle in Ondo state. While inclusion criteria was used to select 25 older adults within the reach of the researchers, who are willing to participate in the research from each of the communities.

A 25-item close-ended self-constructed questionnaire in line with the research questions derived from literature was used for the study tagged 'Functional Literacy Needs of Older Adults Questionnaire (FLOAQ)'. The instrument was divided into two sections, Section A consisted of demographic information of participants while section B consisted of items to elicit information in respect to the research questions, using modified Likert Scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). The instrument was validated using face and content validity while a reliability co-efficient of 0.81 was attained using Cronbach's Alpha statistics to analyse the response of 200 older adults who are members of the population but not part of the sample.

Data were analysed using descriptive statistics scoring responses for SA as 4, A as 3, D as 2, and SD as 1 for positive items while negative items had reversed scoring, Mean and standard deviation were the descriptive tools used to answer the research questions at a decision level of 2.5 mean. That mean, items that with mean of 2.5 and above, were considered as positive mean and those below 2.5 were negative mean.

Results

Research Question 1: Do health literacy activities enhance functionality for older adults?

Table 1: Response on older adult's health literacy activities

S/N	Item	Mean	S.D.	Decision
1.	*Preference for the use of herbs than doctor's prescribed medication	2.75	1.031	Positive
2.	Daily exercise	3.03	.819	Positive
3.	Eating of breakfast daily is important	2.30	.824	Negative
4.	*Seldom visit to hospital for medical check-up	2.52	1.150	Positive
5.	Knowledge of making balanced diet meals from relatively low income	2.84	.889	Positive
6.	Reading of the instructions on medications before its use	2.45	.824	Negative
Grand Mean		2.65		Positive

*Items with reversed scoring

Data from table 1 revealed that though older adults feel relative engagement in some health literacy activities is vital for functionality, they feel activities such as eating of breakfast, and reading of instructions before the use of medication are not so vital. On an average with a mean of 2.64, it can be seen that older adults' general engagement in health literacy activities is positive but relatively low.

Research Question 2: Do older adults have financial literacy skills that enhances functionality?

Table 2: Response on older adult's financial literacy skills

S/N	Item	Mean	S.D.	Decision
1.	I participate in pension scheme	2.01	.523	Negative
2.	I can survive on my current savings	2.45	1.05	Negative
3.	I make budget for every money I earn or expect to earn	2.05	.679	Negative
4.	I spend on only things that matters	3.12	.806	Positive
5.	*Saving at home is better than the bank	2.83	.041	Positive
Grand Mean		2.49		Negative

*Items with reversed scoring

Data from table 2, revealed that all responses except two had negative mean. Specifically, participants consented positively that they are involved in financial literacy activities such as which include spending on relevant things and saving at

home and these enhance their functionality. With a total average mean of 2.49 it is obvious that participants generally do not have and practice financial literacy skills that enhances functionality.

Research Question 3: Do older adults have environmental literacy needs important for functionality?

Table 3: Response on older adult's environmental literacy needs

S/N	Item	Mean	S.D.	Decision
1.	It is totally wrong to throw waste in water bodies	2.81	.981	Positive
2.	*The use of pesticides on farm land is good for farming	2.14	.683	Negative
3.	Bush or waste burning has no implication on the environment	2.42	.812	Negative
4.	I participate in environmental sanitation exercise often	3.37	1.014	Positive
5.	Planting of trees is important for the survival of people	3.27	.829	Positive
Grand Mean		2.80		Positive

*Items with reversed scoring

With two items having negative mean and an overall average mean of 2.80 in table 3, it is shows that older adults are relatively environmental literates seen in their use of pesticides, bush burning, planting of trees, unclean and untidy environment and sanitation.

Research Question 4: What content of functional literacy will enhance successful ageing?

Table 4: Response on functional literacy contents to enhance successful ageing

S/N	Item	Mean	S.D.	Decision
1.	Adequate knowledge on health issues will help me manage my health better	3.09	1.194	Positive
2.	Lessons on appropriate and affordable meals is important for me	2.48	.891	Negative
3.	Ability to read medication prescriptions should be paramount in any training for older adults	3.11	.782	Positive
4.	Knowledge about pension scheme is good at old age	3.20	.427	Negative

S/N	Item	Mean	S.D.	Decision
5.	Information and knowledge about investment opportunities should be shared with older adults	3.24	.913	Positive
6.	Older adults should be taught small scale businesses that would generate extra income but would not harm their health	2.93	.888	Positive
7.	Prospective dangers that can emanate in my immediate environment is important for me to know	3.50	1.34	Positive
8.	Knowledge on strategies that can be used to curb environmental disasters needs to be shared	3.08	.547	Positive
9.	Environmental compliant behaviours are essential knowledge for older adults	2.87	.827	Positive
Grand Mean		3.08		Positive

Data in table 4 reveals that older adults realizes that there is need for functional literacies such as health, finance, and environmental to enhance functionality with an overall positive average mean of 3.08. Specifically, they noted the need for lessons on health management, appropriate diet, reading of medication, pension scheme, investment opportunities, prevention of environmental hazards, and strategies for environmental compliant behaviour among others.

Discussion of Findings

From the result of research question one, it can be seen that older adults' general engagement in health literacy activities is positive but relatively low. However, they consented that health literacy activities such as daily exercise, medical check-up and eating of balance diet are important to enhance their functionality. This is in line with Hill (2004) view that knowledge and activities that ensure prevention of diseases and staying healthy is vital. Also, this finding gave credence to the IOM (2014) that health literacy is having healthy culture which promotes long life. The role of health literacy such as knowledge of and consumption of balance diet in the enhancement of functionality from this study, confirmed the findings of Scott (2019) that older adults with poor health literacy status have overall poor health status and high mortality.

For research question two, it is obvious that participants generally do not have and do not practice financial literacy skills that enhances functionality. It shows that older adults have low financial literacy skills revealed in their lack of participation in pension scheme, budgeting, adequate savings, especially saving in the bank. This confirms the findings of Gamble, et.al. (2015) that older people gradually but steadily lose their ability to make sound financial decisions as they age and its lack can make life uneasy. Meanwhile, Lusardi and Mitchell (2007) notes that

financial literacy can be conceptualized as understanding personal financial knowledge and using it. However, this study revealed that there is loophole in older adults' financial literacy for functionality due to lack of their personal understanding and use of finance knowledge.

In response to research question three, it is shown that older adults are environmental literates seen in their use of pesticides, bush burning, planting of trees, unclean and untidy environment and sanitation. It is also revealed that they know that environmental literacy enhances functionality. This correlates Disinger and Roth (2000) that when individuals have basic cognitive awareness of the environment and a basic understanding of natural systems, they are better-off. The need for functional environmental literacy confirms Liobikienė and Poškus (2019) findings that a functionally literate individual will feel a sense of concern for the environment and will exhibit environmentally responsible behaviours based on the most current available knowledge and may participate in group actions such as sanitation exercises.

Lastly, research question four revealed that older adults noted that they need lessons on health management, appropriate diet, reading of medication, pension scheme, investment opportunities, prevention of environmental hazards, and strategies for environmental compliant behaviour among others to be more functional. This confirms the ideas of Roman (2004) and Bhola (2006) and that functional literacies are needed for older adults' developmental needs and that there is need to develop comprehensive functional literacy programme for them. Suggestions on financial literacy content is in line with the findings of Lusardi and Mitchell (2011) that knowledge gained has to help older adults prepare for difficult times by determining risk mitigate strategies and use money effectively. Contents on health from this study also collaborates the discussion of Hill (2004) that functional health literacy content has to include knowledge, skills and capabilities required to understand and use information to stay healthy, prevent disease, manage healthcare, and treatment. While findings on content for environmental literacy confirms the finding of Xia, et.al. (2014) that the issues of environmental knowledge have high priority for achieving sustainability and functionality among older citizens.

Conclusion

The study concluded that functional literacy plays important role in enhancing quality of life at old age, yet older adults have functional literacy needs for successful ageing and functionality. Hence, participation in adult education activities that enhances health, financial and environmental knowledge and skills will be effective for older adults. However, it can be noted that in the 21st century, the place of ICT cannot be ruled out as it can help enhance functionality through health, financial and environmental literacy. This gives challenge for adult educators to develop attractive and relevant learning activities for older adults.

Recommendations

The study recommended that:

- a. Sensitization programmes specially designed for older adults on healthy living should be available using media, community forum and structures, among others.
- b. Enlightenment programmes on investments, budgeting, and savings among other financial literacy needs for older adults should be made available.
- c. Domestication of environmental issues and strategies should be created at local levels for older adults.
- d. Educational gerontology programmes should be designed and implemented to meet the needs of older adults' health, financial and environmental wise.
- e. There should be further studies on other contents and learning activities that can enhance functionality at old age in Nigeria such as ICT.

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