Abstract
Over the years Nigeria has suffered economic downturn which has spiraled into all areas of life and living among the people. A major area is this incessant delay in the payment of retired persons their entitlement, which comes in form of pensions and gratuities. This awful habit by government and employers expose or rather subject retired persons to indescribable adversity such as deprivation, sickness and even death in worse cases. Thus, making retirement a period that is feared by employees. This paper examines lifelong learning for reskilling among retired households head for sustainable survival. It x-rays the rationale for lifelong learning, benefit of lifelong learning and suggested skills relevant for the present digital age. Thoroughly discussed were skills such as: ICTs, catering, entrepreneur, agricultural entrepreneur, clothing and fashion technology.

Keywords: Lifelong, Reskill, Retirement, Family, Sustainability.

Introduction
Over the years Nigeria has suffered economic downturn which has spiraled into all areas of life and living among the people. A major area is the incessant delay in the payment of retired persons their entitlement, which comes in form of pensions and gratuities. This awful habit by government and employers exposes or rather subjects retired persons to indescribable adversity such as deprivation, sickness and even death in worse cases. Thus making retirement a period that is feared by employees, being that, many go into the period unprepared. A popular adage says whoever fails to plan, plans to fail.

Retirement is seen as a period of being discharged from public service otherwise, a state of being retired. It is seen by Oxford English Dictionary, as to disengage oneself from public life or to be removed from active service. Retirement can be voluntarily or involuntarily and happens to older persons who are mostly above 50 years of age. Retirement is characterized with emotional, psychological as well as financial challenges; hence workers have to prepare well ahead for it to have an ideal retirement. The Nigerian government has not been able to meet up with the high expectations of pension scheme existing in the country. These expectation arose from the need to have a sustainable standard of living in retirement and their benefit paid when due.

Other problems of retirees ranges from sudden loss of the usual monthly salary, lack of regular employment, dwindling status, deteriorated health condition and aging. Consequently adequate planning is essential for this phase of life. If not properly done, may affect individuals, extended families and entire society. According to Hsieh (2002) in Liang &Wei (2015) planning for retirement should be based on knowledge of: financial management, maintenance of physical health during aging, mental health, legal knowledge, employment, home arrangement, entertainment, religion, and social services. But suffice to also mention at this point that older persons may be willing to acquire skills and explore other areas of interest after retirement. However, all these are attained when one is open to lifelong learning.

Kaya (2014) defined lifelong learning as all learning activities undertaken throughout life, with the aim of improving knowledge, skills and competences within personal and civic related perspective. In lifelong learning, persons acquire or bring up-to-date all kinds of skills, knowledge, capabilities, interests, abilities and qualifications acquired from earlier years. It encourages the increase of facts that will
empower one to actively contribute to all spheres of social and economic life. Thereby, taking more control of his or her future (EC, 2010). It is a voluntary quest for knowledge towards self-development or professional reasons. Facets of discuss in this paper are: concepts of lifelong learning, rationale for lifelong learning, behavioral pattern relevant for lifelong learning, lifelong learning/reskilling, the home economics perspective of lifelong learning and reskilling among households’ heads, implication for sustainable survival among families

Concept of lifelong learning
The concept of lifelong learning was proposed by both the United Nations educational, scientific and cultural organization (UNESCO) and the council of Europe as concerning a central revolution of the society, so that the whole of society becomes a learning reserve for its members. Based on the premise that old adult hasn’t lost his learning abilities rather can be intellectually active (Moon, 2011). The action plan intends to remove the obstacles that prevent adults from engaging in learning events and to expand the worth and competence of the adult learning area. It complements this with a call to ensure adequate levels of investment in and better monitoring of the sector. It was proposed to occur outside or in a formal educational institute. Nevertheless, should be throughout life for self-actualization. The concept was also initiated as a life supportive procedure that would lead to the development of human potential. A practice to inspire and allows an individual to obtain some form of knowledge, values, skills, and understanding they will require in their lifetime and to apply them with confidence in all roles, circumstance and environments. It is meant to be self-motivated.

In Nigeria, people participate in lifelong learning in order to gain new qualification to increase their chances of finding jobs when an opportunity of employment arises. Therefore, lifelong learning doesn’t only enhance social attachment, active citizenship and personal development, but also competitiveness and employability. Nevertheless, Lifelong learning is vital since it create a great canal of changing the economic state of the society. According to Obidiegwu (2013) Adult learning gives the beneficiaries lifelong experiences needed to meet their societal needs as well as make them to forecast the needs of the future. The venture becomes worthwhile, for it produces disciplined and viable members of the society. For citizens to remain viable in the society or economically sustainable, should continue to learn. This has become particularly necessary in Nigeria. A peep into the number of unemployed among the illiterates and unskilled is worrisome; it is rising and in a symmetrical spread. Adults and the aging population are worse hits, since age is not in their favor and are also incompetent for most recent jobs in skills and knowledge hence may not be able to secure any significant paid employment for meaningful livelihood. Realizing this, lifelong education is highly recommended against the background of socio economic adversity and prevalent poverty widely experienced by this population.

The philosophy behind lifelong learning is that, no one is too old to learn. Consequently, the elderly should develop the mindset that is open to new ideas, inventiveness, resourcefulness and skill development. In addition, the 21st century jobs and careers are changing rapidly thus, involve new knowledge, attitude and skills to execute. The advent of information and communication technology that has brought the digital age is rapidly transforming all spheres of life and living in the society therefore, calls for lifelong learning. It is worthy to note, that not all learning comes from the classroom. There are always avenue and new things to learn. Today’s knowledge economy, gives roam for all to adjust so as to fit into new organizations which are cropping up every day, moreover, to also stay competitive and significant.

Rationale for Lifelong Learning
The rationale for lifelong learning is based on the fact that man can be productive throughout life. Therefore, in the society, human capital must be improved upon in a regular basis for citizens to be more dynamic and active for self and in the work place. This certainly would have a multiplier effect on the nation’s ability to compete effectively in the global economy. New occupations and careers and the rapid transformation of others require new knowledge and skills to perform them. The explosion in knowledge and technology also calls for lifelong learning. Thus, it is needed as opined by Knapper & Copley (2000) as:
• To sustain aging through acquisition of skills
• To advance entrepreneurial potentials among senior population
• To take full advantage of the quality of the working life of the elderly
• To safeguard knowledge transfer

Behavioral Pattern Relevant for Lifelong Learning
Lifelong learning opportunities have a valid means of assisting adults in acquiring and meeting their needs for socio-economic development. According to Lewis (2020) the following behavior are needed to create a culture of lifelong learning:

Creative thinking: these are cognitive skills that are needed to think broadly and creatively in order to see opportunities in the midst of change. Likewise, intellectual reasoning which is an aspect of critical thinking is necessary for learning.

Networking with others: Learning from other people is one of the most effective ways to acquire new skills and ideas. Being effective at interacting with others means closing the skill gap, as well as being able to exchange ideas and build a shared understanding of situation.

Remaining Relevant: this involve the ability to manage oneself effectively, to the extent that, the individual is able to pay close attention to trends capable of impacting work and life. This behavior is a strong direction and motivation for technical skill development.

Benefit of Lifelong learning
Health benefit
It is well acclaimed that there is association between level of learning and reduction in depression, improvement in health and that cognitive training may help slow cognitive decline likewise, that cognitive decline can increase the risk of obesity, hypertension and smoking. (Dolan and Fujiwara, 2012). Lifelong learning helps to reduce negative self-image often experienced by retirees in that they are relevant in the scheme of things through active participatory roles accorded to them. Staying motivated and mentally productive may as well be a good way of combating health degenerations. Hammond (2004) found out that Participation of lifelong learning had effects on range of health outcomes; wellbeing, protection and recovery from mental health and the capacity to cope with potentially stress inducing circumstances including the onset and progression of chronic illness and disability.

Economic Benefit
Lifelong learning makes an individual to remain economically active in life. Increase in finances of a retiree is an enhancement of his personal wellbeing and quality of life. This may also be possible even in the period of economic downturn.

Opportunity to address Deficiencies
It provides the individual an opportunity to address deficiencies in their initial education. Waters and Watters (2000) showed much evidence that link interest in lifelong learning with people with low education background.

Cultivating self-confidence and other personal qualities
Engaging in a course with likeminded individuals, gives confidence in the area of interest. Working with others helps to improve skills.

Spot New Opportunities
By learning new knowledge, one is increasing the chances to discover new needs and gaps, new careers are discovered, lifelong learning open unexpected doors to better careers. It will make the learners profile more attractive to potential employers and their skills more powerful

Strategies to become a lifelong Learner
Being a lifelong learner is by choice and has to be taken seriously. Firstly, the individual must be willing to accept responsibility for her own learning. This necessary, since the knowledge one gets is directly related to the effort he/she put in gaining it. Then create learning tools such as notes and tools used in learning for keeping important facts and figures. The individual should rehearse new skills regularly in addition should ask questions when confused or consult an expert. Also every adult learner must choose a career/ skill of outmost interest. In addition to formal education, lifelong
learning, also include in service training, and retraining, as well as non-formal and informal education in all its variety.

The following principles are significant in developing the lifelong learning system As enumerated by Kogu (2020):

- The learner active participation
- Cooperation and learning from each other
- The quality, flexibility transparency, trustworthiness of learning opportunities
- Gender equality
- Openness, tolerance and international co-operation
- Sustainability of the programme

Lifelong learning/Reskilling the Home Economics Perspective

Home Economics as a field of study deals with the economics and management of the home and community. It is a field of formal study including area such as consumer education, interior design, clothing and textiles, foods and nutrition, child development, family relationship. It prepares students for home making and professional careers. It is taught in primary and secondary schools, vocational schools, colleges, universities and adult education center. Furthermore, Okorie, Effiong and Akpan (2021) conferred that it exposes learners to economic curriculum for individual and societal development as well as prepare them work in a wide range of areas. Therefore, the mission of Home Economics is to respond to the problems of the individuals, families and the society as a whole. Consequently lifelong learning/reskilling gives roam to individual to improve oneself to meet their needs, if the needs of the individual are met, they would have the capacity to contribute meaningfully to the smooth running of their homes towards a better society.

According to Erjavsek (2021), the importance of Home Economics to the family, cannot be overemphasized. It interconnects disciplines to improve the lifestyle, nutrition, dietetics and general lifestyle pattern of the family. Family as we know is a group of people related by blood, marriage or adoption. Home Economics develop individuals into useful members of the family through its programmes in Home Management, Family relationship, family planning, family feeding and health care among others. Any retired household head who engages in lifelong learning would be able to reduce poverty thereby creating a unity of purpose.

Reskilling will provide training for gainful and self-employment. Knowledge from lifelong learning brings the individual close to current happening in the world, consequently, helps the families in choice making and management processes to ensure adequate attainment of family goals. Thereby raising the status and the standard of living of the family which is the basic goal of Home Economics. The knowledge attained from Home Economics skills will also help members of the family to contribute meaningfully to the development and sustainability of the family.

In this ever challenging environment, that has put food, security, emotional health sustainability, consumer excesses and the widening gap of poverty, one of the unique strength is that it prepares individuals to respond to a wide range of real life challenges. Which lifelong learning provide solution to. It’s unique strength is its practical orientation which for many individuals provides opportunities for concrete achievement and increased self-esteem. Its root is the family that lifts it above other discipline. For if the base/ foundation (family) properly taken care of, then the nation is secured.

Home Economics contributes to the society by providing education to its students, employment to its graduates, further academic studies to its professionals and social services to the community at large. The greatness or wellbeing of the society rest on the education and the ideals of its families which lifelong learning offers. Home Economics produce productive individuals who are the producers and consumers in the society. The family helps to shape the society. According to Fleck, (1980), the world shape Home Economics and Home Economics contributes to the shaping of the world through its impact on millions of individuals and their families. Through Home Economics, People learn how to eat balance diet, eat well, feed well, use resources wisely and have a healthy environment. Thereby, having wealthy society through healthy citizens. Home Economics aims at improving the
living conditions of the populace to help them participate more effectively in the society. Apart from producing professionals, Home Economics also produce efficient home makers and parents who will bring up their children who are useful citizens of the nation. The relationship between lifelong learning and Home Economics are numerous particularly in the area of raising the social economic status of the family through the household heads who are involved and giving them means of livelihood.

Lifelong learning and Reskilling among Household Heads
Lifelong learning and reskilling are two sides of the same coin, both are needed to surge competiveness and employability in the long term. Any adult seeking to grow, either personally or professionally can stand in a technological job market or have an advantage over others. In the world of work where skill needs will change speedily, lifelong learning and reskilling may become vital for continuous engagement and advancement. Reskilling is a survival strategy that closes skill gaps or equips one with new skill. According to Mercer (2021), reskilling is learning new skills to keep up with the changing demands of work or apply to a different job. Reskilling is a slogan in the world of work today because of computerization.

The regular change in the work environment has authorized that individuals continue to reskill to remain significant. Reskilling is generally an activity establishments embark on for the entire workforce. It can also be taken up by an individual to advance their efficiency. As reiterated by Brende (2019), that education is and will remain critical for promoting inclusive economic growth and providing a future opportunity for all. But as the skills required by the industrial revolution has created new burdens on marketplaces and education reorganization, therefore lifelong learning and reskilling will be strategic to ensuring individual have access to economic opportunity and that businesses have access to the aptitude they need.

In addition, the technological change would result to decline in some roles as they become redundant or automated, as jobs are expected to be displaced by 2022 in major economies. At the same time, as technologies advances and new ways of working has made it important for individual to reskill to be significant in the world of works throughout life. The vast competition in the modern economy is unequal to none. Therefore lifelong learning and reskilling initiatives are highly acclaimed. It is usually not too late to learn new skill before or after retirement. Ideally, learning a new skill should start at least 5 years before retirement. It is a wise idea to set plans in action before retirement so that, as soon as one retires, moves into the new skill. Everyone having served the government for 30 years and retiring will be willing to reskill in order to get a new job, therefore most household heads would want to reskill through on the job training to sustain their family during the retirement years.

Household refers to a group of people often living together under a common shelter as a family. It describes people living in one house including father, mother and children, sometimes with extended family members, relatives, domestic servants or staff alike. While households’ heads refers to the bread winner of the household whose shoulder rest the provision of basic amenities. They may be male or female. Reskilling and lifelong learning is a programme that can be done through self-study, conferences/seminars and apprenticeship arrangement. They are means to take possession and autonomously seek out opportunities to improve self. There are many careers older household heads who are about to or have retired can take advantage of, for reskilling in preparation for post-retirement years which may be vocational such as:

ICTs Skills
Household heads working towards retirement may take advantage of certain programmes available online or part time to learn about Information Communication and Technology (ICTs) which involves the use soft wares and tools such as MS office, excel, power point, publisher, corel draw, how to navigate using the mouse, operating the keyboard, introduction to different systems, introduction to social media platform, such as whatsapp, Instagram, zoom, skype, internet browsing, creation of email using different platforms like gmail, yahoo, aol, Hotmail to mention but a few. All these help to consolidate ICTs skills.
Entrepreneur
Entrepreneurship is the ability to set up a business enterprise as different from being employed (Oladokun, 2020). It’s the gateway of for expanding economic capacity. Age is no limit to becoming an entrepreneur. Retired persons can train as a blogger or contact management application expert. Household heads who are accountants, health professionals and nutritionist can share experiences with others through the internet and be economically viable. Businesses such as sales of drugs, for retired nurses, medical professionals or pharmacists can also suffice. Home Economics related businesses like, hotel/ restaurant manager, social services, dietitian. Vocations like cassava processing, laundering businesses, printing and publishing are also worthwhile.

Reskilling as a Catering Expert
Catering is undertaking specific function to provide consumers with food supply services. Technology in catering has added so many colours to catering business. The use of websites, software, digital menus, Apps, and ordering of foods through online tools has made catering exiting. Wonderful designs of cakes for various occasions. This is an area where anyone can learn new skills, since the skills are yet new in the labour market. Catering business provide the family with economic empowerment and sustainability. In addition, capable of eradicating hunger and poverty

Reskilling as an Agricultural Entrepreneur
The use of modern technology in agriculture has made farming an enviable profession. Agricultural creates employment opportunities to 70 -75% of the Nigerian working population and contributes 20.9% of Nigeria total gross domestic product (Ajekwe and Ibiemke,2020). It provides revenue streams to individuals by giving employment opportunities in agricultural product such as food stuff storage for the on season to the off season, food distribution business, locally, nationally and internationally. Agricultural processing such as, garri, fufu, starch, animal feeds, chips, oil palm or involving in the farming of food produce such as Cassava farming, poultry farming, rice farming, snail farming, catfish farming, maize farming, pig farming

Reskilling in Clothing and Fashion Technology
Technology is changing the fashion industry in a very high speed. Reskilling in the digital aspect of clothing may be a good idea. According to Kochar (2021), the use of social media for sales of clothes is a big market, particularly among young ones who wants to stand out among their equals. Another area available for reskilling is the use of artificial intelligence to make clothes; it entails thorough knowledge of the cloud and proper data collection. Other technology is virtual wardrobe. This is a situation where customers purchase clothes through virtual wardrobe.

The platform allows individuals to choose from over 10,000 shops, providing software to give customers access to complete global clothing markets in seconds. Intelligence Node; Allows users to track trends in real time, steaming live video of products across platforms is working in sales of clothes, Instagram shopping, Digital showrooms to attract customers, sales of smart clothing, access to digital knitting of sportswear through virtual experience. Households’ heads that are retired but are able to reskill in these new technologies will be able to break through the virtual market and will also be available for organizations that are need of such skilled workers. There are a number of organizations that would want to hire experienced and mature employees. Reskilling is also necessary to enable them function effectively in self-employment through small scale businesses.

Reskilling Interior Designing
This is a business these days with modern fabrics and different flowers to make an attractive colour combinations. It involves the decoration of halls and venues for occasions.

Conclusion
Household’s heads are responsible for meeting the needs of the family. Therefore retirement shouldn’t be an excuse to position the entire family in hunger and gloomy poverty. Thus, household heads should reskill through the medium of lifelong learning. Technology advancement has taken all professions to digital world. Consequently, employers of labour are currently constrained to acquire a labour force with technological skills so as to move with the times. Hence for sustainability, household heads that are approaching retirement or have retired, should
avail themselves of all opportunities available in their environment to learn or reskill in any technology so as to start a small scale business or seek another job.

**Implication for sustainable survival among families**

To break the cycles of poverty and economic stagnation, among family members, lifelong learning/reskilling would require that retiring household heads that are still strong and healthy should learn a new skill or improve on the existing one. The family’s basic need such as food, clothing and shelter is the direct responsibility of the household heads; therefore the avenue for meeting these needs must be sustained even during retirement. Thus, he/she should either get another job or start a small scale business. Lifelong learning/reskilling enhance understanding of the world around them, provide them with more and better opportunities and improve their quality of life, the knowledge of how the world works is a critical factor for survival. According to Mohammed (2013), sustainable development is the type of growth pattern where the use of resources meets the needs of the human population while conserving the environment at the same time. Sustainable development means resources are used in such a way that both current and future human needs can be met. Lifelong learning and reskilling places the retiree and his/her family members in a level of sustainability. In that their financial flow is continuous and the wellbeing of members guaranteed.

**Way Forward**

The means of sustaining the family is a subject of concern to the government, Non-Government Organization and the household heads, therefore the following are suggested;

1. The levels of government and various Non-Governmental Organizations (NGOs) should work together to make sure that lifelong learning/reskilling opportunities are made assessable to older workers who are still in service

2. Employers of labour should create conducive environment that encourage lifelong learning/reskilling of older workers

3. Employers of labour should invest on the job training programs for current employees especially old employees.

4. Households heads that are still in service should avail themselves of reskilling opportunities available online, entrepreneurial programs, retirement seminars and government training programs whenever they are available.

5. Households heads who have few years in government service should divert to reskilling ventures, that is relevant at this digital age.

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