

RETIREMENT CRISIS: A PASTORAL CARE APPROACH

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ABSTRACT

This thesis focuses on retirement crisis from a pastoral care approach. Retirees are passing through crisis with various degrees of pains, stresses and their resultant effects. Therefore, this work is intended to find out the extremity of the crisis and to challenge pastoral counsellors to minister effectively to diverse groups of retirees in the church setting.

The instruments used by the researcher to collect data for analysis included a case study, a self designed questionnaire and a structured interview. Their contents and face validities were ensured by the researcher's supervisor and some colleagues in the Seminary. Six States that are predominantly Yoruba with appreciable Baptist denominational membership were randomly selected for the 100 samples used. A hundred copies of questionnaire and forty-six (46) structured interviews were also administered.

The researcher discovered from the results of the instruments employed that 63.75% of the retirees have their crisis in psychological, economic, sociological and physiological dimensions. The following were evident:

- (1) There were evidence of loneliness, anger, frustration, neglect and rejection in their experiences and.
- (2) Fifty five percent (55%) of the retirees were unprepared for retirement which made 85.8% to be poorly paid to meet their daily financial responsibilities.

Because crises ridden retirees are numerous in the churches used, this research therefore made efforts to address the sample picked by way of education, sustenance, and guidance and healing. All the respondents (80 in all) called for retirement planning, education and adjustment. It is therefore recommended that the church should rise up to meet retirement crisis by employing qualified Christian counsellors to professionally minister to the congregation. They should also sensitise the members of the church to care for one another especially the retirees as God has commanded them to do.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

CONCLUSION

Attempt has been made in this research to look at the issue of retirement crisis with special focus on Baptist as a group among the Yoruba speaking States of Nigeria. Retirement is a crisis because it creates a lot of psychological and emotional disturbances on most of the Nigerian retirees as well as their relations. In the same vein, it creates dreadfulness and trepidation in the mind of a larger percentage of the working force. Many theological issues are raised through the help of the informants about life meaning which is seen as meaningless without the proper recognition of old age, issues of hope and hopelessness and whether or not God has abandoned His creation.¹

This research is intended to stimulate the Nigerian retirees that there is no reason for them to feel any less a person but to feel like their counterparts all over the world. According to Bob Johnson, "People need not feel themselves placed on the rejected list" because "Old age and retirement present a wonderful opportunity to widen one's field of knowledge and experience by undertaking things that one could not do when the demands of other tasks were present".² Therefore, to make the most of the older years, the retired people must "beware of the pitfalls in psychological

¹ Adetunji Aderoju, Sabo Oke, Ilorin, Oral Interview, 21 December 2003.

² Bob Johnson, "How to Retread a retired Minister," Church Administration 21 (October, 1978): 22.

aging” which does not necessarily parallel the physical changes that take place during old age”.³ This by implication means that, the retirees must be able to blend desire to learn with ability to wonder and to get satisfaction, interest and the will to make the necessary effort. This is so because individuals who have no sustaining interest after retirement are likely to become depressed and disorganized.

The researcher is familiar with the effects that retirement has on the retirees because of his exposure. For example increase in the rate of death which is conspicuous in Nigeria most especially among the retirees is due to idleness, inadequate and untimely payment of pension. This research has been able to open the eyes of these retirees to so many opportunities in which they can invest their time. Moreover, the work has also been able to correct the wrong impression that death is imminent when one retires. This is not so because after retirement from public service one can still be useful in various other ways.

The research has also attempted to stir up the pastoral care-givers to support and care for the retirees through sensitizing the church about her responsibilities to them in terms of giving and sustenance. The minister who takes time to discuss retirement with middle age people in his church is not only providing keen pastoral insight but he is also helping them prepare a mind set toward retirement. This is needed because those who have the most difficult adjustment in retirement days are those who rarely considered its implications such as on finance, health and relations seriously before embarking on it.

Christian in their rich heritage in Christ, should have a special assurance that their later years are just as important to God as their early years. His promise of an abundant life lived in relationship to God is just as binding to the older person as it is

³ Ibid.

to the young people. Infact, a person in the later years may understand and experience the abundance of God's love and provision more deeply and personally than was ever possible in the more hectic years of family and employment demands. Old age is a time to savour life and to learn the real meanings for which man was created. Therefore, the process of retirement can be a joyous occasion if the people of God will be the community of faith which sustains and befriends the retirees as they make the journey to a new dimension of life.

RECOMMENDATIONS

These are recommendations for an effective ministry to the retirees:

1. There is a need for a more interactive medium such as monthly or quarterly fellowships to be organized for the retirees in local churches. This will promote free association in the Church. It will also help to deal with loneliness through effective interaction thereby bringing about gradual adjustment on those whose experiences of retirement are still fresh.
2. Biblical characters on old age should be studied on perseverance and endurance in order to strengthen the faith of the retirees. Emphasis should be on the possibility of the old people serving God effectively. People like Anna the widow from the tribe of Asher, the daughter of Phanuel in Luke chapter two is a very good example. This step will encourage the faithfulness of these retirees in relation to God and their faith.
3. Planning of effective and periodic seminars and workshops on how to plan for retirement and how to be happy as a retiree. This helps to sensitize the group of people concerned and brings about cross fertilization of ideas on how to handle crisis periods in one's life.

