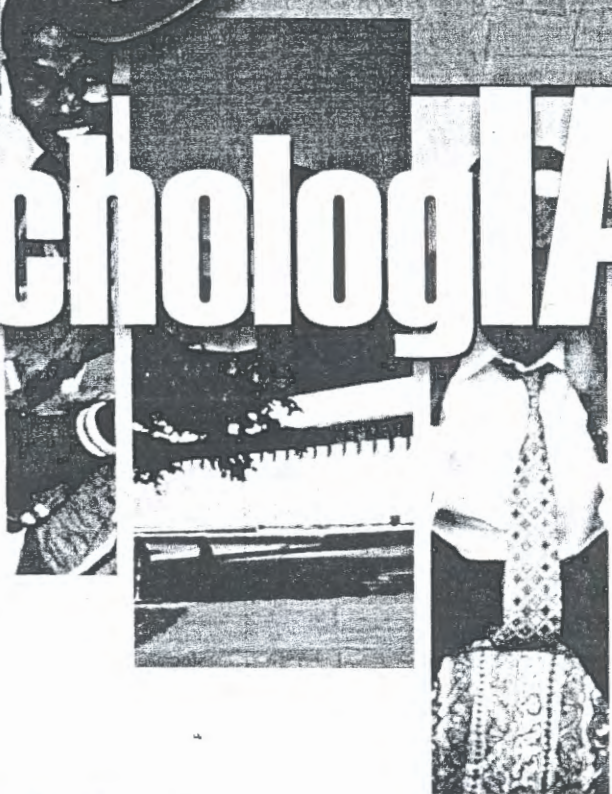


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THE FEAR OF GROWING OLD: LESSONS FROM NIGERIA

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Abstract

Today, in most developed countries, issues relating to aging and the elderly have continued to command the attention of policy makers. This unfortunately cannot be said for most African Nations like Nigeria which have to grapple with such crucial problems as inflation rates, unemployment, hunger, poverty, insecurity etc. Yet, the population of the elderly is increasing just as the level of hopelessness and misery has gotten to its peak. One can therefore only imagine the consequences of the massive increase in the elderly population, especially as they steadily retire from the labour force. This therefore calls for adequate social resources and programmes to help ameliorate the sufferings of the elderly and provide adequate care for them. With unfavourable policies and programmes of government in different sectors of the economy, most workers are made to retire prematurely from service and consequently age quickly due to the level of neglect experienced by Pensioners who hardly receive their gratuity and pension before they are dead. This has created a lot of destitute amongst the very old in society. Government has not been able to do much with regards to processes of resettlement and rehabilitation of the elderly, especially since most families due to high levels of poverty cannot do much for their old ones. Based on these problems, this paper sets out to examine the fear of growing old and how people should prepare for old age and what the future holds for the aged in Nigeria, most especially the role of the government, private organisations and the families concerned.

Introduction

One of the great successes of modern times is that in world wide terms, more people are living longer most especially in the developed world with adequate social security systems which have allowed millions of older men and women to add a new life stage (life after work or post retirement) Wilson, 2000.

This picture cannot be said to represent the situation in most developing countries like Nigeria where the positive aspects of living longer are sometimes questioned. Infact, many persons have died out of frustration and suffering occasioned by delay in payment of their retirement benefits (Oviomo 2007) Thus, the fear of growing old or of attaining old age has become part of our heritage most especially in our personal relationships with the elderly.

In times past, older people were believed to be nearer to God and their behaviour and place in society was meant to reflect this. Wisdom, spirituality and magic powers were seen as attributes of long experience or nearness to death. Now, the spread of materialism, industrialization, urbanization and westernization have led to the breakdown of religious authority and family solidarity and the devaluation of the wisdom of the old. In the past, older men, and sometimes women controlled resources; the young had to respect them if they wanted land, a wife or a husband. There could be disharmony and resistance, but in the last resort the elders had the economic and ritual power.

It is necessary to state that as it is true of all stages of life, the experience of growing old varies according to ones level of social and economic stability. By the onset of adulthood, personalities are largely formed with regards to what careers or areas of interest one intends to concentrate. Early adulthood, from twenty to about age forty, is generally a time of working towards the goals set earlier in life. By middle adulthood roughly age forty to sixty, people begin to assess actual achievements in light of earlier expectations to see the level of ones accomplishments.

Growing older means that both men and women face the reality of physical decline and are unable to fully pursue the goals hitherto set. Old age comprises the later years of adulthood leading to the final stage of life itself and this begins from about the mid-sixties. Ideally, our society confers on the elderly the

ability to exercise wisdom amassed over time which earns them considerable honour and respect.

Growing old also means entering new roles and assuming new responsibilities and by contrast, entails the opposite experience of leaving roles that provide both satisfaction and social identity. For instance, retirement may fit the common image of a time of restful activity. But it may also mean the loss of valued activity and for some people, outright boredom. This therefore puts a challenge on how people live old age, either with dignity or with regrets.

People are often afraid of death and the thought of it can be very disturbing, because life indeed can be truly interesting. Since death is inevitable, there is therefore a need for one to anticipate his or her death and so make some legal and financial planning since experience has shown that more women do outlive their husbands; the need for proper planning will eventually ease the pain and disorientation that generally accompanies the death of a spouse.

What is Old Age

Defining old age is not an easy task because a chronological definition is rather arbitrary. Older people themselves often believe that you are as old as you feel. So it is a social construct having different meaning.

In Nigeria, the Federal Government in its constitution has taken 65 years as the time when retirement is expected to set in. And so it is commonly thought of as the beginning of old age. According to Weeks (1984) "Age as we usually think of it is a social construct. Something we talk about, define and redefine on the basis of social categories, not purely biological ones".

Macionis (2001) also stated that Aging amounts to a series of gradual, on going changes... Growing old does bring on certain physical problems. Gray hair, wrinkles, loss of height and weight, and overall decline in strength and vitality... After the age of fifty, bones become more brittle so that injuries take longer to heal, and the odds of suffering from chronic illnesses (such as arthritis and diabetes) as well as life - threatening conditions (like heart disease and cancer) rise steadily. The sensory abilities such as taste, sight, touch, smell, and especially hearing also

become less keen with age. Health therefore becomes more fragile with advancing age.

Understanding the Dimensions of Aging

Aging is something that happens to all of us. It is natural and virtually inevitable process. Yet older people are often the subject of bad jokes and negative stereotypes, and many people in our society dread growing old. (Morgan and Kunkel, 1998). According to Botwinick (1978), Age is only a way of marking human events and experiences; these events and experiences are what matter, not time itself.

However, Time's passing is of concern only because it is connected, however loosely, with other changes: Physical, psychological, and social.

Physical Aging – as one gets older certain physical changes begin to occur such as grey of the hair and wrinkling of the skin, decrease in reproductive capacity, immune system response, and cardiovascular functioning. However, there are some variability in physical aging because there are some 70 year olds who are as active, healthy and vigorous as an average 40 years old.

Psychological Aging - this process include changes in personality, mental functioning, and sense of self during adult years. Some changes are considered a normal part of adult development; some are the result of physiological changes in the way the brain functions and some psychological dimensions show little change at all in later years.

On a general note, it is important to note that personality does not undergo profound changes in later life; most personality traits, self-concept, and self-esteem remain fairly stable from midlife on.

Although the developmental challenges and opportunities we encounter do vary through our lives, the strategies we use to adapt to change, to refine and reinforce our sense of self, to work toward realizing our full human potential are practiced throughout our adult lives.

Also, loss of cognitive functioning is not an inevitable result of aging. Just as significant loss of physical function is not inevitable or universal, so memory and other cognitive skills may remain

stable or even improved with age. Research on physiology and psychology of aging shows that, in the absence of disabling disease, aging causes only minimal declines in functioning until around age 80 or 85 years, at which point majority of elders begin to show frailty even in the absence of disease.

Social Aging - age is significant primarily because of the social meanings, structures and processes attached to it. Grey hair, wrinkles, reduced reaction time, even some short-term memory loss matter only because the social world in which we live has defined those characteristics as meaningful. Aging does not inevitably cause us to become rigid in our thinking, forgetful, or unable to carry out our favourite physical or intellectual activities. It is for most people a process of change that may not be easily noticeable, except for the grey hair and wrinkles which are the most visible signs of aging.

The Crux of the Matter

There is a saying that 'everyone wants to go to Heaven, yet, no one wants to die'.

However, death is a necessary end and becomes more real as we gradually grow older.

Each passing day draws us closer to the grave. But how do we go through old age? Some go through it gracefully; some go through it with so much pain, suffering and regrets. This becomes more problematic in most developing countries like Nigeria where adequate preparation is not made for old age, due to inadequate resources, especially when this is accompanied by poor health for which one may not be able to afford the needed remedies.

Unfortunately today for the majority of Nigerians, support for the elderly, from the government, from the extended family and even children of the elderly have waned considerably. The economy has made it so difficult for children to take adequate care of their aged parents and elderly members of their families. There is now little or no support for the old especially in our traditional societies due to lack of resources and this is worse for the poor, the weak, the childless and widows with the end becoming a process of going through old age with so much suffering leading to premature death.

Most elderly people suffer from health care challenges,

inadequate material and emotional support.

The question then is why is this situation so severe in Nigeria? It is because paid work is becoming impossible to find or perhaps scarce. Also, people are often forced out of job either through early retirement or through retrenchment exercise. Some are forced to retire with a pension, while some who are lucky are made to lose between 10 to 15 years of active work and are made to face the journey of preparing for low pensions for the rest of their lives.

This is more disturbing especially when according to the Editorial column of the Vanguard newspaper of Monday May 2, 2005, "the pains of pensioners have become a regular issue in the media that these days they hardly make news. No month passes without a report of some pensioners dying while waiting in queues for pensions that often do not come. Others have made makeshift residences in our city centers, hoping that the nuisance they constitute would make the authorities pay them their dues.

Again, such low pensions are hardly available and the process of getting it becomes so cumbersome that a lot of people die in the process of the struggle to get a part of what they have truly worked for, serving their fatherland. After all, pensions can be seen as either deferred earnings or savings which implies money that a worker has earned but which was not paid to him or her at the time of earning it.

Ideally, one expects that Families should give support to older people in material and emotional terms most especially when pension is small or non-existent. This needed support from the family is hardly ever sustained. There is a need therefore to address the inadequate care of the elderly because just as the population of the country is increasing, so also the population of the aged is increasing. Consequently, it is difficult to go through life gracefully and this has created fear in the minds of people as they gradually progress towards old age.

What is Retirement

According to Atchley (1976) "Retirement is a condition in which an individual ... is employed less than full-time and in which his income is derived at least in part from a retirement pension earned through prior years of service as a job holder".

The only modification that we might reasonably make to the definition is to note that any equivalent retirement income could be substituted for a pension. Thus, people who have saved enough money to draw upon in old age, or who are living off the proceeds of the sale of a business or other sources of capital investment would also be retired if they were working less than full-time.

Retirement is said to be voluntary if the individual decides to retire below 60 years of age or before 35 years of service. The minimum number of years to qualify for voluntary retirement is 10 years of service and 45 years of age. Individual who retire voluntarily are more likely to adjust adequately or to cope effectively in retirement than those who are forced to retire for whatever reasons (Danko 2002).

As Etu-Efeotor (2005) has observed, the number of employees who retire from public or public sector is increasing every year. Some retire voluntarily while others are compulsorily forced out. The consequences have indeed been disastrous on the psyche of the Nigerian workers as it creates uncertainty, apprehension, fear and panic among workers particularly in the civil service.

According to the provisions of decree 102 of 1979 and other relevant circular letters, pensions and gratuities are not paid beyond 35 years of service. An employee is qualified for both pensions and gratuities after 10 years of service. He or she can only draw pension on attainment of 45 years. Several pensions fund administration have also been appointed, especially with the harmonized contributing pension scheme for both public and private sectors recently introduced by the federal government.

The fact that retirement involves less than full-time gainful employment means that it is closely associated with leisure; indeed Fontana (1977) has suggested that to study retirement it is appropriate to call forth all we know about how people deal with leisure. Pensions are the key to income and material security in later life, but even more so they are the essential support of a new life stage. It is only in few countries such as in Western Europe and North America, that pensions provide a majority with a reasonably high quality of life.

In the developed countries, pensions have transformed the lives

of millions of older men and women for the better and produced a new life stage. In other words, pensions are a success (Wilson, 2000). Infact, according to Ross (1996), "The reality, in contrast to widespread perception, is that public pension systems in the advanced countries are doing reasonably well".

In most developing countries like Nigeria, people do not have faith in the pension scheme both public and private because of its attendant problems. The chances that economies will remain stable over a working life up till death are almost non-existent. Change in the value of money, in stock markets, in pension policies can be taken as absolutely certain. There is also the likely chance of fraud, government and private raids on funds occurring in the course of time, with attendant consequences of one being lucky to get some level of pension. Even the rate of inflation certainly has its effects on what ever pension one eventually gets at the end of the day. It is only on rare cases that pensioners share in national prosperity. As asserted by Oviomo (2007), many pensioners are facing untimely death, suffering from stroke or hypertension. Retired people are often treated with so much contempt in Nigeria. They are faced with hopelessness, utter suffering and disillusionment in the course of striving to get their benefits paid.

Planning for Retirement and Old Age

It is necessary to state that the plan for retirement and old age should commence from the day one starts working. There is no fixed time to start planning because life is so unpredictable and tomorrow might be too late. According to Lamb and Duffy (1977), "having enough money to maintain a reasonable standard of living is perhaps the most essential element of retirement planning.

What then must one do to enjoy his retirement and old age?

1. **Cultivating the Spirit of Hard work** - What we truly make out of life is dependent on us. The success or failure of one in life is determined by the individual. According to Bishop David Oyedepo, "you are not a failure until you look for somebody to blame for it". There is therefore a need for one to cultivate the spirit of hard work, because hard work does not kill, rather it helps to secure your tomorrow. It was John Maxwell who said, "Pay now and play later or play now and

pay later, the choice is yours". It is our responsibility level that determines our destiny. And according to Oviomo (2007), good planning is the key to success in any undertaking, this includes retirement.

2. Cultivating the value of Thrift: - The word of God says in John 9: 4:

"I must work the works of Him that sent me while it is day: the night cometh, when no man can work".

This Bible passage shows that Jesus Christ acknowledged the fact that one will not be able to work all through life and so there is a need for one to be very thrifty in his spending and to ensure that something is saved for tomorrow, so as to enjoy a meaningful life at old age.

The truth is that there is no way any pension scheme will be able to take care of one's needs at a time when the rate of inflation has become so high and the economy very harsh in Nigeria. Being thrifty will certainly help one in life to set money aside for "emergencies" such as unemployment, sudden loss of job or retrenchment (which is popular in Nigeria), disability, and old age.

The Holy scriptures in Ecclesiastics 3:1-2 also support this assertion. It says

"To everything there is a season and time to every purpose under the heaven: A time to be born and a time to die; a time to plant, and a time to pluck up that which is planted".

It is therefore necessary to state that if we are to enjoy old age, then there is need to start sowing now so that there will be something to fall back to tomorrow.

Also, according to Genesis 8: 22, it is clearly stated,

"While the earth remains seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease".

3. **Cultivating the Spirit of Investment:** It is not enough for one to be involved in saving there is a need to also invest not only for ourselves but also for our children especially for their education, so that at retirement we will not go through sorrow and pain providing for them. Due to the dynamics of life, it is very clear that money saved at home or in the Bank hardly appreciates in value except if used for one form of investment or the other. Such investment could be done through buying of shares from Companies and Organisations, investing in the Stock Exchange Market, Property buying such as Land or houses which appreciate over time. It could be some form of buying and selling, engaging in the transportation business, in import and export business or engaging in large scale agriculture.
4. **Equipping Oneself with a Variety of Skills:** Every man is endowed with a variety of skills which are hidden talents that we find difficult to discover. Retirement is not an abrupt transition from full-time career employment one day to no employment the next.

There is a need to engage in other jobs even when they are with lower pay and fewer benefits. There is a growing concern as regards what people can, should and will do after they retire. So, people can develop skills in computer application, in consulting, in handling contracts, etc. People can retire into their past time hobbies such decorating business for Events and Occasions like parties and marriages. It could be in the fashion industry or one could set up a business based on experience gathered from previous work.

5. **Ensuring Personal Health Management:** Health they say is wealth. The health status of an older person is the result of many factors such as diet, exercise and access to good health care.

To live a healthy life during retirement and old age individuals must help themselves by eating right, ensuring that they reduce stress and burden and create time for leisure activities and exercises. If this is not done, then such a person at old age may end up spending so much of what has been saved on hospital bills all of which may end in premature death.

Conclusion

What has been established from the foregoing is the fact that to live a life that is devoid of pain and suffering at old age, the individual must from the onset design ways to help himself.

However, government must on its part begin to play a more responsive role in enhancing the lives of the elderly. Adequate and improved pension schemes must be made readily available to retirees. Government must also ensure that people whether in the public, private or self employed begin to enjoy free medical care as soon as they reach the generally accepted age of retirement which is put at 65 years. Also, the government and other private organisations or NGOs can help establish some old people homes for those who wish to reside there, especially for those who have no family members to look after them.

Finally, the family must contribute its role as the cornerstone of all human societies. Family members are closest to the aged, and children inspite of the unfavourable economic situation in the country, must begin to be more responsive and also attend to the emotional needs of their parents while also providing for them.

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