

Ethical response to the dilemma of retired clergy in the Nigerian Baptist convention

Peter. O. O. Ottuh

Department of Religious Studies and Philosophy
Delta State University, Abraka,
Delta State, Nigeria

Jonathan Ovie Ihwighwu

Department of Religious Studies and Philosophy
Delta State University, Abraka,
Delta State, Nigeria

Abstract

This paper is an ethical response to the challenges facing retired Baptist pastors in the Nigerian Baptist Convention. It examined the Nigerian Baptist Convention (NBC) policies addressing human resource issues for the improvement of the livelihoods of retired pastors. The ethical response challenges the convention and church actions in enhancing social support for the well-being of their retired pastors through financial preparedness and how the convention and church leaders should respond to the future needs of retired pastors. The paper employed the phenomenological and evaluative methods with support from secondary sources. The paper revealed that retired pastors in the NBC face various challenges due to the failures of the convention, churches, and pastors themselves to adhere to the NBC policies on staff retirement. It concluded that churches and denominations in general and the Convention in particular should exhibit the ethical attitudes of respect for life, welfare, fairness, truthfulness, and hospitality towards retired pastors. The paper recommended, among other things, that the Convention, conferences, associations, churches, religious organizations, and governments should make policies that compare and encourage savings for pastoral retirees to support themselves and ensure that such retirees are not left in desperate situations in their final years of service to humanity.

Keywords: Ethics, Baptist Convention, Clergy, Nigeria, retirement

Introduction

The term "clergy" is used to refer to ministers, pastors, priests, and under-shepherds. Although many Baptists prefer the term "pastor," the clergy is utilized in this research as a technical or generic term. In general, it appears that clergy are an odd group to be facing a retirement security dilemma. They are often regarded as intelligent and economical by their congregations. Their income, while low, is insufficient to keep them afloat. During their professions, they are usually supplied with housing. Many people, however, find themselves in a financial bind when they near or attain retirement, owing to obstacles that sometimes outweigh those faced by other professionals.



Some are struggling to scrape by, while others are staying on the job longer due to a lack of home ownership and a pension. In third-world nations, where the population is ageing and most churches are small and struggling financially as congregations decline, the situation is particularly serious. As a result, many pastors are unable to fund their pensions as they approach retirement. Retired clergy and their spouses in the region frequently struggle to put food on the table, and many are coping with foreclosure and costly medical bills.

Many people have been concerned about the general performance of, and the attitude of some pastors toward, the churches of the Nigerian Baptist Convention (hereinafter referred to as "The Convention" or "NBC"). There were a number of issues that former NBC pastors had to deal with. Apart from that, there is an ever-growing list of functioning Baptist churches that contribute little or none at all to their pastors' pension schemes, making life unpleasant for pastors after they retire. These and other factors contribute to the panic and negative attitudes toward the pastorate among some serving pastors in the Convention. As a natural result of the aforesaid circumstances, the quality and scope of pastoral care that serving pastors of the Convention are able to provide gradually dwindle.

Due to a lack of cash, the convention has unknowingly ensured that innovative proposals for pension scheme projects capable of bringing genuine value to the convention's common dreams are crushed. Given the key role of the pastoral ministry in the NBC, the future for retiring pastors seems bleak and is on the verge of a cliff unless immediate action is taken. As a result, it is believed that the moment to sound the alarm and make a wake-up call is now if the Convention and her churches are to meet their future commitments and challenges. Therefore, this paper provides an ethical answer to the issues that retired Baptist pastors in the Nigerian Baptist Convention are facing.

A Broad Perspective on Clergy and Retirement

A pastoral calling, according to Dik and Duffy (2009)¹, is a transcendent summons to pursue a particular life role in a manner focused on exhibiting or deriving a feeling of purpose or meaningfulness, and that holds other-centered values and goals as major sources of motivation. This ministerial calling also emphasizes the altruistic and spiritual essence of the clergy career rather than personal success, church size, or money (Christopherson, 1994)². The decision to enter the ministry was based on a vocational calling rather than a desire to earn a large salary, as is the case with other professions. Furthermore, money should be viewed as a tool to fulfill God's purpose rather than an end in itself, according to the Bible. Because of the Bible's teachings, clergy are discouraged from focusing too much on money, which could lead to poor financial

¹ Dik, B.J. & Duffy, R.D., "Calling and Vocation at Work: Definitions and Prospects for Research and Practice". *The Counseling Psychologist*, 37, no. 3 (2009): 424-450.

² Christopherson, R.W., "Calling and career in Christian ministry". *Review of Religious Research* 35, no. 3 (1994): 219-237.

management (Keehn, 2016)³. According to Kane and Jacobs (2015)⁴, who conducted a study on Catholic priests in America, the priesthood is not a financially rewarding profession, and scripture like Matthew (6:24), "One cannot serve both God and Mammon," can further complicate the relationship between serving God and managing money.

Other special considerations come into play with clergy retirement, in addition to financial factors that may create anxiety prior to or during retirement. Transitioning from the pulpit to the pew, the potential loss of identity and position, moving out of church-provided housing, downscaling to a smaller house, or moving away from the congregation can all have a significant impact on a ministerial retiree (Clark, 2003)⁵. Another issue that can arise is the notion that being called to the ministry is a vocation rather than a job. Some preachers may feel compelled to continue serving God for as long as they are able (Park & Smith-Bezjian, 2009)⁶. In research by Knapp, Pruett, and Hicks (2009)⁷, Church of Christ Protestant clergy in Texas were polled about their plans to retire. According to the survey, 46.4 percent of the sample planned to partially retire, while 28.7% had no plans to retire at all. Only 24.9 percent of people plan to retire completely. The most common cause of these outcomes was a lack of savings for retirement. It appears that the desire to continue working is not unique to South Africa. Some Texans stated that their chosen profession was a calling and that they did not want to retire, but the study's findings suggested that financial need was a motivating factor behind this decision (Turton, 2010)⁸.

In 2012, a similar study was conducted, which included a stratified sample of all Church of Christ Protestant preachers from around the United States. The results were very similar to those in Texas, with 32.7 percent planning to retire completely, 38.6 percent planning to retire partially, and 28.7 percent saying they had no plans to retire (Knapp & Pruett, 2017)⁹. According to Kane and Jacobs (2015)¹⁰, the most attractive choice for Catholic priests in the United States is semi-retirement, which allows them to avoid a major administrative burden while still providing pastoral service and receiving regular payments to supplement their retirement savings. However, it appears that priests in the Catholic Church are supposed to work until they are no longer physically or mentally capable of serving.

³ Keehn, D., "A Call for Financial Training to help Ministry Students Manage Personal Finances". *Christian Education Journal*, 13, no. 2 (2016): 6

⁴ Kane, M.N. & Jacobs, R.J., "My Bishop told his Priests that Section 8 Housing was an Option: Catholic Priests, Aging, and Retirement in the United States". *Journal of Religion and Spirituality in Social Work: Social Thought*, 34 (2015): 235–251.

⁵ Clark, W.M., "Retired ministers and their Spouses: Who Cares?" *Church & Society*, 93, no. 5 (2003): 73–78.

⁶ Park, G.D. & Smith-Bezjian, I., "Pastors' Retirement Crisis beyond the Shrinking of Social Security". *Journal of Religion, Spirituality & Aging*, 21, no. 3 (2009): 172–181.

⁷ Knapp, J.L., Pruett, C.D. & Hicks, J.L., "Clergy and Retirement: An Exploratory Study on Housing and Financial Preparedness". *Journal of Religion, Spirituality & Aging*, 21, no. 3 (2009): 159–171.

⁸ Turton. (2010). "Retirement of Clergies". wales.online (Accessed Nov. 18, 2021).

⁹ Knapp, J.L. & Pruett, C.D., "Retirement among Members of the Clergy: Findings from a Protestant Fellowship". *Journal of Religion, Spirituality & Aging*, 29, no. 1 (2017): 33–46.

¹⁰ Kane & Jacobs, 236

A priest can reduce his obligations, but retiring completely is considered selfish and self-indulgent. Another study (Park & Smith-Bezjian, 2009)¹¹ looked at Korean ministers in Southern California and discovered that more than 85% of them had no retirement plans. The belief that they could work longer than other workers, that they had faith in God to provide in the present and during retirement, that financial resources were not an important issue during retirement, and a combination of all of these factors were listed as possible reasons for this attitude toward retirement. The bulk of the foreign research looked at found that certain church groups do not provide ministers with retirement plans.

In most cases, clergy will have their own retirement savings or their church will set one up for them (Clark, 2003; Knapp et al., 2009; Knapp & Pruett, 2017; Park & Smith-Bezjian, 2009)¹². In South Africa, the position for Dutch Reformed ministers appears to be somewhat different. A Predikante Pension Fund (PPF) is mandatory for all ministers. Despite the fact that the pension fund provides considerable benefits to ministers, it is nonetheless recommended that they have supplemental retirement assets in order to retire independently (PPF Nuusbrieff, 2016)¹³. The ramifications of a large number of ministers retiring in the next several years were discussed at the 16th meeting of the General Synod of the Dutch Reformed Church (Agenda Algemene Sinode, 2015)¹⁴.

A retiree's position was viewed differently just a generation or two ago than it is now. Previously, the denomination understood that pastors would have to reduce their workload and eventually retire, and it was evident that the church needed to provide some support. As a result, church workers got sustenance benefits, which could be viewed as a gesture of charity or favour rather than a right. This monetary assistance was not only limited in many regions, but also subject to many restrictions.

There would often be no gain if one's denominational career had lasted fewer than 10 or even 15 years. Even after decades of denominational service, people who choose to leave church employment before attaining retirement age and/or leave the church at any point may not get anything. After what was referred to as "faithful" service, incentives were awarded! Congregational workers are now entitled to retirement benefits practically everywhere in the world. These advantages are governed by complex policies, and the uncertainties of the past are no longer present.

¹¹ Park & Smith-Bezjian, 180

¹² Clark 75; Knapp et al, 160; Knapp & Pruett, 43; Park & Smith-Bezjian, 181

¹³ PPF Nuusbrieff, Predikante Pensioenfonds van die NG Kerk in SA, Predikante Pensioenfonds van die NG Kerk (SA: Bellville, 2016), 217.

¹⁴ Agenda Algemene Sinode, "Agenda vir die 16de Vergadering Van Die Algemene Sinode Van Die Nederduitse Gereformeerde Kerk, Afrikaanse Hoër Seunskool, Pretoria, Sondag", 2015. <http://www.ngkerkas.co.za/wp-content/uploads/2013/04/Agenda-Algemene-Sinode-2015.pdf> (Accessed Nov. 18, 2021).

The Bible and the Retirement of a Priest

When He founded it, God created specific details regarding how to carry out the sacrificial system for the people of Israel. This includes priestly duties as well as just about every other minor detail imaginable. When doing their tasks, the priests were extremely cautious. Although a single blunder may have cost them their lives, God set an age limit for certain of those who performed priestly tasks. The Lord spoke to Moses on this, saying, "This applies to the Levites: from twenty-five years old and onward, they shall come to do duty in the service of the tent of meeting" (Numbers 8:23-26). And when they reach the age of fifty, they are no longer required to serve in the military. They keep watch over their brothers in the tent of assembly, but they are not to undertake any work. Moses was instructed to do the same for the Levites when it came to assigning their responsibilities.

The priests did not deliberately retire since God had told them to withdraw from the duty of the ministry and serve no more at the age of fifty. They may still be reassigned to another service, but priests at this age and beyond have passed their prime of life, so it could be God's kindness. This could be because the Levitical priesthood's responsibilities demanded a level of precision unlike any other. Even minor transgressions can end in death. The priests profaned their tribute to God on multiple occasions by presenting "strange fire" (Lev. 10) and "fire broke forth from before the Lord and burned them, and they died before the Lord" (Lev. 10:2). God is concerned about His own and His people's holiness.

However, there are no specific Bible texts that match up with the modern-day concept of working until a certain age and then retiring and quitting. Even after God told Moses that he would not be able to enter the Promised Land, Moses continued to work. Besides, Christ did not teach retirement as a biblical model of servanthood (Matthew 25:25-36, 40) (Wellman, 2010)¹⁵. There is nothing in the Bible that says a man or woman must retire at a specific age, but it is a huge waste of time, skill, and money not to do so. Retirees are one of the most underutilized sources of wisdom, with a wealth of experience to draw from. And it has not been read that any of the apostles went into retirement. On this, Paul said, "I do not regard my life as valuable or precious to myself, if only I may finish my course and the ministry that I received from the Lord Jesus, to witness to the gospel of God's love" (Acts 20:24). Paul stated unequivocally that he will complete his course and ministry, implying that he would not be resigning or retiring.

The only passage in the Bible that mentions a labour age limit is in Numbers. The Levites began their service as young men capable of erecting and transporting the tabernacle and all of its sacred items. The names of any Levites beyond the age of fifty were not included in the censuses of Numbers 4, and

¹⁵ Wellman, J. (2010). Should Pastors or Ministers ever Retire?
<https://www.whatchristianswanttoknow.com/should-pastors-or-ministers-ever-retire/>
(Accessed Nov. 5, 2021).

Levites must retire from their duty at the age of fifty, according to Numbers 8:25 (Theology of Work, 2014)¹⁶. The Levites' duties included closely checking skin problems in addition to the heavy carrying of the tabernacle (Lev. 13). Prior to the invention of reading glasses, almost no one over the age of fifty could see anything at close range. The argument is not that fifty is the universal retirement age, but that an ageing body performs less well at work at some point. Individuals and vocations have vastly different processes. Moses was eighty years old when he took over as Israel's leader (Exod. 7:7).

The Levites' jobs did not finish with their retirement. Given the constraints of their vocation, the goal was not to remove productive workers from service but to refocus their service in a more mature direction. They could still help their brothers in the tent of meeting in carrying out their duties after retirement (Num. 8:26). Some faculties, such as judgment, knowledge, and insight, may actually improve as one gets older. Older Levites graduated to other means of serving their communities by assisting their brothers. The Bible does not mention modern notions of retirement, such as abandoning employment and devoting all of one's time to leisure.

With these options, old age can be one of the most fulfilling periods of one's life. Regrettably, many people are forced to retire at a time when their gifts, resources, time, expertise, networks, influence, and wisdom are most valuable. Some people opt to devote their lives solely to leisure and enjoyment, while others simply give up on life. Others find that age-related restrictions and social marginalization hinder them from working to their full potential. The "Why do we lie about being retired?" is a BBC piece by Ian Rose where he analyzed the issues people encounter in retirement, especially if they anticipate stopping working for the rest of their lives. There is insufficient information in Scripture to develop a thorough retirement theology (cited in Theology of Work, 2014)¹⁷. However, as people get older, they can prepare for retirement with just as much, if not more, care as they did for work.

As mentioned earlier, commands are given in Numbers 8:24–26: "This pertains to the Levites: Men twenty-five years old or older may come to labour at the tent of meeting, but they must retire from their regular employment and work no longer than at the age of fifty." They may help their brothers carry out their responsibilities in the tent of meeting, but they must not perform the labour themselves (Martin, 2002)¹⁸. So this is how the Levites' obligations were assigned. The priestly office was regulated by God, who set the age limit for priests at 25 to 50 years old. Anyone under the age of 18 was ineligible to serve as well. The Bible does not specify why this age limit exists. However, since Hebrew men were eligible for military service at the age of 20 (Numbers 1:1–3), it is reasonable to assume that priests would be eligible at the same age. In

¹⁶ Theology of Work (2014), "Retirement from Regular Service (Numbers 8:23-26)". <https://www.theologyofwork.org/old-testament/numbers-and-work/retirement-from-regular-service-numbers-82326> (Accessed Nov. 13, 2021).

¹⁷ Theology of Work

¹⁸ Martin, G.S., *Exodus, Leviticus, Numbers: Holman Old Testament Commentary* (London: B&H Books, 2002), 27.

reality, in 1 Chronicle 23:27, King David reduced the age for priestly service from 25 to 20.

On the other hand, limiting priestly service to those with the physical strength to serve was presumably intended to limit priestly service to those with the physical strength to serve (Martin, 2002)¹⁹. Jewish priests would often need strength to help transport huge livestock (sheep, goats, oxen) as part of their role in the tabernacle, in addition to stamina for an all-day task. Given the shorter longevity of men in that period, 50 was certainly a reasonable age for full-time employment in a job requiring major physical exertion. Verse 26 does not, however, absolutely prohibit men aged 50 and up from serving. God, on the other hand, indicated that they may assist as long as they are not doing the task themselves (Got Questions Ministries, 2012)²⁰. Those beyond the age of 50 could work as assistants or as advisors. The laws limiting priestly service to men between the ages of 25 and 50 were most likely put in place to ensure that the men were mature enough, strong enough, and healthy enough to accomplish the physical labour required. Priests beyond the age of 50 were not completely barred from serving, but they were restricted to less physically demanding duties.

The Nigerian Baptist Convention (NBC)

Understanding the convention's identity is so vital that it should inspire a fresh positive attitude toward the welfare of its retired pastors. The first missionary to Nigeria, Rev. Thomas Jefferson Bowen, was appointed by the Southern Baptist Convention of America (SBC) in 1849 (Collins, 1993)²¹. On August 5, 1850, he arrived at Badagry, Nigeria. With new initiatives and great progress in growth, geographical expansion, the formation of new institutions and organizations, increased mission work, and the implementation of a surprisingly successful financial support plan, Baptist work entered a new phase beginning in 1914 (Anie, 2013)²². During this time, the mission effort was characterized by an increase in the number of members and baptized converts. As soon as a Baptist community was established in a location, it began to expand its tentacles by assisting in the formation of sister churches and preaching stations. As a result, the Convention is a descendant and product of the Southern Baptist Convention (SBC) USA's nurture.

The Nigerian Baptist Convention is made up of Christians and churches of the Baptist religion who have come together deliberately with the goal of spreading the gospel in a cooperative spirit, bound by shared articles of faith both within

¹⁹ Martin, 25

²⁰ Got Questions Ministries. (2021). "Why did God Restrict the Age that a Priest could Serve (Numbers 8:24–26)?" <https://www.gotquestions.org/priest-age.html> (Accessed Dec. 3, 2021).

²¹ Collins, T., *The Baptist Mission in Nigeria 1980 – 1993* (Ibadan: Y/Books, 1993), 184

²² Anie, G., *Appraising and Renewing our Polity: Moving Forward: and Renewing our ministries* (Ibadan: Baptist Press, 2013), 52

Nigeria and outside (Adetola, 2010)²³. The NBC's ceremonial head is the president (now termed "chairman"), while the administrative and executive head is the general secretary (now named "Convention president"). He is the convention's main accounting officer.

In addition to representing the denomination's interests with governments, national and international ecumenical organizations, the Baptist World Alliance, and its regional body, the All Africa Baptist Fellowship, the Convention serves as the umbrella body for all Baptist congregations in Nigeria. The Convention is made up of churches and exists primarily to fulfill the Great Commission. Individual church members make up congregations. As a result, the churches own the convention. For the avoidance of doubt, the officials of the convention do not own the convention; they are just carrying out the owners' (churches') duty to run it on their behalf. This is why the Convention's officers must be elected and authorized by the Convention-in-Session. The NBC also exists to help and encourage churches in their ministries of outreach, member training, and development, church planting and growth, and ministerial and other worker training and relief.

The Cooperative Programme of the Convention

The Southern Baptist Convention of the United States established the Convention cooperative programme in 1925, and it was adopted by the NBC in a modified form. It is a system in which individual church members who have given their lives to Christ give their tithes and offerings to their church, while the church, in turn, voluntarily gives or contributes to the central body, known as the Convention (or Union in some countries), an agreed percentage of its undesignated income as a member of the convention (NBC Cooperative Programme, 2021)²⁴. Of course, this can be extended to other core organizations within the convention that have a smaller scope of coverage, such as associations and conferences. The money provided to the Convention by member churches is used for the declared purposes of the Convention as agreed upon by member churches in the advancement of the Great Commission in Matt. 28:19-20 (Nigerian Baptist Convention, 2005)²⁵.

Different percentages have been used over the years, but since 1972, congregations have decided to give 20% of their undesignated funds (funds not allocated for the church building, pastorium, organ, etc.) to the NBC. They also make a 5% contribution to the Association and a 5% or 7% contribution to the Conference (NBC Cooperative Programme, 2021)²⁶. As a result, the Baptist

²³ Adetola, I. A, "A Historical Study of Baptist Distinctive in the Nigerian Baptist Convention 1914-2007". A Ph.D thesis, Nigerian Baptist Seminary, Ogbomoso, University of Jos, 2010, 124.

²⁴ Nigerian Baptist Convention, "Cooperative Programme", 2021. <https://nigerianbaptist.org/nbc-cooperative-programme/> (Accessed Dec. 11, 2021).

²⁵ Nigerian Baptist Convention. *Policies and Practices of the Nigerian Baptist Convention* (Ibadan: Baptist Press, 2005), 131.

²⁶ NBC "Cooperative Programme".

churches pool resources and collaborate to achieve considerably more than they could ever achieve on their own. The church contributions received by NBC are used to fund the following:

1. Evangelism and missions, including assistance for both domestic and international missionaries.
2. Theological education.
3. Member development and nurturing
4. Pastoral and other workers' retirement benefits
5. Management, which includes maintenance and utilities.

Each year, the Convention's Executive Committee (EC) creates a budget with the help of its budget committee and proposes it to the Convention-in-Session for approval. The budget is approved by the messengers to the annual session of the Convention, which is then managed by the executives (Adedoyin, 2006; NBC Cooperative Programme, 2021)²⁷. Without the approval of the Convention-in-Session, no budget has ever been implemented. Messengers are also present and approve an audited account once a year.

NBC's Retirement Policies

The Nigerian Baptist Convention requires its employees (including pastors) to retire at the age of 65 (Nigerian Baptist Convention, 2009)²⁸. A retiring staff member should notify the Convention President's office at least two years prior to their retirement year. When the Convention President receives the letter, he or she will notify the staff member's direct employer. The direct employer should do the following after receiving the notification of retirement (Nigerian Baptist Convention, 2005)²⁹:

- i. Ensure that the staff's retirement benefits are paid on time and in full.
- ii. Wherever possible, the pastor's immediate employer (church, head of institution) should be encouraged to provide the required help in securing a retirement home for him; and
- iii. Host a proper retirement ceremony for the employees. In the case of a pastor's retirement or relocation, the church should make sure that a new pastor takes over quickly. If a vacancy cannot be filled immediately, the period should not exceed one year. In addition,

²⁷ Adedoyin, I.A., *The Place of Ogbomoso in the History of Nigerian Baptist* (Ibadan: Penhouse Publication, 2005), 231; "NBC Cooperative Programme".

²⁸ Nigerian Baptist Convention, *96th Annual Convention Session Book of Reports, Convention Ground, NTA Road, Benin City, Edo State, April 18-23* (Ibadan: Baptist Press, 2009), 63.

²⁹ Policies and Practices of the Nigerian Baptist Convention

following his retirement, the local church is responsible for sponsoring the retired pastor to the Convention-in-Session, where he will receive his certificate of honourable service.

Baptist Pastors' Post-Retirement Challenges

The majority of individuals adore the idea of retirement, but many may be unprepared for reality. Most individuals underestimate how tough it is to make the transition from employee to retiree. Pastors, like everyone else, confront specific obstacles when it comes to retirement. Transitioning out of full-time ministry is difficult, and many clergy struggle with the transition. Christians must be aware of these challenges in order to properly support and pray for people who have dedicated their lives to ministering to them³⁰. The following are four key challenges that ministers confront after retiring from the NBC:

Beginning of retirement: For pastors, retirement might mean a significant change in their lives. They are frequently ousted from the pastorium and forced to move to a smaller house while still being responsible for its maintenance and upkeep. However, some pastors are fortunate in that their churches build residences for them before they retire³¹. Many people who retire feel a sense of loss, similar to mourning. Most people who retire from work feel this loss, but pastors have an added dimension because they are still ordained and often feel a calling to continue to preach as priests in some capacity (Njoroge, Vundi & Ochieng, 2020)³². When a layman retires, he or she is typically able to devote more time to their local, and even national, church in a variety of ways, which is often welcomed. This is more difficult for retired clergy who have relocated to a new location.

The identity crisis: Every new retiree struggles to find their bearings. The situation for Baptist pastors is no different. They have always seen their leisure time as a blessing filled with grandchildren and golf, but filling it up can rapidly turn into a curse³³. Pastors' search for direction is inextricably linked to their sense of self. Pastors enter the ministry because they believe God has called them to it. Even when their profession ends, their calling continues (Oyedele, 2012)³⁴. Many ministers have trouble figuring out who they are when they aren't ministering. When the task of figuring out what they're called to do outside of professional ministry is combined with an abundance of spare time, paralysis can set in. Many retired pastors get depressed as they evaluate their future options.

³⁰ Adetoji, S., personal communication, Lagos, October 15, 2021

³¹ Okotie, A., personal communication, Oghara, September 13, 2021

³² Njoroge, S. N., Vundi, N., & Ochieng, D., "Effectiveness of Social Support for the well-being of Retired Clergy in the Presbyterian Church of East Africa, Kenya". *The Strategic Journal of Business & Change Management*, 7, no. 2 (2020): 372 – 384

³³ Usuf, T., personal communication, Abuja, December 2, 2021

³⁴ Oyedele, S.O., *Ministerial Ethics a Practical Guide for Pastors and Christian Leaders*. (Ogbomoso: Samak Press and Publishers, 2012), 78.

Displacement: A pastor is not only the leader of his community; he is also a member of it. In an ideal world, a pastor would be able to retire and worship with the congregation to which he has a strong emotional attachment, but this is not always possible³⁵. Many retiring pastors find it difficult to adjust to their new duties in the church. Even though they try their hardest to respect and submit to a new pastor's leadership, some church members try to put the retired pastor against the new minister. Retired preachers frequently leave because they believe their advice could jeopardize the ministry of a new pastor. As a result, retirement becomes a form of emotional exile as a result of this.

Appropriate boundaries: A pastor's calling does not end when his employment does, as previously stated. People will continue to seek guidance, counsel, and spiritual direction from retiring ministers. Many retiring ministers wind up doing the same amount of work they did before, but for free, because it feels unspiritual and entails turning people away. There is nothing wrong with pastors continuing in ministry after they retire, but it should be done with goal and emphasis³⁶. Because they don't know how to set appropriate boundaries, many pastors allow others to fill their agendas.

Insecurity: Many churches and denominations struggle to offer appropriate compensation and other benefits to their clergy. It's no surprise that many people do not lavishly fund spiritual retirement (Sochos & Latchford, 2016)³⁷. This means that ministers are responsible for saving for retirement, and they frequently struggle to do so (Njoroge, Vundi & Ochieng, 2020; Oyedele, 2012)³⁸. Because they need more money, many pastors continue to minister long after they should have retired. When they finally retire, they find it difficult to make ends meet.

Negligent on the convention's and churches' paths: The convention is intended to ensure that the pastor's retirement benefits premium is paid on time, but the opposite is true. In addition, most churches do not follow the rules in this regard. Neither the churches nor the organizations where they have served have provided them with the required aid to ensure that the pastors have retirement houses³⁹. The majority of churches and organizations in the Convention have failed to plan an appropriate retirement service for their retiring pastors. Most Baptist churches, on the other hand, have neglected to sponsor their retired pastors to the Convention-in-Session after their retirement, where they are expected to be presented with certificates of distinguished service as a token of appreciation.

³⁵ Idetaleh, S., personal communication, Ekpoma, November 28, 2021

³⁶ Emromare, E., personal communication, Sapele, September 3, 2021

³⁷ Sochos, A. & Latchford, E., "Financial Aversion and its link to Attachment Anxiety". *Current Psychology*, 35, no. 4 (2016): 606–614.

³⁸ Njoroge, Vundi & Ochieng, 381; Oyedele, 78

³⁹ Okpoigbe, S., personal communication, Eku, September 1, 2021

Ethical Response

Ethics refers to the concepts that are used to determine if behaviour is ethical or wrong, good or harmful. Rich (2010) outlines well-founded rules of right and wrong that dictate what public officials should do (Rich, 2010)⁴⁰. Good corporate governance is the set of methods, principles, and processes by which public service organizations are regulated. They outline how the organization should be directed or controlled so that it may achieve its goals and objectives in a way that contributes to the department's or ministry's value while also benefiting all stakeholders in the long run. A major principle of excellent corporate governance is accountability. An individual or department's need to account for its activities, accept responsibility for them, and reveal the results in a transparent manner is known as accountability (Andersen, 1999)⁴¹. These theories provide an overarching moral standard to which one might turn when faced with moral dilemmas. There are different ethical threads, each of which differs in terms of ethical issues. Teleological/consequentialism (in particular utilitarianism) and deontological ethics are the two most well-known normative theories (in particular Kantianism). The moral theories of consequentialism claim that the effects of a given action serve as the foundation for any acceptable moral judgment regarding that action (Savickas, 2005; Timms, 2013)⁴². As a result, a morally correct action is one that yields a positive result, or consequence, from a consequentialist perspective. Utilitarianism is a kind of consequentialist ethics that focuses on utility. Utilitarianism is the belief that an action's moral worth is completely judged by its contribution to total utility, or happiness or pleasure, as measured across all people.

"Duty" or "obligation" based ethics is another name for deontological ethics. Deontologists think that ethical standards "bond you to your duty," and they focus on the rightness or wrongness of actions rather than the rightness or wrongness of the actions' outcomes. When judging the moral worth of a particular action, deontological ethics considers our adherence to principles rather than the consequences of that conduct. Kantianism (or Kantian ethical theory) is a deontological ethical philosophy that focuses solely on obligation rather than emotions or ultimate goals. The key idea is "obligation," or what one should do in specific situations. Ethics is described as a set of principles that regulate personnel's behaviour and conduct in public organizations and are sometimes referred to as moral laws (Savickas, 2005)⁴³. In both the public and private sectors, there are various ethics management principles. When it comes to reporting malfeasance, employees need to know what protections they have. There is a lot that can be done to promote ethical behaviour.

⁴⁰ Rich, D., "Retirement Best Practices for Pastor and Congregation". <https://www.churchleadership.com/leading-ideas/retirement-best-practices-for-pastor-and-congregation/> (Accessed Nov. 26, 2021).

⁴¹ Anderson, L. *Leadership that Works*. Minneapolis: Bethany House, 1999, 68.

⁴² Savickas, M., *The Theory of Practice of Career Construction in Brown SD* (London: Lent, 2005), 52

⁴³ Savickas, 51

Teleological, utilitarian, and deontological ethics can be used to control the convention's and churches' views toward pastor retirement. The pastor's retirement from ministry is a unique and crucial transition that involves the pastor, his or her family, the staff, and the congregation. The pastor and congregational leadership have the opportunity to manage the transition by planning for it together. It also acts as a beginning step toward collaborating to accomplish their best in ministry in the months or years ahead. Too often, the pastor's retirement is treated with secrecy, a lack of openness, and a wait-and-see mentality. And, for fear of becoming a lame duck, the pastor discusses retirement with his or her family, trusted colleagues, and friends, but not with major church officials. Creating and implementing a transition plan provides a strong basis for service, both for the church and for the departing pastor. By providing direction for the remaining months of important ministry until the pastor's retirement date, a transition plan allows the pastor and congregational leaders to have control over the transition and avoid the pastor becoming a "lame duck" (Alsemgeest, Schoeman & Swart, 2016; cf. Alsemgeest, 2018)⁴⁴. Without a strategy in place, the pastor is left to wait and watch what happens when the retirement date is announced.

What are some of the most ethical ways for a pastor and his congregation to plan and manage a healthy and fulfilling retirement? Respect for life, keeping commitments, truthfulness, and justice have been described as ethical values. These are societal ideals that are upheld by the law (Atchley, 2006)⁴⁵. Although it is acknowledged that client well-being and client choice are primary values, they are not ranked in order of priority. An ethical conflict or dilemma emerges when two or more ethical ideals apply to a circumstance but these values support opposing courses of conduct. These are the ethical values:

1. Promoting the health and well-being of pastors

Pastors' well-being is promoted through supporting their health and wellbeing, as well as preventing or removing harm from their path. It might be difficult to determine what is "excellent" or "ideal" in a given setting. As a starting point for choosing the appropriate course of action, it is vital to distinguish between the churches' and pastors' perspectives on what is beneficial. For a retiring pastor, balancing the potential benefits with the potential harm of a specific welfare option might be challenging at times.

2. Life is to be respected.

Respect for life implies that human life is valuable and should be valued, protected, and handled with care⁴⁶. Considerations of life quality are also

⁴⁴ Alsemgeest, L., Schoeman, W.J. & Swart, T., "Imminent Retirement: Pastors' Experience of their Congregation, Personal Wellbeing and Finances". *Stellenbosch Theological Journal*, 2 no. 2(2016): 93–110; Alsemgeest, L. "The Retirement Crisis of South African Dutch Reformed Ministers: An Empirical Study". *HTS Teologiese Studies/Theological Studies*, 74(2018): 4858.

⁴⁵ Atchley, R.C., *The Sociology of Retirement*. New York: Schenkman, 2016, 26.

⁴⁶ Emromare, Emmanuel, personal communication, Sapele, September 3, 2021

included in the concept of respect for life. It might be difficult to distinguish between what constitutes human life and what society desires, values, and safeguards with respect to human life. It is also difficult for churches and pastors, as well as religious organizations, to be explicit about their own convictions regarding human life, despite the importance of being aware of one's own personal beliefs. As a result, churches and religious organizations must make every reasonable effort to save human lives, particularly those of pastors who have given their lives to serve people. Potential pastors' lives will be intolerable if sufficient welfare is not prepared for them before and after retirement, and the quality of life will be questioned and discouraging to potential pastors.

3. Authenticity

The term "truthfulness" refers to speaking or doing without the intent to deceive. The term "truthfulness" also refers to presenting sufficient information to ensure that pastors are well-informed. False information is just as untruthful as omissions. Most churches used to believe that retiring pastors were fine because they didn't know the specifics of their post-retirement issues. The churches, regrettably, do not follow the convention's norms or recommendations regarding pastor retirement. Even though the Convention does not inquire about or monitor the church's compliance with its policies in this area, Honesty fosters trust, which is necessary for the convention, churches, and pastors therapeutic connection.

4. Objectivity

In this case, fairness means allocating welfare resources based on objective human-related considerations. All pastors serving under her are entitled to pension benefits and medical care under the NBC policies⁴⁷. However, because welfare resources are limited, it is difficult to make decisions regarding who receives assistance and what type of assistance they receive.

5. Looking back on years of ministry

The pastor should examine his or her financial demands, personal health and stamina, family needs, personal aspirations, and what the church requires in pastoral leadership as he or she reflects on his or her years of ministry.

6. Appropriate consultation

Before retiring, the pastor should consult with his or her family, primary support group, denominational officials, or trusted leaders in the congregation or convention. This includes being aware of any deadlines imposed by his or her denomination or pension plan.

⁴⁷ Ojo, Davidson, personal communication, Oghomoso, September 5, 2021

7. Make a plan for saying your goodbyes.

Before leaving, express gratitude to church members, forgive and be forgiven, and deal with staff difficulties. It is also crucial for the pastor and the congregation to acknowledge and experience their sadness. The departing pastor should avoid instilling unhealthy dependencies on his congregation. The pastoral connection came to an end when the pastor retired. You will no longer be the pastor after you depart. You will not be officiating at their baptisms, weddings, or funerals anymore, so there may be no extra money or recognition for you.

8. Transparency in Communication

For many people, a pastor's retirement is a unique and crucial adjustment. It necessitates candid and open communication. Creating a great transition plan allows the pastor and church leaders to collaborate in planning and managing a healthy and vital finish to the pastor's ministry as he approaches retirement, as well as laying a solid foundation for the congregation as it prepares to welcome a new pastor (Rich, 2010; Adetoji, personal communication, 2021)⁴⁸.

9. You should pray.

The Bible says in Hebrews 13:7, "Remember your leaders who taught you the word of God, consider all the good that has resulted from their lives, and be inspired by their faith." Because the Lord hears people's prayers and cares about their leaders, the church should pray for the emotional well-being, physical strength, and spiritual well-being of retiring pastors.

10. Encouragement

Any pastor who has spent even a tiny amount of time in full-time ministry will tell you that it is one of the loneliest professions. It is encouraging to hear church members share about how their ministry has impacted their lives, what they have learned, and how the Lord is growing them. It greatly encourages the pastor's heart (Jeremiah 3:15).

11. Love

The church has a responsibility to love people who work in the Lord's vineyard (Thessalonians 5:12-13). It is similar to being a parent or being a priest. Work, vocation, passion, and responsibility all come together in one.

⁴⁸ Rich, "Retirement Best Practices"; Adetoji, Samson, personal communication, Lagos, October 15, 2021

12. Appreciation

According to the Bible, the church should honour individuals who are leaders in the Lord's work because they labour hard to provide spiritual guidance to the congregation (1 Thessalonians 5:12-13). They will feel appreciated and loved by the church if this is acknowledged.

The preceding ethical frameworks are intended to guide religious organizations and clergy in identifying and resolving ethical dilemmas that arise as a result of retirement challenges. Pastors and their employers will need to seek resources and apply their judgment based on the specifics of the issue because they will not be able to handle every situation on their own. Continued discussion of ethical difficulties and conflicts related to pastors' retirement plans will assist both employers (churches) and employees (pastors) in understanding and resolving new ethical dilemmas that arise as a result of these plans.

Conclusion

This research shows that the attitude of the church toward retirement has shifted in recent years. Although NBC has a policy in place regarding pastors' retirement, most of the churches that are part of it do not follow it. On the other hand, the convention has failed to ensure that the policy is followed by the churches and organizations it oversees. Furthermore, several retiring Baptist pastors have failed to prepare proper retirement arrangements. Other special considerations come into play with clergy retirement, in addition to financial factors that may create anxiety prior to or during retirement. Transitioning from the pulpit to the pew, the potential loss of identity and position, moving out of church-provided housing, downscaling to a smaller house, or moving away from the congregation can all have a significant impact on a ministerial retiree.

Although a pastor serves the church for the rest of his or her life, most members and leaders acknowledge that someone who has served the church for a long time and has reached a specific age is entitled to a new phase of life. Saying goodbye to church work when one is 60 (or 65) years old-or even longer if one is still in excellent health and has plenty of energy and desires-may not be viewed as a negative, as if one has progressively lost the sense of calling that kept him or her going. People may be disappointed in their pastor's decision to retire, but they rarely blame him or her.

Pastors' rights to retirement should be valued and protected by the churches and religious organizations that employ them. The denomination should not place undue pressure on people who want to retire to continue working. It also should not be someone to come out of retirement when the individual has serious reservations about doing so but may give in out of pure loyalty. It should be a question of personal choice for a retiree to do whatever he or she wants. Bless them if they appear to be happy to fulfill specific church obligations; if they prefer not to take on any pastoral or other duties, that is also fine, because being retired means you now have complete control over your

time. Apart from that, churches and denominations should treat retired pastors with the ethical attitudes of respect for life, welfare, fairness, truthfulness, and hospitality. Retired pastors will overcome their numerous retirement challenges if denominations and churches apply the above-mentioned ethical values.

Recommendations

Based on its results, debates, and conclusion, the report offered the following policy recommendations:

1. To alleviate financial hardships for retired pastors, the Nigerian Baptist Convention should adopt a better policy on financial support. Healthcare, housing, children's education, holiday trips, and monthly stipends should all be included in financial assistance schemes for retired pastors. The Convention and the Church should put this into action. This will help to alleviate the numerous issues that retired clergy face.
2. Because ordination is for life, retired pastors require post-retirement training to assist them in encouraging one another for their well-being. This training should be provided by the convention, conferences, associations, and churches. Retired pastors can provide the church with a wealth of theological, spiritual, therapeutic, and other experience, particularly in the field of collaborative ministry. In this regard, the Convention, conferences, associations, and churches should make every effort to fully utilize this excellent resource, while constantly keeping in mind that it is provided on a voluntary basis.
3. The Convention, conferences, associations, churches, religious groups, and governments should develop policies that compare and encourage pastoral retirees to save for their own support so that they are not left in a desperate condition in their final years of service to humanity.