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Pastors' Post-Retirement Crisis in the Nigerian Baptist Convention: An Ethico-Religious Appraisal

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ABSTRACT

The study attempts to expose personal and, as a result, less addressed aspects of Baptist pastors' and Nigerian Baptist Convention leadership's post-retirement experiences. The study attempts to raise awareness of what retired pastors do to cope with the concerns, stress, and frustrations that come with post-retirement life. A total of 550 questionnaires were distributed among Baptist pastors (both active and retired) and church members in the study area. The study population comprised retiring and retired pastors in the Ethiopia-Delta Baptist Conference. To this end, the participants for the study were drawn from these areas where the conference is located, including the Baptist associations and churches. The analysis was based on 451 copies of the questionnaire that were completed correctly. The study was carried out using qualitative methods: snowball and purposive sampling methods, and in-depth interviews and focus group discussions (FGD). Data were collected digitally, transcribed verbatim, and analysed using the constant comparative method of grounded theory. The findings of the study would encourage pastors and other Nigerian employees to live more innovative, cautious, and sensible lives while in service, in preparation for their post-retirement years. Furthermore, the findings of the study on the real procedures of the existing Nigerian Baptist Convention pension scheme will be useful to newly hired personnel in both the pastoral and administrative cadres of the Convention. This could assist individuals in starting to plan for retirement and old age early in their careers.

Keywords: Ethico-Religious; Post-Retirement Crisis; Nigerian Baptist Convention; Ethiopia-Delta Baptist Conference.

INTRODUCTION

The economic aspect of life is emphasised more since it is assumed to impact other aspects of the pastor's life and because its violation might have major societal consequences (Sumerau, 2012). Little attention has been paid to retired pastors' transitional experiences as they shift from active gospel ministers to retirees. In the Nigerian Baptist Convention, this aspect of pastors' lives is rarely mentioned. This is a subject that is rarely broached in local churches. Individual retirees are more prone to take it personally. The study also looks at how Nigerian Baptist Convention pastors deal with this silent but obvious aspect of retirement.

A socioeconomic survey that includes retired pastors from the Nigerian Baptist Convention with an emphasis on post-retirement experiences would be fertile ground for serious research. This study tries to meet that demand. In Nigeria, the current retirement literature focuses mostly on seniors' financial lives, stress management, pension schemes, and the need for retirement counselling. The pervasiveness of the economic component of life after retirement has masked the seemingly inaudible portion of moving from an accustomed lifestyle to an entirely new way of living.

Some people are trying to make ends meet, while others are working longer hours since they do not own a home or have a pension. The situation is especially dire in third-world nations, where the population is ageing and most churches are tiny and financially suffering as congregations decline (Halpern-Meeke, et al., 2015). As a result, when they reach retirement, many pastors may be unable to pay for their retirement plans. Retired clergy and their wives in the region frequently struggle to make ends meet, and many are facing foreclosure and mounting medical costs.

Numerous people have raised concern about the general performance of Nigerian Baptist Convention congregations and the attitude of certain pastors towards them (hereinafter referred to as "The Convention" or "NBC"). Former NBC preachers faced a number of difficulties. Apart from that, an increasing number of active Baptist churches pay little or nothing to their pastors' pension plans, making it harder for pastors to retire. These and other factors contribute to some serving pastors' fear and hostility towards the pastorate. As a result of the aforementioned circumstances, the quality and scope of pastoral care that serving pastors of the Convention are able to give is progressively dwindling.

Due to a shortage of funding, the convention has unknowingly assured that inventive recommendations for pension system initiatives capable of contributing genuine value to the convention's collective dreams would be crushed. Given the NBC's major position in pastoral ministry, the future is bleak and on the edge of tumbling down a cliff unless immediate action is taken. As a result, it is believed that the time has come to sound the alarm and issue a wake-up call in order for the Convention and its churches to meet their future commitments and responsibilities. As a result, this study provides an ethical response to retired Baptist pastors in the Nigerian Baptist Convention's concerns.

Notwithstanding the dysfunctionality of contemporary thought, pastors' responsibilities and positions in churches have remained vital to many human civilizations. This research gives a vivid picture of the looming retirement challenge and offers tangible alternatives that are both conceptually easy and eminently attainable since they build on the Nigerian Baptist Convention's current retirement scheme. To that end, this study critically examines the ethical and religious concerns underpinning the transitional experiences of retired pastors of the Nigerian Baptist Convention. This was

explored by examining what retirees did throughout the transition phase in order to acclimatise to their new position after retirement. The goal of this research is to characterise the post-retirement experiences of retired pastors in the Nigerian Baptist Convention. The study's findings could provide policymakers with useful information for pastors, congregations, and the Convention as a whole in terms of old age and retirement planning, resulting in long-term peace, economic prosperity, and psychological well-being for Nigeria's retiring and retired Baptist pastors.

This study employs explanatory, evaluative, and critical-analytical approaches based on the prudential personalism ethical paradigm, role theory, and continuity theory to examine the challenges surrounding the experiences of retired pastors of the Nigerian Baptist Convention. The study's findings, which are based on the prudential personalism ethical model (Ottuh, 2021), role theory (Mead, 1913), and continuity theory (Atchley, 2006), state that it is not morally justifiable for a pastor to suffer lacks after dedicating his or her life to serving the church, and that it is not morally justifiable for the Nigerian Baptist Convention or Church to abdicate their duties of pastors' post-retirement welfare.

RETIREMENT IN CONTEXTS

According to Garba and Mamman (2014), retiring from one's primary occupation—especially one that people link with someone and that they have held for more than ten years—was the norm before the twenty-first century. Retirement simply refers to leaving a government job after many years of service, as in the case of public officials. A thorough examination of such a notion reveals that it is unable to describe how existence is now progressing. According to McDonnell (2017), the global increase in worker mobility across industries has gravely harmed the conventional idea of retirement. After two or three decades of service, it is customary for government employees to depart and seek work in the private sector. It may not be as simple as previously imagined to define what retirement means to people in this category.

According to Beham et al. (2012), people frequently leave full-time occupations to start new full- or part-time jobs in numerous Western nations. People may remain in the same employment as they age and take on part-time work. Retirement might therefore be viewed as a gradual departure from the workforce (Nordenmark & Stattin, 2009). Nigerian business owners frequently quit their positions by gradually lowering their working hours and days; thus, this strategy may be more suitable for them. By progressively transferring power to their progeny, this is achieved.

According to Quadagno & Street (2005), retirement is a phase of life during which a person has no work obligations and is not actively seeking employment. While this definition is crucial for identifying those who are completely jobless, it raises some issues because it classifies as employees anyone who engages in any type of activity, including small-scale personal businesses or activities to avoid feeling idle (in this case, retired civil servants). Older retirees who work part-time are also regarded as employees. Ekerdt and Deviney (1990) defined retirees as those who intentionally work fewer hours. On the other hand, many individuals in this group probably would not retire for another fifty years or longer. These people may not think of themselves as retirees. It's likely that they were compelled to work fewer hours due to events beyond their control.

According to Ekerdt and Deviney (1990), the goal of the study should be to define retirement and base that description on a number of different factors. By defining retirement as the time in a person's life when they become eligible for and receive a

pension, the image of civil sector retirement in Nigeria and other countries is presented. In nations like the United States, where military leaders can retire at age 40, get a monthly pension, and work full-time in another position for more than 20 years, the word is appropriate. Due to the variety of retirement options available now in the global economy, individual retirees are better qualified to define retirement. Thus, retirement may have a variety of meanings for various retirees, depending on their personal circumstances. Research into what retirement means to certain retirees is therefore necessary. For the sake of this study, retirement would simply be defined as getting a gratuity and pension because leaving the government workforce in Nigeria is frequently sudden (voluntary, forced, or compulsory).

Before an employee is deemed to have retired, a number of requirements must be satisfied. According to Olosunde & Akpanmkpuk (2022), the expiration of employment terms, regardless of age, the issuance of a letter terminating the workers' employment contract, the cessation of monthly compensation or salary, and the issuance of an identity card designating the retiree as a former employee of the said organisation are all considered to be part of retirement in Nigeria. Once the employee leaves the company, the employer is still required to abide by all of the aforementioned rules, with the exception of terminations brought about by the employee's wrongdoing. In the Nigerian public service, retirement has a lot to do with age, not the other way around as claimed by Olosunde and Akpanmkpuk. This is demonstrated by the fact that the statutory retirement age is fixed at a particular age.

In addition, not every civil service retiree may see mandatory retirement as a loss of employment. Due to their lack of preparedness, many people have gone through psychosomatic issues, and some have even had phobic responses. Civil servants in both the public and commercial sectors of Nigeria today view retirement as one of the most difficult problems. According to IBTC Pension Manager (2008), retirement planning is tough anywhere in the globe (Oparanma, 2011). For Nigerian government servants, who are particularly challenged by low income and savings as well as significant family and community responsibilities, retirement planning may be more challenging. Some of the societal issues that have an influence on good retirement planning in Nigeria include the size of the family, polygamy, and the additional responsibilities of the extended family, and limited access to medical care. The payment stage was challenging since pensioners sometimes had to wait days or even years to get their pensions.

Similar to this, the reimbursement procedure was cumbersome, ineffective, and prone to bribery and corruption for the split of pension and gratuity payments between federal and state authorities and other agencies. There have been unreported instances where the victim was held captive by the paying organization. A dishonest Pension Board exists. The Nigerian pension system has been plagued with open corruption, fraud, mismanagement, and fund diversion throughout the years, despite several modifications to the country's retirement benefits for workers. The extent of the corruption in the pension system is pandemic. Corruption and embezzlement have various nuances.

Recently, the Nigerian Police Pensions, PENCOR, and the Pension Unit of the Office of the Head of Civil Service of the Federation were all implicated in multimillion-dollar pension fund scams, according to Fapohunda (2013). According to a recent National Assembly pension hearing, six civil servants stole N24 billion from the police pension funds. The same people are charged with encouraging the unauthorised removal of N24 billion from the police pension funds. Similar to this, since 2010, retirees'

biometric data has been used to reclaim \$N151 billion, \$N32.8 billion, and 6 million pounds.

Retirement-age people also struggle with worries about residing in a nursing facility. Many Nigerian elders may not have a home when they reach retirement age. Due to the fact that Nigerian employees are legally entitled to compensation and buying a home is quite affordable, this problem has persisted (Otu & Nabiebu, 2022a; Otu & Nabiebu, 2022b; Nabiebu, 2022). Retirement-related discrimination in society is typically a result of “ageism’s” inherent discriminatory designs. Ageism is the systematic prejudice or stereotyping of those over the age of 50. This is starting to happen in Nigerian society as a real phenomenon.

Andrae (2012) asserts that those who survive to a ripe old age are frequently aware that the sociocultural and political climate in Nigeria is harming them. He claims that these individuals experience prejudice, intolerance, and exclusion just because they are elderly or retired, and that their suffering is brought on by an untreatable physical condition. Domestic violence is a significant issue. Domestic abuse is another concern that retirees deal with. In this sense, domestic violence refers to the dominance of one spouse over the other in a live-in, dating, or marital relationship. Threats, seclusion, and financial, emotional, sexual, and physical abuse are all used to keep control (Ottuh & Aitufe, 2014). The majority of retirees are able to overcome obstacles including financial and psychological imprisonment, physical isolation and a lack of social support, cultural and religious beliefs, anxiety about being judged by others, threats and coercion about custody or separation, and other obstacles. Retirees and their families are affected by internal domestic violence (Yta, 2020).

Untimely death in service or death during retirement is two issues that spring to mind while considering retirement concerns. When a contributor passes away while still employed, for instance, the remaining balance on his RSA is transferred to the known beneficiary named in his will, who may be his or her spouse, children, closest relative, or the administrator of his estate, as specified by the pension. For retirees who started receiving retirement benefits in accordance with a pre-established withdrawal schedule, the same regulation is applicable. The Act’s handling of retirement benefits sets it apart from the previous Public Service System Pension, according to a provision. Payments to a retiree’s beneficiaries stop and are not made at the time of their death.

THEORETICAL FRAMEWORK

Three hypotheses that are pertinent to this research are adopted in this investigation. They provide explanation of the socioeconomic coping mechanisms individuals use to adapt to societal and individual socioeconomic changes. Two of the most common ideas in the context of retirement as an adjustment process are prudential personalism (Ashley & O’Rourke, 1989), role theory (Mead, 1913), and continuity theory (Atchley, 2006). According to Otu & Enyia, (2015), Ottuh (2021), Otu & Nabiebu (2022) prudential personalist ethics considers the consequences of any actions on the individuals and communities involved in terms of effects that are evaluated according to needs and purposes that have been established not by subjective preference nor merely by abstract laws but by the constitution of the human person in its individuality and communal goal. This ethics stresses that the ends of human action are always persons and the community

of interrelated persons responding to each other within the tripartite relationship between God, human, and others.

According to the continuity hypothesis, people are driven to make choices that will enable them to maintain some consistency or continuity in their life patterns across time. It implies that retirees will be successful in the transition process to retirement as it pertains to psychological wellness as long as they can maintain stable living patterns and avoid significant disturbances. According to this view, pastors in the religious nonprofit sector must continue to serve in a limited capacity in order to preserve their psychological health while they make the transition to retirement. Atchley (2006) lists a number of traits that are part of the continuity hypothesis of normal ageing, including following a daily schedule, continuing to partake in activities they like even after retirement, and working a bridge job, doing side work, or consulting. In addition, maintaining the same social networks after retirement is necessary for psychological well-being. Atchley's continuity hypothesis, according to Kim and Feldman (2000), has certain inherent limitations when it comes to older people. Physical restrictions, the necessity to care for family members, and the extent of continuity for retirees are all included in this. According to studies, retirement enjoyment and psychological health are favourably correlated with bridge retirement, volunteer work, and leisure activities. Retirement satisfaction, well-being, and life satisfaction were also positively correlated with retirement transition-related characteristics such as voluntariness of retirement and retirement planning. The results of the transition to and adjustment to retirement were negatively correlated with retiring sooner.

Role theory was developed by Ralph Linton and George Mead in 1913. It was initially proposed by Cottrell (1942) that it related to transitions depending on age. It implies that people's retirement choices will be influenced by how dedicated they are to their jobs. In the present study, the researcher used this theory as a framework and a distinctive lens to examine the adjustment and transition processes in post-retirement. It also demonstrates how crucial it is for a pastor to have a place to use his experience and insight even after leaving a full-time job. The degree to which the retiree's expectations were met in terms of aims and ideals, as well as whether they were met or not, determines the effectiveness of the transition. Role theory empirical investigations have shown a negative association between preretirement employment factors, such as work role identity, values, and objectives, and retirement transition and adjustment results. Yet, there are beneficial correlations between work stress, psychological and physical demands, workplace difficulties, job unhappiness, and unemployment prior to retirement, including absent of adequate communication which religion encourages (Ottuh & Jemegbe, 2020). In-depth analyses of cultural factors including racial and gender diversity and disparities like access to healthcare, a lack of education, and insufficient resources are also lacking in both role and continuity theories. Age is one form of difference, while spirituality and calling suggest a certain kind of religious culture. These cultural perceptions and age factors may result in a range of retirement choice and transition process outcomes. These valid hypotheses served as the foundation for our investigation of the retirement adjustment process.

RESEARCH METHODS

The investigation of phenomena was done using both qualitative and quantitative methodologies in the research. In particular, this study employed explanatory, evaluative,

phenomenological, and critical-analytical methodologies. The expository approach offered a structure for outlining, clarifying, debating, and spreading information about the moral and spiritual ramifications of outsourcing pastors' retirement and financial difficulties. The evaluation method employed in this study enables it to thoroughly assess the validity, importance, usefulness, and applicability of ethico-religious arguments on the post-retirement of Baptist pastors and their situations in the study area. These arguments were strengthened by the use of primary and secondary sources. Using the phenomenological method, which incorporates participant observation and questionnaires, the data for the study, is gathered.

In order to extract both ethical and religious opinions, the poll was stratified. It is expected that a representative sample of respondents will express divergent opinions on the same subject given the size of the study population. The responses were gathered and analysed using straightforward percentages, based on the explicit supposition that people have a nature or a set of universally shared essential characteristics that are knowable by reason, that should never be transgressed in moral activity, and that give rise to specific and immutable moral norms.

Other than that, sources from the internet and archives were utilized. Unstructured interviews with a group of participants (clergy and laity) whose participation, expertise, and experience would be useful to the study served as the study's primary method. A collection of surveys was made. Baptist pastors in the research area—both active and retired—and churchgoers received a total of 550 questionnaires. The questionnaire is divided into parts A and B. While Section B will contain question items that are essential to answering the ten (10) research questions, Section A will be set up to gather personal information from respondents. The questions in Section B are intended to generate responses of Agree (A), Disagree (D), and Undecided (U). With the help of several paid research assistants, copies of the questionnaire were distributed. Total of 451 copies of the questionnaire that were intended to be correctly filled out served as the basis for the analysis.

The focus of the study is on retired pastors from the Nigerian Baptist Convention's Ethiope-Delta Baptist Conference. The sampled study population, which included 226 Baptist churches and 11 Baptist Associations, consisted of all Baptist Associations associated with the Conference. The Baptist Associations and churches in these areas, where the Conference exists, were among the sources from which participants for the study were chosen. For this survey investigation, a random sample method was used, while the calculation of the data was done with a simple percentage method.

BAPTIST PASTORS' POST-RETIREMENT CHALLENGES

Pastors, like everyone else, face particular difficulties when it comes to retirement. It may be difficult to quit full-time ministry, and many clergy find it difficult to make the switch. The outcomes of those who responded to this problem are shown in the tables and figure below.

Table 1: Baptist pastors' post-retirement challenges

Variable	Agree		Disagree		Undecided	
	No	Percentile	No	Percentile	No	Percentile

Most pastors do not have personal houses to relocate to after retirement	443	98.2	-	-	8	1.8
Most Baptist churches fail to sponsor their retired pastors to Convention in-session, Conference in-session, Associational meetings and other denominational meetings	411	91.1	33	7.3	7	1.6
Baptist pastors suffer from acute financial, psychological, health, social and spiritual crisis after retirement	330	73.2	97	21.5	24	5.3

The replies to the questions on the difficulties faced by Baptist pastors after retirement are shown in Table 1 above. In response to the claim that “Most pastors do not have personal dwellings to relocate to after retirement,” a total of 443 respondents, or 98.2%, agreed with the claim. Eight respondents, or 1.8% of the total respondents, were unsure, while none of the respondents disagreed. A total of 411 respondents, or 91.1%, agreed with the statement that “most Baptist congregations fail to sponsor their retiring pastors to convention in-session, conference denominational meetings in-session, associational meetings, and other gatherings,” while 33 respondents, or 7.3%, disagreed.

Yet, 7 respondents—or 1.6% of the total—were unsure. A total of 330 respondents, or 73.2%, agreed with the assertion that “Baptist pastors suffer from acute financial, psychological, physical, social, and spiritual crises after retirement,” whereas 97 respondents, or 21.5%, disagreed with the statement. On the other hand, 24 respondents, or 5.3% of the total, were unsure.

Summary

Variable	No	Percentile
Agree	1184	87.5
Disagree	130	9.6
Undecided	39	2.9
Total	1353	100

Table 2: Gratuity and pension concern of the NBC

Variable	Agree	Disagree	Undecided
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	No	Percentile	No	Percentile	No	Percentile
As a result of the prevailing economic condition in Nigeria, the current amount paid to retired pastors by the Convention as gratuity and pension are not adequate	404	89.6	26	5.8	21	4.6
Pastors who have contributed to the Convention pension scheme do not receive their retirement benefits on time	77	17.1	298	66.1	76	16.8
The present pension scheme administration of the Convention needs to be reformed to accommodate present-day realities and ideals	411	91.1	31	6.9	9	2.0

The replies to the NBC's gratuity and pension concerns are shown in Table 2 above. Regarding the claim that "the existing sum provided to retired pastors by the Convention as gratuity and pension is not appropriate due to the prevailing economic condition in Nigeria," 26 of the total respondents, or 5.8%, disagreed with the statement, while a total of 404 respondents, or 89.6%, agreed with it. Undecided respondents made up 21 respondents, or 4.6% of the total responses. A total of 77 respondents, or 17.1%, agreed with the assertion that "pastors who have contributed to the Convention pension system do not get their retirement benefits on time," while 298 respondents, or 66.1%, disagreed with the statement.

Yet, 16.8% of the total respondents, or 76 people, were unsure. A total of 411 respondents, or 91.1%, agreed with the statement that "the current pension system management of the Convention has to be altered to meet modern realities and values," while 31 respondents, or 6.9%, disagreed with the statement. Yet, nine respondents—or 2.0% of all respondents—were unsure.

Summary

Variable	No	Percentile
Agree	892	66.0
Disagree	355	26.2
Undecided	106	7.8
Total	1353	100

DISCUSSION

Although most people like the thought of retiring, many may be unprepared for the reality. Most people do not realise how hard the shift from employment to retiree is. When it comes to retirement, pastors have unique challenges, much like everyone else. Many clergy have a tough time making the move out of full-time ministry. Ethically, for Christians to effectively support and pray for those who have committed their lives to serving them, they must be aware of these difficulties (Ottuh & Idjakpo, 2021). As a result of the end of their active working lives, many Nigerian retired government officials are going through undesirable and challenging adjustments (Petters & Asuquo, 2008; Tanyi, 2018).

Retirement researchers in Nigeria have conducted a number of studies in this area due to how frequently retirees are exposed to hazards and poverty in the years after their retirement. There have been shown to be several overlapping difficulties. On this, Garba and Mamman (2014) note that one of the issues facing seniors in the nation is the difficulty in making retirement plans. Many workers leave their jobs without any real preparation. Several of them retired without having made any financial or material acquisitions or savings to fall back on. Such a circumstance has the potential to lead to dissatisfaction and an early death. Garba and Mamman (2014), on the other hand, noted that low salaries for government officials nationwide, coupled with significant family obligations (including those to extended family members), are detrimental to employee savings and retirement planning.

Problems with accommodations are closely tied to this. Due to their low incomes and lack of preparation, many workers in the nation do not have their own homes when they are eligible for retirement. This scenario considers pensioners' retirement income, which often is less than their salary as public employees. Paying for housing in the post-retirement years does raise concerns, particularly given the asymmetrical pension payout (Searle & McCollum, 2014). Likewise, most retirees encounter a lot of administrative delays at the moment of retirement, when pensions and gratuities are supposed to be paid. For a long time, accurate recordkeeping has been difficult. As a result, retirees must wait a number of years before receiving their benefits, and many pass away during that time. In Nigeria, theft of pension money is another significant barrier to a fulfilling retirement. Due to insufficient finances, pensioners sometimes go without their benefits for several months or even years. Authorities tasked with ensuring the wellbeing of pensioners misappropriate pension money (Ibeme, 2016).

Many bodily changes and impairments accompany ageing (Izquierdo et al., 2021). The younger generation reacts to these developments in some unfavourable ways. The elderly are stigmatised as being cognitively undeveloped, destitute, and weak. Many young people were turned off by their frail bodies and odd attitudes, which caused them to purposefully shun the elderly. The western exaltation of youth has undermined the

African ethic of reverence for elders (Garba & Mamman, 2014). The elderly have recently received less respect from society than could be expected. Many retirees worry about their role in society as a result of this fear. Some retirees pass away unexpectedly as a result of the problems outlined above and others (Olatunde & Awosusi, 2011).

The issues facing retirees and the inadequate planning on the part of the retiring workers were at the centre of Cobb-Clark, D. A., & Stillman's (2009) discussion. In light of the unpredictability of the national economy, he contends that it is wise for all employees to make retirement plans that do not heavily rely on pensions. He contends that every worker without retirement preparations is certain to encounter one or more distressing feelings and circumstances, including boredom, frustration, and an unhappy and unfulfilling existence, a lack of sufficient finances, worry, uncertainty, and poor social affinity (Ottuh, Ottuh & Aitufe, 2014). But, careful preparation will result in excellent health, financial security, a positive self-image, and chances for new careers, preventing boredom in the years after retirement. In a similar vein, Kambonyo (2019) describes the difficulties retirees face as a health issue, a problem with inadequate finances, a problem with empathy, and a problem with social significance.

In a study on the need for pre-retirement counselling for workers in Delta State, Nigeria, Dovie (2018) lists financial concerns, worries about health status in the post-retirement years, worries about how to meet up with family responsibilities, the likelihood of losing lifelong friends, and boredom as the areas that trouble an average employee as retirement approaches (in order of priority). Quadagno (2016) asserts that perceived status loss or the loss of a structured way of life might result in crises. Several hypotheses have sought to explain the experiences of retirees at this phase of life.

According to the critic's argument, retirement robs the typical retiree of their self-worth, social prestige, and source of income (Shucksmith & Herrmann, 2002). As a result, compared to people who are still working, many retirees have health problems and low morale. But the activity idea contends that there shouldn't be a crisis brought on by a job loss. As they age, people should continue to be active by pursuing particular intellectual or physical pursuits. Having additional hobbies that keep them active and, consequently, healthy prevents retirees from feeling disappointed or depressed (O'Connor et al., 2019).

For the typical Nigerian retired public official, all the difficulties described cause distress. Most of these issues are rooted in a lack of preparation and the failure to pay pensions on time (Orifowomo, 2006). In a 2015 study in Rivers State by Okolie, & Idibra (2022) retirees identified financial difficulties as the most dangerous obstacle they were facing. Health issues for both male and female responders came right after this. However, it's important to have a healthy sense of self-worth in the years leading up to retirement (Dychtwald et al., 2004). Whether or not they have a job, an employee has to know who they are. This could go some way towards assisting retirees in adjusting to life after work.

The majority of people like the thought of retiring, but many are not ready for reality. Most people do not realise how difficult it is to shift from being employed to being a retiree. Pastors face unique challenges when it comes to retirement, just like everyone else. It can be challenging to leave full-time ministry, and many clergy have trouble making the move. In order to appropriately support and pray for those who have committed their lives to ministering to them, Christians must be aware of these problems. The four main obstacles that ministers face after leaving the NBC are as follows:

Beginning of Retirement

Retirement may bring about a big change in a pastor's life. They usually have to move to a smaller residence after being expelled from the parsonage, where they are still in charge of maintaining it (Ottuh & Ihwighwu, 2021). Yet for some pastors, it's a blessing that their churches construct homes for them before they retire. Many retirees experience a sensation of loss that is akin to grieving. Most individuals who leave their jobs feel this loss, but pastors experience it on a deeper level since they are still ordained and frequently feel compelled to continue preaching in some way as priests (Njoroge, Vundi, & Ochieng, 2020). A layman's ability to contribute more time in a number of ways to their local and even national church when they retire is often appreciated. For retired clergy who have moved to a new place, this is especially challenging.

The Identity Crisis

Each new retiree experiences difficulty becoming oriented. Baptist pastors are in the same predicament. They have always viewed their free time as a blessing filled with grandchildren and golf, but when it gets too full, it can quickly become a curse (Rainer, 2010). Pastors' searches for direction and self-identity are intricately interwoven. Since they feel that God has called them to the ministry, pastors enter it. Their calling remains when they leave their job. While they are not serving, many preachers struggle to define who they are. Paralysis can set in when the difficulty of determining what they are called to do outside of professional ministry is coupled with a surplus of free time. Many retiring pastors experience depression as they consider their alternatives for the future.

Displacement

A pastor is a part of his community as well as serving as its leader. A pastor should be able to worship with the congregation with whom he has a deep emotional connection after he retires, but this is not always practicable (Manala, 2010). It can be challenging for many retiring pastors to get used to their new responsibilities in the church. Some church members attempt to pit the former pastor against the incoming minister, despite their best efforts to appreciate and submit to the leadership of a new pastor. Many retired pastors quit because they think their counsel would endanger the work of a new pastor. This results in retirement being a type of emotional exile.

Appropriate boundaries

As noted before, a pastor's calling does not cease with his work. People will keep looking to retiring pastors for advice, counsel, and spiritual guidance. As it seems unholy and requires turning people away, many retired ministers end up continuing to serve in the same capacity for free. Pastors may continue to minister when they retire, but this should be done strategically and with focus (Green, 2017). Many pastors let others fill their agendas because they do not know how to create healthy limits.

Insecurity

Many churches and organisations struggle to give their clergy fair pay and other perks. That many individuals do not generously support spiritual retirement is not surprising (Sochos & Latchford, 2016). Hence, ministers are accountable for saving for their retirement, and they commonly have financial difficulties in doing so (Njoroge, Vundi, & Ochieng, 2020). Many pastors continue to serve as pastors long after they should

have retired because they need more money. When they do ultimately retire, they struggle to cover expenses.

Negligent on the convention's and churches' paths

Contrary to expectations, the convention does not result in the pastor's retirement benefit premium being paid on time. Also, most churches do not adhere to the regulations in this area. They have not received the necessary assistance from the churches or organisations they have worked for to guarantee the pastors' retirement homes (Cnaan, 2002). The bulk of the Convention's churches and organisations have not organised a suitable retirement service for their departing pastors. While they are supposed to receive certificates of distinguished service as a symbol of appreciation, the majority of Baptist congregations, on the other hand, have forgotten to sponsor their retiring pastors to the Convention-in-Session following their retirement.

CONCLUSION

The church owes it to its staff to be paternalistic and promote their wellbeing, both while they are on the job and even after retirement. It is suggested that the church design a special retirement programme and offer financial assistance for the retirement of its pastors and other permanent staff. In order to accomplish the aforementioned, the church may need to formalise many of its operations as employment. Start a personal retirement programme so that, even if the church offers retirement benefits for him or her, they will be better positioned to receive higher pension benefits when they retire. Also, make sure that each pastor, as well as any other permanent staff members like the church administrator, creates a personal retirement plan that is effective, includes an estate plan, and is diligently carried out in order to achieve its goals.

Church leaders and pastors are required to select the retirement option that is most advantageous to them. Standard social security payouts are insufficient to fulfil a person's retirement expenses, let alone guarantee a comfortable old life; thus, both parties must take into account alternatives. While seeking to construct a retirement programme, the church is likely to run into the following challenges: resistance from other members, including the clergy. It is difficult to raise enough money to launch the system's pension fund investment strategy and keep it running. So, it is a pleasant but challenging decision as to whether the church should establish its own pension plan or join an existing pension fund.

At least in terms of personal income taxes for pastors and other recipients, the issue of dealing with tax ramifications exists. The church has a variety of policy options, including creating a special, high-interest pension fund and investing with a reputable financial institution. launching successful income-generating projects like the building of schools, farms, printing presses, and audio and video recording studios, as well as prudently insuring the church's property and some of its costs, like the medical, dental, and life insurance for the pastors and their close family members.

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