

## Ethico-Religious Evaluation of Pre-Retirement Crisis of Pastors in The Nigerian Baptist Convention

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### Abstract

The study focuses on the ethico-religious assessment of the pastors who worked for the Nigerian Baptist Convention (NBC) and having retirement dilemma. All Baptist associations in the Ethiope-Delta Baptist Conference are included in the sampled study population. The Ethiope-Delta Baptist Conference serves Okpe, Sapele, Ughelli North, Warri North, Ethiope-East, and Ethiope-West local government areas in Delta State. In these six local government units, which are dispersed over numerous towns and cities in the aforementioned territories, there are over 226 Baptist churches and 11 Baptist Associations. The study included both qualitative and quantitative methods of inquiry. Expository, evaluative, phenomenological, and critical-analytical techniques are also used in this study. The above methods used in this study make it possible to fully evaluate the relevance, significance, and application of ethico-religious arguments about Baptist pastors' pre-retirement and their situations in the study area. To substantiate these claims, both primary and secondary sources are also employed. The data for the study were gathered using the phenomenological approach, participant observation, and questionnaires. The research as well as the discussion in this research fall under two main topics: Baptist pastors' pre-retirement challenges and ethical-religious responses to retired pastors' dilemmas. According to the study, pastors' pre-retirement issues are most prevalent in rural Baptist churches. The study also found that, despite the NBC's goal of ensuring quick payment of pastors' retirement benefit premiums, churches do not fully cooperate in terms of making their corresponding percentage contributions.

**Keywords:** Ethico-Religious Evaluation; Pre-Retirement Crisis; Nigerian Baptist Convention; Ethiope-Delta Baptist Conference.

### INTRODUCTION

Many Baptist pastors, as well as those from other faiths, today lack the financial means to retire at customary ages and maintain their standard of living (Vanderbloemen & Bird 2020). Because risk and accountability have migrated from the Convention and congregations to individual pastors, resolving this situation is a big concern. Pastors appear to be an outlier when it comes to facing a retirement security dilemma. They are often regarded as intelligent and economical by their parishioners. Some church members may believe that their low wages are sufficient to keep them going. During their pastoral vocations, most pastors are not usually provided with housing or other necessities. Many people, however, find themselves in a financial bind when they near or achieve retirement, owing to obstacles that sometimes outnumber those faced by other professionals (Aaron, 2010; Umukoro et al., 2020). Some are struggling to make ends meet due to a lack of home equity and a pension, while others are staying on the job longer out of dread of the unknown. The problem is not simply a lack of remuneration or retirement benefits; it is also a lack of financial literacy among pastors, who must take care of their personal affairs or risk becoming bankrupt (Sabri, 2011). Even though the study may not be a true reflection of how the Nigerian Baptist Convention plans for and handles retirement, it is surprising that so few congregations care about their pastors' golden years and help them out.

The study focuses on the ethico-religious evaluation of the pre-retirement crisis of pastors who served under the Nigerian Baptist Convention (NBC). Though the study is about retiring and retired pastors of the Nigerian Baptist Convention, it is not out to study the whole convention. All Baptist Associations in the Ethiope-Delta Baptist Conference are included in the sampled study population. The Ethiope-Delta Baptist Conference now serves Okpe, Sapele, Ughelli North, Warri North, Ethiope-East, and Ethiope-West local government areas in Delta State. In these six local government units, which are dispersed over numerous towns and cities in the aforementioned territories, there are over 226 Baptist churches and 11 Baptist Associations. The main objective of this study is to evaluate the ethico-religious value of the pre-retirement crisis of pastors in the Nigerian Baptist Convention (NBC). The specific objectives of this study are to:

1. Examine what retirement means in general and how it applies to the Nigerian Baptist Convention;
2. Conduct an ethical and religious analysis of the Nigerian Baptist Convention's workers retirement policy and its implications for pastors
3. Identify the areas of challenges faced by Baptist pastors in their pre-retirement, retirement, and post-retirement periods; and
4. Explore biblical and ethical principles to reaffirm the imperativeness of ensuring the welfare of Nigerian Baptist Convention pastors before, during, and after retirement.

### **The Nigerian Baptist Convention (NBC)**

The Nigerian Baptist Convention must be defined for the purpose of this study. Furthermore, knowing the identity of the Nigerian Baptist Convention is so important that it should encourage a new, positive outlook on the welfare of her retired pastors. The Southern Baptist Convention of America (SBC) designated Rev. Thomas Jefferson Bowen as the first missionary to Nigeria in 1849 (Oluleye, 2019). He landed at the Nigerian city of Badagry on August 5, 1850 (Ajayi, 2011).

Beginning in 1914, Baptist activity began a new era marked by fresh ideas, significant development, geographic expansion, the establishment of new institutions and organisations, a rise

in mission work, and the execution of a remarkably effective financial support strategy (Porter, 2004). An increase in members and baptised converts was a key aspect of the mission effort at this time. As a Baptist community was created, it helped to develop sister churches and preaching stations, which allowed it to spread its tentacles throughout the area. The Convention is therefore an offspring of and a consequence of the Southern Baptist Convention (SBC), USA.

The Nigerian Baptist Convention is made up of Baptist churches and Christians who have voluntarily joined together in order to promote the gospel cooperatively. They are united by common tenets of faith both inside and outside of Nigeria (Afolaranmi, 2016). The president (now known as the “chairman”) serves as the NBC’s ceremonial leader, while the general secretary serves as its administrative and executive head (now named “Convention president”). He serves as the convention’s chief financial officer.

The Convention serves as the governing body for all Baptist congregations in Nigeria in addition to advocating for the denomination’s interests with governments, regional, national, and international ecumenical organisations, the Baptist World Alliance, and its regional body, the All Africa Baptist Fellowship. The main goal of the churches that make up the Convention is to carry out the Great Commission (Olatoyan, 2011). Congregations are made up of specific church members. Hence, the Convention is owned by the churches. For the avoidance of confusion, the convention’s officials do not possess the convention; rather, they are only acting on behalf of the churches, the conference’s owners, who mandate that it be managed on their behalf. Because of this, the Convention-in-Session must choose and appoint the Convention’s officers. 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 Convention Cooperation Program was started in 1925 by the Southern Baptist Convention of the United States and was later modified and accepted by the NBC (Brackney 2009). It is a system in which each Christian pays their local church their tithes and offerings, and the local church voluntarily contributes to the Convention (or Union in certain countries) a predetermined portion of its undesignated revenue as a member of the Convention (NBC Cooperative Program, 2021). This may, of course, be extended to other important groups within the convention that cover a smaller area, including organisations and conferences. As agreed upon by member churches to further the Great Commission in Matthew 28:19–20, the funds contributed to the Convention by member churches are used to achieve the proclaimed goals of the Convention (Kristilere, 2014).

Since 1972, congregations have chosen to donate 20% of their undesignated money—that is, cash not designated for the church building, pastorium, organ, etc.—to the NBC (Ottuh & Ihwhighwu, 2021). Throughout the years, other percentages have been used. Moreover, according to Ottuh and Ihwhighwu (2021) they contribute 5% to the association and 5% or 7% to the conference. As a consequence, the Baptist churches pool their resources and work together to accomplish far more than they could possibly do separately. NBC uses the 20% of religious donations it receives to pay for the following things:

1. Missions and vandalism, including support for both home and foreign missionaries.
2. Theological training.
3. Member nurturing and development.
4. Management of retirement benefits for pastoral and other personnel.
5. Management, which includes maintenance and utilities.

The Executive Committee (EC) of the Convention develops a budget with the assistance of its budget committee each year and submits it for approval to the Convention-in-Session. The messengers to the annual session of the Convention approve the budget, which is subsequently overseen by the executives (Adedoyin, 2005). No budget has ever been carried out without the consent of the Convention-in-Session. Once a year, messengers also present and approve an audited account.

The Nigerian Baptist Convention (NBC) conference is known as the Ethiope-Delta Baptist Conference (EDBC or “the conference”). The Anioma-Delta Baptist Conference (ADBC), the Ethiope-Delta Baptist Conference (EDBC), and the Providence Delta Baptist Conference were created on June 4, 2014, after the original Delta State Baptist Conference (DSBC) was split into three conferences (PDBC). The three conferences were introduced on the same day under the direction of Rev. Gideon O. Oyibo, the newly reformed conference president. The Ethiope-Delta Baptist Conference’s main office is in Amukpe-Sapele, Delta State. Six Delta State local government areas are served by the eleven (11) Baptist Associations and two hundred and twenty-six (226) Baptist congregations that make up the Ethiope-Delta Baptist Conference (EDBC).

## **METHOD**

Both qualitative and quantitative approaches of investigation were used in the study. This study specifically employed the expository, 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. This research’s evaluation method enables it to thoroughly assess the validity, importance, and applicability of ethico-religious arguments about the retirement of Baptist pastors and their circumstances in the study region. Both primary and secondary sources were used to support these claims. Using participant observation and questionnaires, the phenomenological method is used to gather the data for the study.

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.

In addition to primary data sources, secondary data sources were also heavily employed. The background material about outsourcing pastors’ retirement provided by secondary literary sources helped to develop the main argument of the thesis statement. The research made significant use of a variety of publications, including books, essays, magazines, newspapers, internet blogs, and podcasts.

## **Research Design**

Secondary sources from the internet and archives were utilized in this work. 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 responders. The questions in Section B are intended to generate responses of Agree (A), Disagree (D), and Undecided (U). Copies of the survey were distributed with the assistance of some hired research assistants.

Although focusing on retiring and retired pastors of the Nigerian Baptist Convention, the research does not aim to examine the entire association. All Baptist associations affiliated with the Ethiopia-Delta Baptist Conference in the Convention’s southeast made up the sampled research population. The Ethiopia-Delta Baptist Conference now serves Okpe, Sapele, Ughelli North, Warri North, Ethiopia-East, and Ethiopia-West Local Government Areas in Delta State. In these six local government units, which are dispersed over numerous towns and cities in the aforementioned territories, there are over 226 Baptist churches and 11 Baptist Associations.

S/No	Association	Local Govt. Area	No. of churches
1	Abraka Baptist Association	Ethiope East	22
2	Agbon Baptist Association	Ethiope East	18
3	Amukpe Baptist Association	Sapele	19
4	Ekue Baptist Association	Ethiope East	24
5	Idjerhe Baptist Association	Ethiope West	21
6	Oghara Baptist Association	Ethiope West	20
7	Okpe Baptist Association	Okpe	18
8	Oke Central Baptist Association	Okpe	22
9	Orogun Baptist Association	Ughelli South	10
10	Riverine Baptist Association	Warri South	19
11	Sapele Baptist Association	Sapele	19
Total	11	6	226

### Population and Sample

The Ethiopia-Delta Baptist Conference’s retiring and retired pastors made up the study’s sample. In order to do this, the participants for the research were selected from these regions, including the Baptist associations and churches, where the conference is located. A straightforward random sample technique was applied for this survey inquiry. The distribution of the questionnaires was as follows:

Target	No. of Questionnaire Administered	No of Questionnaire Retrieved
Abraka Baptist Association	50	41
Agbon Baptist Association	50	41
Amukpe Baptist Association	50	41

Eku Baptist Association	50	41
Idjerhe Baptist Association	50	41
Oghara Baptist Association	50	41
Okpe Baptist Association	50	41
Oke Central Baptist Association	50	41
Orogun Baptist Association	50	41
Riverine Baptist Association	50	41
Sapele Baptist Association	50	41
Total	550	451

### Data Analysis Technique

451 copies of the questionnaire that were intended to be correctly filled out served as the basis for the analysis. The information gathered from the surveys will be analysed using straightforward percentages. Following is the formula:

$$\frac{\text{Number of Responses}}{\text{Total No. of Respondents}} \times \frac{100}{1}$$

## FINDINGS AND DISCUSSION

### Demographic Distribution of Respondents

The tables below display and provide commentary on the demographic breakdown of survey participants.

**Table 1. Sex of respondents**

Variable	No	Percentile
Male	404	89.6
Female	47	10.4
Total	451	100

### Sex of respondents

The replies about the respondents’ gender are shown in Table 1 above. In terms of gender, there were 404 respondents, or 89.6% of the total, who were male and 47 respondents, or 10.4%, who were female.

**Table 2. Age of respondents**

Variable	No	Percentile
18-30yrs	28	6.2

31-45yrs	264	58.5
46-60yrs	99	22
61yrs above	60	13.3

### Baptist Pastors’ Pre-Retirement Challenges

Contrary to what is intended, the convention does not ensure that the pastor’s retirement benefit premium is paid on time. Also, most churches do not adhere to the regulations in this area. They have not received the necessary support to guarantee that the pastors have retirement homes from either the churches or the organisations where they have worked.

**Table 3. Baptist pastors’ pre-retirement challenges**

Variable	Agree		Disagree		Undecided	
	No	Percentile	No	Percentile	No	Percentile
Most Baptist pastors do not contribute to their retirement scheme	384	85.1	39	8.7	28	6.2
Most churches do not contribute to their pastors’ retirement scheme	391	86.7	48	10.6	12	2.7
Most pastors do not have personal life-savings prior to their retirement	375	83.2	39	8.6	37	8.2

The replies to the questions on the difficulties facing Baptist pastors prior to retirement are shown in Table 3 above. A total of 384 respondents, or 85.1%, agreed with the assertion that “Baptist pastors do not contribute to their retirement system,” whereas 39 of the total respondents, or 8.7%, disagreed with the statement. Yet, 28 respondents—or 6.2% of the entire sample—were unsure. A total of 391 respondents, or 86.7%, agreed with the statement “that churches do not pay to their pastors’ retirement system,” whereas 48 of the total respondents, or 10.6%, disagreed with it. The number of respondents who were unsure, 12, was 12, or 2.7% of the total responses. A total of 375 respondents, or 83.2%, agreed with the assertion that “most pastors do not have personal life savings prior to their retirement,” whereas 39 respondents, or 8.6%, disagreed with the statement. 37 respondents, or 8.2% of the total respondents, were nonetheless unsure.

Like other clergy, Baptist pastors are frequently praised by their flock for their intelligence and economy. Although they are poor, their pay is nevertheless enough to meet costs. Several of them obtain housing as a benefit of their employment. Many people, even those who are nearing retirement, find themselves in a financial jam because of challenges that occasionally surpass those experienced by other professions. Some pastors are struggling to keep up, while others are working longer hours since they sometimes do not have homes or pensions. A retired Baptist pastor who lectures at a Baptist seminary provides an example, claiming that the basis of the problem is not merely restricted compensation or retirement benefits (Okungbowa, interview, 2023). People who should be managing their personal finances but fail to do so run the risk of getting into serious

debt. According to him, the clergy are so focused on the afterlife, but they should know more about planning for life after work.

Uje, a different Baptist preacher, claims that because of his dire financial situation, he never imagined being able to retire. After 30 years at the ministry, he only earns 65 000 naira per month, with retirement money included. He claims he did not enter this profession with the intention of becoming rich. He continued by saying that he entered this line of work believing that the church and the congregations he served would take care of him, only to discover that when he reached the end of the road, he was no longer taken care of. Several Baptist ministers admit to harbouring some bitterness towards both the church, which provided them with pitiful pensions, and the “greedy” hedge firms, which improperly handled their finances (Eribo, interview, 2023).

Around 13% of respondents claimed they did not get any retirement benefits from their churches, which is in contrast to the majority of pastors who say that many churches contribute very little to their retirement plans. The result is that many people have noticed that when pastors near retirement, they suddenly find they are behind (Efedakpo, interview, 2023). They might be in big trouble, particularly if they attend small churches. The issue is particularly severe in rural Baptist churches because of the elderly demographic, limited size, and financial hardships brought on by declining congregations. Many pastors are unable to pay for their pensions even as they near retirement. Collaborating with Ottuh and Aitufe (2014), it could be said that all the above factors are the direct or indirect consequences of the insecurity and social and economic challenges experienced in the Nigerian nation, from which the churches and pastors are not exempted.

For instance, some Baptist pastors in small-town churches think of themselves as anomalies because their congregations are not thriving. Yet they feel that because their compensation package includes money that they must pay out for things like work-related travel and other professional expenses, many of their peers really receive less than the minimum wage. In rural places, retired clergy and their wives regularly struggle to put food on the table while also coping with foreclosure and exorbitant medical costs, according to Emokpe (interview, 2022). So, he claims that having a distaste for money problems paired with a belief that God would take care of things might be harmful when it comes to making arrangements for retirement.

According to Akpoigbe, moderate to progressive clergy in particular have a tendency to see money as a temptation that would result in serious problems (interview, 2022). They do not have any savings when they reach retirement age. Ministers and other members of the profession have long held the belief that God will provide for their retirement needs. As a result, many have neglected to make any retirement plans. When pastors are unprepared, it affects the people they pastor or counsel both publicly and privately, as well as others outside the church. Yet, it is acceptable for clergy to seek advice from a qualified financial advisor regarding their own retirement security.

It is not unimportant for pastors to start planning for retirement the moment they start working. In other words, it is not a good idea to put off retirement planning until after reaching the mandatory retirement age of 65. The truth is that if the issue of retirement has been taken into consideration well in advance, it is possible to significantly reduce the anxiety associated with retirement to manageable proportions. The goal of retirement planning is to give employees a time frame by which they can evaluate the steps they have taken to ensure a comfortable and easy retirement while still employed. In order to be able to look confidently and with hope into the future, a worker must amass enough savings during their active working life. These savings must



also mature in a timely manner. As a result, one’s quality of life in retirement is, in large part, directly influenced by the sacrifices they make now and the type of pension plan they opt for.

For efficient personal retirement planning, the stages of retirement planning must be taken into account. Retirement planning often involves four stages. They consist of pre-pension planning, pension planning, implementation of the pension plan, and consolidation of the pension. In this period, young workers typically do not have significant concerns about pension and retirement-related matters. This is due to the fact that many individuals prefer to concentrate their efforts on acquiring transportable personal assets at the start of their professions. Given that the average retirement age is 60, rational, active employees should begin thinking about retiring in the second half of their legal working years. Ghanaian employees in their 50s and 60s aim to raise their retirement fund investments at this time in order to earn pension payouts that are larger than normal when they retire. Now, the logical individual tries to get a personal loan, insurance, other long-term financial assets, and businesses that create money. In Ghana and many other nations, forced retirement will take place within the next ten years.

While making retirement plans, one of the most important choices you must make is between defined benefit and defined contribution pension plans. A defined benefit pension system provides a definite payment at retirement in accordance with a predefined formula that often depends on an employee’s income, age at retirement, and the number of years of employment for which contributions were made to the plan. This shows that a defined-benefit pension plan is not dependent on the performance of investments. A defined contribution retirement plan provides a payment at retirement based on the amount of contributions made and the effectiveness of the investment vehicles used. The amount that each worker will get upon retiring from active employment depends in large part on the amount they have contributed, the macroeconomic performance, and the expertise of the fund managers.

**Ethico-Religious Response to retired pastors’ dilemmas**

**Table 4. Ethico-religious crisis of retired pastors of the Convention**

Variable	Agree		Disagree		Undecided	
	No	Percentile	No	Percentile	No	Percentile
The Nigerian Baptist Convention (NBC) retirement policy for pastors does not conform to the Biblical standard of pastoral welfare	96	21.3	268	59.4	87	19.3
The Convention and churches’ failure to provide for their pastors’ welfare at retirement amount to an abuse and disrespect for the pastors’ human dignities	336	74.5	80	17.6	35	7.8
The current NBC retirement policy and pension scheme for pastors are human-	276	61.2	111	24.6	64	14.2



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centred, practical, goal-seeking in character, situational, and contextual							
Ethically and religiously, the Convention and most churches and members exhibit serious attitudinal changes (less love, distance relationship, less affection, less attention, less respect, etc.) toward their pastors after retirement	376	83.4	42	9.3	33	7.3	

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The replies to the questions on the ethico-religious crises of retired pastors of the Convention are shown in Table 4. A total of 96 respondents, or 21.3%, agreed with the statement that “The Nigerian Baptist Convention’s (NBC) retirement policy for pastors does not fit the Biblical ideal of pastoral welfare,” while 268 respondents, or 59.4%, disagreed with the statement. Yet, 19.3% of the total replies, or 87 people, were unsure. A total of 336 respondents, or 74.5%, agreed with the statement that “the Convention and churches’ inability to care for their pastors’ welfare upon retirement constitute an abuse and disdain for the pastors’ human dignities,” while 80 respondents, or 17.6%, disagreed with the statement. The number of respondents who were unsure, 36, was 7.9% of the total.

A total of 276 respondents, or 61.2%, agreed with the statement that “the current NBC retirement policy and pension plan for pastors are human-centered, realistic, goal-seeking in nature, situational, and contextual,” whereas 111 respondents, or 24.6%, disagreed with the statement. Yet, 64 respondents—or 14.2% of the total respondents—were unsure. A total of 376 respondents, or 83.4%, agreed with the statement that “ethically and religiously, the Convention and most churches and their members exhibit serious attitude changes (less love, distance relationships, less affection, less attention, less respect, etc.) towards their pastors after retirement; 42 respondents, or 9.3%, disagreed with the statement. On the other hand, 33 respondents, or 7.3% of the total, were unsure.

**Table 5. Statistical data**

Variable	No	Percentile
Agree	1084	60.1
Disagree	501	27.8
Undecided	219	12.1
Total	1804	100

**Discussion**

The Convention’s and congregations’ perspectives on pastor retirement can be assessed using prudential personalist ethics, which includes teleological, utilitarian, and deontological ethics. According to Ottuh (2021), prudential personalist ethics is an ethical framework that is pragmatic, goal-oriented in nature, situational, and contextual. A special and significant transition occurs



when a pastor leaves the ministry. This shift affects the pastor, his or her family, the staff, and the congregation. Although it is understood that customer satisfaction and autonomy are fundamental principles, they are not rated in importance. When two or more ethical principles apply to a situation, but these principles support different courses of action, an ethical conflict or dilemma results. According to Ottuh and Idjakpo (2021), ethics refers to the principles that determine whether a behaviour is good or bad, constructive or destructive.

In the public sector, ethics refers to moral standards with a solid foundation that outline what employees should do (Rohr, 2017). The set of processes, regulations, and policies that control public service organisations is referred to as good corporate governance. In order to achieve its goals and objectives in a way that increases the value of the department or ministry and eventually benefits all stakeholders, they outline how the organisation should be led or managed. A crucial element of effective corporate governance is accountability. A public employee or department must record their acts, take responsibility for them, and clearly reveal the results in order to be held accountable.

Moral philosophy, also known as normative ethics and moral theory, is the study of what decides whether an action is good or wicked (Anderson, 1999). One may turn to these theories for a general moral standard when faced with moral conundrums. There are several ethical lines, each with its own set of ethical issues. The two most popular normative theories are deontological ethics and teleological consequentialism, particularly utilitarianism (in particular, Kantianism). Any justifiable moral evaluation of a specific action, according to consequentialist moral theories, must begin with its effects (Crisp, 2015). Consequently, from a consequentialist perspective, an action is morally right if it results in a good result, or consequence. Utilitarianism, a kind of consequentialist ethics, puts an emphasis on utility. The utilitarian viewpoint holds that a deed's moral value is solely determined by how much satisfaction or pleasure it brings to other people as a whole.

The term “duty- or obligation-based ethics” is frequently used to describe deontological ethics (Mouton, et al., 2013). Since they hold that moral standards “bond you to your duty,” deontologists place more emphasis on the rightness or wrongness of acts than on the rightness or wrongness of the outcomes of those actions. When judging the moral worth of a particular conduct, deontological ethics considers our adherence to principles rather than the outcomes of that behavior. Kantianism (also known as Kantian ethical theory) is a deontological ethical philosophy that places less emphasis on sentiments or ultimate goals (Hand, 2022). The key idea is “obligation,” or what one should do in specific situations. The staff members of public institutions must adhere to a set of ethical guidelines. These principles are frequently referred to as “moral laws” (Out & Enyia, 2015; Otu, 2018; Otu & Nabiebu, 2022). Both the public and commercial sectors apply a variety of ethical management ideas. When it comes to reporting wrongdoing, employees need to be informed of their rights (Alobo & Nabiebu, 2022; Otu & Nabiebu, 2022). In other word, when pastors' as employees are not informed of their rights it amounts to their human rights violations. For Ottuh and Erhabor (2022), any act that tends to violate or abuse human rights and freedom is anti-human and anti-society. Many actions can be taken to promote moral conduct.

The Convention's and the churches' stances on teleology, utilitarianism, and deontology may have an impact on a pastor's decision to resign. A special and significant transition occurs when a pastor leaves the ministry. This shift affects the pastor, his or her family, the staff, and the

congregation. The pastor and congregational leadership have the opportunity to manage the transition by jointly planning for it. It also serves as the initial step in partnering to do their best work in ministry in the next few months or years. Too frequently, the pastor's retirement is handled in a secretive, closed-off, and wait-and-see manner. Also, the pastor talks about retiring with their friends, family, and close coworkers but not with top church leaders out of concern of seeming to be a lame duck.

By creating and implementing a transition plan for the church and the departing pastor, a strong foundation for service is formed. By providing guidance for the vital ministry that will continue in the months preceding the pastor's retirement date, a transition plan provides the pastor and congregational leaders leadership over the transition and prevents the pastor from becoming a "lame duck" (Weese & Crabtree, 2004). Without a strategy in place, the pastor is left to wait and watch what transpires when the retirement date is made public.

What are some of the most ethical approaches to retirement management and planning for a pastor and his flock? Several definitions of ethical principles state that they respect human life, keep their word, are truthful, and defend the law (Otu & Mohammed, 2009; Dorothy & Otu, 2012). The legal system protects these societal norms (Stahn, 2017). Although it is acknowledged that autonomy and client pleasure are key values, they are not given a priority ranking. An ethical conflict or dilemma arises when one or more ethical principles are applicable to a circumstance yet these principles support alternative courses of conduct. The following are the moral guidelines:

1. Encouraging pastors' health and wellbeing

Supporting pastors' health and wellness as well as avoiding or eliminating hazards from their path can make them better off. It could be challenging to decide what is "great" or "perfect" in a certain circumstance. It is critical to differentiate between the churches' and pastors' viewpoints on what is advantageous as a starting point for selecting the proper course of action. A retired pastor may sometimes find it difficult to weigh the pros and cons of various welfare options.

2. Life must be honored.

Respect for life presumes that human life is precious and should be treated with respect, care, and consideration (Kass, 2002). The idea of respect for life also takes into account the quality of life. It could be challenging to distinguish what comprises human life from what society values, wants, and protects in terms of human life. Despite the significance of being conscious of one's own personal views, it is also challenging for churches, pastors, and other religious institutions to be open about their own convictions respecting human life. Therefore, churches and other religious institutions must take all practical measures to preserve human life, especially that of pastors who have sacrificed their lives for the sake of others. If enough assistance is not provided for pastors before and after retirement, their lives will be miserable and their quality of life will be questioned, which will discourage aspiring pastors.

3. Reliability

Truthfulness is defined as speaking or doing something without intending to mislead. Truthfulness also means providing pastors with enough knowledge to make sure they are educated. Omissions and false information are equally untrue. Because they were unaware of the intricacies of their post-retirement concerns, the majority of congregations used to think that departing pastors were okay. Sadly, the churches do not adhere to the convention's standards or suggestions on pastor retirement. Even the Convention does not check on or keep track of the church's adherence

to its rules in this regard. Honesty builds trust, and trust is essential for the therapeutic relationship between the convention, churches, and pastors.

#### 4. Relativity

In this situation, fairness means allocating welfare funds in accordance with defensible human-related criteria. This submission collaborates with Ottuh, Ottuh, and Aitufe's (2014) position, which affirms equal treatment for all humans in terms of equitable distribution of societal resources. According to NBC standards, all pastors working under her are entitled to pension benefits and medical attention. It is challenging to decide who gets aid and what kind of support they receive, however, since welfare resources are few.

#### 5. Reviewing years of ministry

As the pastor considers his or her years of service, he or she should assess his or her requirements for financial support, personal health and stamina, family needs, personal goals, and what the church needs in terms of pastoral leadership.

#### 6. Useful consultation

According to Ottuh and Jemegbe (2020), communication in religion has the potential to positively integrate adherents and society. In this sense, the pastor should communicate with their family, main support network, denominational authorities, or respected members of the congregation or convention before retiring. Keeping track of any deadlines set by his or her denomination or pension plan is part of this.

#### 7. Plan how you are going to say farewell.

Give thanks to churchgoers; ask for forgiveness and receive it; and deal with staff issues before you leave. It is also essential that the congregation and the pastor recognize and feel their pain. The congregation of the leaving pastor should not develop unhealthy dependencies. When the pastor left his position, the pastoral link ended. After you go, you will not be the pastor anymore. There may not be any further compensation or recognition for you as you would not be performing their baptisms, marriages, or funerals any more.

#### 8. Openness to Communication

A pastor's retirement is a distinctive and significant change for many individuals. It demands open, honest communication. An effective transition plan enables the pastor and church leaders to work together in organising and managing the pastor's ministry as he approaches retirement and establishing the groundwork for the congregation as it gets ready to welcome a new pastor (Rich, 2010; Ottuh & Jemegbe, 2020).

#### 9. You need to pray.

The Bible instructs us to "remember your leaders who taught you the word of God, think about all the good that has come from their lives, and be inspired by their faith" (Hebrews 13:7). The church should pray for the emotional health, physical stamina, and spiritual health of retiring pastors because the Lord hears people's prayers and cares about their leaders.

#### 10. Motivation

Any pastor who has worked in full-time ministry for even a short period of time will tell you that it is one of the most isolating occupations. Hearing church members discuss how their

ministry has affected their lives, what they have learned, and how the Lord is developing them is energizing. It provides tremendous heart encouragement to the preacher (Jeremiah 3:15).

#### 11. Love

The church has a duty to show love to those who labour in the Lord's vineyard (Thessalonians 5:12–13). Being a priest is comparable to being a parent. Together, work, vocation, passion, and responsibility become one.

#### 12. Gratitude

The Bible states that the church should honour those who serve as leaders in the Lord's work because they toil mightily to provide the congregation with spiritual direction (1 Thessalonians 5:12–13). If this is recognized, they will feel valued and loved by the church.

The aforementioned ethical frameworks are intended to support clergy and religious organisations in identifying and resolving moral dilemmas resulting from retirement-related issues. Pastors and their employers would not be able to handle every situation on their own; therefore, depending on the situation, they will need to search for assistance and apply their best judgement. If there is continuing discussion of the ethical issues and conflicts related to pastors' retirement plans, it will be simpler for both employers (churches) and employees (pastors) to understand and resolve new ethical quandaries that arise from retirement plans.

This study suggests that the church's attitude towards retirement has lately shifted. While the bulk of the congregations that are members of NBC do not follow it, NBC has a policy regarding pastor retirement. The Convention, however, has not successfully ensured that the churches and organisations under its supervision are abiding by the policy. The essential retirement preparations have also been disregarded by a number of Baptist pastors who are retiring. There are additional special considerations that come into play with clergy retirement in addition to financial concerns that might create worry before or during retirement. When a priest retires, moving from the pulpit to the pew might have significant consequences, such as possible identity and status loss, abandoning church-provided housing, downsizing to a smaller home, or leaving the congregation.

The majority of members and leaders concur that after many years of service and after reaching a particular age, a person is entitled to a new stage in life, regardless of whether a pastor serves the church for the remainder of his or her life. Saying goodbye to church work may not be seen as a sign that one has progressively lost the sense of calling that kept them going when one is 60 (or 65), or even later if one is in excellent health and has plenty of energy and ambitions. Even if people disagree with their pastor's decision to resign, they very rarely hold them responsible.

## CONCLUSION

Pastors should be protected in their right to retire by the churches and other organisations of faith. Nobody should be compelled to work past the age at which they choose to retire because of their religious beliefs. Also, it shouldn't be someone who returns from retirement under heavy resistance since they could cave out of loyalty. As a matter of personal preference, a retiree should be allowed to do anything they like. Bless them if they appear content to perform certain church obligations; if they decide not to take any pastoral or other responsibilities, which are also good since retirement grants you complete control over your time. The moral ideals of welfare, fairness, truthfulness, and respect for human life must also be used by churches and denominations when

dealing with retiring pastors. Retired pastors can get beyond their various retirement challenges provided their denominations and churches follow the aforementioned ethical norms.

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