

RETIREMENT AS A CRISIS:
A CASE STUDY OF BOWERS BAPTIST ASSOCIATION,
NIGER/KEBBI CONFERENCE

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ABSTRACT

Retirement As a Crisis: A Case Study of Bowers Baptist Association, Niger/Kebbi Conference is a research work that aims at finding out the reasons why retirement is a crisis. The purpose is to identify the retirement problem with the aim of providing an appropriate pastoral care for the victim. This was carried out among the retiree within the Bowers Baptist Association. The retiree responded through both the oral and structured interview conducted. The report showed that many of the retiree are facing crisis as a result of retirement.

To establish this fact, relevant textbooks, periodicals and other relevant materials were consulted. Finally, recommendation and suggestion were made for the Association and all the churches within our great Convention to percent crisis that may accompany the retirement period.

Conclusion

The topic retirement as a crisis: A case study of Bowers Baptist Association in Niger and Kebbi Conference aimed at finding out the condition of the retiree (pastor) in the above mentioned association. This is done in order to create awareness and educate pastors who may be facing retirement.

In the process of finding out this, the researcher conducted an interview to meet the requirements of the purpose of study. The interview was conducted among retired pastors, and workers within the association who are not pastors. Their responses were given as a case study report in chapter two and three.

The study revealed that there is compulsory age of retirement for all the convention workers,, also, that some of the retirees find it difficult to get their entitlements in time due to their inability to understand the procedure when in service. It was also discovered that majority are not enjoying their retirement due to lack of adequate preparation for it. It was also discovered that majority of our Churches within the association are not making use of the retiree. And lastly it was discovered that the retirements within this association has great effects on the retirees themselves, the churches they attend, their families and the society at large.

As a result of this, the research provided pastoral care approach to help people in this type of crisis, the approaches include; the supportive care approach and crisis care approach. These approaches were given in a practical way of dealing with retirement crisis.

Finally, the researcher makes some recommendations it is the prayer of the researcher that we will have a fulfilled period of retirement “because it obvious whether one looks forward to retirement with joy or one considers it as a terminal evil⁷⁸ It will definitely come.

Recommendations

Based on the findings of the researcher in Bowers Baptist Association of Niger and Kebbi Conference of the Nigerian Baptist Convention on the retirement crisis, being faced by the workers and pastors in the association the following recommendations are presented:

Plan Towards your Retirement

The researcher is recommending for any potential retiree be it pastors or other workers within the convention to plan towards their retirement before it turns out to be a shock. According to Lee Nashen, in his article, “How to plan your retirement” “the road that leads to comfortable retirement needs to be well charted and planned.”⁷⁹

Planning for retirement should start early enough. Planning should be done during the productive years. This can be done by

⁷⁸ RCC Nastem, “how to plan your Retirement” *Church Administration* 4 Jan. 1962 pp. 40

⁷⁹ Lee Nashem, “How to Plan Your Retirement” *Chuch administration* 4 Jan. 1962. pp. 40-41

having a date of retirement and work towards it. The following questions can serve as guide in planning towards retirement.

How will you live if you do not have a house of your own" can your monthly saving at retirement sufficient to sustain you? ✓

So with these in mind, there is the need to work out a budget that fits your income and that will leave you a comfortable margin. The budget should give room for emergencies usually two months allowances. So, as advancement in income comes from the job don't immediately spend it all, plan towards retirement from the increment by "investing your surplus"⁸⁰ it could be used in buying shares in companies that are viable or use it for investment later. As part of planning effort there is the need to keep track of expenses, extravagant spending should be avoided, this can be done by imbibing principle of simplicity of buying what you can afford at a time, avoid advance buying. This planning is what Lee called "a retirement time table"⁸¹ according to him:

In your thirties think about increasing your income. The forties are a time of achievement raising a family, learning how to manage money. In the fifties, finalize your retirement plan. You should go over your assets. Are they yielding dividend? With age sixty comes up a date. Get legal advice. Do not forget medical check up through the year. Follow strictly your doctor's advice.⁸²

⁸⁰ Ibid. pp. 41

⁸¹ Ibid. p. 41

⁸² Ibid. pp. 41

Need for Education

As part of the effort towards preparing for retirement, there is the need for education. Our great convention through her conferences and associations should be well informed in order to be able to teach pastors on the field the need to prepare early for retirement. "Education, above all, determines the need for retirement preparation"⁸³ Generally, the higher the level of formal education, the greater the level of preparation is needed. The Nigerian Baptist convention should come to the aid of their pastors by organizing retirement preparation programmes. This program should be a comprehensive one that goes beyond financial planning and deal with such topics as physical and mental health, housing, leisure activities, and legal aspects of retirement. This will go a long way to help people see a rich and rewarding future. Eleanor Brockett in his word support the above suggestion. His word would be used to conclude this aspect of preparation for retirement.

*Plan to make your retirement the start of a new life in which you can use your experience, abilities and mature personality to build a rich and rewarding beginning not an end.*⁸⁴

A pastor who retires may be allowed to serve in any other church as interim. He can also be allowed to serve as adviser to associations or head a particular committee or the other because it is generally

⁸³ Atchley, Robert C. The Social Forces in Later Life p. 165

⁸⁴ Eleanor Brockett, how To Retire and Start Living: (britain: the New English Library Ltd. 1963.) Cover page.

