

Beyond tenure: reviewing the welfare and ministry of retired pastors in Zimbabwe

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Abstract

Increasing numbers of retired pastors have been struggling with welfare and ministry challenges upon retirement in Zimbabwe for decades. Scholarship on the well-being and ministry of retired pastors in Zimbabwe is scanty. Thus, this study explored problems that the pastors of the Assemblies of God Back to God (AOG BTG) face after retirement. Applying Osmer's methodology, this paper addressed what the church and pastors could do to prepare for, and deal with their difficulties. It proposed that the church could rebuild its economic sustainability to resource pastors to effectively prepare for retirement, adopt pension plans and support different ministries that they could engage in. It also recommended that the pastors can embrace tent-making to sustain their welfare, new ministries, and other needs and wants after tenure.

Meningkatnya jumlah pastur yang purna tugas memperjuangkan kesejahteraan dan pelayanan memberikan tantangan pada purna tugas di Zimbabwe selama beberapa masa. Anggaran untuk kesejahteraan dan pelayanan pada para pastur yang purna tugas di Zimbabwe sangat sedikit. Penelitian ini menggali masalah terkait pastur sebagai majelis tuhan kembali ke tuhan yang dihadapi usai purna tugas. Dengan menerapkan metodologi Osmer, penelitian ini ditujukan ke gereja dan para pastur dapat mempersiapkan dan menghadapi kesulitan. Penelitian ini mengusulkan bahwa gereja mampu membangun ulang keberlanjutan perekonomiannya untuk menjadi sumber bagi para pastur agar secara efektif mempersiapkan masa purna tugas, mengajukan rencana pensiun dan mendukung pelayanan yang berbeda yang dapat dilibatkan. Penelitian ini

juga merekomendasikan bahwa para pastur mampu bertahan secara sukarela untuk memenuhi kesejahteraan mereka, pelayanan baru, kebutuhan lain dan keinginan setelah masa jabatan.

Keywords: *Pastors, Tenure, Retirement, Sustainability, Fellowship, Ministry*

Introduction

Although Zimbabwe has some wealthy pastors, especially those from neo-Pentecostal churches who propelled the gospel of prosperity and enriched themselves (Chari 2018: n.p), the majority are from classical Pentecostal churches languish in poverty because their economics has been unsustainable (Mwenje 2016:76–77). Pastors from one of the oldest classical Pentecostal churches in Zimbabwe, the Assemblies of God Back to God (herein referred to as the AOG BTG) church, have been struggling with the seizure of support, ejection from mission houses, poverty, and loneliness upon retirement. Scholarship on the well-being and ministries of retired pastors in Zimbabwe is scanty.

Therefore, this study explored challenges that the AOG BTG pastors face after a tenure in Zimbabwe. Applying Osmer's (2008) methodology which addresses four questions – “What is going on? Why is this going on? What ought to be going on? How might we respond?” through descriptive–empirical, interpretive, normative, and pragmatic engagements, this paper observed what the pastors and church could do to prepare for, and deal with problems of retirement. Although multiple types of research have been done about the well-being of retired pastors in other countries, the fate of retired classical Pentecostal church clerics has not been given due attention in the volatile Zimbabwean context. So, this paper begins by conceptualizing Osmer's methodology. Thereafter, it overviews the background of the study. Subsequently, it gives a brief history of the church and reviews the challenges faced by pastors upon retirement. After that, the paper unpacks what pastors

could do to address their challenges. Following that, I observe what the church could also do to help pastors in dealing with problems faced after tenure. In the end, the paper concludes that pastors should engage in the tent-making, make gradual savings and build fixed assets and economic sustainability for their well-being during and beyond their tenure. Complementarily, the church should rebuild her economic sustainability, resource pastors to build their own economic sustainability, facilitate a pension plan for pastors, support fellowship and retirement ministry programs (such as mentorship and counseling) to withstand idleness, loneliness, develop upcoming, tenured pastors and advance the gospel in and beyond Zimbabwe.

Conceptualizing Osmer's methodology

This paper is guided by Richard Osmer's practical theology methodology (2008). As Kiekintveld (2019:28) notes, Richard Osmer is considered to be a leading scholar in practical theology (Root 2014:23). His model is extensively utilized in numerous practical theology researches (Woodbridge 2014:90). Basically, Osmer's methodology deals with the descriptive-empirical task, which unveils what is going on. It attends to what is going on in the lives of people who are being researched about. Following that, Osmer covers the interpretative task, asking "why is it going on?" It demands thoughtfulness, theoretical interpretation, and assessment. More-so, Osmer attends to the normative task by asking "what ought to be going on?" Additionally, Osmer looks at the strategic question of "how we might respond?" In agreement with Poppleton (2017:12), Osmer's (2008) methodology is progressive and it enables takers—to seek to understand what is going on, what is behind current affairs, what could have been happening, and leading to the present situation as well as strategies that could be employed to tackle observed issues. Accordingly, this paper unravels what has been going on in the ministry and welfare of retired

AOG BTG pastors, why their situation is what it is, what ought to be going on as well as how the pastors and church could respond to their predicament.

Overviewing the background of the study

The retirement of pastors has been generally problematic across the world. Pastoral ministry is widely taken as a vocational calling with which one cannot retire until they are no longer physically and or cognitively able to serve anymore (Alsemgeest 2018:3). Being a vocation, pastoral ministry is not necessarily focused on earning a high income, as with most professions, hence economic sustainability is mostly taken as a tool to fulfill God's purpose and not for personal sustenance (Keehn 2016:n.p). However, various issues such as economic volatility and anxiety before or during retirement, transitioning from the pulpit to the church pew, possible loss of identity and status, ejection from church-provided accommodation, downscaling to a smaller property, detachment away from the congregation, and lack of retirement plans problematize retirement (Alsemgeest 2018:3; Clark 2003: n.p).

Conversely, there are exceptional cases in which other pastors are economically sustainable and well prepared to retire. More-so, as observed by Park & Smith-Bezjian (2009: n.p), some of them think that being called into ministry is vocational and not just occupational, hence they may feel that they do not want to retire but work for God as long as they can. Nevertheless, studies in other countries such as the USA and South Africa reveal that the biggest number of pastors cling to the pulpit even when physically and cognitively challenged, mostly due to economic precariousness and lack of retirement plans (Knapp, Pruett and Hicks 2009; Knapp & Pruett 2017; Kane and Jacobs, 2015; Park & Smith-Bezjian 2009; Clark 2003; Knapp et al. 2009; Knapp & Pruett 2017; Park & Smith-Bezjian 2009).

Glaringly in a similar way, the issue of retirement is puzzling in Zimbabwe, and particularly in the AOG BTG church. The subject is silent in the AOG

BTG procedure manual (policy document) and constitution. According to interviewed leaders, the church has no policy that addresses if, when, and how pastors should retire, as well as if the church will give anything to support the welfare of the retired.

Consequently, the pastors retire as and when they make their personal considerations. Usually, when one considers retiring, s/he just writes a letter to notify the national executive through his/her District Committee (DC) office. Very few AOG BTG pastors who have retired did so mainly out of ill health. One of the pastors who retired in Harare revealed that “retirement is very uncommon in the AOG BTG church in Zimbabwe. Retirement is one of a number of policy gaps that our church must address. Like some of my fellows, I had to retire due to ill health, otherwise, I could have been serving up to now”. It is observed that only a quarter of the incumbent AOG BTG pastors are aged between thirty–five and fifty. The majority – three-quarters of them are between the ages of fifty and eighty. It is perceived that aging often comes with various health vulnerabilities, especially in Africa where health care, food, and social security are doomed by economic, social, and political instability (Douglas 2015:7), and in Zimbabwe where the same is worse (Dhemba 2013:2).

While retirement is that problematic, clinging to full-time work regardless of old age actually endangers physical and mental health. It is believed that working commitments should be reduced from labor-intensive to light occupations in correspondence with aging (Staudinger et al, 2016:286).

Considering the work of pastors includes preaching and teaching the gospel (Chimoga 2019:12; Siew 2013:49; shepherding congregants, which involves leading, feeding, and visiting them as well as caring for and protecting them from evil (Jones 2014:10; Wessels 2014:2), is labor-intensive. When aging, it is wise to retire, considerably partially, in accordance with personal capacities and serve otherwise, for example through providing mentorship for junior clergy. However, without a policy and strategic plan for retirement, most AOG BTG

pastors hang on to the pulpit full time regardless of old age, eventually struggle to cope with the pressures of ministry and imperil their health. When ailments eventually force them out, they grapple with various challenges. So, the subsequent section briefly gives the history of the AOG BTG church, followed by a review of the challenges that the pastors face upon retirement.

A brief history of the AOG BTG church

Research by one of the pioneering leaders and senior pastors of the Assemblies of God church in South Africa, Lephoko (2010:165; 2018:62) traces the history of the church from the colossal Azusa Street revival, California, Los Angeles; the United States of America in 1904. According to Kgatla (2016:323–325), the Azusa Street Revival was a Pentecostal revival, which was led by an African American, William Seymour, characterized by baptism by the Holy Spirit, coupled with the evidence of speaking in other tongues, encountering miracles, and other spiritual experiences. The revival lasted for more than eight years from 1906 up to 1915, attracting countless people in and beyond the United States of America. It inspired many people and consequently led to the establishment of several denominations across the world. Through his Ph.D. Thesis titled, *‘Culture and Conflict in Pentecostalism: The Assemblies of God in South Africa, Nicholas Bhengu and the American Missionaries, and the International Assemblies of God (1917-1964)’*, Albert Stephen Motshetshane affirms that the Assemblies of In God was In born in the USA in 1914, and reveals that one of its founding principles was a robust missionary program to ‘heathens’ (Motshetshane 2015:166).

It is established that the Assemblies of God church was planted through the missionary work that was done in South Africa by missionaries who were stimulated by the unusual Azusa Street revival in the United States of America. According to Lephoko (2010:165–167), the first Pentecostal missionaries came to South Africa at the beginning of 1908 and established the Apostolic Faith

Mission in Johannesburg, which was led by Mr. Lake who worked with certain unnamed Whites. Later in the same year 1908, a Canadian, Charles Chawner, Henry Turney, his wife Anna from America, and Hannah James from England (Resane, 2018:37–38) arrived. They came in 1908 and formed a team that was strategically instituted to minister to black people in and around Pretoria. Lephoko (2010:166) explains that they established a missionary station in Doorknob near Middleburg in the then Eastern Transvaal (now Mpumalanga Province) in 1911.

Eventually, in 1914 the Assemblies of God was birthed in Hot Springs, Arkansas and Turney registered the church with the South African government in 1917. After the death of Turney in 1921, several other missionaries flocked to South Africa from the UK, and USA, and eventually, the Assemblies of God was established as an autonomous church (Resane, 2018:37).

Thereafter, one of the missionaries named James Mullan organized crusades for a South African Nicholas Bhekinkosi Hepworth Bhengu, who then founded an indigenous Assemblies of God movement for Blacks, which was code-named Back to God as it sought to call and reconcile Africans back to God.

Nicholas Hepworth Bhekinkosi Bhengu was born on 05 September 1909 at a Lutheran Mission station in KwaZulu Natal, South Africa. He envisioned, institutionalized, and operationalized evangelization and planting of churches within and outside South Africa, which led to the formation of the AOG BTG in Zimbabwe in the 1950s (Chibango 2021:73).

Nicholas Bhekinkosi Hepworth Bhengu officially opened the AOG BTG church in Highfields, Rhodesia (now Zimbabwe) in 1959 and is thus acknowledged as her founder in Zimbabwe (Chibango, 2021:74). The AOG BTG church was however already in Zimbabwe, planted and directed by some missionaries (Mpoko 2019:15–17). Togarasei (2018:38) confirms that the AOG BTG church was initiated by some missionaries including John Bond in 1958 in Zimbabwe.

In his book titled, *Nicholas Bhekinkosi Hepworth Bhengu's Lasting Legacy: World's Best Black Soul Crusader*, Lephoko (2018:165) wrote;

The work in Zimbabwe started in 1958 after Jim Mullan transferred John Bond to look after an assembly in Salisbury (now Harare). The following year, 1959, Bond invited Bhengu to start work among black people in that country. Bhengu brought a team of workers and pitched a tent seating 1000 people in Highfield. The crusade lasted for 6 weeks, ending in November 1959. Bhengu's entry into the country was vehemently opposed by missionary Bush of the Pentecostal Assemblies of Canada who had been operating in Zimbabwe under the banner of the Assemblies of God (Bond 2000:217–218). Unlike in South Africa where Bhengu inherited some of the churches that had been founded by various missionary groups, in Zimbabwe Bhengu started the work from scratch (Romans 15:20). He did not experience the same problems as he did in South Africa, albeit the work had its own problems, especially after Bhengu's departure.

According to Mpoko (2019:16), Apostle Nicholas Bhekinkosi Hepworth Bhengu established the Black missionary work in the AOG BTG church with the support of missionaries such as John Bond from South Africa, and locals identified as Reverend F. Murwisi, Reverend Kenneth Mawire, Reverend Daniel Gara, Reverend Wilfred Mutasa and others, such as Ezekiel Gutu who joined, and later left and formed the Zimbabwe Assemblies of God in Africa (ZAOGA) now ZAOGA Forward in Faith).

The AOG BTG eventually raised gospel ministers and deployed them to shepherd different assemblies around Zimbabwe. Nicholas Bhengu provided overall leadership of the work from South Africa and regularly visited for executive meetings and crusades. The church thus grew with complimentary local evangelism and Bhengu's regular huge tent revivals.

Nicholas Bhengu later died on 07 October 1985 at Groote Schuur Hospital in Cape Town, Western Cape, South Africa (Chibango, 2021:74). He had structured the Zimbabwe work the same way he had organized the church in South Africa – with a national conference, national executive, district or regional councils – Midlands, Manicaland, Matabeleland and Harare (Lephoko

2018:166). The regions have since grown and some of them have established sub-regions such as Mashonaland East, Mashonaland West, Chitungwiza, Matabeleland North, Matabeleland South, Masvingo, and a number of others. Since then, the AOG BTG church in Zimbabwe runs under the leadership of nine members who are elected by the National

Conference at the national assembly after every three years. The National executive forms the National Executive which oversees the policing and operations of all regions of the church in Zimbabwe. The National Executive is assisted by seven-membered regional District Council Committees (DCCs) which administrate regions, and local congregational committees that run assemblies under their pastors and elders with the assistance of a nationally recognized arm of organizers for the ministries of mothers, youths, and girls.

Challenges faced upon retirement

In attempt to accomplish this study, the researcher held in-depth interviews with two retired pastors and three senior leaders. In addition to that, some literature of the AOG BTG church, such as her constitution, procedure manual, and minutes of past meetings were used. Complementarily, other challenges that pastors face upon retirement in Zimbabwe were physically observed. All in all, issues about the seizure of support, ejection from church-owned mission house, perennial loneliness, and haunting economic stress were noted and are explicated below.

1. *Seizure of support*

Pastors in the AOG BTG church are not salaried. They are taken as voluntary workers and supported by their local assemblies from tithes and complementary collections such as appreciation gifts and love offerings. Usually, elders and deacons facilitate weekly and monthly collections, dedicate tithes for pastoral support; freewill offerings to other expenses such as water, electricity, and related bills.

Supportively, elders and deacons organize annual appreciation for their pastors at the end of the year towards Christmas, and sometimes additionally on their birthdays. The leaders encourage and mobilize congregants to give their pastors any gifts in cash or kind. When a pastor retires from ministry, the AOG BTG national executive, through the regional District Council, replaces him/her. “Automatically when an assembly is given a new pastor, she shifts her attention to him/her and stops giving anything to a retiree mainly because she cannot afford to support two pastors and there is no policy that obligates her to support retirees” – explained one retiree from Harare.

Moreover, the national and regional offices also do not have any written plan and obligation to support retired pastors. Commendably, AOG BTG clerical retirees sometimes receive money from the national, regional office, and former congregants. Considering that the gifts come according to the availability and willingness of givers, they have not been consistent and sustainable. Bearing in mind that the Zimbabwean economic context has been capricious for decades (Pasara and Garidzirai 2020:2), pastoral support has been inconsistent, fluctuating, and unsustainable. Consequently, the majority of pastors cannot save and plan sustainably for retirement, hence they face worse economic instability upon retirement when support is seized.

2. *Ejection from the mission house*

AOG BTG pastors are usually given accommodation by their local assemblies. When a congregation owns a house, she gives it to her tenured pastor. When she does not own one, she rents a house, or rooms in accordance with her financial capacity. As noted in the above-mentioned challenge of support, when a pastor retires, the national leadership authorizes the regional council to replace him/her. The retiree is

successively asked to leave the church-owned or rented accommodation to give room for a new pastor.

Subsequently, the retired pastor moves out. This has been unbearably stressful to most retirees. Few retired pastors who would have built or bought a house elsewhere comfortably relocate to their own places. Others who may afford to rent on their own, if still considering staying in town, sometimes opt so while the rest who could not prepare well for retirement relocate to rural homes.

3. *Loneliness*

Engaged AOG BTG retirees worrisomely revealed that they faced agonizing loneliness upon retirement. “Having moved out of pastoral life, some of us relocated to rural areas and peri-urban plots where the cost of living is low. Unfortunately, most of us are now located in areas without churches and loneliness is hitting us hard”, said one of the retirees who now stays in the Masvingo rural area. Three-quarters of AOG BTG church congregations are established in urban areas. Only a quarter have been set up in some rural areas. The same applies to other classical and neo-Pentecostal churches. The majority of churches in rural and peri-urban areas of Zimbabwe are white and red garment African Indigenous Churches (AICs).

That means AOG BTG retired pastors who relocated to rural and peri-urban areas are away from their own, and related Pentecostal congregations. Other retirees who remained in town partially enjoy congregational fellowship as most of them have been excluded from pastoral fellowships and preaching programs. Few of them have been sometimes programmed to preach in some regional and national meetings. Most of them have been lamenting that they lost fellowships, love, and care after retiring from ministry. Some of them expressed that they feel lonely and forgotten while few of them still enjoy fellowship in retirement.

4. *Economic stress*

While the majority of retirees struggle to sustain themselves after retirement, their situation is worsened by the demand for their attention to children and extended families. Considering that formal unemployment is about eighty percent in Zimbabwe (Muzenda, 2022; Mpfu & Chimhenga 2016:8), some children stay dependent on their parents for a long, hence even upon retirement, other pastors will still be looking after their children.

More—so, pandemics such as HIV/AIDS and lately, Covid—19 have ravaged lives and livelihoods. When parents die or lose livelihoods due to ailments, grandparents are expected to take care of their survivors. It is observed that some retired pastors have also become surrogate parents for orphaned children. As noted by Douglas (2015:7), surrogate child-rearing by the elderly places enormous burdens on older people who find themselves in this role at a time in their lives when they might have expected their adult children to be providing support. “Instead, the elderly need not only to survive, often with reduced physical health and income, but also to provide for child-rearing, and to be responsible for transmitting culture and traditions to young children and youth” (Douglas 2015:7).

The limitedness of resources, vulnerabilities of aging, extended responsibilities of surrogate parenting, and distressing economic predicament in Zimbabwe haunts retired pastors. Instead of being restful, reflective, and inspiring, retirement has been therefore stressful, uninspiring, and tragic.

What could pastors do?

1. *Tentmaking*

It is suggested that AOG BTG pastors could embrace tent—making to raise resources, sustain their work of ministry and welfare during and beyond their tenure. As conceptualized by Matsaung (2006:234), the concept of

tent-making is drawn from a secular process of making tents, and applied in ecclesiology and missiology as doing any secular job or business for self-support raising while fully committed to the work of ministry. The concept is derived from Paul who made tents to support his missionary work and personal welfare as reflected through Acts 18:1–4, “After this, Paul left Athens and went to Corinth. There he met a Jew named Aquila, a native of Pontus, who had recently come from Italy with his wife Priscilla, because Claudius had ordered all Jews to leave Rome. Paul went to see them, and because he was a tentmaker as they were, he stayed and worked with them. Every Sabbath he reasoned in the synagogue, trying to persuade Jews and Greeks” (NIV online Bible Gateway: n.p.).

It is understood that tent-making is a biblical strategy that generates income for gospel ministers to sustain themselves, help the needy in their neighborhoods (White 2012:106) and capacitate them to prepare for their retirement. Tentmaking thus emancipates clerics from being burdens to their congregations (Wessels 2016:6; Matsaung 2006:239). This is well reflected by Paul in 2 Corinthians 11:9, “And when I was with you and needed something, I was not a burden to anyone, for the brothers who came from Macedonia supplied what I needed. I have kept myself from being a burden to you in any way, and will continue to do so”; 2 Corinthians 12:13–16, “How were you inferior to the other churches, except that I was never a burden to you? Forgive me for this wrong! Now I am ready to visit you for the third time, and I will not be a burden to you, because what I want is not your possessions but you. After all, children should not have to save up for their parents, but parents for their children. So I will very gladly spend for you everything I have and expend myself as well. If I love you more, will you love me less? Be that as it may, I have not been a burden to you. Yet, crafty fellow that I am, I caught you by trickery!” (NIV online Bible Gateway: n.p.).

Bearing in mind that Zimbabwe is undergoing disturbing economic hardships and congregations have been correspondingly constrained, tent-making is contextually strategic for pastors to generate their own incomes, complement what their assemblies provide, and prepare for their retirement well. It is remarked that pastors can establish any circumstantially viable business, seek some part-time employment and empower their families through education, employment or business so that they can be self-supporting beyond tenure. Although tent-making has its own challenges such as its potential to divert pastors' attention from ministry and can sometimes make them absent from their congregations (Matsaung 2006:239; Van Niekerk 2018:18), the critical economic crisis-stricken Zimbabwean context necessitates it. More-so, clerical absence from ecclesial services should not always be deemed destructive. It must also be considered constructive as elders, deacons and congregants can be taught to fill identified pastoral gaps, serve and become responsible enough in the absence of their pastors. That means, that when shepherds are available, they can equip their sheep for ministry and release them to serve, and gradually complement them in their absence as 2 Timothy 2:2 says, "And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (NIV online Bible Gateway: n.p.). Thus, in learning from supporting their pastor and correspondingly growing in the work of ministry, elders, deacons, and congregants can then exercise pastoral care in different capacities such as preaching, teaching, counseling, praying for, and visiting each other.

2. *Preparing for retirement*

Having considered tent-making, it is also recommendable for pastors to make gradual savings towards their retirement plans. As Karlan, Ratan & Zinman (2014:37) note, savings are critical for individual and societal welfare. "At the individual level, savings help households' smooth

consumption and finance productive investments in human and business capital. At the macroeconomic level, savings rates are strongly predictive of future economic growth”. Regardless of barriers to saving, such market frictions, including transaction costs, lack of trust, and regulatory barriers, which affect the poor, “evidence suggests that the poor have substantial demand for savings. Household surveys indicate that the poor do have some surplus that they use for non-essential expenditures. Even when formal savings products are unavailable or unaffordable, the poor can save under mattresses, in informal groups, and/or in livestock” (Karlan, Ratan & Zinman, 2014:37).

Additionally, pastors could also build fixed assets during tenure, such as real estate – in form of residential and commercial houses and buildings in accordance with their capabilities. It is believed that such properties can accommodate them and contribute to their economic sustainability beyond retirement. When economically sustainable, pastors can therefore withstand poverty, loneliness, and other problems that many of them face upon retirement. This is observable in that when sustainable, pastors can actually support the church to start more congregations, especially in rural and peri-urban areas where she currently does not have any, so that those who relocate there can have places to enjoy fellowships.

Besides that, pastors should also set up mentorship programs for tenured and upcoming pastors in their respective areas. According to Graffius (2019:2–3), “research supports the claim that mentoring is of significant importance to the success and overall wellness of individuals who are growing in their fields. Mentoring is related to important career outcomes such as salary level, promotion rate, and job satisfaction”. Graffius further observes that some beneficial outcomes of mentoring include having a career or personal impact, more career satisfaction, more career commitment, more career planning, more organizational

socialization, more self-esteem at work, more job satisfaction, more job involvement, lower turnover intentions, more organizational power, and relational attributes described as growth-in-connection. Accordingly, mentoring enhances the well-being of mentees, shapes individuals' journeys in ministry, and enhances their effectiveness.

Concurringly, Wong (2006:1–2) adds that “those in ministry need others who are more seasoned to provide guidance and support. It was Barnabas who was called to work with Saul, better known to us as the Apostle Paul. Barnabas got to know Paul, vouched for him before others, and worked alongside him in ministry. Then, in turn, it was the Apostle Paul who worked with his mentee Timothy to provide him instruction on how to carry out ministry and use the gifts God had given him to serve as a pastor”. For Wong (2006), the nature of ministry easily makes it a highly stressful and challenging career that demands a wide range of knowledge and skills. “No wonder the term “seminary” means “seedbed” where one only plants a foundation for ministry and then enters the school of experience” (Wong, 2006:2). According to him, mentoring encourages mentees to overcome their discouraging experiences, hold them accountable, enhancing pastoral character development through providing an outside view of their situations and encounters.

Besides that, mentoring others can also prevent idleness and loneliness as retirees would continue serving that way. Furthermore, mentoring others will contribute to the development of pastoral human resources, and that will capacitate the church to advance the gospel effectively.

Complementarily, pastors can also form fellowship programs for retirees through which retired pastors can regularly meet, refresh, share their experiences and discuss new ideas and strategies for different ministries that they may engage in. It is believed that such fellowships can

curb the loneliness and idleness that many of them have been facing upon retirement.

It is therefore discerned that pastors should build their economic sustainability in order to raise funds towards financing their own fellowships, and mentorship programs for tenured and upcoming clerics as well as sustaining themselves, their families, and extended families in Zimbabwe.

What could the AOG BTG church do?

1. *Building economic sustainability*

Observing that pastoral welfare is constrained during tenure due to the unsustainability of traditional sources of ecclesial income, interviewed retirees and incumbent senior AOG BTG leaders recommended that the AOG BTG church should diversify her income and rebuild her economic sustainability by venturing into any contextually viable business in order to sustain ecclesiastic and pastoral work and welfare in Zimbabwe.

A number of scholars agree that if a church embraces business, it can multiply its sources of income, meet its operating costs and advance the gospel in the marketplace (Johnson & Rundle, n.d:36–37; Mitchell 2016:15; Tunehag 2006:10–17; Albright 2014:209–210).

It is born in mind that doing business as a church has some problems such as cultural conflicts, temptations of commercializing the gospel, creating negative impressions of greediness and materialism as well as swaying the church's attention from her core missionary mandate (Tagwirei 2022:5–6; Munyikwa 2011:109; Weerawardena, McDonald & Mort 2010:351–352; Kantanka 2012:29). Nevertheless, contextual economic volatility and unsustainability of the church's traditional sources of income necessitates business in Zimbabwe. In view of the identified problems of doing business as a church, she can always create separate arms of business

to run her businesses professionally and establish boards for checks and balances towards withstanding the problems as well as promoting accountable standardization of church businesses. It is established that the church can Christianize and missionize its business by applying biblical principles, staying honest, consistent and faithful. With business, she can become sustainable, sustain and support clerics to prepare for retirement while advancing an all-inclusive missionary work (covering *diaconia*, *kerygma*, *koinonia*, and *leitourgia*) effectively.

2. Resource pastors (build/ support them to build their own houses)

When sustainable, the AOG BTG church is recommended to resource her pastors to build their own economic sustainability. Two of the interviewed retired pastors proposed that the church could build houses for her pastors, or support them to build their own houses so that they can lease them out during the time they are tenured and still housed in mission houses to multiply their incomes towards self-sustainability. They also reasoned that when retired, they can then move into their own houses and live off well with savings generated by rents paid while they were leasing them out. A brief survey of pastors who are well resourced by their own churches shows that a number of them established real estate and related sustainable investments. Such investments help them during and beyond tenure by supplementing support that they get from their denominations towards their work of ministry, and welfare. When retired, such pastors easily move into part of their properties while getting sustenance from monthly proceeds of their investments. It is remarkable that if a church backs her pastors to build their properties during tenure, she empowers them to be self-sustaining during and beyond their tenure. Considering that traditional sources of church finances are generally unsustainable in Zimbabwe, as observed in the abovementioned proposition, the church should engage in

some business to diversify her income, rebuild her economic sustainability, and support pastors to build their own sustainability beyond tenure.

3. *Pension planning for pastors*

Additionally, I suggest that the AOG BTG church should consider creating a pension plan for its pastors. A pension fund is an arrangement under which an employer and his or her employees make contributions into a pool of funds set aside for the employees' future benefit. The pool of funds is invested on behalf of the employees, and the returns on the investments will yield income that will then be used to pay a payout upon retirement, death, or termination of employment or upon the occurrence of any other events specified in the law establishing the pension scheme (Chivandire 2021:1; Ashford & Schmidt 2021:1).

It is born in mind that the majority of Zimbabweans lost trust in pension schemes because many of them lost their life savings between 2004 and 2009 without any recourse due to the hyperinflationary economic situation that befell the nation (Chivandire 2021:1). However, new plans can still be facilitated and the church can pursue them with guidance from experts.

Although traditional pension schemes that were inherited from the colonial system have been mainly covering formally employed people who can pay certain contributions during tenure (Guyen 2019:2), different alternatives can be devised to accommodate voluntary workers like pastors. As some of them can save and contribute to monthly payments for retirement benefits while some of them cannot, the church can plan and pay for their pastors' retirement schemes towards their retirement benefits.

One of the inspiring examples was set by the United Church of Christ in Zimbabwe (hereinafter referred to as the UCCZ) which partnered with the Global Ministries and established a Pastors Pension Support Fund (PPSF) for the UCCZ as a Wider Church Ministries (WCM) endowment for

pastors in 2002. The PPSF was established to provide pension support to retired pastors and their families on an ongoing basis. The UCCZ and Global Ministries considered that the economic situation of retired UCCZ pastors and their families is quite tenuous, as historically, there has not been a systematic system of pensions in place for the pastors. The UCCZ recognized its responsibility to provide its pastors and their families with support beyond tenure. She appreciated that the predicament of retired pastors is compounded by the prolonged economic crisis suffered by Zimbabwe as a whole. The UCCZ and Global Ministries raise funds and complementarily seek donors towards the UCCZ pastors' pension fund, and pay their pastors' pension during their retirement. It is observed that the UCCZ pastors and their families get sustained during retirement.

Besides that, the Zimbabwe Christian Ministers Association (herein referred to as the ZCMA) partnered with Econet Life, a subsidiary of Eco Cash Holdings Zimbabwe Limited to provide an assortment of insurance services and pension plans to pastors and all Christians across the country (Newsday, 13 October 2021). According to the *Newsday* report, Econet Life general manager Godwin Mashiri said that the partnership had already registered over 7 000 local pastors under ZCMA. The ZCMA is a grassroots organization with a mandate to uplift the welfare of church pastors from all denominations across Zimbabwe. Under the ZCMA partnership, Econet Life provides ZCMA members and their congregants with group life assurance and pension investment services. The Econet Life general manager explained that their life assurance gives principal members retirement incomes under their Pension investment Services and a lump sum to their dependents upon death. In view of such abovementioned examples, the AOG BTG church is recommended to consider any available pension schemes for its pastors so that when they retire and their respective

congregations stop supporting them, they can have some income to sustain themselves and their families.

4. Introducing fellowship programs & support after-retirement ministries

The majority of retired pastors of the AOG BTG church are generally neglected as they leave the ministry. Eventually, they get idle and lonely. In view of the problem of loneliness and idleness, the church could introduce fellowships for retirees. In cases where the retired pastors have formed, or are forming the fellowships on their own, the church can support them with, or mobilize some resources for the effectuation of the fellowships.

As Drost, Gede, and Stelpstra (2011:15) observe, *koinonia* is very important as people meet, share their lives, deepen and keep relations, pray and strengthen each other as initiated by God through His Spirit which involves a common interest and active participation in life together.

In concurrence with Mbaya (2012:6), fellowship binds people together spiritually and socially. It is sacramental in dimension as it touches the lives of all who are involved and transforms their lives as they gather as brothers and sisters. Moreover, fellowships foster networks and cooperation, which leads to service in the form of *martyria* (witnessing) and *diakonia* (service to the community).

Furthermore, the church can also introduce, or support retired pastors to establish ministries such as mentorship and counseling. As noted under a subsection of what pastors could do, mentorship is very critical for the development of junior pastors and the effective advancement of the gospel. The church should therefore support retired pastors to mentor upcoming and tenured pastors by resourcing them. It is understood that mentoring others would attract some costs such as travelling, food and airtime, hence the need for ecclesial support for the realization of the ministry. Besides that, retired pastors can also be utilized as experienced and wise counselors

who can be taken on board for counseling services. As Marbaniang (2016:1) observes, the Bible upholds the importance of counsel in times of need. Thus, we are told that “where there is no counsel, the people fall; but in the multitude of counselors there is safety” (Proverbs 11:14). It is argued that the Bible is the most important source of counseling in the world because it is the Scriptures that make one wise for salvation (2 Tim.3:15). Having Jesus Christ as the witness of Scriptures called the wonderful counselor (Isa. 9:6), the ministry of counseling is therefore very crucial in the church. Considering that pastors and church leaders face various challenging issues in ministry, their souls are often engrossed with intellectual, emotional, and decision problems. Having been in ministry and leadership positions for some time, retirees could be grouped as a pool of counsel for incumbent regional, and national leaders of the church as well as members and leaders of their communities.

Conclusion

This paper reviewed the welfare and ministry of retired pastors of the AOG BTG church in Zimbabwe. It observed that the majority of them have been struggling with the seizure of support, ejection from mission houses, idleness, and loneliness upon retirement. Applying Osmer’s (2008) methodology, using in-depth interviews and engaging relevant literature, this paper unearthed problems that pastors face upon retirement and explored what they and the church could do to deal with them. It is concluded that pastors should engage in the tent-making to raise resources, and sustain their ministry and welfare during and beyond tenure. Pastors also ought to plan and prepare for retirement early, through gradual savings, and acquire fixed assets in form of residential and commercial properties in accordance with their capabilities, which can contribute to their economic sustainability beyond retirement. Supportively, the church should rebuild its economic sustainability through

establishing a contextually feasible business, resource pastors to build their own real estate for residence and or leasing business, facilitate a pension scheme, and introduce, or support fellowship programs for retired pastors as well as less labor intensive ministries like mentorship and counseling to withstand idleness, loneliness and utilize them for the development of upcoming and tenured pastors for effective advancement of the gospel in and beyond Zimbabwe.

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