

Retirement Phobia among the Clergy of the Anglican Province of the Niger: A Search for Solution

Stanley C. Mgbemena, PhD

Department of Religion and Humans Relations
&

Mozie, Christian Chukwuka

Department of Religion and Humans Relations
Nnamdi Azikiwe University, Awka
Email: christianmozie7@gmail.com

Abstract

Retirement Phobia among the Clergy of the Anglican Province of the Niger in Anambra State, Nigeria is considered one of the emerging issues, which has posed and is stilling posing a serious threat to the zealous workers, the evangelization of the missionary work and its development. This has influenced the life of the serving clergy and continued to distabilise their effort even after they have retired from the service. The problem of role status among the society, adjusting and adapting to a new life style within the environment, the challenge to cater for economic problem and maintain normal life of the clergy as a role model are the things both the serving clergy and retired clergy should try to live with till death. The main purpose of this study is to examine the need to plan, adopt, adjust and implement strategies to ease the pain, trials and challenges associated with life in the service and life after retirement among the clergy of the Anglican Province of the Niger in Anambra State. Primary and Secondary data collections were applied, primary involves oral interviews of which the data were descriptively analysed. The secondary data collections were sought through published books articles etc. Theories of subculture of aging and the Person-Environment fit were applied in this study. Subculture theory is the ability to adjust to retirement from the work force with less active roles while the Person-environment-fit theory is the reciprocal relationship that exists between people and environment, the abilities in relation to specific jobs and personal needs with regard to work values. The researcher recommend that the Church needs to organize retirement programmes, equipping the clergy in terms of ability to plan and set up new business after retirement, in order to take care of themselves and family. Furthermore, to strengthen and encourage the clergy to invest in assets and financial ventures so that at retirement, they can earn additional income from these assets and financial ventures to supplement their pension income, and they should embark on continuous education and skill acquisition and training as a way of preparing for life after retirement without phobia in view.

Keywords: Retirement, Phobia, Clergy, Anglican Province

Introduction

The Church believes all Christian workers called to serve in different capacities are expected to retire from their services at a specific period. This is a long-age method which different individuals respond to both negatively or positively. But looking at the administration of the Church, the clergymen who have served many years are bound to retire from their services based either on age, year of service or compulsory retirement. Hence, retirement among the clergymen becomes an issue one would ask why most clergymen are afraid or scared of retirement. With the level of retirement phobia, one begins to wonder if retirement is a death sentence of some sorts. Are there things needed to be done before retirement? Are there roles the Church should play to encourage a better retirement benefit? What are the likely conditions/causes that induce this fear of retirement on the clergy? A great percentage of clergymen view retirement as a monster that threatens their years of service within the Church. This effect has affected the impact of the clergy of province of Niger. It is, therefore on this background that this research studies the retirement phobia among the clergymen of the province of Niger Anglican Communion, Anambra State, Nigeria. Social mobility does occur as either upward or downward, between higher or lower social classes. It is a process occurring overtime, with individuals moving from one social role and position to another because of what happened to them in various kinds of social interaction.

Therefore, out of social interaction as each individual reacts to others in changing series of social role, the clergymen of the province of Niger, undergo social interaction as one retires and drops his role and status to move either to higher classes or lower classes. The mobility which stands for shift, change, movement, which is a change of place or from one position to another; where an individual occupying a social position, move to another position or status. The Church is a growing organization with a structure and functional institution that is highly orderly. This forms the background of retirement phobia among the clergymen of the province of the Niger.

Retirement phobia among the clergymen of the province of the Niger is still one of the most threatening issues in the Anglican Communion. The Anglican Province of the Niger in particular and the Christian Church in general is still battling with retirement phobia and its solution. Retirement phobia among the clergymen in the province of the Niger has not received scholarly discourse. Little efforts made in the area of history, Christianity, Ethics, Philosophy of religion, Interaction of religion, dialogue and biblical studies have not shade light on retirement phobia among clergymen of the province of Niger in particular and Christian Church in general. There are questions that should not be ignored? They include: why are most clergymen scared of retirement? Are there things needed to do before retirement? Are there role the Church should play for betterment of retirement and benefit?

This paper examines, analyzes the effect of retirement phobia among clergymen of the province of the Niger in Anglican Church. The purpose of the study is to interrogate retirement phobia among the clergymen of the province of the Niger, Anglican Communion. The study also has the intention of identifying the effect of retirement among the clergymen of the Province of the Niger, Anglican Communion in the Church and society at large. This is to discover the extent early planning for retirement can help to solve the phobia among clergymen within the Anglican Church and the society for greater services to God and humanity.

Brief History and Origin of Retirement

Retirement started in 1889, by German Chancellor Otto Von Bismarck who invented the idea of retirement establishing the concept of rest for us. Retirement as a government policy began to be adopted by countries during the late 19th century and the 20th century. In 1920, post officer letter carriers and clerk became eligible for civil service retirement benefit at age of sixty-five. Many of the states old age Pension Law that had been established by 1933 had a pension age of sixty-five years for retirement. There was some kind of National Pension or benefit system in place to supplement retiree income.

According to Mboti (2016), the first pension legislation in Nigeria was enacted in 1951 by the colonial masters, though its retroactive effect started in 1st January 1949. Nigeria's Pension legal framework has undergone multiple changes since the first legislative act on Pension in 1951 called the Pension Ordinance, which had retroactive effect from 01 January, 1946. The Old Age Pension Act was introduced in 1908 as a pension between 10 persons and 25 persons per week to people aged 70 or over. The statutory retirement age in Nigeria is 60 years or 35 years of unbroken active service, whichever comes first. After retirement, civil servants are entitled to benefits such as gratuity and pension. However, for decades, state governments in the country have had challenges paying retirees gratuities and pension.

Prior to the enactment of the Pension Reform Act 2004, Pension Schemes in Nigeria had been bedeviled by many problems. The public service operated an unfunded defined benefit scheme and the payment of retirement benefits were budgeted annually. The annual budgetary allocation for pension was often one of the Most Vulnerable items in budgetary implementation in the light or resource constraints. In many cases, even where budgetary provisions were made, inadequate and untimely release of funds resulted in delays and accumulation of arrears of payment of Pension right. It was obvious therefore that the Defined Benefits scheme could not be sustained. In the private sector on the other hand, many employees were not covered by the pension schemes put in place by their employers and many of these schemes were not funded. Besides, where the schemes were funded the management of the pension

funds was full of malpractice between the fund managers and the trustees of the pension funds. This scenario necessitated a re-think of pension administration in Nigeria by the administration of president Olusegun Obasanjo. Accordingly, the administration initiated a pension reform in order to address and eliminate the problems associated with Pension Schemes in the country. The outcome of the reform was the enactment into law of the Pension Reform Act 2004.

Types of Retirement

i. Disability Retirement

According to Leonard et al (2016), a person with a disability is a state of dysfunction in which a person is subjected to environmental harm, activity limitation or disability caused by a disease, ailment, accident or other health concern. Therefore, the employee has disable challenges that cannot help him to continue in the service within the organization.

ii. Early Retirement/Voluntary Retirement

Voluntary/early retirement means retirement caused by the individual or employer. The reason for the early or voluntary retirement includes pressure from family members, community or self. The cause of the pressure is more appealing than the job or role to be retired from. Poor schedule or poor motivation can also cause voluntary retirement. Akinade (2016) identifies frustration and absence of motivation of an employee as factors associated with voluntary retirement. Any retirement based on the employee's decision is 'voluntary' and 'early'.

iii. Mandatory Retirement

This is the retirement where conditions, particularly, age set for retirement entry is fulfilled. According to Santrock (2018), the USA has banned mandatory retirement based on age since 1986, except in jobs involving safety such as police force, piloting and fire-fighting. Though, it seems that mandatory retirement can be planned for since the years are spelt out, workers hardly do so. This may be because of poor service conditions, which affect one's savings. The emphasis on age under mandatory retirement implies that it can be caused by ill-health such as declining psychomotor performance, desire to assume lighter workload, difficult in keeping up with one's work and suitable standard of living are factors to warrant mandatory retirement.

iv. Semi Retirement

According to Elevage Partners (2020), this is the process where one typically leaves their chosen career but continue to work in some form afterwards. It is usually with scaled back and flexible hours that let them spend more time enjoying leisure activity. It can extend ones retirement savings by many years and require a smaller nest egg. With income coming in, one can either delay or minimize withdrawals from ones retirement savings until the day comes when one do finally make retirement a fulltime exit. According to Clyatt (2015), semi-retirement is about find work-life balance. For some, that means continuing with their previous career, but in some sort of reduced capacity. For others, it could mean changing jobs completely to something that pays poorly but offers a sense of satisfaction. And for others, semi-retirement could simply mean supplementing investment income with a care-free job at the local coffee shop or fabric store.

v. Voluntary Retirement on the Ground of Age

According to Nwajagu (2017), this is self-imposed, in other words, a person may consider by himself whether to retire or to remain in the service and make it his life carrier. Prospects in the service are considered and where one is not satisfied with the career or one lacks Job satisfaction, such person is at liberty to retire voluntarily. The rule in voluntary retirement is that where the retirees has not worked for a minimum of Ten years, he forfeits his gratuity and pension but if he has put in fifteen years in the service, he becomes entitled to payment of gratuity and pension. A bishop may, with the appropriate notice to the primate retire before he attains the age of seventy years provided that the outgoing bishop under canon x of the church of Nigeria Anglican Communion canon laws shall give at least six months notice of his intention to leave.

vi. Compulsory Retirement

According to Nwajagu (2017), this is externally imposed by the authority which may consider that continuity in office of the individual is no longer in the Interest of the Service.

vii. Forced Retirement

Johnson (2019) states that this is a situation in which the individual is forced or compelled to retire against the individual's expectation and when he is ill-prepared for it. It is usually viewed negatively in that is unplanned and reasons might include inefficiency, old age, ill health, indiscipline and need for reduction of the workforce.

The Church Stand on Retirement Age

According to Church of Nigeria Anglican Communion Constitution and Canons as amended 2020. Canon x Section under sub-section 4.

“Every Bishop of the Church of Nigeria shall be deemed to retire from office on attaining the age of Seventy Years”.

The church of Nigeria Anglican Communion has the mandatory retirement age for Bishop as seventy; however the clergymen are at liberty to retire before the 70 years. While most individual over the age of 65 remain employed by the need, rather than by choice, either for economic reasons or social reasons. This implies that retirement for priest is rather complex. According to church of Nigeria Anglican Communion constitution and canons as amended, Canon XII Section 4, a clergy of the church of Nigeria shall retire from office on attaining the age of seventy years. The constitution further asserts that the Diocese shall make provision for his pension:

Canon XII Section 3

“it shall be the duty of the Diocese to see that satisfactory provision is made for the pension of every clergy on his retirement”.

Most Dioceses which are not financially buoyant may not be able to fulfill these obligations even payment of the stipend is hard to fulfill, therefore contributing to the superannuation fund after the deduction from the workers stipend, and the contribution expected from the Diocese becomes a challenge to retiring clergy.

Dioceses where payment of stipend is a challenge remit these fund so that those active clergy men will not see the year of their retirement as a threat or death sentence. These Dioceses are encouraged to comply as directed by the superannuation board fund so as to keep and maintain the fund for the retirement benefit to the retired clergy.

This research examines the views of prominent personalities and eminent scholars about Retirement Phobia among the clergy in the Church and society. It is undisputable that no knowledge is absolutely new under the planet earth. Thus, Atchley (2018) states that retirement is called the ending of one's working or professional career. Retirement historically has been an important milestone that was often sought after and celebrated when it achieved. He opted that it represents the opportunity to do less and was in many cases associated with newly found freedom and leisure.

Solin (2020) on his own stated that the secret of successful retirement depends on the current state of the global economy. According to him, if people do not invest their money, they will most certainly lose it because of inflation. Inflation will affect one's savings. He asserts that “social security, pensions, care cost and scammers are prone to create fear if anyone should try to postpone taking social security as long as they can. The older you get without using it, the more money you can loss later” (p.8).

Carlson (2020) offers an innovative approach to planning retirement stating:

that there are sections dealing with the quality of life upon retirement from work and how to improve life by changing location, spending habits, learning how much money to save for retirement, how to manage it wisely, finding out the possible dangers to one's financial stability such as scams and financial abuse and how to invest money so that one can build up a nice portfolio, have additional passive income and how to make long-term healthcare plans. (p. 9).

Zelinski (2020) highlighted the importance of various factors, such as fun and relaxing activities, active social life, mental and physical health which affects a person's happiness and well-being. According to him one is expected to, set specified goals before retirement, be as creative as possible, invest money in something that is safe, not focusing on money too much as money does not buy happiness, live ones

life not someone else's, doing things in ones way, investing heavily in ones physical and mental well-being.

Retirement Challenges on the Clergy of the Anglican Province of the Niger

i. Fear

Maxwell (2017) states that “we all have fears, the question is whether we are going to control them or to allow them control us” (p. 6). According to Edward (2020), phobia is defined as the persistent fear of a situation, activity or things that causes one to want to avoid it” (p9). The encyclopedia of the Neurological sciences (2014) second edition states that although phobia connotes fear in lay language, in the lexicon of medical disorder it takes on extra meaning.

The behaviour of the clergy to retirement is that most of them express fear due to the anxiety response of losing their social status and role from the church and within the society. Phobia are characterized by a pronounced fear or anxiety response, compelling desire to avoid the target of the phobia, chronic duration and significant distress or impairment as a result of the phobia.

ii. Health Challenges

This is a poor physical or mental condition. It is a condition of inferior health in which some disease or impairment of function is present but is usually not as serious in terms of curtailing activity as an illness. The clergy work is a full time vocation which demands full attention and involvement. Late Rev. B.M. Ike was retired because of ill-health and this finally contributed to his death with depression. Okonkwo cited in Mozie (2023) states that the church needs full time worker with sound health. At any point in the ministry, the clergy is unable to carry out his pastoral duties, he is obliged to retire and perhaps die after few months or years for instance, Bishop Celeb Mmaduoma died after few months of his retirement. This creates a lot of tension and fear among clergy anytime one fall sick. Many clergy who are sick are sent back home or given compulsory or forced retirement.

iii. Financial Challenges

This is a state of a low income, being unable to pay debts over the short or long-term. Debt complicates financial management and limits purchasing power. It is a source of stress until all debts are paid. Unexpected illness or accident can increase medical expenses with low or no income. Ezeigwe cited in Mozie (2023) states that the church has no medical payment for the retired, it is only good individuals who have benefited from the ministry of some of the clergies that pays the hospital bill for them. Some of the serving clergies are facing economic problem either to care for a larger family or to take care of aged parents.

Building a house or buying a car or payment of school fees for children needs a lot of money and the stipend cannot measure to it. A retired clergy man who has not achieved these projects is bound to be gripped with fear when he retires.

iv. Poor Monthly Contributory Pension Scheme

In most developing counties, such as Nigeria, the rates of productive capital formation through savings are low because of poverty. Workers are so poor as to be often near subsistence. They therefore cannot save. The little money deducted from the salary of the clergies are not enough to sustain them when they retire. In some cases, the church leaders will refuse to remit the money to the Pension Board which means, no pension for the retiree to keep them alive. Some clergy have died out of heartbreak when such incident happens. Anikwenwa cited in Mozie (2023) lamented that the pension payment is not enough for him as a retired Archbishop.

Though the salary has been reviewed for the pensioners so as to sustain them, the economy of Nigeria is increasing every day and so the clergyman is left to sought for extra income to sustain him by lesser job.

Effects of the Retirement on the Clergy

i. Feeling of Inferiority Complex

Adler (2017) defines inferiority complex as “a basic feeling of inadequacy and insecurity, deriving from actual or imagined physical or psychological deficiency” (p. 6). It is frequently traced to abusive experiences from the ministry. The clergyman feels insecure, incomplete or unworthy; sometimes withdrawal from everyday activities and social situations. He begins to compare himself with others,

the progress or success he failed to achieve or get. Some clergymen who were not preferred and retired without preferment feels bad and inferior to serve or work in the church and among the society.

ii. Low Self Esteem in the Society

This is a process of suffering low self-esteem as a problem in building a healthy relationship, having positive self-worth and successful character. This influences people's choices and decision; serves as motivational function by making it more or less likely that people will take care of themselves and explore their full potential. Umeh cited in Mozie (2023) lamented how some of the people whom the clergy served do not regard him as their spiritual father after retirement. This affects their relationship within the society and the manner which they carry themselves in the church.

iii. Poor Relationship with the Diocese

This is when a person is considered inferior to another or others. When a clergyman retires, the serving clergy sees him as a plague or a leper who is not worthy to be seen or helped. This creates a wrong relationship with the retired and the serving clergy. Obiekwe cited in Muozie (2023) asserts that the retired clergy develops bad relationship in that he does not want to associate with the diocese to avoid abuse and disgrace. Many clergy who are retired never love to attend diocesan function to avoid insult. This creates fear among the retired clergymen.

iv. Lack of Ability to Contribute to the Society

Socialization and communication makes the social life an interactive place. People with poor social skill have high level of stress and loneliness in their lives. They lack communication skills that allow people to interact effectively and appropriately with others since the retired clergy is no longer in service; he lacks those skills that could make him to contribute to the social life of the society and the church.

v. Unhappy and Dejected as Retiree

Most people sometimes become depressed after retirement by feeling sad, depressed or just empty. They loose interest in things they used to enjoy doing. The retired clergy experiences difficulties associated with mobility and daily activities. Depression sets in thereby making them to be feeling sad or lacking energy and focus. Many serving clergy do not visit the retiree or call them on phone, they feel since they have retired there is no need to visit or call them. The retired goes about with such pain which deprived him love and care from the ministry he once served. This is not general to every clergyman, but to the clergyman who made impact on the lives of people when they are active in service or work do enjoy sincere generosity from good spirited individuals and young clergy they mentored while in the active service.

Solutions to Retirement Phobia among the Clergy

In this study on the evaluation of Retirement Phobia among the clergy of the province of the Niger in Anambra State, the following recommendations are made to enhance effective life after retirement and ultimately encourage the clergy in the ministry (Church).

1. The best orientation one can cultivate is that one can still serve God whether on retirement or when one is in the service until one die. But there is need to give one physical body rest for optimum productivity when one retires at 65 or 70 because productivity will be very low on anything one put in after 70years.
2. The work of God is a relationship, a solid relationship where it is built on one friendship with God, and develops complete trust and absolute confidentiality with God. These relationships are long term and are characterized by a mutual desire to give and serve one another. It is an intimacy and unending despite there might be certain things one cannot do again but even while one is still resting, the work continues but without much stress.
3. Introducing or reorientation programme on retirement counseling and planning to educate and equip the clergy on the negative impacts and the need to face fear and other psychological trauma arising from life after retirement.
4. Self-esteem and development learning is defined as a change in behaviour. One has not learned a thing until one can take action and use it. David Ben-Gurion, the first prime minister of Israel, observed, "courage is a special kind of knowledge; the knowledge of how to fear what ought to be feared, and how not to fear what ought not to be feared. From this knowledge comes on inner strength that subconsciously inspires one to push on in the face of great difficulty. What can seem

impossible is often possible with courage; courage is a releasing force for learning and growth. One can go for more educational programmes which can still fetch one less job with lesser stress as one retiree. One develops the talent within as one keeps on learning and adjusting.

5. Limitation of expenses within ones income: The rate of spending when in the service will not be same when one retires. One adjusts and adapts to the situations one finds oneself and can even go for extra mile if ones expenses are more than ones daily pension. One can invest on trading or commercial means despite one status just to make both ends meet.
6. Above all, the church needs to upgrade the pension scheme regularly as to enhance the present economic state of our Nation, provide shelter for clergy and make welfare a priority to strengthen the life span of the clergy and finally once a while organize party and special service for mutual fellowship for the retired.
7. The Church should build old people's home for the clergy for those whose children are not around to take care of them and encourage the society and non-governmental organization (NGO) to help them. A department with a chaplain should be created to see the smooth movement of the gesture.
8. It is expected that the Church should counsel the younger clergy to endeavour to start on time to prepare for their retirement so as to reduce and minimize the fear, anxieties and hopelessness that have characterized the clergy of the province of Niger as they carry out their priestly work wholeheartedly.

Conclusion

Reflective of the effect of phobia among the clergy of the province of the Niger in Anambra state of Nigeria, retirement is compulsory to everyone, whether old or young, it is a laid procedure for everybody working or serving in the public or private sectors of an economy. Some individual choose total retirement while some decide to reduce work hours, although some are forced to retire when physical conditions no longer allow the person to work any longer, for instance, illness or accident or as a result of legislation concerning their position, therefore clergymen should be prepared and taught on the need to start on time to know, organize their sources of income and invest in other means that could aid them when they finally retired or withdraw from service.

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