Social Support and Livelihood of Retired Civil Servants in Lagos, Nigeria

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ABSTRACT

Retirement is a significant milestone for government officials who have committed their careers to public service. Adjusting to life after retirement presents several obstacles, including financial adaptations, identity transformations, and changes in social relations. Understanding the impact of social support throughout the transition is crucial for establishing tailored interventions to improve the welfare of retired federal personnel. Having understood the numerous challenges that come with being a retired civil servant and the importance of social support in mitigating these challenges, the study was commissioned to identify the socio-demographic factors that influence the livelihood of retired civil servants, evaluate the quality of livelihood enjoyed by retired civil servants, assess the forms of social support available to retired civil servants, examine the correlation between social support and the overall livelihood of retired civil servants and investigate the barriers to accessing social support for retired civil servants in Lagos State.

A qualitative approach method was adopted using in-depth interviews, which were administered among 32 retired civil servants based in Lagos, Nigeria. The findings shed light on the specific types of social support, such as family relationships, friendships, and community ties, that contribute to a pleasant post-retirement experience. The study highlights the significance of strong social support networks in easing the transition into retirement for government personnel. This result established a favorable relationship between social support and mental well-being, uncovered the absence of government interventions, the primacy of finances in retirement lives, and strong informal social support among respondents. The study recommended strong government interventions to improve the overall quality of life for retired government officials, the need for early retirement planning, and policy intervention to give financial guidance and mental support to retirees.

INTRODUCTION

The physiological process of growing older has vital social and cultural dimensions that affect what is often seen as a purely biological inevitability (Scot and Marshall, 2015). Age, like gender and race, is considered a social construct, rather than a biological expression, meanwhile, a person's age has a social meaning that is a product of culture and varies across time and space (Johfre and Saperstein, 2023). Moreover, age is linked to the longevity of people in different societies (Haralambos and Holborn, 2008). Barrett (2022) connected age with inequality by associating age with social status and differential material resources.

One of the most prominent social concerns that comes with ageing is retirement. In Western capitalism, according to Scott and Marshall (2015), a wage-labor system has a fixed retirement from production operation, thus categorizing the aged as non-productive and a burden to the capitalist system. Amaike (2016) defined retirement as the withdrawal from occupational roles on the attainment of a particular age. While it is an important stage in one's life trajectory, it is often characterized by low income, little or no opportunity for paid employment, and a significant decline in physical abilities (UNFPA & HAI, 2012). Olga et al. (2022)'s opinion is that retirement is commonly perceived as a phase in life that enables adults to acquire a new way of life and roles that enable them to achieve welfare and add value to society. Retirement puts old people in different societal settings, causing a rethink of their life bearings. It defines life course as a pattern of civil status events and duties that is practiced over a period. When distinct patterns and role changes in life occur after some time, people begin to differ from who they are, due to changes in thought and belief. Having understood the challenges that come with ageing and retirement from an active workforce, governments across the globe have developed measures to improve and maintain the livelihood of aged/retired people. Notable among these measures are the pension scheme for retired employees and the social safety net programme for the aged. However, these interventions and other support for retired/aged people are not the same globally due to the disparity in countries' economies (Salami and Okunade 2020).

Marxist theorists and political economists concluded that the aged are dependent, disadvantaged, and poor due to the way society has been structured through the introduction of compulsory retirement age and the provision of low state-regulated pensions (Haralambos and Holborn, 2008). Recent developments in the field of gerontology and social sciences have highlighted the role of social support in mitigating the challenges associated with retirement (Qureshi et al, 2023). It is prominent among scholars that strong social support networks can positively influence the post-retirement well-being of individuals, hence propelling the interest to embark on a study to authenticate the veracity of the claim among civil servants, who are major constituents of the middle- and lower-income class.

In pristine Nigerian society, the old ones are held in high esteem and seen as sources of wisdom and knowledge for guidance and direction (Wahab and Isiugo-Abanihe, 2008). The older members of traditional Nigerian societies are seen as symbols of tradition, culture, integrity, and fulfillment. These groups of people are well provided for by the extended family and the community at large, due to the nature of traditional Nigerian society, which is communal (Togonu-Bickersteth and Akinyemi, 2014).

The gradual disappearance of the extended family system and the growth of urbanization have reduced the rate of level of prestige accorded to aged people within the society. Togonu-Bickersteth and Akinyemi (2014) revealed that ageing in contemporary Nigeria is characterized by poor financial resources, lack of formal arrangements of support for the elderly, and poor infrastructure to support aged/retired people. Retirement planning did not become a prominent topic of discussion in Nigeria until informal social support started declining, hence, leaving aged/retired people to live at the mercy of their retirement benefits (Amaike, 2016). Even though old age and retirement are still perceived as blessings from God. However, old age with insufficient income brings poverty, helplessness, and an unfulfilled life. Lack of or insufficient livelihood compromises retirees' quality of life and makes them prone to uncertainty. It is a crossroads where adequate livelihood is needed because of limited resources and the opportunity it brings.

Nigeria's retirement benefit is administered through the Nigerian 2004 Pension Reform Act, termed the "contributory Pension Scheme", which is in line with global practice. Retirement livelihood in Nigeria comprises gratuity, pensions, earnings from the latest employment, income remittances, and settlements from assets, and so on (Amaike, 2016). According to Etodike et al. (2017), the labor law in Nigeria allows thirty-five years of active public service; after this time, retirement is compulsory. Retirement comes with different experiences for everyone, which could be positive or negative depending on the individual. Adjusting from active work life to retirement comes with its challenges, although it is perceived by some people as having freedom and having a good time. The key determinants of quality retirement life are the quantity and quality of livelihood of the retirees; hence, income safety and welfare are essential in the golden years (Giddens, 2006).

Retirement from the Nigerian civil service is not promising, as it is linked to stress factors such as boredom, a decline in social and economic standing, and even death. Consequently, retirement is becoming a phobia for those still in active service and at the threshold of retirement (Togonu-Bickersteth and Akinyemi, 2014). According to Effiong & Attah (2016), the living, healthcare conditions, and life expectancy of retired people in Nigeria have deteriorated due to insufficient economic power or income. Life of retired people in Nigeria have been riddled with poor access to adequate care, lack of financial resources, and poor support from the government, which has brought about a significant decline in their life expectancy (Okere and Adamu, 2020). Bassey et al. (2008) identified poor pension fund administration, high-level corruption, and embezzlement of pension funds as the factors that are causing the failures of the Nigerian pension schemes.

The enduring issues and challenges of retired civil servant's benefits in Nigeria as well as social support are prominent in the literature. Nigeria and Lagos in particular, has experienced significant demographic and economic changes in recent years. The ageing population is increasing due to the improved healthcare system. Lagos remains a vibrant hub of economic activity. As a result, retirement is no longer solely a time of respite; it has evolved into a period of adaptation and transition for the retired civil servants who have served their government and community.

Being the economic and commercial hub of Nigeria, Lagos is home to a substantial number of civil servants. These individuals have played key roles in public administration, contributing to the development and governance of the state. As they reach the mandatory retirement age or opt for voluntary retirement, they embark on a journey of adjustment, which can be both rewarding and challenging (Badmus et al, 2016).

With Nigeria's social security system for retirees still evolving, many retired civil servants rely heavily on their pensions and gratuities as their primary source of post-retirement income. However, the adequacy of these financial benefits remains a concern, and the impact of retirement on their livelihood goes beyond financial considerations. Understanding the current state of social support systems, as well as their impact on the livelihood of retired civil servants in Lagos, is essential. This research aims to provide a comprehensive analysis of these dynamics, considering recent trends and challenges faced by retirees in the region. By shedding light on the significance of social support, this study aims to contribute to the development of strategies and policies that can improve the lives of retired civil servants in Lagos.

Research Objective

The general objective of this study is to evaluate the impact of social support on the livelihood of retired civil servants using Lagos State as a case study. The specific objectives are as follows:

1. Understand the socio-demographic factors influencing the livelihood of retired civil servants in Lagos State;
2. Evaluate the quality of livelihood enjoyed by retired civil servants in Lagos State;
3. Assess the level and forms of social support available to retired civil servants in Lagos State;

RESEARCH QUESTION

The research questions for this study are as follows;

1. What is the socio-demographic factors that influence the livelihood of retired civil servants in Lagos State?
2. What is the quality of livelihood enjoyed by retired civil servants in Lagos State?
3. What are the various forms and levels of social support that are available to Civil servants in Lagos State?

THEORETICAL FRAMEWORK

The theoretical framework of this study is grounded on the Life Course Theory of Ageing.

Life Course Theory of Ageing

This theory stresses the role of historical context in understanding ageing issues. It explains how social status affects life opportunities and quality of life after retirement. It emphasizes that people's life experiences differ due to differences in life cycle, gender, work history, employment type, and occupational status. This theory suggests that life course factors are determinants of livelihood and standard of living in retirement. From this theory, one can deduce that variations in income and previous living conditions are related to the standard of living in retirement (Amaike, 2016). The life course theory of Ageing shows that life after retirement does not just happen; a person's social status, education, or life history will determine their standard of living in retirement. Dependency on social support for livelihood will be minimal with a successful life course. High-income generating opportunities and investments are readily available to old folks with good social standing. On the contrary, the aged with inadequate preparations for retirement based on life history, work history, or occupational status will depend greatly on social support for livelihood, making life in retirement stressful.

METHODOLOGY

A descriptive study design was utilized for this study. The choice of this research design was to facilitate an in-depth exploration of the participants regarding the subject matter. Data was collected through an unstructured interview. Qualitative research interviews allow the obtaining of information about topics in which different levels of meaning need to be explored (King, 1994). A total of twenty (32) participants were interviewed for this study based on a snowball sampling technique.

The study location is in Lagos State, selected for bustling economic activities and comparative retirement benefits. The interviews were conducted through phone calls, which took place between November and December 2023, and the calls were recorded for qualitative analysis. To determine the research subject tool's connections to related concepts within the overall framework of the issue, variables were also included in the evaluation process.

Limitations of the Methodology

While this sampling technique enables the researchers to identify and recruit participants easily to meet the limited time available for the study, this sampling technique, sample size, and use of qualitative self-reporting constitute a significant limitation to this study. Since the sample was formed through referral from other respondents, there is an increased likelihood of increased bias, homogeneity, and significant demographic skews (Parker et al, 2019). Based on the lack of a defined sample frame and a relatively small sample size, results from this finding cannot be generalized, hence, they lack external validity. (Bagheri and Saadati, 2015). Moreover, the choice of qualitative self-reporting comes with issues such as ambiguous question interpretation, analytical complexities, and social desirability bias, which limit the data accuracy and external validity of the study.

Against the methodological limitation of this study, future research could benefit from a mixed-methods approach, supplementing self-reports with physiological data or observational methods can validate subjective accounts and combine qualitative insights with quantitative measures to enhance generalizability.

RESULTS

To aid the conversion of qualitative data into research findings, Atlas.ti (v.7) software was used. The qualitative analysis started with the transcription of the information recorded, followed by translation. This was done because some participants expressed themselves in their local languages (Yoruba). Then, the collation of the transcripts by questions asked during the interview and with some key attributes of the respondents, as well as the date of the interview, was carried out. Also, the interview notes were typed, and the call records were used to fill in any gaps where necessary. Short abbreviations were used as descriptive codes to label the data collected. Codes were organized around the relevant ideas or themes of the study.

Socio-demographic Characteristics of Retired Civil Servants

From the study, the socio-demographic characteristics included gender, religion, ethnicity, educational level, last rank in the civil service, and length of service. Participants were shared equally between males and females. Religion-wise, the majority of the respondents are Christians, and the rest are Muslims. The Yoruba ethnic group dominates other ethnic groups in terms of ethnic affiliation. Based on their educational attainment, a slight majority have a degree (BSC/HND), many of them only have SSCE, OND, or NCE, and a few of them also have higher qualifications.

When asked about their last rank in the civil service, the majority claimed to have retired in a grade that falls within the middle level, some also retired in junior level, and only a few of them retired in a senior or director's position. Moreover, a slight majority spent 35 years in service, when others did not complete 35 years in service before they attained the retirement age of 60.

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Quality of Livelihood Enjoyed by Retired Civil Servants

The majority of the participants expressed the nonchalant attitude of the government towards retirees, thus having implications for their quality of livelihood. This is because their financial status is low as a result of outstanding pensions. However, even the pension being received is not enough to meet the basic needs of life, hinging upon other factors such as the economic situation of the country and the high cost of goods and services. While satisfaction comes from being independent and solely responsible for oneself, dissatisfaction also comes from a lack of money. Quality of livelihood is assessed through financial status and level of satisfaction/dissatisfaction in retirement. The results are presented as follows:

Financial Status of Retirees

The majority of the participants expressed their thoughts that the government continues to owe the monthly pension meant for retirees. Though, the pension is not even enough to cater for their needs. One of the participants expressed her thoughts in the following manner thus;

> The government has never been faithful, and I am still being owed the monthly pension is small and not enough. **IDI/MRS A.O/FEMALE/60YRS/RETIREE/LAGOS/2023**

Another participant expressed that there is no financial flow, and there is still an outstanding debt being owed during the years of active service. The statement below confirms the above as narrated thus;

> Contributory Pensioners have not been paid. There is no current financial flow aside from the half salary owed during active service. **IDI/MRS O.T/FEMALE/65YRS/RETIREE/LAGOS/2023**

Life has being difficult coupled with the economic situation of the country, the allowance is not enough, another expressed her thoughts in the following manner;

> It has not been easy, the pension allowance is not enough for the economic situation in the country right now. **IDI/MR F.M/MALE/70YRS/RETIREE/LAGOS/2023**

Especially when people have to cater for their family and with the little they receive they are not able to take up responsibilities. He expressed his thoughts in the following manner;

> It has not been so bad, it would have been better if I don't have people I am responsible for. **IDI/MR E.T/MALE/64YRS/RETIREE/LAGOS/2023**

Furthermore, the monthly pension is not enough compared to what was being earned during active service years of the retiree. She narrated her thoughts in the following manner;

> I am being paid a very little amount compared to what I earn while working. **IDI/MRS E.A/FEMALE/72YRS/RETIREE/LAGOS/2023**

Based on the general assessment of all respondents, retirement life comes with significant financial challenges. It is worth noting that the level of financial fulfillment enjoyed by each participant is dependent on other factors such as financial support from the family, level in service before retirement (those who retired in a higher position tend to get a better pension), and their current level of financial responsibility. Based on these factors, it is difficult to have the retirees on the same page as regards their financial status, however, it is a well-established fact that finance is a major constraint for most of the participants covered in the study.

Level of Life Satisfaction after Retirement

Life satisfaction depends on the stress that the individual has to go through during the service year, unlike when retiring from service. More so, during service, some participants believe they could make more money than when they no longer have to go to work.

Satisfaction

Retirement is good because of the less stress that people have to go through, unlike when they have to wake up and go to work. As narrated in the below statement, thus;

> The lifestyle around my retirement is good because of the less stress attached to it. **IDI/MRS O.N/FEMALE/70YRS/RETIREE/LAGOS/2023**

An individual decides how and when to use his or her time and is not being dictated by any superior officer; besides, there are other alternatives to getting money during the service year, this statement affirmed in the excerpts below.

> You know I have my time to spend anyhow I want to, but there is no money like before. When I was working, we make money from the side, but now, there is nothing like that. **IDI/MRS/I.G/FEMALE/64YRS/RETIREE/LAGOS/2023**

Some retirees believed that satisfaction after service is when you have given your child/en the best education with everyone being in good health. This is contained in the below excerpts;

> The fact that I have given my children the best education before I retired and everyone is in good health. **IDI/MRS T.Y/FEMALE/65YRS/RETIREE/LAGOS/2023**

Another participant expressed that having a small family and not having to take any responsibility except for his wife is a huge satisfaction for him. His statement is contained in the below excerpts;

> I have very small family and I am not sponsoring any child. I spend everything I have for myself and my wife. **IDI/MR.D.O/MALE/73YRS/RETIREE/LAGOS/2023**

Accordingly, satisfaction also stems from learning new things during service, and no responsibility to cater for. A male participant expressed his views in the following manner;

> Learning new things and also grateful I don't have expenses like paying school fees. It's just me and my wife. **IDI/MRS.MJ/MALE/70YRS/RETIREE/LAGOS/2023**

Dissatisfaction

Dissatisfaction comes from being lonely in the house, and besides, there is no place to go to work because, as a retiree, it is worrisome for some people since there is stable income for them any longer. So, in this case, the usual becomes the unusual, which makes life much more difficult, especially in developing countries like Nigeria.

Some participants describe the tiredness and loneliness that come with staying at home all the time because they don't have a place to go. She narrated her views in the following manner thus;

> Tiredness that comes with it due to the fact that I have nowhere to go. **IDI/MRS D.F/FEMALE/62YRS/RETIREE/LAGOS/2023**

Another participant said that, during service, you have people around to talk to and play together, but now there is nothing like that, she continued in the following statement, thus;

> Not having someone to gist with the way I gist with my coworkers. **IDI/MRS A.O/FEMALE/76YRS/RETIREE/LAGOS/2023**

Lack of money has made things difficult for some retirees because the little money they get is not enough. One of the participants expressed her thoughts in the statement below;

> There is no money, and the country is hard. The little we are being paid cannot do anything. **IDI/MRS E.R FEMALE/60YRS/RETIREE/LAGOS/2023**

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Majority of the respondents expressed their satisfaction with life in retirement. Every agreed to having all the time they needed to do whatever they wanted to do. Their only concern is the non-payment of gratuities, which would have made their retirement life even better.

Levels and Forms of Social Support Available to Retired Civil Servants

For those who receive a pension, do not have enough to meet financial needs, and also can't afford to access essential services. It is when there is enough money that is when accessibility can be possible, other health benefits are no available at a free cost rather the individual has to bear the cost of health services. Support comes from the community, family and friends and other government programs that supports retirees.

Pension/Retirement Benefits

Majority of the participants expressed their grief on life after service as retirees, the standard of living of living is poor because of the little pension they receive.

> Life has being very difficult and this is due to standard of living. **IDI/MR G.H/MALE/68YRS/RETIREE/LAGOS/2023**

Accessibility to Essential Services

Healthcare/NHIS

People have to pay for their health and the services they use. Though, access to NHIS during active service years was mainly for basic treatment as described in the sentence below thus;

> I thank God I do not have any health challenge. They talked about NHIS but those things are just on book. You have to pay for your own drugs. Even when I was working, NHIS is just for basic treatment. **IDI/MR F.J/MALE/69YRS/RETIREE/LAGOS/2023**

Accordingly, another participant narrated that, there is free consultation for retirees but the person has to pay for treatment and medication as contained in the following excerpts;

> Not very accessible. The only free thing is consultation. For treatment or medication, one has to pay for it. **IDI/MRS F.D/FEMALE/76YRS/RETIREE/LAGOS/2023**

Informal Social Supports

Community

One of the participants said that, during the service year, he had supported people in the community. So while in retirement, people now begin to reach out to him. He narrated his views in the following manner thus;

> Yes, very strong. When I was in service, I have supported a lot of people and some of them are reaching out to me now in the community. **IDI/MR SG/MALE/60YRS/RETIREE/LAGOS/2023**

Family and friends

Family and friends have been very supportive, particularly, she believed that old friends are better than new ones. This statement is contained in the below excerpts;

> Yes, my family and friends are supportive. I believe old friends are better than new ones, so I still have friends from before. Aside from my children, who provide for

> me, some of my friends and relatives help out sometimes. **IDI/MRS D.C/FEMALE/72YRS/RETIREE/LAGOS/2023**

Wives and children have been very supportive in providing basic services and cash. She expressed her thoughts in the following manner;

> They give Very good support. My children are playing their roles in supporting me, likewise my wife. Yes, my wife and children give whatever they have to me, by sending money anytime we need it including fuel money and monthly allowance from my children. **IDI/MRS T.R/FEMALE/64YRS/RETIREE/LAGOS/2023**

Government programs

Monthly payment in the form of palliative support for the current inflation in the country is being provided by the government to support retirees in the sum of N10,000 for six months. He expressed his thoughts in the below excerpts thus;

> Yes apart from pension I enjoy a money palliative payment from the government. They started paying us N10, 000 as palliative because of the current inflation in the country. They said it would be paid for 6 months. I have being paid for 3 months now. **IDI/MR F.T/MALE/70YRS/RETIREE/LAGOS/2023**

Similarly, another participant confirms the above statement as regards the payment of N10,000 from the government, the statement below corroborates with the above, thus;

> I received 10, 000 monthly palliatives. They promise to pay it for 6 months, especially now that things are difficult. The price of things has gone up. **IDI/MRS T.Y/FEMALE/72YRS/RETIREE/LAGOS/2023**

The respondents differ in the form and nature of social supports they have or are currently enjoying. While some agreed to have enjoyed enough support from their families, some revealed that their family members looked up to them for financial support. Some revealed that they were enjoying a government palliative because of their status as retired persons, while some insisted; they have yet to benefit from any of the government social support programmes. A consensus response from all participants revealed the unavailability of a health care programme for retired people, as majority of them revealed that they were responsible for footing their medical bills.

DISCUSSION

Socio-demographic Determinants of Livelihood Quality

The focus of the question was to understand the socio-demographic factors influencing the livelihood of retired Civil Servants in Lagos State. With both men and women having a substantial representation in the study, they tend to differ in their response, and it could be suggested that gender is a likely contributor to the livelihood quality of retired civil servants. Many of the female respondents indicated getting help from their spouses and children

> Aside from my children, who provide for me, some of my friends and relatives help out sometimes. **IDI/MRS D.C/FEMALE/72YRS/RETIREE/LAGOS/2023**

They also mentioned living in their husbands' houses and not having any need to pay rent. The statement is as follows.

> To the Glory of God, I live in my husband’s house and I do not have any issue with accommodation. **IDI/MRS T.Y/FEMALE/72YRS/RETIREE/LAGOS/2023**

Whereas, one of the tired male civil servants talked about a potential housing challenge. The statement goes thus:

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> You know I just retired and we are still staying at the Staff quarters for now, but I don't know what could happen next. **IDI/MR E.T/MALE/64YRS/RETIREE/LAGOS/2023**

Hence, it could be affirmed that there is a gender disparity in the quality of retirement livelihood. The study revealed that the majority of participants retired as Mid-level staff and only a few retired in senior positions. With a slight majority having a degree and only a few having a post-graduate qualification, this suggests that retirees' educational level is a significant determinant of their standard of living. It is a given that a retiree's assessment of life contentment and their level of health are positively correlated with their accomplishment in school, as the population of those who retired in senior positions is similar to those with post-graduate qualifications. From the study, results revealed that educational level is an important criterion for the livelihood of retirees. The participants who retired as senior officers are mostly those with degrees and post-graduate qualifications, which implies that they have been promoted based on their educational status in active service. Educational success is certainly directly proportional to the health of the retiree and his/her evaluation of life fulfillment. Reduced negative feelings and impacts associated with retirement, such as dissatisfaction, disappointment, and bitterness, are correlated with higher education.

Therefore, education benefits people for the rest of their lives by giving them a platform to resolve or sort out life's issues. A person's employment position, income, and every aspect of a retiree's life are determined by their educational standing. The majority also retired after 35 years of service. Understanding the socio-demographic characteristics of participants is of great importance as it provides other underlying issues that speak volumes about the study. These characteristics, for instance, gender, highest educational qualification, length of service, and job position, could influence the livelihood quality of retired Civil Servants. Milne (2013) claims that switching from a job to a pension also means losing one's rank since, in many organizations, senior roles such as management provide higher standing. Most likely, the person's identity is also affected, particularly if the notion of identifying oneself with one's profession was employed (Musila, Masinde, & Maithya, 2019).

Quality of Livelihood

Findings from the study revealed that participants reported not being happy with their quality of livelihood because of their financial status. Thus, having a quality life is dependent on having enough money to meet daily needs. According to a study done in Nigeria, one of the challenges that retirees may face is financial constraints (Ejionueme, Ugwoke & Etonyeaku, 2012). They are unable to afford medical treatment, and eating poorly might lead to other problems, including health concerns. One becomes lonely when friends and relatives are unable to consistently meet one's needs due to a lack of money (Garba & Jummai, 2014; Greenwald, 2013). Nigeria's unstable economy and irregular pension payments contribute to retirees' general dissatisfaction. The results were also supported by Nweke's (2015) study on the post-retirement lives of former government personnel in Nigeria's Ebonyi State. According to Nweke's (2015) findings, there is no stress-free retirement in Nigeria; instead, retirees face a variety of challenges, especially with regard to managing their non-contributory pension. One of the most common coping strategies, investing gratuities, was also highlighted by the author. This is inferred from the findings of Nweke's (2015) study, which indicated a positive association between the coping strategy of investing gratuities and the desire to achieve life satisfaction through such investment.

Prospective retirees and other classes of government servants experience a large level of worry associated with retirement, according to Baba, Garba, and Zakariyah's (2015) study on topics linked to retirement and stress in retirement. This makes it difficult to deal with the views of friends and family, which is related to the desire for social support.

Furthermore, their research showed that pre-retirement anxiety is more common in those who are working or getting close to retirement because of certain circumstances. It was found that their conclusions agreed with the findings of the current study. This study and that of Au, Lau, Koo, Cheung, Pan, and Wong (2014), who looked at the relative contributions of various forms of informal social support toward the well-being of caregivers for patients with dementia in Hong Kong, were shown to be significantly correlated elsewhere. On the other hand, it was discovered that the emotional support of friends was a better predictor of life satisfaction. Family support, on the other hand, made the biggest unique statistically significant contribution to the psychological well-being of the care receivers, who in this study can be compared to pensioners and retired old people. The well-being of care users was also shown to be highly correlated with informal social support.

The study revealed that retirees continued to experience low financial status because they only have to depend on their pension. However, few of the participants owned their own houses while for some it is a rented apartment. Accordingly, the majority of the participants were satisfied with life because they don't have to take responsibility for their children; for some, that they retire being alive is a testimony; likewise, being able to train their children and giving them the best of education brings joy to a retiree. Dissatisfaction mainly comes from being lonely and not having a place to go to anymore. This result further buttressed Taylor et al. (2019) findings that companionship and a sense of belonging play a huge role in the retirement well-being of retired civil servants.

Availability of Social Support for Retired Civil Servants

The results have demonstrated that the psychological aspects of the older population are adversely affected by a lack of financial assistance. The majority of participants had adverse effects from the economic shifts. Most have used up all of their available cash resources. Due to their limited government income, retirees complained that they have not been able to purchase basic services and have not had access to health insurance because the government no longer pays for their medical care and drugs.

Long-term loneliness can cause psychological suffering and difficulties, such as anxiety, panic attacks, fear, excessive sensitivity, sensory stimulation, and memory problems (Goleman, 2020). Muchemi, Rono, Githua, and Khasakhala (2017) claim that retirement has an impact on pensioners' psychological well-being as well. In addition to financial advantages, jobs also give you access to social networks that enhance your sense of belonging. A sense of success and contentment is another benefit of work. It gives us a feeling of purpose in life and strengthens our sense of self and appreciation. Certain occupations have a reputation and are a gauge of social standing, which boosts an employee's sense of value. Some retirees frequently remark that they are thought to have worked for a certain firm or performed a particular position every day for a considerable amount of time. Due to your privileged employment status, you will no longer be able to access the people and advantages you are accustomed to once you retire (Muchemi et al., 2017).

Moreover, Muchemi, Rono, Githua, and Khasakhala (2017) demonstrated statistically significant changes in economic and psychological aspects in the retired population.

Additionally, Baba, Garba, and Zakariyah (2015) discovered evidence that the attitudes of friends and family following retirement formed the majority of the predictors of retirement anxiety due to the real stress that retirement eventually causes. The authors contended that the main reason of retirement dread, which generates a great deal of concern among prospective retirees and other classes of civil servants who are about to retire from the public sector, is a lack of support from friends and family.

Levels and Forms of Social Support

Findings from the study revealed that, retirees get social support from their community, friends and family members in the form of emotional support, for some participants they feel loved, care and empathy from close friends and families after retirement, this supports findings of Ezechi, et al., (2021), notes that, emotional support comes from friends, family and other support groups or may even be through interventions. While for some participants, they receive instrumental support also from their children like financial aid and other allowances to help cater for other needs like transportation and health care just like Ajayi & Aborisade, (2020) in their findings reported that, instrumental support ensures retirees have access to the necessary resources and services. The study's findings corroborate what Mobolaji & Akinyemi (2022) pointed out, which is that informal support comes from friends, neighbors, family, social groups, and people of the community. In Nigeria, the primary support system for the elderly is their extended families. However, adult children now fulfill caregiving responsibilities as a result of industrialization. Due to Nigeria's socioeconomic difficulties, more sources of assistance are required to supplement those that are not available. Because family support diminishes as one ages, supplemental help from other sources is required to provide appropriate well-being. This idea is predicated on the idea that informal assistance from family and non-family networks should be supplemented by official support from the government and other organizations. In "Influence Personality and Social Support on life satisfaction among Pensioners," Okongwu (2016) found that social support substantially and favourably predicted life happiness. As a result, the results of this inquiry are consistent with Okongwu's (2016) research.

The study revealed that the majority of the participants do not receive any other retirement benefits due to the failure of the government and irregularity in payment. However, the little pension being received is not enough to meet their basic needs. Lastly, there is no access to health insurance as a retiree. It is solely on individual's cost for medication and treatment. This finding is coherent with the predominant findings in the literature. Abubakar (2013)'s submitted that the challenges of retirees is a result of the lack of recognition of retirees by the government in social support/developmental programs. Tanyi et al. (2018) also noted the non-availability of national security system to bring financial support for elderly/retired people.

CONCLUSION

Retirement is a significant life cycle, though commonly perceived as a phase in life where adults now have to acquire a new pattern of life and a change in role/s to enable them to achieve welfare and add value to society (Olga et al., 2022). Thus, it is an event that affects retirees' prospects in life, means of subsistence, and standard of living. More so, retirement brings about a different societal setting for old people and a different course of bearing which defines the life course of retirees. The quality of life of seniors and sustainable livelihoods were shown to be significantly correlated in the paper. The reason retirees had positive experiences with their retirement is likely because, for the most part, they were free from other obligations beyond their families, such as paying for their children's education, and they just had to take care of themselves and their partners. Their participation in social support networks or retirement programs may also have contributed to this happy experience. Once more, several retirees maintained positive relationships with people they lived and worked within the communities. They also paid attention to the circumstances in their lives at the time, attempted to help others while serving, and learned new strategies for coping with their present circumstances.

The results of this investigation may give rise to many antecedents. One is that the survey discovered that Nigeria's public sector does not meet standards for managing workers' pension funds, which is the main cause of stress for retirees. Affordable housing units, convenient and inexpensive transportation, subsidized educational facilities, and other issues that the public service has been unable to resolve have significantly impeded the fulfillment of public service life and, as a result, predicted general life dissatisfaction with an increased reliance on family and friends for support among Nigerian public service retirees, which is one of the main causes of retirement stress. Additionally, because of depreciation and the fact that more money can now purchase fewer goods and services, economic instability which is demonstrated over time by a high inflation rate has rendered retirement benefits worthless. Among other things, these test the retirees' ability to cope.

POLICY RECOMMENDATION

In light of the findings, the study recommends as following;

Government

The study uncovered several inconsistencies in retirement benefit administration and a profound gap in government investment towards improving the livelihood of retired civil servants, and recommends the establishment of a private trust fund for retirees to facilitate a happy and fulfilling retirement experience. Moreover, a fully functioning pre-retirement training programme should be put in place to train prospective retirees about life in retirement, introduce them to entrepreneurial opportunities, and provide grants and soft loans to support retiree-owned businesses. To guarantee the timely and regular payment of pensions upon retirement, all employers of labour must guarantee complete commitment to consistent and regular counterpart contributions into employees' retirement savings accounts, as outlined in the Pension Act 2004. To improve the living conditions of senior citizens, the study also recommends the implementation of a minimum universal old age pension or social security.

Community Stakeholders and Individuals

The study recommends the need to revert to the old system of communal support, especially for senior citizens. Creating a community whereby everyone respects, supports, and honors senior citizens would help to provide a support system for retirees and, hence, ameliorate the emotional and social issues that come with old age. Having discovered the primacy of informal social support in the livelihood quality of retired civil servants and older people generally. The study calls for the creation of social clubs, cooperative societies, and other social groups within the civil service and among civil servants themselves. This would provide a platform to rejuvenate the elderly and retirees, and it will also be important to promote a sense of belonging, physical activity, and social interactions among retirees and senior citizens.

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