ASSESSING THE ROLE OF SOCIAL SUPPORT IN ENHANCING THE ECONOMIC STATUS OF OLDER ADULTS: THE CASE OF FEDERAL RADIO CORPORATION OF NIGERIA RETIREES

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ABSTRACT: *As ageing increasingly intersects with economic vulnerability and fragile institutional support systems, understanding the role of social support in shaping older adults' economic wellbeing is vital for social work practice and policy. This study examines the nature and effectiveness of social support available to retirees of the Federal Radio Corporation of Nigeria (FRCN), focusing on its sources, forms, and access-related challenges. A quantitative survey of 103 retirees was conducted using snowball sampling, and data were analysed through descriptive and inferential statistics in SPSS. The study was guided by Social Support Buffering Theory and the Afrocentric Perspective, integrating cultural expectations of communal care with psychosocial mechanisms that mitigate stress in later life.*

Findings indicate a dual support structure. Formal assistance is largely dependent on the Contributory Pension Scheme, while informal support especially from family remains central to emotional stability. Emotional support was widely accessible, but informational support was limited. Pension delays and inadequate service awareness significantly predicted lower perceived economic wellbeing. The study concludes that institutional inefficiencies, rather than individual deficits, largely shape retirees' vulnerabilities, underscoring the need for strengthened policy implementation and proactive social work engagement.

Keywords: *Contributory Pensions, Economic Status, FRCN Retirees, Older Adults, Retirement, Social Support*

I. INTRODUCTION

The need for social connection and support is a fundamental aspect of human existence which becomes particularly pronounced in later life. Social support, commonly understood as the emotional, informational, and material resources available to individuals through their social relationships, has long been recognised as a key determinant of health, wellbeing, and adaptive capacity among older adults (Rodriguez & Cohen, 1998). For individuals transitioning from paid employment into retirement, access to reliable support networks is especially important, as this period is often accompanied by new and complex forms of vulnerability. Although retirement is a normative stage in the life course, it is frequently associated with substantial changes, including reduced income, altered social roles and daily routines, and a heightened likelihood of health-related challenges (Phillips, Siu, Yen & Cheng, 2008). In contexts such as Nigeria, where formal welfare and social protection systems remain weak or inconsistently implemented, informal sources of support particularly family members, extended kinship networks, friends, and faith-based organisations often carry a disproportionate share of responsibility for meeting retirees' needs (Ebimgbo & Okoye, 2021).

The economic status of older adults, understood here as their capacity to meet basic needs, sustain a reasonable standard of living, and maintain personal autonomy, is closely tied to the adequacy and reliability of income received after retirement. In Nigeria, pensions constitute the principal formal mechanism through which this income is provided. The pension system underwent a major reform with the enactment of the Pension Reform Act of 2004, which introduced the Contributory Pension Scheme (CPS). This reform was intended to address the inefficiencies, fiscal unsustainability, and corruption that plagued the former Defined Benefit Scheme. Under the CPS, both employers and employees make mandatory contributions, which are managed by licensed private Pension Fund Administrators (PFAs), with the stated objective of ensuring long-term sustainability and prompt benefit payments. Nevertheless, mounting empirical evidence and widespread anecdotal accounts suggest that these objectives have not been fully realised in practice. Retirees frequently report that monthly pension payments are insufficient to offset rising living costs, particularly in the context of

persistent inflation, while delays in the processing and disbursement of pensions and lump-sum benefits remain commonplace (Martins & Ofoezie, 2021). These systemic shortcomings pose a direct threat to retirees' economic security and, by extension, their overall quality of life.

1.1 Statement of the Problem

In Nigeria, retirement from public service is statutorily mandated at either 60 years of age or after 35 years of continuous service, whichever occurs first. For many public sector employees, including those of the Federal Radio Corporation of Nigeria (FRCN), this transition marks an abrupt and often profound reduction in financial stability. Although the Contributory Pension Scheme (CPS) is designed to provide a measure of economic protection in retirement, the lived experiences of many FRCN retirees suggest a stark gap between policy intent and practical outcomes. Numerous retirees contend with pension payments that are widely perceived as inadequate when measured against escalating living costs, alongside persistent and distressing delays in pension disbursement. Compounding these difficulties is limited access to supplementary social welfare provisions, including affordable healthcare coverage under schemes such as the National Health Insurance Scheme (NHIS).

The cumulative effect of these challenges is a precarious post-retirement condition that exposes retirees to heightened risks of poverty, constrains effective health management, and contributes to adverse psychological outcomes such as anxiety, depression, and a sense of social marginalisation (Kehinde, Ogunbambi & Azeez, 2025; Osazuwa, 2025). Despite the seriousness of these issues for a substantial group of long-serving public servants, there remains a notable lack of empirical research focusing specifically on the experiences of FRCN retirees. Moreover, existing scholarship has paid limited attention to the ways in which social support systems function or fail to function as buffers against the economic and social challenges that characterise retirement within this group. This gap in the literature underscores the need for focused investigation into both the structural conditions shaping retirees' economic wellbeing and the supportive networks upon which they depend.

1.2 Research Gap

A critical review of the existing body of literature indicates that, although issues relating to ageing, retirement, and social support among older adults in Nigeria have received growing scholarly attention, an important gap remains. Much of the available research adopts a broad or population-wide perspective, with limited focus on institution-specific retiree groups drawn from strategic professional sectors. In particular, there is a noticeable absence of empirical studies that examine the post-retirement experiences of former employees of influential public institutions such as the Federal Radio Corporation of Nigeria (FRCN).

Furthermore, relatively few studies have empirically explored the interrelationship between distinct sources and forms of social support and retirees' actual economic conditions within the context of Nigeria's contributory pension system. Existing research tends to treat social support and economic wellbeing as parallel concerns rather than examining how they interact in shaping retirees' lived experiences. This study seeks to address these gaps by offering a detailed, context-specific, and empirically grounded analysis of the social support environment of FRCN retirees, with the aim of producing findings that are both policy-relevant and practically applicable.

1.3 Aims and Objectives

The primary aim of this study is to systematically examine the role of social support in shaping the economic wellbeing of older adults, using retirees of the Federal Radio Corporation of Nigeria as a case study. In pursuit of this overarching aim, the study is guided by the following specific objectives to:

(I) Identify the main formal and informal sources of social support available to retirees of the Federal Radio Corporation of Nigeria.

(II) Examine the predominant forms of social support such as emotional, financial or instrumental, and informational support accessible to this group.

(III) Explore the key challenges and constraints encountered by FRCN retirees in accessing adequate and timely social support.

(IV) Analyse the relationship between selected demographic characteristics, particularly gender and income level, and retirees' perceived levels of social support and economic wellbeing.

1.4 Significance of the Study

This study is significant in several respects and holds relevance for a wide range of stakeholders. For retirees of the Federal Radio Corporation of Nigeria, the findings offer greater clarity regarding the nature and availability of existing support mechanisms, which may enhance their ability to navigate post-retirement life more effectively and to assert their entitlements within relevant institutional frameworks. For FRCN management and public sector policymakers, the study provides empirically grounded evidence capable of informing policy review and institutional reform, particularly in the areas of pension administration, retiree welfare planning, and the development of more transparent and responsive communication channels. By highlighting systemic gaps and practical challenges, the findings offer a basis for designing interventions that better align policy objectives with retirees' lived realities.

The study is also of value to practitioners in social work, gerontology, and healthcare, as it generates insights that can support the design of targeted interventions, counselling approaches, and support services that reflect the specific social and economic circumstances of this population. From an academic perspective, the research makes a meaningful contribution to the literature on ageing, social support, and social policy within Nigeria and the wider African context. In addition, it provides a useful conceptual and methodological foundation for future studies, including longitudinal and qualitative research aimed at deepening understanding of retirement experiences and outcomes.

II.   LITERATURE REVIEW

Social support has been widely examined in academic scholarship, reflecting its inherently complex and multidimensional character. A commonly accepted analytical distinction is made between formal support, which is provided through government agencies, statutory policies, and institutional arrangements, and informal support, which emerges from personal and community-based networks such as family members, friends, neighbours, and religious groups (Tao & Shen, 2014). Within the Nigerian context, the literature consistently underscores the predominance of informal support systems, with the family unit occupying a central role in the care and sustenance of older adults. This reliance is largely attributed to the limited capacity, uneven coverage, and perceived unreliability of formal state welfare structures (Ogwumike & Aboderin, 2007). Empirical studies repeatedly identify family members as the principal providers of emotional support and, to varying extents, financial and material assistance. In particular, spousal support and sustained relationships with children have been shown to function as critical protective factors against psychological distress and as strong predictors of wellbeing in later life (Okabayashi et al., 2004; Olabisi et al., 2023).

Formal support mechanisms, most notably the Contributory Pension Scheme (CPS), constitute an essential though often problematic component of retirees' support systems. While the CPS is intended to serve as the primary source of post-retirement income, scholarly assessments suggest that its effectiveness is significantly undermined by persistent administrative and structural challenges. These include bureaucratic inefficiencies, instances of corruption, and prolonged delays in the processing and payment of benefits, which collectively expose retirees to financial insecurity and prolonged uncertainty (Nwogwugwu & Enegbu, 2019; Abonyi, Arinde-Simeon & Onwuka, 2023). Beyond pension-related issues, deficiencies in formal support are also evident in the area of information dissemination.

Studies indicate that awareness and utilisation of additional government initiatives, such as programmes coordinated by the National Senior Citizens Centre (NSCC), remain strikingly low among retirees. This suggests a substantial disconnect between policy formulation and effective communication to intended beneficiaries (Ikeorji & Ubani, 2024). With respect to the forms of support available to older adults, the literature consistently identifies emotional support as the most accessible and highly valued. This form of support, expressed through empathy, attentive listening, reassurance, and companionship, is widely regarded as a crucial psychological resource that enables individuals to manage stress, adapt to loss, and negotiate the identity transitions associated with retirement (Burleson, 2003; Kehinde et al., 2025). In contrast, informational support which includes guidance on accessing entitlements, navigating administrative processes, and identifying opportunities for supplementary income is frequently described as limited or insufficient. The absence of such support leaves many retirees ill-equipped to engage effectively with complex bureaucratic systems or to develop alternative livelihood strategies, thereby intensifying their socio-economic vulnerability (Liu, Leung & Warrener, 2019).

The challenges confronting retirees, as documented in the literature, are largely systemic rather than individual in nature. Delays in pension payments are repeatedly identified as the most debilitating constraint, with immediate and far-reaching consequences for economic stability (Kehinde et al., 2025). Health-related difficulties are often compounded by limited financial resources and restricted access to affordable healthcare services, including coverage under the National Health Insurance Scheme (NHIS), forcing retirees to make difficult trade-offs between healthcare and other essential needs (Yunusa, 2013). Additionally, social isolation emerges as a significant concern, driven by shrinking social networks, reduced mobility, and the loss of workplace-based social interaction. This isolation has been strongly associated with adverse mental health outcomes, including depression and cognitive decline, further underscoring the importance of robust social support systems in later life (Omorogiuwa, 2020; Osazuwa, 2025).

2.2 Theoretical Framework

This study is informed by two complementary theoretical perspectives that together provide a coherent analytical lens for examining the social support experiences of retirees of the Federal Radio Corporation of Nigeria (FRCN). The first framework is Nyanguru's Ubuntu Theory, an Afrocentric perspective developed by Andrew Nyanguru (1990; 1994) and grounded in the Southern African philosophy of *Ubuntu*, commonly expressed through the maxim *"I am because we are."* This theoretical approach views ageing and the care of older persons as collective responsibilities that are deeply embedded within family structures and community life. It emphasises the moral obligation of kinship networks to support older adults and offers a critical stance on

institutionalised care, advocating instead for support arrangements that enable older persons to remain integrated within their social and cultural environments. Such integration is seen as essential for preserving dignity, identity, and a sense of belonging in later life (Mugumbate et al., 2023). Within the context of this study, Ubuntu Theory provides a culturally grounded framework for interpreting the pronounced reliance on family-based support among Nigerian retirees. Rather than framing this reliance solely as evidence of institutional failure, the theory situates it within a broader communal value system that prioritises interdependence and shared responsibility.

The second theoretical anchor is Social Support Buffering Theory, articulated by Cohen and Wills (1985). This social-psychological framework posits that social support can attenuate, or "buffer," the adverse physical and psychological effects of stress on individuals. According to the theory, access to different forms of support emotional (such as reassurance and empathy), instrumental or tangible (practical assistance), informational (advice and guidance), and social companionship enhances individuals' capacity to cope with stressful life events. In the present study, retirement is conceptualised as a significant stressor, encompassing financial uncertainty, changes in social roles, and potential reductions in social interaction. The buffering perspective therefore guides the analysis of how variations in the availability and quality of social support shape retirees' ability to manage these challenges and, in turn, influence their economic wellbeing and overall quality of life. Taken together, these theoretical perspectives allow for an integrated understanding of social support among FRCN retirees, combining a culturally embedded view of communal responsibility with a psychosocial explanation of how support functions to mitigate stress in later life.

III. METHODOLOGY

3.1 Research Design

The study employed a descriptive survey design within a quantitative research framework. This design was considered appropriate for examining the key variables of interest, namely the sources, forms, and challenges of social support among retirees. It also enabled a systematic description of the characteristics and experiences of the study population. The quantitative approach allowed for the collection of structured numerical data suitable for statistical analysis, facilitating the identification of patterns and relationships, as well as the testing of hypotheses derived from the study's objectives.

3.2 Population and Sample

The population for this study comprised all living retirees of the Federal Radio Corporation of Nigeria (FRCN) who retired under the Contributory Pension Scheme (CPS) and were resident in Nigeria at the time the research was conducted. A major methodological constraint was the absence of a comprehensive and accessible register of FRCN retirees, which made it impossible to establish a formal sampling frame. In light of this limitation, a non-probability sampling technique specifically snowball sampling was adopted. The sampling process began with the identification of a small number of known retirees and serving FRCN staff members who acted as initial contacts. These individuals were subsequently asked to refer other eligible retirees within their personal and professional networks. Through this chain-referral process, participants who would otherwise have been difficult to locate due to geographical dispersion were successfully reached. A total of 103 completed and valid questionnaires were obtained and constituted the final sample used for analysis. Although snowball sampling limits the generalisability of findings, it was considered the most practical and effective approach given the dispersed nature of the target population and the absence of an official sampling frame. The achieved sample size of 103 respondents is deemed adequate for quantitative analysis, as it exceeds the minimum threshold suggested by the Central Limit Theorem for approximate normality. Moreover, for populations of indeterminate size a common circumstance in social science research a sample of this magnitude can provide estimates at a 95 per cent confidence level with an approximate margin of error of ±10 per cent, which is acceptable for descriptive and exploratory studies (Saunders, Lewis & Thornhill, 2019).

3.3 Research Instrument

Data were collected using a structured questionnaire designed by the researcher, drawing on an extensive review of relevant literature and the specific objectives of the study. The questionnaire comprised 30 items organised into seven thematically related sections, labelled A to G. Section A captured respondents' demographic characteristics, including age, gender, and income category. Sections B to F focused on different dimensions and sources of social support: emotional support (Section B), financial or instrumental support (Section C), informational support (Section D), systemic support from formal institutions (Section E), and societal support derived from community and religious organisations (Section F). Section G assessed respondents' economic capability and overall quality of life.

Items in Sections B to G were presented as declarative statements, with respondents asked to indicate their level of agreement or perceived availability using a five-point Likert-type scale. Scale anchors ranged from 1 ("Strongly disagree" or "Very low availability") to 5 ("Strongly agree" or "Very high availability"). This format enabled the quantification of subjective perceptions of support and wellbeing in a manner suitable for statistical analysis. To establish the reliability and validity of the instrument, a pilot test was conducted with a

separate group of fifteen (15) retirees who met the inclusion criteria but were excluded from the main study. Feedback from the pilot study informed minor refinements to item wording and structure. Internal consistency reliability was assessed using Cronbach's alpha, which produced a coefficient of 0.79, indicating a satisfactory and acceptable level of reliability for the scales employed.

3.4 Data Analysis Method

Quantitative data obtained from the completed questionnaires were coded and analysed using the Statistical Package for the Social Sciences (SPSS), version 25. Data analysis proceeded in two stages, corresponding to the descriptive and inferential objectives of the study. The first stage involved descriptive statistical analysis. Frequencies and percentages were computed to summarise categorical variables, particularly those relating to the sources of social support in research objective one. For ordinal data derived from Likert-scale items addressing types of support and challenges in research objectives two and three, measures of central tendency (mean scores) and variability (standard deviations) were calculated. These statistics provided a concise overview of response patterns, facilitating the ranking of support types by perceived availability and the identification of challenges according to perceived severity.

The second stage comprised inferential statistical analyses aimed at examining relationships and group differences within the data. An independent samples *t*-test was used to assess gender-based differences in overall perceived social support, in line with reesearch objective four. To examine the effect of income level on retirees' wellbeing, a one-way analysis of variance (ANOVA) was conducted to determine whether statistically significant differences existed in mean Quality of Life (QoL) index scores across income categories. In addition, multiple linear regression analysis was employed to evaluate the combined predictive influence of selected variables on retirees' economic status. In this model, the Economic Status/Quality of Life index served as the dependent variable, while the independent variables included a composite challenges score, age, and gender. This analysis enabled the identification of factors that significantly predicted retirees perceived economic wellbeing.

3.5 Ethical Considerations

This study was conducted in accordance with established ethical principles for research involving human participants. Prior to participation, respondents were provided with clear and accessible information outlining the purpose of the study, its academic nature, and the intended use of the data collected. Informed consent was obtained electronically at the commencement of the online questionnaire. Participants were explicitly informed that their participation was voluntary and that they retained the right to withdraw from the study at any point without any negative consequences. Measures were taken to ensure confidentiality, and respondents were assured that all information provided would be used solely for research purposes. Anonymity was preserved by excluding the collection of personally identifiable information and by ensuring that individual responses could not be traced during data analysis or dissemination of findings. The researchers also acknowledged the time and willingness of all participants, whose cooperation and contributions were essential to the successful completion of the study.

IV. DISCUSSION OF FINDINGS

The findings of this study provide a comprehensive and, in many respects, troubling account of the social support environment experienced by retirees of the Federal Radio Corporation of Nigeria (FRCN). Taken together, the results both reinforce established patterns identified in the literature and offer new insights into the institutional and social dynamics shaping retirees' economic and psychosocial wellbeing. First, the study confirms the existence of a dual support structure upon which FRCN retirees depend. The formal component of this structure is dominated by the Contributory Pension Scheme (CPS), which was identified as the principal source of income for 89.3 per cent of respondents. This level of reliance reflects the central role envisioned for the CPS as the primary financial safeguard in retirement. At the same time, informal support particularly from immediate family members emerged as indispensable in addressing psychosocial needs. Spousal support was reported as a key source of emotional reassurance by 83.5 per cent of respondents, underscoring the role of spouses as primary companions and emotional anchors during the retirement transition. Regular interaction with children, reported by 75.7 per cent of retirees, further contributed to feelings of social connection and continued relevance. These findings strongly align with Nyanguru's Ubuntu Theory, which emphasises the embeddedness of ageing within family and communal structures, and they are consistent with previous empirical evidence highlighting the centrality of familial support in African contexts (Olabisi et al., 2023). In contrast, the notably low uptake of the National Health Insurance Scheme (NHIS), cited by only 28.2 per cent of respondents, points to a significant gap in formal healthcare support for retirees, signalling a critical weakness in institutional provision.

Second, analysis of the types of social support available to retirees revealed a clear hierarchy. Emotional support emerged as the most accessible form, with the highest mean availability score (4.25). This finding lends strong empirical support to the Social Support Buffering Theory, suggesting that close interpersonal relationships provide an important psychological buffer that helps retirees manage the emotional

and identity-related challenges associated with retirement, even in the face of financial strain (Burleson, 2003). By contrast, informational support was found to be the least available, recording a mean score of 3.12. This shortfall has serious implications, as limited access to information regarding entitlements, procedures, and potential income-enhancing opportunities constrains retirees' ability to make informed decisions or to effectively engage with support systems. The resulting informational deficit reinforces dependency and vulnerability, echoing concerns raised in earlier studies about the disabling effects of inadequate informational support among older adults (Liu, Leung & Warrener, 2019).

Third, the challenges confronting FRCN retirees were shown to be systemic and severe rather than incidental. Delays in pension payments emerged as the most critical obstacle, with a mean severity score of 4.75 and minimal variation across respondents, indicating near-universal agreement regarding its detrimental impact. This challenge strikes at the core of the formal support system, undermining financial stability and disrupting retirees' ability to plan and meet basic needs. Closely linked to this was a widespread lack of awareness of supplementary social services, including those provided by the National Senior Citizens Centre (NSCC), which recorded a high mean severity score of 4.40. Together, these challenges interact to deepen retirees' vulnerability: individuals experiencing delayed pension payments are simultaneously unaware of alternative or complementary forms of institutional support. These findings extend existing critiques of Nigeria's pension administration by highlighting information deficits as a critical mechanism through which institutional failure is experienced at the individual level (Nwogwugwu & Enegbu, 2019).

Inferential analyses provided further insight into disparities within the retiree population. Results from the independent samples *t*-test indicated a statistically significant gender difference in perceived social support, with male retirees reporting higher levels of support than their female counterparts. This finding diverges from some earlier studies suggesting that older women often benefit from stronger support networks (Ebimgbo, Chukwu & Okoye, 2021) and may reflect gendered differences in social capital, occupational histories, or network composition within the broadcasting sector. It underscores the importance of incorporating a gender-sensitive perspective in retirement policy and support interventions.

The one-way analysis of variance (ANOVA) revealed that income level had a significant effect on retirees' reported quality of life. Retirees in the highest income bracket reported substantially better quality-of-life outcomes than those in lower income categories, confirming that financial resources play a decisive role in shaping post-retirement wellbeing. This finding is consistent with broader literature demonstrating how economic inequalities accumulated over the life course become more pronounced in retirement, influencing access to healthcare, adequate housing, nutrition, and social participation (Abonyi et al., 2023).

Most notably, the multiple linear regression analysis identified the composite challenges score as the strongest negative predictor of retirees' economic status and overall quality of life. The substantial standardised beta coefficient ($\beta = -0.51$, $p < 0.001$) highlights the magnitude of the impact that systemic and administrative barriers particularly pension delays and information deficits have on retirees' wellbeing. Importantly, demographic variables such as age and gender were not significant predictors in the model, reinforcing the conclusion that institutional performance, rather than individual characteristics, plays a dominant role in shaping retirement outcomes. This evidence shifts the analytical focus away from personal preparedness or demographic inevitability and firmly towards the effectiveness, accountability, and responsiveness of the systems intended to support retirees.

V. CONCLUSION

This study provides compelling empirical evidence that retirement for former employees of the Federal Radio Corporation of Nigeria (FRCN) is far removed from the ideal of a period of comfort and security. Instead, the transition from active service to retirement is marked by significant and largely avoidable institutional shortcomings. Retirees find themselves caught between two imperfect support structures: a formal pension system that is frequently undermined by delayed and unpredictable payments, and an informal family-based support network that, while emotionally sustaining, is often unable to offset material deprivation arising from systemic failure.

The difficulties experienced by FRCN retirees such as persistent financial uncertainty, constrained access to healthcare, and an increased risk of social isolation are not inherent outcomes of ageing. Rather, they stem from remediable deficiencies in administrative efficiency, regulatory enforcement, and the dissemination of timely and accessible information. The evidence generated by this study clearly situates responsibility for improving retirees' economic security, dignity, and quality of life within the institutional frameworks that govern retirement and post-service welfare. Addressing these shortcomings is therefore not merely a matter of social compassion, but a question of institutional accountability and public service ethics.

5.1 Recommendations

Based directly on the findings of this study, the following targeted recommendations are proposed for key stakeholders.

5.1.1 FRCN Management

There should be the establishment of a dedicated Retiree Support and Transition Unit (RSTU). FRCN should institutionalise a permanent, adequately resourced Retiree Support and Transition Unit with responsibility for managing the entire retirement process. This unit should provide compulsory pre-retirement counselling sessions to clarify pension procedures, benefit calculations, and post-retirement expectations. Importantly, it should function as an active liaison between retirees, Pension Fund Administrators, and the National Pension Commission (PENCOM), taking responsibility for tracking retirement files and resolving administrative bottlenecks. Following retirement, the unit should serve as a continuous point of contact, ensuring that retirees receive timely information on pension reforms, National Senior Citizens Centre (NSCC) programmes, and National Health Insurance Scheme (NHIS) enrolment opportunities.

Also, there should be the implementation of multi-channel and inclusive communication strategies. To address widespread informational deficits, FRCN should adopt a proactive and inclusive communication approach. Critical updates should be disseminated through multiple channels to accommodate varying levels of digital access and literacy. These channels should include bulk SMS alerts for time-sensitive information, printed newsletters distributed by post, and periodic retiree engagement forums held both physically in major locations and virtually. Such platforms would promote dialogue, clarify emerging issues, and reinforce retirees' continued connection to the institution.

5.1.2 Government and Pension Regulatory Bodies (PENCOM)

There should be the strengthening of regulatory oversight and enforcement in PENCOM. PENCOM should be empowered to exercise stronger oversight over pension administration, moving beyond advisory functions to enforce compliance. This would involve routine audits of public institutions' pension processes and the establishment of a transparent compliance monitoring system. Meaningful sanctions including financial penalties and public disclosure should be applied to organisations and officials responsible for persistent delays in pension and terminal benefit payments. Such measures would reinforce timely pension settlement as a legally binding obligation rather than a discretionary administrative practice.

Lastly, it is also expected that there should be the implementation of coordinated and targeted information campaigns. PENCOM, in collaboration with the National Senior Citizens Centre (NSCC) and the National Health Insurance Authority (NHIA), should initiate targeted information campaigns aimed specifically at retirees. Information on pension rights, healthcare enrolment, and available social services should be simplified and presented in accessible formats, including large-print materials, visual aids, and local-language radio broadcasts. Dissemination efforts should prioritise channels commonly accessed by retirees, such as community centres, pension payment points, and local radio stations, thereby ensuring that critical information reaches intended beneficiaries in a timely and meaningful manner.

5.2 Directions for Future Research

Further research is needed to deepen understanding of the retirement experiences of former employees of the Federal Radio Corporation of Nigeria and similar public institutions. In particular, qualitative follow-up studies are strongly recommended to capture the lived experiences, perceptions, and coping strategies of retirees in greater depth. Such studies could employ in-depth interviews or focus group discussions to explore the social, economic, and cultural factors shaping retirees' experiences, with particular emphasis on explaining the gender disparities in perceived social support identified in this study.

In addition, future research should adopt a process-oriented evaluation approach to examine the internal administrative procedures governing retirement and benefit processing within public sector organisations such as FRCN. By systematically tracing the stages involved in pension and terminal benefit administration, researchers would be better positioned to identify specific points of delay, inefficiency, or procedural breakdown. Pinpointing these administrative bottlenecks is essential for informing targeted reforms and improving institutional responsiveness to retirees' needs. By prioritising and acting upon these research directions, FRCN management, in collaboration with key government agencies such as the National Pension Commission (PENCOM) and the National Senior Citizens Centre (NSCC), can contribute to dismantling the entrenched systemic barriers that currently render retirement a period of uncertainty and hardship. Such efforts would signal a necessary shift from passive administrative management to proactive and dignified stewardship of retiree welfare. Ultimately, the goal is to reframe retirement as a phase characterised by security, inclusion, and sustained wellbeing, rather than one marked by financial precarity and informational isolation. Achieving this objective extends beyond administrative efficiency; it represents a moral obligation and a long-overdue recognition of the years of committed public service rendered by these individuals.

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