

Retirees and Community Integration: Myths and Realities for Sustainable Development in Africa

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ABSTRACT

Africa's development aspirations are undermined by the persistent marginalisation of retirees, who represent a vast reservoir of skills, experience, and wisdom. This paper examines the myths and realities surrounding retirees' roles in community integration and progressive development across Africa, with reference to global comparative contexts. Drawing on the social, economic, political, technological, and cultural dimensions of retirement, the study argues that Africa cannot fully realise its development potential, including goals articulated in Agenda 2063 and the AfCFTA framework, without meaningfully engaging older citizens. The study employed a systematic integrative review methodology based on Whittermore and Knafl's framework, drawing on diverse qualitative and quantitative evidence. Five hundred reviews from 2000–2024 were screened, of which twelve met the inclusion criteria and were critically examined across five integrative review stages: problem identification, literature review, data evaluation, data analysis, and data presentation. The paper finds that Africa can meet its development aspirations only when all citizens, regardless of age, social, political, or economic standing, are empowered to participate through inclusive economic, political, social, and technological frameworks. Strengthening integration programmes for retirees is therefore essential for sustainable and progressive community development across the continent.

Keywords: AfCFTA, Community integration, Progressive development, Retirement, Retirees,

INTRODUCTION

Retirement is an inevitable stage of human life, marked by the transition from active employment to a new phase of social existence. As individuals age, their physical capacities may diminish, yet their accumulated knowledge, skills, and social experience remain valuable assets. A meaningful retirement is not characterised by withdrawal from society, but by purposeful re-engagement through community integration programmes that position retirees as role models and contributors to progressive development (Heaven, 2016). Functionalist theory, rooted in the work of Émile Durkheim, holds that every member of a society must contribute to its collective functioning, a principle that applies equally to retirees (Haralambos and Holborn, 2003). Research consistently shows that active community engagement during retirement correlates with improved well-being, social cohesion, and personal fulfilment (Borsch-Supan, 2009). Yet in many African contexts, retirees remain underutilised, excluded from formal integration programmes, and disconnected from the development agenda. This paper argues that challenging these myths and realities is essential if Africa is to harness its full human capital potential for sustainable development.

LITERATURE REVIEW

Retirement

Life is never a stable event but a dynamic social event that stems from the cradle to the grave, and so is retirement, which is appreciated as a transition from adult to a more advanced or older age category. According to Szinovacz (2015), retirement features multiple dimensions that he referred to, first as an institution, second as a process and third as an experience. The school, though, offers that as an institution, it consists of social structures that regulate the withdrawal of older people from the labour market, meaning that they are now going to concentrate

on a different engagement within their life cycle. In this regard, life is taking a different dimension. The disengagement theory by Atchley (2016), cited in Korindo (2010), postulates that after any engagement, there is an imperative element of disengagement in every activity at some stage. The disengagement from the market is a result of the requirements of the constitutional underpinnings as provided for under the Pensions and Provident Fund Acts that attempt to bring social peace and economic security. According to the transition theory by Atchley (2016), this is a period when human beings need to properly manage their social and economic undertakings and responsibilities. The developed world has taken retirement and social security seriously, as indicated by numerous studies on the linkage between retirement and community engagement. Most studies reveal that experience with ‘active ageing’ from the developed world perspective shows that the older persons who are integrated into society through various programmes have a higher quality, longer and healthier lives (Borsch-Supan, 2009). This summarises the fact that societies need to consider more actively how to integrate older persons and ensure their participation in a cohesive and progressive society, as they still have a lot to offer to the communities. Khan (2016) argues that at the same time, attention on older persons should not come at the expense of younger generations, who are the key drivers of the sustainable development agenda; hence, regardless of age, each person should be able to contribute to society. Older persons are integrated into society in many ways. Haralambos and Holborn (2003) advanced that some ways of integrating adults into society are through social networks of friends and family, and being active in clubs and associations, working as volunteers, resulting in them being socially and economically active in their own right.

As a process, retirement concerns decisions and patterns of labour force withdrawal in line with the disengagement theory by Atchley (2016). In practical terms, work vocational status is still one of the most important sources of identity development in Western societies. People define themselves through their profession and job status, and also address others in relation to those aspects. In an African context, retirement has not been viewed from such contextual understanding but seen as a form of social and economic demotion. This social and economic demotion at times affects the retired person, resulting in them failing to be integrated into society for positive participation. The United Nations Economic Commission for Europe Working Group on Ageing Volume 1 of 2021 described integration and participation concepts of older persons in the developed world as becoming a greater proportion of the total population, with the proportion of 80 years and above growing most rapidly. Research findings in the developed world have revealed that, at the same time, those reaching retirement age are healthier and fitter than ever before. Increasing life expectancy and better health in old age are a major success and represent a potential in terms of working power, qualification and experience that societies need to use productively (Damman, 2015). This is not the case in the African context, where retirement has been viewed differently. Within the scope of trying to maintain their past status affected by retirement, retirees opt for reemployment in line with their field of practice. In an African context, narrowly, this therefore means that retirement is a space for re-employment that perpetuates the culture of dependency if desired expectations are not met.

As an experience, retirement refers to the multitude of life changes brought about by withdrawal and linking to the new life (Duberly, 2013). Different retirees have varied experiences and circumstances in their life settings. These experiences are a result of changed circumstances brought by retirement life. Experiences are encountered within societies where integration programmes as tools of change are of paramount importance, and if they are properly managed, they result in community development. This is clearly explained diagrammatically as reflected in Figure 1 hereunder.

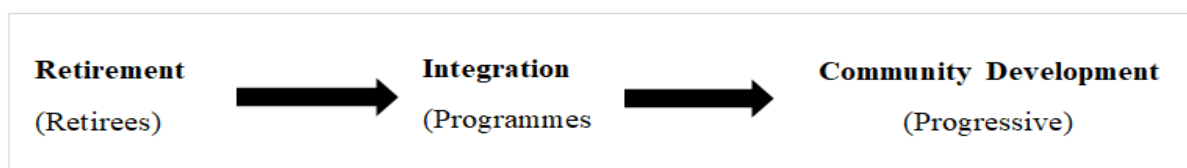


Figure 1: The functional linkage of retirement, integration and community engagement for progressive development (Self,2024).

Community development is a process where members of the community are supported by the government, individuals and agencies to identify and take collaborative actions on issues affecting members which are

relevant and important to them. The most important aspect under scrutiny is the recognition of issues that are 'most important to the people'. Therefore, community development is not all about just making structures but attending to those issues that are recognised as most important to the community. Community development creates opportunities which are of value to the community and beyond (Schutte, 2016). Thus, Community development stems from the deliberate attempt by community members to work together in unity and collaborative efforts in order to guide the future of their communities. This is made possible by community interaction and integration programmes whose aim is to bring peace and harmony and bridge the identified social gap so as to achieve social and economic functionality (Calvo, 2013). These programmes must also champion the design of a corresponding set of methods for assisting retired and community members to improve their wellbeing and aspirations. The process involves integration programmes that facilitate the smooth transition of retirees into the mainstream communities. These transition and integration programmes are within the social, economic, political, technological and cultural realms (Gayman, 2013). The transition must bring about progressive real change experienced by all sections of society. Thus, community development to prosper calls for multi-stakeholders' engagement where community members and retirees are supported by social, economic, political, and psychological institutions and agencies, as earlier alluded to, to identify and take collaborative actions on subjects which are relevant to them.

METHODOLOGY

The paper analysis builds on a systematic secondary review of the latest available evidence, gleaned from national statistics, research papers, journals and independent surveys by Governmental and Non-Governmental members and Organisations within the social and academic discourse. A systematic review is one of the best methodologies used in research (Creswell, 2015). A review of documents related to retirement and its connection or integration through programmes into the larger community and progressive development agenda was adopted. The desk review was based on peer-reviewed articles and other reports in English providing qualitative and quantitative evidence on the circumstances and role played by the retirees in today's communities as far as progressive development is concerned. A search term strategy was used to obtain papers from online databases like African Journals Online and many more, and specific filters were used. These included reports and research studies that were relevant to the concept of retirement and progressive community development. Integration strategies or programmes for the retirees also played a greater part in shaping the themes of the study. In reviewing documents related to retirees, integration and progressive development, reliance was made on discourse analysis of evaluations, research studies, official government documents, United Nations (UN)/Non-Governmental Organisational (NGO) documents/evaluation reports and academic publications and scholarly journal articles produced between 2000 and 2024. This approach was not exhaustive, but was an attempt to meet the demands of the concept.

Implication and management of the approach

An integrated review provided a holistic understanding of the concept and thus has the potential to play a role in the evidence-based practice while contributing to science and theory development (Bastian et al, 2010). An integrative review had the potential benefit of contributing to a comprehensive understanding of retirees' perspectives on social connection and integration programmes and community development. This integrative review used Whittermore and Knafl's approach, drawing on articles from a combination of diverse methodologies to gather available evidence on the approaches to promote progressive community development and integration programmes. The integrative review approach interacted with five hundred reviews from 2000-2024, and twelve fulfilled the inclusion criteria. The findings from the studies were generated and critically examined according to the five methodological integrated review stages that are problem identification, literature stage, data evaluation, data analysis and data presentation.

DISCUSSION AND FINDINGS

Social circumstances

The study revealed that retirement is central to human survival in the universe. It is reported that every working person at some stage reaches the retirement phase, and during this phase, it is the time when one needs to be

integrated into society so that he has a meaningful contribution to the development of that particular society. It is reported that the International Labour Organisation, through its statutes, provides for decent employment (social protection) for one to survive in the universe during his or her active life phase (Heaven, 2016). The same statutes further extrapolate that for a person to live a decent life after service, he or she must have a social security net in the form of a pension or social structures that afford him or her to enjoy the life he or she has been living before retirement (International Labour Organisation Report, 2020). This is in line with the Madrid International Plan of Action on Ageing and Community Engagement whose aim is to ensure that people age with security and dignity and continue to actively participate in all developmental engagements as part of their human rights (Korindo, 2018). Qualitative research findings have it that it is the duty of every state to ensure that its employees have a mandatory social security, that is contributed pension, that will sustain them during their retirement. Evidence from the African context indicates that very few people positively engage in meaningful community development programmes soon after retirement. The absence of strong social integration programmes within and outside social systems is a cause for concern. The key players are not performing their part in full towards the welfare of the retirees, thereby exposing them to social pressures that result in isolation. Such members of the society cannot undertake any progressive, sustainable community development engagement, local, regional and international. This is happening against the noble initiatives undertaken by the continent through strategic agendas such as Africa Agenda 2063, the AfCFTA initiative, and many more. These initiatives to succeed demand human efforts from both the young and old generations (Schutte, 2016).

The discussion is supported by quantitative findings, which revealed that seventy-five percent (75%) of outcomes advanced that lack of social capacity in the form of fit for purpose education results in retirees not being empowered enough to identify or have a meaningful integration system that results in community development. The community places value in a person who brings innovation and transformation that results in a change of social life for the good of self and the community (Haralambos and Holborn, 2003). Research findings have revealed that the United Kingdom has the Better Care Plan, where retirees are encouraged to undertake social health programmes from the National Health Service. These programmes enable the retirees to be active participants and health rapporteurs operating from the communities. These activities cause them to be highly identified with the communities as productive members of the same communities. From an African perspective, qualitative findings have it that very minimal progress has been recorded by the retirees on the trajectory of social integration towards progressive community development. This later exposes them to exclusion and potential obstacles to equal social participation that result in poverty, poor health, low educational levels, lack of transportation, access to services and age discrimination (Van-Solinge, 2008). In this context, achieving social integration and participation has many aspects that are intertwined. It brings all social groups and individuals into the political, social, cultural and economic structures of a society so that they can participate in the decision-making process on issues that concern them. This requires a consensus that exclusion should be minimised and eliminated, and that all those who are disadvantaged should be assisted by society (Wang, 2010). Social integration is a process of building values, relations and institutions for a society where all individuals, regardless of race, sex, age, ethnicity, language or religion, can fully exercise their rights and responsibilities on an equal basis with others. Every person should be allowed to age in security and with dignity and be in a position to contribute to society in the most meaningful way. Such an environment is at the root of stable, safe and just societies where all members, including vulnerable ones, enjoy equality of opportunities. Integration and participation are therefore closely linked to the notion of social cohesion, a vital element of a healthy society. It denotes the capacity of a society to ensure the welfare of its members, minimising disparities and avoiding polarisation and conflict, and it requires fostering solidarity and reciprocity between generations and the recognition of the fact that ageing is not a factor of concern but a variable of more numbers.

Technological circumstances

In today's world, progressive community development and integration concepts cannot be achieved without the use of technology. The digital approach may be useful for older adults or retirees who live in rural areas where there are limited social support services. Existing research findings indicated that the implementation of technology helped improve some dimensions of social connection for older adults who lived at home by providing virtual social support and networks. Three out of four older Americans aged 65 and older (retirees) (75%) used some types of technology, such as cell phones, the internet, computers, and email, while 44% used

the phones or computers to search for information, and 43% kept in touch with their families online. The use of the internet provided older American adults with a variety of resources to maintain connections with friends to share their pictures, favourite jokes, and humorous stories. (Wong,2017). The older Canadian adults used digital media over the internet, tablets, and smartphones for texting, reading books or news, or actively connecting with friends and family . A small group of older adults in Brazil and the United Kingdom used a human-facilitated, novel social networking system called ‘Media Parcels’ to facilitate meaningful interactions and deepen relationships by collecting media and wrapping them in text commentary to bring out memories and meaning before delivering to family members and friends.

These findings imply that older adults in these studies reported using technology or digital media to connect with friends and families as a progressive community development initiative that has an aspect of integration. The use of technology can help enhance social connections and increase social support exchanged among older adults. Most East Europe (90%), older adults expressed positive changes because of using tablets, which allowed them to connect with their families beyond telephone calls, interacting with a person face-to-face using a video-calling application of FaceTime or Skype (Peterson, 2002). Older adults also used digital media or email to coordinate social events and catch up with family and friends. The use of technology has the potential to become indispensable in connecting older adults to friends and families, accessing information, feeling connected to the outside world, or expressing deeper feelings. On an economic scale, the use of technology in the global marketplace is of paramount importance. Retirees dare to use technology in connecting with international customers, hence e-commerce has reshaped the world. This has the capacity to add value to the AfCFTA initiative, hence no one should be isolated on the strength of advanced age. During the COVID-19 pandemic, an online social and economic connection was a solution when a physical connection was not feasible. Technology is a complement, alternative, and substitute for in-person communication, and it is particularly useful for staying close with friends and families who live in rural areas as well as conducting distant business.

Innovation Circumstances

Innovation is a critical dimension of progressive community development, yet Africa’s retirees remain largely absent from formal innovation ecosystems. While this is not universal, evidence suggests that in many African countries, structured platforms for retiree-led innovation are underdeveloped, limiting their potential social contribution (Korindo, 2018). By contrast, in the developed world, retirees are frequently recognised as innovation leaders and community contributors. In Germany, for instance, retired citizens participate in neighbourhood safety patrols, utilising personal communication equipment as part of organised community watch schemes. In the United Kingdom, retired members of the Armed Forces engage in voluntary resource mobilisation campaigns, supporting school feeding schemes and providing mobility equipment — such as wheelchairs and motorised assistance vehicles — to members of disability organisations. These examples demonstrate how retirees, when supported by enabling frameworks, can become catalysts for innovation and community upliftment.

Research findings reveal that an innovation platform for resource mobilisation enables a knowledge space for sustainable development in the universe. The use of the digital space is of paramount importance as discussed earlier in this paper. Information from the affluent communities across the globe, especially developed countries in the universe, for comparative purposes can be obtained through the digital platform. Knowledge is one of the greatest resources that needs to be acquired and shared through the digital platforms (Gayman, 2013). Today’s education, driven by the digital system, has the capacity to connect the world and help members of the retired segment to assess their circumstances through a comparative analysis with other members in various corners of the world. This innovative approach helps them to improve their social and economic circumstances (Calvo, 2013). Retirees in the developed world through education, and in line with Sustainable Development Goal 4 which talks of the ‘insurance of inclusive and equitable quality education that promotes lifelong learning opportunities for all ages. This is contrary to the African context, where, despite given resources through the pension system, retirees hardly develop themselves as they are not innovative enough to challenge their world.

The study sums it up that progressive community development is a comprehensive package that begins from the mindset where one views reality in a concrete, inclusive and subjective manner. A community role model must also embrace diversity among members of different social, economic and cultural backgrounds. Their cognitive

understanding must be translated into psychomotor skills where goods and services are to be produced. The mind needs to acquire knowledge and skills and be innovative through a process of education, and have the capacity to effectively utilise the resources for the good of self and the community, thereby building a strong culture of social and economic realisation.

Transformation Circumstances

Social transformation is a self-driven societal process that changes the life conditions of people and their ways of living and the way they view life, time and material and non-material things they have and wish to have. As this process moves, it changes our perceptions of the past and future, and causes us to lose our connection to the past and undermine our ability to manage our lives, which forces us to invent new, more efficient ways to live, and leads us to become more creative and innovative people living together as a unity. This causes us to be role models of society in the manner we portray ourselves to society. This is functional as it links the transformative role model process through speech, behaviour and dressing (Borsch-Supan, 2009). The way we appear and present ourselves before the community depicts our true selves. Transformation is the heart of every major aspect of society's lives. As human beings and anticipated role models, the retirees must bring an element of change within the societies they are to live in during the last phase of their life cycle. Through the transformative agenda, retirees are supposed to be socially ascribed the status of being role models and unifiers, peace builders and makers, productive individuals as they work with various institutional structures of the community productively, resulting in community and nation building. Drawing from the results, it is concluded that transformation brings about community and nation building, a task that must be entrusted to the retirees. These members must champion new ideas that build and strengthen the social institutions and drive nation-building.

Civic and political engagement circumstances

Some older persons may choose to be active in the political realm. At a time when policies are made to prepare countries for the challenges of ageing societies, it is crucial to integrate those actually affected into the political process. Both young and old generations should be equally empowered to express their needs and interests. In the developed world, organisations of older persons provide an important means of enabling participation through advocacy. For example, the American Association of Retired Persons in the United States brings together nearly 40 million retired persons. Some of the goals of AARP include improving older persons' quality of life by providing information and services in a broad array of areas, concentrating on community development (American Report on Ageing, 2019). The high rate of voter turnout in national elections by retirees around the world cannot be ignored. This is an indication of their ongoing interest in public affairs as well as their desire to influence the political process (Peterson, 2002). Countries with a large constituency of older persons who regularly exercise their democratic right to vote help ensure that their voices are heard and the needs and concerns of older persons are met. Policies directed at older persons have garnered increasing attention in some parts of the world, partly because of the demand for changing demographics. Nevertheless, active participation is impossible without empowerment. Political empowerment of older persons, for instance, has greatly influenced the decision-making processes related to the provision of social security and pension schemes in the developed world, where 80% of the retired population enjoy the benefits of the system.

Political associations in the developed world play a pivotal role in championing the cause of the retired persons. Besides these associations and in the developed world, Trade Unions also provide retired workers with a political platform for social engagement. They actively engage in the debate of developing more favourable conditions in the labour market to realise the right of all generations to be economically active by way of paid employment. Therefore, older persons should be equally represented within trade unions, alongside other age groups. In the countries of the Commonwealth of Independent States, organisations of war veterans play a significant role in representing older persons' interests. International NGOs such as Help Age International, the International Federation on Ageing (IFA), the International Federation of Associations for Elderly People (FIAPA) and others work to promote grassroots activities, influence policymaking and assure representation of older persons in local governments. A strong means of representation is in political parties, where older persons may directly influence the political agenda, in particular when represented in Parliament. For example, the Democratic Party of Pensioners of Slovenia represents the interests of older persons. It was a member of the Government until 2008 and remains in Parliament (The International Labour Organisation Report, 2020). Within the African context,

we have 'The Elders', an international non-governmental organisation of former statesmen, peace activists and human rights advocates. Other countries have known parties representing older persons' interests, including the Russian Federation and Ukraine. Some Governments have established coordinating bodies on ageing issues. For example, Austria has created an independent council of senior citizens, which has become a major contributor to discussions on national policy on ageing. In Spain, participation and dialogue between older persons and the public administrations have been facilitated through various forums, including the State Council for the Elderly, the Autonomous Community Councils for the Elderly and local councils in some major cities. The implication of these nations and their organisations indicates the importance of taking refugees' issues very seriously by the developed world. These organisations are also present in the African continent, but they are not as active as they are supposed to be due to a lack of political will.

Cultural Circumstances

It is a common cause that, for human beings to recognise a healthy and successful life, they must have a strong social and cultural background and setups that contribute to their peace and security of the mind. Within the African context, retirees in most cases do not have intact, peaceful, secure marriages and families. In most cases, retirees are engaged in gender based violence that results in family and marriage disintegration, that results in social insecurity. Where there are high chances of social insecurity, there are more probable grounds of family conflicts and domestic misunderstanding, including a low rate of community integration (Haralambos and Holborn, 2003).

Insecurity causes retirees to fail to offer help or support to members of their extended families. In cultural setups, an extended family is a functional social setting that demands everybody's attention and action. Families offer some element of social respect and responsibility that allows retirees to be easily integrated into the community through social norms and values. The level of inactivity through social structures by the retirees is a manifestation of a bigger social challenge. In response to this challenge, study findings point to the importance of education as a tool that can be used in building and strengthening families and marriages in societies. The mind must have enough education that is able to configure and adapt to new challenges, accept divergent views and also respect society and its social and cultural institutions. An educated mind starts with the understanding of self and the immediate environment (Peterson, 2002). For one to be engaged and integrated easily into society and its social institutions, he or she must have a cognitive understanding of society through its social and cultural functions. This highlights the importance of social institutions as part of cultural structures.

Study findings revealed that members of the society will always respect a person who is a role model in his own right (family man), a person who upholds the principles of humanity (ubuntu/hunhu), social cohesion and inclusion. A person who respects his or her family through cultural understanding of the importance of the social institutions as functional to their peace and security, as earlier on supported by the findings of this study.

Inclusivity and diversity allow a human being to accommodate diverse world views, which results in integration and cooperation towards economic and social progress and productivity. This approach allows a retired member to be a productive social being. Within African societies, there must be a wide embrace of inclusivity and diversity towards cultural evolution, even in our education system and curriculum, so that people will understand the concept from its foundation.

Economic participation and empowerment circumstances

Study findings advanced that reskilling, enterprise and interaction are a continuous process towards the transformation agenda. Empowering retirees with personalised skills and upskilling is key to creating adaptable, future-ready workforces that can keep pace with enterprise change in society. Qualitative findings advance that reskilling in modern discourse brings about better business agility, performance and growth. This results in one being innovative and able to use initiative as well as displaying adaptability, creativity, problem-solving and decision-making skills and being able to think strategically. This enables one to have the capacity to relate and interact with other people, cultivating a positive business culture that promotes inclusion, innovation and social cohesion that is good for nation building (Atchley, 2016). Research evidence has concluded that retirees do not

have these skills during the time they are on active service, partly because of themselves and also the government, which cared little about their future and social progress.

The deficiency in this regard has resulted in the retirees being isolated as they fail to interact with the community in a meaningful way. Social and economic integration is meaningful when one brings to the community relevant skills, ideas and transformative entrepreneurship overtures that positively contribute to the very society. Economic transformation moves through business association (Wang, 2010). This was confirmed by study findings that revealed that economic transformation moves through business association with others, across all boundaries. As it moves across all boundaries, it implies the use of the digital divide. Once technology is embraced, there is an accelerated speed of economic transformation that results in productivity and prosperity for future development.

All these traits arrive in a person's life as a result of the integration process that comes as a result of education that is properly planned and that has been embraced as a continuous process, especially during active service. Despite the fact that education knows no age and is from the cradle to the grave, consciously, serving members must acquire it as a precondition before they retire (Van-Solinge, 2008).

The debate on the other end indicates that education on its own is not enough, as there are some variables at play that can make a person a productive cog of the community. It is concluded that reskilling for another work leads to transformation, which must be a broad concept that covers an individual, the institution and the society at large.

Under the current scenario, it is misconstrued that retirement means opening the gap for reengagement and formal employment, which is not correct from a social and economic perspective. Retirement is all about taking a rest through leisure after a stressful and long period of working time. If one re-engages in formal employment, the essence of retirement falls away. As a transformative agenda, retirees must engage in business ventures where they become employers and not where they are employees. This strategy is highly practised in the developed world, and it empowers retirees and enables them to have the right tools of trade that are necessary towards progressive community development and economic productivity. Once the retirees are fully engaged in empowerment drives, they develop and identify integration approaches that fit their respective communities and thereby bring progressive community development.

RECOMMENDATIONS

It is recommended that: -

- Governments across Africa, including Zimbabwe, should develop comprehensive national retirement integration policies in collaboration with relevant ministries, civil society organisations, and the private sector, with explicit targets for improving the economic well-being of retirees through pension adequacy reviews, entrepreneurship grants, and social protection floor expansion.
- African governments must invest in robust social integration programmes for retirees, including community-based mental health support, peer-networking platforms, and intergenerational dialogue initiatives that reduce age-based exclusion and foster social cohesion.
- Pre-retirement and post-retirement training programmes should be institutionalised to equip retirees with market-relevant skills, business development knowledge, and digital literacy, thereby enabling them to participate in local, regional, and international economic networks, including the AfCFTA marketplace.
- Policy frameworks should incentivise asset-building among workers approaching retirement, including access to affordable housing finance, land allocation programmes, and savings vehicles, to ensure economic security and reduce poverty vulnerability in later life.
- Local governments and civil society should actively cultivate retiree participation in community-building activities, including volunteer schemes, community library networks, faith-based social organisations,

and civic education groups, in both rural and urban settings, to promote social belonging and active citizenship.

- Political parties and electoral bodies should facilitate the meaningful representation of older persons in governance processes, ensuring that retirees have a structured voice in policy development related to pensions, healthcare, housing, and social security.
- Community safety and peace-building programmes should incorporate retirees as active partners, drawing on their experience and community standing to mediate conflict, support gender-based violence prevention, and build cohesive and secure neighbourhood environments.
- National digital inclusion strategies must be expanded to encompass older citizens, providing affordable access to digital infrastructure, training in emerging technologies, and platforms for e-commerce participation, so that retirees can contribute to and benefit from Africa's digital economy.

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