



A Scoping Review of Retirement Planning Research Trends in Sub-Saharan Africa

Kate Aba Sam

ORCID: <https://orcid.org/0009-0005-8659-6291>

College of Agriculture and Natural Sciences, University of Cape Coast, Ghana

Email: kate.sam@ucc.edu.gh

***Joseph Sarpong Dwumoh**

ORCID: <https://orcid.org/0000-0002-1315-2690>

Department of Agricultural Economics and Extension, University of Cape Coast, Ghana

Email: nanakwasisarpong@gmail.com

Might Kojo Abreh, PhD

ORCID: <https://orcid.org/0000-0002-9466-9340>

Institute for Educational Planning and Administration (IEPA), University of Cape Coast, Ghana

Email: might.abreh@ucc.edu.gh

***Corresponding Author:** nanakwasisarpong@gmail.com

Copyright resides with the author(s) in terms of the Creative Commons Attribution CC BY-NC 4.0.

The users may copy, distribute, transmit and adapt the work, but must recognize the author(s) and the East African Journal of Education and Social Sciences

Abstract: Planning for retirement is positively related to retirement well-being and satisfaction. Africa's largely youthful population will eventually age, with most people exiting the workforce in time. However, much of the world's research on retirement planning is focused more on the developed world contexts. This scoping review was done to ascertain the vigor and breadth of research on retirement planning in Sub-Saharan Africa from 2000 to 2020. Using Boolean combinations of keywords, the researchers accessed 1546 documents from Google Scholar. After screening, 53 articles were reviewed. It was found that publications about Nigeria dominated the literature; most studies in the sub-region are quantitative and, most studies focused on predictors of retirement planning, preparedness and satisfaction. Retirement planning in Africa is generally under-researched. The authors made suggestions for future studies.

Keywords: Retirement planning; scoping review; Sub-Saharan Africa; retirement satisfaction; well-being.

How to Cite: Sam, K. A., Dwumoh, J. S., and Abreh, M. K. (2023). A Scoping Review of Retirement Planning Research Trends in Sub-Saharan Africa. *East African Journal of Education and Social Sciences* 4(3), 30-44-. DOI: <https://doi.org/10.46606/eajess2023v04i03.0275>.

Introduction

Retirees often expect to retain a lifestyle that is, at least, as comfortable as their pre-retirement life, an expectation contingent on laying away sufficient resources to sustain pre-retirement consumption (Kim & Hanna, 2015; Yuh et al., 1998). However, pre-retirement years immediately preceding the exit from the workforce are in many cases characterized with anxiety and depression (Kim et al., 2014; Ujatuonu et al., 2018). A widely recognized contributor to this anxiety is the reduction in or

even complete loss of regular income (Ng, et al., 2011).

Health and wealth are two of the most crucial elements that affect the enjoyment of post-retirement years (Kim et al., 2014). For example, individuals who are convinced that they will have adequate income after they retire are more likely to adjust well to retirement (Taylor & Doverspike, 2003). Generally, individuals who have planned for most aspects of retirement have the greatest chance of post-retirement satisfaction (Earl et al., 2015; Rosenkoetter & Garris, 1998). Against this

backdrop, it is vital that employees plan to meet their financial, health and social needs in retirement (Odunaike & Bamgboye, 2020; Potočník & Sonnentag, 2013; Thuku & Ireri, 2013).

Retirement planning has been and continues to be researched extensively. There has been considerable research in areas such as timing, activity planning, financial planning, housing planning, relationship planning, antecedents and consequences of planning, health promotion, evaluation of retirement planning programs and retirement adjustment predictors (Adams & Rau, 2011; Barbosa et al., 2016; Kerry, 2018; Leandro-França et al., 2016; Topa et al., 2009; Wang & Shi, 2014; Wang & Shultz, 2010; Wilson & Palha, 2007). However, much of the research appears to be focused on developed economies and critically less so on emerging economies such as those in Sub-Saharan Africa, where retirement and pension issues were primarily the ambit of central governments until recent reforms have given greater place to private pension fund management (Adeabah, 2020).

To illustrate, an exploratory search was conducted on Lens.org, an online patent and academic publication aggregator and indexing service. The search parameter was the term “retirement planning” in the titles, abstracts, keywords, and fields of study. The result set from the search contained 16,940 scholarly works from 1900 to 2020. The interactive map on the website confirmed that Africa as a whole trailed much of the rest of the world in retirement planning scholarly output. Perhaps, an explanation for the skewed focus of retirement research on the developed nations against the developing world is one key demographic difference: the developed world has been faced with large cohorts of the older generation retiring from formal employment beginning in the late 20th Century. This situation rendered most existing state and employer-sponsored pension schemes overwhelmed, resulting in solvency challenges (Wheaton & Crimmins (2013).

The world at large is adapting to the evolving pension challenges. It appears that the developed world has responded to the pension crisis with a shift from Defined Benefit pension systems to Defined Contribution pension schemes that place greater responsibility for retirement savings and planning on employees (Ahmed et al., 2016; Lusardi & Mitchell, 2014). Recent significant pension

reforms in several SSA countries are preemptive moves to tackle the development of a retirement or pension crisis. For instance, in Ghana, formal sector employees now have greater responsibility for contributing to their pensions in a three-tier pension investment scheme, which is a hybrid between defined benefits and defined contributions.

The developments in pension and pension systems in SSA prescribe the need to pick up the pace of retirement research in SSA with a particular focus on planning and post-retirement well-being. First, though, it is important to organize and gain an overview of extant, published retirement planning research in the SSA region. Such a review will provide both a critical reference and a springboard for further research. This paper provides an overview of the retirement planning research trends in Sub-Saharan Africa over the last two decades with the view to suggesting directions for further study. The authors of the present work found no SSA-focused reviews of this kind in the literature. The review focused on geographical, temporal and methodological trends in the research, the prevalent themes, and authors’ recommendations for further study.

Methodology

This scoping review (see Grant & Booth, 2009), which is exploratory and interpretative in purpose, employed the qualitative content analysis of textual data (du Toit, 2015). A thorough search was conducted on Google Scholar from March through September 2020. “Retirement planning” was the primary search term. Additional search terms were Sub-Saharan Africa, and the names of 40 Sub-Saharan African countries. Boolean combinations of various terms, using the operators AND and OR in all fields, were searched for the years 2000 to 2020.

In the first stage of screening, hits that contained any of the specific search terms were accessed and considered for possible inclusion in the review. This initial screening yielded 1,589 documents for consideration. Thereafter, duplicates were filtered. In the second stage of screening, two inclusionary criteria were used. Firstly, the articles had to be journal or conference papers. In the authors’ judgment, these articles are more likely to present current, theoretical and empirical information compared to other sources. In addition, they are more likely to present impassioned treatment of retirement planning due to their scholarly format resulting from the rigorous peer review processes

they underwent. This criterion automatically precluded editorials, commentaries, books, book sections, trade publications, magazines, blogs, theses, dissertations, advice pieces and reports from consideration. Secondly, the articles accessed were required to be focused specifically on Sub-Saharan Africa or any specific country or locality within that geographic boundary, and not just merely mention any locality within that territory.

In the third stage of screening, the authors loaded all articles left over from the previous screening phase into Mendeley and examined them by titles, abstracts and author keywords to eliminate articles that were focused primarily on other topics, such as financial planning. Thereafter, meta-data for the final set of articles were entered into a Microsoft Excel database for organization. The exclusionary criteria resulted in the elimination of 1536 publications. Therefore, a total of 53 articles were included in the review.

To identify methodological trends in the articles, the papers reviewed were examined according to a typology offered by du Toit (2015). Du Toit's categorization does not necessarily reflect a consensus among methodology writers. Nevertheless, this categorization provided a convenient and reasonably coherent framework for classifying the articles reviewed in the present work. In this regard, the articles were assessed for research purpose, as well as research design and methodological approach.

Content analysis of the articles was conducted with the aid of Taguette, a Computer-Aided Qualitative Data Analysis Software (CAQDAS). Forty-six of the articles reviewed – all empirical works -- were

grouped into four primary thematic or empirical research areas in relation to retirement planning.

Findings

The purpose of this study was to review the trends in the retirement planning research in Sub-Saharan Africa. The findings are discussed under two major themes, namely, (1) Geographical and Temporal Distribution, and (2) Methodological trends. Whereas the descriptive reliefs on the geographical and temporal distribution are provided more directly, the methodological trends on the other hand are exposed through three lenses: research purpose, research and methodological approach, and thematic foci of the papers. These discussions are presented hereafter.

Geographical and Temporal Distribution

Countries represented in the review literature were Ghana, Nigeria, Kenya, Rwanda and South Africa. Nigeria led in representation with 20 articles. Kenya came in second place with 13 articles, followed by Ghana with 10 articles (see Figure 1). The authors did not come across any articles in any languages besides English. This was despite including the names of all sub-Saharan African countries in the Boolean search term combinations. This result is not unnatural as Google Scholar seems biased toward scholarly works written in English. Still, the question comes up: are there no translated retirement planning papers originating from non-Anglophone African countries? Further, are there no retirement planning papers coming from other countries over the past two decades? These questions suggest the need for a greater review that would incorporate searches of other databases beyond Google Scholar.

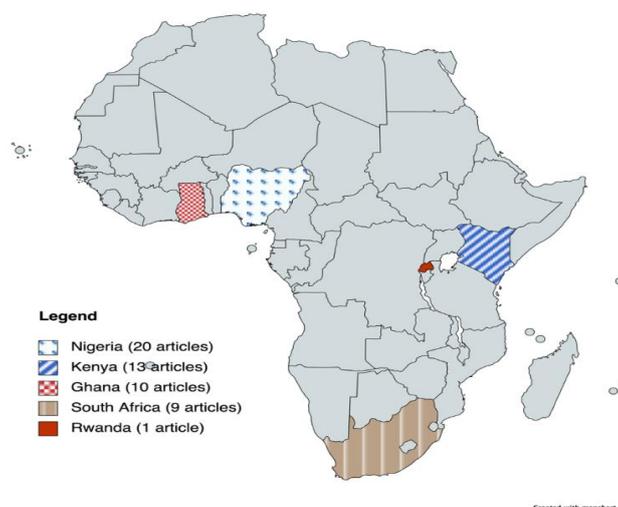


Figure 1: Geographical distribution of articles

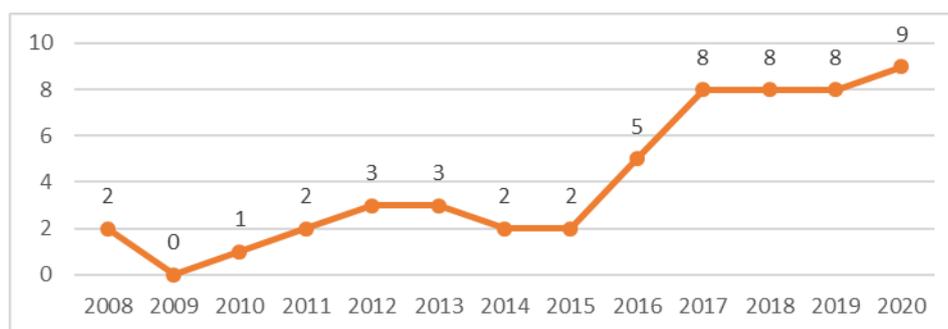


Figure 2: Temporal distribution of reviewed articles

In temporal terms, the researchers found that research output in retirement planning in Sub-Saharan has been growing steadily over the past decade as presented in Figure 2. Even so, the research output on retirement planning among the five countries is relatively low. For example, in the data used for this study, peak publication was in 2020 with nine articles. This situation, as uncovered in this review, may be suggestive of a dearth of recent context-rich enquiries into the retirement planning experiences of prospective retirees, as well as into the perspectives of retirees on how their individual retirement planning experiences have shaped their retirement conditions. It would be instructive to conduct a more expansive review that includes other databases and indexing sites to be able to come to a stronger conclusion regarding this trend.

Methodological trends

Research Purpose

Eleven empirical articles reviewed had a descriptive purpose. These were primarily designed to investigate and present a profile of retirement planning realities. For example, Petters and Asuquo (2008) sought to describe the work role attachment and retirement intentions of school teachers in Calabar, Nigeria. Another example is Snyman et al.'s (2017) whose purpose was to paint a picture of the activity of South African dentists concerning retirement planning and of the confidence of the dentists in their financial independence at retirement.

Twenty-three of empirical works reviewed were primarily explanatory in purpose. Explanatory research is concerned with examining the correlational or causal relationships that variables

have among them (du Toit, 2015; Saunders et al., 2009). While explanatory studies may be associated with hypotheses-testing, not many of the studies included in the review actually stated hypotheses to be tested. For examples, see works such as Mutembei and Elly (2017) and Onduko et al. (2015). Interestingly, some researchers characterised their survey-based works as descriptive research. Such characterisation is in line with Edmonds and Kennedy's (2017) claim that survey studies are "sometimes referred to as descriptive research" (p. 133). However, although survey data may be used for purely descriptive purposes, survey data may also serve to help assess relationships between variables (Hutchinson, 2004). In fact, surveys can be used for exploratory, descriptive and explanatory research (Yin, 2003). Therefore, these authors setting out to test the relationships between variables positions their works as explanatory, in line with the characterisation of explanatory research in du Toit (2015) and Saunders et al. (2009). For examples of such works, see Ajemunigbohun et al. (2018); Githua et al. (2015) and Mutembei and Elly (2017). Because explanatory works involve higher-order skill than descriptions (Saunders et al., 2009), the authors of this study considered the greater representation of exploratory works over descriptive studies to be indicative of Sub-Saharan researchers seeking to gain higher levels of understanding of the retirement planning contexts they studied.

No interpretative research utilizing primary data were found. The few interpretative papers were mostly textual and narrative works, such as Akpan (2017) and Zeka et al. (2017).

Design and Methodological Approach

Generally, a research design or plan covers the steps of a research enterprise from philosophical

assumptions to detailed methods of data collection, analysis and interpretation (Creswell, 2014). A research design enhances the legitimacy of research findings (du Toit, 2015). The number of papers according to research design and methodological approach are summarized in Table 1.

Forty-three of the works reviewed were empirical and involved collection of primary data. Apart from articles by Dovie (2018a, 2018b, 2019, 2020) and also Oteng et al. (2018), which employed a mixed methods methodological approach, all the empirical

works reviewed were purely quantitative, and employed questionnaires in data collection. In terms of temporal design, the researchers found that all the empirical works were cross-sectional. There was no representation of qualitative works based on primary data in Sub-Sahara African retirement planning research perhaps because of heavy proclivity toward the positivist or postpositivist paradigm. This may suggest that most retirement planning researchers in Sub-Saharan Africa favor or are more comfortable with quantitative research.

Table 1: Methodological Organization of Articles

	Methods	Number of articles	Authors
Empirical	Quantitative	38	Abubakar (2011), Adam et al. (2017), Adeabah (2020), Agunga et al. (2003), Ajemunigbohun et al. (2018), Alsemgeest (2018), Amoah-Mensah and Darkwa (2016), Bello (2020), Dauda et al. (2017), Dhurup et al. (2020), Gathiira et al. (2020), Gathiira et al. (2018, 2019a, 2019b, 2019c), Githua et al. (2015), Githui & Ngare (2014), Koning and Harbor (2013), Maobe (2017), Mutembei and Elly (2017), Nyong and Duze (2011), Odunaike and Bamgboye (2020), Ogbuabu et al. (2018), Ogoi (2019) Olatomide et al. (2012), Onduko et al. (2015), Onijigin (2020), Petters and Asuquo (2008), Rathnasamy and Deodutt (2020), Snyman et al. (2017), Surujlal (2016), Thuku (2013), Thuku and Ileri (2013), Udofot (2012), Udoh and Kpurunee (2019), Wilson and Aggrey (2012), Zeka (2016), Zeka and Matchaba-Hove (2016)
	Mixed Methods	5	Dovie (2018a, 2018b, 2019, 2020), Oteng et al. (2018)
Non-empirical	Mathematical modelling	3	Olanrewaju et al. (2019), Sogunro et al. (2019), Umoru and Ohiomu (2016)
	Literature review	2	Okolie (2020) Zeka et al. (2017)
	Conceptual discussion	5	Adenutsi (2009), Akpan (2017), Esene and Akeni (2010), Okoye and Nwegbu (2008), Owena (2014)
Total		53	

In Dovie (2018a), the author claims a mixed methods methodological approach in the study. However, based on Creswell and Plano Clark (2017) and Tashakkori and Teddlie (2009), it is unclear what type of mixed methods was used or whether the work was mixed methods at all. Nevertheless, an interesting aspect of Dovie (2018a) was the multi-lingual administration of the structured interview guide in the quantitative aspect of her work. For this reason, the paper was classified as emancipatory. No other paper reported such a detail. However, this opens an interesting door of concern for research in Africa. Most African countries are composed of various ethnicities and languages. With functional literacy in second languages still low, it is possible that research conducted in second languages might fail to capture the experiences and situations of populations with limited formal education and literacy. This question raises a genuine need for more transformational or emancipatory research in the area of retirement planning. The need is underscored by the fact that only two other papers used in this review (Dovie, 2020; Githua et al., 2015) were considered emancipatory in design; both studies had a gender-oriented purpose.

In both Dovie (2018b) and (2019), the author used an explanatory mixed methods approach wherein an exploratory qualitative phase was used to design instruments, subsequent to which the true explanatory sequential design was employed. It was not noted that any other authors designed their research instruments this way. Dovie (2020) and Oteng et al. (2018) also employed an explanatory mixed methods design; the former designed the questionnaires mostly based on literature review while the latter failed to describe the instrumentation design. In all the mixed methods studies, purposive sampling was used to select some participants from the questionnaire-based survey for further qualitative interviews.

Thematic foci of Empirical Papers

After a careful examination of the reviewed papers, four principal areas emerged, namely, (i) Education and/or Literacy around retirement planning, (ii) factors predicting retirement planning, (iii) Behaviour, preparedness and well-being in relation to retirement and planning, and (iv) policy design, implementation and review of retirement planning policies. Further, the study identified a variety of sub-themes within each of the four primary thematic areas. It is instructive to note that the

assignment of any article to a thematic area does not necessarily represent a neat fit. Individual articles could themselves contain other identifiable themes that could qualify the article to fit into other thematic areas apart from the ones to which the authors of this work assigned articles. In other words, some of the articles straddled more than one thematic area. The thematic foci of the empirical articles are summarized in Table 2.

Table 2 shows that the most prominent theme of the empirical works related to predictors or drivers of retirement planning, antecedents to retirement preparedness and correlates of retirement well-being. In these works, the major variables identified related to demographics, social factors, psychological and behavioral factors (examples, Dauda et al., 2017; Gathiira et al., 2019); and literacy (examples, Agunga et al., 2003; Dovie, 2018a; 2018b) or counselling. Generally, it is observed that there is not a sufficient saturation of research in any of the thematic areas, although the most output is in the area of factors that drive or could drive active retirement planning.

In the area of literacy as relates to retirement planning, Dovie (2018a) opens a door to an interesting area: digital literacy and how it drives or could be leveraged to promote retirement planning. This type of literacy as it relates to retirement planning could benefit from further attention in the academic literature in Sub-Saharan Africa because digital literacy has become a crucial competency that affords individuals connection to others, social and political participation, enhanced healthcare, and individual well-being and satisfaction (Bernsmann & Croll, 2013; Eshet-Alkalai, 2004; Imison et al., 2016; McDougall et al., 2018). Much of the reviewed research on literacy focuses on financial literacy. This is justified as financial literacy is widely regarded as the most important variable that explains retirement planning intentions, behavior and post-retirement well-being (Eismann et al., 2019; Lusardi & Mitchell, 2007, 2014, 2017). Nevertheless, fiscal matters are not the only factors that underlie post-retirement well-being. Physical well-being (health) and social support systems play a vital role in making retirees satisfied (Eismann et al., 2019; Garba & Mamman, 2014). Therefore, studies would be welcome that measured potential retirees' knowledge of physical and social issues, the effects of these issues on retirement satisfaction and quality of life in senior years, and how those issues in retirement can be planned for. This is

because sustained social interactions through, for example religious practice and volunteering, are positively related to higher quality of life among those in senior years (Agli et al., 2015; Cattan et al., 2011; Ferriss, 2002; Gautam et al., 2007; Heydari-Fard et al., 2014; Huang et al., 2012; McDonald et

al., 2013; Milbourn et al., 2018; Morawski et al., 2020; Taghian et al., 2019, 2012). There is also evidence that physical activity has a positive influence on the well-being of older adults (Reid et al., 2010).

Table 2: Thematic Foci of Reviewed Papers

Thematic area	Prominent sub-themes	Number of articles	Example articles
Education/literacy	Financial literacy; Digital literacy; Challenges to literacy	6	Abubakar (2011), Bello (2020), Dovie (2018a, 2018b), Rathnasamy and Deodutt (2020), Wilson and Aggrey (2012)
Predictors of retirement planning, preparedness, and well-being	Demographic factors; Social factors; Employment factors; Psychological factors; Education/literacy/counselling	25	Adam et al. (2017), Adeabah (2020), Agunga et al. (2003), Amoah-Mensah and Darkwa (2016), Dauda et al. (2017), Dhurup et al. (2020), Dovie (2019), Dovie (2020), Gathiira et al. (2018), Gathiira et al. (2019b), Githua et al. (2015), Githui and Ngare (2014), Maobe (2017), Mutembei and Elly (2017), Odunaike and Bamgboye (2020), Ogoi (2019), Onduko et al. (2015), Onijigin (2020), Petters and Asuquo (2008), Surujlal (2016), Thuku (2013), Thuku and Ileri (2013), Udoh and Kpurunee (2019), Zeka (2016)
Behaviour, preparedness, well-being	Intentions and Decision-making; Engagement in preparedness; Retirement ability; Health (physical and emotional); Social support	12	Ajemunigbohun et al. (2018), Alsemgeest (2018), Gathiira et al. (2019), Gathiira et al. (2020), Koning and Harbor (2013), Ogbuabu et al. (2018), Olatomide et al. (2012), Oteng et al. (2018), Snyman et al. (2017), Sogunro et al. (2019), Udofot, (2012), Zeka and Matchaba-Hove (2016)
Retirement and pension policy	Evaluation	1	Nyong and Duze (2011)

One standout gap in the academic literature is the want of research on retirement planning advisory services in SSA countries. Bello (2020) admitted to this dearth concerning Nigeria. However, the authors note that Bello's observation in this area might apply to SSA in general. How prevalent are retirement planning advisory services in Sub-Saharan Africa? How popular are they among potential retirees? What informs their practice?

How are these services delivered vis-à-vis acceptable practice as found in academic literature? What factors (demographic, social, economic, etc.) correlate to employees seeking such services? How effective are these services in terms of post-retirement satisfaction among clients? These are among questions that could benefit from academic effort. Hence, the authors posit that these businesses and their practice deserve research attention because of, at least, two interrelated

reasons: the generally low adoption of active retirement planning as shown in the literature, and widespread poor financial literacy in Africa (Messy & Monticone, 2012; Xu & Zia, 2012).

The authors also found that in short supply are academic efforts to empirically evaluate government- and employer-sponsored retirement policies and programs. The only empirical works in this review that evaluated pension policies were those by Akpan (2017) and Nyong and Duzé (2011). With low levels of retirement planning effort widely reported in the literature, it appears that many in the formal sectors in SSA are relying on the provisions enshrined in government policies to secure their post-retirement lifestyles. So, how these statutes and policies are meeting the welfare needs of retirees is an important matter for academic consideration. Findings from research could inform the improvement of these policies and their implementation.

Conclusions and Recommendations

This study was premised on exploring research efforts around the subject of retirement planning in the sub-Saharan African context. Nigeria, Kenya, South Africa and Ghana emerged as the hubs of retirement planning research in the sub-region. Even so, the authors conclude that the total number of articles generated among these four countries was low in relation to output in other parts of the world. Retirement planning research does not seem to enjoy serious scholarly attention in Sub-Saharan Africa.

In the screening process for the present review, a large number of theses and dissertations were returned in the Google Scholar search. These were excluded from this study. However, these theses and dissertations may yet yield useful insights on the subject of retirement planning; it is speculated that there might be significant information 'locked up' in theses and not published in journals. The presence of other language backgrounds in the sub-region is noted, and it will be useful for research to be extended to these areas as well.

In the contemporary world, digital literacy has tremendous currency as a competency. Yet, only one article in this study paid attention to it as a central construct. There is the need for more scholarly attention to digital literacy among prospective retirees and how they are leveraging their technological aptitudes to facilitate planning for the retirement phase of life. Furthermore, most

articles focused on the financial aspects of retirement planning. Research is clear on the importance of financial security to retirement satisfaction. Yet, studies in other contexts have shown that physical and social factors are positively related to retirement well-being. Increased attention to these aspects of retirement in Sub-Saharan Africa is recommended.

We recommend increased attention to these aspects of retirement in Sub-Saharan Africa. Another area worthy of academic attention is the gendered approach to retirement planning studies. Two papers in this review had a gender-oriented approach. Global research evidence suggests that there are gendered subtleties in how people think about, prepare for and live their retirement lives. In the rich multicultural contexts of Sub-Saharan Africa, it is necessary to study how gender moderates retirement planning in different cultural contexts in order to provide tailored and nuanced retirement planning advice for practice. The researchers observed a scarcity of scholarly attention to retirement planning advisory services in SSA countries and also to government- and employer-sponsored retirement systems. The generally low adoption of active retirement planning and widespread low financial literacy make studies in these areas imperative.

Another area worthy of academic attention is the gendered approach to retirement planning studies. Two papers in this review had a gender-oriented approach. Global research evidence suggests that there are gendered subtleties in how people think about, prepare for and live their retirement lives. In the rich multicultural contexts of Sub-Saharan Africa, it is necessary to study how gender moderates retirement planning in different cultural contexts in order to provide tailored and nuanced retirement planning advice for practice. The researchers observed a scarcity of scholarly attention to retirement planning advisory services in SSA countries and also to government- and employer-sponsored retirement systems. The generally low adoption of active retirement planning and widespread low financial literacy make studies in these areas imperative.

Most empirical articles reviewed were quantitative, cross-sectional studies that employed questionnaires in data collection. There were no empirical qualitative works except for the qualitative components of mixed methods works; all

solely qualitative works were reviews. Also, no longitudinal studies were found. These are important gaps worthy recognition. Empirical qualitative works could provide depth of knowledge on the retirement planning experience. Further, longitudinal studies could provide more rigorous connections between specific aspects and styles of retirement planning and indicators of retirement well-being such as financial, social, emotional and psychological welfare.

In the light of the conclusions reached, it is recommended that retirement planning needs to be prioritized as an area that requires further exploration beyond the current state in Sub-Saharan Africa. It is recommended to donors, grantmakers and systems of social and gerontological planners to support any efforts to advance the space in the SSA region.

Reference

- Abubakar, H. S. (2011). Pre-retirement planning and counselling needs of lecturers of tertiary institutions in Sokoto State. *SER*, 12, 269–284
- Adam, A. M., Frimpong, S., & Boadu, M. O. (2017). Financial literacy and financial planning: implication for financial well-being of retirees. *Business and Economic Horizons*, 13(2), 224–236. <https://doi.org/10.15208/beh.2017.17>.
- Adams, G. A., & Rau, B. L. (2011). Putting off tomorrow to do what you want today: planning for retirement. *American Psychologist*, 66(3), 180–192. <https://doi.org/10.1037/a0022131>.
- Adeabah, D. (2020). Pension literacy and retirement planning in an emerging economy. *SSRN Electronic Journal*, 1–9. <https://doi.org/10.2139/ssrn.3551916>.
- Adenutsi, D. E. (2019). Retirement planning: conceptualisation, challenges and policy options. Seminar on Financial Management and Retirement Planning at Unity Assemblies of God Church, Haatso, Accra on 22 July, 2009, MPRA Paper No. 29572. <https://mpr.aub.uni-muenchen.de/29572/>.
- Agli, O., Bailly, N., & Ferrand, C. (2015). Spirituality and religion in older adults with dementia: A systematic review. *International Psychogeriatrics*, 27(5), 715–725. <https://doi.org/10.1017/S1041610214001665>.
- Agunga, M. A., Jagongo, A., & Ndede, F. W. S. (2003). Financial literacy and financial preparedness for retirement among Permanent and Pensionable Employees in state-owned corporations in Nairobi, Kenya. *International Journal of Business and Social Science*, 8(11), 68–82. <https://bit.ly/3f0PwxG>.
- Ahmed, J., Barber, B. M., & Odean, T. (2016). Made poorer by choice: worker outcomes in social security versus private retirement accounts. *Journal of Banking and Finance*, 92, 1–12. <https://doi.org/10.1016/j.jbankfin.2016.08.003>.
- Ajemunigbohun, S. S., Alli, N. G., & Ganiyu, K. (2018). Pre-retirement pension planning and life insurance purchase among retired civil servants in South-Western Nigeria. *Paradigms: A Research Journal of Commerce, Economics, and Social Sciences*, 12(1), 1–5. <https://doi.org/10.24312/paradigms120101>.
- Akpan, M. J. D. (2017). Retirement planning in Nigeria: issues and challenges of law and pension policy objectives. *Donnish Journal of Law and Conflict Resolution*, 3(1), 18–24. <http://www.donnishjournals.org/djlc>.
- Alsemgeest, L. (2018). The retirement crisis of South African Dutch Reformed ministers: an empirical study. *HTS Teologiese Studies/Theological Studies*, 74(2), 1–8. <https://doi.org/10.4102/hts.v74i2.4858>.
- Amoah-Mensah, A., & Darkwa, P. (2016). Pre-retirement planning and satisfaction of prospective retirees in the hotel industry. *Romanian Economic Business Review*, 11(3), 15–33. <https://ideas.repec.org/a/rau/journal/v11y2016i3p15-33.html>.
- Barbosa, L. M., Monteiro, B., & Murta, S. G. (2016). Retirement adjustment predictors: a systematic review. *Work, Aging and Retirement*, 2(2), 262–280. <https://doi.org/10.1093/workar/waw008>.
- Bello, M. A. (2020). The challenges militating against the adoption of pre-retirement training of retirees in Nigeria. *Canadian Social Science*, 15(1), 1–12. <https://doi.org/10.5539/css.v15n1.1>.

- 16(4), 57–65. <https://doi.org/10.3968/11623>.
- Bernsmann, S., & Croll, J. (2013). Lowering the threshold to libraries with social media: the approach of “Digital Literacy 2.0”, a project funded in the EU Lifelong Learning Programme. *Library Review*, 62(1–2), 53–58. <https://doi.org/10.1108/00242531311328168>.
- Cattan, M., Hogg, E., & Hardill, I. (2011). Improving quality of life in ageing populations: What can volunteering do? *Maturitas*, 70(4), 328–332. <https://doi.org/10.1016/j.maturitas.2011.08.010>.
- Creswell, J. W. (2014). *Research design: qualitative, quantitative, and mixed methods approaches (Fourth)*. Sage Publications.
- Creswell, J. W., & Plano Clark, V. L. (2017). *Designing and conducting mixed methods research*. Sage Publications, Inc.
- Dauda, S., Tolos, H., & Ibrahim, Y. (2017). The direct predictors of retirement planning behavior: a study on Nigerian workers. *Journal of Business Management*, 19(12), 41–49. <https://doi.org/10.9790/487X-1912064149>.
- Dhurup, M., Surujlal, J., & Kot, S. (2020). Retirement planning: comparison between Polish and South African professional soccer players. *Economics and Sociology*, 13(2), 100–109. <https://doi.org/10.14254/2071-789X.2020/13-2/7>.
- Dovie, D. A. (2018a). Financial literacy in an African Society: an essential tool for retirement planning. *Contemporary Journal of African Studies*, 5(2), 26–59.
- Dovie, D. A. (2018b). Utilization of digital literacy in retirement planning among Ghanaian formal and informal sector workers. *Interações: Sociedade e as Novas Modernidades*, 34, 113–140. <https://doi.org/10.31211/interacoes.n34.2018.a6>
- Dovie, D. A. (2019). Exploring the nexus between family size planning and retirement planning in Ghana. *Interações: Sociedade e as Novas Modernidades*, 37, 183–216. <https://doi.org/10.31211/interacoes.n37.2019.a8>.
- Dovie, D. A. (2020). Disaggregation of gendered differences in retirement planning in urban Ghana. *Interações: Sociedade e as Novas Modernidades*, 38, 43–77. <https://doi.org/10.31211/interacoes.n38.2020.a2>.
- du Toit, J. (2015). Research designs. In E. A. Silva, P. Healey, N. Harris, & P. Van den Broeck (Eds.), *The Routledge Handbook of Planning Research Methods*. Routledge.
- Earl, J. K., Bednall, T. C., & Muratore, A. M. (2015). A matter of time: why some people plan for retirement and others do not. *Work, Aging and Retirement*, 1(2), 181–189. <https://doi.org/10.1093/workar/wau005>.
- Edmonds, W. A., & Kennedy, T. D. (2017). *An Applied Reference Guide to Research Designs: quantitative, qualitative, and mixed methods (2nd Edition)*. Sage Publications, Inc.
- Eismann, M., Verbeij, T., & Henkens, K. (2019). Older workers’ plans for activities in retirement: the role of opportunities, spousal support, and time perception. *Psychology and Aging*, 34(5), 738–749. <https://doi.org/10.1037/pag0000377>.
- Esene, R. A., & Akeni, B. A. (2010). Planning for retirement in the public and private sectors in Nigeria. *The Nigerian Journal of Research and Production*, 16(2), 1–7.
- Eshet-Alkalai, Y. (2004). Digital Literacy: a conceptual framework for survival skills in the digital era. *Journal of Educational Multimedia and Hypermedia*, 13(1), 93–106.
- Ferriss, A. L. (2002). Religion and the Quality of Life. *Journal of Happiness Studies*, 3, 199–215. <https://doi.org/10.1023/A:1020684404438>
- Garba, A., & Mamman, J. (2014). Retirement challenges and sustainable development in Nigeria. *European Journal of Business and Management*, 6(39), 94–99.
- Gathiira, G., Muathe, S., & Kilika, J. (2020). Mediating role of employee decision on relationship between employee separation planning and retirement preparedness in Kenya. *International Journal of Business Administration*, 11(4), 82. <https://doi.org/10.5430/ijba.v11n4p82>.

- Gathiira, T. G., Muathe, S. M. A., & Kilika, J. M. (2018). Effects of employees based financial programmes on retirement preparedness among teachers in Kenya. *IOSR Journal of Business and Management (IOSR-JBM)*, 20(11), 61–69. <https://doi.org/10.9790/487X-2011036169f>.
- Gathiira, T. G., Muathe, S. M. A., & Kilika, J. M. (2019). Psychosocial programmes and employees retirement preparedness: empirical evidence from the educational sector in Kenya. *International Journal of Business Administration*, 10(2), 82. <https://doi.org/10.5430/ijba.v10n2p82>.
- Gathiira, T. G., Muathe, S. M. A., & Kilika, J. M. (2019a). Employee engagement in personal health programmes and retirement preparedness among public secondary school teachers in Kirinyaga and Muranga Counties , Kenya. *IOSR Journal of Business and Management (IOSR-JBM)*, 21(3), 48–62. <https://doi.org/10.9790/487X-2103014862>.
- Gathiira, T. G., Muathe, S. M. A., & Kilika, J. M. (2019b). Employee separation planning and retirement preparedness of secondary school teachers in Kenya: what is the effect of HRM practices? *IOSR Journal of Business and Management (IOSR-JBM)*, 21(3), 69–80. <https://doi.org/10.9790/487X-2103026980>.
- Gathiira, T. G., Muathe, S. M. A., & Kilika, J. M. (2019c). Employee separation planning and retirement preparedness of secondary school teachers in Kenya: what is the effect of HRM practices? *IOSR Journal of Business and Management (IOSR-JBM)*, 21(3), 69–80. <https://doi.org/10.9790/487X-2103026980>.
- Gautam, R., Saito, T., & Kai, I. (2007). Leisure and religious activity participation and mental health: gender analysis of older adults in Nepal. *BMC Public Health*, 7, 1–11. <https://doi.org/10.1186/1471-2458-7-299>.
- Githua, S. W., Afande, F. O., & Theuri, M. (2015). Drivers for retirement planning and saving of women in selected private secondary and primary schools in Nyeri County, Kenya. *Research on Humanities and Social Sciences*, 5(7), 41–60.
- Githui, T., & Ngare, P. (2014). Financial literacy and retirement planning in the informal sector in Kenya. *International Journal of Education and Research*, 2(1), 1–16. <https://doi.org/10.3386/w17108>.
- Grant, M. J., & Booth, A. (2009). A typology of reviews: an analysis of 14 review types and associated methodologies. *Health Information and Libraries Journal*, 26(2), 91–108. <https://doi.org/10.1111/j.1471-1842.2009.00848.x>.
- Heydari-Fard, J., Bagheri-Nesami, M., Shirvani, M. A., & Mohammadpour, R. A. (2014). Association between quality of life and religious coping in older people. *Nursing Older People*, 26(3), 24–29. <https://doi.org/10.7748/nop2014.03.26.3.24.e496>.
- Huang, C. Y., Hsu, M. C., & Chen, T. J. (2012). An exploratory study of religious involvement as a moderator between anxiety, depressive symptoms and quality of life outcomes of older adults. *Journal of Clinical Nursing*, 21(5–6), 609–619. <https://doi.org/10.1111/j.1365-2702.2010.03412.x>
- Hutchinson, S. R. (2004). Survey Research. In K. B. deMarrais, & S. D. Lapan (Eds.), *Foundations for Research: Methods of Inquiry in Education and the Social Sciences* (pp. 283–301). Routledge.
- Imison, C., Castle-Clarke, S., Watson, R., & Edwards, N. (2016). *Delivering the benefits of digital health care*. Nuffield Trust.
- Kerry, M. J. (2018). Psychological antecedents of retirement planning: a systematic review. *Frontiers in Psychology*, 9(OCT). <https://doi.org/10.3389/fpsyg.2018.01870>.
- Kim, K. T., & Hanna, S. D (2015). Do U.S. households perceive their retirement preparedness realistically? *Financial Services Review*, 24, 139 - 155.
- Kim, K. T., Hanna, S. D., & Chen, S. C. (2014). Consideration of retirement income stages in planning for retirement. *Journal of Personal Finance*, 13(1), 52-64.
- Koning, F. F., & Harbor, W. H. (2013). Investigating retirement ability of high net-worth individuals in South Africa. *Actuarial Society of South Africa's 2013 Convention, Sandton Convention Centre, 31 October - 1 November 2013, November, 1–23.*

- Leandro-França, C., Giardini Murta, S., Hershey, D. A., & Barbosa Martins, L. (2016). Evaluation of retirement planning programs: a qualitative analysis of methodologies and efficacy. *Educational Gerontology*, 42(7), 497–512. <https://doi.org/10.1080/03601277.2016.1156380>.
- Lusardi, A., & Mitchell, O. S. (2007). Baby Boomer retirement security: the roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics*, 54(1), 205–224. <https://doi.org/10.1016/j.jmoneco.2006.12.001>.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Lusardi, A., & Mitchell, O. S. (2017). How ordinary consumers make complex economic decisions: financial literacy and retirement readiness. *Quarterly Journal of Finance*, 7(3), 1–31. <https://doi.org/10.1142/S2010139217500082>.
- Maobe, A. (2017). Financial literacy and retirement planning in Kenya. *Researchjournal's Journal of Finance*, 5(3), 335–362. <https://doi.org/10.1017/S1474747217000270>.
- McDonald, T. W., Chown, E. L., Tabb, J. E., Schaeffer, A. K., & Howard, E. K. M. (2013). The impact of volunteering on seniors' health and quality of life: an assessment of the retired and senior volunteer program. *Psychology*, 04(03), 283–290. <https://doi.org/10.4236/psyc.2013.43a042>.
- McDougall, J., Readman, M., & Wilkinson, P. (2018). The uses of (digital) literacy. *Learning, Media and Technology*, 43(3), 263–279. <https://doi.org/10.1080/17439884.2018.1462206>.
- Messy, F.-A., & Monticone, C. (2012). The status of financial education in Africa. *OECD Working Papers on Finance, Insurance and Private Pensions*, No. 25, OECD Publishing. <https://doi.org/10.1787/5k94cqqx90wl-en>.
- Milbourn, B., Saraswati, J., & Buchanan, A. (2018). The relationship between time spent in volunteering activities and quality of life in adults over the age of 50 years: a systematic review. *British Journal of Occupational Therapy*, 81(11), 613–623. <https://doi.org/10.1177/308022618777219>.
- Morawski, L., Okulicz-Kozaryn, A., & Strzelecka, M. (2020). Elderly volunteering in Europe: the relationship between volunteering and quality of life depends on volunteering rates. *Voluntas*. <https://doi.org/10.1007/s11266-020-00267-w>.
- Mutembei, R. N., & Elly, D. (2017). Effect of financial literacy on voluntary retirement planning among employees of state corporations under the Ministry of Health in Nairobi County, Kenya. *African Development Finance Journal*, 1(1), 1–27. <http://journals.uonbi.ac.ke/index.php/adfj>.
- Ng, T.-H., Tay, W.-Y., Tan, N.-L., & Lim, Y.-S. (2011). Influence of investment experience and demographic factors on retirement planning intention. *International Journal of Business and Management*, 6(2). <https://doi.org/10.5539/ijbm.v6n2p196>.
- Nyong, B. C., & Duze, C. O. (2011). The Pension Reform Act (PRA) 2004 and retirement planning in Nigeria. *Journal of Economics and International Finance*, 3(2), 109–115.
- Odunaike, B. A., & Bamgboye, M. (2020). Employment and retirement plans among university academic staff. *International Journal of Arts, Languages and Business Studies (IJALBS)*, 3(1), 202–209.
- Ogbuabu, C. J., Afangideh, S. T., & Onyeike, V. C. (2018). Secondary school teachers' health care, adjustment and sporting activity retirement plans as panacea to effective transition in Abia State. *African Journal of Educational Research and Development*, 11(1), 68–81.
- Ogoi, H. J. (2019). Role of financial literacy in retirement planning in Rwanda: a case study of Rwanda Revenue Authority (RRA). *International Journal of Research in Management, Economics and Commerce*, 09(4), 10–16. <http://indusedu.org>.
- Okolie, U. C. (2020). Employees' post-service plans and options in Nigeria: a review of literature. *International Journal of Research in Arts and Social Sciences*, 12, 54–70.

- Okoye, M. O., & Nwegbu, M. U. (2008). Entrepreneurial training for retirement: the librarian's perspective. *Journal of Educational Foundations*, 5(2), 210–216.
- Olanrewaju, G. O., Bamus, N. I., & Oyenuga, Y. O. (2019). A mathematical model for retirement planning. *International Journal of Mathematics Trends and Technology*, 65(2), 51–53. <https://doi.org/10.14445/22315373/ijmtt-v65i2p510>.
- Olatomide, O. O., Shobola, A. A., & Omoyemiju, M. A. (2012). Attitude of retiring headmasters and assistant headmasters towards family involvement in pre-retirement preparation in Ondo State, Nigeria. *World Journal of Education*, 2(2), 41–48. <https://doi.org/10.5430/wje.v2n2p41>.
- Onduko, E. M., Gweyi, M. O., & Nyawira, J. (2015). Analysis of the determinants on retirement planning in Kenya: a survey of registered pension schemes in Nairobi. *Research Journal of Finance and Accounting*, 6(3), 208–216. <http://www.iiste.org/Journals/index.php/RJFA/article/view/19961>.
- Onijigin, E. O. (2020). The influence of retirement counselling on retirement plan among civil servants in Ekiti State. *Euro Afro Studies International Journal*, 1(2), 1–12. <https://doi.org/10.5281/zenodo.3700207>.
- Oteng, B., Quashigah, A. Y., Osei, R., & Vussy, N. (2018). Planning towards retirement: financial security of tutors in Ghanaian Colleges of Education. *African Journal of Interdisciplinary Studies*, 11, 106–112.
- Owena, E. T. A. (2014). Cooperatives as dependable partners in retirement. *International Journal of Business & Law Research*, 2(2), 50–62.
- Petters, J. S., & Asuquo, P. N. (2008). Work-role attachment and retirement intentions of public school teachers in Calabar, Nigeria. *Studies on Home and Community Science*, 2(1), 11–17. <https://doi.org/10.1080/09737189.2008.11885248>
- Potočnik, K., & Sonnentag, S. (2013). A longitudinal study of well-being in older workers and retirees: the role of engaging in different types of activities. *Journal of Occupational and Organizational Psychology*, 86(4), 497–521. <https://doi.org/10.1111/joop.12003>.
- Rathnasamy, S., & Deodutt, J. (2020). Exploring adequate retirement funding in South Africa: a KwaZulu-Natal Financial Planner's view. *The Journal of Social Sciences Research*, 6(2), 154–157. <https://doi.org/10.32861/jssr.62.154.157>.
- Reid, K. J., Baron, K. G., Lu, B., Naylor, E., Wolfe, L., & Zee, P. C. (2010). Aerobic exercise improves self-reported sleep and quality of life in older adults with insomnia. *Sleep Medicine*, 11(9), 934–940. <https://doi.org/10.1016/j.sleep.2010.04.014f>.
- Rosenkoetter, M. M., & Garris, J. M. (1998). Psychosocial changes following retirement. *Journal of Advanced Nursing*, 27(5), 966–976. <https://doi.org/10.1046/j.1365-2648.1998.t01-1-00569.x>
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students* (5th Edition). Pearson Education.
- Snyman, L., van der Berg-Cloete, S. E., & White, J. G. (2017). Planning for financially independent retirement. *South African Dental Journal*, 72(5), 204–208. <https://doi.org/10.17159/2519-0105/2017/v72no5a1>.
- Sogunro, A. B., Adeleke, I. A., & Ayorinde, R. O. (2019). An assessment of adequacy of pre-retirement savings for sustainable retirement income under the Nigerian 2014 pension scheme. *Journal of Economics and Management*, 35(1), 150–171. <https://doi.org/10.22367/jem.2019.35.08>.
- Surujlal, J. (2016). Influence of organisational support on retirement planning and financial management of professional soccer players. *Polish Journal of Management Studies*, 13(2), 164–174. <https://doi.org/10.17512/pjms.2016.13.2.16>
- Taghian, M., D'Souza, C., & Polonsky, M. (2012). A study of older Australians' volunteering and quality of life: empirical evidence and policy implications. *Journal of Nonprofit and Public Sector Marketing*, 24(2), 101–122. <https://doi.org/10.1080/10495142.2012.679161>.

- Taghian, M., Polonsky, M. J., & D'Souza, C. (2019). Volunteering in retirement and its impact on seniors' subjective quality of life through personal outlook: a study of older Australians. *Voluntas*, 30(5), 1133–1147. <https://doi.org/10.1007/s11266-019-00167-8>.
- Tashakkori, A., & Teddlie, C. (2009). Integrating qualitative and quantitative approaches to research. In L. Bickman & D. J. Rog (Eds.), *The SAGE Handbook of Applied Social Research Methods (Second)*. Sage Publications.
- Taylor, M. A., & Doverspike, D. (2003). Retirement planning and preparation. In G. A. Adams & T. A. Beehr (Eds.), *Retirement: Reasons, Processes, and Results - Google Books* (pp. 53–82). Springer Publishing Company. <https://bit.ly/3i7n3bm>.
- Thuku, P. W. (2013). Influence of retirement preparation on happiness in retirement: a case of Nyeri Country, Kenya. *International Journal of Education and Research*, 1(3), 1–20.
- Thuku, P. W., & Ireri, A. M. (2013). Relationship between access to retirement information and retirement preparation among prospective retirees in Nyeri County, Kenya. *Open Journal of Social Science Research (OJSSR)*, 1(1), 1–6. <https://doi.org/10.12966/ojssr.04.01.2013>.
- Topa, G., Moriano, J. A., Depolo, M., Alcover, C. M., & Morales, J. F. (2009). Antecedents and consequences of retirement planning and decision-making: a meta-analysis and model. *Journal of Vocational Behavior*, 75(1), 38–55. <https://doi.org/10.1016/j.jvb.2009.03.002>.
- Udofot, P. O. (2012). Building a link between retirement planning in the civil service and entrepreneurship development in Nigeria. *Canadian Social Science*, 8(4), 132–139. <https://doi.org/10.3968/j.css.1923669720120804.1192>.
- Udoh, F. E., & Kpurunee, L. G. (2019). Gratuity Investment Plan and retirement life of civil service retirees in Rivers State, Nigeria. *European Journal of Business and Management*, 11(24), 109–116. <https://doi.org/10.7176/EJBM>.
- Ujoatuonu, I. V. N., Ahmed, B. K., Kanu, G. C., Amazue, L. O., & Anene, C. C. (2018). Fatigue severity and financial self-efficacy as predictors of pre-retirement anxiety among Nigerian Nurses. *Nigerian Journal of Psychological Research*, 14, 61–67.
- Umoru, D., & Ohiomu, S. (2016). Saving and consumption patterns: implications for retirement in Nigeria. *CARD International Journal of Social Sciences and Conflict Management*, 1(1), 34–52.
- Wang, M., & Shi, J. (2014). Psychological research on retirement. *Annual Review of Psychology*, 65(1), 209–233. <https://doi.org/10.1146/annurev-psych-010213-115131>.
- Wang, M., & Shultz, K. S. (2010). Employee retirement: a review and recommendations for future investigation. *Journal of Management*, 36(1), 172–206. <https://doi.org/10.1177/0149206309347957>.
- Wheaton, F., & Crimmins, E. M. (2013). The demography of aging and retirement. In M. Wang (Ed.), *The Oxford Handbook of Retirement* (pp. 22–41). Oxford University Press. <https://bit.ly/3xXlly8>.
- Wilson, D. M., & Palha, P. (2007). A systematic review of published research articles on health promotion at retirement: clinical scholarship. *Journal of Nursing Scholarship*, 39(4), 330–337. <https://doi.org/10.1111/j.1547-5069.2007.00189.x>.
- Wilson, K. N., & Aggrey, E. A. M. (2012). Retirement planning and counseling: issues and challenges for teachers in public schools in the Sekondi Circuit. *US-China Education Review A*, 8, 755–767.f
- Xu, L., & Zia, B. (2012). Financial literacy around the world: an overview of the evidence with practical suggestions for the way forward. *The World Bank Policy Research Working Paper*, No. 6107. The World Bank. <http://hdl.handle.net/10986/9322>.
- Yin, R. K. (2003). *Case Study Research: design and methods (Applied Social Research Methods Series, Volume 5) (3rd Edition)*. Sage Publications.

- Yuh, Y., Montalto, C. P., & Hanna, S. (1998). Are Americans prepared for retirement? *Journal of Financial Counseling and Planning*, 9(1), 1–13.
- Zeka, B. (2016). Factors influencing the retirement savings of individuals in the Eastern Cape, South Africa. 24th IISES International Academic Conference, Barcelona, 28 June 2016, June, 446–459. <https://doi.org/10.20472/iac.2016.024.101> .
- Zeka, B., & Matchaba-Hove, M. (2016). Determining retirement intentions: a study of working individuals in the Eastern Cape, South Africa. 24th IISES International Academic Conference, Barcelona, 28 June 2016, June, 430–445. <https://doi.org/10.20472/ia.c.2016.024.100f>.
- Zeka, B., Rootman, C., & Krüger, J. (2017). A review of the factors influencing retirement funding adequacy: a South African perspective. *International Journal of Management and Applied Science*, 3(9), 50–55. http://www.worldresearchlibrary.org/up_proc/pdf/927-150243453611-16.pdf.