

**Exploring psychosocial retirement preparedness among
blue-collar workers**

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ABSTRACT

Blue-collar workers (BCWs) comprise the largest component of South Africa's workforce and were among the groups that kept the country commercially active during the COVID-19 pandemic. Their commitment to work shapes both their identity and life course. As part of the individuals who have acquired skills mainly through on-the-job training and practical experience, often with minimal formal education, they constitute a critical segment of the workforce within organisations and businesses. The tacit knowledge they possess ensures continuity and stability in operations. However, as the life course perspective illustrates, human lives have stages, and this skilled workforce eventually reaches the end of their professional careers and must retire.

Existing literature on retirement within the context of BCWs is limited, with most research focusing on white-collar employees and executive-level positions. Moreover, studies on retirement have predominantly centred on financial resource adequacy and used quantitative approaches, focusing extensively on savings and income replacement ratios. The objective of this study was to explore the psychosocial aspects of retirement readiness among BCWs in South Africa's mining sector, using the life course perspective as the main theoretical lens, supported by continuity and role theory. It adopted a qualitative approach to develop in-depth understanding. Thirteen semi-structured, in-depth interviews were conducted with mining BCWs in South Africa until data saturation was achieved, and data were analysed using thematic analysis.

The findings revealed that although BCWs are essential to maintaining business continuity, their well-being and psychological retirement readiness are systematically neglected by mining organisations. This neglect contributed to anxiety and a loss of purpose among those nearing retirement, as psychosocial aspects were not included in organisational preparation or permanent job-exit programmes. The study further

found that psychological retirement readiness is not an individual process but is influenced by family and organisational contexts.

Organisations prioritised day-to-day productivity rather than employee well-being. In contrast to enabling psychosocial readiness, these practices actively undermined BCWs' sense of organisational value and care. The study extends the life course and continuity perspectives by highlighting the organisational and social contexts that shape psychosocial readiness. It also contributes to the limited qualitative literature on retirement and to the nascent academic understanding of BCWs, who are economically valuable yet underexplored in both business and academic contexts. Overall, the study highlights the necessity of holistic retirement frameworks that integrate psychosocial support programmes, pre-retirement counselling, family engagement initiatives, and organisational culture shifts. Such frameworks must recognise BCWs' psychosocial realities and reaffirm their value within the 'People, Planet, and Profit' sustainability agenda.

KEYWORDS

blue-collar worker, psychosocial , retirement readiness, life stages

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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03-November-2025

Date

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ABBREVIATIONS

BCW – Blue-Collar Worker

CHAPTER 1: INTRODUCTION TO THE RESEARCH PROBLEM

1.1 Background

By 2030, workers aged 55 and over are projected to comprise more than 18% of the workforce in emerging economies (Harasty & Ostermeir, 2020). This demographic shift is reshaping workforce dynamics, creating intensified pressure on organisations to address the challenges of an ageing workforce. As large cohorts of experienced employees approach retirement, ensuring retirement readiness has become a strategic imperative with implications for business continuity, institutional knowledge preservation, and employee well-being (Lee et al., 2025; Park et al., 2021). Consequently, organisations are increasingly integrating comprehensive retirement planning into core business strategies to maintain workforce resilience and organisational outcomes (Kadefors et al., 2020; Teece, 2019).

Much of the literature emphasises adequate financial resources as central to retirement preparedness (Fong et al., 2021; Ingale & Paluri, 2022). However, this focus often neglects non-monetary dimensions of retirement readiness, such as emotional adjustment, identity transition, and social support (Hossen & Salleh, 2024; Murari et al., 2021). Emerging evidence indicates that addressing these psychosocial aspects can improve both individual outcomes and organisational outcomes (Browne et al., 2019; Lamberti & Lew, 2025; Wainwright et al., 2019).

Blue-collar workers (BCWs) are an important yet often overlooked group in retirement research (Jaldestad et al., 2021). These workers have physically demanding jobs in sectors such as mining, manufacturing, construction, and logistics, and they face unique challenges that amplify the psychosocial complexities

of their retirement readiness (Koekemoer et al., 2019; Saari & Koivunen, 2022). In South Africa (S.A.), BCWs constitute nearly 75% of the workforce (Moodley, 2020), but they often have limited workplace autonomy, restricted access to retirement planning and work environments prioritising short-term productivity over long-term employee well-being (Koekemoer & Masenge, 2024; Saari & Koivunen, 2022).

Research suggests that the retirement process is particularly complex for BCWs, who develop deep occupational identities and social bonds tied to their work environment (Bordia et al., 2020; Shirmohammadi et al., 2023; Yemiscigil et al., 2021). Anticipated losses in role, status, and daily routine often trigger anxiety, emotional distress, and reduced sense of purpose (Gathiira et al., 2019; Vigezzi et al., 2025). While these risks have been studied in white-collar contexts (Lamberti & Lew, 2025) they remain largely unaddressed for BCWs (Damen et al., 2023).

The limited provision of psychosocial support for BCWs' retirement readiness has serious consequences. At the individual level, inadequate preparation can lead to poor mental health, depression, cardiovascular disease, and reduced life satisfaction (Bordia et al., 2020; Fleischmann et al., 2020; Olds et al., 2018; Poitras, 2024). Organisationally, neglecting psychosocial retirement needs risks employee disengagement, premature withdrawal from knowledge-sharing roles, and loss of critical experiential expertise (Mittal et al., 2019; Saari & Koivunen, 2022; Tauro, 2021).

This study explores BCWs' experiences and interpretations of psychosocial retirement readiness, investigating emotional well-being, identity preservation, and social support in the pre-retirement phase. The study also examines perceptions of organisational support mechanisms, including counselling services, peer networks, and phased retirement programmes and how these contribute to psychosocial

readiness. This approach aims to inform inclusive, theory-informed psychosocial retirement readiness strategies in South Africa.

1.2 Research Problem

Retirement represents a pivotal life stage, with much of the academic and policy focus centred on financial resource adequacy for this phase (Antoni et al., 2020; Gallego-Losada et al., 2022; Innocenti et al., 2024). While financial security is undeniably important, this narrow emphasis has often overshadowed the psychosocial dimensions of retirement readiness. This gap is particularly evident for BCWs, who are more susceptible to psychological stress related to their emotional and social preparedness for retirement (Hurtado, 2019; Tauro, 2021). These workers typically operate in physically demanding roles within group-oriented work cultures and often face limited career mobility (Koekemoer et al., 2019). Such factors create distinct experiences of retirement readiness compared to white-collar employees.

According to Wainwright et al. (2019), organisational support for the ageing workforce exists, but these initiatives tend to overlook the more personal dimensions of retirement preparedness, such as workers' sense of identity, connectedness, and emotional well-being receive insufficient attention (Bordia et al., 2020). In blue-collar settings, where employment often shapes one's social world and self-concept (Koekemoer et al., 2019), this oversight creates a huge gap in how retirement preparation is approached. Current retirement preparation approaches fail to address the psychosocial aspects of retirement readiness for BCWs, leaving them unsupported in managing emotional, social, and identity-related challenges.

This study aims to explore BCWs':

- perceptions and interpretations of their psychosocial readiness for retirement.
- emotional states, social considerations, and identity-related reflections during the pre-retirement phase.
- experiences of organisational practices related to psychosocial readiness for retirement.

Through these objectives, the research seeks to expand theoretical understanding and inform the development of more inclusive, worker-centred retirement readiness strategies.

1.3 Research Purpose and Significance

The purpose of this research is to explore whether currently employed BCWs aged 50 or older are psychosocially prepared for retirement and how they construct meaning around this preparedness. The study aims to examine how these individuals express and interpret their sense of readiness as they approach the transition to retirement. It will investigate the psychological and social dimensions that influence their perspectives, including factors such as identity, emotional well-being, social support, and perceived purpose.

1.3.1 Responding to Academic Calls

Scholars including Koekemoer et al. (2019) and Mooney et al. (2023) have advocated for qualitative research extending beyond traditional economic measures of retirement readiness. In addition, Alavi et al. (2023) identified psychosocial retirement readiness as an underexplored antecedent of retirement preparedness, though their research focused exclusively on white-collar workers, perpetuating the gap in understanding BCW experiences.

While Skattebo (2024) agrees with the former scholar's assertions regarding the need for such research, he calls for further investigation. This research responds to these calls by adopting a holistic approach by highlighting and clarifying the unique individual meanings of psychosocial retirement readiness that BCWs describe in their experience as they prepare to permanently exit the workforce.

BCWs may be broadly classified within the same occupational group; however, their experiences and interpretations of retirement readiness are shaped by personal histories, workplace contexts, and individual meaning-making processes. A deeper exploration of how they construct and articulate the psychosocial aspects of retirement can offer nuanced insights that capture individual meaning-making rather than assuming uniform experiences across worker groups. This worker-centred methodology enriches existing academic discourse while responding directly to the gap identified by Amabile (2019) regarding the need to examine retirement through the lens of workers' own perspectives.

Building on this foundation, the study adopts a holistic, inductive approach to retirement readiness, specifically examining BCWs' psychosocial experiences. It explores how this population articulates and constructs experiences related to emotional, identity-related, and social challenges encountered during retirement preparation. Unlike existing research that treats BCWs as a subset of general retirement populations, this study centres their unique experiences and perspectives.

1.3.2 Theoretical Contribution

The research is guided by three theoretical concepts: (1) Psychosocial readiness, encompassing emotional, identity-related, and social preparedness; (2) Perceived social support, reflecting the role of peer, organisational, and family networks in

shaping readiness; and (3) Identity transitions, describing the processes by which workers adapt their self-concept as they approach retirement. Rather than being applied as rigid, predetermined frameworks, these theoretical perspectives provided a lens through which the researcher reflexively engaged with participants' meaning making, recognising that both data and analysis were co-constructed.

1.3.3 Practical Significance

BCWs frequently devote their careers to labour-intensive environments while facing limited organisational support for retirement preparations. As these employees approach retirement, they often face a range of challenges, such as what Alavi et al. (2023) describe as "low life expectancy, loneliness, anxiety, increased stress resulting in psychosomatic diseases, shock and disbelief, emptiness and helplessness, depression, and decreased general health" (p. 2). These consequences highlight the urgent need to understand and support psychosocial dimensions of retirement preparedness for this critical workforce segment.

From an organisational perspective, businesses typically allocate human capital resources to workers during peak productivity years while overlooking the pre-retirement phase when support becomes crucial (Freudenreich et al., 2020; Tauro, 2021; Yin et al., 2019). BCWs approaching retirement carry tacit knowledge, mentor younger colleagues, and contribute to operational continuity (Saari & Koivunen, 2022). However, inadequate psychosocial support may contribute to workplace disengagement when their expertise is most valuable, potentially resulting in knowledge loss and succession planning difficulties.

Research suggests that organisations demonstrating care for retiring employees tend to experience increased workforce engagement and organisational commitment

(Kooij et al., 2022). Conversely, neglecting psychosocial retirement preparation may contribute to perceptions of workforce disengagement and reputational damage (Hossen & Salleh, 2024; Karagöz & Filiz, 2024; Stephens, 2024; Topa et al., 2018) . Such neglect signals that the organisation prioritises short-term returns over human dignity and well-being.

This study offers both theoretical and practical contributions are offered. The research provides insights on how organisations can align retirement support strategies with the psychosocial needs of BCWs, while simultaneously extending existing theories to a workforce segment that has been underexplored. By focusing on the experiences and perspectives of BCWs, this research aims to inform how psychosocial interventions can be designed to improve employee well-being.

Understanding these challenges provides a foundation for critically examining the academic literature on retirement readiness. The next chapter explores existing research, beginning with a general overview of retirement preparedness, and then focusing specifically on the psychosocial dimensions, organisational support, and identity-related aspects that are central to BCWs' experiences.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Chapter 1 introduced the research background and problem, highlighting the need to explore the psychosocial aspects of retirement readiness among BCWs. This chapter critically examined existing literature on retirement preparedness, focusing on BCWs, and identified gaps this study aimed to address. This review covered global and South African perspectives, emphasising the range of research methodologies used in prior retirement research. It positioned this study within the broader scholarly discourse by exploring conceptual definitions, dimensions of preparedness, determinants, measurement approaches, and specific challenges faced by BCWs.

BCWs are employees who work in labour-intensive environments (Kruiyen & Sowa, 2023). They are employed in sectors such as manufacturing, mining, construction, and industrial warehousing. This workforce is typically specialised, and although often lacking formal education, operates machinery and performs certain tasks that require specific skills gained through experience (Mittal et al., 2019). In South Africa, they play a key role in the economy, making up more than half of the total workforce (Moodley, 2020).

2.2 Scope and Quality of the Literature

During the literature review, it became evident that research on psychosocial retirement readiness in the context of BCWs was limited. Very few highly rated journals (e.g., AJG 4*) had addressed this research area, as most studies focused

on white-collar or professional employees. To ensure relevance while maintaining academic rigour, the review therefore included credible peer-reviewed sources beyond top-tier journals to capture theoretical, empirical, and contextual insights applicable to BCWs.

2.3 Conceptual Understanding of Retirement Readiness

2.3.1 Definition (Retirement planning versus retirement readiness)

Retirement planning is the process of creating a strategy for financial and lifestyle goals after an individual stops working (Halama et al., 2021). It ensures that individuals meet their future needs and maintain their desired lifestyle. It involves setting personal goals, calculating necessary funds, saving and investing over time, and managing finances to provide a steady income during retirement (Sullivan & Al Ariss, 2019).

Retirement readiness is a multifaceted concept that goes beyond having adequate financial resources during retirement to encompass the broader preparedness of individuals to transition from active employment into retirement (Goodman et al., 2023; Topa & Alcover, 2015). Scholars generally define retirement readiness as the ability of an individual to maintain a desired standard of living, wellbeing, and social functioning during post-employment years (Crary et al., 2025; Gallego-Losada et al., 2022; Stiemke & Hess, 2022; M. Wang & Shi, 2014). Unlike retirement planning, which refers to the process of making arrangements for retirement, this study focused on retirement readiness, which reflects the outcome of those plans and the degree to which individuals are positioned for a sustainable and fulfilling retirement.

Retirement, once viewed as a discrete event, is now widely acknowledged as a multi-phase process encompassing pre-retirement planning, the decision to exit the workforce, and post-retirement adaptation (Ingale & Paluri, 2025). Each of these phases introduces distinct psychological, financial, and social challenges. Among these, the pre-retirement phase, where employees begin to psychologically and practically prepare for retirement, has been identified as critical, as it lays the cognitive and emotional groundwork for later transitions (Elvira-Zorzo et al., 2024).

The present literature review is situated within the pre-retirement phase, with particular emphasis on psychosocial preparedness for BCWs. While this stage is often discussed in terms of adequate financial resources, its psychological and social dimensions remain underexplored, especially for the BCW cohort, who often have strong attachments to their work identity and limited alternative sources of role continuity (Shirmohammadi et al., 2023).

A growing body of literature conceptualises retirement readiness as a multidimensional construct, encompassing more than financial sufficiency. Psychological, social, and emotional readiness were identified as key components (Veerhuis et al., 2024). Emphasis was placed on the extent to which individuals feel prepared across multiple life domains to enter retirement with confidence and stability (Sargent et al., 2013; Steiner & Amabile, 2022). This is also supported by Alavi et al. (2023), who frame it as the psychological and social capacity to adapt to a new life stage, encompassing emotional well-being, perceived social support, and the ability to maintain identity continuity.

However, despite growing academic support for a multidimensional understanding of retirement readiness, the dominant framing in both research and practice remains financial. Numerous foundational studies continue to operationalise retirement readiness almost exclusively through economic indicators such as pension

adequacy, income replacement rates, and savings thresholds (Hauff et al., 2020). For example, Hauff et al. (2020) and Ingale and Paluri, (2022) consider financial literacy research as forming the basis of many national retirement planning policies, reflecting a persistent emphasis on economic rationality over psychosocial complexity.

This financial resource adequacy focus is also evident in practice. Employer-based pre-retirement programmes typically prioritise financial workshops, pension briefings, and savings strategies, with minimal attention to emotional adjustment or identity transition (Bratun et al., 2023). Even in recent research reviews, retirement readiness is often assessed using quantitative models that measure financial resources adequacy but exclude qualitative dimensions such as perceived life purpose or social support networks (Riitsalu et al., 2023; Rue et al., 2022).

In response to the identified gap, this study qualitatively explores how BCWs understand and navigate psychosocial aspects of retirement readiness and how organisational support mechanisms such as counselling, phased retirement, and peer networks influenced this transition. By focusing on emotional well-being, identity continuity, and social support, this research addresses a critical gap with implications for both individual well-being and organisational outcomes.

2.3.2 Theoretical Lenses

According to Leinonen et al. (2022), retirement is “a highly complex phenomenon that may be multifaceted, multiphased, and even multidirectional” (p.1631). Retirement preparedness is a multidimensional concept that includes financial, psychological, social, and health aspects (Bordia et al., 2020). These dimensions interact to determine an individual’s ability to transition successfully into retirement.

While several other theories, such as Role Theory (Biddle, 1986) and Continuity Theory (Atchley, 1989), offer insights into retirement adjustment, this study primarily adopts the Life Course Perspective as its main theoretical framework to explain both behavioural and structural influences among BCWs.

These theories are highly relevant because they provide a clear framework for understanding retirement as a complex psychosocial transition for BCWs. They explain how work conditions, life experiences, identity continuity, and social roles shape retirement readiness. In addition, the frameworks show how psychological, social, and organisational factors together influence preparedness, allowing researchers to identify ways to support emotional adjustment and ongoing engagement in work and social settings (Leinonen et al., 2022; Zacher & Froidevaux, 2021). Furthermore, they emphasise that retirement should be seen as part of a broader life trajectory, helping to account for both personal and structural factors that affect psychosocial readiness. These theories therefore provide the tools needed to understand how BCWs interpret and manage their retirement transitions within their work and organisational environments.

Life Course Theory

Life course theory (Elder, 1994; Giele & Elder, 1998) provides a broader framework for understanding retirement as part of the individual's entire life trajectory (Brydsten et al., 2025; Sun & Sun, 2025). It emphasises that experiences are shaped by personal choices, social structures, and historical contexts over time (Elder, 1994). This theory moves beyond viewing retirement as a single event, instead positioning it as a life stage shaped by cumulative experiences.

The theory highlights four principles relevant to retirement readiness. Firstly, *trajectory* refers to the long-term pathways of work, family, and education that

accumulate advantages or disadvantages across life (Elder, 1994). Secondly, *transition* frames retirement as a process involving planning, adjustment, and adaptation (Giele & Elder, 1998). Thirdly, *linked lives* recognises how family relationships and social connections influence retirement preparation (Vogt, 2020). Finally, *timing* considers the age and circumstances under which retirement occurs (de Paula Couto et al., 2022; Gibson et al., 2024).

This theory is applicable to this study because it links life stages and cumulative experiences to readiness for retirement. BCWs often face demanding work, limited career advancement, and constrained opportunities for planning (Koekemoer et al., 2019). Life course theory explains how these long-term conditions affect psychosocial and organisational aspects of retirement readiness (Zacher & Froidevaux, 2021). It also shows that readiness cannot be understood only in the present—it reflects lifelong experiences shaped by structural and personal factors.

Continuity Theory

Continuity theory, proposed by (Atchley, 1989), focuses on how individuals strive to maintain consistent patterns of behaviour, relationships, and identity as they age. The theory suggests that people cope with life transitions, such as retirement, by preserving continuity between their past and present lives. For BCWs, whose work roles are often central to their self-identity and daily routines, retirement can create disruptions in purpose and social belonging (Kekana et al., 2023).

This theory is important for understanding the psychological adjustment aspect of retirement readiness. It highlights how BCWs may seek new roles, hobbies, or community engagement to maintain a sense of purpose after leaving work. By recognising the value of maintaining routine and social connection, continuity theory helps explain coping strategies and identity preservation in the retirement transition.

Role Theory

Role theory views retirement as a process of role loss and redefinition (Ashforth, 2000). During their working lives, individuals occupy multiple roles such as worker, provider, and colleague, which collectively shape their identity and social standing. Retirement disrupts these roles, requiring adaptation to new social and personal identities (Crary et al., 2025; Steiner & Amabile, 2022). For BCWs, who often derive self-worth and belonging from their occupational roles, this transition can be particularly challenging (Koekemoer et al., 2019).

Role theory contributes to this study by explaining how role exit and identity change affect retirement readiness. It highlights the importance of organisational and social support in helping individuals redefine their sense of purpose after leaving the workforce.

Summary

Together, these theories offer complementary insights into retirement readiness. Life Course Theory captures the cumulative and contextual nature of readiness (Elder, 1994). Continuity Theory and Role Theory address the psychosocial and identity-based dimensions of the retirement transition (Atchley, 1989; Biddle, 1986). Combined, these theories provide a comprehensive foundation for exploring the psychosocial and organisational factors influencing blue-collar workers' readiness for retirement.

2.4 Dimensions of Retirement Readiness

As established in the theoretical introduction, retirement readiness is a multidimensional phenomenon. The following discussion presents the theoretical dimensions of retirement preparedness, highlighting the financial, psychosocial, psychological, social, and health aspects that collectively influence an individual's ability to successfully prepare for retirement.

a) Financial preparedness

Retirement preparedness has been traditionally viewed through the lens of financial preparedness for retirement. This includes financial literacy which is seen as crucial for making informed financial decisions. Financial preparedness is often measured through pension adequacy, savings ratios, debt levels, and income replacement rates (Nam & Loibl, 2021; Tomar et al., 2021). BCWs often face barriers to accessing financial education, and financially oriented models often overlook the psychosocial realities they face (Kruyen & Sowa, 2023; Shirmohammadi et al., 2023). Workers in physically demanding roles experience accelerated health decline and heightened financial insecurity, which intensifies the challenges of retirement planning (Chiang et al., 2025).

b) Psychosocial retirement readiness

Psychosocial retirement readiness refers to an individual's psychological and social preparedness for the transition from work life into retirement (Elvira-Zorzo et al., 2024; Kerry, 2018; M. Wang & Shi, 2014). It reflects how individuals anticipate the adaptation to lifestyle changes associated with retirement. As individuals think about this life stage, their cognitive and emotional processes begin to shift, often influencing their behaviour, expectations, and self-perception (Dannals & Li, 2024; Reyers, 2018). This makes retirement readiness a developmental process shaped by how one mentally rehearses and emotionally responds to its prospects.

c) Psychological adjustments

Psychological readiness relates to an individual's attitudes, identity shift, and willingness to exit the workforce (Cassanet et al., 2023; Tomar et al., 2021). This also extends to fear of obsolescence, isolation, and death (Segel-Karpas & Bergman, 2022).

d) Social readiness

Social readiness refers to the strength of support networks, family ties, and community integration, which are vital in maintaining wellbeing in later life (Haslam et al., 2019). Sociological approaches frame retirement readiness as a personal process shaped by institutional norms, workplace structures, and life course trajectories. Scholars like Atalay and Barrett (2022) and Ingale and Paluri (2025) argue that retirement is socially constructed, shaped by expectations around age, productivity, and dependency. Structural factors such as access to pensions, job stability, and social policy also influence how individuals prepare for retirement.

e) Health status

Health readiness is also increasingly emphasised, as longer life expectancy and rising healthcare costs strongly shape retirement outcomes (Aburto et al., 2020; Zhan et al., 2023). Good health is not only a prerequisite for enjoying retirement but also influences financial and psychological preparedness, making it a central component of overall retirement readiness.

2.5 Determinants of Retirement Readiness

Table 1 summarises the key determinants of retirement readiness identified in the literature. It highlights that preparedness is shaped by a combination of personal characteristics, work-related factors, institutional policies, and broader societal norms.

Table 1. Determinants of Retirement Readiness

Determinant	Description	References
Personal	Attributes such as income, education, financial literacy, age, gender, and health status	(Schmied, 2023; Wagner, 2019)
Occupational	Nature of BCWs' job, job stability, and employer-provided retirement benefits	(Hurtado, 2019; Koekemoer et al., 2019)
Institutional	Pension systems, retirement policies, healthcare provisions	(Bardy, 2025; Stiemke & Hess, 2022)
Contextual	Cultural attitudes toward family support and retirement norms	(Vogt, 2020)

Notably, research highlights disparities in retirement readiness across gender and occupational groups, with women and informal-sector workers often found to be less prepared due to lower lifetime earnings and pension coverage (OECD, 2020).

2.6 Measurement Approaches in Existing Studies

Measuring retirement readiness remains complex. There are two main measurement approaches in the existing literature.

- Objective measures—savings adequacy and projected replacement rates (Gumbo, 2025; Schmied, 2023).
- Subjective measures—self-reported confidence or perceived preparedness (Froidevaux et al., 2022; Shirmohammadi et al., 2023).

The interplay between perceived and actual readiness has become a growing area of academic debate, given that individuals often misjudge the adequacy of their retirement resources (Sinha & Irala, 2025; Stiemke & Hess, 2022; Sullivan & Al Ariss, 2019).

Justification for Qualitative Approach: This study focused on the perceived retirement readiness, as BCWs were asked how they viewed the dimension of retirement readiness. These qualitative methods provided deeper insights into the lived experiences of BCWs, capturing nuances that quantitative data might overlook. A detailed rationale for the use of qualitative methods is provided in the Methodology chapter.

2.7 Retirement Preparedness of BCWs

A study on the factors influencing retirement decisions among BCWs has shown that factors contributing to both retirement and to a prolonged work life are at individual, organisational, and societal levels (Jaldestad, et al., 2021). This section focuses on retirement preparedness of BCWs across all three levels.

2.7.1 Limited Access to Employer-Sponsored Retirement Plans

According to Zettna et al. (2025) organisations prioritising the holistic well-being of their workforce are more likely to thrive. Effective labour planning involves addressing employee stressors to sustain health and engagement, particularly for BCWs who represent a substantial segment of the labour force in South Africa (Moodley, 2020; Rosso et al., 2024). Organisational support is vital for employees' psychological preparedness for retirement; failing to address retirement readiness can lead to disengagement and long-term distress, negatively affecting both organisational performance and employee well-being (Huang et al., 2021; Karanika-Murray & Biron, 2020; Rosso et al., 2024).

The disparity in retirement readiness support across occupational classes is notable, with white-collar professionals often receiving structured programmes while BCWs are left with minimal or generic support (Poitras, 2024). The assumption that all employees can independently manage retirement transitions overlooks the structural challenges faced by BCWs. Informal support mechanisms, while useful, should not replace organisational initiatives (Cassanet et al., 2023).

Ageist cultures in organisations exacerbate the challenges for older workers, often marginalising them and undermining their career identities (Henning et al., 2023). Despite some employers viewing nearing-retirement workers as burdens, the experiential knowledge of BCWs is invaluable for organisations (Roscigno et al., 2022). Emphasising proactive measures like informal discussion groups and mental health counselling can mitigate anxiety related to retirement. Overall, addressing these issues is crucial for bridging the gap between organisational support offerings and BCWs' needs, while also safeguarding tacit knowledge critical for operational continuity (Saari & Koivunen, 2022).

2.7.2 Financial Literacy and Retirement Readiness

Financial literacy is commonly defined as the knowledge, skills, and attitudes that enable individuals to make informed and effective financial decisions (García & Vila, 2020; OECD, 2020). It involves understanding basic concepts such as interest rates, inflation, risk diversification, and budgeting.

Financial literacy is a strong predictor of retirement behaviour because it enhances individuals' capacity to plan, save, and invest effectively. Financially literate individuals are more likely to participate in pension schemes, make informed investment choices, and estimate future financial needs accurately (Fisch et al., 2019). Financial literacy mitigates the effects of income volatility, particularly among BCWs and informal sector workers in Japan (Sticha & Sekita, 2023). In the S.A. context, low financial literacy has been observed among manual labourers and this influences poor savings culture and overreliance on state pensions (Dhlembeu et al., 2022). In essence, financial literacy empowers workers to evaluate retirement options, understand pension systems, and adopt proactive planning behaviour, all essential components of retirement readiness.

2.7.3 Physical Demands of Work Leading to Earlier Retirement

Workers in physically demanding occupations, such as BCWs, may consider early retirement to reduce long-term health risks, although few are able to take this option because of financial constraints and workplace requirements (Jaldestad et al., 2021; Shiri et al., 2021). Most industrialised nations need workers to work for approximately 40 years. However, as the advantages of early retirement vary across occupations and individual circumstances, it should not be viewed as a "one-size-fits-all" option for BCWs. This is because different people should make different retirement

decisions, since different occupations result in varying degrees of physical exertion, which in turn influences various retirement choices (Andrasfay et al., 2021; Stengård et al., 2022). The other reason is that people move through the job market in search of possibilities for advancement and education (Jaldestad et al., 2021). This may give BCWs the opportunity to switch from physically demanding jobs to non-taxing ones (like white-collar jobs), delaying their decision to retire (Stengård et al., 2023).

2.7.4 Loss of Institutional Knowledge

As BCWs approach retirement, lack of organisational support for psychosocial readiness leads to disengagement and reduced motivation to transfer knowledge, threatening business continuity (Koekemoer et al., 2019). Inadequate planning for intangible resources such as employees' expertise and critical organisational knowledge intensifies these issues, compromising employee well-being and the preservation of critical tacit knowledge essential for organisational resilience (Saari & Koivunen, 2022).

Emotional detachment, perceived marginalisation, and anxiety about retirement can reduce the willingness of BCWs to engage in mentorship or transitional roles, as noted by Koekemoer and Masenge (2024). Feelings of invisibility or undervaluation lead to a decline in motivation to share knowledge. Research on the connection between psychosocial retirement preparation and knowledge retention is limited. According to Koekemoer et al. (2019), employees are more inclined to accept mentoring and training roles when they feel recognised and supported. Similarly, Wang and Shi (2024) emphasised that psychological support for older employees fosters effective intergenerational knowledge transfer, boosting motivation, engagement, and performance within this demographic.

The relationship between psychosocial readiness and knowledge continuity in the context of retirement transitions emphasises the importance of understanding how individuals emotionally navigate retirement (RQ1) and how organisational practices can either assist or obstruct this process (RQ2). Neglecting either the emotional or operational aspect could jeopardise worker well-being and organisational outcomes.

2.8 Summary and Link to Current Study

In summary, retirement readiness should be understood as a holistic construct encompassing financial, psychological, social, and health dimensions. The literature demonstrates that while financial preparedness remains central, non-financial aspects are equally important for a smooth transition into retirement. For policymakers and organisations, this broader conceptualisation underscores the need for integrated strategies that combine financial education, supportive institutional frameworks, and programmes that promote social and psychological wellbeing in retirement. According to Reyers (2018), a large portion of workers in South Africa are not saving enough for retirement, with more than 40% of the national population relying on social grants (Majola & Maharaj, 2025). This lack of financial preparedness directly impacts retirement readiness, as inadequate savings can lead to heightened stress, reduced life satisfaction, and limited ability to maintain desired living standards post-retirement (Alsemgeest, 2019). Employer-sponsored pension and provident funds play a critical role in financial stability, yet participation remains low among BCWs, further challenging their overall readiness for retirement (Jaldestad et al., 2021).

2.9 Conclusion on Literature Review

Extensive literature exists on retirement readiness, and several frameworks have been developed that are both theoretically grounded and practically applicable (Bilgili et al., 2020; Eyjólfsdóttir et al., 2025; Garrouste & Perdrix, 2022; Giustinelli & Shapiro, 2024; Goodman et al., 2023; Sullivan & Al Ariss, 2019). These studies have demonstrated positive outcomes, showing how individuals' lives can be transformed when guided by such frameworks (Amabile, 2019; Amabile & Hall, 2021). However, despite this body of evidence, the preparatory phase of retirement has largely overlooked the realities of BCWs.

While research has examined retirement readiness in various populations, literature on BCWs remains limited (Kekana et al., 2023; Koekemoer et al., 2019; Koekemoer & Masenge, 2024; Shirmohammadi et al., 2023), even though this group constituted the majority of the national workforce in South Africa (Moodley, 2020). Their importance was most visible during the Covid-19 pandemic, when essential workers, including municipal employees, sanitation staff, miners, and farm workers, sustained the country's basic operations (Kruyen & Sowa, 2023). Despite their centrality to economic and social life, little is known about how these workers experience or prepare for retirement (Jaldestad et al., 2021).

Existing studies indicate that BCWs often develop strong community and family-oriented work cultures, deriving much of their identity and self-worth from their occupational roles (Bordia et al., 2020; Koekemoer et al., 2019). For many, retirement readiness represent preparation for profound loss, similar to severing ties with family or leaving a part of oneself behind. Despite this emotional emphasise, the absence of scholarship on their psychosocial retirement readiness leaves this group under-researched.

This study seeks to address this gap by exploring the perceived psychosocial retirement readiness of BCWs in South Africa. In doing so, it provides a voice to an

overlooked population and lays the groundwork for organisational, individual, and societal interventions in a country where this cohort sustains more than half of national revenue through their labour. The study offers both academic and practical value by initiating inquiry into an urgent but neglected area. The next chapter will present the study's research questions and elaborate on the research design and methods used to explore the complex psychosocial processes shaping retirement readiness in this workforce.

CHAPTER 3: RESEARCH QUESTIONS

Insights from the literature revealed conceptual and empirical gaps, which prompted the formulation of research questions to guide this study. The research seeks to understand how BCWs perceive and make sense of psychosocial retirement readiness. As an understudied group in retirement research, BCWs offer perspectives shaped by years of hands-on labour, close-knit work environments, and a culture of resilience and routine. To capture these subjective experiences, semi-structured interviews were employed, allowing participants to speak freely about their thoughts, feelings, and expectations as they approach retirement. This approach aligns with the study's experiential qualitative focus, aiming to elicit rich, participant-driven accounts and uncover the patterns of meaning embedded in their narratives through interaction and reflection.

Although the interviews were semi-structured, a set of broad, open-ended research questions provided direction for the inquiry. These questions oriented the discussions toward key areas of interest while still leaving room for unanticipated insights to emerge naturally from participants' accounts. The main research question was:

Main research question: What is the perceived retirement readiness among BCWs?

This question investigates the perception of psychosocial retirement readiness by the BCWs. It seeks to understand the personal and subjective meanings they assign to this phase of life, beyond the standard financial narratives often promoted by advisors and retirement product providers. As employees approach the end of their working lives, their expectations and concerns about the future can vary widely.

Psychosocial readiness is relevant to individual well-being but may also influence workplace outcomes in the period leading up to retirement. Generating insight into these perceptions can support better decision-making by policymakers, business leaders, and academic researchers. This is particularly important given the limited research focused on this segment of the workforce (Kruyen & Sowa, 2023; Mittal et al., 2019).

To help answer the main research question, the following sub-questions were used.

Sub-question 1: How do BCWs experience psychosocial readiness for retirement?

Section 2 highlighted how white-collar workers typically prepare for retirement and revealed a gap in understanding how BCWs experience this process. This question focuses on exploring the methods and support systems that BCWs consider essential to their psychosocial readiness. By examining these perspectives, the research will offer insight into the factors that influence their mental and emotional preparedness. It will also assess the extent to which stakeholders such as employers, unions, policymakers, and academic institutions support or influence this aspect of retirement planning.

Sub-question 2 : How do BCWs experience organisational practices related to psychosocial readiness for retirement?

Many BCWs spend most of their careers with a single employer and often display a high level of loyalty (Mittal et al., 2019). Based on observations in the researcher's workplace within the mining sector, companies promote this loyalty through long-service awards, internal recognition, and other motivational efforts. These efforts

reinforce commitment during employment but are rarely extended as workers near retirement.

This raises an important question: if organisations can motivate and recognise employees throughout their careers, could they also play a role in preparing them for retirement, particularly from a psychosocial perspective? This question seeks to understand whether company-led initiatives can influence how BCWs perceive their readiness for retirement beyond financial resources adequacy. The next chapter details the methodology adopted to explore these questions and capture BCWs' psychosocial retirement experiences

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Introduction

Chapter 3 identified the key research questions guiding this study, focusing on how BCWs in South Africa's mining sector experience psychosocial readiness for retirement. Addressing these questions requires a methodological approach capable of capturing participants' lived experiences and subjective perspectives. Qualitative research was therefore considered the most appropriate, as it allows for in-depth exploration of personal meanings, perceptions, and emotional responses.

This approach also responds to the gap highlighted in Chapter 2, where retirement research in the context of BCWs remains limited. Investigating this group provides an opportunity to understand retirement preparedness in a population shaped by distinct work-related and life course factors. Guided by an interpretivist paradigm, this study posits that retirement readiness is socially constructed and contextually situated.

An exploratory qualitative design underpins this study, enabling themes to emerge organically from participants' accounts. This design prioritises depth, flexibility, and authenticity, capturing the richness of participants' narratives through semi-structured interviews. This chapter outlines the research methodology, describes the measures taken to ensure rigor and trustworthiness, and acknowledges the study's limitations, providing a transparent account of the methodological decisions.

4.2 Research Methodology and Design

Alhazmi and Kaufmann (2022) and Maeda et al. (2022) define qualitative research as an approach that seeks to capture the complexities of individual experiences and perspectives. This orientation was consistent with the present study, which sought to understand how BCWs interpreted and experienced retirement readiness. Because the focus was on psychosocial dimensions rather than measurable outputs, a qualitative design was well suited to uncovering the meanings and emotions attached to this life stage. Direct observation and in-depth semi-structured interviews were employed to enable participants to express their thoughts and feelings in their own terms, providing the depth, nuance, and reflection that quantitative designs were ill-equipped to capture (Creswell & Creswell, 2018; Gill, 2020).

Retirement readiness involves deeply personal, emotional, and socially embedded factors (Amabile, 2019; Froidevaux et al., 2022). These subjective experiences are not easily captured through structured survey instruments or experimental designs. Consequently, an exploratory qualitative design was adopted, allowing themes to emerge directly from participants' accounts rather than being constrained by predetermined categories. This design provided the flexibility to capture the meanings participants attach to retirement, revealing dimensions often overlooked in quantitative approaches (Alavi et al., 2023).

This methodological stance aligned with recommendations by Creswell and Creswell, 2018; Hall and Liebenberg (2024), who emphasised the value of qualitative inquiry for understanding social and psychological processes within work-related transitions. By employing this design, the study enabled an authentic exploration of how BCWs perceived psychosocial readiness and how organisational and familial dynamics shaped their retirement preparation experiences.

4.2.1 Purpose of Research Design

Policies and practices are developed to address societal needs and to regulate human behaviour. Their success and fairness depend largely on whose interests they serve. In both academia and business, policies are informed by research that integrates qualitative insights into human experiences with quantitative data to support decision-making (Gill, 2020). However, Hall and Liebenberg (2024), Lim (2024), and Maeda et al. (2021) argued that the former approach is more suitable than the latter for capturing the subjective meaning of experiences within a particular group of individuals.

Acquiring meaningful insights from individuals requires the establishment of trust and rapport, enabling participants to share openly. Such rich, nuanced data cannot be captured through quantitative methods or surveys. Participants in this study were selected through non-random, purposive sampling, further distinguishing this approach from a quantitative design. This highlights the suitability of qualitative methods for exploring the perspectives of a specific participant group.

The perception of psychosocial retirement readiness is individualised and subjective; therefore, it cannot be addressed using a blanket approach for all participants. Qualitative research is ideal for answering questions that seek to gain insights from participants' personal experiences. As illustrated by Creswell and Creswell (2018), qualitative research aims to understand how participants experience and interpret their realities.

This research was centred around three key research questions. The first question focused on understanding participants' perceptions, which highlights the importance of exploring their subjective experiences. The second question begins with "How do"

emphasising the need to examine the behaviours and actions of individuals. Similarly, the third question also starts with "How do," maintaining a focus on understanding individual behaviour in a specific context. The nature of these questions justified the use of a qualitative research approach, as they aimed to explore personal experiences and perspectives in depth. This approach is supported by scholars such as Gill, (2020) and Hall and Liebenberg (2024), who argued that qualitative methods are most appropriate when the goal is to understand individualised experiences.

4.2.2 Philosophy

This study was grounded in an interpretivist philosophy. Interpretivism holds that reality is socially constructed and that human experiences should be understood within their specific contexts (Creswell & Creswell, 2018; Saunders & Lewis, 2018). It assumes that knowledge is created through interaction and reflection, and that researchers play an active role in interpreting meaning from participants' narratives (Gill, 2020; Maeda et al., 2022).

This philosophy was suitable for exploring the lived experiences of BCWs approaching retirement. Psychosocial retirement readiness is viewed as a context-dependent construct shaped by personal, cultural, and organisational factors (Cassanet et al., 2023). The interpretivist stance allowed the researcher to explore multiple realities expressed by participants, recognising that each view held meaning within its own context (Gill, 2020).

Ontologically, the study assumed that participants' realities were subjective and co-created through social and occupational interactions (Creswell & Creswell, 2018; Kouamé & Liu, 2021). This view guided the research design, positioning

psychosocial retirement readiness as a product of lived experience, workplace culture, and broader socio-economic influences. Epistemologically, knowledge was generated through the interpretation of participants' narratives gathered in semi-structured interviews. These interviews allowed participants to describe their experiences in their own words. Axiologically, the researcher acknowledged that personal values and experiences could influence interpretation, and reflexivity was maintained throughout to ensure transparency and credibility.

This interpretivist approach reflected traditions in sociology, anthropology, and psychology that seek to understand the meaning individuals assign to their experiences. It was particularly relevant in human resource research, where organisations aim to support employees during major life transitions. Understanding how workers made sense of psychosocial retirement readiness provided insights that could guide more human-centred strategies to promote well-being and engagement in the workplace.

4.2.3 Approach Selected

The literature review section of this document indicated a gap in scholarly attention concerning the psychosocial readiness for retirement among BCWs, with existing data being fragmented and narrowly focused. Considering this paucity of comprehensive research, an inductive research approach presented itself as the most methodologically sound and academically justified strategy for this study (Creswell & Creswell, 2018; Kouamé & Liu, 2021).

Inductive reasoning is particularly well-suited to contexts where theoretical frameworks are underdeveloped or where empirical evidence is sparse. Rather than testing pre-established frameworks, this approach facilitates the emergence of

insights directly from the data. By engaging participants through in-depth semi-structured interviews, the study systematically constructed themes grounded in their experiences as they thought and prepared for retirement and responses to the research questions (Saunders & Lewis, 2018; Woo et al., 2017).

This approach aligned with the exploratory nature of the inquiry, offering the flexibility required to uncover complex, context-specific psychosocial factors that influence retirement planning among BCWs. It ensured that findings were empirically grounded and reflected the nuanced realities of participants' perspectives.

4.2.4 Methodological Choices

Whilst some scholars in management studies advocate the use of mixed methods to achieve both breadth and depth in research (Harrison et al., 2020), other researchers take a contrary position. These scholars asserted, in contrast to Creswell and Clark (2017), that academics often fail to adequately articulate the added value or rationale for integrating qualitative and quantitative approaches. Moreover, conducting multimethod research generally demands greater effort and time (Wellman et al., 2023), which is impractical for this thesis given that the researcher has a timeframe of less than three months.

A mono-method design avoids the complications of working with multiple datasets and paradigms, keeping the research process clear and manageable (Wellman et al., 2023). This reduces the chance of inconsistencies in the data and is useful when the aim is to build theory rather than test existing ones. By allowing themes to emerge inductively, the approach produces theoretical insights that are both relevant and grounded in context (Casula et al., 2021).

The study therefore adopted a mono-method qualitative approach to achieve depth, given the limited time and resources available. Consequently, the BCWs were interviewed only once in 2025 at a specific point in time, which qualified the research as a cross-sectional study (Creswell & Clark, 2017; Saunders & Lewis, 2018).

This methodological approach was justified due to the exploratory nature of the research and the need to uncover subjective meanings that cannot be objectively quantified (Saunders & Lewis, 2018). By facilitating open-ended dialogue, qualitative methods allow for the emergence of rich, contextually grounded insights (Gill, 2020; Hall & Liebenberg, 2024), thereby offering a more nuanced understanding of the phenomena under investigation. These attributes again affirm the suitability and academic validity of a qualitative mono-method research design for this inquiry.

4.2.5 Research Strategy

A semi-structured, face-to-face interview strategy was used to collect the data. This approach was appropriate for qualitative research aimed at exploring personal meanings and lived experiences in depth (Ahmed, 2024; Creswell & Creswell, 2018). Open-ended questions guided the interviews, allowing participants to describe their perceptions of psychosocial retirement readiness in their own words. This strategy provided flexibility while maintaining focus on the research objectives (McGrath et al., 2019).

Interviews were conducted at locations chosen by the participants to ensure comfort and privacy. Each session lasted between 30 and 60 minutes and was audio-recorded with participants' consent before being transcribed for analysis. Before the main data collection, two pilot interviews were conducted to test the clarity and flow

of the questions. Feedback from the pilots led to minor adjustments in wording and sequencing. These pilot interviews were excluded from the final analysis.

4.2.6 Time Horizon

This exploratory study adopted a cross-sectional time horizon, as defined by Saunders and Lewis (2018). Data was collected at a single point in time to address the research questions. Given the limited timeframe for the study, capturing a one-time snapshot of BCWs' perceived psychosocial readiness for retirement is both practical and methodologically appropriate. As noted by Henry and MacIntyre (2024), this contrasts with a longitudinal study, whereby time is not a constraint, allowing the research to stretch over a longer period.

4.3 Population

The target population for this study was BCWs who were currently working and are expected to retire within the next 1 to 10 years at a mine in Mpumalanga. These were individuals typically employed in manual labour or service-oriented sectors, where psychosocial retirement planning resources and support may be limited. As such, this demographic is particularly susceptible to the psychosocial challenges associated with retirement preparation, as their identities and social networks are often deeply intertwined with their professional roles (Kekana et al., 2023).

4.4 Unit of Analysis

The unit of analysis for this research was an individual BCW. The focus was on understanding the participant's personal experiences and psychosocial aspects as they were thinking about retirement. By focusing on individual experiences, the research aimed to capture the full spectrum of challenges, from emotional well-being to social isolation, that affected workers' psychosocial retirement preparation.

4.5 Sampling Method and Size

To explore psychosocial retirement readiness among BCWs, participants were purposefully selected using a non-probability sampling method. This approach was necessary because there was no complete list of BCWs who met the study's inclusion criteria (Creswell & Creswell, 2018). The researcher relied on professional knowledge and judgment to identify individuals who could provide meaningful insights. Initial participants were contacted through the researcher's professional network, and additional participants were recruited using snowball sampling. This method helped reach individuals who might otherwise have been difficult to access and allowed for a broader range of experiences, while the sample remained largely homogenous due to the study's specific focus (Creswell & Creswell, 2018; Saunders & Lewis, 2018).

Eligible participants were BCWs aged between 50 and 59 and within one to ten years of retirement. They were actively engaged in their work and able to reflect on their psychosocial readiness for retirement. English proficiency was required to ensure accurate communication during the interviews.

A pilot study was conducted with 2 participants to test and refine the interview guide, ensuring questions were clear and understandable. These participants were not included in the final analysis. The main study included 13 participants, a size

appropriate for qualitative research that allowed for detailed, rich data while keeping the analysis manageable (Hennink & Kaiser, 2022). Interviews continued until data saturation was reached, meaning no new insights were emerging from additional participants (Creswell & Creswell, 2018; Guest et al., 2006; Hennink & Kaiser, 2022).

4.5.1 Data Collection and Ethical Considerations

Ethical clearance for the study was obtained from the Ethics Committee of the Gordon Institute of Business Science (GIBS) prior to data collection (Appendix 2). All participants completed a consent form (Appendix 3) after the study procedures had been explained and assurances of confidentiality were provided. Anonymity was maintained by using pseudonyms for all participants in the reporting of findings. Semi-structured interviews were conducted at times convenient for the participants.

Each interview was recorded with permission and later transcribed for analysis. Transcripts were stored securely in a password-protected system accessible only to the researcher. Participants received an information sheet and consent form outlining the purpose of the study, confidentiality measures, voluntary participation, and the right to withdraw at any time without consequence. Participation involved minimal risk.

4.6 Data Collection Instrument

As a qualitative study, an interview guide served as the primary instrument for data collection. Semi-structured interviews provided the main source of information, allowing BCWs to share their perceptions of psychosocial retirement readiness,

including social support, emotional well-being, and sense of purpose (Ahmed, 2024; Gill, 2020; Saunders & Lewis, 2018).

The interview guide (Appendix 4) included open-ended questions designed to capture participants' perspectives while remaining flexible enough to allow them to express their experiences in their own words. Its development drew on some previous studies exploring factors influencing the psychosocial retirement readiness of BCWs, as well as gaps identified in the literature review (Cillo et al., 2019; Kekana et al., 2023; Koekemoer et al., 2019; Koekemoer & Masenge, 2024; Moodley, 2020; Saari & Koivunen, 2022).

Using the guide, the researcher was able to structure the conversations effectively while capturing rich, contextual data. This approach ensured that the information collected was both systematic and relevant, allowing for meaningful interpretation of the experiences of BCWs in relation to retirement preparation.

The researcher conducted two pilot interviews to assess the effectiveness and credibility of the interview guide. These pilot interviews tested participants' understanding of the questions and ensured that the objectives of the study would be adequately addressed. They also provided an opportunity for the researcher to refine the way questions were asked. In one case, a participant highlighted that some terms, such as "retirement" and "financial literacy," were too technical. These were replaced with simpler terms, such as "pension" and "knowledge about money," to make the questions more accessible. This adjustment improved the flow of the conversation and helped participants stay engaged in the discussion (McGrath et al., 2019). The pilot interviews were not included in the main study, as they contained pauses and clarifications that made the data too fragmented for analysis.

4.7 Data Gathering Process

Semi-structured interviews were chosen as the method of data collection, as this approach is well suited to exploring complex topics (McGrath et al., 2019). Given that BCWs are a subject with limited prior research, semi-structured interviews allowed the researcher to use an interview guide to direct the conversation while still maintaining flexibility to probe deeper when needed. This balance of structure and openness ensured that participants could share their experiences in their own words, while the research objectives remained in focus.

Care was taken to build rapport with participants. Initial contact was made face-to-face as the participants were in the same work area, during which the purpose of the study was explained, and willingness to participate was confirmed. Interviews were arranged at times and locations convenient for the participants, with all conducted in person. At the start of each interview, the researcher explained the purpose of the study, reassured participants of confidentiality and anonymity, and obtained signed consent (see Appendix 2).

Participants were encouraged to speak openly and were reminded that they could withdraw at any stage without consequence. All interviews were audio-recorded with permission and later transcribed for analysis. Field notes were taken during the sessions to capture immediate impressions and key insights. A conversational tone was maintained throughout, allowing participants to feel at ease and facilitating honest discussion.

Each interview lasted between 30 and 50 minutes. After 13 interviews, data saturation was reached, as no new themes emerged from the final two sessions.

This aligns with Guest et al. (2006), who state that data collection can cease once additional interviews no longer generate new insights.

4.8 Analysis Approach

The study adopted a qualitative approach, drawing on unstructured data gathered through interviews and open-ended discussions. Given the richness of this material, thematic analysis was selected as the most suitable method for making sense of the data (Braun & Clarke, 2006; Hussain et al., 2023). The aim was to identify and interpret themes that reflected the perspectives of the BCWs interviewed. Audio recordings, together with the field notes taken during the interviews, provided the raw data for analysis. Using a thematic analysis approach, patterns were allowed to emerge naturally from the data (Braun & Clarke, 2006). NVivo software was used to support the organisation and interpretation of these themes.

The analysis followed six commonly used steps (Creswell & Creswell, 2018; Naeem et al., 2023; Saunders & Lewis, 2018). First, once the recordings were completed, they were transcribed using a built-in notes application, as the recordings were made on a mobile device. The researcher familiarised themselves with the transcripts and highlighted core quotations related to the research. Next, keywords and phrases reflecting psychosocial retirement readiness from the participants' perspectives were identified. In the third step, short phrases and words were assigned to segments of data that captured the main ideas and meaning.

The fourth step involved organising the codes into meaningful groups to identify patterns and relationships, providing insight into the research questions. In this stage, the researcher moved from detailed coding to a more abstract interpretation

by creating themes. These themes represent patterned meanings that connect the data to the research questions.

The fifth step, conceptualisation, involved defining and understanding the concepts emerging from the data. Social patterns were identified and refined into clear definitions aligned with the research objectives. Tools such as diagrams or models were used to examine relationships among these concepts. The quality of these definitions was evaluated based on clarity, accuracy, reliability, applicability, and their contribution to theory and practice (Braun & Clarke, 2006; Creswell & Creswell, 2018; Naeem et al., 2023).

The final step was the development of a conceptual model. This involved creating a unique representation of the data, guided by existing theories. The model addressed the research questions and highlighted the study's contribution to knowledge. This step represents the culmination of the analysis, summarising all findings and insights from the data (Braun & Clarke, 2006; Naeem et al., 2023). The themes that emerged from the interviews were compared and examined across all participants to identify patterns and differences. This process allowed the researcher to interpret the findings and draw clear conclusions.

4.9 Quality Controls

Maintaining data integrity was essential to ensuring that the study's findings were accurate and dependable. Several measures were applied to enhance the credibility, dependability, transferability, and confirmability of the research (Tute et al., 2021).

To promote **credibility**, triangulation was used by combining data from semi-structured interviews and field notes. This approach allowed the researcher to verify information across sources and confirm the consistency of responses. Two pilot interviews were also carried out to test the interview guide, refine questions, and identify any potential bias in the data collection process. After data collection, some key findings and themes were discussed with participants to confirm that the researcher's interpretations reflected their intended meanings, as suggested by Patton (1999) and supported by (Adler, 2022).

The researcher actively reflected on personal assumptions and perspectives during the study. Following the guidance of Ahmed (2024), a reflexive journal was kept throughout the research process. Notes were made after each interview to capture observations, reactions, and thoughts about emerging ideas. This practice helped the researcher remain aware of biases and maintain objectivity when interpreting participants' experiences.

To establish **dependability**, the research process was carefully documented from start to finish. This included keeping records of all data collection and analysis steps to form a clear audit trail, demonstrating how conclusions were reached. The data analysis followed Braun and Clarke (2006) and Naeem et al. (2023) thematic analysis framework to ensure that the process was systematic, transparent, and aligned with the study's exploratory design. The interview guide was consistently used across participants to maintain uniformity in how questions were asked and probed.

Transferability was achieved by clearly outlining the study's purpose, design, population, and participant selection criteria. The research context and procedures were described in sufficient detail to enable future researchers to determine whether the findings could be applied in similar environments or among comparable groups.

Additional measures were applied to enhance **data quality and confirmability**:

- Participants were selected based on pre-defined inclusion criteria that aligned with the study's objectives.
- The researcher verified participants' understanding of interview questions during discussions to ensure clarity.
- Data saturation guided the total number of participants, ensuring that interviews continued until no new themes emerged.
- Field notes and transcripts were checked for accuracy, and emerging themes were reviewed for internal consistency.

Through these combined strategies, the study upheld high standards of methodological integrity, producing trustworthy and credible findings that accurately reflected the lived experiences of BCWs as they prepared for retirement.

4.10 Limitations

The research was subject to limitations, which were mitigated by adhering to a thorough research process.

- **Sample Size:** The relatively small sample size limited the generalisability of the findings. The sample consisted of 13 BCWs (excluding 2 pilot participants) from the Emalahleni area, which may have limited the broad diversification that could be found in other towns or communities. This sampling area was chosen because the researcher was in this region, which provided logistical convenience but may have limited diversity.
- **Subjectivity:** The reliance on self-reported data may have introduced bias, such as social desirability effects, where participants may not have fully disclosed their challenges. This could have affected the authenticity and accuracy of the data collected.

- **Time Constraints:** As the study relied on interviews, gathering and analysing data within the given timeframe was challenging.
- **Quality:** This study adopted a qualitative, interpretive approach, which was inherently subjective and did not involve measurable numerical data. Consequently, there was an inherent risk that the participants feedback and data may have lacked sufficient quality.
- **Articulation of responses:** The target population for this research was BCWs, and there was a risk that not all of them will be equally articulate in expressing their open-ended responses.
- **Language barrier:** The interviews were conducted in English, which could have limited some of the BCWs in fully expressing their responses.

CHAPTER 5: RESULTS

5.1 Introduction

Chapter 4 outlined the research design and explained how the qualitative, interpretivist approach guided data collection and analysis. Building on that foundation, this chapter presents the main findings from the thematic analysis of the interview data. The results are organised to show how participants' perspectives address the research questions introduced in Chapter 3.

Chapter 5 begins with a description of the participants, including their demographic and work backgrounds, to illustrate if they met the sampling criteria. It then presents the key themes that emerged from the interviews, followed by a summary linking the findings to the two research questions.

5.2 Sample Description

The aim of the study was to develop an understanding of how a carefully selected sample of BCWs perceive their own psychosocial readiness for retirement. A purposive non-probability sampling method was used to identify participants who met the inclusion criteria. These were BCWs currently employed and aged 50 years or older.

To protect participant identities, each participant was assigned a unique code (From Participant 1 to Participant 13). Company names were omitted to ensure

confidentiality. The final sample consisted of 13 BCWs, with 12 employed in the mining industry and one in construction. Participant details are presented in Table 2.

The researcher's access to participants enabled the interviews to be conducted face-to-face rather than via online channels. From the researcher's perspective, building rapport was essential in fostering trust. This was supported using language that was familiar and accessible to participants, helping to create a more comfortable interview environment.

Table 2: Research Study Participants

Participant Code	Industry	Job title	Age	Gender
Participant 1	Mining	Miner	59	Female
Participant 2	Mining	Fitter	55	Male
Participant 3	Mining	Electrician	51	Male
Participant 4	Mining	Boilermaker	53	Male
Participant 5	Mining	Technician	56	Male
Participant 6	Mining	Maintenance Machine cleaner	50	Male
Participant 7	Mining	Truck operator	57	Male

Participant 8	Construction	Dozer operator	58	Male
Participant 9	Mining	House Maintenance Artisan	52	Male
Participant 10	Mining	Electrician	50	Male
Participant 11	Mining	Mechanic	60	Male
Participant 12	Mining	Belts man	61	Male
Participant 13	Mining	Bus operator	59	Male

Recruiting participants beyond the researcher’s immediate network was challenging. Efforts were made to include participants from industries other than mining to enhance diversity within the sample. However, this proved difficult to achieve. As a result, most participants were drawn from the sector. The selection process remained focused on identifying individuals from the target group who could provide relevant and meaningful insights related to the research focus.

5.3 Data Saturation

Data saturation, which is widely acknowledged in qualitative research as a key indicator of sample adequacy, was used to guide the number of interviews in this study. However, saturation was not determined using a single method. The first consideration was the relative homogeneity of the purposive sample, which was composed entirely of BWCs. In such cases, existing methodological literature

indicates that smaller sample sizes, often ranging between four and twelve participants, can be sufficient. The second consideration was based on the empirical point at which no new themes were identified during the data analysis process.

As shown in Figure 1, no additional themes emerged after Interview 13. The graph presents the cumulative number of themes generated across the interviews and demonstrates a clear plateau, indicating that saturation had been reached. The combination of sample characteristics and the observed stability in emerging themes provided a sound basis for concluding that the data collected was adequate for addressing the research questions.



Figure 1: Data Saturation of 13 interviews

5.4 Suitability of Sample

5.4.1 Suitability of Interview Participants – BCW

To ensure that participants met the inclusion criteria for this study, each individual was first asked screening questions before the formal interview began. These questions confirmed that participants were (a) 50 years of age or older and (b) actively engaged in blue-collar work requiring the use of specific technical or manual skills. Participants were also asked whether they had begun thinking about retirement, as prior reflection on this transition formed part of the inclusion criteria. All 13 participants confirmed that they had begun thinking about retirement, meeting the inclusion criterion of prior engagement with their impending life phase

5.4.1.1 Responses Confirming Thinking About Retirement

Participants expressed a range of personal interpretations of “retirement,” indicating active consideration of the concept in relation to their own lives. This confirms that the group was appropriate for exploring psychosocial retirement readiness and provides a foundation for examining their expectations, experiences, and perceptions. From a life course perspective, their reflections demonstrate cognitive and emotional engagement with a salient life course transition, situated at a critical point along the trajectory toward workforce exit. This is consistent with the framework’s emphasis on how preparation, anticipation, and perceptions of future events are shaped by cumulative experiences, social structures, and timing (Brydsten et al., 2025; MacKenzie & Marks, 2018).

Participant 1: *“When I talk about retirement, it means that the job is finished, I’m supposed to go home... I bought a house at Duvha Park... I’ve got a place there where I built my house for my children.”*

This quote shows cognitive and practical engagement with the idea of retirement—he defines what it means to him (*“the job is finished”*), situates it in his life context (*“I’m supposed to go home”*), and links it to concrete preparations (owning a house, planning for family life).

Participant 1: *“I take a VSP (voluntary severance package) because I see now I’m old enough... I’m happy because now I’m going to stay in my house with my family that I didn’t spend time with.”*

Together, these demonstrate both anticipation and meaning-making, confirming that the participant has already been thinking about retirement in line with the inclusion criteria.

Participant 2: *“Yes, I do think about retirement because I want to retire at the age of 55.”* His reflections revealed both practical and emotional preparation for this transition. He explained that he had *“already started to put [his] plan in motion two years ago,”* emphasizing that *“all [his] plans are based on 55”* and that he was ensuring all his *“tasks are in a row”* to enable a smooth transition. Beyond the financial aspects, he expressed an emotional readiness and anticipation for this new stage of life, noting, *“I can’t wait to see that day when I stop working and just wake up and enjoy the rest of my life with my partner,”* and describing age 55 as *“the golden year.”* These statements illustrate that he is not only cognitively engaged in planning but also emotionally orienting himself toward retirement, aligning with the life course perspective’s emphasis on anticipatory preparation and the psychological meaning individuals attach to major life transitions (Giele & Elder, 1998; MacKenzie & Marks, 2018).

Participant 3: *“I’m ready for retirement. I already put things in place.”* He described concrete post-retirement plans: *“One, I want to go to the tuck shop. Two, I want to deal with farming on the animal’s side. I want to grow cows, sheep, goats, and then... buy and sell, buy and sell... I’m going to the auction; I buy the younger ones—a cow, sheep, goat—and then grow them... Once we reach the stage of selling, I’m called back to auction, sell it out, and buy again the younger one.”* He also reflected on the

emotional transition, acknowledging, *“The emotion is there... they prepare my mind, and I’m prepared... I can say I’m 99% feeling okay. I’m ready for the pension.”*

He recognised the uncertainties that come with retirement, noting, *“The fear of the unknown is there... I cannot run away from that... every step, there is a challenge. It’s what I’m expecting, or I know I’m going to face the challenges.”* Regarding identity shifts, he said, *“Now that I am a pensioner... I’m going to utilise my savings from the pension... I am no longer going to talk about out-of-box solutions... we are going to talk inside the box now... we are going to create new relationships and friendships where the identity of a worker is taking place.”*

Participant 3 is thinking about retirement and actively preparing emotionally, practically, and socially for this oncoming life transition.

Participant 4: *“I was waiting for it because now I’m 59. Next day I will be 60. So when the base pick [retirement date] comes, I was ready because I’ve sorted all my stuff.”* This shows that he has already prepared and organised his affairs in anticipation of retirement. He also expressed concern for financial security, saying, *“The only thing I’m not sure about is the money. How am I going to invest... where must I invest my money so that I can leave it until I die?”* This reflects active planning and consideration of post-retirement life. Furthermore, he observed and learned from others who have retired, noting, *“One of my colleagues, last year we went on pension... they are still waking up early because they are used to wake up early... but they are happy because they are doing other jobs.”* Finally, he acknowledged the need for guidance, stating, *“I will ask HR so that they can at least assist us... if they gave us the lump sum, they are going to misspend it and finish within a year.”*

Together, these statements indicate that he is mentally and practically preparing for retirement, reflecting themes of cognitive and practical planning, anticipatory learning, and identity adjustment.

Participant 5: *“Now at the end of the year, I’m retiring... I just want to go and enjoy my family, enjoy my grandchildren, and enjoy my life.”* He is also planning financially: *“I did apply for the VSP... to invest properly, so you don’t get a person that runs away with your money.”* Regarding social adjustment, he noted, *“While you’re working with people, those people become like family... If I go now, I’m going to miss them.”* Finally, he reflected on legacy: *“It’s a legacy that I’m leaving at the mine... the people that I shared my experience with will carry that legacy.”*

These quotes show he is mentally, financially, and socially preparing for retirement, aligning with themes of anticipatory planning, identity transition, and legacy.

Participant 6: *“If I can afford going forward, you see, the monthly income... that is also something that you need to understand going into the future, towards 60.”* He also expressed anticipation and social adjustment, noting, *“I’m looking forward to be at home... more than ever at your family, to spend time with them... myself and the wife are going to be together.”*

These statements indicate that he is thinking about financial security, lifestyle changes, and family engagement, reflecting themes of cognitive and practical planning as well as anticipatory adjustment to retirement life.

Participant 7: *“Always I think about the last... I think about six years from now,”* indicating forward-looking consideration of the timing of retirement. He also reflected on social and identity transitions, noting, *“If I look here now at work... if I go back home and then I go to church, and also I like to stay with my wife always... if you’re not taking that route... you will be having a stress problem.”*

These statements reflect life course principles, demonstrating anticipatory planning, consideration of role shifts, and attention to social and family relationships, confirming that he meets the criteria of actively thinking about retirement.

Participant 8: *“Money... when you are 60 and you go on pension, you must have the right amount of money, because it must cover you; you don't have an income anymore.”* He also reflected on emotional and lifestyle readiness: *“You must get your mindset right... he was giving it his all. So now he is ready to go and relax... I am looking forward to the date when I am done working.”*

Regarding social and identity shifts, he noted planning for new roles post-retirement: *“Me and my wife want to buy a caravan, and we want to do things... it will feel like if you are on a holiday every day for the rest of your life.”*

Participant 9: *“No, my brother didn't get enough of the money... the money that is needed to keep life going on.”* He also considers family and lifestyle aspects: *“I'm going to stay in my house with my family that I didn't spend the time with. That is my time... I'm going to stay with my family and see everything that is happening in my yard.”*

Although social bonds with colleagues are not a source of concern for him—*“I don't believe in friends at all... everybody's for himself”*—he demonstrates anticipatory planning about living arrangements and family life, showing active engagement with the retirement phase.

From a life-course perspective, participant 10 demonstrated that he has entered the anticipatory phase of retirement. He reflected on retirement as *“a new phase in your life—the time when you realise your life expectancy is shorter and it's time to rest,”* signalling awareness of a major life transition. His acknowledgement of *“a lot*

of uncertainty... like, do I have enough money? What's going to happen to me when I'm at home?" indicates psychological engagement with future change. Furthermore, his account of meeting regularly with a financial advisor—*"we've met often to look at my options and plan for a liveable income after I finish "work"—shows practical readiness consistent with the preparatory stage identified in life-course theory.*

Participant 11 shows active reflection on his own retirement, stating, *"About seven years back, I realised those policies won't be enough for my pension. They said I'll get about R14 000 to R16 000 a month—so even if I finish up, I'll have to go and look for other work"* and *"Much earlier—mentally and financially—one must be prepared long before you go on pension."*

Participant 12 demonstrates active contemplation of his own retirement, particularly in planning practical strategies for post-work life: *"I must be able to... when you are in pension, you must generate the money... so now... maybe it can open for me, so that I can go and continue this 10 years, five years left"* and *"I know I was the origin of the idea that I must retire... I've been already having the tool... maybe I can open my little bit of workshop, doing this and that."* These statements show he is personally considering how to navigate the transition from work to retirement, anticipating both financial and practical adjustments.

Participant 13: *"I know I was origin that I must going to retire... I've been already having the tool... maybe I can open my little bit of workshop, doing this and that."* He also emphasises health as central to his post-work life: *"When I'm going to retirement, my health status must be in good standard... I must try to limit my duties around, so that I can have time to rest enough."* These statements show he is anticipating the transition and adjusting his current behaviours to prepare for life after work.

5.5 Presentation of Results

This section presents the results of the thematic analysis that was performed on the data. First, familiarisation with the data. The interviews were conducted face-to-face and recorded on a mobile device. The recordings were transcribed using the built-in voice memo application, and the transcripts were produced in Microsoft Word. However, the scripts were cleaned, and all confidential information was deleted. The transcripts with confidential information were immediately discarded. A clean version of the transcript was produced, and the participants were randomly assigned names: Participant 1 to Participant 13. This was done to preserve confidentiality of the data and anonymise the participant.

The second step was to code the data. Coding was done in two ways. The first was manual coding, which was conducted solely by the researcher. The second involved entering the data into NVivo software, where codes and categories were created in line with those from the manual coding. The two approaches were used to cross-validate the themes and ensure consistency. Finally, a bottom-up approach was used in identifying the subthemes and eventually the main themes.

5.5.1: Alignment of Research Objectives to Interview Questions

Research Objective 1: How do BCWs experience psychosocial readiness for retirement?

This objective focused on psychological, emotional, and social factors that influence how prepared workers feel for retirement. The relevant domains include identity, stress, social networks, family roles, and emotional adjustment. Interview questions that fell under this objective were:

- Q2: What comes to your mind when you hear retirement readiness?
- Q3: Do you think you will miss some of your friends? Are you going to maybe feel a bit lonely?
- Q4: Do you feel any form of stress or anxiety when you know that you are approaching retirement?
- Q8: Do you think you're going to lose something as you shift between being a mine employee to being now a full-time pensioner?
- Q9: Have you had those discussions with your family...?
- Q10: Have you had discussions with people who went on pension and understand their experience...?

Research Objective 2: How do BCWs experience organisational practices related to psychosocial readiness for retirement?

This objective focused on institutional and workplace systems that affect readiness. For example, Human Resources programmes, unions, policies, and informal workgroup support. Interview questions that fall under this objective are:

- Q5: Have you had some sort of a financial planner, or a person that can help to plan?
- Q6: Has there ever been a union meeting... do the unions talk about that?
- Q7: Have you had any engagements or discussions with your friends or colleagues about retirement?
- Q11: Are you not worried that the mine will lose that information or skill sets...?

The subthemes that emerge from the data were used in the discussion of the results. The subthemes were then organised into main themes in the next Discussion section.

5.5.2 Key Findings

Research Question 1 – How do BCWs experience psychosocial readiness for retirement?

This question examined the internal and interpersonal dimensions of BCWs' preparedness for retirement. It explored how workers navigated emotional adjustment, identity continuity, and family or social support as they approach the end of their careers. In doing so, the intention was to explore how BCWs perceived their own well-being, coping mechanisms, and readiness for post-work life — as well as how external actors such as unions, employers, and educational institutions support or hinder these processes.

Table 3 outlines the main themes and subthemes that emerged from the analysis of interview data pertaining to Research Question 1. (Refer to Appendix 5 for detailed coding corresponding to each interview and research question.)

Table 3: Overview of Results to Research Question 1

Main Themes	Subthemes
Psychosocial readiness and adjustment	Awareness & mindset
	Identity & role transition
	Peer/social influence
	Family support
Financial preparedness and livelihood	Cultural expectations
	Financial literacy
	Post-retirement income

Interview question 2: What comes to mind when you hear retirement readiness?

From the initial coding, six key subthemes were identified in the analysis. These were: financial security and debt freedom, psychological and emotional adjustments, sense of identity and purpose post-retirement, health and physical decline, planning and future orientation, and workplace factors. These subthemes are discussed in detail next.

Sub-theme 1: Financial security and debt freedom

Eight out of the thirteen participant perceived retirement planning as financial planning. They perceived retirement readiness to financial stability, adequate pension, and absence of debt, especially car and bond repayments. Participant 1 emphasised the housing issue, stating that going on retirement makes them think of having a good home and said:

“Luckily enough, I bought a house at ... I've got a place there where I build my house for my children, and I have another house here ... where I bought with a loan of a bank...”

These sentiments were supported by Participant 2 who said that:

“So, it is important when you go on pension that you do not owe the bank in terms of car payment or house bond payment, then you should be able to own retirement fairly well”

Participant 5 put it well and said:

“... popping to my mind is readiness for retirement is like, is it financially ready? Do I have any debt. So, it's just going to be like. It's a debt free

retirement. That's what comes to my mind. So, you're going retirement, so you must make sure you have a debt free retirement"

Sub-theme 2: Psychological and emotional adjustment

This subtheme was supported by six out of thirteen participants. These participants showed acceptance of aging and the need to go on pension and rest. Some of the participants showed mixed emotions indicating, in some cases, relief, anxiety, and loss. Participant 2 some sense of anticipated relief that comes with retirement and said:

"I can't wait to see that day when I stop working and just wake up and enjoy the rest of my life with my partner"

Participant 10 indicated that there are some uncertainties that come with retirement and said:

"So, there's a lot of uncertainty when you think about retirement. Uncertainties like, do I have enough money? What's going to happen with me when I'm at home? I'm used to this"

Participant 11 believed it's going to be a challenge to be on pension as the idea of sitting and doing nothing at home is unwelcome to him and his family. The participant said:

"...it's going to be a challenge to all of a sudden do nothing...You used to stand up in the morning, get dress, come to work, go home. But what about the day you go on pension, and that's not there anymore. I believe a lot of people get depression. They call it pains and depression, because now they don't go to work anymore"

Sub-theme 3: Sense of identity and purpose

The participants did not respond well to this question. Only three out of the thirteen participants provided evidence of sense of identity and purpose post-retirement. Participant 11 said that there was a guy who went on pension but kept on coming back to work every day as there was no sense of purpose in life post-retirement. Participant 11 said:

“Even worked with one guy that comes out in every day and sits out by the bus for the whole day in his overalls. And then by the time we go home, he also goes home. But that guy is on pension. He's no longer an employee. He retired long ago and is on pension. But he kept on coming back every day”

Participant 12 believes there is a sense of loss attached to retirement as one has losses his friends and starts life from the beginning. The participant said:

“I would say it's a sense of loss. The reason being that what you call friendship, closer friendship will no more be there. Close friendship with the people you are working with... So, I meaning I'm going to start a life afresh. From the beginning”

Participant 13 blames the lack of purpose post-retirement on two issues. First, the issue of age. Second, the lack of savings to open a business post-retirement. The participant said:

“You are no longer capable to work. It means you are old... because you are no longer having strength to generate something. And then, to open the business, and you cannot open the business if you don't have anything. So, I don't have anything that I can say, when you are in pension, you must generate the money, because the business cannot just start from nowhere. And life, it can't be easy for you to live. During a retirement, if there is nothing in your pocket...”

Sub-theme 4: Health and physical decline

This there focused on the participants' perception on their health and physical decline before retirement. Some participants indicated that they health has contributed to their decision to go on retirement. Participant 10 said:

"But in the last specific last year, I started to battle with my legs and stuff, so like at earlier said, it's more my body that gives me the go ahead"

Sub-theme 5: Planning and Future Orientation

This subtheme focused on proactive planning for post-retirement livelihood. Unlike other participants, one participant had a clear plan post-retirement. The participant intends to go into the tuck shop business and farming. The participant said:

"I'm ready for pension. I already put things in place. One, I want to go the tuck shop. Two, I want to deal with farming on the animal's side. I want to grow cows, sheep, goat, and then how I'm going to produce a product, I'm going to buy and sell, buy and sell. I buy the younger cow, sheep goat, and then grow them. Once we are at the stage of selling, I'm called back at the auction, sell it out, and buy again the younger one, I came back. And the tuck shop I'm completed to go; I've got the younger brother's not working. This is the one who's going to assist me in the tuck shop."

Sub-theme 6: Workplace and motivation factors

This subtheme is focused on declining workplace morale, lack of organisational motivation, or company instability affecting readiness. One participant indicated that they were working underground for a long period only for the company to create new positions for them and they did not like those positions. The participant said:

"But for me, you see the environment that I'm working now, is not like the previous 30 years. I'm used to working underground. I have a team we were

planning our job and all that stuff. And now this new job is created, it is actually not what I do like..."

Interview question 3: Now that you are thinking about going on pension, do you think you will miss some of your friends? Are you going to maybe feel a bit lonely?

From the initial coding, five subthemes were identified in the analysis. These were: emotional detachment and individualism, emotional readiness through acceptance and counselling, emotional attachment and loss, shift of social focus to family, and disillusionment with workplace support. These subthemes are discussed in detail next.

Sub-theme 1: Emotional detachment and individualism

In this subtheme, many participants reject the idea of workplace friendships, viewing them as temporary and transactional. Participant 1 clearly denied the notion of friendship at work and said:

"...everybody's for himself here in the mine. No brother. I come here with a colleague at work. When I'm out, I'm out, everybody's for himself. ... Everybody's for himself. We're here for our families, not for friends. I don't believe in friends. Yeah, everybody's for himself"

Participant 9 shared the same sentiments and said:

"Everybody for himself. I come here without a colleague. When I' out for himself, I don't think that I can keep on going off my friend. They do it too. Everybody's for himself. We are here for our families, not for friends. I don't believe in friends at all"

Sub-theme 2: Emotional readiness through acceptance and counselling

Some participants expressed emotional preparedness, aided by counselling or personal acceptance of life transitions. Participant 3 agreed that there are some forms of emotion that come with retirement. The participant said:

"...because I spend a lot of my lifetime here at work. Today, I leave the people I spend a lot of time with. But due to the system we were having, I went through counselling to adjust my life with the pension situation."

Sub-theme 3: Emotional attachment and loss

This subtheme shows evidence that strong bonds can be formed at work leading to anticipated feelings of loss, likened to grief or separation when approaching retirement. Participant 10 said:

"...there's people that you've got quite a good bond with... And you become good friends with some of those people. It becomes like brothers here. And it's sad sometimes, especially the close colleagues with you, like your assistant or someone who was every day with you. Most of the time you were awake, you with that specific person. Like I it becomes like a family member to you. And you know it's sad it's can I put that in"

Participant 5 agreed and said:

"...those people becomes, it's not like friends, they become like family. Especially for the years at the time you are working with both people, doesn't matter because it's years or what? Let's say it's a month. The time you work with those people, it's as if those people become family... there's a little bit of if I go now, I'm going to miss them, so that's a life"

Sub-theme 4: Shift of social focus to family

This subtheme provides evidence that family emerges as the new emotional anchor post-retirement, replacing workplace social networks. Participant 6 indicated that from the work environment one needs to focus on family and said:

“The feelings though. I'm looking forward to be on pension. Yes, as the family, I mean, this is the time to be with your family to spend time with them. And also, the kids are out of school, so it's going to be more like myself and the wife are going to be together. It's not like I'm at work now, my wife is at all alone.

Participant 13 shared the same view and said:

“So, you must know that once you go to retirement, now you change the gear to a certain level, that you ought to focus something that is going to be private for you. When I say private, I mean family, it means you are going to be focussed, especially straight to your family”

Sub-theme 5: Disillusionment with workplace support.

There is perceived lack of appreciation from the employer affects emotional closure and attachment to the workplace amongst some of the participants. Participant 9 said:

“...I can maybe think or worry about my job where I'm here now... Say, maybe the mine groomed me and now I go home and then I didn't do enough for the mine or I didn't put more effort to my work, maybe. But now nothing, because the mine didn't do for me nothing. As I'm going home”

Interview question 4: Do you feel any form of stress or anxiety when you know that you are approaching retirement, or as you thinking about it?

From the initial coding, five subthemes were identified in the analysis. These were: emotional acceptance and readiness, fear of the unknown, financial preparedness and security, health and aging concerns, and organisational neglect or lack of recognition. These subthemes are discussed in detail next.

Sub-theme 1: Emotional detachment and individualism

In this subtheme, participants indicated that they positively anticipate retiring as it gives them peace of mind, or they are ready for family life in retirement. Participant 1 said:

“Actually, I'm Hey, I'm happy, because now I'm going to stay in my house with my family that I didn't spend a time with them. That was my time. Now I'm going to stay with my family”

Participant 5 shared the same feelings and said:

“I think I'm ready for it. I just want to go and enjoy my family, enjoy my grandchildren, enjoy my life. If you did one thing, if I can get this one thing sorted, then I'm good to go myself stress level is on zero”

Some participants indicated that having worked enough for their money they are ready to go on pension stress free. Participant 6 said:

“I mean, we worked out money wise it is not gonna be a problem. For even I don't have expenses anymore. So it's not going to be that stressful. And I do have a plan from next year, going forward. For extra income and stuff. But if it's not if it doesn't work out, it's not going to be a problem”

Sub-theme 2: Fear of the unknown

In this subtheme, the participants mentioned that anxiety about the future, fear of the unknown, and uncertainty about life after work caused them to have anxiety about retirement. Participant 3 said:

“We always call it fear of the unknown. Yes, I'm still thinking around for what is going to happen while I'm at home. The fear is that...I have never been in pension. I'm still going to be in pension and experience what is happening while they call you a pensioner. So, yes, the fear of the unknown is there”

However, Participant 9 had a different viewpoint, indicating that going on pension does not scare them and said:

“I have no scared... I can't stress because I've been waiting for this month for many years”

Sub-theme 3: Financial preparedness and security

In this subtheme, the participant indicated that financial stability, planning, or lack thereof financial planning makes them anxious realising that they are approaching retirement. Participant 7 indicated that they do not suffer anxiety as they approach retirement because they are prepared:

“No, now I don't have a fear. I don't fear anything. Whatever I met there is the moment I will face it. I am not scared of anything...I'm going to manage my things, because I knew from the beginning that I must retire...Maybe I can open my little bit of workshop, doing this and that. That's why I don't fear anything going forward”

Sub-theme 4: Health and aging concerns

In this subtheme, the respondents identified fear of medical costs, ageing, and declining health as drivers of anxiety when approaching retirement. Participant 10 said:

“You don't know what's going on inside your body. The normal ageing health problems. It sits at the back of your mind. Like myself, I was physically hardworking. my legs will probably be going in on me. But luckily there's some medical stuff that can use for plastics on the joints to assist you. I'm well aware of those medical problems that might occur in the near future or maybe five, 15, 20 years from now”

However, Participant 11 had a different view and said:

“I've got no concern about my health. It's just a medical. If you under have a medical aid, I don't know. If you get all the getting through and that stuff easier than when you were young

Sub-theme 5: Organisational neglect or lack of recognition.

Some participants attribute their stress and anxiety when approaching retirement to company not grooming or supporting their transition to retirement. Participant 9 said:

“And this mine now, there is no motivation at all. You can do what is best or the good thing, no more motivation. Since motivation for the employees... But now we go home we have nothing. So many years”

From these subthemes, two major themes could be extracted that align directly to the psychological readiness objective:

Interview question 8: How do you think any of your identity changed from being an employee to being a pensioner? Do you think

you're going to lose something as you shift from being a mine employee to being now a full-time pensioner?

From the initial coding, four subthemes were identified in the analysis. These were loss of work identity and structure, search for meaning and continuity, family and domestic reorientation, emotional readiness and acceptance, perceived institutional neglect, and cultural and social context of ageing. These subthemes are discussed in detail next.

Sub-theme 1: Loss of work identity, and structure

In this subtheme, participants indicated that going on retirement will result in loss of daily routine, professional relevance, and loss of regular monthly income. Participant 6 linked identity to loss of routine. The participant indicated that:

The identity is you move from waking up at 4 a.m., prepare breakfast, make sure your car has petrol, then you drive to work. And now it's not happening. You just, you can wake up anytime"

Participant 3 indicated that identity will change based on the loss of income and said:

"Of course, the identity changes. It's not going to be the same as I was earning the money and utilising the money according to what I earn... Now that is going to change because I'm no longer going to earn anything, I'm going to earn what I already accumulated while I was still working"

Sub-theme 2: Family and domestic reorientation

Participants suggested that the shift from work-centred to family-centred life, adapting relationships would change an individual's identity. Participant 2 indicated that they will lose their connection with their co-workers and said:

"I think the only thing I will miss would be the people and the type of crowd that that I find myself with, But with that, I will have to substitute that with my partner because we rarely see each other..."

Participant 13 linked retirement to Africanism and the importance of family and said:

"Most of the people who are working in town, they go back home...each and every month, I don't make a mistake. Because it's where I come from. It's where my ancestor lies. So, it's very important to have that bond with your family while you are still working and not create it when you are now a retiree or a pensioner. So, the family is very crucial as well"

Sub-theme 3: Emotional readiness and acceptance

Some participants show readiness and mental preparation for retirement, others show uncertainty. Participant 2 indicated that he is mentally ready to retire looking forward to the day and said:

"I'm looking forward to the day when I'm going to spend more time with my life partner. Because currently we're not doing that. We are overworked, we're stressed. We are working weekends...Because now currently we are sacrificing everything. So that is why I've started two years ago ready to say, now I need to make sure that I'm putting plans in place. So that when I get to 55, I should be seeing the end of the road"

Participant 12 indicated that he sees nothing wrong with retirement and said:

"I have to retire. I knew from the start when I started working, that one other day, I will retire if I'm still alive. So, I don't see it is something like a bit difficult to me to hear about the retirement. When time comes for me to retire, I'm for you to do so. I don't see anything wrong with retiring"

Sub-theme 4: Perceived institutional neglect

The participants also indicated that the mine neglected them. The participants feel that the mine did not support or groom them. For example, Participant 1 said:

“...concerned about the mindset that you will lose... I can maybe think or worry about my job, where I'm here now, if I was maybe groom or maybe they take me to somewhere, to do some business, or to go to school, to upgrade myself... now I go home, and then I didn't do enough for the mine, or I didn't put more effort to my work, maybe, but now nothing, the mine didn't do anything for me nothing, as I'm going home”

Interview question 9: Have you had those discussions with your family regarding you looking forward to being a full-time family man at home?

From the initial coding, four subthemes were identified in the analysis. These were: positive family engagement and readiness, selective or limited family communication, redefined family roles and routines, emphasis on preparation and guidance, intergenerational transfer of skills, and potential relationship strain. These subthemes are discussed in detail next.

Sub-theme 1: Positive family engagement and readiness

Participants indicated that families are supportive, and they are looking forward to more shared time and joint activities with their families. Participant 6 simply put it as:

“Yeah. Our people are we all happy. And we are looking forward to it”

Participant 7 also shares the same view that both his wife and the extended family support him being a full-time family man and said:

“...my wife has always support anything...and the other families that is far...I think is not a big problem”

Sub-theme 2: Selective or limited family communication

Contrary to subtheme 1, this subtheme focused on the participants who had discussions with a selected few in the family. Participant 9 indicated that discussions occurred mainly with his wife, not children and said:

“I didn't talk with my kids, I talked with my wife. I can't talk with my kids. I told my wife, there is a brief that we've given there by that they said there is a possibility of going I pension”

Participant 11 said there are no discussions at all about retirement in the household and said:

“Unfortunately, there's not a lot of communication between me and my wife. Mostly my fault, but, yeah. So, we've got a lack of communication...”

Sub-theme 3: Emphasis on preparation and guidance

One participant indicated that it is important to prepare the family emotionally, financially, and morally for retirement. Participant 12 said:

“So even in this one of retirement, so I used to talk with people to prepare themselves, knowing that there is a time for retirement, get themselves ready for that time. Encourage your children to go to school so that by the time, you are of retirement age they have already went far. Make sure that your children have got a place to live, meaning the shelter to live in. You prepare your children. Prepare everyone, even if not your children, but everyone around you, so that they demand must know there is a time to live and there is a time to rest”

Sub-theme 4: Intergenerational transfer of skills

Participants focused on teaching children and grandchildren practical life skills; passing down values and work ethic. Participant 13 said he had discussions with his wife, kids, and grandkids and the focus is on transferring skills to his kids and grandkids:

“In fact, my wife, kids and grandkids... they're going to be affected. Because I'm the one who generates something. That's why I have I transfer skills to my son, to my daughter, to my grandson, my granddaughter...How I transferred that, when I'm at home, when I'm doing this, I take my chair and sit, do this, take the grinder, how to use the grinder, teach them how to do this, how you we, how to connect the wires, how to make a plumber, how to connect the pipe, how to balance the pressure of the pipe, I mean, the pressure water to flow in the pipe. All this thing I transfer it to my, like my daughter. She's good.”

Interview question 10: Have you had discussions with people who went on pension and understand their experience and how they are doing?

Two subthemes were identified in the analysis. These were: limited peer engagement and awareness, mixed narratives about retirement, learning through observation, and working identity persistence and transition difficulty. These subthemes are discussed in detail next.

Sub-theme 1: Limited peer engagement and awareness

Many participants have had minimal or no discussions with pensioners, showing weak peer learning about retirement realities. For example, Participant 1 said:

“Recently, not yet my brother, because around where I'm staying, there's no one”

Similarly, Participant 2 has not has any discussions with anyone on pension and said:

“Unfortunately, I haven't touched base with people that went on pension over the past two to three years to see how they started...”

Participant 6 has not had the chance neither and said”:

“No, I don't think about someone. No. My brother is still working. He's one year older than me. And he's planning to work another three years. So, I don't have family that was a pension that I could have maybe picked up from them their experience”

Sub-theme 2: Mixed narratives about retirement

Some participants who engaged with retirees reported diverse experiences. On one hand there are others struggling with adjustment, and on the other hand, others thriving and stress-free. Participant 3 said:

“Yeah, the people that are already on pension say that they are struggling...”

Participant 4 indicated that those they know struggle with the daily routines and said:

“...they are still waking up early because they are used to wake up early . So sometimes they will sit because there's nothing they can do. So those are the challenges they are coming across”

Research question 2: How do BCWs experience organisational practices related to psychosocial readiness for retirement?

The aim of Research Question 2 was to explore how BCWs navigate the psychosocial dimensions of preparing for retirement. Drawing from the resources currently available within their employing institutions, the question sought to capture BCWs' perspectives on whether such resources adequately address their well-being

needs. This focus is particularly salient given that BCWs represent an essential yet often overlooked segment of the S.A. workforce (Koekemoer et al., 2019; van Jaarsveldt & Jacobs, 2024).

Table 4 presents the main themes and subthemes that emerged from the analysis of interview data related to Research Question 2. (See Appendix 5 for detailed coding per interview question linked to the research questions.)

Table 4: Overview of Results to **Research Question 2**

Main Themes	Subthemes
Organisational and institutional support	Limited preparation initiatives
	Weak communication
	Organisational neglect
Knowledge retention and succession gaps	Loss of tacit knowledge
	Lack of mentorship
	Productivity focus over human development

Interview question 5: Have you had some sort of a financial planner, or a person that can help to plan, how you to spend your money when on pension? Have you had something like that?

Five subthemes were identified under this interview question. These were: Limited access to or absence of financial guidance, Timing and adequacy of organisational support, financial preparedness through informal or personal networks, Awareness and motivation for responsible planning, and Emotional and cognitive barriers to financial readiness. These subthemes are discussed in detail next.

Sub-theme 1: Limited access to or absence of financial guidance

The results suggests that many of the participants lack professional financial advice and rely on self or family approaches. For example, Participant 1 indicated that no-one gave them advice but they would appreciate it if someone came and spoke to them and said:

“Not yet, because it was too early, because even the money, it doesn't come to our hands. Yeah, but I want someone, if there is Yeah, to come and tell me, because now I'm home, how can I spend my money? How can I fix my money? I in order to leave to understand, but recently, because it's still a no one, I meet someone to talk about a financial or whatever”

Participant 9 indicates the same stance and said:

“Not yet because it was too heavy because if the money it doesn't come to our heads. Yeah, but I want someone if the reason to come and tell me because I'm going home How can I spent my money How can maybe I fix my money in order to leave to understand. But recently, because it still a no one I meet someone to talk about a pension or whatever”

Participant 11 even goes further and indicated that no-one gave him advice and said:

“This is how unfortunate it is... not even my father could advise me on those things”

Sub-theme 2: Timing and adequacy of organisational support

Participants indicated that organisational financial planning interventions often come too late (one year before retirement), employees suggest starting much earlier. Amongst others, Participant 2 put it clearly and said:

“To be quite honest, we do have a business partner who's rendering services. We as an organisation, we normally call in the people, or let me say, we notify the pension as a year in advance, that next year at this time you'll be going on pension, then there will be a session here with that specific targeted population. To be quite honest, it is very late”

Sub-theme 3: Financial preparedness through informal or personal networks

The results show that some participants relied on social or family connections for informal guidance. Participant 8 indicated that he got the advice from his mother-in-law and said:

“My mother-in-law, she invested her turf money worth old mutual, so she has got an advisor who I am now...”

Sub-theme 4: Awareness and motivation for responsible planning

The results also show that some participants show proactive behaviour, seeking professional help, investing wisely, or diversifying income. Participant 5 said:

*“I did have a discussion with the *** fund, but I didn't actually, it's on my to do list now from now on to have a discussion, because I did apply for the VSP. So, it's on that discussion also for how we going to invest where I'm going to invest, what's the way forward, get the right people to assist you invest your money properly, so you don't get a guy a person that runs away with your money”*

Sub-theme 5: Emotional and cognitive barriers to financial readiness

Some participants indicated that emotional stress, regret, or lack of financial literacy hinder early planning and confidence. Participant 3 indicated that he needs to find a financial planner and said:

“I need to get a professional financial planner so that he can assist me and show me the plans. So, I say, I can utilise the money according to the needs”

From these subthemes, two major themes could be extracted that align directly to the psychological readiness objective:

Interview question 6: Has there ever been a union meeting where the union guy comes and discuss something along the lines of pension, retirement? Do the unions talk about that, maybe in the meetings?

Two subthemes were identified under this interview question. These were: Absence of structured pre-retirement communication, Employee-driven initiatives, Limited organisational care and trust, Inconsistent or informal support. These subthemes are discussed in detail next.

Sub-theme 1: Absence of structured pre-retirement communication

The results show that some participants indicated that no meetings or guidance from unions or HR on pension or retirement ever took place. For example, Participant 1 said:

“Truly speaking, my friend, I didn't meet with someone of the section or the chairperson of the union, or the secretary talking about the pension”

Participant 8 adds another dimension and indicates that maybe the unions speak to those who are about to retire and said:

"I am not sure, maybe if you are close to pension and say, you are in your last year"

Participant 9 indicates that there is no assistance from the unions when it comes to information related to retirement. He indicates that unions expect everyone to read the communications from the General Manager. Participant 9 said:

Actually, the union doesn't add a lot because they say everything is published, is written everywhere. So back, I tried to talk to my chairman and I'm asking him that. I ask him that maybe there are other people that they will never lose a job. They say, I don't know, I don't know, they will take some people to the or what I don't know. Nothing, my friend. I don't want to lie, nothing. They just assume that we should read all these briefs that are being sent"

Sub-theme 2: Employee-driven initiatives

The participants suggested training programmes to assist prepare employee for retirement. Participant 3 said that:

"I requested him to come up with a a developmental program for all the people that are taking retirement, so that when we go home, we start to open our business. We must have a clue, a guide, what is expected to run the business. The HR manager agree with me and they upload my suggestion , and said, is going to speak to the training manager to come up with the program at first"

Participant 7 also shows the same view and suggests that there are independently completed mental health training and said;

"Myself already I have done that course for mental health, module 1, 2, and 3... They were very helpful"

Question 7: Have you had any engagements or discussions with your friends or with your colleagues about retirement, talking about planning for retirement?

Six subthemes were identified under this interview question. These were: Negative peer and social perceptions of retirement, Family-based learning and influence, Informal peer discussions and information exchange, financial literacy and preparedness gaps, Health and psychosocial vulnerabilities, and Limited planning culture and future orientation. These subthemes are discussed in detail next.

Sub-theme 1: Negative peer and social perceptions of retirement

Some participants describe their engagements with friends and colleagues as ridiculing or discouraging retirement due to financial struggles. For instance, Participant 1 said:

“When they hear that, maybe I'm going they criticised, we have nothing so poor operator, you're about to get a little money. You can't survive at home. You'll come back again here in the minor running all around you, looking for the job on the contractors...”

Sub-theme 2: Family-based learning and influence

One participant draws positive inspiration from father's retirement experience. Participant 7 said:

“I have so with my father and my brother... And then that means even me it will be easier. He is managing pension and is happy with the pension”

Sub-theme 3: Informal peer discussions and information exchange

P8, P10 Some participants have informal discussions and engage in constructive conversations about plans, financial strategies, and emotional adjustment with colleagues and friends. Participant 8 said:

“We have got friends here inside the mine and outside. We are doing stuff as mine employees and friends on the outside. I am speaking to them and yeah, what are the plans from now to the end of this year”

Participant 10 indicated that has discussions and his older brother and other friends who are already on pension. They give him mixed messages as some are struggling and others are doing well:

“...one brother's already on pension and unfortunately he had the wrong advisor. He's out of all his money, so he's struggling. But the other friends I've got that's on pain pension , some of them it's coping well, my provision for the old days, others didn't make that much bigger for provision for that. And all of them always say, make sure you make the right decisions. It's complete life changing decision to go on early pension...”

Sub-theme 4: Financial literacy and preparedness gaps

Participant 13 indicates that they discuss lack of knowledge, bad financial advice, and unstable investment practices.

“In fact, if we talk the realities that in our African community, we don't have that idea of saving or whatever. Most of the friends that I have there were I was working with them. They're not in a good standard. I cannot say their suffering. But they are not in good standing when I'm looking. Because in our community, we don't know something called investment, something that we invest is to buy the cow sheep and all this. Yes, it's the investment, but that we need controls by conditions. So, the investment that is controlled by conditioned is not stable...”

Sub-theme 5: Health and psychosocial vulnerabilities

Participant 11 highlights health decline post-retirement, emotional and physical strain.

“ It's just my son in law's father, and he wasn't on pension very long and he fell very sick. So, he provided for his all day, but now he's so sick, he can't do anything with that money. You work your whole life, and then it feels like your life comes to end”

Sub-theme 6: Limited planning culture and future orientation

Some participants indicate that they do engage with friends and colleagues. In these discussions there is evidence of show lack of proactive discussion or focus on retirement preparation. Participant 6 said:

“It was not like that because I did not think about pension at that stage. Remember, it was one year six months ago, and then they created me this job and then I didn't plan for this job... But during that time before that, it was still a bit too far from the time that I was planning to go on pension. So, we couldn't have a conversation about it yet, that time”

Question 11: Are you not worried that the mine will lose that information, or that skill sets, or those skills as you move away to become a pensioner?

Four subthemes were identified under this interview question. These were: Lack of knowledge transfer systems, Individualism and weak organisational culture, Organisational neglect or management apathy, Skill loss and business risk awareness, Positive example of mentorship continuity, and Production vs. development tension. These subthemes are discussed in detail next.

Sub-theme 1: Lack of knowledge transfer systems

The results show that, most participants report no formal or informal structures to transfer skills before retirement. Furthermore, participants indicated that the organisational culture discourages sharing or teamwork and self-preservation dominates. Participant 1 said:

“We are moving with information, not in this mine. Maybe you miss other mine, the people of this mine, they don't care. Everybody's for himself”

Participant 8 also suggested that there are no proper skills transfer and said:

“So, they will have to follow up for me when I am going on pension to show that next person how to do my type of work on the belts, especially...”

Sub-theme 2: Organisational neglect or management apathy

Participants indicated that management does not assign successors or encouraging mentoring. There is a short-term focus on production. Participant 11 alluded to that and said:

“I know for a fact I'm the only artisan that's got experience on the ventilation fans and the bums pumping, the water under the ground. And now so we' closing down end of December. But up to today they never gave me somebody to train in my field...”

Participant 13 also had the same view and said:

“The fact is that, yes, there is a loss if we talk about if we're talking in the business language. Yeah, a person with a skill that makes the company to run. If he goes to pension, that is automatically a loss. Before that man goes on retirement, they must bring another people... With the knowledge you have or the skills you have to be around so that you must train them, you must transfer the skill”

Sub-theme 3: Skill loss and business risk awareness

The results show that workers understand the strategic risk of skill loss. Some participants express concern about lack of continuity. For example, Participant 11 said:

"I'm the only one that's got the experience, and you see I'm almost on pension. Get a youngster let me teach him, let me train him, so that it can go on"

Participant 12 emphasised the issue of skills transfer and there is positive transfer of skills and said:

"You know, I cannot say so because even myself, to acquire skills and knowledge, there are people before me who were on my seat, they have shared their knowledge and their skills with me, and I took those skills and ran with it. So, same thing applies to me. I'm with people I'm working with. They are still young, then I'm sharing with them, the skills, the knowledge"

Sub-theme 4: Production vs. development tension

One participant indicated that focus is on immediate productivity and that undermines long-term employee development and skill sustainability. Participant 13 said:

"They are running with the capitalist people. They cannot do that because they want production. They said, there is no school there. There is no school to train. Anyone who is appointed to the companies to produce..."

CHAPTER 6: DISCUSSION OF RESULTS

6.1 Introduction

This chapter presents a detailed discussion of the findings outlined in Chapter 5. The results were obtained through the research process described in Chapter 4 and are organised according to the research questions introduced in Chapter 3. The discussion interprets these findings in relation to the theoretical framework and literature reviewed in Chapter 2, ensuring clear alignment with the research problem and objectives outlined in Chapter 1. In doing so, this chapter compares and contrasts the study's findings with existing literature to determine the extent to which they confirm, extend, or challenge established theories and prior research. The discussion provides deeper insight into retirement preparedness among BCWs in S.A. It highlights the multifaceted nature of retirement readiness, shaped by psychological, financial, and organisational factors, and explores how these interact to influence BCWs' overall preparedness for retirement. Collectively, the discussion integrates empirical findings with theoretical perspectives, offering new insights that contribute to the broader understanding of retirement preparedness within the South African context.

The sample for this study consisted of BCWs employed in the mining sector. The interview questions were designed to explore both personal and organisational experiences related to retirement preparedness. To ensure credibility and confirm the suitability of participants, validation of the sampling criteria was achieved through specific interview questions. Interview Question 1 – *“Provide a brief background about your work experience, what your job entails, and how many years you have left before retirement”* – sought to verify whether participants were BCWs and met the age criterion of 50 years and above. Interview Question 2 – *“What comes to your mind when you hear the term retirement readiness?”* – aimed to establish whether

participants were actively thinking about and experiencing retirement anticipation. All participants met the BCW definition described in Chapter 2, thereby validating their inclusion in the sample and strengthening the credibility of the study’s findings.

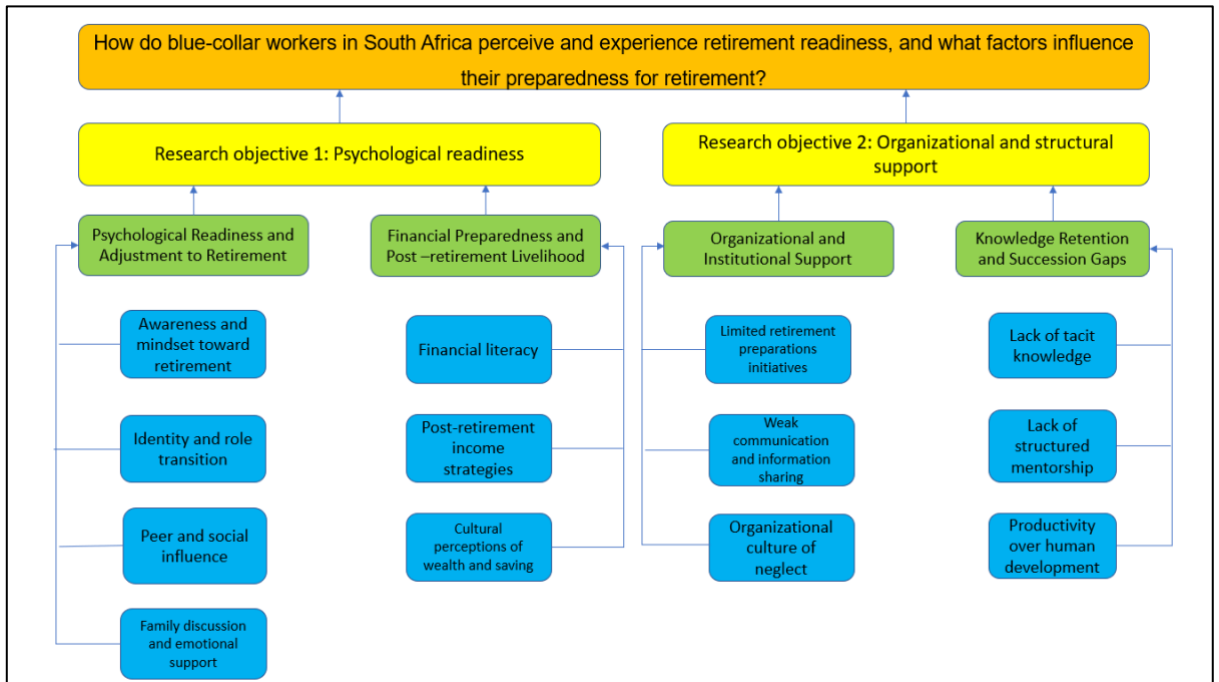


Figure 2: Summary of themes that emerged in the analysis

Figure 2 shows the subthemes and themes as they emerged in the analysis. Four main themes were identified from the subthemes. These include psychological readiness and adjustment to retirement, organisational and institutional support, financial preparedness and post-retirement livelihood, and knowledge retention and succession gaps. These themes collectively address the two objectives by highlighting how retirement preparedness is simultaneously a personal, social, and institutional process. These themes are discussed in the next sub-sections around the two research questions that guided the study.

6.2 Discussion of Results for Research Question 1

Research Question 1: How do BCWs experience psychosocial readiness for retirement?

Research Question 1 sought to explore how BCWs experience psychosocial readiness for retirement. This question aimed to understand the psychological and social factors that shape their perceptions of preparedness as they approach the transition from work to retirement. As discussed in Chapter 2, retirement readiness extends beyond adequate financial resources and encompasses mental, emotional, and social adaptation to post-employment life (Goodman et al., 2023; Veerhuis et al., 2024). The literature highlights that while white-collar employees often have access to structured pre-retirement programmes, BCWs remain underserved in this regard, despite their important contribution to the South African workforce (Koekemoer et al., 2019; Moodley, 2020).

The literature further suggests that BCWs' psychosocial readiness is influenced by a strong attachment to their work identity, limited organisational support, and restricted access to formal retirement preparation resources (Cassanet et al., 2023; Shirmohammadi et al., 2023). According to Continuity Theory (Atchley, 1989), maintaining a sense of purpose and social connection is essential for a successful transition to retirement. For many BCWs, however, retirement represents a disruption of daily routines, relationships, and identity continuity, often accompanied by emotional uncertainty. These insights provide a foundation for interpreting how participants in this study experienced the psychosocial aspects of retirement readiness.

6.2.1 Theme 1: Psychosocial Readiness and Adjustment to Retirement

6.2.1.1 Results of the Study

The findings revealed that BCWs exhibited varying levels of emotional and cognitive readiness for retirement. Some participants perceived retirement as a profound identity shift, marking the transition from a structured and productive work life to an uncertain post-employment phase. Others expressed concern about the anticipated loss of daily routine, social interaction, and the sense of purpose derived from work. In contrast, a smaller group viewed retirement positively, seeing it as an opportunity for rest, family engagement, and personal restoration.

The data further indicated limited proactive reflection on retirement. Most participants avoided thinking about or planning for retirement until it became imminent. The absence of peer discussions and formal workplace guidance contributed to feelings of uncertainty, anxiety, and emotional unpreparedness. However, interactions with family members particularly retired relatives or colleagues provided informal guidance and emotional reassurance. These personal connections served as role models and helped some BCWs approach retirement with greater confidence and acceptance.

Overall, psychosocial readiness among BCWs appeared to be largely self-managed, with minimal institutional or organisational support. This suggests that, within the mining sector, the psychological dimension of retirement preparedness remains an overlooked component of workforce planning and employee well-being.

6.2.1.2 The Literature

Continuity Theory (Atchley, 1989) asserts that individuals strive to maintain internal and external consistency in their lives, preserving familiar roles, values, and relationships as they transition into retirement. The study's findings support this theoretical view: participants who sustained meaningful activities outside of work or maintained strong family roles reported smoother emotional transitions into retirement.

Role Theory (Anglin et al., 2022) provides a complementary perspective by emphasising the importance of occupational roles in shaping self-concept. The findings reinforce this, as participants frequently expressed that retirement disrupted their sense of purpose and identity. This psychological disruption aligns with previous research that identifies role loss as a major challenge in retirement adjustment (Shirmohammadi et al., 2023).

The literature also highlights the importance of social support networks in promoting psychosocial readiness (Cassanet et al., 2023; Steiner & Amabile, 2022). Consistent with these studies, participants in this research relied heavily on family and community relationships for emotional guidance. However, unlike the populations described in prior studies often white-collar workers with greater access to structured retirement programmes, BCWs reported little or no organisational intervention. This extends current understanding by demonstrating that in labour-intensive environments such as mining, informal family support alone is insufficient to sustain comprehensive psychosocial preparedness.

Furthermore, Chapter 2 noted that psychological readiness depends on both individual coping mechanisms and environmental support (Koekemoer et al., 2019; M. Wang & Shi, 2014). The present findings confirm this interdependence: BCWs who lacked institutional preparation opportunities were more vulnerable to emotional uncertainty, even when family support was present.

6.2.1.3 Conclusion

The findings both support and extend Continuity Theory and Role Theory. They confirm that maintaining meaningful roles and consistent social relationships facilitates smoother adjustment to retirement. However, they also extend existing theoretical frameworks by highlighting the compounded effect of organisational neglect and limited institutional support on the psychosocial preparedness of BCWs.

Psychosocial readiness among BCWs is therefore a multidimensional process requiring both personal initiative and structured organisational involvement. In the absence of formal support, BCWs rely on self-directed strategies and informal networks, which may provide partial but insufficient preparation for the emotional and social challenges of retirement. These insights contribute to a broader understanding of retirement adjustment by underscoring the need for targeted psychosocial interventions within labour-intensive sectors such as mining.

6.2.2 Theme 2: Financial Preparedness and Post-Retirement Livelihood

6.2.2.1 Results of the study

Financial preparedness emerged as a central component of retirement readiness, though participants demonstrated wide variation in their levels of planning and understanding. A small number of BCWs reported having diversified income sources, such as rental properties or small side businesses, and expressed greater confidence about maintaining their standard of living after retirement. However, the majority lacked formal financial plans and relied primarily on their pension funds, often without fully understanding how these funds operated or what income they would generate.

Many participants described challenges such as inadequate financial advice, inconsistent contributions to retirement funds, and confusion about pension withdrawal options. Some participants relied on traditional investment forms—such as livestock or community savings groups—which were seen as more tangible but were also vulnerable to market changes, theft, or environmental shocks.

Several participants planned to engage in informal trading or small business activities after retirement. However, most acknowledged that they lacked the capital, training, and institutional support required to implement these plans effectively. This suggests that while BCWs recognise the importance of financial preparedness, their ability to translate awareness into sustainable livelihood strategies is constrained by limited financial literacy and organisational support.

6.2.2.2 The Literature

Financial adequacy is widely recognised in the literature as a core dimension of retirement readiness. The Life Course Perspective (Elder, 1994) emphasises that individuals' financial behaviours and later-life outcomes are shaped by cumulative

experiences, social contexts, and institutional influences across different stages of life. The findings from this study support this view, as participants who had engaged in consistent saving or who developed multiple income streams over time expressed higher confidence in their post-retirement well-being, reflecting the cumulative advantages that life course theory predicts.

However, the findings also highlight how the financial trajectories of BCWs in the South African mining sector are shaped by structural and socio-cultural factors in ways that extend the theory. This is supported by (Koekemoer et al., 2019) who argued BCWs face employment conditions such as shift work, short-term contracts and organisational restructuring that undermine stable employment and economic continuity, while family and community obligations shape financial decision-making in ways consistent with the life course principle of linked lives. These findings show that retirement readiness depends on personal choices, social obligations, and structural conditions, illustrating how real-world contexts shape life course trajectories

Prior research indicates that BCWs often face difficulties in planning for retirement because of limited institutional support, unstable income, and low financial literacy (Jaldestad et al., 2021; Ribes, 2022). These scholars argue that, in the absence of structured financial guidance or accessible pension systems, workers tend to delay or avoid retirement planning altogether. However, the present study found that several BCWs had already begun planning income-generating activities for retirement, such as farming and small businesses, and often discussed these ventures with colleagues who had retired. This finding builds upon existing literature by showing that BCWs demonstrate proactive agency in shaping their post-retirement trajectories. Despite structural and institutional constraints, these workers engage in forward-looking strategies that reflect adaptability and resilience within their life courses.

The literature further emphasises the role of financial literacy in promoting effective retirement planning. Fisch et al. (2020) argue that individuals with higher levels of financial knowledge are more likely to save consistently and make informed investment decisions. The study found that most BCWs reported limited financial literacy, confirming the literature that low knowledge can constrain formal retirement preparedness. In addition, the study elaborates on existing literature by showing that BCWs employ adaptive, community-based strategies to prepare for retirement even in the absence of formal financial knowledge. For example, Participant 13 noted that while formal investment knowledge was limited, community practices such as collective support, livestock investment, and mutual sharing helped them manage current finances and plan for retirement. These findings suggest that retirement readiness among BCWs relies on both formal financial literacy and informal social strategies that support future financial security.

6.2.2.3 Conclusion

The participants expressed that financial preparedness is central to their retirement readiness, yet levels of planning and understanding varied widely. A few reported proactive strategies, such as developing multiple income streams or planning small business activities, while most relied primarily on pensions and had limited financial literacy, supporting literature that highlights knowledge as key for effective retirement planning (Fisch et al., 2019; Ribes, 2022).

In addition, the findings extend existing literature by showing that retirement preparedness depends on both individual knowledge and broader structural and socio-cultural factors, including income instability, irregular employment, and family obligations (Koekemoer et al., 2019). Despite these constraints, participants demonstrated adaptive, community-based strategies to plan ahead, reflecting resilience and proactive engagement with retirement readiness.

Overall, the theme highlights that effective retirement preparedness among BCWs relies on personal planning, social networks, and supportive structures, reinforcing the need for targeted financial literacy initiatives and accessible pre-retirement planning support.

6.2.3 Summary of Discussion for Research Question 1

BCWs experience psychosocial readiness for retirement as a complex and multidimensional process. Their experiences vary widely. Some approach retirement with confidence and optimism, seeing it as a time for rest and new opportunities. Others experience anxiety, uncertainty, and concern about losing their daily routines, social connections, and sense of purpose tied to work. Most BCWs manage their psychosocial preparation individually, often relying on family and informal networks for emotional support and guidance. Formal organisational support for retirement planning is limited or absent, leaving many workers partially unprepared to handle the emotional and social adjustments of retirement.

Financial preparedness strongly influences psychosocial readiness. BCWs with savings, diversified income, or informal business plans feel more secure and less anxious about retirement. Conversely, those with low financial literacy, limited resources, or dependence on traditional investments report greater stress and uncertainty. Overall, BCWs experience psychosocial readiness as an uneven and partial process, shaped by personal initiative, family support, socio-cultural responsibilities, and organisational constraints. Their readiness is interconnected with social and structural factors, reflecting both resilience and vulnerability in navigating the transition from work to retirement.

6.3 Discussion of Results for Research Question 2

Research Question 2: How do BCWs experience organisational practices related to psychosocial readiness for retirement?

Research Question 2 sought to explore how BCWs experience organisational practices related to psychosocial readiness for retirement. This question focused on workplace systems, institutional support, and informal structures that influence emotional and social preparation for retirement. Interview questions guided this exploration, particularly questions that asked participants whether they had access to organisational guidance or engaged in discussions with colleagues about retirement.

The aim was to gain insight into the availability, type, and perceived effectiveness of organisational initiatives supporting psychosocial retirement readiness. Literature shows that while financial planning is commonly addressed, structured psychosocial support is often limited, leaving BCWs underprepared for the emotional and social aspects of retirement. Continuity Theory (Atchley, 1989) and Role Theory (Anglin et al., 2022) suggest that maintaining meaningful roles and social connections is central to successful adjustment, highlighting the potential role of organisational practices in shaping psychosocial readiness.

This section presents the themes that emerged from the study regarding organisational practices for psychosocial retirement readiness. Each theme is discussed in relation to participant experiences and the literature, showing how BCWs perceive, interact with, and rely on workplace and institutional support mechanisms. (See Appendix 5 for thematic coding and participant responses.)

6.3.1 Theme 1: Organisational and Institutional Support

6.3.1.1 Results of the Study

The study found that organisational and institutional support for retirement preparedness among BCWs is minimal. Most participants reported that formal retirement planning programmes or counselling services were either absent or extremely limited. Where support did exist, it was informal, inconsistent, and often initiated by the employees themselves.

Participants highlighted that unions and human resources rarely incorporated retirement-related topics into workplace programmes. Information about retirement benefits was usually delivered through general announcements or briefings, which lacked detail and follow-up. This limited communication contributed to misunderstandings about pension procedures, post-retirement benefits, and other retirement-related processes.

A recurring concern among participants was the organisational culture of neglect. Many felt that management prioritised production over people and viewed aging employees as expendable. Retirement was frequently described as being “scrapped,” reflecting a sense that older workers were undervalued and marginalised. This perception reduced morale and discouraged employees from proactively preparing for retirement.

Overall, the findings reveal a lack of structured organisational policies and institutional mechanisms to support psychosocial retirement readiness. As a result,

BCWs largely manage the emotional, social, and practical aspects of retirement on their own, which increases stress and may negatively affect both individual well-being and organisational continuity.

6.3.1.2 Literature

The literature indicates that organisational support is a key factor in shaping employee wellbeing and readiness for retirement. Organisational Support Theory (Eisenberger et al., 1986) suggests that perceived organisational support enhances employees' confidence, loyalty, and commitment. The results of this study contrast with this theory, as participants consistently reported minimal or absent support from their organisations. Where support existed, it was informal, inconsistent, or employee-driven, which undermined BCWs' confidence and preparedness for retirement.

Continuity Theory (Atchley, 1989) posits that structured organisational interventions, such as workshops, counselling, or formal guidance, can help maintain role and lifestyle continuity during transitions. The findings extend this theory by showing that organisational neglect can disrupt both professional and psychosocial continuity. Participants described feeling marginalised and devalued, with retirement preparation left largely to their own initiative, highlighting the critical role organisations play in supporting identity continuity and wellbeing.

Research by Saari and Koivunen, (2022) emphasises that recognition and support facilitate intergenerational knowledge transfer. The study's findings align with this literature, as participants reported that undervaluation of older employees eroded morale and impedes the sharing of skills and tacit knowledge. Similarly, the lack of

structured HR or union-led programmes meant that peer discussions, while helpful, were inconsistent and sometimes provided inaccurate information, reinforcing the gap left by absent formal support.

Overall, the literature supports and extends the study's findings, demonstrating that organisational and institutional structures are crucial for promoting psychosocial retirement readiness. The absence of these structures forces BCWs to manage retirement preparation independently, increasing vulnerability to stress, disengagement, and potential loss of critical organisational knowledge.

6.3.1.3 Conclusion

The theme of organisational and institutional support reveals a gap between theoretical expectations and the lived experiences of BCWs. Organisational Support Theory suggests that perceived organisational care enhances employee wellbeing and loyalty (Eisenberger et al., 1986), while Continuity Theory proposes that structured organisational interventions help maintain role and lifestyle continuity during retirement transitions (Atchley, 1989). The study's findings contrast sharply with these assumptions: BCWs reported that retirement preparation initiatives were largely absent, informal, or inconsistent. When discussions about retirement occurred, they were often employee-driven rather than institutionally organised, leaving workers to navigate psychosocial and practical challenges independently (Koekemoer et al., 2019; Koekemoer & Masenge, 2024).

The absence of structured support affected both psychological readiness and the preservation of organisational knowledge. Participants described feeling undervalued and marginalised, with older employees often perceived as expendable,

reflecting an organisational culture that prioritises production over human capital. This aligns with literature suggesting that undervaluation of experienced workers can disrupt knowledge continuity and morale (Y. Wang & Shi, 2024). In this way, the findings extend theoretical perspectives by highlighting the critical role of institutional practices in shaping psychosocial readiness; retirement preparedness is an individual concern closely linked to organisational structures and culture (Huang et al., 2021; Rosso et al., 2024).

Furthermore, the study revealed that informal peer interactions, while providing some guidance, were insufficient to compensate for structural gaps. Workers relied on colleagues to share information, but the accuracy and depth of such guidance varied, potentially leaving employees misinformed or unprepared. This reinforces the contextual limitation of continuity theory in environments where organisational support is minimal (Elvira-Zorzo et al., 2024; Shirmohammadi et al., 2023).

Overall, the discussion indicates that BCWs experience organisational and institutional support for retirement as largely absent, inconsistent, and insufficient. The findings demonstrate that theoretical frameworks such as Organisational Support Theory and Continuity Theory do not fully account for the realities of retirement preparation in BCWs contexts in S.A. The study extends existing literature by showing that neglect or absence of institutional support can intensify psychosocial vulnerability, disrupt identity continuity, and compromise both individual wellbeing and the flow of tacit knowledge (Koekemoer et al., 2019; Moodley, 2020; Saari & Koivunen, 2022).

6.3.2 Theme 2: Knowledge Retention and Succession Gaps

6.3.2.1 Results of the Study

The study found that the retirement of BCWs leads to a substantial loss of both technical and tacit knowledge. Participants reported that their expertise would often disappear without formal mentorship or succession mechanisms in place. The organisational culture prioritises production over human development, leaving retiring workers without structured support to transfer knowledge. This gap affects operational efficiency while reducing employees' sense of legacy and purpose.

Most participants indicated that there are no formal or informal structures to guide skills transfer before retirement. Collaboration and knowledge-sharing are limited, and employees often prioritise their own job security over mentoring or supporting colleagues. As a result, retiring employees expressed concern that essential skills and procedures would not be effectively passed on to successors. The loss of tacit knowledge was highlighted as a particular challenge. Many participants were the only ones capable of performing specific technical tasks, yet no formal mentorship or training programmes existed to ensure continuity. Succession planning was largely reactive, leaving both retiring employees and their replacements unprepared for smooth operational transitions.

Participants also noted that the organisational emphasis on immediate production over human development further undermines knowledge retention. Mentoring younger employees or facilitating skill transfer is often viewed as a distraction from operational targets. This jeopardises workflow continuity and diminishes the retiring workers' sense of contribution and legacy. Overall, the findings demonstrate that BCWs experience retirement as both a personal transition and a critical organisational issue. Without structured knowledge transfer and succession planning, organisations face an institutional memory gap, operational inefficiencies, and a risk of declining morale among remaining staff. The theme highlights the interconnection between employee exit, knowledge continuity, and organisational stability, showing that psychosocial readiness for retirement is closely linked to organisational practices and culture.

6.3.2.2 Literature

The literature highlights the critical role of knowledge retention and succession planning in maintaining organisational continuity (Crouzet et al., 2022). The loss of tacit and experiential knowledge, particularly among long-tenured employees, has been shown to undermine operational stability and disrupt workflow efficiency (Saari & Koivunen, 2022). This aligns with the present study's findings, where participants expressed concern that the absence of structured mentorship and knowledge-transfer initiatives leaves organisations vulnerable to considerable gaps in technical expertise when experienced workers retire. As a result, institutional memory weakens, reflecting the same continuity challenges identified in previous studies.

Continuity Theory (Atchley, 1989) further contextualises this issue by explaining how sustained engagement in meaningful roles supports identity and well-being in later life. When opportunities to share skills and experience are limited, retirement becomes both a personal transition and a moment of lost contribution, reducing the sense of closure and legacy that underpins psychosocial readiness. Similar to Koekemoer et al. (2019), this study found that diminished recognition and support within the organisation erode motivation to participate in mentoring and knowledge-sharing activities.

Y. Wang and Shi (2024) further emphasise that recognition and structured support are central to fostering intergenerational engagement and encouraging older workers to share their expertise. The absence of such recognition, as reflected in participants' accounts, leads to feelings of invisibility and undervaluation, echoing earlier findings that emotional support and acknowledgement are key motivators for continued contribution. Collectively, the literature reinforces the study's observation that structural and cultural limitations such as inadequate mentorship programmes and a production-driven work focus deepen succession gaps. Together, these insights

highlight how the organisational environment directly shapes both operational continuity and employees' sense of purpose and legacy as they approach retirement.

6.3.2.3 Conclusion

The theme of knowledge retention and succession gaps confirms, extends, and adds nuance to existing theoretical perspectives on organisational support and retirement preparedness. Consistent with Crouzet et al. (2022), the study confirms that the absence of structured mentorship and succession planning results in the loss of critical technical and tacit knowledge. Participants' accounts revealed that organisational practices prioritise production over human development, leaving retiring BCWs without formal mechanisms to transfer skills. This supports the literature by demonstrating that weak succession systems directly undermine organisational continuity and operational efficiency.

At the same time, the findings extend Continuity Theory by showing that the psychosocial benefits associated with engagement in meaningful work roles are heavily influenced by organisational structures. Retiring employees experienced diminished motivation and a reduced sense of purpose when opportunities for mentoring or skills transfer were absent. This demonstrates that organisational neglect undermines both operational knowledge and employee's emotional and identity continuity, highlighting the interplay between structural factors and individual psychosocial preparedness.

Moreover, the study adds depth to Continuity Theory by illustrating that continuity is not solely an individual process; organisational-level practices are crucial determinants of retirement preparedness. While Continuity Theory emphasises

maintaining familiar roles and social patterns to facilitate adaptation, the findings show that institutional inaction can disrupt both individual and collective continuity. Retiring BCWs' identity and sense of legacy are undermined when organisations fail to implement formal mentorship, knowledge-sharing protocols, or recognition systems.

Three critical insights emerge from this theme. First, knowledge loss among BCWs encompasses both technical expertise and emotional contributions, affecting organisational resilience and employee identity. Second, there is a notable gap in organisational readiness for an aging workforce, particularly in contexts where production goals dominate, leaving little space for succession or mentorship initiatives. Third, the study extends the conceptualisation of continuity by showing that organisational support—or the lack thereof—directly influences psychosocial retirement readiness, linking structural practices to both employee well-being and knowledge preservation.

In conclusion, the study demonstrates that retirement readiness among BCWs is a multidimensional construct, shaped by the interplay of individual adaptation, psychosocial support, and organisational practices. Knowledge retention and succession planning emerge as pivotal factors influencing not only operational continuity but also the emotional and identity continuity of retiring workers.

6.3.3 Summary of Discussion for Research Question 2

The study concludes that BCWs experience organisational practices related to psychosocial readiness for retirement as largely absent, inconsistent, and informal. Organisational support, including structured programmes, mentorship, counselling, and knowledge transfer mechanisms, is minimal or reactive, leaving workers to

navigate retirement preparation largely on their own. This results in gaps in both psychosocial readiness and the preservation of critical skills and tacit knowledge.

Specifically, BCWs reported that retirement is not proactively addressed by management or unions, and opportunities to engage in meaningful transitional roles or mentorship are limited. Organisational culture prioritises production over employee development, which diminishes older workers' sense of purpose, legacy, and preparedness. Consequently, retirement readiness for BCWs is experienced as a combination of personal responsibility and organisational neglect.

In summary, BCWs' experiences reveal that psychosocial readiness for retirement is deeply embedded in organisational practices and culture. Effective retirement preparedness is constrained by the absence of formal support structures, highlighting that the organisation plays a central role in shaping both emotional wellbeing and continuity of knowledge during workforce transitions.

6.4 Conclusion

This chapter presented a discussion of the findings related to BCWs' psychosocial retirement readiness. The study found that BCWs' experiences are shaped by both individual and organisational factors. Key findings include:

- Psychosocial readiness: BCWs often face uncertainty and anxiety due to insufficient preparation, limited emotional support, and gaps in maintaining identity continuity.
- Organisational practices: Retirement preparedness is inconsistently supported, largely informal, and reactive, with limited mentorship, counselling, or structured knowledge transfer.

- Knowledge retention and succession: Retirement leads to potential loss of critical tacit and technical knowledge, exacerbated by weak succession planning and a production-focused organisational culture.

The results from these themes (see Table 5) collectively answer the main research question by showing that retirement readiness among BCWs is intertwined with organisational culture and practices. Organisational neglect and lack of structured interventions reduce psychosocial readiness, disrupt continuity, and diminish the sense of legacy, confirming and extending theoretical insights from Continuity Theory.

Some findings align with existing theories, but others reveal gaps. For example, common models assume stable work and strong organisational support, which did not reflect the experiences of BCWs in this study. These differences suggest a need to rethink how retirement readiness is understood in low-support, high-risk work environments. The results also point to new connections between financial insecurity, lack of support, and weakened identity, which could form the basis for a more context-specific model.

Table 5: Themes, the key findings, linked theories and literature and the implications

Theme	Key Findings	Linked Theories & Literature	Implications
Psychosocial Readiness and Adjustment to Retirement	Identity loss, emotional unpreparedness	Role & Continuity Theory, and Life Course Theory (Atchley, 1989; Hünteler & Hank, 2025; Steiner & Amabile, 2022)	Develop psychosocial support programmes and pre-retirement counseling
Financial Preparedness and Livelihood Strategies	Limited financial literacy, reliance on social grants	Life Course Theory (Atchley, 1989; Elder, 1994)	Implement financial literacy initiatives tailored for BCWs
Organisational and Institutional Support	Lack of formal support, undervaluation	Organisational Support Theory (Eisenberger et al., 1986)	Foster structured policies for mentorship, recognition, and support
Knowledge Retention and Succession Gaps	Tacit knowledge loss, low motivation to mentor	Tacit knowledge transfer (Crouzet et al., 2022) Recognition importance (Fontana et al., 2024)	Establish formal knowledge transfer and mentorship programmes

CHAPTER 7: CONCLUSION AND RECOMMENDATIONS

7.1 Introduction

The integrated discussion of findings provides a foundation for drawing conclusions and recommendations presented in this chapter. Building on the research questions outlined in Chapter 3 and the methodology described in Chapter 4, this chapter synthesises the study's outcomes and offers practical and theoretical insights.

Research on retirement readiness remains conceptually fragmented, with most studies focusing primarily on financial preparedness (Sinha & Irala, 2025). As a result, psychological and psychosocial dimensions are inconsistently defined and often overlooked (Amabile, 2019; Kerry, 2018). This imbalance is particularly evident for BCWs in South Africa, whose experiences are underexplored because most research concentrates on white-collar contexts (Koekemoer & Masenge, 2024; Shirmohammadi et al., 2023). Consequently, the understanding of how BCWs perceive and prepare for retirement remains limited (Browne et al., 2019).

The aim of this study was to explore how BCWs in South Africa are psychosocially prepared for retirement and how they construct meaning around this readiness. The main research question was addressed through two sub-questions:

1. How do BCWs perceive and experience psychosocial readiness for retirement, including emotional, identity, and social dimensions?
2. How do organisational support mechanisms, such as counselling, peer networks, and phased-retirement programmes, influence BCWs' psychosocial readiness and adaptation to retirement?

This study addressed the identified gap by exploring the psychosocial readiness of BCWs in South Africa through the combined frameworks of Life Course, Continuity, and Role Theory. These perspectives position retirement as a social process shaped by identity, institutional context, and historical experience (Giele & Elder, 1998). They illuminate how the demanding nature of BCW, constrained autonomy, and strong occupational identity (Kekana et al., 2023; Koekemoer et al., 2019) shape how BCWs anticipate and adjust to retirement.

This research demonstrated that psychosocial readiness, encompassing emotional, identity, and social dimensions, is central to holistic retirement preparedness. Financial resource planning alone cannot capture the lived experience of anticipation. Using a qualitative life-course lens, the study uncovered how BCWs construct meaning around retirement and how organisational structures can enable or constrain this process. The following sections summarise the key findings, as well as the theoretical and practical implications, limitations, recommendations, and directions for future research.

7.2 Findings and Main Conclusions

7.2.1 Experience of Psychosocial Readiness

The study found that BCWs' psychosocial readiness for retirement is shaped by interdependent personal, familial, and organisational factors. Emotional preparedness varied among participants: whereas some anticipated rest and renewed family engagement, others expressed concerns about losing purpose and identity. The continuity of self-concept emerged as a defining factor, with many participants closely associating their sense of self-worth with their occupational

identity, reflecting patterns observed in prior research on occupational role centrality among BCWs (Kekana et al., 2023; Koekemoer et al., 2019).

According to Continuity Theory, maintaining familiar roles and routines support psychological stability during life transitions (Atchley, 1989). Disruptions to occupational roles can strongly influence the emotional well-being of BCWs approaching retirement, particularly when such roles are central to their identity (Bordia et al., 2020). The findings of this study extend Continuity Theory by demonstrating how occupational identity and the maintenance of familiar routines shape psychosocial readiness for retirement among BCWs, a cohort largely neglected in retirement research (Shirmohammadi et al., 2023). Emotional anticipation and cognitive rehearsal of retirement experiences further emphasise the importance of preparing for both the loss of routine and potential changes in purpose (Elvira-Zorzo et al., 2024; Steiner & Amabile, 2022).

The results also indicate that family-based and social networks acted as stabilising forces, providing emotional support and facilitating coping with the transition from work to retirement. These findings align with prior research highlighting the role of social connectedness in fostering emotional resilience during retirement (Froidevaux et al., 2022; Ingale & Paluri, 2025). In contrast, weak organisational communication and limited pre-retirement support heightened uncertainty and anxiety about post-work life. The absence of structured preparation intensified feelings of loss, disrupted routines, and threatened continuity of self-concept, reinforcing evidence that employer-supported interventions such as counselling, mentorship, and phased retirement programmes can mitigate emotional distress and support identity preservation (Koekemoer & Masenge, 2024; Saari & Koivunen, 2022)

Overall, the findings highlight that psychosocial readiness for retirement is a shared responsibility among individuals, families, and organisations. Proactive

interventions, including structured counselling, peer mentoring, and purposeful engagement, can enhance emotional resilience, support role continuity, and promote a more positive adjustment to retirement. This demonstrates that effective retirement preparation extends beyond financial adequacy resources to include identity maintenance, social support, and organisational facilitation particularly for BCWs, whose occupational roles are central to self-concept and everyday routines.

Figure 3 presents the conceptual model for Research Question 1, showing how personal, social, and organisational factors interact to influence psychosocial readiness for retirement. This model demonstrates how these interactions can support or impede the transition, extending the application of Continuity Theory to BCWs' lived experiences.

Figure 3 presents the results of **Research Question 1**.

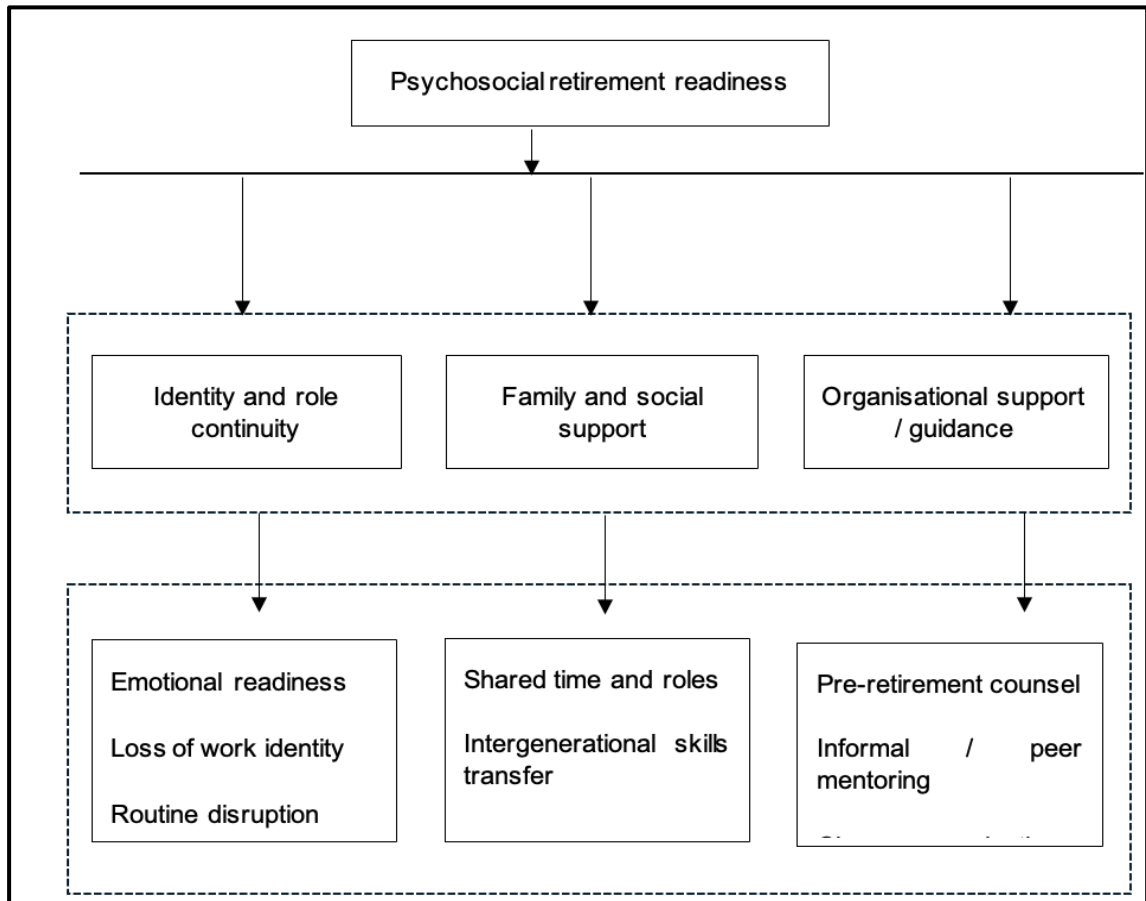


Figure 3: Interplay of personal , social and organisational factors (Source: Author's own work)

7.2.2 Organisational Practices and Psychosocial Readiness

The study found that organisational support for BCWs' psychosocial retirement readiness is limited, fragmented, and largely reactive. Formal pre-retirement programmes are minimal and focus mostly on financial adequacy planning. Emotional, social, and identity-related preparation is rarely addressed. Many participants relied on informal peer relationships and personal initiative to manage the retirement preparations. While these networks provided some support, they could not replace structured organisational interventions.

This pattern of neglect stands in contrast to the assumptions of the Life Course Perspective, which conceptualises retirement as a socially embedded and cumulative process, shaped by long-term institutional and relational support (Giele & Elder, 1998). The theory assumes that stable employment, supportive networks, and organisational systems make retirement readiness smoother (Hünteler & Hank, 2025; Zacher & Froidevaux, 2021). However, the experiences of BCWs in this study revealed a disconnect between theoretical expectations and workplace realities. Despite long service, deep occupational commitment, and the transfer of critical skills, participants described inadequate organisational guidance, limited succession planning, and ageist workplace cultures that undermined their sense of belonging and retirement preparedness. This contrast does not invalidate the theory but reveals a critical gap in its application to blue-collar contexts.

These findings are consistent with observations in the literature that BCWs often receive minimal institutional support compared with white-collar employees (Cassanet et al., 2023; Poitras, 2024). Prior studies have also emphasised that organisational neglect and lack of psychosocial preparation lead to disengagement and loss of institutional knowledge (Koekemoer et al., 2019; Saari & Koivunen, 2022). However, this study moves beyond these observations by showing how such neglect directly reduces psychosocial retirement readiness. This reinforces that retirement readiness is shaped not solely by individuals but also by social and organisational factors.

The evidence presented here extends the Life Course Perspective by critically highlighting the ways that inadequate organisational support can disrupt retirement pathways. Specifically, the study identifies organisational neglect as a boundary condition that limits the theory's explanatory power among BCWs. Workplace culture, communication, and policies can challenge the smooth pathways assumed by the theory (Giele & Elder, 1998). By focusing on BCWs, an underexplored group (Kekana

et al., 2023; Koekemoer et al., 2019; Moodley, 2020) the research adds a practical and occupational dimension to the theory.

The study developed a framework (Figure 4) showing three key organisational practices: formal pre-retirement support, knowledge retention and succession planning, and peer/informal learning. These practices influence emotional readiness, sense of legacy, and the ability to manage retirement stress. Organisational responsibility is central to preparing BCWs for retirement. Structured pre-retirement counselling, mentorship, phased retirement, and strong peer networks can improve emotional resilience, preserve institutional knowledge, and support a positive transition. The model is both a theoretical extension of Life Course Theory and a practical guide for organisations to support BCWs' psychosocial readiness.

Figure 4 presents the results of **Research Question 2**.

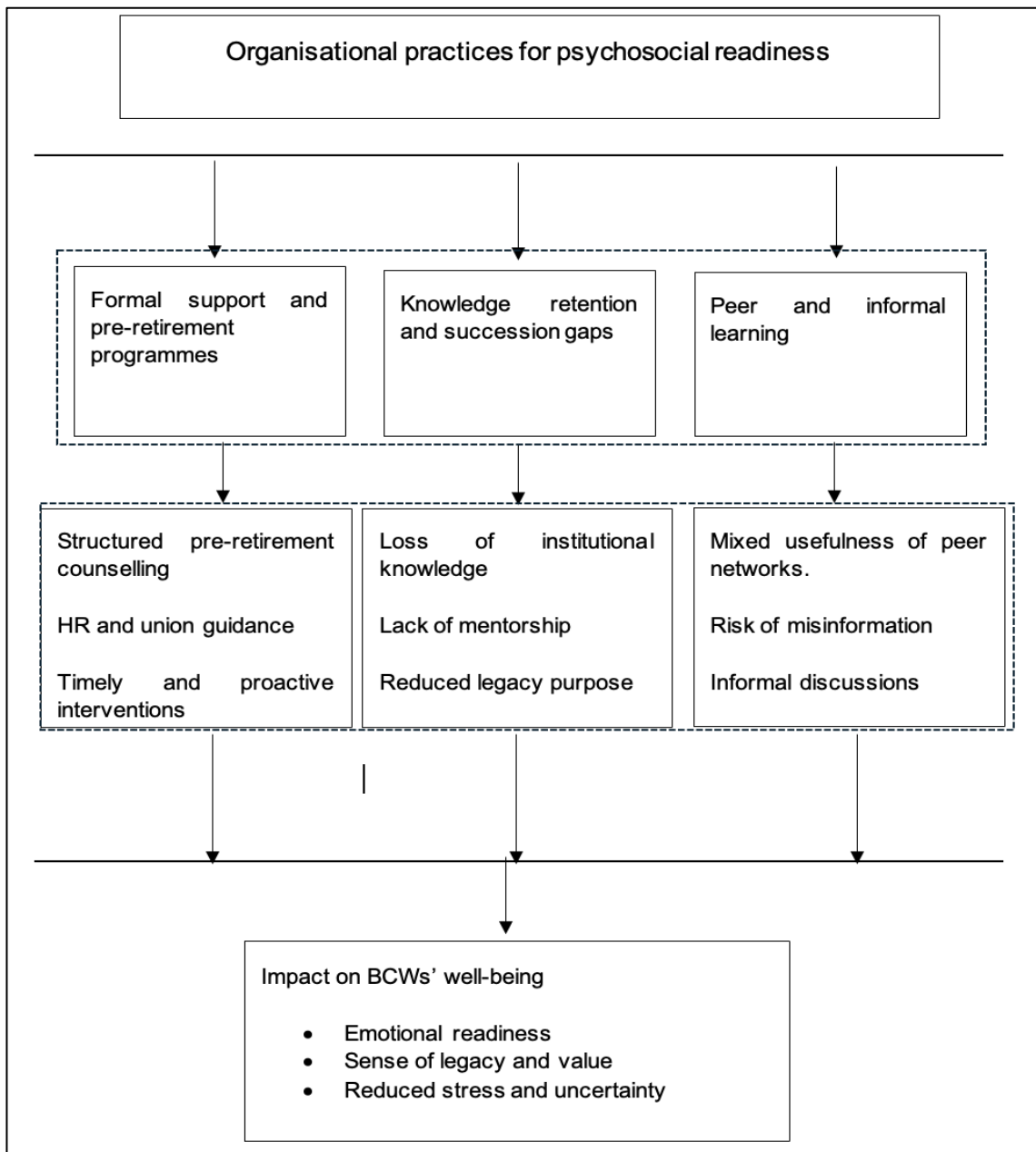


Figure 4: Organisational Practices for Psychosocial Readiness (Source: Author's own work)

7.2.3 Main Conclusions

The study concludes that psychosocial factors are foundational, not peripheral, to retirement readiness. Emotional resilience, social belonging, and identity continuity are as critical as financial preparedness. For BCWs, the transition from formal employment represents both vulnerability and opportunity. A holistic, worker-centred model that integrates psychosocial, financial, and organisational components is essential for smooth adjustment and long-term well-being.

7.3 Methodological Reflection

This study's qualitative, interpretivist, and inductive design proved well suited to uncovering the complex and context-specific meanings that BCWs attach to psychosocial retirement readiness. By privileging participants' lived experiences through semi-structured interviews and thematic analysis, the research generated nuanced insights that quantitative methods could not capture. While the cross-sectional and mono-method design limited generalisability, it enabled depth, contextual sensitivity, and theoretical grounding in an underexplored area. Overall, this methodological approach ensured that the study remained coherent, credible, and aligned with its aim of illuminating how psychosocial, organisational, and personal dynamics intersect in retirement preparation.

7.4 Theoretical Contributions

This study extends Life Course, Role, and Continuity theories (Anglin et al., 2022; Atchley, 1989) by showing that retirement for BCWs is both an individual and organisationally embedded process. It shows that emotional resilience, family

support, and workplace recognition help sustain identity and purpose, while production pressures and limited succession planning interrupt this continuity. The research reframes retirement readiness as a multidimensional lived experience that connects psychosocial, financial, and organisational aspects. The study adds new knowledge to the field by addressing the limited understanding of psychosocial retirement readiness among BCWs in the South African context. It also highlights that neglecting psychosocial needs weakens BCWs' sense of belonging and adjustment during the transition to retirement. Overall, the study positions organisations as active co-constructors of the retirement experience and provides a holistic, human-centred framework for understanding and supporting BCWs' life-course transitions.

7.5 Recommendations

7.5.1 For Practitioners and Human Resource Professionals

Human resource practitioners should implement psychological support programmes, including counselling, mentoring, and peer support networks, to promote emotional well-being and resilience. Worker-centred assessments should be incorporated into retirement planning to identify needs beyond finances. Recognising and celebrating employees' lifelong contributions can help preserve identity and morale. Additionally, phased retirement and knowledge-transfer initiatives should be developed to retain expertise while supporting a smoother transition for retiring workers.

In addition, organisations should consider incorporating entrepreneurial and business readiness programmes within pre-retirement planning initiatives. Several participants expressed interest in engaging in small-scale business ventures, livestock farming, or informal trading activities after retirement. Providing access

to business coaching, financial resource adequacy planning workshops, and mentorship opportunities could help align these aspirations with practical skills and support structures. Such initiatives would not only empower employees to sustain a sense of purpose and economic independence post-retirement but also enhance organisational reputation through continued community engagement and development.

7.5.2 For Policymakers

Policy frameworks should explicitly integrate psychosocial readiness into national retirement strategies. Collaboration among government, industry, and community organisations can expand access to mental health and social-support services. Incentives for comprehensive pre-retirement programmes will enhance workforce outcomes. Continuous policy review is necessary to adapt to changing labour dynamics and demographic shifts.

7.5.3 For Mining Executives and Organisational Leaders

Mining executives and organisational leaders should integrate psychosocial components into retirement planning to maintain workforce stability. Structured mentorship, recognition initiatives, and phased retirement programmes can enhance employees' preparedness and preserve institutional knowledge. Training HR and managers to identify retirement-related stress and intervene appropriately is crucial. Capturing and transferring tacit knowledge from experienced workers will also sustain organisational capability and resilience.

7.6 Limitations

- **Qualitative design constraints:** Findings provide depth but cannot be generalised to all BCWs or industries.
- **Sample bias:** Purposive sampling may have limited the representativeness of diverse BCW experiences.
- **Context specificity:** The focus on the mining sector may not reflect other sectors.
- **Limited scope:** The study examined perceived support systems but not their actual effectiveness.
- **Researcher bias:** Interpretation of data may have been influenced by the researcher's perspective.
- **Cross-sectional design:** The study captured participants' views at one point in time and did not account for changes over time.
- **Cultural and language factors:** Findings may not be applicable across different linguistic or cultural contexts.
- **Language barrier:** Most participants were unable to express themselves comprehensively in the research language chosen (English). This was evident in the interview transcripts.
- **Fear of repercussions:** Although participants were assured of confidentiality throughout the research process, some were not fully confident to speak openly. They feared that their views could be traced back to them and negatively affect their relationship with supervisors or the company.

Recognising these limitations is essential for interpreting the scope of the findings and guiding future research. While these constraints limit external validity, they do not diminish the conceptual, theoretical, or applied contributions of the study.

7.7 Future Research

- **Conduct mixed-method studies across industries** to capture both measurable trends and in-depth experiences of psychosocial readiness, generating findings that are generalisable while remaining sensitive to sector-specific contexts.
- **Use longitudinal designs** to examine how workers' attitudes and readiness evolve over time as they approach retirement, providing insight into the dynamics of retirement preparedness.
- **Develop and evaluate intervention-based programmes**, such as counselling, mentoring, and peer-support initiatives, to determine their effectiveness in enhancing psychosocial preparedness and well-being.
- **Compare different sectors** (e.g., mining, manufacturing, and construction) to identify sector-specific patterns, challenges, and best practices, supporting the design of targeted support strategies.
- **Examine organisational policies and practices** that facilitate or hinder psychosocial readiness for retirement, informing evidence-based recommendations for workplace retirement planning.
- **Explore cultural and contextual influences** on retirement attitudes, adjustment, and coping mechanisms across diverse settings, ensuring interventions are inclusive and culturally appropriate.
- **Conduct qualitative studies with interpreters** to allow participants to express their experiences authentically, capturing nuanced realities that quantitative measures alone may miss.

These research avenues will deepen understanding of psychosocial readiness, support the development of inclusive and effective interventions, and guide organisations in fostering evidence-based retirement support frameworks.

7.8 Conclusion

This study expands understanding of retirement readiness by demonstrating that psychological, social, and identity factors are as important as financial ones. For BCWs, retirement readiness is deeply connected to self-concept, social belonging, and emotional well-being. Organisational systems that include counselling, mentorship, and phased retirement can enhance adjustment but remain underdeveloped in many workplaces.

Comprehensive retirement planning should integrate financial, psychological, social, and health dimensions. Policymakers and organisations must recognise the unique experiences of BCWs and design targeted interventions that strengthen emotional resilience, social connection, and post-retirement purpose. Continued research using diverse and longitudinal approaches will further support the development of effective, inclusive practices.

It is important to note that these findings are based on a qualitative sample of 13 BCWs from a single mining region, and therefore, conclusions are context-specific and should be interpreted accordingly. The findings of this study illustrate that retirement readiness for BCWs, as experienced by the participants, is a multidimensional process necessitating coordinated support across personal, organisational, and policy levels.

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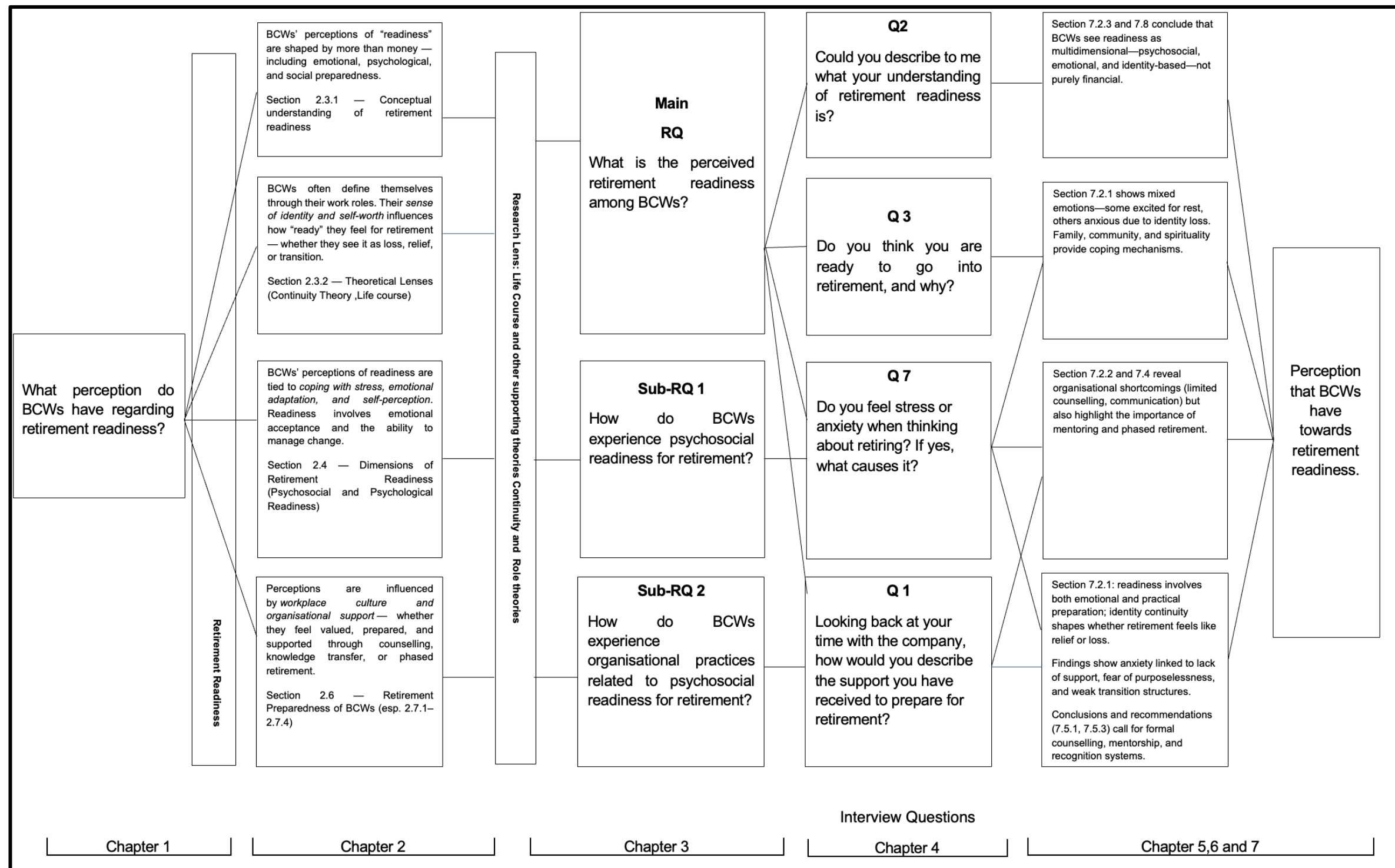
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APPENDIX 1: THE GOLDEN THREAD



APPENDIX 2: CONSENT FORM

I am currently a student at the University of Pretoria's Gordon Institute of Business Science, completing research in partial fulfilment of an MBA.

This study explores retirement readiness among blue-collar workers, with a focus on the mental, emotional, and social aspects of preparing for retirement.

You are invited to take part in an interview that will last about 45–60 minutes, scheduled at a time convenient for you. Your participation is voluntary, and you can withdraw at any time without penalty.

Your responses will be kept confidential, and no identifying information will appear in the research report. If you have any concerns, please contact me or my supervisor.

Researcher's

Name: Lamulani Zungu

Email: 24026795@mygibs.co.za

Supervisor's

Name: Dr. Frank Magwegwe

Email: MagwegweF@gibs.co.za

Signature of

Participant: _____

Date: _____

Signature of

Researcher: _____

Date: _____

APPENDIX 3: ETHICAL CLEARANCE

Gordon Institute of Business Science University of Pretoria	Ethical Clearance Approved
<p>Dear Lamulani Zungu,</p> <p>Please be advised that your application for Ethical Clearance has been approved. You are therefore allowed to continue collecting your data. We wish you everything of the best for the rest of the project.</p> <p>Ethical Clearance Form</p> <p>Kind Regards</p>	

APPENDIX 4: INTERVIEW GUIDE

Participant Details

- Name: _____
- Job Title: _____
- Gender: _____
- Age: _____
- Start Time: _____ End Time: _____

Introduction

Thank you for agreeing to participate. Your time and insights are greatly appreciated and will be invaluable to this research.

Most retirement studies focus on financial readiness. However, less is known about how workers prepare mentally, emotionally, and socially for retirement, especially among blue-collar employees.

This interview will explore your experiences and feelings about retirement readiness. Some questions may feel personal, but please share as openly as you are comfortable. Your identity will remain anonymous. You may stop at any time without any penalty.

Before we begin, I will review the consent form with you. I would also like your permission to record this interview and to take notes. Is that acceptable?

Please tell me a bit about your work experience — which industries have you worked in, and what roles have you held?

Research Sub-Question 1:

How do BCWs experience psychosocial readiness for retirement?

Interview Questions

1. What comes to your mind when you hear retirement readiness?
2. Do you think you will miss some of your friends? Are you going to maybe feel a bit lonely?
3. Do you feel any form of stress or anxiety when you know that you are approaching retirement?
4. Do you think you're going to lose something as you shift between being a mine employee to being now a full-time pensioner?
5. Have you had those discussions with your family...?
6. Have you had discussions with people who went on pension and understand their experience...?

Research Sub-Question 2:

How do BCWs experience organisational practices related to psychosocial readiness for retirement?

Interview Questions

1. Have you had some sort of a financial planner, or a person that can help to plan?
2. Has there ever been a union meeting... do the unions talk about that?
3. Have you had any engagements or discussions with your friends or colleagues about retirement?
4. Are you not worried that the mine will lose that information or skill set

APPENDIX 5: CODE BOOK

The thematic analysis was conducted in three stages for each interview question:

Step 1: Open coding – Initial codes were generated from the raw data.

Step 2: Subthemes – Related codes were grouped into subthemes.

Step 3: Main themes – Subthemes were organised into broader main themes.

These main themes were then linked to the research objectives and are discussed in detail in the Discussion section 6.

Interview question 2: “*What comes to your mind when you hear retirement readiness?*”

Open coding: Linked to the yellow sections in the document “All responses”

Participant	Key Ideas / Codes
P1	Sense of aging and job completion; fear of financial insufficiency (“money won’t be enough”); gratitude for work experience; lack of motivation at work.
P2	Desire for peace and rest; chronic illness; concern about insufficient pension funds; adaptation to lower income; debt-free living as indicator of readiness.
P3	Positive planning and entrepreneurial mindset (tuck shop, farming); self-sufficiency; proactive readiness.
P5	Financial readiness and debt freedom as readiness markers; psychological readiness (“feeling that you are ready to rest”).

P6	Adjusting to reduced income; dissatisfaction with current work environment; mental adjustment to new life stage.
P7	Uncertainty about company future; fatalism (“if the company closes, nothing you can do”); planning for alternatives.
P8	Strong emphasis on adequate pension savings; fear of financial insecurity; awareness of health and death (“friend died after retirement”); need for mindset adjustment.
P9	Similar to P1 and P2 — job completion, housing preparation, but money concerns.
P10	Retirement as a “new life phase”; uncertainty and anxiety; financial planning and debt reduction; physical decline; psychological adjustment.
P11	Fear of purposelessness and loneliness; depression after stopping work; need for structure and social contact.
P12	Financial readiness; importance of savings; awareness of social loss and loneliness; intention to stay busy to cope.
P13	Old age and declining capacity; inability to save due to low income; financial insecurity; difficulty starting business post-retirement.

Code grouping – Subthemes

Subtheme	Description	Evidence
1. Financial Security and Debt Freedom	Readiness equated with financial stability, adequate pension, and absence of debt.	P1, P2, P5, P8, P9, P10, P12, P13
2. Psychological and Emotional Adjustment	Acceptance of aging, readiness to rest, mixed emotions (relief, anxiety, uncertainty, loss).	P1, P2, P6, P10, P11, P12
3. Sense of Identity and	Fear of losing work identity, routine, and meaning; importance of staying active.	P11, P12, P13

Purpose Post-Retirement		
4. Health and Physical Decline	Awareness of declining health as signal for retirement or limitation.	P2, P10, P13
5. Planning and Future Orientation	Proactive planning for post-retirement livelihood (business, farming).	P3, P6, P7
6. Workplace and Motivation Factors	Declining workplace morale, lack of organisational motivation, or company instability affecting readiness.	P1, P6, P7

Step 3 – Main themes

Major Theme	Description	Link to Research Objective
Theme 1: Financial Readiness as the Core of Perceived Retirement Preparedness	Participants overwhelmingly define “readiness” through financial terms — savings, pension adequacy, and being debt-free.	Objective 2 (Organisational practices) – economic/structural dimension.
Theme 2: Emotional and Identity Transition in Later Life	Retirement triggers mixed emotions: relief, fear, loss of purpose, and uncertainty about the future.	Objective 1 (Psychosocial Readiness).
Theme 3: Adaptive Coping through Planning and Alternative Livelihoods	Some workers express agency and preparation by planning small businesses or farming ventures.	Cross-cutting — shows psychosocial resilience and self-efficacy.
Theme 4: Perceived Organisational	Declining motivation and limited retirement guidance	Objective 2 – organisational practice context.

Disengagement and Low Motivation	from the workplace influence perceptions of readiness.	
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Interview question 3: “Do you think you will miss some of your friends? Are you going to maybe feel a bit lonely?”

Step 1

Participant	Summary	Initial Codes
1	Rejects the idea of friendship at work; believes everyone is for themselves; no expectation of missing anyone.	Individualism; Emotional detachment; Low social dependency; Self-reliance
2	Thinks he’ll stay in touch but doesn’t value social connections much; not very social.	Limited social engagement; Mild attachment; Self-sufficiency
3	Acknowledges emotional impact; counselling helped prepare him; emotionally adjusted and ready.	Emotional readiness; Work–life transition; Counselling as coping mechanism
5	Strong bond with co-workers—“like family”; expects to miss them; sees work relationships as integral to life routine.	Work bonds; Family-like relationships; Routine disruption; Emotional attachment
6	Focused on spending more time with family; sees retirement positively.	Family orientation; Positive anticipation; Emotional shift from work to home
9 (a)	Repeats sentiment like Participant 1 — disbelief in friendship; focus on self and family.	Individualism; Distrust of workplace friendships

9 (b)	Talks about the mine not doing enough for him; bitterness or emotional disengagement.	Disillusionment; Disengagement; Lack of reciprocity
10	Strong sense of loss and emotional bond with colleagues; likens it to grief or “losing a partner”; recognises adjustment will happen over time.	Grief-like emotion; Strong attachment; Adjustment over time
13	Views work relationships as temporary; accepts that they end with retirement; focuses on self and family priorities.	Acceptance; Transition focus; Detachment; Life phase shift

Step 2: Subthemes

Subtheme	Supporting Participants	Description
1. Emotional Detachment and Individualism	1, 9(a), 13	Many participants reject the idea of workplace friendships, viewing them as temporary and transactional.
2. Emotional Readiness through Acceptance and Counselling	3, 13	Some express emotional preparedness, aided by counselling or personal acceptance of life transitions.
3. Emotional Attachment and Loss	5, 10	Strong bonds formed at work lead to anticipated feelings of loss, likened to grief or separation.
4. Shift of Social Focus to Family	6, 13	Family emerges as the new emotional anchor post-retirement, replacing workplace social networks.

5. Disillusionment with Workplace Support	9(b)	Perceived lack of appreciation from the employer affects emotional closure and attachment to the workplace.
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Step 3: Main themes

Theme	Description	Linked Subthemes
A. Social Detachment as a Coping Mechanism	Many workers emotionally detach from colleagues as a way to manage the transition into retirement.	(1), (5)
B. Emotional Adjustment and Preparedness	Readiness to retire is influenced by counselling, acceptance, and reframing relationships.	(2), (3)
C. Family-Centered Reorientation	Retirees anticipate stronger family engagement, which compensates for loss of workplace social life.	(4)

Step 3: Main themes (Alternative)

Main Theme	Interpretation
1. Social Detachment as a Coping Mechanism	Some workers emotionally distance themselves from colleagues to avoid attachment or loneliness after retirement (“I don’t believe in friends... everybody’s for himself”).
2. Emotional Adjustment and Acceptance	Participants who went through counselling (P3) or consciously reframed retirement as a “new phase” expressed readiness and peace of mind.
3. Family-Centered Reorientation	Retirement seen as an opportunity to reconnect with family and home life (P6).

4. Sense of Loss and Nostalgia	Others described sadness and a sense of “losing family” when leaving colleagues they’ve worked with for decades (P5, P10).
5. Perceived Lack of Organisational Recognition or Support	Some felt the company “did nothing” to prepare them for this stage (P9).

Interview Question 4: Do you feel any form of stress or anxiety when you know that you are approaching retirement?

Step 1: Initial coding

Participant	Key Ideas	Initial Codes
P1	No stress; happy to be home with family; resentment toward mine for not promoting him.	Positive anticipation; family focus; lack of institutional recognition.
P3	Feels “fear of the unknown” but accepts it as part of life; expects challenges.	Anxiety about uncertainty; emotional realism; adaptive mindset.
P5	Some uncertainty but mostly peace; focuses on family and closure after long service.	Acceptance; sense of closure; pride in contribution.
P6	No stress; financial stability brings calm; has post-retirement plan.	Financial security reduces anxiety; proactive planning.
P7	No fear; self-confidence; has practical skills for post-retirement use.	Self-efficacy; entrepreneurial coping.
P8	Still has years to work; looking forward positively to eventual retirement.	Future orientation; readiness mindset.

P9	Concern about children's schooling; feels unmotivated due to lack of recognition at work.	Financial worry (family burden); demotivation; organisational neglect.
P10	Concern about health deterioration with age.	Health-related anxiety; awareness of ageing.
P11	No concern except for future access to healthcare.	Conditional anxiety (medical).
P12	Concern about losing medical aid and affordability of healthcare; stresses financial planning.	Financial and health insecurity; importance of saving.

Step 2: Subthemes

Subtheme	Illustrative Codes	Example Participants
Emotional Acceptance and Readiness	Positive anticipation, peace of mind, readiness for family life.	P1, P5, P6, P8
Fear of the Unknown / Uncertainty	Anxiety about the future, fear of the unknown, uncertainty about life after work.	P3, P9
Financial Preparedness and Security	Financial stability, planning, or lack thereof.	P6, P7, P9, P12
Health and Ageing Concerns	Fear of medical costs, ageing, and declining health.	P10, P11, P12
Organisational Neglect or Lack of Recognition	Company not grooming or supporting retirement transition.	P1, P9

Step 3: Main themes

Main Theme	Description
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A. Emotional and Cognitive Readiness for Retirement	Participants display a mix of positive anticipation and apprehension. Some show acceptance and preparedness, while others express fear of the unknown.
B. Financial and Health Security as Key Determinants of Readiness	Financial stability and access to healthcare considerable shape emotional comfort or stress levels approaching retirement.
C. Organisational Gaps and Perceived Neglect	Some participants perceive limited support, recognition, or preparation from their employer, linking workplace factors to psychological strain or disengagement.

Interview question 8: Do you think you're going to lose something as you shift between being a mine employee to being now a full-time pensioner?

Step 1: Initial coding

Participant	Key Codes / Initial Meaning Units
P1	Feels unacknowledged by the mine; lack of growth or recognition; emotional detachment; no sense of loss.
P2	Sees transition as positive; looks forward to more family time; careful financial and emotional preparation; sees 55 as "golden year."
P3	Identity shift from "earner/worker" to "pensioner"; loss of income and professional relevance; reduced cognitive engagement; adapting to a new peer group (other pensioners).
P5	Separation of work and personal identity; emphasis on <i>legacy</i> left at the mine; pride in being remembered positively; transference of experience to next generation.
P6	Anticipation of new routine; uncertainty about adapting; loss of daily work structure; mixed emotions.

P7	Role compartmentalisation (work, union, church, family); sees importance of maintaining focus and emotional balance; fears stress if not properly managed.
P8	Desire to remain connected by transferring knowledge; mentorship as identity continuation.
P9	Focused on financial loss (salary vs pension).
P11	Concern about role change at home; spouse needing to adjust to constant presence; uncertainty.
P12	Acceptance of retirement; sees it as a natural, expected life stage; no anxiety or identity crisis.
P13	Deep reflection on social and familial shifts; concern about post-retirement neglect, mortality, and family dynamics; emphasises early family bonding to prevent isolation.

Step 2: Subthemes

Subtheme	Description / Supporting Quotes
Loss of Work Identity and Structure	Loss of daily routine, professional relevance, and income — “no longer earning monthly,” “no structure.” (P3, P6, P9)
Search for Meaning and Continuity	Desire to leave a legacy, mentor others, or maintain connection — “share my knowledge with others,” “leave a legacy.” (P5, P8)
Family and Domestic Reorientation	Shift from work-centered to family-centered life; adapting relationships — “spend more time with my partner,” “wife must get used to me being home.” (P2, P11, P13)
Emotional Readiness and Acceptance	Some show readiness and mental preparation; others show uncertainty — “I’m ready to retire,” “I must experience it first.” (P2, P6, P12)

Perceived Neglect and Institutional Betrayal	Feelings that the mine did not support or groom them — “the mine didn’t do anything for me.” (P1)
Cultural and Social Context of Ageing	Views shaped by African family expectations and ancestral connection — “bond with family while still working,” “important to go home monthly.” (P13)

Step 3: Major themes

Main Theme	Description	Linked Subthemes
A. Identity Reconstruction and Continuity	Transition involves redefining self from worker to pensioner; attempts to maintain purpose through mentoring or legacy.	Loss of Work Identity, Search for Meaning
B. Familial and Social Realignment	Shift toward family life and domestic roles; need to renegotiate spousal and community relations.	Family Reorientation, Cultural Context
C. Emotional and Cognitive Adjustment	Navigating mixed emotions, readiness, uncertainty, and decline in perceived cognitive engagement.	Emotional Readiness, Identity Loss
D. Organisational Detachment and Perceived Betrayal	Lack of recognition or grooming contributes to emotional disconnection from the mine.	Institutional Betrayal
E. Cultural Framing of Retirement	Retirement shaped by African traditions, family unity, and ancestral belonging.	Cultural Context

Interview question 9: Have you had those discussions with your family...?

Step 1: Initial coding

Participant	Initial Codes / Key Ideas
P4	Acknowledges being at home full-time; redefines family role (“to remind you as a mother”). Shows domestic integration.
P6	Family is happy; positive anticipation; sense of harmony.
P7	Strong spousal support; limited engagement with extended family; sees transition as manageable.
P8	Family-oriented leisure plans (camping, travel, caravanning); shared future activities with spouse.
P9	Discussed with wife but not children; decision framed within marital relationship; shows partial communication.
P10	Adjustment concerns about new routines; suggests engaging in part-time work or helping with grandchildren; sees active family engagement as healthy adaptation.
P11	Acknowledges poor communication with spouse; relationship strain or distance.
P12	Advocates mental and social preparation for home life; emphasises readiness, family communication, and teaching children responsibility; moral and spiritual framing of readiness.
P13	Anticipates family dependency on his income; plans to transfer practical skills to children and grandchildren (intergenerational mentoring); views transition as legacy-building.

Step 2: Subthemes

Subtheme	Description / Examples
Positive Family Engagement and Readiness	Families are supportive, looking forward to more shared time and joint activities (P6, P7, P8).
Selective or Limited Family Communication	Discussions occur mainly with spouses, not children (P9, P11).

Redefining Family Roles and Routines	Anticipating changes in daily structure, adapting roles within the household (P4, P10).
Emphasis on Preparation and Guidance	Preparing family emotionally, financially, and morally for retirement (P12).
Intergenerational Transfer and Legacy	Teaching children and grandchildren practical life skills; passing down values and work ethic (P13).
Potential Relationship Strain	Limited communication or uncertainty within marriage (P11).

Step 3: Main themes

Main Theme	Description	Linked Subthemes
A. Family Communication and Support Dynamics	Varied levels of openness in discussing retirement; some families supportive, others distant or unprepared.	Positive Engagement, Selective Communication, Relationship Strain
B. Identity Reorientation within the Family	Redefining roles from provider/worker to family man; new domestic routines and emotional adjustments.	Redefining Roles and Routines
C. Intergenerational Continuity and Legacy Building	Passing on skills, values, and life lessons as part of sustaining family identity.	Intergenerational Transfer, Preparation & Guidance
D. Psychological and Spiritual Preparation for Home Life	Emphasis on readiness — mental, emotional, moral, and practical; viewing retirement as a phase of purpose and teaching.	Preparation & Guidance

Interview question 10: Have you had discussions with people who went on pension and understand their experience...?

Step 1: Initial codes

Participant	Extract	Initial Code
P1	Hasn't had any discussions with pensioners	Lack of peer reference or exposure
P2	Limited contact due to busy schedule; brief discussion with one who's financially okay	Limited interaction; positive financial example
P3	Pensioners in rural area struggling to sustain businesses; poor eyesight, lack of helpers, unproductive youth	Observation of post-retirement struggles; social disconnection; declining health; lack of support
P4	Contact with a few retirees; still wake up early; some boredom but happy as they find other work	Adjustment challenges; maintaining work habits; positive adaptation through continued activity
P5	Discussed with friends who describe retirement as stress-free, enjoyable, and liberating	Positive expectations; relief from work stress; new lifestyle satisfaction
P6	No family members retired yet; no direct experience	Absence of experiential learning or guidance

Step 2: Subthemes

Subtheme	Supporting Codes / Participants	Description
Limited peer engagement and awareness	P1, P2, P6	Many participants have had minimal or no discussions with pensioners, showing weak peer learning about retirement realities.

Mixed narratives about retirement life	P3, P4, P5	Participants who engaged with retirees reported diverse experiences—some struggling with adjustment, others thriving and stress-free.
Learning through observation	P3, P4	Some learn indirectly by observing others' adaptation, health decline, or entrepreneurial efforts.
Work identity persistence and transition difficulty	P4	Retirees' routines (e.g., waking early, finding things to do) persist, highlighting identity adjustment issues.

Step 3: Major themes

Main Theme	Description
1. Limited Social Learning about Retirement	Many workers lack meaningful engagement with pensioners, reducing opportunities to prepare emotionally or socially for retirement transitions.
2. Contrasting Perceptions of Retirement Adjustment	Some expect peace and relief, while others observe hardship or struggle; these differing narratives shape emotional anticipation of retirement.
3. Informal Learning and Adaptation through Observation	Workers informally learn from observing others' postretirement challenges (e.g., boredom, business failure, loss of health).

Interview question 5: Have you had some sort of a financial planner, or a person that can help to plan?

Step 1: Initial coding

Participant	Extract Summary	Initial Code
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P1	No planner yet; wants advice on managing money once funds are available.	Need for financial guidance; lack of early planning.
P2	Company provides financial sessions only a year before retirement; believes it's too late and suggests starting at age 50.	Late organisational support; need for early structured planning.
P3	Emotional stress during retirement transition; plans to get a professional planner; HR assisted during consultation process.	Emotional and informational support from HR; intent to seek expert financial advice.
P5	Discussed with pension fund; plans to consult advisor soon; aware of financial fraud risk.	Awareness of risks; proactive but cautious attitude.
P6	No planner and sees no need.	Lack of awareness or undervaluing financial planning.
P7	No planner; focuses on children's education and property income as informal financial strategy.	Reliance on self/family planning; informal preparation.
P8	Has access to an advisor via mother-in-law; recovering financially after divorce.	Rebuilding financial stability; informal guidance through social networks.
P9	Similar to P1 — no advisor yet; wants one.	Desire for guidance; lack of institutional support.
P10	Company offers basic advisory; believes support should start earlier (age 50); personally has a long-term advisor helping with investment and budgeting.	Strong example of structured financial planning; highlights best practice.

P11	No financial guidance; regrets not learning from father's struggles; recognises need for planning.	Lack of generational financial literacy; reflective awareness.
P12	Has an advisor and contributes to retirement annuity.	Structured and proactive planning.

Step 2: Subthemes

Subtheme	Supporting Participants	Description
1. Limited access to or absence of financial guidance	P1, P6, P7, P9, P11	Many workers lack professional financial advice and rely on self or family approaches.
2. Timing and adequacy of organisational support	P2, P3, P10	Organisational financial planning interventions often come too late (one year before retirement) — employees suggest starting much earlier.
3. Financial preparedness through informal or personal networks	P7, P8	Some rely on social/family connections (e.g., spouse, in-laws) for informal guidance.
4. Awareness and motivation for responsible planning	P5, P10, P12	Some participants show proactive behaviour — seeking professional help, investing wisely, or diversifying income.
5. Emotional and cognitive barriers to financial readiness	P3, P11	Emotional stress, regret, or lack of financial literacy hinder early planning and confidence.

Step 3: Main themes

Main Theme	Description
1. Unequal Financial	There is a divide between those with professional financial advisors and those without — many workers

Literacy and Access to Advisory Support	express uncertainty or lack of access to structured financial planning.
2. Inadequate Timing of Financial Preparation Programmes	Financial planning often begins too late in the employment lifecycle, leaving insufficient time for meaningful adjustment.
3. Emotional Readiness and Learning from Experience	Some employees experience emotional unease or regret regarding financial unpreparedness, showing the psychological side of financial planning.
4. Informal and Self-Directed Strategies	In absence of formal planners, workers rely on family, property, or personal networks to secure financial stability.

• **Interview question 6: Has there ever been a union meeting... do the unions talk about that?**

Step 1: Initial coding

Participant	Key Points (Condensed)	Initial Codes
P1	No union or management communication about pensions; unclear future; lack of structured discussions.	Lack of union engagement; poor communication; uncertainty about retrenchment/retirement plans.
P3	Suggested a developmental program for retirees; HR agreed to consider training; proactive engagement by worker.	Employee initiative; recognition of need for retirement training; HR commitment pending.
P4	No discussions.	Absence of information-sharing.

P7	Personally attended mental health training; helps others manage anxiety about retirement.	Individual readiness; peer mental support; proactive self-preparation.
P8	Limited communication; unsure if pension talks exist; some individual cases handled privately.	Inconsistent communication; lack of structured process.
P9	No union discussion; union says “everything is published”; lack of active engagement.	Union detachment; reliance on written briefs; poor dialogue.
P12	Refused to comment about company; fear of repercussions.	Fear of reprisal; lack of trust; organisational silence culture.
P13	No psychosocial or mentoring support; management only cares about productivity; no social worker or mental prep for retirees.	Capitalist focus; neglect of human wellbeing; lack of pre-retirement support.

Step 2: Subthemes

Subtheme	Supporting Evidence
1. Absence of structured preretirement communication	P1, P4, P8, P9 report no meetings or guidance from unions or HR on pension/retirement.
2. Employee-driven initiatives	P3 suggested training programmes; P7 independently completed mental health training.
3. Limited organisational care and trust	P12 and P13 highlight fear, lack of transparency, and a productivity-over-people mentality.
4. Inconsistent or informal support	Some mention of scattered programmes (P3, P7) but no standardised approach.

Step 3: Main themes

Theme	Interpretation	Related Subthemes
Theme 1: Institutional silence and communication gaps	There's minimal proactive engagement from unions or management regarding retirement, creating uncertainty and anxiety.	Absence of structured preretirement communication; Inconsistent/informal support.
Theme 2: Employee agency in the absence of organisational support	Some employees show initiative (e.g., mental health training, proposing programmes), indicating a self-driven effort to prepare for retirement.	Employee-driven initiatives.
Theme 3: Lack of psychosocial and structural readiness frameworks	The workplace prioritises productivity over well-being, neglecting mental, social, and financial transition needs.	Limited organisational care and trust.

Interview question 7: Have you had any engagements or discussions with your friends or colleagues about retirement?

Step 1: Initial coding

Participant	Key Ideas	Initial Codes
P1	Friends and colleagues criticise the idea of retirement; they believe one cannot survive on pension money; negative peer attitudes.	Peer discouragement; social pressure; fear of poverty after retirement.
P6	Did not think about pension earlier; no conversations due to being focused on current job; short-term focus.	Lack of planning; delayed thinking; absence of peer dialogue.

P7	Discussed retirement with father and brother; family sharing positive experience; intergenerational learning.	Family influence; positive role modeling; emotional reassurance.
P8	Talks with friends who are preparing for pension; some already have plans (e.g., VSP); sharing among colleagues inside and outside the mine.	Peer information-sharing; collective awareness; informal planning.
P9	Friends criticise retirement as unaffordable; same as P1 (repeated idea).	Negative peer influence; hopelessness about retirement income.
P10	Engages with friends and brother about retirement; lessons learned from others' mistakes (bad financial advice); awareness of financial readiness; advocates gradual transition via consulting work.	Financial preparedness awareness; learning from others' experiences; emphasis on mental and physical adjustment.
P11	Knows a retiree who became sick soon after retiring; highlights health vulnerability after retirement.	Health concern; fragility of post-retirement life; pessimistic outlook.
P12	Limited engagement with colleagues; observes that some retirees are happy and financially secure, with fewer dependents.	Observation of contentment; reduced family burden enhances well-being.
P13 (first response)	Critiques cultural norms — African communities lack saving culture; investments mostly in livestock, which are unstable; lack of financial literacy.	Cultural constraint; poor financial planning knowledge; unstable traditional investment methods.
P13 (second response)	Doesn't discuss with friends; prefers spending time with family; limited peer engagement.	Limited social discussion; family-oriented lifestyle.

Step 2: Subthemes

Subtheme	Supporting Evidence
1. Negative peer and social perceptions of retirement	P1, P9 describe peers ridiculing or discouraging retirement due to financial struggles.
2. Family-based learning and influence	P7 draws positive inspiration from father's retirement experience.
3. Informal peer discussions and information exchange	P8, P10 engage in constructive conversations about plans, financial strategies, and emotional adjustment.
4. Financial literacy and preparedness gaps	P10, P13 discuss lack of knowledge, bad financial advice, and unstable investment practices.
5. Health and psychosocial vulnerabilities	P11 highlights health decline post-retirement; emotional and physical strain.
6. Limited planning culture and future orientation	P6, P13(2) show lack of proactive discussion or focus on retirement preparation.

Step 3: Main themes

Theme	Interpretation	Subthemes Linked
Theme 1: Social discourse around retirement is shaped by fear and stigma	Retirement is often discussed negatively — as a symbol of poverty, loss, and uncertainty, discouraging proactive preparation.	Negative peer perceptions; limited planning culture.
Theme 2: Emergent informal and familial support systems	In the absence of formal preparation, some rely on family discussions or informal peer learning for emotional reassurance and shared planning.	Family influence; informal peer discussions.

Theme 3: Persistent financial and knowledge deficits	Limited financial literacy, risky traditional investment habits, and exposure to poor advice reduce readiness for retirement.	Financial literacy gaps; cultural constraints.
Theme 4: Psychosocial and health fragility after retirement	Fear of illness, loss of purpose, and postretirement vulnerability emerge as recurring concerns.	Health concerns; emotional adjustment difficulties.

Interview question 11: Are you not worried that the mine will lose that information or skill sets...?

Step 1: Initial Coding

Participant	Key Ideas / Initial Codes
P1	Lack of mentorship; no skill transfer; individualism at the mine (“everyone for himself”); supervisors don’t groom successors.
P8	Sole expertise; lack of replacement plan; absence of structured succession; assistants not adequately trained; production continues despite skill gap.
P9	Same sentiment as P1 — people don’t care about grooming or knowledge transfer; lack of collective learning culture.
P11	Unique technical expertise (ventilation, pumping); no trainee assigned; management neglects knowledge retention; self-taught younger workers not supported; feels disregarded.
P12	Positive example of mentoring; acknowledges how he learned from predecessors and is now transferring knowledge; promotes continuity.
P13	Recognises potential skill loss as business risk; advocates for early training of replacements; identifies capitalist production pressures as barriers to mentorship; distinguishes between “training to produce productivity” vs “training for production.”

Step 2: Subthemes

Sub-Themes	Description	Supporting Participants
Lack of knowledge transfer systems	Most participants report no formal or informal structures to transfer skills before retirement.	P1, P8, P9, P11, P13
Individualism and weak organisational culture	Culture discourages sharing or teamwork; self-preservation dominates.	P1, P9
Organisational neglect / management apathy	Management not assigning successors or encouraging mentoring; short-term focus on production.	P8, P11, P13
Skill loss and business risk awareness	Workers understand the strategic risk of skill loss; some express concern about continuity.	P11, P13
Positive example of mentorship continuity	One participant (P12) demonstrates proactive skill transfer — exception rather than norm.	P12
Production vs. development tension	Focus on immediate productivity undermines long-term employee development and skill sustainability.	P13

Step 3: Main themes

Main Theme	Description	Representative Quotes
1. Organisational Disconnect and Loss of Institutional Knowledge	There is an evident breakdown in structured succession planning. Knowledge leaves with employees at retirement	“They never gave me somebody to train in my field.” (P11); “Everybody’s for himself.” (P1)

	because the mine prioritises operations over development.	
2. Erosion of Mentorship Culture	Mentorship has largely vanished, replaced by self-reliance and production-driven priorities. Workers feel unsupported and disengaged in knowledge sharing.	“They don’t groom anyone, unless it’s a friend or relative.” (P1)
3. Short-Term Production Focus vs. Sustainable Human Capital Development	Management’s priority on output reduces opportunities for mentorship and succession planning, threatening the mine’s long-term sustainability.	“They need people who can produce, not people to aspire.” (P13)
4. Isolated Instances of Knowledge Sharing	A minority still view knowledge transfer as a moral obligation and contribute to continuity.	“Same thing applies to me... I am sharing with them the skills and knowledge.” (P12)

Link with Research questions

Research Question	Main Themes	Subthemes
RQ1: Psychosocial factors shaping readiness	1. Psychosocial readiness and adjustment 2. Financial preparedness and livelihood	<ul style="list-style-type: none"> • Awareness & mindset • Identity & role transition • Peer/social influence • Family support • Financial literacy • Post-retirement income • Cultural expectations

<p>RQ2: Organisations practices and workplace support</p>	<p>3. Organisations & institutional support</p> <p>4. Knowledge retention & succession gaps</p>	<ul style="list-style-type: none"> • Limited preparation initiatives • Weak communication • Organisations neglect • Loss of tacit knowledge • Lack of mentorship • Productivity focus over human development
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