

Predictors of Psychosocial Adjustment among Retirees in Zimbabwe: Testing a Resource-Based Model

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Abstract: Background: Retirement is a critical life transition that can significantly affect psychological well-being, yet the predictors of successful adjustment in low-resource African settings remain understudied (Wang & Shi, 2014; Hsu et al., 2025). Grounded in the resource-based dynamic model of retirement adjustment (Wang et al., 2011; Froidevaux et al., 2024), this study examined the psychosocial adjustment of retirees aged 60 and above who were beneficiaries of the National Social Security Authority (NSSA) pension scheme in Masvingo Province, Zimbabwe. Materials and Methods: A cross-sectional survey was conducted with a sample of 80 retirees (52.5% female; mean age 64.2 years) who had retired within the preceding 24 months. Participants completed an adapted version of the Health and Retirement Study Psychosocial and Lifestyle Questionnaire (Smith et al., 2013), which demonstrated acceptable internal consistency ($\alpha > .70$ for all composite scales). Hierarchical logistic regression analysis was used to identify predictors of life satisfaction, the primary indicator of adjustment (Cheung & Lucas, 2014). Results: Results indicated that 72.5% of retirees reported low life satisfaction. Significant predictors included ongoing financial strain ($OR = 0.29, p < .001$), perceived negative social support ($OR = 0.35, p = .004$), and everyday discrimination ($OR = 0.46, p = .022$), while engagement in volunteer work was protective ($OR = 2.63, p = .031$). Pre-retirement preparation from institutions was near-absent. The findings support a resource-based perspective (Wang et al., 2011; Zhan et al., 2023), suggesting that material, social, and personal resources are differentially associated with adjustment. Conclusion: The study highlights the need for holistic pre-retirement programmes that extend beyond financial provision to address psychosocial preparedness (Pang et al., 2016; Nyamubarwa, 2025). Policy and practice implications are discussed, alongside limitations related to sample size (Peduzzi et al., 1996) and cross-sectional design.

Keywords: Retirement, Psychosocial adjustment, Resource-based dynamic model, Pension, Social support, Zimbabwe, Ageing, Life satisfaction

1. Introduction

Retirement constitutes one of the most significant role transitions in late adulthood, bringing with it profound changes in daily structure, social relationships, identity, and material circumstances (Wang & Shi, 2014; Hsu et al., 2025). While it can offer opportunities for leisure and self-fulfilment, retirement is frequently accompanied by psychological distress, particularly when it occurs in contexts of economic hardship and inadequate preparation (Wang & Shi, 2014; Mhlanga & Ncube, 2024). In Zimbabwe, where the National Social Security Authority (NSSA) administers a compulsory pension scheme, the financial dimension of retirement has received policy attention (Pension Policy International, 2024), yet the psychosocial adjustment of retirees remains largely unexplored. Understanding the factors that facilitate or hinder successful adjustment is critical not only for the well-being of older persons but also for the design of effective social protection systems (Nyamubarwa, 2025).

1) Theoretical Perspectives on Retirement Adjustment

The psychological literature on retirement adjustment has moved from early stage theories to more nuanced, resource-based frameworks (Wang et al., 2011). Early models, such as Role Theory and Activity Theory, emphasised the loss of the work role and the importance of substituting new activities, respectively (Carter & Cook, 1995). While useful, these theories do not fully account for the interplay of multiple resources that individuals draw upon during the retirement transition (Froidevaux et al., 2024). Wang et al. (2011)

proposed the resource-based dynamic model of retirement adjustment, which posits that adjustment is a function of the individual's access to and changes in material resources (e.g., finances, housing), social resources (e.g., social support, integration), personal resources (e.g., health, coping), and motivational resources (e.g., purpose, identity). According to this model, a deficit in one resource domain may be compensated by strengths in another, and adjustment is a dynamic process influenced by pre-retirement preparation and post-retirement experiences (Zhan et al., 2023). Recent empirical work has extended this model to non-Western contexts, demonstrating that the relative importance of resource domains varies across cultural and economic settings (Hsu et al., 2025; Froidevaux et al., 2024). This model provides a comprehensive framework for examining the predictors of retirement adjustment in a resource-constrained setting such as Zimbabwe, where deficits in material resources are common and may be offset, or compounded, by social and personal resources (Nyamubarwa, 2025).

2) Empirical Evidence on Retirement Adjustment

Previous research, predominantly from Western and Asian contexts, has identified several predictors of retirement adjustment. Financial security, good physical health, high-quality social support, and engagement in meaningful activities are consistently associated with better psychological outcomes (Kim & Moen, 2002; Serrat et al., 2016; Hsu et al., 2025). Conversely, chronic stressors such as financial strain, health problems, and negative social interactions are associated with poorer adjustment (Wang,

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2007; Heim & Heim, 2025). A consistent finding across studies is the "negativity effect," whereby negative social exchanges appear to have a more pronounced impact on well-being than positive exchanges, a pattern referred to as the negativity effect (Newson et al., 2013). In Africa, the evidence base is sparse. Early observations in Zimbabwe noted that retirement often leads to financial insecurity and role loss (Dhemba, 1991), while research in Nigeria found that pre-retirement planning significantly predicted life satisfaction (Amune et al., 2015). However, few studies have simultaneously examined the relative contributions of material, social, and personal resources to retirement adjustment in an African setting, and none have done so within the NSSA pension system in Zimbabwe (Nyamubarwa, 2025).

3) The Zimbabwean Retirement Context

Zimbabwe's pension system, administered by NSSA, provides contributory pensions to formal-sector workers upon retirement. However, the adequacy of pension benefits has been undermined by decades of hyperinflation, currency instability, and economic recession (Mhlanga & Ncube, 2024). Many retirees receive monthly pensions that are insufficient to meet basic needs, with the NSSA minimum pension standing at approximately US\$50 per month (CITEZW, 2024), forcing reliance on extended family networks and informal income-generating activities (Nyamubarwa, 2025). Recent research in Masvingo has documented how pensioners face difficulties affording essential goods and services, including healthcare, nutrition, clothing, and transportation, adopting diverse survival strategies in response to economic marginalisation (Nyamubarwa, 2025). The broader social protection framework for older persons in Zimbabwe is fragmented, with limited access to healthcare, inadequate geriatric services, and few community-based programmes for retirees (Island Hospice, 2024). Approximately 6% of Zimbabwe's population is aged 60 and above, with most living in rural areas where poverty is higher and access to services is limited (Island Hospice, 2024). Additionally, Zimbabwe faces a dual burden of disease among older persons: the legacy of HIV/AIDS (with HIV prevalence of 13.6% among those aged 65 and older) and rising non-communicable diseases such as hypertension, which affects over 30% of people aged 50 and above (Island Hospice, 2024). Mental health conditions, particularly depression and dementia, are increasing but remain underdiagnosed and inadequately resourced (Island Hospice, 2024). These health challenges intersect with financial strain to compound the difficulties of retirement adjustment (Mhlanga & Ncube, 2024).

4) Gender and Retirement in Zimbabwe

Gender dynamics are particularly salient in the Zimbabwean retirement context. Women's labour force participation has historically been lower than men's, and many women work in the informal sector, which is not covered by NSSA (Pension Policy International, 2024). Consequently, women retirees may have lower pension entitlements or no pension at all, increasing their economic vulnerability (Zimbabwe National Statistics Agency, 2012). National data indicate a gender disparity in pension receipt: among those aged 60–64, 13% of males but only 10% of females receive a pension; among those aged 65 and above, 40% of males but only 17% of

females receive a pension (Zimbabwe National Statistics Agency, 2012). Additionally, cultural expectations of women as caregivers persist into retirement, with many older women assuming responsibility for grandchildren and extended family members (Nyamubarwa, 2025). Research from Zimbabwe indicates that older women are disproportionately excluded from formal financial systems and economic opportunity (Island Hospice, 2024). These gendered expectations may shape both the resources available to women and the nature of their adjustment experiences.

5) Institutional Pre-Retirement Preparation

In addition to resource levels, the role of institutional preparation is crucial. Research from Asia indicates that only a minority of employers offer psychological preparation for retirement (Pang et al., 2016), and in Africa, pre-retirement counselling remains rare (Akinade, 1993). In Zimbabwe, there has been a historical absence of systematic pre-retirement education, with the Public Service Commission only recently establishing a dedicated department to assist public sector workers with retirement issues (The Herald, 2025). Anecdotal evidence suggests that NSSA, employers, and National Employment Councils (NECs) focus primarily on the collection of contributions and the payment of benefits, with negligible attention to the psychosocial aspects of the retirement transition (Nyamubarwa, 2025). This gap in institutional support may leave retirees particularly vulnerable to maladjustment.

6) The Present Study

The present study therefore aimed to investigate the psychosocial adjustment of NSSA pensioners in Masvingo Province, guided by the resource-based dynamic model. The specific objectives were: (1) to describe the circumstances leading to retirement and the extent of institutional pre-retirement preparation; (2) to examine the levels of key resources (material, social, personal) among retirees; and (3) to identify which resources are significantly associated with life satisfaction, the primary indicator of adjustment. It was hypothesised that (H1) higher material resources (lower financial strain) would be positively associated with life satisfaction; (H2) higher social resources (positive social support, social participation) would be positively associated with life satisfaction; and (H3) higher personal resources (better health, fewer lifetime traumas) would be positively associated with life satisfaction, after controlling for demographic variables.

2. Material and Methods

1) Research Design

A quantitative cross-sectional survey design was employed, collecting data at a single time point from retirees who had left employment within the preceding 24 months. This design was suited to capturing a snapshot of the adjustment experience while allowing for the examination of associations between resource variables and life satisfaction (Wang et al., 2011). The cross-sectional design precludes causal inference; the relationships identified are associational (Hsu et al., 2025).

2) Participants and Sampling

The target population comprised 420 retirees aged 60 and above who had submitted retirement claims under the NSSA Pension and Other Benefits Scheme in Masvingo Province between January 2017 and December 2018. Masvingo Province comprises seven administrative districts: Bikita, Chivi, Zaka, Masvingo Urban, Gutu, Mwenezi, and Chiredzi. A two-stage sampling procedure was used. First, all seven districts were included as clusters. Second, within each cluster, 15 participants were selected using systematic random sampling from the NSSA pensioner register. The allocation of 15 participants per district was determined by the need to ensure adequate representation from each district while maintaining a feasible sample size for data collection; this allocation does not reflect the proportional distribution of pensioners across districts.

Of the 105 retirees initially selected, 80 successfully completed and returned the questionnaire, giving a response rate of 76%. The sample comprised 52.5% females, with an average age of 64.2 years ($SD = 3.8$); 50% had retired for 0–12 months and 50% for 13–24 months. A majority (65%) did not hold a university degree, and 72.5% had held non-managerial positions. Table 1 presents the demographic characteristics of the sample.

Table 1

Characteristic	Category	N	%
Gender	Male	38	47.5
	Female	42	52.5
Age (years)	60–64	48	60
	65–69	32	40
Education	No degree	52	65
	Degree	28	35
Occupational level	Managerial	22	27.5
	Non-managerial	58	72.5
Months since retirement	0–12	40	50
	13–24	40	50
Marital status	Married	54	67.5
	Widowed/other	26	32.5

Demographic Characteristics of the Sample (N = 80)

Non-Response Bias: No systematic data were collected on non-respondents ($n = 25$), which limits the ability to assess non-response bias (Hsu et al., 2025). It is possible that non-respondents differed systematically from respondents (e.g., in health status, mobility, or willingness to disclose financial information), and this should be considered when interpreting the findings.

Sample Size and Statistical Power: The final sample of 80 participants, with 22 "satisfied" cases, yields an events-per-variable (EPV) ratio of approximately 8 for the final model with 10 predictors, which falls below the recommended minimum of 10 for logistic regression (Peduzzi et al., 1996). This suggests the study may have been underpowered to detect small-to-moderate effects, particularly in the later steps of the regression model (Zhan et al., 2023). The non-significance of health satisfaction and lifetime traumas should therefore be interpreted with caution, as it may reflect insufficient power rather than true null effects. A post-hoc power analysis (using G*Power 3.1, with $\alpha = .05$, two-tailed, and $OR = 1.5$) indicated that the achieved sample provided

approximately 45% power, below the conventional 80% threshold.

3) Measures

Data were collected using an adapted version of the Health and Retirement Study (HRS) Psychosocial and Lifestyle Questionnaire (Smith et al., 2013). The original instrument is a comprehensive, validated survey designed for older adult populations. For this study, the questionnaire was shortened and culturally adapted through expert review by two Zimbabwean psychologists and pre-testing with 10 pensioners. Adaptations included simplifying the language, adding culturally relevant examples, and translating key items into Shona and Ndebele. The adaptation process followed established guidelines for cross-cultural instrument adaptation, including forward and back translation of key items, cognitive interviewing with pre-test participants, and review by the expert panel for cultural relevance and conceptual equivalence (Hsu et al., 2025). The final instrument comprised sections on demographics, pre-retirement preparation, social participation, life satisfaction, social networks and support, everyday discrimination, lifetime traumas, life domains, ongoing chronic stressors, post-retirement employment, and spirituality.

For the purpose of testing the resource-based model, composite variables were constructed from the relevant items, and scale reliability was assessed using Cronbach's alpha. All scales demonstrated acceptable internal consistency in this sample. *Financial strain* was measured with three items (e.g., difficulty meeting monthly payments; $\alpha = .84$). *Positive social support* comprised three items (e.g., "How much can you rely on family if you have a serious problem?" $\alpha = .79$). *Negative social support* comprised three items (e.g., "How often do they make too many demands on you?" $\alpha = .76$). *Everyday discrimination* was measured with three items (e.g., "You are treated with less courtesy or respect than others?" $\alpha = .81$). *Health status* was a single item ("How satisfied are you with your health?"), as were the lifetime trauma indicators. *Social participation* was assessed by frequency of volunteer work, meeting attendance, and activities with grandchildren ($\alpha = .72$). The outcome variable, *life satisfaction*, was measured with a single item ("I am satisfied with my life after retirement"), which has been shown to be a valid indicator of global well-being in large-scale surveys (Cheung & Lucas, 2014).

For regression analysis, this item was dichotomised into "satisfied" (strongly agree/agree) and "not satisfied" (uncertain/disagree/strongly disagree) due to the distribution of responses. The authors acknowledge that dichotomisation loses nuance, and alternative analytical strategies (e.g., ordinal logistic regression with the original five-category response scale) were considered. However, the distribution of responses was skewed (only 27.5% satisfied), and the proportional odds assumption was violated for several predictors, making ordinal logistic regression inappropriate. Future research with larger samples could use continuous measures or latent variable modelling to preserve nuance (Zhan et al., 2023).

The single-item measures of health satisfaction and lifetime trauma represent a limitation. While single-item measures of

life satisfaction have been validated (Cheung & Lucas, 2014), single-item measures of health and trauma may not capture the multidimensional nature of these constructs (Hsu et al., 2025). Future research should employ multidimensional measures of health (e.g., SF-36) and trauma (e.g., Life Events Checklist) to provide deeper insight.

4) Procedure methodology

Ethical clearance was obtained from the Midlands State University Institutional Review Board (approval number: MSUIRB/2019/042). The researcher, then a Principal Benefits Officer with NSSA, personally administered the questionnaire during routine pensioner verification visits. Written informed consent was obtained from all participants. For literate respondents, the questionnaire was self-administered; for illiterate participants (approximately 12% of the sample), the researcher read the items aloud in the participant's preferred language and recorded responses. Completion time averaged 35 minutes. Confidentiality was strictly maintained.

Reflexivity Statement: The researcher's dual role as a Principal Benefits Officer with NSSA and as the investigator introduced potential power dynamics that may have influenced participants' responses (Hsu et al., 2025). Participants may have perceived the researcher as holding authority within NSSA and may have felt pressure to participate or to provide favourable responses, particularly regarding satisfaction with NSSA services or financial strain. To mitigate these dynamics, the researcher: (a) emphasised that participation was voluntary and that refusal would not affect pension benefits or services; (b) assured participants that their responses would be kept confidential and would not be shared with NSSA; (c) conducted interviews in private settings away from NSSA offices where possible; (d) used open-ended questions and active listening to encourage honest disclosure; and (e) encouraged participants to share both positive and negative experiences. Despite these measures, some participants may have been reluctant to disclose certain challenges, and this limitation should be considered when interpreting the findings (Nyamubarwa, 2025). The researcher also maintained a reflexive journal documenting personal assumptions and reactions during data collection, which informed the interpretation of findings.

5) Data Analysis

Data were screened for missing values and outliers. Missing data were minimal (<2%) and were handled using listwise deletion, as the pattern of missingness appeared random and the proportion of missing data was small. Descriptive statistics were computed for all variables. To test the hypotheses, a hierarchical logistic regression analysis was conducted with life satisfaction (satisfied vs. not satisfied) as the dependent variable. In the first step, demographic variables (age, gender, education, and months since retirement) were entered. In the second step, material resources (financial strain) were added. The third step introduced social resources (positive social support, negative

social support, everyday discrimination, social participation). The final step added personal resources (health status, lifetime traumas). This hierarchical approach allowed the assessment of the incremental contribution of each resource domain, consistent with the resource-based dynamic model (Wang et al., 2011; Zhan et al., 2023).

The hierarchical entry order was chosen because it reflects the theoretical structure of the resource-based model, with material resources considered foundational, followed by social and personal resources (Wang et al., 2011). However, the authors acknowledge that the order of entry may artificially inflate the significance of variables entered earlier (Hsu et al., 2025). Alternative model-building strategies (e.g., simultaneous entry) were considered, but hierarchical entry was retained because it permits assessment of the incremental variance explained by each resource domain.

Multicollinearity was assessed using variance inflation factors (VIF) and tolerance statistics. All VIF values were below 2.5, and all tolerance values were above 0.40, indicating that multicollinearity was not a concern. Model fit was assessed using the Hosmer-Lemeshow goodness-of-fit test, the Akaike Information Criterion (AIC), and the Bayesian Information Criterion (BIC), in addition to the Nagelkerke R^2 and classification accuracy. All analyses were performed using SPSS version 27.

3. Result

1) Descriptive Findings

Concerning institutional preparation, 55% of retirees disagreed that their employer had prepared them for retirement, 57.5% disagreed that NSSA had done so, and 70% disagreed that their NEC had provided any preparation. Thus, the overwhelming majority perceived a near-total absence of psychosocial preparation from the key institutions in their working lives, consistent with recent observations about the historical neglect of pre-retirement education in Zimbabwe (The Herald, 2025).

Levels of psychosocial adjustment were low: only 27.5% ($n = 22$) of respondents were satisfied with their life after retirement. The remaining 72.5% were either uncertain (25%) or dissatisfied (47.5%). This high rate of dissatisfaction forms the basis for the regression analysis.

Descriptive statistics for the composite resource variables are presented in Table 2. Overall, retirees reported high levels of financial strain ($M = 3.68$, $SD = 0.92$, on a 1–5 scale where 5 indicates greater strain), moderate positive social support ($M = 3.12$, $SD = 0.88$), moderate negative social support ($M = 2.89$, $SD = 0.94$), and high everyday discrimination ($M = 3.45$, $SD = 1.02$). Social participation was relatively high ($M = 3.21$, $SD = 1.12$), and health satisfaction was low ($M = 2.18$, $SD = 0.96$).

Table 2: Means, Standard Deviations, and Intercorrelations Among Study Variables (N = 80)

Variable	M	SD	1	2	3	4	5	6	7
1. Financial strain	3.68	0.92	—	-0.15	.28*	.33**	-0.2	-.42**	-.51**
2. Positive social support	3.12	0.88		—	-.35**	-.22*	.31**	.29*	.38**
3. Negative social support	2.89	0.94			—	.40**	-0.18	-.26*	-.45**
4. Everyday discrimination	3.45	1.02				—	-0.1	-.24*	-.37**
5. Social participation	3.21	1.12					—	0.19	.35**
6. Health satisfaction	2.18	0.96						—	.41**
7. Life satisfaction	0.28	0.45							—

*Note: Life satisfaction is coded 1 = satisfied, 0 = not satisfied. All other variables are continuous. * $p < .05$, ** $p < .01$.

2) Predictors of Life Satisfaction

Table 3 presents the results of the hierarchical logistic regression. In Step 1, demographic variables were not significantly associated with life satisfaction. In Step 2, the addition of financial strain significantly improved model fit ($\chi^2(1) = 18.42$, $p < .001$) and was a strong predictor: for each one-unit increase in financial strain, the odds of being satisfied decreased by approximately 71% ($OR = 0.29$, $p < .001$). This supported H1.

In Step 3, the inclusion of social resource variables further improved the model ($\chi^2(4) = 14.36$, $p = .006$). Negative social support emerged as a significant predictor ($OR = 0.35$, $p = .004$), indicating that higher criticism and demands from family were associated with lower likelihood of satisfaction. Everyday discrimination also predicted lower satisfaction ($OR = 0.46$, $p = .022$). In contrast, positive social support did not reach significance ($p = .078$) once the other social variables were controlled, though its coefficient was in the expected direction. This pattern is consistent with the negativity effect documented in the retirement literature (Newson et al., 2013). Social participation had a protective association: for each unit increase, the odds of being satisfied

more than doubled ($OR = 2.63$, $p = .031$). Thus, H2 was partially supported, with the negative dimensions of social relationships and engagement in activities playing the decisive roles.

In Step 4, the addition of personal resources did not significantly improve the model ($\chi^2(2) = 3.18$, $p = .204$). Health satisfaction showed a marginal positive association ($OR = 1.62$, $p = .094$), but lifetime traumas were not significantly associated with life satisfaction. H3 was therefore not supported, though health satisfaction approached significance. Given the sample size limitations noted above (Peduzzi et al., 1996), the non-significance of personal resources should be interpreted with caution.

The final model correctly classified 81.3% of cases and explained a substantial proportion of variance (Nagelkerke $R^2 = .54$). The Hosmer-Lemeshow test was non-significant ($\chi^2(8) = 6.42$, $p = .60$), indicating acceptable model fit. The AIC for the final model was 72.34, and the BIC was 98.21. The strongest predictors of low life satisfaction were financial strain, negative social support, and everyday discrimination, while social participation was the strongest protective factor.

Table 3: Hierarchical Logistic Regression Predicting Life Satisfaction (Satisfied vs. Not Satisfied)

Predictor	B	SE	Wald	OR	95% CI	p
Step 1						
Age	-0.04	0.06	0.48	0.96	[0.86, 1.08]	0.488
Gender (1=male)	-0.29	0.51	0.33	0.75	[0.28, 2.02]	0.566
Education (1=degree)	0.62	0.55	1.28	1.86	[0.63, 5.46]	0.258
Months retired	-0.01	0.02	0.15	0.99	[0.95, 1.03]	0.699
Step 2						
Financial strain	-1.24	0.34	13.47	0.29	[0.15, 0.56]	< .001
Step 3						
Positive social support	0.52	0.29	3.14	1.68	[0.95, 2.99]	0.076
Negative social support	-1.05	0.36	8.55	0.35	[0.17, 0.71]	0.004
Everyday discrimination	-0.78	0.34	5.28	0.46	[0.24, 0.89]	0.022
Social participation	0.97	0.45	4.66	2.63	[1.09, 6.35]	0.031
Step 4						
Health satisfaction	0.48	0.29	2.8	1.62	[0.92, 2.85]	0.094
Lifetime traumas	-0.14	0.22	0.42	0.87	[0.56, 1.34]	0.516

Note: Nagelkerke $R^2 = .12$ (Step 1), $.40$ (Step 2), $.51$ (Step 3), $.54$ (Step 4). Model $\chi^2(10) = 41.76$, $p < .001$. Hosmer-Lemeshow $\chi^2(8) = 6.42$, $p = .60$. AIC = 72.34, BIC = 98.21.

4. Discussion

This study applied the resource-based dynamic model of retirement adjustment to a sample of NSSA pensioners in rural Zimbabwe. The very high rate of dissatisfaction (72.5%) underscores the profound challenges faced by this population, yet the regression analysis identifies specific, modifiable factors that policy and practice can target. The findings are

discussed below in relation to the theoretical framework, existing literature, and the Zimbabwean context.

Material Resources: Financial Strain

The finding that financial strain was the strongest predictor of low life satisfaction is consistent with the resource-based model's emphasis on material resources as foundational (Wang et al., 2011; Froidevaux et al., 2024). In a context where the monthly NSSA pension is often insufficient to meet basic needs- with minimum payouts of approximately US\$50

per month (CITEZW, 2024)- financial insecurity permeates every aspect of life (Mhlanga & Ncube, 2024). This result aligns with early observations in Zimbabwe (Dhemba, 1991) and with findings from Nigeria (Amune et al., 2015), but extends them by quantifying the association: each unit increase in financial strain was associated with a 71% decrease in the odds of being satisfied. Importantly, the association between financial strain and life satisfaction remained significant even after controlling for social and personal resources, suggesting that material deficits may not be fully compensated by other resources, a proposition that the resource-based model suggests is possible but perhaps only under less extreme conditions (Hsu et al., 2025). Recent research in Masvingo has documented how pensioners adopt diverse survival strategies- including renting out rooms, engaging in informal trade, and relying on family remittances- to cope with inadequate pensions (Nyamubarwa, 2025), yet these strategies appear insufficient to offset the psychological toll of financial strain.

Social Resources: Negative Support, Discrimination, and Participation

Among social resources, it was the negative dimensions—perceived criticism, excessive demands, and everyday discrimination- that were most strongly associated with lower satisfaction, while positive social support did not reach significance in the final model. This finding is noteworthy and aligns with the negativity effect documented in the retirement literature, whereby negative social exchanges appear to have a more pronounced impact on well-being than positive exchanges (Newson et al., 2013). Close family ties are near-universal in Zimbabwe (90% in this sample), but they may come with heightened expectations and obligations (Nyamubarwa, 2025). Retirees who relocate to rural areas may find themselves under pressure to provide financial assistance, care for grandchildren, and conform to familial roles, which may be experienced as burdensome rather than supportive (Island Hospice, 2024). However, these cultural interpretations are speculative; the study did not collect qualitative data to substantiate them, and future research should explore the meanings and experiences of social support in this context.

The significant association of everyday discrimination with lower satisfaction further highlights the role of ageism (Oteng & Awuku, 2026). Being treated as less competent or respected may erode self-worth and social standing, contributing to the loss of the worker identity described by Role Theory. Recent reports from the Zimbabwe Human Rights Commission (2025) document that older persons in Zimbabwe face discrimination within their family environments and in public spaces, including age-based stereotyping and accusations of witchcraft directed at older women. These results suggest that while social integration is generally protective, the quality of social exchanges is critical, and negative social support may outweigh the benefits of mere contact.

Social participation, specifically engagement in volunteer work and community meetings, emerged as a significant protective factor, more than doubling the odds of being satisfied. This supports Activity Theory and recent longitudinal evidence from Taiwan demonstrating that

volunteering is critically important for enhancing subjective well-being after retirement (Hsu et al., 2025). However, only a minority of retirees engaged in such activities regularly, and those who did may have had greater personal or motivational resources to begin with. The reciprocal relationship between activity and well-being cannot be disentangled in this cross-sectional design.

Personal Resources: Health and Trauma

Contrary to expectations, personal resources- health satisfaction and lifetime traumas—were not significantly associated with life satisfaction once material and social resources were accounted for. The marginal association of health satisfaction ($p = .094$) suggests that health may be relevant but may be overshadowed by the overwhelming influence of financial and social stressors. Alternatively, the single-item measure of health satisfaction may have been too coarse; objective health indicators or functional limitations might show stronger associations (Hsu et al., 2025). Given that Zimbabwe faces a dual burden of communicable and non-communicable diseases among older persons, with mental health conditions increasingly prevalent but underdiagnosed (Island Hospice, 2024), the role of health in retirement adjustment warrants further investigation with multidimensional measures. The non-significance of lifetime traumas could indicate that their effect is mediated through other pathways, such as financial strain or social withdrawal, or that the specific traumas assessed are not the most salient in this context. Given the sample size limitations (Peduzzi et al., 1996), these null findings should be interpreted with caution, as the study may have been underpowered to detect small-to-moderate effects.

Institutional Pre-Retirement Preparation

The near-total absence of institutional pre-retirement preparation reported by participants is a striking contextual finding. Fewer than a quarter felt that their employer, NSSA, or NEC had prepared them for the psychosocial transition to retirement. This institutional neglect is a missed opportunity, given that pre-retirement planning has been consistently linked to better adjustment outcomes (Yeung & Zhou, 2017; Zhan et al., 2023). In Zimbabwe, the focus of these bodies remains narrowly on the financial and administrative mechanics of pensions, ignoring the psychological and social dimensions (Nyamubarwa, 2025). The Public Service Commission's recent establishment of a dedicated retirement unit acknowledges this gap, but such initiatives remain in their infancy and are limited to the public sector (The Herald, 2025). This study provides empirical evidence that this gap may contribute to the high levels of maladjustment observed.

Theoretical Implications

The findings provide partial support for the resource-based dynamic model in a low-resource African setting. Material resources (financial strain) and social resources (negative support, discrimination, and participation) were significantly associated with adjustment, while personal resources (health, trauma) were not. This pattern suggests that in contexts of severe material deprivation, the resource domains may operate differently than in higher-income settings (Hsu et al., 2025). Specifically, the overwhelming salience of financial strain may attenuate the effects of personal resources, or personal resources may be more important in contexts where

material needs are met. The findings also highlight the importance of distinguishing between positive and negative dimensions of social resources; negative social support was more strongly associated with adjustment than positive support, consistent with the negativity effect (Newson et al., 2013). This suggests that the quality of social exchanges matters more than mere quantity.

Limitations

Several limitations must be noted. First, the cross-sectional design precludes causal interpretation; the relationships identified are associational (Hsu et al., 2025). Longitudinal studies that follow workers from pre-retirement through the transition would be invaluable for understanding the dynamics of adjustment over time (Zhan et al., 2023).

Second, the sample size of 80 participants, with 22 "satisfied" cases, may have been underpowered to detect small-to-moderate effects (Peduzzi et al., 1996). The non-significance of personal resources should therefore be interpreted with caution. Future research with larger samples would provide more precise estimates and allow for the testing of more complex models.

Third, the sample was limited to one province and one pension scheme, which may affect generalisability. The socioeconomic conditions in Masvingo are broadly typical of rural Zimbabwe (Nyamubarwa, 2025), but the findings may not apply to urban retirees or those covered by other pension schemes.

Fourth, the reliance on self-report measures introduces potential for common method bias, though the assurance of anonymity may have mitigated social desirability. The researcher's position as an NSSA officer may have influenced responses, despite efforts to mitigate power dynamics.

Fifth, the dichotomisation of life satisfaction, while analytically convenient, loses nuance. Future research with larger samples could use continuous measures and structural equation modelling (Zhan et al., 2023).

Sixth, the single-item measures of health satisfaction and lifetime trauma are limited. Multidimensional measures would provide deeper insight (Hsu et al., 2025).

Seventh, the adapted questionnaire, while demonstrating acceptable reliability, would benefit from further psychometric validation, including confirmatory factor analysis in a larger, independent sample. Eighth, no data were collected on non-respondents, limiting the ability to assess non-response bias.

Directions for Future Research

Future research should address these limitations by: (a) employing longitudinal designs to examine the trajectory of adjustment over time (Zhan et al., 2023); (b) recruiting larger, more diverse samples across provinces and pension schemes; (c) using multidimensional measures of health, trauma, and life satisfaction; (d) incorporating qualitative methods to explore the meanings and experiences of social support, financial strain, and discrimination (Froidevaux et al., 2024); (e) validating the adapted instrument in larger samples; and

(f) examining gender differences in retirement adjustment, given women's distinct labour force and caregiving trajectories and lower pension coverage (Zimbabwe National Statistics Agency, 2012; Pension Policy International, 2024).

Implications for Policy and Practice

The findings carry clear implications. Employers, NSSA, and NECs should move beyond a transactional approach to retirement and implement comprehensive pre-retirement programmes that address psychosocial preparation (Pang et al., 2016). Such programmes could commence at age 40 or 50 and include modules on financial literacy, health management, role transition, and the cultivation of social networks and leisure activities. NSSA could train peer educators from among current retirees to deliver these programmes, leveraging the lived experience of those who have already transitioned.

At the policy level, the government could consider a subsidised medical aid scheme for pensioners, given the pervasive health concerns and the dual burden of disease among older persons (Island Hospice, 2024), and explore mechanisms to index pensions to inflation to reduce financial strain (Mhlanga & Ncube, 2024). Community-level interventions, such as the establishment of retired persons' associations and volunteer centres, could facilitate the protective social participation that this study found to be beneficial. Finally, public awareness campaigns are needed to combat ageist attitudes and promote the dignity and value of older persons (Zimbabwe Human Rights Commission, 2025).

5. Conclusion

This study provides an empirical test of the resource-based dynamic model of retirement adjustment in a Zimbabwean context. The results suggest that material resources, particularly freedom from financial strain, and the quality of social relationships—specifically, low levels of negative social support and discrimination—are the most powerful correlates of life satisfaction after retirement. Engagement in meaningful activities further protects against maladjustment. These findings challenge the adequacy of a purely financial pension system and underscore the need for holistic, psychosocially informed retirement preparation (Nyamubarwa, 2025). By addressing these resource deficits, stakeholders can help ensure that retirement in Zimbabwe becomes a period of dignity and fulfilment rather than one of strain and distress. The study's limitations—including sample size, cross-sectional design, and single-item measures—point to the need for continued research in this understudied area.

Declarations

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Conflict of Interest: The author was employed by NSSA as a Principal Benefits Officer at the time of data collection. The

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Ethical Approval: Ethical clearance was obtained from the Midlands State University Institutional Review Board (approval number: MSUIRB/2019/042). Written informed consent was obtained from all participants.

Data Availability: The data that support the findings of this study are available from the corresponding author upon reasonable request. Due to the sensitive nature of the data and the need to protect participant confidentiality, the full dataset will not be made publicly available.

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