

# Raising the Curiosity for a Better Return on Life-Road Map for the Retirees

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## Abstract

This paper studies the risks of not engaging in challenging projects after retirement and emphasizes the importance of active participation in various activities. By finding meaningful pursuits, retirees not only enhance their own lives but can also significantly contribute to the well-being of their communities. Encouraging retirees to explore new interests, volunteer, and engage in fulfilling projects can help mitigate these risks and lead to a more rewarding retirement experience.

The authors investigate the factors that spark the retirees' curiosity, particularly within the Arab World and Gulf States (GCC), highlighting the importance of sustaining life purposefulness post-retirement. Through the extensive synthesis of the literature reviewed, the paper presents a novel framework aimed at preserving retirees' contributions, complemented by a toolkit designed to enhance resilience amid transformative eras. The research opens avenues for empirical studies on aging economies within Arab countries, emphasizing readiness for employability and ongoing competency development. It advocates for a roadmap to ignite retiree interests through inquiry-based learning, addressing emerging challenges such as adaptability and learning through exploration.

The authors also examine the early retirement trends driven by technological advancements, revealing underutilization of retirees' expertise and proposing methods to mitigate this through structured community involvement. With retirement demographics poised to shift significantly by 2050 in the Arab region, the need for robust pension systems and enhanced social services is underscored. The approach fosters skill transfer and community capacity

building through volunteerism, mentorship programs, and intergenerational projects, aiming to integrate retirees as valuable societal contributors. This comprehensive framework re-engineers retirement into enablers phase and risk mitigation phase. The integration of both creates better strategic engagement and lifelong learning, promoting retirees' social interaction, mental stimulation, and overall well-being, ultimately enhancing the socioeconomic fabric of their communities.

**Keywords:** retiree, retirement, curiosity, Arab world retirement, GCC retirees, life purposefulness, aging economy, early retirement, lifelong learning, life time contribution, post-retirement engagement

## 1. Introduction

This paper explores what triggers retirees' curiosity ,focusing more on those in the Arab World and Gulf States (GCC). The research conceptualises and integrates approaches that prepare retirees for uncertainties, changes, and challenges they will probably face if they don't maintain a life purposefulness. After a deep literature review, a framework for mapping the retiree's sustained contribution is proposed, followed by a toolkit that ensures they stay resilient to meet the demands and conditions expected during significant transformation times. YANG and DeVaney (2011)

This work opens a new line of research for empirical research that would support preparing for ageing economy employability and sustenance or competency development in the different Arab Countries. This research paper explores and foresee the required competency of retirees to live a curious life full of purposefulness even after retirement, especially in an era full of challenges and instability, where agility, curiosity, risk mitigation, learning by exploring and learning by doing. Buheji (2021a)

The researchers try to design a new road map that raises the curiosity of the retired, focusing on the importance of 'inquiry-based learning' since it addresses many of the coming era's issues, such as curiosity, learning by exploring, etc. Buheji (2019), Buheji (2020).

## 2. Literature Review

### 2.1 Curiosity and Its Importance for Life-Purposefulness

Curiosity has always been linked to exploration for a hidden passion, query or inspiration insights. Today, it is even more related to a life-journey style and future foresight. We can increase the amount of IPI (Imaginal Processes Inventory) with curiosity. IPI reflects the level of curiosity we usually see in questioning, investigating, trying, testing and possibly learning, but not necessarily about getting the correct answers. Therefore, to reach such a level of curiosity, we need equity, diversity and inclusion in what we are curious about. Buheji (2019)

Maintaining curiosity during retirement would trigger continuous learning and mental engagement stimulation, which can help keep the mind sharp. Exploring new ideas and information challenges the brain and can improve memory and cognitive functions. Such learning or exploring activities can lead to greater life satisfaction and fulfilment. This sense of purpose and accomplishment contributes positively to emotional well-being.

A retiree with a curious mindset fosters adaptability and openness to change. Retirees who remain curious are often more willing to embrace new technologies, ideas, and social environments, which can be beneficial as the world around them evolves. Curiosity can lead to new social interactions and the opportunity to connect with people with similar interests. Participating in clubs, classes, or discussion groups can expand one's social network and enhance social support. Buheji (2020)

Curiosity-driven exploration can motivate retirees to adopt a more active lifestyle. Staying curious helps retirees cope with the transitions and challenges accompanying retirement. It fosters a positive outlook and the willingness to seek solutions and opportunities rather than dwell on difficulties. Curiosity drives personal development by encouraging retirees to discover new passions and hobbies, leading to continuous growth and self-improvement.

## *2.2 The Rise of Early Retirement Schemes*

Technological advancements have significantly impacted various aspects of modern society as the world has progressed, particularly early retirement. With the development of sophisticated services, improved quality of life, and increased life expectancy, there has been a significant rise in the rate of early retirement from the workforce, Al Asy ari and Rahman (2020). However, this phenomenon has raised concerns about the underutilisation of the expertise and experience of these types of retirees. Munnell et al. (2019), Gustman & Steinmeier (2004).

The socioeconomic aspects of early retirement are a complex phenomenon which requires careful analysis and consideration. The rise in early retirement can be attributed to personal, organisational, and societal factors. These factors include reaching retirement age and being eligible for social security benefits, the desire to spend more quality time with family, fatigue or burnout from the work environment, dissatisfaction with the work environment, including issues with co-workers and lack of challenge, generous retirement packages and pension plans that make early retirement financially viable. McGoldrick and Cooper (1990). Thus, the phenomenon of early retirement has broader socio-economic implications. A significant portion of retirees' time is devoted to entertainment and social obligations, some of which may be considered unnecessary or even luxurious, Aaron and Callan (2011).

YANG and DeVaney's (2011) study raises concerns about the efficient use of the time retirees and the potential impact of their early retirement on society's overall economic and social fabric. Additionally, many retirees are seen to be involved in civil society institutions but not necessarily in areas related to their expertise and accumulated experience, which further highlights the need to understand better and address this issue. Merriam and Kee (2014)

The rise in early retirement can be attributed to several factors, including the development of the services provided, the improvement of the quality of life, and the increase in life expectancy, Nusem et al. (2016). However, it is essential to note that some retirees have chosen to invest their work experience in other professions through contractual arrangements or entrepreneurial ventures. Aaron and Callan (2011).

A significant number of retirees have not been able to effectively use their expertise and

experience, which represents a potential waste of human resources. This is evident in the growth of the restaurant and travel industries, where retirees have become key players, suggesting a shift in their priorities and activities after leaving the workforce (Crampton et al., 1996).

### *2.3 World Retirement Statistics*

Statistics about retirement worldwide vary widely depending on the country, the economic context, and the demographic factors. For example, the proportion of people aged 60 and over in the Arab region is expected to rise from approximately 8% in 2020 to 18% by 2050. This indicates that this region is moving fast towards an ageing population that will increase pension system demands. The Arab region has a relatively young population, but the growing segment of older adults will increasingly impact social services and retirement systems. UN (2023)

According to the data, 88.9% of the new pensioners were from early retirement. The analysis also shows a steady growth in retirees, with a 21% increase from 2019 to 2023. The average retirement age is 54 for women and 59 for men, and 59% of those eligible for retirement are under 60. These statistics suggest a relationship between the fertility rate and early retirement, which could be an interesting area for further investigation. Assefa and Semahegn (2016)

Statistics about retirement in the Arab world can vary widely depending on the country, the economic context, and the demographic factors. Here are some key statistics and insights regarding retirement systems, demographics, and related factors in the Arab world:

According to the UN, the proportion of people aged 60 and over in the Arab region is expected to rise from approximately 8% in 2020 to 18% by 2050. This indicates that this region is moving fast towards an ageing population that will increase pension system demands. The Arab region has a relatively young population, but the growing segment of older adults will increasingly impact social services and retirement systems.

EU (2019) statistics show that more than half of the workforce aged 65 years or older was employed part-time. The EU used 'phased retirement'. Increasing numbers of older people are choosing a phased retirement (for example, moving from working full-time to 60 % or 50 % of their regular working hours before moving permanently into retirement). In comparison, other older people who retire may subsequently take on a part-time job or become self-employed or freelancers. Munnell et al. (2019)

In 2019, almost half (47.6 %) of all working men in this 65 age group were employed part-time, while the share for older women was still higher, at 60.2 %. In approximately half (13 out of 27) of the EU Member States, more than 50.0 % of all older people aged 65 years or older who remained employed were found to be working part-time, with this share exceeding 75.0 % in Austria and the Netherlands.

### *2.4 Retirement Trend in Arabian Gulf States*

For instance, observers of the Arabian Peninsula will notice a notable trend in the increasing number of restaurants and cafes that have revived and thrived by catering to the growing

population of retirees, particularly for breakfast meals. Furthermore, retirees have become the pioneers of the travel industry, particularly outside the traditional holiday seasons, suggesting that much of their time is dedicated to leisure and entertainment without a clear purpose, Li and Perkins (2007). This raises the question of whether the current situation wastes valuable human resources and the emergence of a new social class or group. Kočerová (2019)

A statistical analysis of the situation of retirees in Bahrain, for example, according to data published by the Social Insurance Authority for the year 2023, found that 4059 new pensioners, 3609 of them are from early retirement, i.e. 88.9%. Note that the number of retirees is growing; comparing the data from 2019 to 2023, we find that the growth rate for the number of retirees is 21%, where the average age is 54 for women and 59 for men. Statistics show that 59% of those eligible are under 60 years old. SIO (2024)

### *2.5 Life Style of Most of the Retired People*

Retired lives can be fulfilling and enriching, characterised by freedom, exploration, and new growth opportunities. Retirees can enjoy a rewarding second chapter in life by focusing on health, social connections, personal interests, and financial planning. Each person's experience and social capital will be unique and influenced by their goals, relationships, and circumstances. Buheji (2021c)

The life of retired individuals can vary greatly depending on personal circumstances, financial stability, health, and individual interests. However, several common themes and aspects characterise retirement life. Retirement often provides the time and opportunity to explore more delayed personal interests. Many people wait for retirement to do things they like more; some retirees seek to expand their knowledge through classes, workshops, or online courses, whether in subjects of personal interest or life skills.

Retirement can be an opportunity to build social connections besides strengthening relationships with family and friends, as individuals have more free time to spend with loved ones. Many retirees find fulfilment in volunteering or participating in community activities, which can expand their social circles. Buheji (2021c)

### *2.6 Self-Employment of the Retirees*

Self-employment can offer the flexibility to help some older people stay in work. For example, professionals such as accountants might become consultants, or teachers become private tutors or supply teachers. Whether by choice or resulting from a lack of other options, many self-employed people appear to retire later in life (or even not at all). 41.6 % of the workforce aged 65-74 years were self-employed, while this share reached 58.4 % for people aged 75 years or more.

The self-employment share among people aged 65-74 was close to two-thirds in Greece, Romania, and Portugal; this may be partly linked to a high proportion of this workforce being elderly farmers who continued to work, often on tiny, family-based, subsistence farms. More than half of the workforce aged 65-74 was self-employed in Luxembourg, Belgium, Italy, Finland, Ireland, and Spain.

According to the EU (2019), one-seventh of the workforce aged 65 years or more usually worked from home. Men and women aged 65 or older were almost three times as likely to usually work at home as their colleagues aged 15-64. Between 2004 and 2019, the share of the EU-27 workforce aged 65 years or more generally working at home (both men and women) increased marginally from 13.6 % to 14.4%.

While some people frequently dream of their last day at work before being able to retire, others who already receive a pension continue working; note that this could be a survivors' pension (due to the death of a spouse). In 2012, more than one-third (37.5 %) of people aged 50-69 years in the EU-28 who received a pension but continued working did so to have sufficient income; a further 14.6 % did so to have enough income and to establish/increase their future pension entitlements, and 6.8 % did so uniquely to establish/increase their future pension entitlements. YANG and DeVaney (2011)

As such, almost three-tenths (29.2 %) of people in the EU-28 who received a pension and continued to work cited non-financial reasons for continuing to work (for example, job satisfaction). More than a quarter of people aged 55-64 who were no longer employed left their last job to take normal retirement.

In 2019, more than one quarter (31.6 %) of the EU-27 workforce aged 55-64 years who were not in employment left their last job to take normal retirement, while a further 15.9 % did so to take early retirement, 15.8 % for reasons of illness or disability and 14.2 % because they had been dismissed or made redundant; these were the four most common reasons for leaving a job among people aged 55-64 years. Among people aged 65-74 years who are not in employment, more than two-thirds (69.4 %) cited normal retirement and 14.3 % early retirement as the principal reasons for leaving their last job. McGoldrick and Cooper (1990).

### **3. Methodology**

The research establishes the main variables of this qualitative research with focus on the curiosity of retirees, their engagement in the community, and the impact of retirement on life purposefulness in the Arab World and GCC.

The researchers focused on relevant academic databases such as Google Scholar, JSTOR, PubMed, and Scopus for sourcing literature using focused keywords derived from the research questions as "retiree curiosity," "Arab World retirement," "GCC retirees," "life purposefulness," "community engagement in retirement," and "early retirement trends."

The researchers also focused on unrelated demographics or those lacking empirical data.

The authors thematically identify the recurring themes, patterns, and gaps in knowledge as the relationship between curiosity and life satisfaction in retirement. The other theme is the socioeconomic implications of retirees' engagement in the community, besides the challenges faced by retirees in maintaining purposefulness.

Synthesize the findings from the literature to draw comprehensive conclusions about the current state of knowledge regarding retirees in the Arab World and GCC. Highlight the importance of curiosity and engagement in sustaining retirees'

contributions to society.

All these inputs are used later to develop a proposed holistic framework.

#### **4. Application & Analysis**

##### *4.1 Definition of Competency for the Retired*

Competence-driven approaches are multidimensional processes that mainly consist of two dimensions: conceptual and operational. These include knowledge and understanding, applied psycho-motor skills, behaviour and attitudes, and the ability to learn how to learn, as mentioned by Delamare Le Deist and Winterton (2005).

Retirement competencies are the knowledge, skills, attitudes, and behaviours that enable them to navigate their post-retirement life effectively and maintain a fulfilling and productive lifestyle. It encompasses various aspects to ensure retirees can adapt to new circumstances and contribute positively to their communities and personal lives. Here are some essential components of competency for retirees:

##### **4.1.1 Personal Care Competency**

For example, the ability of the retiree to manage their finances, including creating and adhering to a personal budget that accounts for fixed incomes such as pensions or retirement savings, is one of the main competencies expected today, besides understanding basic investment principles to ensure sustainable financial management over the long term.

Knowledge of maintaining physical health through exercise, nutrition, and regular health check-ups, as well as taking care of mental health issues, including stress management and engagement in activities that promote emotional wellness, is another important personal care competency.

Competency in using modern technology and digital platforms for communication, information access, and utilising online services is increasingly important in today's world. Understanding how to navigate social media to stay connected with family and friends and engage with community resources is another type of competency expected from every retiree today.

The retirees are expected to be highly willing to learn new skills or enhance existing ones through classes, workshops, or self-directed learning. Their ability to adapt to personal circumstances, technology, and social dynamics changes would help differentiate them further.

##### **4.1.2 Social Contribution Competency**

Retirees must stay involved in community service, volunteering, or participating in social groups, enhancing social interaction and support networks. Their ability to engage in activities representing the community's interests or even services specific to retirees and older adults would help them continue to feel the difference they could make to their community and the world. Buheji (2021c)

#### 4.1.3 Life Contribution Competency

The other competency the retirees need is setting realistic and attainable goals for personal growth, travel, learning, or hobbies in retirement. The capacity to build self-reflection that helps assess one's interests, values, and motivations to find purpose and fulfilment post-retirement. Buheji (2021b)

Many retirees are concerned with managing their savings, pensions, and investments to ensure financial security throughout retirement. They focus on developing a fixed income and a budget that reflects their lifestyle and expenses and helps them navigate retirement years comfortably.

#### 4.2 Policies for Retirement Age and Pension Systems

The retirement landscape in the Arab world is complex and evolving. As populations age and economic factors shift, there will be an increasing need for inclusive and sustainable pension systems, alongside enhanced healthcare and social services for retirees. These challenges require adaptive policies to ensure that the rights and needs of older adults are met in various countries across the region.

In many Arab countries, the typical retirement age is 60 to 65 for men and 55 to 60 for women, depending on labour laws. However, there are variations based on government policies and the type of employment. Many countries in the region offer early retirement options, particularly in the public sector, leading to more retirees.

In many Arab countries, formal pension systems cover a significant portion of the working population, but coverage can be inconsistent. For example, Tunisia has a relatively high coverage rate, while countries with large informal sectors may have lower coverage. Countries like Jordan and Egypt have faced challenges in sustaining their pension funds due to economic pressures and demographic shifts, leading to concerns about the adequacy of future pensions.

Many Arab countries have traditionally relied on defined benefit pension schemes, but there has been a growing trend toward defined contribution plans, particularly in the private sector. Pension benefits can vary widely. For instance, pensions may be relatively high in some Gulf Cooperation Council (GCC) countries due to higher salary levels. At the same time, in other nations, retirement rates may be lower, and it may be insufficient for retirees to maintain their previous living standards.

#### 4.3 Aging Economy and the Economy of Retired

As the number of retirees increases relative to the working-age population, dependency ratios are expected to rise faster in the Arab World. This can strain public finances and social services. High unemployment rates among youth in the Arab world can also impact pension systems as fewer workers contribute to these funds, putting further pressure on retired individuals.

The growing elderly population will require enhanced healthcare and social services. Many



Arab countries invest in health and social services to support this demographic. There is a growing need for long-term care services, often underdeveloped in many Arab nations, posing challenges for families and caregivers. Buheji (2021a)

#### *4.4 The Risks of Not Being Engaged with Challenging Projects by the Retired*

Not engaging with challenging projects during retirement can lead to various risks and adverse outcomes for retirees. The lack of meaningful activities raised some of the potential dangers resulting from a lack of engagement.

##### **Risk 1- Social Isolation**

Retirees who do not participate in social or community activities may experience loneliness, which can impact their mental health and emotional well-being. The loss of social networks due to limited engagement causes retirees to lose touch with friends and family, diminishing their social support systems (Merriam and Kee, 2014).

##### **Risk 2- Mental Stagnation**

The lack of engaging activities can lead to mental stagnation. Challenging projects stimulate the brain and help maintain cognitive function; retirees may experience cognitive decline without this stimulation. Failure to pursue new challenges can decrease motivation to learn or grow, leading to an unfulfilling retirement. Retirees have a wealth of knowledge and experience, which, if not utilised, may lead to a decline in proficiency and confidence and affect future engagement opportunities. Buheji (2021b)

##### **Risk 3- Emotional Well-Being**

Studies show that low engagement may increase depression and anxiety. The lack of engagement can contribute to feelings of purposelessness, leading to depression or anxiety as individuals struggle to find meaning in their lives. The retiree may feel less valued or less self-worth since they do not participate in projects or community efforts. This may negatively impact their self-esteem. Therefore, engaging in projects often involves physical activity and social interactions, both essential for maintaining overall health. Merriam and Kee (2014).

##### **Risk 4- Lack of Purpose**

Unproductive retirement can lead to a loss of identity if individuals do not find other meaningful pursuits to replace their professional lives. This can confuse one's purpose and place in the world. By not engaging with challenging projects, retirees miss chances to share their expertise and mentor others, limiting their impact on future generations. Failure to engage in enriching projects can result in unfulfilled potential, preventing retirees from achieving personal growth and development.

Retirees have the potential to make significant contributions to their communities. Lack of engagement means that valuable insights, skills, and experiences remain untapped, which could benefit society. When retirees do not engage in community projects, opportunities for interaction and learning between generations decrease, impacting community cohesion and diminishing intergenerational connections.

#### *4.5 Optimising the Retirees' Engagement Strategies and Environment*

Several strategies help retirees engage in meaningful projects and enrich their post-retirement lives. One is collaborating with local nonprofits and community organisations to offer volunteering opportunities tailored to retirees' skills and interests.

Organise community events where retirees can connect with various organisations to showcase their volunteer programs. This should be linked with strategies based on lifelong learning programs, such as mentorship programs. Online platforms for retirees could be part of the strategies that optimise their engagement, as they could quickly share their interests and ease their interest in participating in activities. Such platforms can help to promote social interaction and cognitive engagement between them.

Creating an environment where retired individuals strive for impact, personal fulfilment, and lifetime purposefulness involves a multifaceted approach that fosters engagement, learning, and community involvement.

The environment should encourage the retired to contribute their expertise to lifelong learning programs by offering workshops, courses, and seminars tailored to the interests of retirees. They can promote access to online platforms that provide courses in diverse fields, enabling retirees to explore or deliver new subjects from home.

The retirees need peer-driven, facilitated goal-setting and planning workshops that guide them through identifying personal goals, creating action plans, and developing strategies for achieving them. Some might need access to life coaching or counselling services to help them explore their passions and purpose after retirement.

To create a supportive environment, we need to establish a support group where retirees can discuss challenges, share experiences, and encourage one another in their pursuits. A recognition program that highlights and celebrates the achievements of retirees who make impactful contributions to their communities can further develop the environment, reinforcing the value of their efforts.

The other environment setting can help promote cultural and creative engagement, which can provide the retiree with an outlet for creativity and self-expression or offer them a platform to share their life stories, experiences, and insights, fostering a sense of significance and purpose.

#### *4.6 Addressing the Gap of Mentorship that Retirees Can Lead*

The retirees can establish mentorship initiatives where retirees can share their expertise with younger generations, creating a sense of purpose and encouraging intergenerational connections. Munnell et al. (2019)

The mentorship can be delivered by forming clubs and groups based on shared interests, such as reading, gardening, or travel, to foster social interactions and friendships. As mentors, they can organise events where they, as retirees, can meet and collaborate with like-minded individuals, exploring common goals and interests. The retirees can create a source of funds

to bring their influence together and thus support personal projects. They can establish creativity grants, offer small grants or funding opportunities to start personal projects and prioritise fellow retirees' initiatives.

The mentorship programs can include an annual forum where the retirees showcase their projects and initiatives, recognising their efforts and encouraging others. The programs can incorporate physical fitness, mindfulness, and wellness classes, which can contribute to the retiree's and beneficiaries' overall well-being and vitality. The scheme would help the retiree maintain strong mental, emotional, and social health and a balanced lifestyle.

### **5. Proposed Framework for 'Re-Engineering the Life of the Retirees in the Arab World'**

Creating an impactful and fulfilling post-retirement experience requires inspirational techniques or engineering that encourage lifelong learning practices that foster community engagement, support personal projects, and promote social connection. By providing opportunities for growth and involvement, retirees can discover new passions, contribute to their communities, and find a sense of purposefulness in this new chapter of their lives. Buheji (2021b)

Based on the synthesis of the literature review and application done regarding retirees and current statistics, it is worth proposing a framework that focuses on re-engineering retirees' lives to drive them to contribute more to their communities' socioeconomic development. Figure (1) represents the comprehensive framework proposed.

The framework starts by developing a map of retirees' curiosity, including their experiences. This could help build awareness of their expertise in community development. The mapping and assessment can take the form of surveys and interviews and then be developed further through specialised, focused groups.

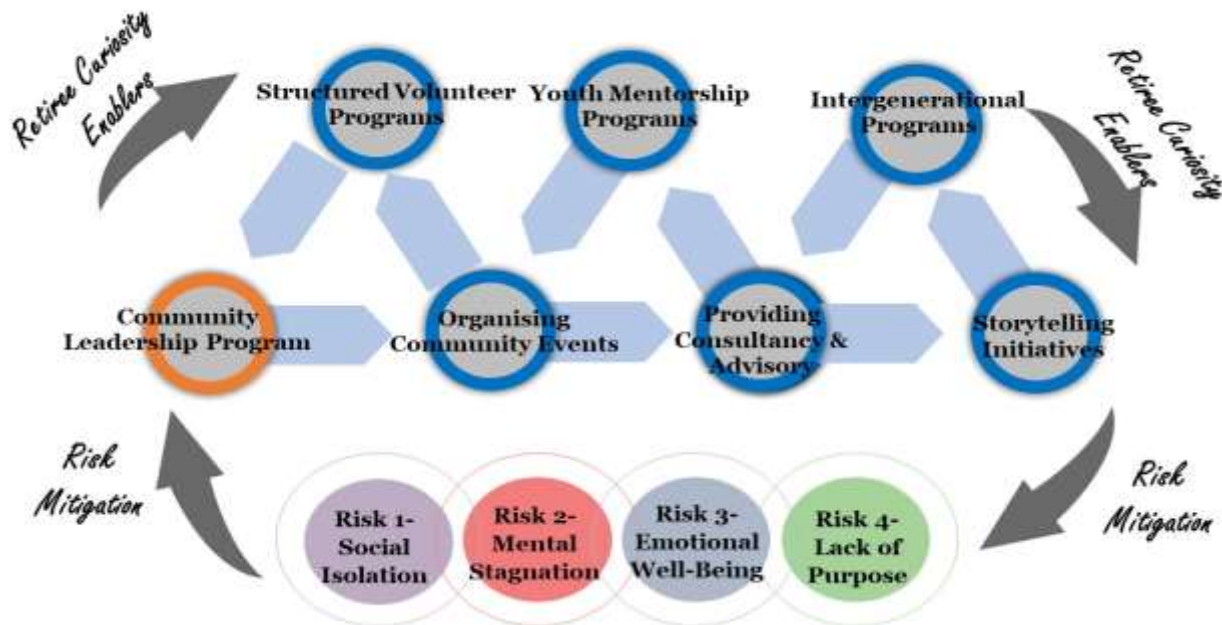
The framework then proposes starting and establishing 'structured volunteer programs' where retirees can contribute to local organisations, schools, and initiatives. This could involve 'mentoring youth', 'providing consultancy' for small businesses, or 'organising community events'. The retirees might also share their knowledge through workshops and training sessions for different demographics, including youth and unemployed individuals. This promotes skill transfer and community capacity building.

A 'community leadership program' that further involves retirees in bringing their life experiences together could be part of the proposed framework so that valuable insights can be tapped into tackling community challenges. This program could be delivered through NGOs or social enterprises.

The framework is suggested to carry more 'intergenerational programs' that promote and facilitate collaboration between retirees and younger generations, such as co-learning projects that tackle social issues, fostering understanding and cooperation across age groups. Finally, the framework is suggested to make the retirees part of an 'advisory team' that guides the community projects and policies, besides adding their perspectives towards dealing with essential issues in problem-solving and decision-making processes.

The framework also proposes using the retirees’ experiences in ‘storytelling initiatives’ that highlight community history, challenges, and successes, fostering a sense of belonging and collective identity.

Figure (1) Framework for Post-Retirement Life-Purposefulness Enablers and Risk Mitigation



## 6. Discussion and Conclusion

This paper illustrates the critical role of curiosity in enhancing the lives of retirees within the Arab World and Gulf Cooperation Council (GCC) countries, emphasizing its significance in fostering continued engagement and purposefulness in post-retirement life. By synthesizing a comprehensive range of literature, this research highlights that maintaining curiosity is essential for retirees to navigate the challenges of an evolving socio-economic landscape, especially as early retirement trends rise and populations age.

The findings reveal that curiosity not only supports cognitive health and emotional well-being but also serves as a catalyst for social interaction, learning, and personal growth among retirees. Engaging in inquiry-based learning and community involvement enables retirees to transfer their expertise and experience, thereby enriching the fabric of their communities. Furthermore, addressing the underutilization of retirees' skills through structured engagement initiatives can mitigate the risks associated with social isolation and mental stagnation, fostering a more inclusive society.

Despite the significant insights gained, this research identifies gaps in current research, particularly regarding the specific experiences and challenges faced by retirees in the GCC context. Future empirical studies are warranted to explore these areas further, allowing for the development of tailored programs that enhance retiree engagement and curiosity.

In conclusion, this research advocates for a holistic approach to retirement that prioritizes

curiosity and community involvement. By re-engineering the narratives surrounding retirement, society can empower retirees to lead fulfilling lives that contribute meaningfully to their communities, ultimately benefiting both the individuals and the broader socio-economic landscape. By developing this curiosity, retirees can enhance their quality of life, maintain their independence, and contribute to their communities, fostering a fulfilling second chapter.

Finally, it is worth to mention that the limitations and implications discovered in this paper concentrated on the scarcity of proper data regarding retirees after they retire. Despite this limitation, it also triggers future studies in this line.

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