Retirement from Work, Not from Life

Towards a Rights-Based and Social Vision for Active Ageing

A rights-based and social policy study

Dr Salem Abdullah Al Nuaimi

Independent Legal Researcher · United Arab Emirates · November 2026

ORCID 0009-0005-5561-5023 · salemalnuaimi.ae

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Abstract

This study treats retirement as a transition in the life course. Retirement ends an employment relationship while the person's rights to participation, dignity and autonomy continue. The analysis brings together human rights and social policy, with a particular focus on the United Arab Emirates.

The study uses a descriptive analytical approach. It draws on a narrative review of UAE legislation, international instruments, public policies and verifiable field studies in the UAE, including studies in Abu Dhabi, Sharjah and Dubai. It finds a legal basis for participation, notably Federal Law No. 9 of 2019 on the Rights of Senior Emiratis. The principal gaps concern implementation and measurement. Structured preparation before retirement is lacking, flexible work options are limited and little published data exists on the participation of retirees.

The study proposes a UAE Model for Sustainable Post-Retirement Contribution based on eight pathways: early preparation, a national expertise registry, flexible work, specialised volunteering, lifelong learning, health and well-being, intergenerational engagement, and participation in designing and evaluating policy. Continued contribution is a right and a voluntary opportunity. Human dignity applies independently of economic productivity.

Keywords: Retirement, senior Emiratis, active ageing, human rights, flexible retirement, volunteering, institutional knowledge, intergenerational engagement, United Arab Emirates.

English abstract from the Arabic edition

Retirement is a major transition in the life course. It ends formal employment, yet it also reshapes identity, social participation, psychological well-being, financial security and family roles. This study examines retirement from an integrated human rights and social policy perspective, with particular reference to the United Arab Emirates. Using a descriptive-analytical approach and a narrative review of national legislation, international instruments, public policies and verified empirical research conducted in the UAE, it distinguishes retirement from social disengagement and challenges age-based stereotypes.

The study finds that the UAE legal framework, notably Federal Law No. 9 of 2019 on the Rights of Senior Emiratis, already recognises rights to work, training, volunteering and social integration. The main gaps lie in implementation: limited structured pre-retirement preparation, few flexible post-retirement pathways, and scarce published data on retirees' participation. The study proposes a UAE Model for Sustainable Post-Retirement Contribution built on eight pathways: early preparation, a national expertise registry, flexible work, specialised volunteering, lifelong learning, health and well-being, intergenerational engagement, and participatory policymaking and evaluation. Continued participation must remain a voluntary opportunity, never a condition for dignity or social protection.

Keywords: Retirement, Active Ageing, Senior Emiratis, Human Rights, Flexible Retirement, Volunteering, Knowledge Transfer, Intergenerational Solidarity, United Arab Emirates.

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1. Introduction

On the first morning of retirement, a person may wake at the same hour they kept throughout their working life. The office no longer awaits them, the meetings are over, and colleagues who once sought their advice now belong to an earlier chapter. The pension is only one of the questions that arise. A deeper one is what remains of a person's identity when their employment ends.

The question concerns families, institutions, society and the state as well as retirees. It concerns how society draws on its people and their knowledge and how it fulfils human rights throughout the life course. As life expectancy rises, many people spend decades in retirement. Those years can bring opportunities for learning, volunteering and participation. Without preparation and support, they can also bring isolation and a diminished sense of belonging.

The issue has particular significance in the UAE. Emirati retirees carry experience acquired over successive stages in the development of the country and its institutions in education, health, public administration, the economy, defence and security. The National Policy for Senior Emiratis, approved by the Cabinet on 21 October 2018, reflects this experience. It adopted the term “senior Emiratis” in place of “older persons” in recognition of their experience, dedication and contribution (Official Portal of the UAE Government, 2026). Its aims include ensuring their active, sustained participation in society and drawing on retirees' experience in the labour market.

The study starts from the premise that leaving employment should allow life and participation to continue. Protecting people at this stage calls for economic security, personal autonomy, mental health, community participation, recognition of experience and respect for the right to rest.

1.1 Research problem

Pension legislation governs the termination of service and entitlement to a pension. Life after retirement, including rebuilding identity, sustaining relationships and transferring knowledge, has yet to receive a similarly integrated framework. Field evidence illustrates the gap. A Sharjah Social Services Department study of 125 retirees from across the UAE found that about 78.4% reported receiving no contact from pension funds after retirement (Sharjah 24, 2024). An Abu Dhabi study found that diminished community belonging, alongside financial need, was among the strongest factors associated with retirees seeking work again (Yang et al., 2023).

The main research question is how the UAE can build an integrated rights-based and social policy approach that maintains opportunities for retirees to participate and contribute, safeguards their dignity, independence and quality of life, and preserves their freedom to decline. Four questions follow.

- What rights do international instruments and UAE legislation afford retirees in relation to work, participation and dignity?
- What do field studies show about retirees' lives in the UAE?
- What psychological, social and institutional challenges limit sustained contribution?
- What model and policies can be applied in the UAE?

1.2 Objectives

- Establish a human rights basis for sustained contribution after retirement.
- Analyse the international and national legal frameworks and identify their strengths and gaps.
- Review the research evidence on retirees and senior Emiratis in the UAE.

- Present a national model that can be implemented and measured, with recommendations addressed to specific institutions.
- Challenge the assumption that human worth depends solely on economic output.

1.3 Method and limitations

The study uses a descriptive analytical method based on a narrative review of UAE legislation, international instruments, public policies and empirical studies. It gives priority to official UAE sources and studies conducted in the UAE. Where no UAE research is available on a specific question, the text identifies the Arab or international evidence used and avoids assuming that its findings apply directly to the UAE.

Documentation. The analysis draws on the sources listed in the references, prioritising legislation, official sources and published studies. Where a figure comes from press coverage of a study or from an official statement, the text identifies the source. The review does not systematically catalogue all evidence available through November 2026.

Limitations. The study presents no new field survey and does not claim to be a comprehensive systematic review. Published federal data on retirees' employment and volunteering remain limited. Most available studies are cross-sectional and focus on Abu Dhabi and Sharjah. The model and recommendations are analytical proposals that require field testing before they are adopted nationally.

2. Conceptual framework and demographic context

The study rests on three concepts: retirement as a transition in life, active and healthy ageing as policy frameworks, and sustained contribution as a right that people may choose to exercise.

2.1 Retirement as a legal event and a stage of life

In legal terms, retirement entails the end of regular service and entitlement to a pension or other financial benefits under rules governing age and contribution periods. Work also structures time, builds relationships and gives people a sense of achievement and status. In their review of adjustment to retirement, Wang, Henkens and van Solinge (2011) emphasise that retirees' experiences vary with their personal, social and economic resources.

Three concepts need to be distinguished.

- Employment retirement is the end of regular service under the applicable legal and administrative rules.
- Economic retirement is the complete or partial cessation of paid work.
- Social withdrawal is a reduction in participation in relationships, activities and community roles. It need not follow the end of employment.

People can finish their employment and continue to play economic, social or cultural roles. They can leave all paid work and remain involved in their families and communities. They can also choose a quieter life without any diminution of their worth or rights.

2.2 Theories of retirement

- Disengagement theory (Cumming & Henry, 1961) sees withdrawal from social roles in later life as a natural, mutual process. Critics argue that it can legitimise exclusion.

- Activity theory associates older people's satisfaction with maintaining roles that take the place of those they have lost.
- Continuity theory (Atchley, 1989) holds that people adapt to ageing by retaining values, skills and relationships built earlier in life.

This study uses continuity theory as its interpretive framework. The engineer who trains others after retirement and the teacher who volunteers in education continue to express an established identity in a new way. Erik Erikson's concept of generativity adds a psychological dimension: from midlife onwards people may seek to see their influence continue through others (Erikson, 1950). This idea is deeply rooted in Arab and Islamic culture, as reflected in the concepts of beneficial knowledge and ongoing charity, and in the well-known hadith about planting a sapling, reported by Ahmad and by al-Bukhari in Al-Adab al-Mufrad.

Activity theory is commonly associated with Robert Havighurst (1961), who linked successful ageing with continued participation and finding new roles for those lost. In A Fresh Map of Life, British historian Peter Laslett (1989) described the Third Age as the stage following employment and child-rearing obligations, when people have greater freedom to decide what they do. This is close to the study's view of retirement as a stage in which people can choose their roles.

2.3 Active ageing and healthy ageing

The World Health Organization defines active ageing as improving opportunities for health, participation and security to enhance quality of life as people age (WHO, 2002). Activity in this sense includes physical activity and paid work as well as social, cultural, spiritual, civic and family participation.

In its World Report on Ageing and Health, WHO (2015) developed the concept of healthy ageing, centring on the functional ability that enables people to be and do what they value. Functional ability reflects the interaction between individual capacities and the environment. A retiree with limited mobility may advise from home if digital tools are available or take part in community activities if accessible transport is provided. The ability to contribute depends in part on how society and services are designed. The United Nations General Assembly embraced this approach in the Decade of Healthy Ageing (2021–2030) through Resolution 75/131 of 14 December 2020.

Activity should never become a moral yardstick for older people or a basis for distinguishing between people who can participate and people whose circumstances prevent them from doing so. Active ageing calls for opportunities and respect for individual choice.

2.4 Sustained contribution after retirement

The study defines sustained contribution as the continuing availability of voluntary opportunities after employment ends. These opportunities allow people to use their experience and abilities in roles they choose, in an environment that respects dignity, autonomy, health, the right to rest and social protection. Four elements follow.

- Freedom to choose whether to participate.
- Recognition of the many forms of contribution, including those outside paid work.
- A supportive legal and institutional environment.
- Respect for human dignity independently of economic productivity.

2.5 Retirees, older persons and senior Emiratis

A retiree is defined by employment and insurance status. “Older person” is a demographic term whose age threshold varies by statistical authority. Federal Law No. 9 of 2019 defines a senior Emirati as any citizen aged 60 or over. This distinction has practical consequences. Many retirees are younger than 60 because pension schemes permit retirement at earlier ages. For example, the 2023 amendments to Abu Dhabi's pension law set the minimum retirement age at 45 with 25 years of service, increasing it by six months annually until it reaches 55 (Gulf News, citing Lexis Middle East, 2023). Early retirees fall outside the scope of the law on senior Emiratis although they undergo the same transition. The study therefore proposes that post-retirement policies reflect needs, capabilities and preferences in addition to chronological age.

2.6 Demographic context

The UAE population is predominantly of working age, but figures for citizens differ from those for the population as a whole. The table summarises published estimates and indicators with different reference years and population definitions. Direct comparisons are inappropriate.

Indicator	Value	Source
Total population aged 60 and over	About 311,000 (3.1%) in 2020 and around 19.7% by 2050	HelpAge International in partnership with UNFPA (c. 2021–2022)
Proportion of Emirati citizens who are older persons (projections)	11% in 2032 and 29% in 2050	Ministry of Community Development, as cited in Al Bayan (2016)
Dubai residents aged 60 and over	Around 144,000 (3.15%) in 2025, compared with 2.38% in 2021	Dubai Health Authority, as cited in Emirates 24
Older persons in GCC countries	2.6 million (4.5%) in 2023	GCC Statistical Centre (2024)

These estimates point to possible growth in the share of older people, with differences in populations, reference years and data sources. The 2032 and 2050 estimates published in 2016 are historical projections. They should not be treated as observed figures or updated projections. The indicators cannot be combined or compared without harmonising definitions and periods.

According to World Bank data, life expectancy at birth in the UAE reached about 83 years in 2023 (World Bank, 2023). Some individuals may spend decades in retirement. Life expectancy at birth, however, differs from remaining life expectancy at retirement age. Age-specific life tables are needed to estimate the duration of this stage.

3. The international human rights framework

The United Nations framework has yet to include a comprehensive, binding global convention specifically on the rights of older persons. Specialised regional instruments include the 2015 Inter-American Convention on Protecting the Human Rights of Older Persons and the 2016 African Protocol on the Rights of Older Persons. General rights extend to older people, and negotiations towards a binding instrument have begun. Treaties bind their parties, while guidance instruments have a different legal character. Citing an instrument does not establish its applicability in the UAE.

3.1 Human dignity under the Universal Declaration of Human Rights (1948)

Human dignity persists throughout working life and after retirement. The following provisions of the Declaration are particularly relevant to retirees.

- Article 1 recognises equality in dignity and rights. Article 2 provides for enjoyment of rights without discrimination.
- Article 22 recognises the right to social security. Article 25(1) recognises an adequate standard of living and security in old age. It is the only provision of the Declaration to mention old age expressly.
- Article 23(1) recognises the right to work and free choice of employment. Article 24 recognises the right to rest and leisure.
- Article 26 recognises the right to education. Article 27(1) recognises freedom to participate in the community's cultural life.

Read together, these provisions suggest that protection in retirement extends beyond pensions to education, participation and the option of working. The right to rest deserves the same regard as the right to work, including respect for a retiree's choice to remain out of employment. The right to work concerns protection against arbitrary exclusion and access to fair opportunities under legitimate rules. It does not confer an absolute right to a particular job.

3.2 The International Covenant on Economic, Social and Cultural Rights and General Comment No. 6

The UAE is outside the parties to the Covenant. The study cites it as an international interpretive reference. General Comment No. 6 (1995) of the Committee on Economic, Social and Cultural Rights provides particularly clear guidance concerning retirement.

- Paragraph 22 calls for measures to prevent age discrimination in employment and occupation.
- Paragraph 23 concerns safe working conditions for older workers up to retirement and the use of their experience.
- Paragraph 24 calls for retirement preparation programmes involving employers' and workers' organisations. They should cover pension rights, opportunities to continue working or volunteering, and continuing education.
- Paragraph 38 recognises older people's role in transmitting knowledge, traditions and values and supports programmes in which they teach.
- Paragraph 41 calls for overcoming stereotypes that portray older people as dependent and without a role.

Drawing on ILO Recommendation No. 162, the Committee called for flexibility in retirement age according to the nature of the occupation and the individual's capacity to work (CESCR, 1995).

In General Comment No. 18 (2005) on the right to work, the same Committee affirmed that the right applies to everyone without discrimination and that states should prohibit discrimination in gaining and retaining employment (CESCR, 2005).

3.3 United Nations Principles for Older Persons (1991)

Through Resolution 46/91 of 16 December 1991, the General Assembly adopted five principles relevant to life after retirement.

Principle	Meaning in retirement
Independence	Access to work, involvement in deciding when and how quickly to withdraw from the labour market, and control over time and resources
Participation	Integration into society, knowledge transfer, volunteering suited to interests and capacities, and influence on policy
Care	Access to support when needed, with autonomy respected
Self-fulfilment	Lifelong learning, cultural activity and discovering new roles
Dignity	Protection from exploitation, neglect and discrimination, irrespective of economic contribution

Dignity should guide every programme for sustained contribution. The purpose is to serve people and respect their choices.

3.4 International Labour Organization standards

The most comprehensive international standard in this area is the Older Workers Recommendation, 1980 (No. 162). It addresses equality of opportunity and treatment, protection of older workers in employment, and preparation for and access to retirement (ILO, input to the Open-ended Working Group on Ageing). It calls for a gradual transition, for example by progressively reducing working hours and involving staff in planning how to pass on their knowledge.

Other relevant instruments include the Social Security (Minimum Standards) Convention, 1952 (No. 102), the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), and the Discrimination (Employment and Occupation) Convention, 1958 (No. 111). The study uses them as comparative benchmarks and makes no assumption that all are in force in the UAE. Age is absent from the original grounds of discrimination in Convention No. 111. Article 1(b) allows states to add grounds.

3.5 The Madrid International Plan of Action on Ageing (2002) and its regional review

The Madrid Plan has three priorities: older persons and development, advancing health and well-being in old age, and ensuring enabling and supportive environments. The UN Economic and Social Commission for Western Asia and the UN Population Fund published the fourth review and appraisal of the plan in the Arab region in June 2022 (UNFPA & ESCWA, 2022). The texts are non-binding and serve as a policy reference for many national policies.

3.6 The Arab Charter on Human Rights (2004)

The Arab Charter, ratified by the UAE, recognises the right to work in Article 34 and the right to social security in Article 36. The absence of a separate provision on older people warrants attention in any future review.

3.7 Towards a legally binding international instrument

On 3 April 2025, the Human Rights Council adopted Resolution 58/13 by consensus. It established an open-ended intergovernmental working group to draft a legally binding instrument on the human rights of older persons. The group held its first session in Geneva from 13 to 17 July 2026. This marked the start of negotiations. From the perspective of this study, any future instrument should address the right to choose how to participate after work and the barriers that prevent people from using their experience.

Countries that develop domestic policy instruments early will be better positioned to negotiate and meet future obligations.

4. The UAE legislative and policy framework

UAE legislation expressly addresses participation by senior Emiratis. The remaining gap concerns converting these provisions into accessible programmes and measuring their effects.

4.1 The Constitution

Article 16 of the Constitution provides for care by society for people unable to care for themselves for reasons including old age. Article 20 recognises work as a foundation of social progress. The former grounds care in need. The latter recognises the value of work without setting an age limit.

4.2 Federal Law No. 9 of 2019 on the Rights of Senior Emiratis

This law and its implementing regulation under Cabinet Resolution No. 9 of 2021 are central to the study. The law treats senior Emiratis as holders of rights in their own capacity.

Article	Provisions relevant to post-retirement contribution
1	A senior Emirati is any citizen who has reached 60 years of age.
2(3) and 2(6)	Enable participation in society and in designing relevant policy, and strengthen social standing.
4(1)	Manage personal affairs autonomously and make one's own decisions.
6(3)	Access continuing education and volunteering suited to interests and abilities.
6(4)	Access suitable work, employment or training opportunities.
6(5)	Support integration with other age groups and improve ways of drawing on senior Emiratis' abilities.
10(1)(g)	Priority in participation in social and cultural activities.
14	Family duties concerning care and protection.

Article 6 brings work, volunteering, learning and the use of experience together, giving equal standing to those options. People decide for themselves, in line with the autonomy protected under Article 4. This approach reflects active ageing. Rights need practical implementation. A programme available only through a complex digital platform or held at sites without accessible transport cannot serve its rights-based purpose.

4.3 National Policy for Senior Emiratis (2018)

The policy has seven themes: healthcare, community engagement and active living, civic participation, infrastructure and transport, financial stability, safety and security, and future quality of life (Gulf News, 2018). Initiatives include centres for contemporary skills, ways to draw on retirees in the labour market, and programmes to protect against abuse (Official Portal of the UAE Government, 2026). The policy overlaps with retirement policy, while its target group is people aged 60 and over.

4.4 Health policy and the National Framework for Healthy and Supportive Ageing

In July 2024, the Ministry of Health and Prevention and WHO held a four-day workshop on the national framework for healthy ageing, aimed at developing comprehensive strategies and a national response to dementia (Ministry of Health and Prevention, 2024). In September 2025 the Ministry launched a national plan supporting the health of older people alongside its National Framework for Healthy and Supportive Ageing. Reducing social isolation was among the objectives (Emarat Al Youm, 2025). The Ministry trained staff in the Integrated Care for Older People (ICOPE) approach, in line with the 2025–2031 framework (WAM).

4.5 The law regulating labour relations

Federal Decree-Law No. 33 of 2021 sets no upper age for workers. Article 7 recognises part-time, temporary and flexible employment, which can suit retirees. Article 4(1) prohibits discrimination based on race, colour, sex, religion, nationality, social origin or disability. It omits an express reference to age.

4.6 Pension legislation and return to work

Pension schemes vary by entity and emirate.

- Federal scheme. A citizen qualifies for a pension at age 60 with 15 years of insured service. Federal Decree-Law No. 57 of 2023 applies to people entering employment for the first time on or after 31 October 2023. Earlier contributors remain covered by Federal Law No. 7 of 1999 (Official Portal of the UAE Government).
- Abu Dhabi. Amendments to the pension law in 2023 introduced a gradual increase in the minimum retirement age from 45 to 55.

In 2022 the General Pension and Social Security Authority explained that an Emirati retiree under 60 can re-register if they join an employer covered by the scheme. Pension payments are suspended if the new salary equals or exceeds the pension, subject to exceptions including at least 25 years of government service (GPSSA, 2022). These rules support fund sustainability, although they can remove the financial incentive to return to work for some retirees. The study calls for a published actuarial analysis of options and for clear information on the insurance consequences of taking a job. It does not recommend an unconditional right to combine salary and pension.

Federal Decree-Law No. 57 of 2023 on Pension and Social Security followed. It applies to Emiratis entering employment for the first time from 31 October 2023. Earlier contributors remain subject to Federal Law No. 7 of 1999 and its amendments (Al Bayan, 2023; Emarat Al Youm, 2023). One relevant provision allows workers in government and private employment to combine their pension and salary after 30 years of service (Sharjah 24, 2023). The rules on returning to employment therefore depend on the law governing the retiree, and retirees need clear information about these differences.

The UAE's overall score in the Marsh CFA Institute Global Pension Index rose from 64.9 in 2025 to 70.0 in 2026, moving from grade C+ to grade B (Emirates 24|7, 2026). It received grade A in the adequacy (84.9) and integrity (80.8) sub-indices (Khaleej Times, 2026). These indicators concern financial protection. They do not measure quality of life or opportunities for participation after retirement.

4.7 The legal framework for volunteering

Federal Law No. 13 of 2018 on Volunteering and its implementing regulation under Cabinet Resolution No. 70 of 2020 govern volunteer registration, rights and obligations. They provide a basis for specialised volunteering that draws on retirees' experience and sets clear rights, responsibilities, duration and tasks.

4.8 Gaps in moving from care to empowerment

The study identifies four implementation gaps.

- Age is absent from the express grounds of prohibited discrimination in the labour law, although the law on senior Emiratis recognises access to work opportunities.
- Retirees under 60 fall outside the law on senior Emiratis, even though they are often well placed to contribute and face a potentially long period without a defined role.
- Published indicators of implementation of Article 6 are lacking. How many retirees have returned to work? How many volunteer, and in what sectors?
- Programmes are scattered across emirates and agencies. There is no single coordinating body linking pensions, community development and human resources.

Policy should begin by asking what kind of life a person wants after retirement, and how public services can help them lead it.

5. Retirement in the UAE in light of empirical research

Despite differences in methods and samples, UAE studies point to the interplay of financial, family, health and social factors. Being financially prepared does not guarantee psychological or social readiness.

5.1 Retirees' needs and problems (2015)

Ahmad Issa Khattabi and Noura Nasser Al Karbi randomly selected 500 retirees from the records of the General Pension and Social Security Authority and published their study in Social Affairs. Personal preference was the leading reason for retirement, followed by family responsibilities and boredom at work. Participants reported social problems such as more unstructured time and weaker community ties, economic problems such as rising prices and inadequate pensions, health problems such as inactivity and chronic illness, and psychological difficulties such as missing workplace occasions and feeling that they had fallen short of their goals. The researchers proposed a discount scheme and a federal association for retirees (Khattabi & Al Karbi, 2015).

5.2 Social and economic challenges among Sharjah Government retirees (2022)

In a qualitative study, Noura Ahmad Al Tamimi and Khalil Abdullah Al Madani identified more free time, more family disputes, a perceived decline in attention from family members, diminished status and social ties, and less contact with former colleagues (Al Tamimi & Al Madani, 2022). Families are often expected to provide the first line of support and also need preparation for this stage.

5.3 Life after retirement in a Sharjah Social Services Department study (2024)

The department's Knowledge Management unit studied 125 retirees aged 40 to 70 from across the UAE. Sharjah 24 published the findings on 6 August 2024. It was the most recent UAE study accessible to the author to quantify living conditions in retirement.

Indicator	Finding
Falling income as the leading problem	90.4%
Mean monthly income one year before and after retirement	AED 26,044.5 to AED 19,992.3, a fall of about 23.25%
Sense of emptiness and reduced activity	35.2%
Limited work opportunities despite being able to work	31.2%
Reasons for retirement	Personal decision 33.9%, health 28.2%, reaching retirement age 25%
Without permanent health insurance	48%
Women's pensions relative to men's	About 57.2%
No contact from pension funds	78.4%
Satisfied with life after retirement	Around 72% (38.4% fully satisfied and 33.6% relatively satisfied)

The study recommended a government-managed investment fund for employees while in service, an online platform for retirees' expertise, an annual forum, volunteering opportunities and programmes to prepare prospective retirees psychologically and teach life skills (Sharjah 24, 2024).

About 72% were satisfied despite reduced income and greater free time. Retirement presents difficulties for a clearly identifiable group that could benefit from targeted support. The small, purposive sample and reliance on published coverage instead of the full report limit interpretation.

5.4 Evidence from a retirement preparation programme in Sharjah

In an experimental study published by the University of Sharjah, Alaa Al Tai examined 150 female government employees approaching retirement in Sharjah. Initial measurement found low levels of retirement planning in 57 women, who were divided into experimental and control groups. The activity theory-based retirement planning programme improved planning (Al Tai, 2024). This is among the few UAE studies to measure the impact of an intervention directly.

5.5 Factors associated with early retirement (2021)

Eda Orhun, Wifag Adnan and Mouawiya Alawad studied approximately 244 workers and retirees registered with the Abu Dhabi Pension Fund. Early retirement was more likely with high work pressure, less autonomy or authority, and work-related health problems (Orhun, Adnan & Alawad, 2021). Leaving work early may reflect an adverse working environment as much as a choice about the next stage of life. The researchers acknowledged the limitations of their sample.

5.6 The timing of retirement and return to work in Abu Dhabi (2023)

Guang Yang and colleagues used a broad survey of Abu Dhabi retirees in a study published in the Journal of Aging & Social Policy. Emirati women tended to retire earlier than men to assume household and informal care responsibilities. Pension incentives appeared to encourage early exit. A desire for more financial resources and diminished community belonging were among the strongest correlates of seeking work after retirement (Yang et al., 2023). The geographic scope and pension reforms introduced since data collection limit generalisation to all UAE retirees.

5.7 Employment, well-being and happiness among older adults in Abu Dhabi

- Masood Badri and colleagues used the fourth Abu Dhabi Quality of Life Survey. Employed older people reported greater well-being on most indicators. Those outside employment reported more favourable results for time spent with family and meeting friends. Women reported poorer outcomes than men irrespective of employment status (Badri et al., 2024).
- In a study of 1,004 older adults drawn from the first Abu Dhabi Social Survey (2018), happiness was directly associated with satisfaction with housing, family life, friendships and the local environment. Job satisfaction, income and health had indirect effects (Al Bahar et al., 2023).

These studies are cross-sectional and cannot establish that employment causes well-being. People in better health may be more able to stay in work in the first place. The evidence points to economic security, relationships, housing and opportunities for participation as priorities.

5.8 Cognitive function and quality of life (2026)

A cross-sectional study by Wejdan Bani Issa and colleagues, published in Frontiers in Aging on 29 May 2026, studied 606 community-dwelling older adults in Sharjah and Dubai. Social participation was the lowest-scoring quality-of-life domain. Quality of life was associated with cognitive functioning, living alone, lower education and income, and lower physical activity (Bani Issa et al., 2026). Convenience sampling in two emirates and the study design prevent causal conclusions. The paper supports including learning and social interaction in retirement programmes, while leaving the effects of any particular intervention on cognition open.

5.9 Intergenerational relationships and cultural continuity (2026)

Asma Abdallah and colleagues conducted a qualitative study with ten senior Emiratis, published in Frontiers in Psychology on 4 November 2026. Regular family gatherings, including weekly Friday gatherings, sustained intergenerational closeness. Hospitality, family history, Ramadan and holidays helped pass on values. Participants suggested school activities, oral history projects and mentoring (Abdallah et al., 2026). The small sample does not represent socially isolated people, who particularly need attention.

5.10 Perceptions of ageing and supplementary indicators

A Sheikh Saud bin Saqr Al Qasimi Foundation policy paper found that young Emiratis had a limited understanding of ageing and their future health and finances (Al Marabta et al., 2023). HelpAge International's UAE profile reports that only 1.4% of citizens aged 60–64 are in employment, while 22.6% of older people in the total population, including non-citizens, receive a pension. The figures rely on data from 2015–2021 and require official updating.

5.11 Summary of the UAE evidence

- Early retirement is common in the available evidence and often reflects employment, family or health circumstances rather than advance preparation.
- Declining income was the most commonly reported problem, followed by a sense of emptiness and limited work opportunities.
- Most retirees report satisfaction, while an identifiable group experiences isolation and weaker belonging.
- Women tend to retire earlier, receive lower pensions and report poorer indicators of well-being.

- Preparation before retirement was effective in a local experimental study and has yet to be widely adopted.
- Most local evidence is cross-sectional and concentrated in Abu Dhabi and Sharjah. National longitudinal studies are needed.

6. Psychological and social dimensions and stereotypes

6.1 Retirement and mental health in systematic reviews

Public discussion often portrays retirement as a shock that leads to depression. Three reviews of international evidence show a more complex picture.

- Van der Heide and colleagues (2013) reviewed 22 longitudinal studies and found strong evidence that retirement was associated with better mental health on average. The evidence on general physical health remained inconclusive.
- Odone and colleagues (2021) reviewed 41 studies and found that retirement was associated with an approximately 20% reduction in the risk of depression.
- A 2021 meta-analysis in the American Journal of Epidemiology combined 25 studies and found a very weak overall association between retirement and depression, with stronger associations for involuntary retirement and in developed Eastern countries.

How people leave work matters. A planned, voluntary transition differs considerably from being pushed out or leaving a stressful workplace. This is consistent with findings by Orhun and colleagues (2021) in Abu Dhabi and with the 28.2% of respondents who retired for health reasons in the Sharjah study.

6.2 Retirement as a process of adjustment

Wang (2007) followed a US sample and identified three patterns: most people maintained their well-being, some initially declined and then recovered, and some improved after retirement. Wang, Henkens and van Solinge (2011) view retirement as adjustment to changing financial, health, social and psychological resources. People who lose more resources than they gain face greater difficulty.

This supports targeted rather than uniform programmes. Higher-risk groups include people who retired involuntarily or for health reasons, people living alone, people whose income fell steeply, and people who lost their workplace-based social network.

6.3 Loss of role and identity

In the UAE, employment provides income, social standing, daily structure, relationships and a sense of public usefulness. Al Tamimi and Al Madani (2022) observed diminished social standing and relationships and less contact with colleagues. The Sharjah study (2024) found a sense of emptiness in 35.2% of participants. These findings concern a gap in social roles and do not measure mental illness. Clear routes to participation can help address the gap.

6.4 Stereotypes and age discrimination

Robert Butler coined the term ageism in 1969 to describe prejudice against older people (Butler, 1969). In 2021, WHO's Global Report on Ageism estimated that one in two people globally held ageist attitudes toward older people. Ageism was associated with poorer health and greater isolation. The report identified three particularly effective areas of intervention: policy and law, education, and intergenerational contact (WHO, 2021).

In the UAE, familiar expressions may associate retirement with complete rest or assume that retirees' knowledge is out of date. Emirati culture also places a high value on respect for older people, reflected in the official phrase that Dubai is one large family that cares for and honours its older people. Respect alone can unintentionally exclude them from participation and decisions. The study calls for both respect and empowerment.

6.5 Loneliness and isolation

In a study of 574 older adults in Abu Dhabi during COVID-19, Badri and colleagues (2021) found that loneliness was generally low to moderate, with higher levels among people without a university degree. Bani Issa and colleagues (2026) found that social participation was the weakest quality-of-life domain. A strong extended family does not in itself prevent isolation. Education and income affect people's capacity to build relationships after retirement.

6.6 Summary

- On average, retirement is not associated with worse mental health, although involuntary retirement increases the risk.
- Adjustment varies. People at greater risk can be identified in advance.
- The principal difficulty is social and involves the loss of roles and relationships.
- Stereotypes can limit opportunities for participation even when expressed as respect.

7. Pathways for contributing after retirement in the UAE

This section describes ways retirees can continue to contribute, identifies relevant UAE programmes and reviews evidence on their effects.

7.1 Transferring knowledge and institutional experience

Retirees leave with tacit knowledge that rules and procedural manuals do not capture. They know how problems are solved, why decisions were taken and whom to consult in difficult cases. UAE initiatives that address this gap include the following.

- The Qudwati initiative (2026), which brought 120 young men and women together with 24 retired mentors.
- The Khibra initiative in Ajman (2024) and the Khibra initiative at United Arab Emirates University.
- The Dubai Security Industry Regulatory Agency programme, which trained 120 Emirati retirees for work in the private security sector (Al Bayan).

These initiatives remain dispersed and small in scale. The UAE still lacks a single national platform to register retirees' expertise and match it to organisations' needs, a recommendation also made in the Sharjah study (2024).

7.2 Flexible work and bridge employment

Bridge employment is work undertaken after leaving one's main job and before withdrawing fully from the labour market. In a longitudinal study outside the UAE, Zhan and colleagues (2009) found that people in bridge jobs reported fewer illnesses and functional limitations than those who had retired fully, particularly when their bridge job was in their field of expertise.

On 7 September 2026, the Government of Sharjah approved a part-time employment scheme covering senior Emiratis, their spouses and retirees, with 1,000 positions (Al Khaleej, 2026). Some pension

schemes also allow a return to work under the conditions discussed in Section 4. Financial need was among the strongest reasons for seeking work after retirement in Yang and colleagues' study (2023). For some retirees, flexible work can be a necessity.

7.3 Volunteering

- Ministry of Community Empowerment figures reported by WAM indicate that Volunteers.ae includes 7,159 volunteers aged between 60 and 100.
- The Ministry of Community Development launched the Senior Emirati Volunteers initiative in December 2018.
- The Authority of Social Contribution – Ma'an has run the Journey of Generations initiative since 2019.
- Abu Dhabi's Department of Community Development offers the Volunteer in 60 Seconds initiative.

International evidence supports this pathway and warrants careful interpretation. Anderson and colleagues (2014) found that volunteering was associated with lower depression and greater life satisfaction, with benefits peaking at roughly 100 hours a year. A Campbell systematic review found a lower risk of death among volunteers (hazard ratio 0.76) but described the evidence for other outcomes as limited (Filges et al., 2020). Volunteering is likely to benefit some people. Its effects should not be presented as guaranteed.

7.4 Families and passing on values across generations

Abdallah and colleagues (2026) found that senior Emiratis understood their role in passing on values through ordinary practices such as weekly family gatherings, hospitality and family stories. They suggested school activities and oral history projects. Existing initiatives include the Family Development Foundation's Barakat Al Dar clubs and the Barakatna initiative.

Al Tamimi and Al Madani (2022) found that spending more time at home can also increase family disputes. Both retirees and family members may need help preparing for changes in their roles and routines.

7.5 Women in retirement

Three UAE findings are relevant to this group.

- Women citizens tend to retire early because of care and household responsibilities (Yang et al., 2023).
- Women's pensions in the Sharjah sample were about 57.2% of men's (Sharjah 24, 2024).
- Women report lower well-being whether or not they are employed (Badri et al., 2024).

Women may leave employment early and take on care responsibilities with less income. Retirement policy should account for unpaid care and provide flexible work options before as well as after retirement.

7.6 Lifelong learning

Article 13 of the International Covenant on Economic, Social and Cultural Rights, as interpreted in General Comment No. 6, supports older people's right to education and culture. Bani Issa and colleagues (2026) found an association between cognitive functioning and quality of life among older people in Sharjah and Dubai. Community clubs can provide settings for learning. Dubai's Community Development Authority operates the Thukher clubs, which had 2,128 members (Emarat Al Youm, 29

July 2026), with branches in Al Safa and Al Khawaneej. Dubai Executive Council Resolution No. 41 of 2026 established a steering committee for the clubs.

7.7 Entrepreneurship after retirement

Evidence challenges the assumption that entrepreneurship is chiefly for young people. Using US administrative data, Azoulay and colleagues (2020) found that the founders of the fastest-growing start-ups were 45 years old on average at founding, and that prior experience in the same sector substantially increased the probability of success. The finding concerns midlife and is not specific to people over 50, yet it supports the value of experience in entrepreneurship.

The UAE has bodies that support small and medium-sized enterprises, including the Khalifa Fund for Enterprise Development in Abu Dhabi and Dubai SME. The study found no published figures on how many retirees use these services. It proposes that the bodies publish figures broken down by age.

7.8 Tacit knowledge

Knowledge management literature distinguishes explicit knowledge written in rules and manuals from tacit knowledge held through experience, such as judgement in difficult situations and understanding the social context. Tacit knowledge passes through working together and mentoring. When experienced staff leave at the same time, an institution can lose part of its memory unless it plans for knowledge transfer before and after retirement.

7.9 A note on coordination and evaluation

Institutional activity is evident but spread across federal and local bodies without a single coordinating framework. Most initiatives report participation counts and omit evaluations of their effects on retirees' well-being or on organisations using their expertise. The recommendations and indicators return to this gap.

8. Comparative models

The comparison identifies instruments that could be adapted to the UAE. Singapore and Japan are Asian societies that value family and older people and face rapid population ageing.

8.1 Singapore's statutory re-employment right

Singapore requires employers to offer re-employment to eligible workers when they reach retirement age. From 1 July 2026, the retirement age became 64 and the re-employment age 69, with plans for 65 and 70 by 2029. The government supports employers through the Senior Employment Credit, extended to December 2027.

The lesson is to make post-retirement employment a legal opportunity subject to eligibility, supported by financial incentives that reduce employers' costs.

8.2 Japan's Silver Human Resources Centers

Japan established its first Silver Human Resources Center in 1975 and regulated the centres by law in 1986. They offer older people short-term community work with modest compensation. Membership was around 698,000 in fiscal year 2020. Morishita-Suzuki and colleagues (2023) found positive health and functional outcomes associated with membership. Harada and colleagues (2009) found that poor matches between assignments and members' preferences were among the main reasons for leaving.

The centres illustrate a form of work between regular employment and volunteering, delivered by a neighbourhood-level organisation. Success depends on matching work to retirees' interests and skills.

8.3 Age-friendly cities and communities

WHO's Global Network for Age-friendly Cities and Communities assesses eight areas, including social participation, civic participation and employment, and respect and social inclusion. Sharjah's network profile describes retirement preparation workshops run by the emirate's Department of Human Resources.

Other emirates could use this established framework to evaluate their local environments.

8.4 Lessons applicable to the UAE

Instrument	Source	Relevance to the UAE
Conditional right to re-employment	Singapore	Could be phased in, starting with government entities.
Financial incentive for employing older people	Singapore	Suitable for the private sector.
Neighbourhood-based community work centres	Japan	Could build on the Thukher and Barakat Al Dar clubs.
Matching work to skills	Japan	Essential for any national expertise platform.
Age-friendly city indicators	WHO	Ready for use in UAE cities.

The UAE differs from Singapore and Japan in that citizens are a minority of the population and pension schemes permit retirement at a relatively early age. Raising retirement age alone would leave existing retirees without the flexible opportunities they need.

9. Challenges

The study groups the challenges into six areas and identifies the evidence for each.

Area	Challenge	Evidence
Economic	Falling income after retirement and pension inadequacy for a substantial group	For 90.4%, falling income was the leading problem. Current income covered about 64% of income needed (Sharjah 24, 2024).
Organisational	Early retirement driven by workplace conditions instead of prior planning	Work pressure and limited autonomy increase the likelihood of early retirement (Orhun et al., 2021).
Institutional	Limited contact after retirement and fragmented initiatives	78.4% reported no contact from pension funds (Sharjah 24, 2024). Initiatives lack a common coordinating framework (Section 7).
Health	Chronic conditions and lack of permanent health insurance for some retirees	56% had a chronic condition and 48% lacked permanent health insurance (Sharjah 24, 2024).
Social	A sense of emptiness, family disputes and limited social participation	35.2% reported a sense of emptiness (Sharjah 24, 2024). Family disputes were reported by Al Tamimi and Al Madani (2022). Social participation was the weakest quality-of-life domain in Bani Issa et al. (2026).

Area	Challenge	Evidence
Cultural	The stereotype that retirement means complete rest	One in two people worldwide holds ageist attitudes toward older people (WHO, 2021).

9.1 Gaps in published data

The lack of current published national data may be the most serious and least visible issue. There are no readily available national figures on the number of Emirati retirees, how many work after retirement, their volunteering or their well-being. The latest employment figure cited for people aged 60–64 comes from an international organisation's country profile (HelpAge International). Most UAE studies are cross-sectional and geographically limited. The gaps make programme evaluation and comparisons across emirates difficult.

9.2 Gender disparities

Women tend to retire earlier, receive lower pensions and take on care responsibilities. Addressing these overlapping issues requires coordination across pensions, human resources and family support.

9.3 Gaps in evaluation

Most initiatives publish participant counts without impact evaluations. The only local experimental study the author identified in this area was Al Tai (2024), whose experiment included 57 participants in one emirate.

9.4 Overstating the benefits of work and volunteering

Public discussion sometimes presents work or volunteering as a guaranteed answer to all retirement difficulties. The evidence is more limited. Volunteering is likely to help (Filges et al., 2020), and associations between work and well-being in UAE studies cannot establish causation. Policies should protect freedom of choice by giving people who want to work access to opportunities and respecting those who opt for rest.

9.5 The digital divide

Government services and consultancy in the UAE are increasingly delivered through digital platforms. Retirees from non-technical jobs may lack some of the skills needed to work remotely or share expertise online. The author found no published national data measuring this gap specifically among Emirati retirees. It remains a possibility to measure.

9.6 Limited evidence on private-sector absorption

Most UAE initiatives documented in the study come from the government or semi-government bodies. No published numbers were found on private-sector employment or contracting of Emirati retirees. The study takes the absence of data as an indicator that this pathway has yet to be organised.

10. The proposed model for sustaining contribution after retirement

This is the author's proposal based on the evidence reviewed in the preceding sections. It has not been adopted as policy by any public authority. The proposal treats retirement as a transition that begins before employment ends and continues afterwards.

10.1 Three stages of the retirement transition

- Before retirement (three to five years). Plan for financial, health, psychological and social needs, identify transferable skills and explain available options. Al Tai (2024) provides evidence that preparation improves planning.
- Transition (first year). Arrange structured contact from the former employer or pension fund, connect the retiree with appropriate opportunities and identify people most at risk of isolation. This responds to the finding that 78.4% of retirees in the Sharjah sample received no contact.
- Sustained contribution (after the first year). People may choose freely among the eight pathways below, combine them or move between them.

10.2 Eight pathways

Pathway	Activities	Basis in the study
1. Consulting and expertise	Time-limited advisory assignments for organisations	Tacit knowledge and the Khibra initiatives
2. Flexible and part-time employment	Part-time, temporary or remote work	Zhan et al. (2009) and the Sharjah scheme (2026)
3. Guidance and mentoring	Mentoring young people and new employees	Qudwati (2026)
4. Structured volunteering	Volunteering matched to skills and interests	Volunteers.ae and Anderson et al. (2014)
5. Entrepreneurship	Small enterprises supported by advice and financing	Research proposal requiring a feasibility study
6. Family roles and passing on values	Intergenerational programmes and oral history	Abdallah et al. (2026) and Barakat Al Dar
7. Lifelong learning	Courses, digital skills and learning activities	Bani Issa et al. (2026) and General Comment No. 6
8. Community and civic participation	Neighbourhood councils, advisory committees and clubs	Thukher clubs and the age-friendly cities framework

10.3 Proposed governance

Body	Proposed role
Ministry of Community Empowerment	National coordination and administration of the expertise and volunteering platform
Federal Authority for Government Human Resources and local human resources departments	Pre-retirement preparation programmes and flexible work arrangements
Pension and retirement funds	Structured contact with retirees and financial education
Ministry of Human Resources and Emiratisation	Incentives for private-sector employment of retirees
Ministry of Health and Prevention and local health authorities	Physical and mental health screening in the transition period
Universities and research centres	Longitudinal measurement and programme evaluation
Civil society and community clubs	Implementation and outreach to isolated retirees

Body	Proposed role
Retirees themselves	Representation in design and evaluation, in keeping with the principle of participation

10.4 Proposed implementation phases over 36 months

Phase	Duration	Outputs
Foundation	6 months	National baseline survey, inventory of current initiatives and a coordinating committee
Pilot	12 months	Trial of the integrated programme in selected entities with comparison groups
Evaluation	6 months	Independent evaluation and revision of the programme
Scale-up	12 months	Gradual expansion and publication of an annual report

10.5 Indicators

The study proposes measurable indicators. Numerical targets await a national baseline against which they can be set.

Indicator	Available baseline	Source
Share of prospective retirees completing a preparation programme	Unavailable	Measure in the foundation phase.
Share of retirees receiving structured contact in the first year	About 21.6% in the Sharjah sample	Sharjah 24 (2024)
Share of citizens aged 60–64 who are employed	1.4%	HelpAge International
Number of volunteers aged 60 and over	7,159	Ministry of Community Empowerment (WAM)
Share reporting a sense of emptiness after retirement	35.2% in the Sharjah sample	Sharjah 24 (2024)
Women's pensions relative to men's	About 57.2% in the Sharjah sample	Sharjah 24 (2024)
Satisfaction with life after retirement	About 72% in the Sharjah sample	Sharjah 24 (2024)
Number of initiatives with a published impact evaluation	Unavailable	Measure in the foundation phase.

The Sharjah figures are indicative and do not constitute a national baseline. The estimate of 21.6% is calculated from the reported 78.4%.

11. Discussion, recommendations and future research

11.1 Discussion

The UAE legal framework recognises senior Emiratis' rights to participate, work and volunteer, and institutional initiatives are increasing. Three gaps stand out between formal recognition and implementation.

- Timing. Support often starts after retirement. Evidence favours advance preparation (Al Tai, 2024), and the way people leave work matters for psychological outcomes.
- Coordination. Programmes are divided among federal and local authorities, without a single portal that explains retirees' options.
- Measurement. Up-to-date national data and published programme impact evaluations are lacking.

The study draws two conclusions about the dominant public narrative. Most participants in the Sharjah sample reported satisfaction, and international reviews found no overall deterioration in mental health. Retirement should not therefore be treated as a general crisis. Work and volunteering are rights to exercise by choice. A rights-based approach widens opportunities and respects people's decisions.

11.2 Recommendations

A. Legislative and regulatory recommendations

1. Issue a federal regulation or guidance for part-time and advisory work by retirees in government entities, consistent with the provision on work in Federal Law No. 9 of 2019.
2. Evaluate Sharjah's 2026 part-time work scheme before considering a federal expansion.
3. Review how pension incentives for early retirement affect the departure of experienced staff, in light of Yang et al. (2023).
4. Provide incentives for private employers to hire Emirati retirees, drawing on Singapore's Senior Employment Credit.
5. Take periods of unpaid family care into account in policies for working and retired women.

B. Institutional recommendations

6. Launch a single national expertise platform that matches retirees' skills to organisations' needs and builds on Volunteers.ae without duplicating it.
7. Adopt a mandatory retirement preparation programme starting three to five years before the end of employment. Cover finances, health, psychological well-being and family circumstances.
8. Require pension funds to provide structured contact during the first year after retirement.
9. Create a national coordinating committee of the bodies listed in the governance table, with retirees represented.
10. Expand the Thukher and Barakat Al Dar community club models to offer community assignments with modest compensation, drawing on Japanese centres and matching work with skills.
11. Build physical and mental health screening into the transition and address the gap in health insurance identified in the Sharjah study.

C. Community and cultural recommendations

12. Develop public campaigns addressing retirement stereotypes and linking respect for older people with opportunities for participation.

13. Develop intergenerational programmes in schools and universities, including the oral history projects proposed by senior Emiratis themselves (Abdallah et al., 2026).
14. Offer family guidance to prepare households for a member's retirement, in light of Al Tamimi and Al Madani (2022).
15. Direct outreach to people most at risk of isolation, including people living alone, people who retired for health reasons and people whose income fell sharply.

D. Measurement and research recommendations

16. Conduct a periodic national survey of Emirati retirees and publish data by gender, age and emirate.
17. Require a public evaluation plan for each government initiative aimed at retirees.

E. Additional recommendations

18. Provide an optional phased-retirement pathway in human resources frameworks. Allow employees to move to part-time work before retirement with defined responsibilities for knowledge transfer and training the next tier of staff, in keeping with ILO Recommendation No. 162.
19. Add an indicator to government excellence and corporate social responsibility frameworks that measures organisations' use of retirees' expertise through mentoring, advisory boards and flexible work.
20. Engage experienced retirees as mentors to Emiratis newly entering the private sector through existing Emiratisation programmes.
21. Encourage universities to provide flexible lifelong learning for retirees and senior Emiratis, drawing on the University of the Third Age model.

11.3 Future research

Topic	Suitable method	Rationale
Adjustment after retirement in the UAE	National longitudinal study	Most current studies are cross-sectional.
Effects of pre-retirement preparation	Randomised trials across several emirates	Local experimental evidence comes from one emirate.
Retired women and care	Mixed methods	Early retirement intersects with lower pensions and poorer well-being.
Effects of volunteering among Emirati retirees	Longitudinal study with a comparison group	Current evidence is international and limited.
Private-sector employment after retirement	Survey of employers and retirees	Data on demand and barriers are lacking.
Evaluation of Thukher and Barakat Al Dar clubs	Programme evaluation	Initiatives report participant numbers without impact findings.
Age discrimination in UAE workplaces	Attitude survey and analysis of job advertisements	Published local evidence is lacking.

Conclusion

This study began by asking how people can leave employment and remain engaged in life. The UAE has strong legislative and institutional foundations, and respect for older people is deeply rooted in Emirati society. Field studies nevertheless identify clear gaps: declining income, a sense of emptiness, limited institutional contact, the particular vulnerability of retired women and the absence of national data.

Three main findings follow.

- Retirement is a sensitive transition for identifiable groups even if it is generally manageable. People at risk can be identified early, including those who retire involuntarily or for health reasons, lose a substantial share of their income or live alone.
- Contributing after retirement is a right people may exercise. The state's role is to open pathways and remove barriers while respecting individual preferences.
- The main gap is implementation. Earlier support, coordination across agencies and published evidence of programme effects are needed.

A retired teacher may continue to teach grandchildren or young people in the neighbourhood. An engineer who leaves the office can share expertise with another generation. A woman who finishes employment may start her own business. These outcomes depend on preparation before retirement, continued contact afterwards, and an environment that regards retirees as partners.

The employment relationship ends at retirement. A person's role in society can continue.

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Source and documentation limitations

The sources include peer-reviewed studies, legislation, official reports and press coverage. Findings should be read in light of the nature and limitations of each source.

No new field survey was conducted for this study. The results of local samples should be generalised to all retirees only with further evidence.

The Sharjah study figures (2024) come from published press coverage rather than the full report.

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