

LIFE AFTER THE SELFLESS SERVICE: THE LIVED EXPERIENCES OF RETIRED PUBLIC TEACHERS

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ABSTRACT

This study was conducted in the Municipality of Makilala of Cotabato Division in the School Year 2021-2022 and participated by 15 retired public teachers who responded to a validated interview question. Qualitative is a research methodology which aims to dig deeper into the experiences of the people. Results show that they adjusted on their daily routines, they faced anxiety and stress, and financial problems. They coped through venturing to business, hooking up to new hobbies, reaching out other retired teachers, and spending time with loved ones. It was shared that one has to have proper financial management. On the other hand, one thing for sure, retirement is a new beginning to have an ample rest and enjoy the days without being surrounded by the bulk of paper works. The study gives the windows of opportunities to look into the challenges and coping strategies of people who undergoing transitions in their career.

KEYWORDS: Selfless Service, Retirement, Experiences & Transitions

1. INTRODUCTION

1.1 Rationale

Serving the institution is an honor and a privilege. However, it is more meaningful and fruitful if these individuals are able to serve until the last day of their services in the government. With the mandatory retirement of 65, these teachers made a difference into the lives of their learners.

Studies on retirement revealed that those who served their institutions made their lives easy and productive. After their long-time service, it was difficult for them to detach to people and of course to their learners (Kirk & Wall, 2010). However, their perfect time has come and that they have to step down and rest. A time for them to enjoy their days with their families and loved ones (Ben-Peretz, 2002).

Furthermore, some tend to choose to travel outside the country and join with their respective families. Some even chose to continue their services as part time teachers in private institutions. They are still considered as the people behind their successes (Martinez et al., 2010). As they impart their knowledge and skills, they never worn out to continue their legacy. On the contrary, retirement has resulted to different situations like on the aspects of finances, health, activity, and the social support (Salami, 2010). On the contrary, studies on retirement are on the aspect of resilience and loss in work identities (Kirk & Wall, 2010), on well-being (Salami, 2010), and their reflected learning (Ben-Peretz, 2002).

For Sharma (2011), he studied on the role of psycho-social factors on the well-being of retired teachers and on their role as mentors (Berg & Conway, 2020). Thus, this presents the gap of the study.

This present study is timely and relevant since it paves the way to listen the lived experiences of the retired teachers. Their words of encouragements and words of wisdom will inspire teachers to continue their selfless love for

teaching. Another, this study will provide greater insights which will of great help not only to teachers but those who wish to be in the profession.

1.1.1 Research Questions

- What are the challenges experienced by the participants after their retirement as government servants?
- How do the participants cope with the challenges?
- What words of wisdom can they share to teachers who are new in the teaching profession?

1.1.2 Limitations and Delimitations of the Study

This study will focus only in determining the challenges, coping strategies, and words of wisdom of the retirees. It will involve retirees from the Municipality of Makilala, Province of Cotabato. They will be chosen regardless whether they were elementary or secondary teachers.

2. METHODOLOGY

2.1 Research Design

This study will employ qualitative-phenomenology. Qualitative is a research methodology which aims to dig deeper into the experiences of the people. More so, it does not employ any numerical data in the explanation of the phenomenon. Instead, it focuses on texts, pictures, narratives of the people (Mason, 2017). This is done in the local setting where the people are thriving (Ezzy, 2013).

In the same manner, phenomenology aims to know the lived experiences of the participants. Usually, this is done in the normal setting. The researcher cannot manipulate the findings since they have to go back to the field for confirmation. This design also entails that the researcher has to build rapport in order to get the needed information from the participants (Glesnem, 2016).

This study is qualitative-phenomenology since it will deal with the lived experiences of the retirees from a public-school in the Municipality of Makilala. Their challenges will be determined as well as their coping strategies and their words of wisdom to beginning teachers.

2.2 Informants of the Study

There were 15 informants who participated in this study. They were chosen using the following criteria:

- Must a retiree;
- Must a former public-school teacher; and
- Retiree from a public-school in the Municipality of Makilala.

2.3 Locale of the Study

I will conduct my study in the Municipality of Makilala. The informants and participants are the retirees.

2.4 Data Gathering Procedure

I will first seek permission from the retirees through a formal letter. Also, I will build rapport so that I will not face any

difficulties in gathering the data. Prior to this, I will give the consent-to-participate form where they have to affix their signature.

The date and time of the interview will be set by the participants themselves. The first to be interviewed are the informants. They will be interviewed individually. More so, the Focus Group Discussion will be interviewed using the same questions. Their role is to support or negate the responses of the In-depth Interview.

After the interview, I will transcribe the recorded audio. Their responses will be translated to English for universality. In the same vein, the data analyst will do the thematic analysis. This process aims to determine the different themes which transpired from the responses of the participants. More importantly, the data will be sent back to them for confirmation. Of course, the sense of reciprocity will be observed.

2.4 Data Analysis

The informants of the study were interviewed individually where they shared their life after the selfless service and lived experiences. Thematic analysis was done where significant themes were extracted based on the narratives of the informants.

3. RESULTS AND DISCUSSIONS

3.1 Challenges Experienced by the Participants after their Retirement as Government Servants

Table 1 presents the themes and core ideas on the challenges experienced by the participants after their retirement as government employees.

Adjustments of Daily Routines

The retirees faced a lot of challenges after the end of their government service. It was found out that they had the difficulty of adjusting to their daily routines. This happened since they have to adjust from the old routines which they usually did before. As shared during the interview, one of the participants expressed that:

“Boredom since I am used to wake up early and do my everyday task and now it’s hard to think now what to do.” (P2).

It was supported by another participant who shared that:

“Life is difficult after my retirement since I was teaching for 30 years so the adjustment is really hard. Instead of feeling relaxed, I feel bored and stressed the whole day doing nothing.” (P7)

One of the challenges experienced by the retirees is the adjustments of their daily routines. Indeed, retirement changes the clock of the teachers who just ended from the government service. The usual things that they are doing has changed. They are no longer busy in preparing the lessons as well as other ancillary services.

However, it was stated that retirement is one of the best things that happened in the life of an employee. Though there will be changes in their daily routines, they have to accept the mere fact that they have to exit from their services and have to begin a new chapter of their lives. One thing for sure is that they have to spend it with their family (Wang, 2007).

Anxiety and Stress

Likewise, they were anxious and become stress of things since their lives had shifted. They could no longer do the usual

thing that they have to go to school every day.

In one of the interviews conducted, one of them shared the said sentiment:

“I feel stressed at first since I have nothing more to do the whole day and I am not used to it.” (P5)

In the same vein:

“Anxiety even depression.” (P14)

Because of the detachment from the job, one challenge faced by the retirees is the feeling of anxiety and stress. Since they are used into the daily routines, the abrupt shift of their lives made a gargantuan impact. This can be associated by the feeling that they are no longer important in the society. The feeling of distress is on the highest degree.

As mentioned by Igbokwe et al. (2020) that some even felt that retirement is the end of their lives. Many of those who retired got sick since they could no longer flex their muscles. However, it was suggested that they need to adapt and make their lives busy. Of course, they need to have a hobby where they can express their feelings and eventually change their perspectives. They will grow with greater sense of value.

Financial Problems

Lastly, they faced difficulties with finances because of their poor financial literacy. This resulted to shortages in providing their needs. It was supported by the narratives of the participants who said that:

“Running out of money” (P6)

“Incapability of handling finances from pension.” (P8)

Retirees usually received huge amount of money. As they leave the portal of the government service, their efforts will all be rewarded. However, because of the lack of financial literacy in handling their finances they ended penniless. Thus, they could no longer sustain their needs especially for their medical supplies and foods.

Many of those who retired ended with a financial burden. They lacked the proper education on the proper utilization of their money. There are those who resorted to wrong investments and even became victims of their own family. Others retired with so many loans from different financial institutions which made them empty handed (Howard, 2008).

Table 1: Themes and Core Ideas on Challenges Experienced by the Participants after their Retirement as Government Servants

Themes	Frequency of Response	Core Ideas
Adjustments of Daily Routines	General	It was difficult for them to face the new chapter of their lives since they need to adjust from the old routines which they usually did before.
Anxiety and Stress	General	They were anxious and become stress of things since their lives had shifted.
Financial Problems	Variant	They faced difficulties with their finances because of poor financial literacy.

Legend

General 50%

Typical 25-40%

Variant 20%

3.2 Coping Mechanisms of the Participants after their Retirement as Government Servants

Table 2 shows the themes and core ideas on the coping mechanisms of the participants after their retirement as government servants.

Reaching out other Retired Teachers

The table shows that they reached out other retired teachers. They were connected with their colleagues which enabled them to have the conversations and even learned lessons from their experiences. As stated during the interview:

“I talked to some retired teachers like me and ask them about their responses regarding this matter” (P1)

One of the participants even shared that:

“Spending time with friends” (P2)

The retirees coped with reaching out other retired teachers. Through this, they were able share their own stories and shared the same experiences. They also have someone to look into especially when they experienced challenges in life. On the other hand, the retirees need to socialize wherein they could not feel the loneliness of being detached from their job.

Reaching out with others will eventually help them forget that they have retired from the government service. This connotes that they could socialize and could participate in different social events whereby they could have the share their own experiences and learned from others. Indeed, they can apply them and forget the mere fact that they are already retirees (Lowis et al., 2009).

Venturing to Business

Also, the retirees ventured to business. They do it in order for them to use their finances wisely. It enabled them to provide their own needs.

“I need to put up a sari-sari store to augment our financial aspect.” (P9)

In order for them to enjoy their life after the retirement, they ventured into business. This helped them to have something's which they can enjoy and make themselves busy. In the same manner, this gives them an ample time to venture to a new job where they know how to manage their own money.

Retirees were victims of fraud. Since they have the money, it is easy for them to be lured by those who wanted to take advantage of their weaknesses. Thus, some of them ended with no money because they mismanaged their money. In the Philippines, the retirees often involved in the investment scams which crippled their financial capabilities (Singh & DeNoble, 2003).

Hooking up to new Hobbies

Because of the trend during the lockdowns, some of them were hooked to new hobbies. They made themselves busy by focusing on things that made them happy and satisfied. In the interview, it was mentioned that:

“I just teach myself to focus on other things that will divert my stress like collecting flowers and visiting our farm

most often times” (P5)

And,

“Do some hobbies to avoid boredom” (P10)

Lastly,

“Being an instant plantita” (P11)

Spending time with Loved Ones

As retirees, they spent their time with their loved ones. They shared their precious time with their children and grandchildren. During the interview, the narrative of the participants revealed that:

“Spending my time by taking care of my grandchildren” (P8)

“Visit to my children and grandchildren every now and then” (P12)

Table 2: Themes and Core Ideas on the Coping Mechanisms of the Participants after their Retirement as Government Servants

Themes	Frequency of Response	Core Ideas
Reaching out other retired teachers	Variant	They were connected with their colleagues who too are retirees.
Venturing to Business	Variant	They engaged into business wherein they could use their finances wisely.
Hooking up to new hobbies	General	They made themselves busy by focusing on things that made them happy and satisfied.
Spending time with loved ones	Variant	They shared their precious time with their children and grandchildren.

Legend

General 50%

Typical 25-40%

Variant 20%

Since their retirement is inevitable and to stay at home makes their lives boring, the retirees were hooked up to new hobbies. Like for example during the lockdowns, they resorted to collecting flowers. This made their lives productive and eventually forget that they were no longer in the teaching profession.

For Segal (2021), during the pandemic, Senior Citizens were not allowed to go out because they were prone to be infected by the virus. Some of them were frail and could no longer withstand the infections. Thus, to make themselves productive and enjoy their moments at home, they involved to different hobbies which made them healthy. It served as their source of happiness also that is why they were able to survive.

3.3 Words of Wisdom of Shared to other Teachers who are New in the Profession

Table 3 presents the themes and core ideas on the words of wisdom shared to other teachers who are new in the profession.

Proper Financial Management

The result shows that one should properly manage their finances. One must have to look forward for the future through proper financial management and one has to save money which could be used for future needs.

One of the accounts shows that:

“They must plan ahead of time how or where to spend their money.” (P1)

In the same manner, the statement of the participants presented that:

“Invest for their future and have good financial management in preparation for their retirement.” (P4)

“Ask information or advises from expert before putting up an investment.” (P14)

“Plan ahead on how to spend the retirement pension.” (P15)

Table 3: Themes and Core Ideas on the Words of Wisdom shared to other Teachers who are new in the Profession

Themes	Frequency of Response	Core Ideas
Proper Financial Management	General	One must have to look forward for the future through proper financial management. One has to save money which could be used for the future needs.

Legend

General 50%

Typical 25-40%

Variant 20%

There many of those who retired ended penniless because they were poorly managed their finances. During their active service, they were lured by loan sharks. But they cannot be blamed generally since teachers can no longer engage into other activities because their time had been consumed by their job.

Therefore, prior to their retirement teachers should opted not to loan into different lending institution. They have to look forward that they have to keep something for their future. Aside from that, they have to consider their health and the future of their family (Soepding, 2022).

Intervention Plan

Rationale

Having the proper knowledge on the handling of finances is a must for the retirees. They need to keep their money on the right way so that they have something to sustain for their needs like medications. As they grow old, they need to have the proper nourishments. All of these can be provided to them if they have the penny to buy.

More importantly, if they have to invest their money, they have to see to it that they have the return of investment. They should have to keep in mind that financial literacy is a thing that they need to learn. It is not about the age but on the

will to become financially stable and free from being lured by the charlatans.

4. OBJECTIVE

Strengthening financial literacy among the retiree teachers.

The Intervention Plan

Areas of Concern and Database	Objective	Activities	Time Frame	Persons' Involved	Performance Indicator
Financial literacy among retirees	Strengthening financial literacy among the retiree teachers.	Seminar on financial literacy and proper investments	2021-2022	Financial Advisor Retirees	95%

4.1 Implications for Practice

Retirement is such a gift of time. After how many years of government service, they could be able to savor the fruition of the sleepless nights in making reports and in preparing for their lessons. Teaching is said to be the noblest profession which do not end inside the classroom alone. After the classes, teachers still fulfilled their duties and responsibilities and are still being revered.

However, to some retirement is such the beginning of their struggles. There are those who do not know how to manage their finances. This resulted to failures and other problems. Therefore, it is a must for them to have proper financial literacy in preparation of their retirement. Through this, they can ensure that they have the necessary funds when they will be in the midst of quandary.

In the same vein, the retirees have to have open arms in accepting the mere fact that their services would really come to an end. What is important is that they did their best by changing the lives of their learners. They have proven their worth and led themselves in the highest glory.

In the same manner, retirement an opportunity where one has to appreciate. Not all teachers could make it. There are those who failed in their journey and face the negativities. It is better to leave the service with the best legacy. They will not be forgotten since they have done their best as educators.

4.2 Implications for Future Research

Research answers plethora of questions. It gives the windows of opportunities to look into the challenges and coping strategies of people who undergoing transitions in their career. This topic on the lived experiences of retired teachers gave me the best opportunity to understand them and become aware if I were to undergo the same. Hence, this study will give future researchers the glimpse of the themes and core ideas taken from the narratives of the participants. Through this, future researchers could use them to conduct the same study applying different methodologies such as the quantitative or mixed methods. Also, the findings will become additional literatures which will add to its scarcity in the local setting. By looking into the different dimensions of research, its theoretical lens to which it is anchored will be considered as well. Having its total understanding will help researchers to appreciate its implications in their research endeavors.

Researchers will be able to fully understand the contexts of their study and thus, they shed light to others who faced difficulties in looking for an appropriate theory.

One of the important aspects of research is publication and paper presentations. Through this, the essence of this paper will never be forgotten or ended only on the shelves of the library. Sharing this to the pool of research enthusiasts will encourage them and have the deeper appreciation of the how studies on retirement are experienced in the contexts of Department of Education.

4.3 Concluding Remarks

The journey of the retirees is something to keep. I can see to them that soon I will be on their shoes. It must be celebrated with total joy and acceptance. At the end of the day, all our services in the government will come to an end. Acceptance is a must so that we will be able to find true peace within us.

On the other hand, one thing for sure, retirement is a new beginning to have an ample rest and enjoy the days without being surrounded by the bulk of paper works. In congruence, one has to realize that we do not need to work for the rest of our lives. We still have to fill in the gaps especially the number of days we missed with our families. We can still serve even we already departed from the Department of Education. Our role will never end in teaching and other ancillary services. We can still serve in the community through sharing our knowledge and skills which can help for the growth and development of the young individuals.

Retirement means that one has to surpass all the tests of time. It manifested that they have the strength and courage to face the reality of life that indeed they have to leave. In conclusion, I have realized that detaching from teaching is coupled with happiness and grief. One cannot easily move on because memories linger and cannot be buried in oblivion.

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