

When the Public School Teachers Early Retire: A Multiple Case Study

Joermay V. Sala¹

Lyndon A. Quines²

Ramon Magsaysay Memorial Colleges
Graduate School
General Santos City, Philippines

Abstract:- The purpose of this study was to explore the process when public school teachers early retire. Multiple case holistic design was utilized to determine various factors or considerations that influenced their decision to early retirement and their assessment of life after retirement. The researcher chose five early retired public school teachers from the General Santos City Division, who were below 60 years old upon retirement and had at least 15 years in service of teaching, were picked to undergo the in-depth interview using the approved questionnaire. For triangulation, people who knew the informants were carefully interviewed. Participants were made to sign informed consents with the assurance of anonymity and confidentiality. The data gathered was transcribed, translated and coded to produce themes. The study revealed meaningful themes like work environment, professional relationships, financial resources, health status, work satisfaction, self-reflection, and support groups. As to their assessment of life after retirement, the themes generated were having new opportunities, new experiences, and new realizations. The findings implied that we have nothing to do with the teachers' personal decision; it was their own rights although the government could have offered something that would make the teachers not to retire early and embark on ways that would encourage them to teach or stay until their retirement.

Keywords:- Educational Management, Public School Teachers, Early Retirement, After Retirement, Philippines.

I. INTRODUCTION

"Voluntary early retirement allows you to pursue new areas of study... It is an excellent opportunity to pursue one's goals and dreams while still young, energetic, and healthy enough to enjoy them. In addition, retirement may be the last shot at being the person one would like to be." Ernie Zelinski

In the Philippines, the chronically overworked state of public school teachers is well-known. Other non-teaching tasks are included in the workload of public school teachers in addition to teaching. Because of this workload, teachers are being forced to take on a growing number of additional roles and responsibilities that take time away from their

actual teaching. Retirement is supposed to be enjoyed to its fullest.

However, many factors make teachers in public schools physically, mentally, emotionally, and financially exhausted. These contributing factors affect how teachers perceive their profession, and their views on retirement may have significant implications on their decision to early retirement from the service. A public school teacher must devote a maximum of six hours per day to actual classroom instruction and have a regular full-time teaching load. They are also working on extra tasks like paperwork, training or seminars, and other designations in addition to providing instruction (Awa, Kalu & Ihiabe, 2022).

However, the retirement period has been viewed in research as a problematic phase in one's life. There are two broad retirement categories: mandatory/official and early/voluntary retirement. Mandatory retirement is when the employer asks one to stop working upon attaining the retirement age, which ranges from 60 to 70 years in many countries. Early or voluntary retirement is when a person chooses to retire due to health reasons or wishes to change his/her socio-economic lifestyle (Musila, Maithya & Masinde, 2019).

In General Santos City, based on the data from Human Resources in the division of DepEd General Santos City, for the school year 2019-2020, there were 62 retired teachers and 30 teachers who retired early or were below 65 years old. Therefore, from this lens, looking at the number of teachers who retired early, it was necessary to conduct this study and explore the process of when the public-school teachers retire early and their assessment after retirement.

She has fear when she reaches the retirement stage in her life. She would like to know whether she saved more or left nothing. Being a teacher, the desire to retire early is one of her plans for her to enjoy the remaining days when she is still strong and healthy. However, many factors need to be considered, like family and savings for future needs. Further, it gave her an idea to conduct this study to explore the early retirement process of public school teachers.

➤ Purpose of the Study:

The main focus of this study was to explore the process when public school teachers retire early. This study included

five early retired public school teachers from the General Santos City Division to gather data and describe their experiences as early retired teachers. It further aimed to document their assessment of their experiences in the teaching profession before retirement regarding work environment, relationships with colleagues, financial capacity, health issues, work satisfaction, and their experiences going through retirement decision-making.

In addition, this case study described their life after retirement, for instance, the activities that they engaged in, their adjustment to the new journey they had chosen, and their physical, emotional, and mental health condition as retired professionals. Lastly, this explored how the government should find ways to eradicate early retirement among public school teachers.

➤ *Research Questions:*

This study sought an answer to the following research questions and developmental questions to make the story more meaningful:

- How do the individuals describe their experiences as early retired teachers?
- ✓ How do the participants assess their experiences in the teaching profession before retirement regarding work environment, relationships with colleagues, financial capacity, health issues, and work satisfaction?
- ✓ How do the participants go through their retirement decision-making process?

➤ *Theoretical Lens:*

The study utilized different theoretical frameworks that could be used to structure the discussion on when public school teachers retire early. Therefore, the undertaking of the present study is based on the discussion of the following theoretical framework on retirement theories:

Mainly, the study was anchored on the Social Cognitive Career Theory (SCCT) by Brown and Hackett, 1994. This theory sought to explain three interconnected aspects of career development that are, how fundamental academic and professional interests develop, educational and professional choices are made, and academic and professional success is attained. The theory also incorporates several ideas from earlier career theories that have been shown to influence career development, such as interests, abilities, values, and environmental factors (Hackett & Betz, 1981).

Furthermore, there are three intricately linked variables: self-efficacy beliefs, outcome expectations, and goals. These serve as the basic building blocks of SCCT:

First, the Self-efficacy Theory by Albert Bandura, 1977. Vicarious experiences are thought to provide an especially compelling source of efficacy information, but social models and reinforcing messages one is exposed to, as well as the kinds of physiological states one experiences while performing specific tasks, can all have an impact on one's self-efficacy regarding various performance

Second is the Outcome Expectation Theory by Bandura, 1986. It is a central element of Bandura's Social Cognitive Theory which refers to beliefs about the consequences or outcomes of performing particular behaviors. The choices people make about the activities they will engage in, and their effort and persistence at these activities entail consideration of outcome and self-efficacy beliefs. People are more likely to participate in an activity, for instance, if they perceive their participation will result in worthwhile, and advantageous outcomes. According to SCCT and the more well-known social cognitive theory, self-efficacy beliefs and outcome expectations play a role in a person's participation in activities, the effort and perseverance they put into them, and their eventual success.

Lastly, the Goal-setting Theory of Motivation by Edwin Locke (1960) may be defined as one's intentions to engage in a particular activity or attain a certain performance level. These two categories are known as selection and performance goals in SCCT. By establishing goals, individuals can better organize and control their behavior and maintain it despite inevitable setbacks and a lack of more immediate positive reinforcement. The social cognitive theory posits that goals are essential to self-efficacy and outcome expectation.

➤ *Significance of the Study:*

The results of this study would be significant for the following: The study was deemed significant to educators globally; this showed some findings and recommendations that could help them understand the process considered by the teacher to remain employed in the teaching field. Further, through the result of the study, they could create some laws and programs that would enhance the quality of life among teachers, which would result in work satisfaction.

Similarly, this inspired the school head to develop and improve programs and leadership among teachers, knowing that many factors can influence retirement. Knowing this, they are able to prevent some possibilities of early retirement. In addition, it may inspire the teachers as they reflect on their journeys to continue becoming agents of change, despite uncertainties. Finally, the study's findings may be a readily available reference for those who desire to explore the process when teachers retire early.

➤ *Delimitations and Limitations of the Study:*

The study involved five early retired teachers from public schools in General Santos City Division. The data were gathered from early retired teachers through in-depth interviews. The study depended on the five participants' ability to describe their experiences and answer the interview questions. Since administrative permission was necessary to gain access to informants, district heads and superintendents were informed of the study and its purpose. Pseudonyms were used to protect their identities to avoid a negative public perception of their teaching.

The results of these multiple case studies cannot be generalized because this study was limited to the responses

of the five early retired public school teachers who were the study's participants.

This study was primarily designed to explore the process when public school teachers retire early and their assessment of life after retirement. Thus, this study was narrowed by findings not intended for generalization to other research settings.

➤ *Definition of Terms:*

The following terms were conceptually and operationally defined to help readers understand the terminology used in this study.

- **Career Development Theory:** Conceptually, each individual takes on multiple roles or living spaces, often simultaneously and to varying degrees, and each of these roles is enacted in different life spans. Operationally, the decision made by the participants of the study on early retirement was influenced by their maturity.
- **Early Retirement:** Conceptually, this pertains to when a person stops working earlier than the usual statutory retirement age. Operationally, this refers to the decision made by the participants to stop working as a teacher in public schools.
- **Multiple Case Study:** Conceptually, a multiple-case design investigates a real-world multiple-bounded system by collecting in-depth data from various sources in great detail (Creswell & Poth, 2016). Operationally, this pertains to the design utilized by the researcher to gather meaningful data from the study participants.
- **Public School:** Conceptually, this refers to a primary or secondary school that is kept up at public expense for the benefit of the students and is a part of a system of free public education. Operationally, it refers to the government sector of education to which the study participants belong.
- **Public School Teachers:** Conceptually this pertains to the persons engaged in classroom teaching, at any level of instruction, on a full-time basis (Republic Act No. 4670). Operationally, it refers to the participants of the study who retired early.
- **Work-Adjustment:** Conceptually, this pertains to career decisions based on the fit between the person and the environment. Both individuals tend to adjust to their workplace or seek new employment based on their satisfaction with their work. Operationally, the study participants may decide to early retirement or shift careers because they are dissatisfied with their work due to the work environment.

➤ *Organization of the Study:*

In presenting the study flow, the ideas and different concepts were organized. Each chapter has its corresponding views to be discussed. Details were adequately organized to

achieve understanding among the readers. This study is organized into eleven (11) chapters.

- Chapter 1 introduced the problem and phenomenon studied. This chapter emphasized the importance of the study. It explained what has been researched in the past and recent times and showed the gaps identified in existing research. It was followed by a discussion of the researchers' purpose of the study, which aimed to explore the process of when teachers in public schools retire early. Specifically, to describe the various factors or considerations that influenced their decision to early retirement and their assessment of life after retirement. Next was the presentation of the research questions, which were utilized for the in-depth interview of the informants. Another portion of this chapter presents the theoretical lens associated with the research study. Following was the significance of the study and the people that would benefit from this research. It was also essential to have a clear understanding of the terms. Thus, important words in the study were operationally defined. The last part of this chapter was the study's delimitation and limitation and the potential participants' presentation. The weaknesses and validity of the study were also presented in this chapter.
- Chapter 2 contains the literature and other research studies as they were related to the main problem, supporting the study's need. It was divided into four themes: The concept of Early Retirement, the Retirement System in Public Schools, Factors Influencing the Early Retirement of Teachers, and Life after Early Retirement.
- Chapter 3 discussed the design and methodology used in the study. It includes research design, the role of the researcher, research participants, data collection, data analysis, inclusion criteria, and trustworthiness, which explains the four criteria: credibility, transferability, dependability, and conformability, and lastly, the ethical considerations of the study.
- Chapter 4 presented the results of the interviews and collected information from the informants.
- Chapters 5 to 9 deliberately presented the description of each case with the use of pseudonyms.
- Chapter 10 outlines the cross-case analysis. Finally, chapter 11 presents the discussion, summary and conclusion, implication for practice, implications for future research, and the concluding remarks on the study.

II. METHODOLOGY

This chapter presents the nature of the study, the research design used concerning the presentation, the role of the researcher, research participants, the data collection process, data analysis, inclusion of criteria, trustworthiness and all individuals involved, and the ethical considerations in the process.

➤ *Research Design:*

This study utilized qualitative research design, specifically the multiple cases holistic design, to explore

when the teachers retire early in public schools within the division of General Santos City.

Qualitative research begins with a problem and places the researcher in a natural setting to interpret and analyze the data (Creswell & Poth, 2016). Therefore, the type of research most appropriate for this study was qualitative because it allowed the researcher to immerse herself in the natural context, speak with individuals, and provide a detailed description of the problem.

Multiple case study design involves an in-depth study of a phenomenon, in the natural setting, for a fixed period. A case study is all about depth; it requires to dig and to dig deep. Case study researchers delve deeply into a phenomenon to provide a detailed description and elicit understanding. Case study research is a qualitative approach in which the researcher explores a real-life, contemporary bounded system as to a case or multiple bounded systems (cases) over time. It is through detailed, in-depth data collection involving various sources of information and reports, a case description, and case themes. This qualitative research is an inquiry approach helpful in analyzing and understanding a phenomenon.

➤ *Role of the Researcher:*

The researcher is a critical thinker in her daily work as a teacher. From this lens, the researcher became interested in learning how those teachers who had retired early came up with their decision, explicitly knowing the processes they considered. As the primary data collection instrument, the researcher had to identify and harmonize her values, assumptions, and biases at the study's onset. Being in public school for many years has led to various biases regarding the processes that needed to be considered in retiring early.

As a teacher who is sure to retire soon, this undertaking is relevant to the rest of the teachers in both public and private schools. Further, there is a need to plan thoughtfully and be given enough time when in terms of the plan to retire early.

Moreover, this endeavor explored the process when a public school teacher retired early and the life assessment after retirement. For her, it is an exciting exploration because knowing this matter ignited her interest and excitement when the time come to retire and to be able to apply all the study findings for a better and more comfortable retirement.

This study has a personal bearing on her, being a teacher in a public school. The researcher gathered the data by conducting in-depth interviews using interview guide questions among five informants. Upon getting the results of the in-depth interview, she sought the assistance of an independent reader analyst. The two of us analyzed the data gathered from the audio recordings of the in-depth interviews. After coming up with the same findings, she utilized the expertise of a professional data analyst for data analysis and interpretation. Then, based on the collected data, her insights were formed.

➤ *Research Participants:*

The participants of this study were the early retired public school teachers who were below 60 years old and had at least 15 years of service teaching. It involved within their own experiences five early retired public school teachers in the General Santos City Division. Anyone could be possibly selected as one of the participants, regardless of gender. The participants should also be a graduate of Education regardless of their specializations and must possess the qualifications for professional teachers.

The research relied on the participants' ability to explain their experiences and answer questions about the interview. There were varying degrees of expertise and experiences of the informants and participants, and they may therefore be subjective. Since this study was for early retired public school teachers, the requisite permission from participants to obtain access was sought. The study and its intent were also directly told to the participants.

This study, through in-depth interviews, focused on open-ended questions. Given this sample's limited number of subjects, five were interviewed in depth (IDI). Therefore, it was optional to generalize the findings of the investigations to other regions of the world. In its investigation, this research is a phenomenological study.

The researcher utilized the purposive sampling method. Since the participants needed were teachers in the public school, who retired early. Further, the researcher set inclusion criteria in the selection of the participants. The researcher set the inclusion criteria: male or female at least below 60 years old, had taught in the public school for at least 15 years, must be a graduate of Education course in any field of specialization, and must possess a qualification of a professional teacher.

Crossman (2017) defined the purposive sample as a non-probability sample selected based on the population's characteristics and the study's objective. Purposive sampling is also known as judgmental, selective, or subjective sampling. When one needs to quickly reach a targeted sample and sampling for proportionality is not the main concern, this type of sampling can be useful.

➤ *Data Collection:*

Qualitative research interviews aim to understand the world from the subjects' perspective, clarify the significance of people's experiences, and reveal their lived reality before the development of scientific explanations. Further, qualitative research interviews unfold as an interviewer asks the interviewee questions to gather personal information about a particular topic or experience (DeJonckheere & Vaughn, 2019).

In qualitative research, the person collecting the data plays a central role. Regardless of the study area or preferred method for defining data (qualitative vs. quantitative), accurate data collection is crucial to upholding the integrity of the research. Furthermore, errors are less likely to occur when the right data collection tools are chosen (whether they

are already available, modified versions of them, or brand-new ones).

Before the study, the researcher asked permission to conduct the study through a formal letter to the Schools Division Superintendent of General Santos City Division. Upon approval, the researcher then coordinated with the teachers involved in the study. After ensuring the rigor and appropriateness of the interview guide, the following data-gathering procedures were observed:

First was the preparation of the logistical requirements, which included the venue and audio/voice recorder used during the interview with the participants. The venue and time were determined during the researcher's meeting via zoom and face-to-face.

Second, before the conduct of the interview, the participants were given a copy of the consent form to sign via zoom and physical meeting. It contained the study's objectives, methodology, confidentiality, and benefits, including the contact number of the researcher if there were clarifications or verifications of the purpose, after which, with no more extended questions or clarifications, the Consent Form was retrieved. A Participant Agreement Form followed it which indicated the agreement between the participants and the researcher regarding the conduct of the interview and transcription process. It included the use of a pseudonym and other pertinent information to help the researcher come to know and recall each participant. Most of all, the form included their permission to conduct the interview.

Lastly, it was followed by a one-on-one interview with the participants via zoom and face-to-face. This consisted of two parts. The first part was a mere solicitation of information that would serve as the basis for the background of the participants. The second part was the interview proper, which consisted of questions on when the public-school teachers retire early, followed by developmental questions to gain more meaningful answers.

With the participants interviewed face-to-face, COVID-19 protocols were observed, for instance, following established protocols regarding mask-wearing, physical distancing, hand sanitizing, and other preventive measures.

Since the study utilized one-on-one interviews, the researcher believed that building rapport and trust with the participant is more important than the questions in the discussion guide. The list of questions and objectives would be meaningless if the participant felt self-conscious or apprehensive throughout the session. That was why the researcher initiated a preliminary meeting with the informants and explained the study's details, making them understand that everything would be done with the utmost confidentiality.

Then, the researcher conducted a one-on-one interview with the participants at an agreed time and place at their convenience.

A digital recorder was utilized to record the interview. Their answers in the interview were transcribed after the interview process.

During the interview proper, questions were directed to the participants, followed by elucidating or probing questions. The main question was: when public schoolteachers retire early, look specifically at the various factors or considerations that influenced their decision to early retirement and their assessment of life after retirement. Asking this type of grand tour question allowed them freedom to tell their stories without constraint. In addition, sub-questions in the semi-structured interview guide were also asked to elicit specific experiences.

During the interview, prompt questions were used for clarification and focus. Quick questions would be when, who, where, why, how, and what. Prompt questions were not intended to lead the participants but to encourage and elicit examples and meaning about the experiences they were describing. Interviews were conducted at their respective homes free of interruption, during their free time, or after their busy hours, and conducive to reflective storytelling. Each participant was interviewed separately at different times. The length of interviews lasted for about an hour.

At the end of the interview, a leading question was asked: "Were there any experience that was not asked that you would like to share?" In most instances, this question did not elicit any new information. The researcher verbatim recorded, transcribed, and member-checked all of the interviews before approving them. As stated in the signed informed consent form section devoted to human consideration, participants were assured confidentiality. In order to capture nonverbal cues or other important factors that were not captured in the recording, field notes were made throughout the interview. The goal was to limit participant distractions.

Finally, the researcher transcribed the audio recordings as soon as possible after the interviews. Member checking was used as a method of validation whereby participants read and affirmed the contents of the interview transcript by affixing their signatures. Such a validation process signaled the trustworthiness of the data.

The interview saturation point was identified when the tenor of the answers had the same flow of thought deriving from the same phenomenon of experiences based on the similarity of experiences revealed during the interview.

➤ *Analysis of Data:*

When conducting a qualitative study, researchers try to get close to the participants being studied to minimize the distance between themselves and the participants (Creswell & Poth, 2016). Analysis of the data in a research study involves summarizing the mass of data collected and presenting the results in a way that communicates the essential features. For example, maybe Kumiko would do better in the classroom. But, perfectly, she's in charge of a

class of misbehaving kids. Despite appearing delicate, Kumiko is a demanding and strict teacher.

The following steps represent the Colaizzi process for phenomenological data analysis:

- The first step is reading the transcript multiple times to gather a general sense of the whole content.
- The second step is extracting significant statements that pertain to the phenomenon under study. These significant statements should be recorded on a separate sheet noting their pages and line numbers.
- The third step is formulating the meanings of significant statements. Again, the researcher should bracket their pre-suppositions to stick closely to the phenomenon as experienced.
- The fourth step is to sort the formulated meanings into categories, clusters of themes, and themes. Again, bracketing pre-suppositions is crucial to avoid any potential influence of existing theory.
- The fifth step is integrating the study's findings into a detailed description of the phenomenon under study. The detailed description will be presented as a narrative account. The researcher incorporated the emergent themes and theme clusters and formulated meanings into the description to create the overall structure and ensure that the study contains experience elements.
- The sixth step is describing the fundamental structure of the phenomenon.
- Finally, validation of the findings should be sought from the research participants themselves to compare the researcher's descriptive results with their experiences. For example, the researcher will ask the participants whether it captures their experience. The researcher may modify earlier steps in the analysis in light of this feedback.

III. RESULTS

This chapter presents the result of the study, which consists of the description of participants and analysis of themes through data categorization.

➤ *Participants:*

The five participants involved in the case study were Izumi Curtis, Kumiko Yamaguchi, Genkai, Ursula Callistis, and Eikichi Onizuka (all pseudonyms). The following chapters present a detailed description of the five cases.

- Case 1 was Izumi Curtis from Full Metal Alchemist: Brotherhood, the tougher-than-nails teacher. Izumi Curtis is an expert alchemist that could match state alchemists.
- Case 2 was Kumiko Yamaguchi from Gokusen, coming from a Yakuza family. Perhaps Kumiko would make a better teacher. Her placement in charge of a class of misbehaving students is ideal, though. Despite having a

delicate appearance, Kumiko is a strict and demanding teacher.

- Also, Case 3 was Genkai from Yu Yu Hakusho. She might be small, but Genkai is one tough old lady. Nevertheless, Genkai maintained her old-fashioned way of teaching.
- Case 4 was Ursula Callistis, a main character in Little Witch Academia. She is the Magic Astrology teacher at Luna Nova Magical Academy and the mentor and idol of the young witch Atsuko Kagari.
- Case 5 was Eikichi Onizuka from Great Teacher Onizuka. Onizuka has a unique and unorthodox way of teaching, but it works for him. He does his best to teach his students about school and life lessons.

➤ *Categorization of Data:*

This qualitative multiple case study focused on gathering information from early retired public school teachers based on their experiences, specifically the various factors or considerations that influenced their decision to early retirement and their assessment of life after retirement. This study also presented the interview results of five cases. A pseudonym used for each case helped provide anonymity and privacy for the participants. The researcher preferred to use name codes based on Japanese teacher anime characters. These teachers might have some unusual ways to train their pupils, but it works for them, and their pupils become more robust and innovative. These teachers are some of the best, whether in physical strength or preparing them for the real world.

During the interview proper, questions were directed to the participants, followed by elucidating or probing questions. The main question was: when the public school teachers early retire, then looked specifically at the various factors or considerations that influence their decision to early retirement and their assessment of life after retirement. Asking this type of grand tour question allowed the freedom to tell their stories without constraint. Sub-questions in the semi-structured interview guide were also asked to elicit specific experiences. The researchers assured each informant of confidentiality and non-disclosure. As a result, there is consistency in the revelations from five cases in the study.

This part presents the analysis of themes through data categorization, including when the public-school teachers retire early and life assessment after retirement. Table 1 presents the processes when the public-school teachers retire early, and Table 2 presents the public school teacher's assessment of life after retirement.

➤ *Q1. Public School Teachers' Assessment of Life After Retirement:*

The study found three (3) emerging themes in public school teachers' assessments of what life is like after retirement. These are experiencing new chances, encounters, and insights.

Table 1 Public School Teachers' Assessment of Life After Retirement

Cluster Themes	Emergent Themes
1. Working out in fertility after retirement	New Opportunities
2. become a pledged housewife	
3. Enjoying travel around the world	
4. Venturing into business	
5. There were work offers from the private school	
6. Job offers will be grabbed	
7. Adjustment was a smooth transition	New Experiences
8. It was not easy to adjust after the first few months	
9. It was new not having to work	
10. No encountered problems after retirement	
11. Everything just went into place	
12. Health is in better condition	
13. Less stress and more relaxed	
14. Have more time for the self	
15. No more desire for other careers	New Perspective
16. Sharing retirement stories with others	
17. They have to decide to retire early	
18. Retirement depends on the situation	
19. The best advice is that they should be ready for the retirement	
20. Retirement must think carefully	
21. Take time. Just enjoy the teaching	
22. Consider many areas that will be affected	
23. Know first the reality before making any decisions	

➤ *New Opportunities:*

The participants' verbatim accounts revealed that public school teachers who retired early discovered new opportunities. Such as working for the things they have not done, turning into full-fledged homemakers, taking pleasure in travel, accepting offers from other schools, starting a business, and so forth.

➤ *New Experiences:*

One of the teachers' assessments after retirement is having new experiences. Being able to adapt to changes after retirement is one of these novel experiences. However, according to the participants' verbatim accounts, they needed help getting used to not working or keeping up with their old routines.

However, it is not always the case that retirement is the exit of the career; some are still doing something where they can be entertained. Some of the early retired teachers found ways to do some things or activities.

➤ *New Perspectives:*

The early retiree teachers eventually acquired fresh viewpoints on life. Learning something new allows them to gain new insight and satisfies their curiosity. According to studies, those who practice this generally feel happier. Some of the study's early retiree teachers developed new perspectives as a result of, among other things, sharing their retirement journeys or experiences with others, giving advice based on their own experiences, and reflecting on their own experiences.

➤ *Q2. The Process When the Public-School Teachers Early Retire:*

An in-depth interview was conducted with five informants to answer this research question. There were several sub-questions asked to draw out their insights and experiences on the process of early retirement. Several emergent themes were identified: work environment, professional relationships, financial resources, health status, work satisfaction, self-reflection, and support group.

Table 2 The Processes when the Public-School Teachers Early Retire

Cluster Themes	Emergent Themes
1. Conducive to learning and teaching	Work Environment
2. Good environment and spacious	
3. Good relationship with teachers and learners	
4. Relationship is not a problem	Professional Relationships
5. Promote professional relationship	
6. Treating peers as a friend	
7. Good communication with peers	
8. Being respectful and mindful of others	Financial Resources
9. Started a business to augment financial resources	
10. Sometimes out of budget but able to manage it	

11. Depend on the family in the first few years of work	
12. Loaning helps with financial problems	
13. Finances are not stable	
14. Went through fertility workouts	Health Status
15. No health problems while teaching	
16. Good health status while teaching	
17. Getting sometimes stressed in teaching	Work Satisfaction
18. Being a teacher is self-fulfilling	
19. High level of internal satisfaction	
20. Teaching career was effective	
21. Have given the best he/she can do as a teacher	
22. Thrilled as a teacher	Self- Reflection
23. Decided after more than one year	
24. It took three years to decide on retirement	
25. It was a long time before to decide on retirement	
26. Two years before retirement	
27. A year before the retirement	
28. Retirement must think carefully	
29. Consider other areas when the early retirement	
30. Know first the reality before making any decisions	
31. They have to decide to retire early	
32. Retirement depends on the situation	
33. They should be ready for the retirement	
34. No counseling before the retirement	
35. It is own desire for early retirement	
36. Mutual decision with the spouse	Support Group
37. The family supports decisions	
38. The family is very supportive	

➤ *Work Environment:*

This study showed that the working environment was the first step in the early retirement process for public school teachers. The setting, social dynamics, and physical conditions in which one carries out duties make up a work environment. These factors may impact employee health, relationships at work, collaboration, and well-being.

An appealing, comfortable physical environment can foster a positive atmosphere and good interpersonal relationships. The physical environment of a workplace has a significant impact on workplace positivity. Although the study's early retiree public school teachers had positive experiences at work, it had no bearing on their decision-making. The majority of study's participants thought their workplace was good.

➤ *Professional Relationships:*

An interpersonal connection between two or more people at a place of business is referred to as a professional relationship. Compared to relationships outside of work, it is typically more formal.

When it came to professional relationships, participants thought about the workplace environment as well. As teachers, participants encountered no significant issues; instead, they saw respect and understanding among themselves.

In this study, the early retirement process for public school teachers considered their professional relationships.

The job will be more enjoyable if there are good working relationships. Teams that work well together are more productive, giving one more time to innovate and concentrate on personal growth. The career will therefore benefit from the connections one makes with other professionals.

➤ *Financial Resources:*

This study also showed that financial resources was the first step in the early retirement process for public school teachers. Financial resources are the money the business uses to pay for current expenses, costs associated with increased reproduction, the settlement of debts, and employee incentives.

Many problems with teachers' well-being are frequently brought on by money. However, financial resources are a different process when a public school teacher retires. Unfortunately, most of the teachers in this study had financial difficulties that necessitated bank loans.

➤ *Health Status:*

As they direct their courses and give their students learning opportunities, teachers constantly manage complex social situations in the classroom. Unfortunately, among teachers, one of the highest rates of burnout and early retirement has been caused by a significant increase in work-related stress over the past ten years.

This study found that the teachers did not experience any health issues while teaching besides the occasional stress brought on by the job demands.

➤ *Work Satisfaction:*

The study also showed that taking into account work satisfaction is a step in the early retirement process for public school teachers. According to the study, teachers were pleased with their jobs.

➤ *Self-Reflection:*

The study also showed that one of the processes that public school teachers go through when they retire was self-reflection. Self-reflection develops into a crucial component of the procedure that enables the decision-maker to be methodical in the strategies employed when making decisions.

The evaluation of one's thoughts, feelings, and behaviors is referred to as self-reflection (Cha & Cohen-Vogel, 2021). Making decisions while actively and continuously reflecting on oneself and the situation requires self-reflective decision-making.

➤ *Support Group:*

Turning on the support group is the final step done when public school teachers retire. Any group of people whose goal is to help one another deal with a problem is considered a support group. It is beneficial to have people who genuinely support their choices when they make them. Concerning this, early retiree teachers also checked on the financial support of their families.

➤ *Chapter Summary:*

Based on the result of the in-depth interview, the researcher explored the themes taken up. Themes were presented according to each research question:

In the study, two main questions were formulated to explore the experiences of the five participants of the study. These questions were about the process when the public school retired early and the life assessment after early retirement.

Research question 1, when the public school early retired, revealed several emergent themes: work environment, professional relationships, financial resources, health status, work satisfaction, self-reflection, and support group.

Research question 2, the assessment of life after early retirement, revealed three emergent themes new opportunities, new experiences, and new realization.

The themes arose from a careful review of the interviews. Then, with the best ability and skills, she has trailed to trace the process that should be considered in retirement. Part of this purposeful process was to avoid the questions and look for the participants' themes.

IV. DISCUSSION

This part presents the discussion of significant findings, summary, and conclusions from the themes that surfaced from data analysis. This qualitative case study aimed to explore the process when public school teachers retire early, precisely to determine various factors or considerations that influenced their decision to early retirement and their assessment of life after retirement.

The five participants involved in this qualitative case study were Izumi Curtis, Kumiko Yamaguchi, Genkai, Ursula Callistis, and Eikichi Onizuka (all pseudonyms). They all were early retired teachers who have rendered fifteen years and more in the Department of Education, General Santos City.

A. Major Findings:

After an in-depth analysis of the data gathered, the following findings were drawn:

➤ RESULT 1

• *Public School Teachers' Assessment of Life After Retirement:*

The study revealed three (3) emergent themes that the public school teacher assessed of life after retirement. These were having new opportunities, new experiences, and new realizations.

The verbatim accounts of the participants revealed that public school teachers who retired early found new opportunities, for instance, working for things they have not done, becoming full-pledge homemakers, enjoying travel, and accepting offers from other schools, venturing into business, and the like.

Retirement was once considered an exit from full-time work into full-time leisure. However, research indicates that a growing number of retirees are reentering the labor force (Sullivan & Ariss, 2018). It implies that retired employees can still find and accept a job, just like the teachers who retired early in this study.

Having new experiences was one of the teachers' assessments after retirement. One of these new experiences was the ability to adjust to the changes after retirement. For instance, based on the verbatim accounts of the participants, they found difficult to adjust to not working anymore or making the habits they used to.

Retirement adjustment refers to the process of getting used to life changes accompanied by the transition. Research on the retirement adjustment process has typically focused on either the impact of retirement or the factors related to retirement adjustment quality (Wang & Shultz, 2020).

However, it is not always the case that retirement is the exit of the career. Some are still doing something where they can be entertained. Some of the early retired teachers found ways to do some things or activities.

Retirement may not necessarily be viewed as a permanent career exit (Wang & Shultz, 2020). Many retirees continue working to some extent in the form of bridge employment as an intermediate step toward a complete labor force withdrawal. Bridge employment can take many forms, and it has become relatively common among older workers to retire, “un-retire,” and “re-retire” several times.

Finally, the early retired teachers found new perspectives in life. By learning something new, they saw things from a new perspective and satisfy their curiosity. Studies have shown that people who do this feel more contented. Some of the teachers who retired early in this study gained new perspectives, for instance, sharing their experiences or retirement journey with others, giving advice based on their own experiences, and learning from their journeys.

➤ *Comparison of Findings with Existing Studies*

• *The Process When the Public-School Teachers Early Retire*

An early retirement is a form of job withdrawal that other writers have defined as leaving a career path of a long duration before the age of 65 years.

Armstrong-Stassen & Ursel (2019) state that employees leave organizations voluntarily either to further their careers (pull factors) or because they are dissatisfied with the existing conditions in the organization (push factors). To this end, employees may resign and leave work entirely or seek jobs elsewhere. This study is opposite to the findings of the study. The participants of this study took a year or more to plan their early retirement. For some of these reasons, they wanted to relax and enjoy life. Despite that, they mentioned in their verbatim accounts that if a work opportunity would come their way, they could grab it, but it depended on the kind of job, but there were other goals for early retirement.

The pattern of an early exit of public school teachers is an issue influenced by many forces, some being economical, social, cultural, and personal teacher preferences. These statements relate to the study's findings to pursue the personal things they wanted to do, like venturing into the businesses, relaxing, and enjoying themselves.

The concept of Super's Career Development Theory is related to the study's findings. This theory means that individuals move through five-life stages at various rates, and their career decisions are often made in the context of personal and situational career determinants. It implies that an individual develops maturity, one may experience changes in how he or she views things, and it depends on their context. Based on the findings of the study, the early retired public teachers came to the stage where there were some changes in the way he/she viewed things. That was why they retired because they needed to move into another stage of their lives that would satisfy them.

However, one theory employed in this study, the Theory of Work-Adjustment, differed from the study's findings. The Theory of Work-Adjustment reveals that one may decide to do an early retirement or shift of career because they are not simply satisfied with their present work due to the work environment. It is opposite to the findings of this study. The study found that most early retired teachers found their work environment excellent and good, and even the relationship environment was good as well, yet they still pursued retiring early.

• *Public School Teacher's Assessment of Life After Retirement*

According to Cussen (2021), life during retirement requires planning. Many must think about their future or the targets they need to meet. They may only think about relaxing and staying with family when retirement comes. However, retired life needs certain things to spice it up, and socializing is also essential. Preparation is, therefore, necessary. It may include preparing financially, getting one's physical and emotional health in shape, planning about traveling, or any other types of preparation. All help guide one through one's retired life. Those who have prepared for retired life well will see that things are smooth. They will not be placing a burden on their younger family members. Start that planning process early, perhaps 5-6 years before one retire.

This principle is reflected in the study's findings; the participants were planning early retirement, and they even thought of the many possibilities to do after retiring. For example, some of them would venture into businesses, be full-time homemakers, take good care of the kids and their education, accept a job that would not stress them, and enjoy life through traveling.

➤ **RESULT 2**

• *The Process When the Public-School Teachers Early Retire*

The study revealed the seven (7) emergent themes in the process when public school teachers retired early. These were the work environment, professional relationship, financial resources, health status, work satisfaction, self-reflection, and support group.

➤ *Work Environment:*

This study revealed that the process when public school teachers retired early began with the work environment. The setting, interpersonal dynamics, and physical surroundings in which someone works are their work environment. These elements can impact feelings of well-being, workplace relationships, collaboration, efficiency, and employee health.

The physical setting of a workplace has a significant impact on workplace happiness. Further, having great energy and a good relationship with people can be created by an attractive, comfortable physical environment. The

early retired public school teachers in the study had good experiences within the work environment, yet it did not influence their decision-making. Most of the participants of the study found their work environment good.

Based on the verbatim account of the participants, the working environment was conducive to learning and teaching, it was spacious, and teachers had good relationships with others and the learners. Therefore, it implied that the working environment was not a factor in their decision in the early retirement.

This finding is opposite to some other studies, according to the study conducted by Nilsson (2020) which found that deficiencies in the working environment seem to be a threat to public health. An active systematic work environmental management in the workplace increases the possibility of extending the working life.

According to Musila, Maithya & Masinde (2019), to increase employees' efficiency, effectiveness, productivity, and job commitment, the business must satisfy the needs of its employees by providing good working conditions. The study concludes with some brief prospects that businesses need to realize the importance of a good working environment to maximize job satisfaction.

➤ *Professional Relationships:*

An interpersonal connection between two or more people at a place of business is referred to as a professional relationship. It is usually more formal than relationships that exist outside of work.

Like the work environment, the participants considered professional relationships as well in the process when retiring. They had no significant problems encountered as teachers. Instead, these teachers observed respect and understanding among them.

This study considers the process of when public school teachers early retirement a professional relationship. Good working relationships will make the job more enjoyable. In addition, teams that work well together seem more productive, giving people more time to innovate and work on their personal development. Thus, one's professional connections will also help one further one's career.

In a study by Akinyemi, Rembe & Nkonki (2020) entitled "Trust and Positive Working Relationships Among Teachers in Communities of Practice as an Avenue for Professional Development," many teachers in the sampled high schools feel secure participating in communities of practice activities. As a result, they have a variety of conversations with their coworkers. They could also relate the challenges they face at work to their coworkers. To have good relationships and a high level of trust, the study advises teachers to spend enough time in their meetings, think of themselves as colleagues, work in teams, and form strong bonds.

According to the Gallup organization, people with the best colleague at work are seven times more likely to be involved in their jobs. It need not be a "BFF," though. Gallup found that people with good friends in the workplace are likelier to be happy. Moreover, good work relationships are linked to better customer engagement and increased profit.

➤ *Financial Resources:*

This study also revealed that the process when public school teachers retire early began with financial resources. Financial resources are the funds at the disposal of the enterprise and intended for the implementation of the current costs and expenses for expanded reproduction, the fulfillment of financial obligations, and economic incentives for employees.

Money is often the root cause of many well-being issues that teachers can experience. Another process when a public school teacher retires is financial resources. Unfortunately, most of the teachers in this study had experienced a financial crisis that caused them to avail of loans from the banks.

In the research of Sutlief (2018), 85 percent of San Francisco teachers said they felt anxious about their financial situation frequently or sometimes. One-fifth of the teachers surveyed have a second job to help cover their expenses.

It is evident among the teachers not only in the public school but also in the private school. However, in this study, none of the teachers directly stated that because of the small salary they retired early, they only just found it quite hard, and on average it depended on the size of their family.

Teachers are constantly trying to manage complex social situations in the classroom as they direct their courses and give their students learning opportunities. Unfortunately, over the past ten years, there has been a significant rise in work-related stress among teachers, leading to one of the highest rates of burnout and many early departures or retirements.

It is not surprising that many teachers experience mental health issues of some kind. According to a recent study from the UCL Institute of Education, five percent of teachers—or one in every twenty—have mental illnesses that have lasted or are expected to last longer than a year.

This study revealed that teachers did not have any problems with their health while they were in the teaching process except having some stresses caused by the nature of the job.

Recent research has shown that one out of three teachers report teaching as being very or extremely stressful, causing the teaching profession to have the highest annual turnover rate. The annual turnover rate for teachers is 15.7%, while other professions have an average annual turnover rate of 11% (Valentin & Casipit, 2019).

The early retired public school teachers in this study revealed that they were satisfied with teaching; however, they needed to retire early to enjoy life more while they could still be able to do it.

The study also revealed that the process when public school teachers retire early was considering work satisfaction. The study found that the teachers were delighted with their job.

According to the study by Hu (2018), satisfied employees were better in performance than unsatisfied employees, thus contributing a significant role in the uplifting of their organizations.

Furthermore, the study revealed also that self-reflection is one of the processes when public-school teachers retire. As a result, self-reflection becomes an essential part of the process that lets the decision-maker be thoughtful in his or her approaches to making decisions.

Self-reflection is “the evaluation of one's thoughts, feelings, and behaviors” (Cha & Cohen-Vogel, 2021). Self-reflective decision-making requires decision-makers to consciously and continuously reflect on themselves and the situation.

Based on the verbatim accounts of the teachers, they carefully reflected on the decision they were making.

Finally, another process when public school teachers retire was turning to their support group. A support group is any group whose purpose is to support one another in dealing with an issue. For example, it is good to have people behind one and genuinely support one's choices when making a decision. In connection with this, teachers who retired early also counted on their family's support.

In one study in Taiwan (Chou et al., 2020), members of the support group demonstrated less depression and less of a sense of burden than controls by creating a sense of commonality, validation of the caregiver's experiences, and opportunities to give and receive help. Similarly, family psycho-education programs effectively reduced worry and displeasure, significantly improving intra-psycho strain, depression, and empowerment (Chiu et al., 2018). Thus, from this, having a support group would help strengthen decision-making regardless of the outcomes.

➤ *Implications for Practice:*

Based on the experiences of the five informants of this study, the researcher sought to seek the realities of understanding the process when the teachers retired early. The researcher believed that this undertaking would be a significant source of information not only for those near retirement but also for all the teachers, whether new or old.

The process processed when the teachers early retired were the work environment, professional relationships, financial resources, health status, work satisfaction, self-reflection, and support group.

These findings implied that in early retirement, there are many significant things to consider, but a single decision has yet to happen. However, it takes a series of decision-making to arrive at a reasonable conclusion. It also takes careful analysis by weighing the advantage and disadvantages and considering many factors that might influence decision-making, like family and others (McCoy, 2018).

Making good decisions is a crucial skill for personal and professional success. Making sound, logical decisions in your professional life can positively impact you, your colleagues, and your organization. Applying effective strategies and techniques can help you improve your decision-making skills. Moreover, a good decision-maker chooses actions that give the best outcome for themselves and others. They enter the decision-making process with an open mind and do not let their biases sway them. They make decisions rationally after researching alternatives and understanding the consequences.

Teachers' assessment of life after early retirement revealed three emergent themes new opportunities, new experiences, and new realizations. The findings implied that life after retirement is the beginning of another journey, whether you continue the profession you left in another environment or do things you have never done before, like enjoying and pursuing other neglected dreams.

According to a survey by the United Health Group (HGP), they discovered the new generation of Americans who are approaching retirement age, many of whom view their golden years not as a time to unwind and retire but as a time to explore their passions and hobbies and possibly embark on a new line of work. According to survey respondents, the next phase of their lives is a time for them to seek out new experiences. Many people who plan to enjoy extended travel (45%), reach a fitness-related goal (38%), and become more active in their community (26%) are among those who have retirement goals.

Finally, the outcomes or findings of this study were unable to develop any generalizations for other concerned and relevant individuals based on the revealed experiences of the five participants. As a result, further research relevant to this study should be done at other research sites and with other purposively selected participants to validate and compare the noteworthy findings. Furthermore, some future researchers may perform related studies to see if there are any essential differences on how participants decided on the journey of their early retirement and the life after it.

➤ *Implications for Future Research:*

Finally, the outcomes or findings of this study were unable to develop any generalizations for other concerned and relevant individuals based on the revealed experiences of the five participants. As a result, further research relevant to this study should be done at other research sites and with other purposively selected participants to validate and compare the noteworthy findings. Furthermore, some future researchers may perform related studies to see if there are

any significant differences in how participants decided on the journey of their early retirement and the life after it.

V. CONCLUDING REMARKS

The result of this study served to be an insight as to why teachers retire early, how they came up with the design, and their assessment of their life after retirement. The study found that those teachers who retire early had nothing to do mainly with the work environment and professional relationships, except for financial resources and health problems. Hence, teachers needed to resort to bank loans to help their financial situation and retire early to save their health caused by the stress of teaching. In addition, the teacher's early retirement resulted from their long-time plan based on their interest after many years in the teaching field, for instance, having more time with family, for a long and healthy life, and other reasons.

From the findings, it can be concluded that others have nothing to do with the teacher's personal decision. It is their right, except that the government should offer something that would make the teachers not retire early and embark on ways that would encourage them to teach until their retirement. For instance, making an empowering and effective public school system includes creating a work environment that will continue to draw the bright, committed new teachers and keep them enthusiastic, energetic, and productive throughout their careers.

Since we cannot control the decision of the teachers to retire early, it is good to view the other side of the coin, early retirement has not only benefited the teachers but also the government because more teacher retirees would also boost government productivity with the infusion of a younger workforce who are more technologically savvy and can harness the benefits of modern technology for better work efficiency and higher productivity. In general, they say time, money, and energy cannot be enjoyed by an individual simultaneously. A young individual can have both energy and time but not money. However, a young adult can have energy and money but not time. On the other hand, an older adult can have both money and time but not energy.

REFERENCES

- [1]. Abbaszadeh, S., Jahangiri, M., & Hassanipour, S. (2019). Work-related health problems among primary and secondary school teachers: A cross-sectional study. *Shiraz E-Medical Journal*, 20(6).
- [2]. Akinyemi, F., Rembe, S., & Nkonki, V. (2020). Trust and positive working relationships among teachers in communities of practice as an avenue for professional development. *Education Sciences*, 10(5), 136.
- [3]. Armstrong-Stassen, M., & Ursel, D. (2019). Perceived organizational support, career satisfaction, and the retention of older workers. *Journal of occupational and organizational psychology*, 82(1), 201-220.
- [4]. Awa, I., Kalu, R., & Ihiabe, A. (2022). An empirical survey of the retirement problems in abia state (nigeria) civil service: a study of abia state local government service commission. *Nigerian Journal of Arts and Humanities*, 2(1).
- [5]. Ayoob, M., & Mahir, M. (2020). The roles and problems of retired teachers: a case study with special reference to selected villages in Eastern Sri Lanka.
- [6]. Bandura, A. (1977). Self-efficacy: toward a unifying theory of behavioral change. *Psychological review*, 84(2), 191.
- [7]. Badura, B. (1986). Social networks and the quality of life. *The Quality of Urban Life*, 46-73.
- [8]. Bricki, N., & Green, J. (2017). A guide to using qualitative research methodology.
- [9]. Brown, D., & Hackett, G. (1994). Toward a unifying social cognitive theory of career and academic interest, choice, and performance. *Journal of vocational behavior*, 45(1), 79-122.
- [10]. Cabarrubias, P. (2016). The Attitudes of Government Employees of the Technological University of the Philippines (TUP) on Early Retirement.
- [11]. Cau-Bareille, D. (2017). Factors influencing early retirement in a female-dominated profession: Kindergarten teacher in France. *Work*, 40(Supplement 1), 15-30.
- [12]. Cha, H., & Cohen-Vogel, L. (2021). Why they quit: A focused look at teachers who leave for other occupations. *School Effectiveness and School Improvement*, 22(4), 371-392.
- [13]. Chika, R., Irene, N., Joseph, S., & Ayooluwa, O. (2016). Teachers turnover intention: impact of job stress and depression. *African Journal for the Psychological Studies of Social Issues*, 19(3), 16-23.
- [14]. Chiu, Y., Wei, F., Lee, S., Choovanichvong, S., & Wong, H. (2018). Empowering caregivers: impact analysis of FamilyLink education Programme (FLEP) in Hong Kong, Taipei and Bangkok. *International Journal of Social Psychiatry*, 59(1), 28-39.
- [15]. Chou, R., Liu, Y., & Chu, H. (2020). The effects of support groups on caregivers of patients with schizophrenia. *International Journal of Nursing Studies*, 39(7), 713-722.
- [16]. Creswell, W., & Poth, N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.
- [17]. Crossman, A. (2017). Understanding purposive sampling. Retrieved July, 31, 2017.
- [18]. Cussen, E. (2021). *International Emergency Medicine Program Sustainability: An Instrumental Case Study Exploring the Dynamics of IEM Program Institutionalization* (Doctoral dissertation, Northeastern University).
- [19]. DeJonckheere, M., & Vaughn, M. (2019). Semistructured interviewing in primary care research: a balance of relationship and rigour. *Family medicine and community health*, 7(2).

- [20]. DiCicco-Bloom, B., & Crabtree, F. (2006). The qualitative research interview. *Medical education*, 40(4), 314-321.
- [21]. Dingemans, E., & Möhring, K. (2019). A life course perspective on working after retirement: What role does the work history play?. *Advances in Life Course Research*, 39, 23-33.
- [22]. Droogenbroeck, V., & Spruyt, B. (2019). To stop or not to stop: an empirical assessment of the determinants of early retirement among active and retired senior teachers. *Research on Aging*, 36(6), 753-777.
- [23]. Esguerra, J. (2018). DepEd urged to lighten teacher workloads following suicide reports. *Philippine Daily Inquirer*. August 27.
- [24]. Fontaine, S., Kane, R., Duquette, O., & Savoie-Zajc, L. (2021). New teachers' career intentions: Factors influencing new teachers' decisions to stay or to leave the profession. *Alberta Journal of Educational Research*, 57(4), 379-408.
- [25]. Gettings, E., & Anderson, B. (2018). Applying a life course perspective to retirement: A literature review and research agenda for communication scholars. *Annals of the International Communication Association*, 42(3), 224-241.
- [26]. Giacometti, M. (2016). *Factors affecting job satisfaction and retention of beginning teachers*. Virginia Polytechnic Institute and State University.
- [27]. Githui, W. (2021). *Perception of retirement by teachers in public secondary schools in Nairobi County* (Doctoral dissertation).
- [28]. Hackett, G., & Betz, E. (1981). A self-efficacy approach to the career development of women. *Journal of vocational behavior*, 18(3), 326-339.
- [29]. Hicks, A. (2019). A phenomenological study of the retirement transition of K-12 educational administrators in the State of Alabama.
- [30]. Hasanah, E., & Supardi, S. (2020). Effect of work environment and salary on private school teachers in Indonesia. *Utopía y Praxis Latinoamericana*, 25(6), 365-376.
- [31]. Hasanah, E., Suyatno, S., Tugino, T., & Ali, S. (2020). Work Satisfaction Level of Private School Teachers in Yogyakarta Indonesia. *Randwick International of Social Science Journal*, 1(3), 542-554.
- [32]. Hu, C. (2018). Willingness towards and the Factors Influencing Delayed Retirement.
- [33]. Ingersoll, R., Merrill, L., & May, H. (2019). What are the effects of teacher education and preparation on beginning teacher attrition?.
- [34]. Jadhav, B., & Waghmare, L. (2019). Effect of Yoga on Occupational Stress and Job Satisfaction among Teachers.
- [35]. Kelley, B., & Whinnery, E. (2020). Governors' Top Education Priorities in 2020 State of the State Addresses. *Education Commission of the States*.
- [36]. Keogh, W. (2021). *Exploring antecedent factors in (Queensland) secondary school teachers' early retirement intentions* (Doctoral dissertation, Queensland University of Technology).
- [37]. Keogh, M., & Roan, A. (2016). Exploring teachers' early-retirement decisions: A qualitative study. *Work, Aging and Retirement*, 2(4), 436-446.
- [38]. Kimber, M. (2019). A Multiple Case Study Investigating Utah School District Approaches to Beginning Teacher Retention.
- [39]. Koch, T. (1994). Establishing rigour in qualitative research: the decision trail. *Journal of advanced nursing*, 19(5), 976-986.
- [40]. Lavalley, J. (2022). How To Be Biased in the Classroom: Kwayeskastasowin-Setting Things Right?. *Mitchell Hamline L. Rev.*, 48, 771.
- [41]. Lauwerier, T., & Akkari, A. (2016). Teachers and the quality of basic education in sub-Saharan Africa. *Education Research and Foresight: Working Papers Series*, (11).
- [42]. Legard, R., Keegan, J., & Ward, K. (2003). In-depth interviews. *Qualitative research practice: A guide for social science students and researchers*, 6(1), 138-169.
- [43]. Lincoln, S., & Guba, E. G. (1985). *Naturalistic inquiry*. sage.
- [44]. Locke, E. (1960). Goal-setting theory. *Organizational behavior*, 1, 159-183.
- [45]. Mack, N. (2005). Qualitative research methods: A data collector's field guide.
- [46]. Maree, K., & Van der Westhuizen, C. (2007). Planning a research proposal. *First steps in research*, 1.
- [47]. McCoy, P. (2018). It's a hard job: A study of novice teachers' perspectives on why teachers leave the profession. *Current Issues in Education*, 6(7), 1-7.
- [48]. Mokgolodi, L. (2020). Retired educators' career transition as a new life role of underwriting career development in Botswana. *Journal of Population Ageing*, 1-15.
- [49]. Musila, K., Maithya, M., & Masinde, J. (2019). Social Construction of Retirement among Retired Teachers in Makueni County.
- [50]. Nahal, P. (2020). Voices from the field: Perspectives of first-year teachers on the disconnect between teacher preparation programs and the realities of the classroom. *Research in Higher Education Journal*, 8, 1.
- [51]. Newberry, M., & Allsop, Y. (2017). Teacher attrition in the USA: The relational elements in a Utah case study. *Teachers and Teaching*, 23(8), 863-880.
- [52]. Nilsson, K. (2020). When is work a cause of early retirement and are there any effective organizational measures to combat this? A population-based study of perceived work environment and work-related disorders among employees in Sweden. *BMC Public Health*, 20(1), 1-15.
- [53]. Nygaard, K. (2019). The causes of teacher burnout and attrition.
- [54]. O'Neill, B. (2020). *Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life*. Atlantic Publishing Company.

- [55]. Orina, A. (2019). Assessment of Factors Leading to Early Retirement of Public Secondary School Teachers in Kajiado County, Kenya. *Online Submission*.
- [56]. Pasricha, N. (2016). Why Retirement is a Flawed Concept. *Retrieved October, 14, 2019*.
- [57]. Raziq, A., & Maulabakhsh, R. (2016). Impact of working environment on job satisfaction. *Procedia Economics and Finance, 23*, 717-725.
- [58]. Republic Act No. 4670. (1966). Magna Carta for Public School Teachers.
- [59]. Romero-Tena, R., Perera, H., & Martín-Gutiérrez, Á. (2020). Factors that influence the decision of Spanish faculty members to retire. *British Educational Research Journal, 46*(1), 58-74.
- [60]. Sanders, L., & McKeown, L. (2017). Promoting reflection through action learning in a 3D virtual world. In *Association of Library and Information Science Educators Annual Conference*. Seattle, WA.
- [61]. Shabat, E. (2019). Early retirement incentive programs as a human resources restructuring strategy in public sector: Theoretical perspective. *Review of Economics and Political Science*.
- [62]. Shultz, S. (2018). Bridge employment: Work after retirement. *Retirement: Reasons, processes, and results, 214-241*.
- [63]. Šteh, B., & Kalin, J. (2021). Students' Views on Important Learning Experiences--Challenges Related to Ensuring Quality of Studies. *Bulgarian Comparative Education Society*.
- [64]. Sullivan, E., & Al Ariss, A. (2019). Employment after retirement: A review and framework for future research. *Journal of Management, 45*(1), 262-284.
- [65]. Sutlief, P. (2019). A Quantitative Study of Factors Contributing to Early Career Teachers Leaving Their Positions in Rural, Central Minnesota.
- [66]. Thompson, F. (2010). *Flash of the spirit: African & Afro-American art & philosophy*. Vintage.
- [67]. Thompson, R., Bryant, B., Campbell, M., Craig, M., Hughes, C., & Rotholtz, A. (2019). Support intensity scale. *Supports Intensity Scale Users Manual*. Washington, DC: American Association on Mental Retardation.
- [68]. Valentin, D., & Casipit, M. (2019). Challenges faced by teachers in teaching non-reader pupils. *Provincial Government of Cavite through the Special Education Fund, 59*, 68.
- [69]. Van der Vyver, P., Van der Westhuizen, C., & Meyer, W. (2019). Caring school leadership: A South African study. *Educational Management Administration & Leadership, 42*(1), 61-74.
- [70]. Van Droogenbroeck, F., Spruyt, B., & Vanroelen, C. (2019). Burnout among senior teachers: Investigating the role of workload and interpersonal relationships at work. *Teaching and teacher education, 43*, 99-109.
- [71]. Von Bonsdorff, E., Shultz, S., Leskinen, E., & Tansky, J. (2019). The choice between retirement and bridge employment: A continuity theory and life course perspective. *The International Journal of Aging and Human Development, 69*(2), 79-100.
- [72]. Wang, M., & Shultz, S. (2020). Employee retirement: A review and recommendations for future investigation. *Journal of Management, 36*(1), 172-206.