



## Goodbye to School': Exploring the life of teachers after early retirement

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### ABSTRACT

*The trend of early retirement has increased over the last few years. Many teachers applied for early retirement after experiencing a 'strict' academic environment in the schools. The purpose of the present study was to grasp an in-depth understanding of the early retired teachers' life in the province of Punjab, Pakistan. The study aims to seek the answers to the questions: How did the school teachers decide to take early retirement and what were their personal and social activities after early retirement? Participants' description of life after early retirement was explored through narrative research while interviewing fourteen teachers who took retirement at least three years before retiring and approached through snowball sampling. The results were presented thematically (business to live happily, health and home, and joy and freedom). Most participants started or expanded their business, lived a happy life, paid attention to health and enjoyed freedom after early retirement. The research will help understand teachers' lives after taking early retirement through their life experiences and their activities. The study has implications for the school department on how they can better the teachers' social and personal lives during the service to enjoy life and feel happy while working in schools.*



### Introduction

Retirement is considered one of the most critical aspects of human life. At this point, someone leaves his job because of personal or professional reasons. Retirement can be categorized into compulsory retirement and early retirement (Teacher Service Commission, 2014). Compulsory retirement is a retirement that is taken after completing the service in any department according to the pre-determined age, which varies from country to country. On the other hand, early retirement can be defined as when a person leaves a profession before reaching the specified age because of some health, personal or professional issues (Milligan, 2011).

According to Wang (2014), retirement provides retirees to use their talent in different ways to bring comfort and benefits in their lives and the lives of the people around them. The ways include quality time spending with family and relatives, empathetic with their family and other people to reflect their feelings and needs, or financial support (Milne & Reiser, 2017). Retirement is a change from one socio-economic life to another life, and people may become busier compared to the time before taking early retirement. Here, they need to balance their own needs, family and social life (Milne, 2013). Early retired people can make better adjustments than those who resist. Due to old

age, it would be not easy to make life adjustments after due retirement (Kleiber, 2014; Milne & Reiser, 2017).

The people with early retirement become more active after retirement as they involve in other matters which keep them busy, and they live longer than the people who do not do so (Shepell, 2006). One of the studies carried out by Zelinski (2012) revealed that most people get satisfied with early retirement. After retirement, to be happy and satisfied, they keep themselves busy meeting their old friends, having long conversation and discussions with them, and making new friends to get supported whenever needed.

As the retired peoples engage with many social and recreational groups, they can keep away their illness due to stress by relaxing their emotional needs in the social groups and also get rid of feelings of loneliness and frustration (Steffens et al., 2016). This study has also shown that maintaining and developing new social clubs is vital and necessary to develop self-esteem and promote health and well-being. Lumadi (2014) stressed that there is a need to maintain health by realizing that life is essential, and there must be time to get some recreation out of that. This can be done through the activities which retired people do. Among them, serving the community gives them pleasure and satisfaction (Bammel, 2018; Kleiber & Linde, 2014).

After taking early retirement, there are some problems that teachers have to face. The retirees need to look for another earning source or have to adjust only on a pension (Kimani, 2018). After taking early retirement, the teachers face physical, economic, social and mental problems, which are sometimes unexpected. Taking early retirement and becoming a retiree from a professional teacher led to loss of identity and financial loss (Ejionueme, 2012).

Resultantly teachers have to make adjustments to make their identity again and earn a livelihood by making association with other profession or maybe with teaching in the private sector (Smith & Moen, 2014). Early retirement is considered a stigma in many societies as retirees have to live a life of poverty and health problems as they grow (Taylor & Earl, 2015). Moreover, early retirement is a disappointing time for some of the retirees as they think that they get less respect from their social circle after retirement. They added that labourer hesitates to work with them as they feel that they will not be paid and try to run away from them (Kleiber & Linde, 2014). Relatives do not pay attention as they think that a retired person would not help them financially and even do not answer their phone calls (Were, 2013). Sometimes retirees' children become reluctant to visit them because retirees do not have enough money and might ask them to help them financially (Milne & Reiser, 2017). Before taking the early retirement, teachers spend much time clearing their mind about what they are going to do next (Zelinski, 2012). As there is a critical need for teachers in the system, there is a need to answer the question: What are the school teachers' activities after taking early retirement?

### **Purpose of the Study**

From the last few years, the trend of taking early retirement has increased. It was reported that 104 teachers across a district in Pakistan had applied for early retirement within three months after being asked by the state to participate in an anti-dengue and anti-polio campaigns and improve examination results (Dawn News, 2020). It is not a good sign as the country is already facing a shortage of school teachers. In this perspective, the purpose of the study was to grasp an in-depth understanding of the life of the early retired teachers in the province of Punjab, Pakistan. After taking early retirement, what are their activities and routine? How they spend their lives after taking early retirement as they have more free time as compared to their life before retirement? The current study further aimed to explore the reasons behind the decision of taking early retirement. This research will help understand teachers' lives after taking early retirement through their life stories and the activities they involve themselves. It would also help other teachers to decide concerning taking early retirement or continue till the specified time.

## Research Questions

The following questions were addressed in view of the given background of the study:

1. How did the school teachers decide to take early retirement?
2. How did the school teachers' life after early retirement reflect the purpose of their retirement?
3. What were the personal and social activities of the teachers after early retirement?

## Methodology

The study was carried out by using a qualitative research approach. A qualitative study has its advantages, like the researcher can gain an in-depth understanding of the phenomenon and a broad and open perspective of the participants' perspectives (Bryman, 2014). The narrative approach was employed to understand the life-stories of the participants. The tool of data collection was a semi-structured interview. A semi-structured interview is an appropriate data collection tool because it can cover multiple aspects of the teacher's life after early retirement (De Vaus, 2001).

An interview guide was prepared to collect data from the participants. A list of questions and sub-questions was used in the interview guide to understanding the lives of early retirees. The duration of the interviews ranged from 43 to 71 minutes. The interview technique, which is well established in qualitative research, such as empathizing with interview subjects, and encouraging participants to be personally reflective and to expand on topics of interest to them, have been used by the researchers (Hassan, 2019; Gilani, 2020; Bryman, 2014).

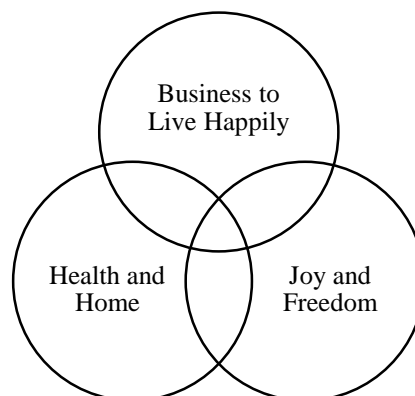
Fourteen participants were selected to conduct this study. The participants included those who took early retirement at least three years before completion of twenty years of service or reaching the age of compulsory retirement (i.e., sixty years). Snowball sampling was employed as a sampling technique to approach the participants. Snowball technique was deemed appropriate due to the issue of accessibility to the study participants who took early retirement. According to Patton (2013), snowball sampling is used when a researcher identifies cases of interest from a sample, who know the other similar people from whom the relevant and rich information can be taken. Data analysis started with the transcription of the audio-recordings. After that, codes and categories were identified. Based on these codes and categories, relevant themes emerged. During this process, the focus was on the actual meanings of the participant's point of views. During data analysis, privacy was maintained to observe ethical considerations.

## Results of the Study

After transcribing and analyzing the interviews of the study participants, the following themes emerged which are described and interpreted from participants' perspective and experiences. The emergent themes are given in Figure 1:

**Figure 1**

*Themes of the Study*



### **Business to live Happily**

Every individual works to earn and live happily. Business is an important occupation for the people and their livelihood after taking early retirement, especially male teachers start a new business or expand it if they already have one. Retired teachers are usually considered respectable persons by their relatives, neighbors and society. These people start a new business or expand an already established one with a bit of effort as they are well respected and well-known personalities of the society and people become eager to engage themselves with them to do the business. These retirees help raise the living standard of their and others' families (Katee, 2019).

The teachers who have already started their business get more freedom to focus and concentrate on their family business and other activities. In this way, these retirees had no issues and resentment towards retirement as they made up their minds well. Some retirees start some other projects like farming and entrepreneurship (Nikolova & Graham, 2014). Among the participants of the study, some retirees had started or were trying to expanding their business. The most important and attractive businesses for the participants were agriculture, poultry farming and property dealing.

Some of the participants had a family business and now they were giving their whole energy, efforts and time to take it to a large scale. One of the teacher participants, a senior school teacher and had 24 years of service, shared that, "I am expanding my business and the work quality is much better than the past as the workers are now doing well in my presence". These teachers further added that they are securing their families livelihood and future by expanding or starting a business and creating job opportunities for the local market. The decision of early retirement was not sudden, as remarked by most of the teachers. One of the participants who had twenty-six years of service as a primary school teacher described that, "It took almost five to six years to plan and to reach this decision of taking early retirement. The purpose of this decision was to secure the future of my family, and this can be possible by running my own business."

Nevertheless, according to some of the study participants, a job is more convenient than a business. A teacher described:

"We had to spend 5 to 6 hours in school, and after that, we were free to do what we wanted to do, but on the other hand, business is a full-time job. People can contact you even at night, and you have to attend to them."

Most of the study participants are doing their business and happy that their decision for early retirement was right. They are keen to advise their colleagues and friends that if they have a business, they should leave the teaching profession before the specified time and "enjoy the life as an employer rather than to be an employee". One of the male teacher participants, who is an elementary school teacher with the service of twenty-four years, described that:

"I started my own business of property dealing, and I am earning more than my salary. Yes, teaching is a most respectful profession, yet we need to keep things on factual basis that one should have to retire at a certain point, so why not a few years earlier and now I have established my business, and this will also help my children in future".

Business activities are the most effective ways to keep teachers away from negative feelings and activities after early retirement because an early retirement is not an easy task for teachers. The participants' negative feelings and activities were loneliness, overthinking, laziness, and other unhealthy activities. It is reflected by most of the early retired teachers that many teachers do not have a business background, and yet they wanted to do it, and most of them did it successfully. The participants further discussed that when comparing teaching with business, teaching is the most respectful profession, but at the same time, the salaries of the teachers are meagre as compared to other departments. According to them, they developed this sense that the whole life they struggled for their children and family and now finally they are doing something more secure and profitable for their children and family as even after their early retirement they have something to give their children settled business.

Unlike the male teachers, after taking early retirement, the female teachers offer their total energies to their families. Almost all female early retired teachers did not want to do any business activity and did not want to involve themselves in any professional or non-professional activities

expect to give their full time to their families.

The participants' important statements exploring the theme of “Business to live Happily” are given in Table 1.

**Table 1**

*Statements of Participants on Business to live Happily*

<b>Theme: Business to live Happily</b>
“It took almost five to six years to plan and to reach this decision of taking early retirement. The purpose of this decision was to secure the future of my family, and this can be possible by running my own business.”
“We had to spend 5 to 6 hours in school, and after that, we were free to do what we wanted to do, but on the other hand, business is a full-time job. People can contact you even at night, and you have to attend to them.”
“Enjoy the life as an employer rather than to be an employee”.
“I started my own business of property dealing, and I am earning more than my salary. Yes, teaching is a most respectful profession, yet we need to keep things on factual basis that one should have to retire at a certain point, so why not a few years earlier and now I have established my business, and this will also help my children in future”.

### **Health and Home**

Most of the study participants had well-defined reasons to stay at home and live the rest of their lives with families. According to most of the study participants, early retirement provides many benefits like time, money, and opportunity to think about health. Some of them stated that growing age and good health are not going hand to hand. Some of the teachers, after taking early retirement, were taking rest and caring for their health. After completing twenty-five years of age, the teachers taking early retirement after the age of fifty were unable to perform more physical activities. It is expressed by one of the early retired teachers who was a primary school teacher and served for twenty-six years that:

“I am spending my time taking care of my health after the retirement. During teaching, I suffered from diseases like diabetes and kidney problem. For the past two years, I am facing these problems, but now I am giving attention to these problems and feeling better than two years before”.

Participants believed that they need to take care of their health and rest after serving half of their lives on a long journey. One of the male teacher participants elaborated that:

“Even after teaching for 25 years, if I cannot gain enough money to run my livelihood and give the best education to my children, then more 2 or 3 years of working as a teacher would not fulfil my desires. So, it is a wise decision to take early retirement to focus on health and other household activities”.

Most of the participants explained that they have struggled throughout their lives for their children. This is the time to spend time with the family and giving time to themselves. One of the male teachers who was a headteacher and served for twenty-five years elaborated that:

“I built a house after taking early retirement, purchased land for children and gave them education, only on my own. Nothing else I can do for them to make them happy and satisfied”. For female participants, after early retirement, the morning routine is almost the same as it was before. One of the participants who served as a secondary school teacher for twenty-five years remarked that:



“There is no much change in the daily routine. Yes, I become a bit lazy as compared to early retirement. Before retirement, I had to get up early and finished the work quickly as I needed to reach school on time, but now after serving breakfast, I am not in a hurry to complete work as I do not have to report to anyone on time”.

Another retired female teacher who was headteacher expressed his routine in this way:

“I wake up when I want to and I have no pressure on my mind that I have to reach school on time and the pressure became worse when I had already late for two or three days in the same month”.

Unlike the male retired teachers who involved themselves in other activities at home, female retirees did not have so much to do except to look after the family. One of the female participants stated that “after serving breakfast, I watched my favourite shows on television which during my job, I could only wish to see. When I meet my friends, we do much gossip about the past days”. One of the female participants elaborated that “the relations with my family and relatives become stronger than past as I am spending more time with family and relatives”. Most of the female teachers after taking early retirement remain busy in-home tasks and household activities in their free time. One of the female teacher participants who was EST had service of twenty-five years expressed that:

“I am living in a joint family and have to look after my in-laws along with my family. My father-in-law is very happy with my early retirement as they get more time from my side, and his needs are fulfilled quickly and on time”.

The participants' important statements exploring the theme of “Health and Home” are given in Table 2.

**Table 2**

*Statements of Participants on Health and Home*

<b>Theme: Health and Home</b>
“I am spending my time taking care of my health after the retirement. During teaching, I suffered from diseases like diabetes and kidney problem. For the past two years, I am facing these problems, but now I am giving attention to these problems and feeling better than two years before”.
“I built a house after taking early retirement, purchased land for children and gave them education, only on my own. Nothing else I can do for them to make them happy and satisfied”.
“I wake up when I want to and I have no pressure on my mind that I have to reach school on time and the pressure became worse when I had already late for two or three days in the same month”.
“I am living in a joint family and have to look after my in-laws along with my family. My father-in-law is very happy with my early retirement as they get more time from my side, and his needs are fulfilled quickly and on time”.

### **Joy and Freedom**

The participants wanted to enjoy their life, and it was reflected by their activities, one of the teacher participants argued that “We are not a robot that we do the same job throughout our life”. If we look into the statistics of average age, we come to know that the average age in Pakistan is 67.33(UN, 2020) and the service retirement age is 60 years, what we do with the money which we got from gratuity and what worth is it if we are not able to spend it on ourselves. One of the male SST participants argued that “Now I am not spending the life rather I am living the life”. The word living here means they are “enjoying life” on their terms.

Most of the participants were agreed that they would not join the school again, and it was evident from their faces that they were happy with their decisions and inching towards the purpose

of their early retirement. They value their liberty and burden-free life. One of the EST participants who served for twenty-four years elaborated that “As the department was not so supportive and we had our wishes to fulfil like to visit northern areas and enjoy the life. When you have achieved everything like a family, a well-reputed service, and enough money and pension to live the rest of the lives happily, then why should we not live according to our will rather than to routine boar work now at this age. This is not the age to take responsibilities on one’s shoulders, and one should live a burden-free life, especially at this age.”

Most of the participants, especially headteachers, stated that the undue burden had been increased on teachers from the past few years. The main reason for headteachers to take early retirement is the “burden of policies which neglected the ground realities” like in backward areas, the essential need of the families is to gain a livelihood and then comes health and education, the department wants to enroll children of the age from 5 to 8 years into the school according to a pre-determined target, this is very difficult sometimes as parents wanted their child to be on work rather than to school as they have to earn a livelihood for their families and themselves.” If this pre-determined target not achieved, head teachers were called for an explanation by higher authorities and notices are issued. Those were the things that were not in the hands of headteachers. As a teacher, they had to answer the authorities and were accountable for their efforts as a teacher, particularly a head teacher, had more responsibilities.

One of the female headteachers who served for twenty-six years expressed that sometimes they had to tell a lie to control things and escape accountability and inquiries. For example, a maximum of two teachers allowed to be on leave, but sometimes it happened that more than two teachers were on leave and they had to mark their attendance on a register which is ethically and legally not appropriate. Such things made people internally dissatisfied and they decided to leave the system. The further described that now after being early retired, they are spending their lives without lies and with the truth. One of the male teacher SST participants reflected that:

“Life without lies is much more satisfied and internally peaceful for me; I am not bound anymore to follow specific rules which need to follow and, in this process, I had to tell a lie. Now I do not need to face any inquiry.”

Another participant expressed his feeling of joy and satisfaction in this way:

“I was being evaluated and held responsible if students' result were not so good, even after paying my full potentials to students and teaching. Now we feel as light as a feather due to no responsibility of results.”

Female early retired teachers felt freedom and joy due to the absence of pressure from higher authorities. A couple of female retirees described that they could not go anywhere as they had to attend school as a teacher. Now, after taking early retirement, I can go anywhere, meet with relatives and spend time with my children. The participants' important statements exploring the theme of “Joy and Freedom” are given in Table 3.

**Table 3** *Statements of Participants on Joy and Freedom*

<b>Theme: Joy and Freedom</b>
“Now I am not spending the life; rather I am living the life”.
“When you have achieved everything like a family, a well-reputed service, enough money and pension to live the rest of the live happily, then why should we not live according to our will rather than to routine boar work at this age.”
“Life without lies is much more satisfied and internally peaceful for me; I am not bound anymore to follow specific rules which need to follow and, in this process, I had to tell a lie. Now I do not need to face any inquiry.”
“I was being evaluated and held responsible if students' result were not so good, even after paying my full potentials to students and teaching.”

## Discussion

The results of the current study, contrary to the results of the Institute of Economic Affairs of America, revealed that teachers who took early retirement could be affected by depression and other mental issues (Sahlgren, 2013) while in the current study, it was found that most of the teachers after taking early retirement can easily adjust in their lives after taking early retirement. The results of this study are also different to the results of the study carried out by Smith et al. (2009) in which the participants reflected that for an educator who spent more than 20 years in a profession, it is challenging to overcome the feelings that the major activity of their life was over. In contrast, in the current study, the participants clearly described it except for a couple of teachers that they have adjusted quite well after retirement (Smith & Moen, 2014).

This research has some similar findings with the study results done by Armstrong (2009), which showed that there are mainly two factors behind early retirement. One is to break off the agreement with the organization or department to pursue a different profession called pull factor or dissatisfaction with the job, called a push factor. He claimed that leaving a job is due to a pull factor or push factor. According to Armstrong (2009), the pull factor, which is full of desires like liberty, wealth and self-esteem and other desires, inspires people to break off with the organization. Also, it was observed by Zelinski (2012) that teachers, after retirement, start their business, farming or volunteering their services to the society in various capacities. Retirees enjoy their retirement decisions and look to complete their goals without the instruction of their heads on their own and willingly and without the school's regulations (Laumadi, 2014). Most of the participants' perspectives were consistent with the findings of the research.

There are some other factors behind leaving the teachers' job like demographic problems, personal issues and pull-push factors. The results of the current study described that the teachers after taking early retirement, involved in some family business or started a new business and engaged themselves in healthy activities which were partially similar to the results of the research done by Milne & Reiser, (2017) in which results revealed that retirement is a change from one socio-economic life to another life.

## Conclusion

Most of the participants took early retirement to start their own business, expand their family business, live a happy life with the family, pay attention to the health for living a healthy life and giving time to 'themselves' that they could not do during the busy professional life. The study participants had feelings of joy and freedom, and most of them reflected the theme that "Now I am not spending the life; rather, I am living the life". The early retired teachers had some wishes they have to fulfil, and now they are trying to do so. The study has implications for the school department on how they can better the social and personal lives of the teachers during the service to enjoy life and feel happy while working in schools.

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