

Early Retirement Among Teachers In Malaysia: Perceptions And Impact On Teaching Profession

Jill Ling, Fetylyana Nor Pazilah and Ong Sing Ling

Abstract

While the official retirement age for most countries is 65, employees all around the globe retire considerably earlier on average. With the retirement of the baby boomers (1946-1964) and generation X (1965-1980), increasing life expectancy (72.81 years as of 2021), and the recurrent financial crisis, most countries indefinitely want to motivate their citizens to work longer. According to the National Union of the Teaching Profession (NUTP), the early retirement application of teachers annually can affect the quality of the education system. Even though a widespread early exit culture exists among teachers with teacher shortages nationwide, little attention has been given to its determinants. Hence, this preliminary study aimed to explore teachers' perceptions of early retirement and its impact on the teaching profession. A qualitative method was conducted through semi-structured interviews and document analysis. The findings showed that poor health, family concerns, poor organisational support, low motivation, excessive workload and online learning challenges influenced the premature retirement decision that impacted the teaching quality, teacher supply, education goals, student development, turnover intention and education funding. It is hoped that this study can maximise teacher retention and initiate education reform. Future research can further look into the post-retirement strategies employed by the teachers.

Key Words: Early retirement, Teachers, Perceptions, Impact, Teaching profession

Introduction

In line with the sustainable development goals (SDGs) in education, teachers serve as a prominent enabler and resource to transform Malaysia into a developed country and realise its educational aim of “no one left behind”. However, the number of teachers' turnover is on the rise. In a statement on April 18, 2022, the NUTP estimated that more than 10,000 teachers have been submitting their papers annually for early retirement over the last few years. This figure far exceeds the Education Ministry's statistics released on November 9, 2021, with a total of 4,360 optional retirement applications submitted since January 2021. If the estimates made by the NUTP are true, then the pattern of early retirement, quitting and leaving the teaching service is very worrying (Luqman, 2022). In fact, teachers in Malaysia can request for early retirement at the age of 40 after ten years of employment, earning full pension at the age of 55. With these new laws and options, many

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teachers opt to retire early. The loss of seasoned teachers will impact the quality of the education system, current workforce, the achievement of educational objectives and the standard of instructions, yet little has been done to study what causes early retirement and its effects. Thus, this study aimed to explore the reasons why teachers retire early and its impact. The research objectives for this topic are two-fold: (1) to find out teachers' perceptions towards early retirement, and (2) to examine to what extent early retirement impacts the teaching profession. The research questions for this study are:

- (1) What are teachers' perceptions of early retirement?
- (2) To what extent does early retirement impact the teaching profession?

This study offers fresh perspectives on the causes of early teacher departure and the effects of this trend on the education system and the provision of teaching services in schools. The sample includes teachers who have the intention to leave the profession before the official retirement age in both public and private learning institutions. It is hoped that this study will improve understanding of this phenomenon and give guidance to the Malaysian Ministry of Education (MOE) in aiding decision-makers in selecting which regulations to revise or streamline. The NUTP may benefit from the findings, which might be an accurate representation of the challenges teachers experience on a daily basis, allowing unions to engage in more required bargaining, particularly on policies.

Literature Review

Early retirement is typically defined as the practice of leaving employment before the statutory age, especially on favourable financial terms. The current statutory retirement age in Malaysia is 60. According to the Public Service Department (JPA), early retirement can be defined as a condition of leaving employment before age 60. Prior to 2012, all Malaysian government employees retired at 55 years of age. When the Minimum Retirement Age Act 2012 (MRA Act) came into effect on the 1st of July, 2013, teachers under the Ministry of Education (MOE) were given options to retire at 55 or extend to 56, 58 or 60. In this study, early retirement for Malaysian teachers refers to premature retirement before their chosen options.

In regards to the general public's attitude towards FIRE (Financial Independence, Retire Early), more than half (53%) feel positive about their journey towards achieving early retirement, indicating a favour towards retiring early (Jaafar, 2022). In educational planning especially for teacher supply, it is essential to understand the frequency and patterns of teacher attrition. Substantial pension entitlements, retired spouse, poor health, stress and ageism are some of the causes of early retirement (Kuhn et al., 2021). Lack of information technology skills, health problems, role conflict, stable finance, career satisfaction, wanting family time, filling time meaningfully, and venturing into other fields are among the factors influencing the early retirement intention of teachers in secondary schools (Norhana & Wan Ainul, 2022).

Early retirement is worryingly trending. For many, retirement is a transition into a new phase of life, long awaited freedom from work responsibilities and stress with opportunities for recreation, travel, and new routines. Many people and their families plan in an anticipation of retirement. Early teacher retirement exacerbates teacher shortage, increases teachers' workload, affects curriculum implementation, and contributes to poor students' performance

(Orina, 2014). It increases the burden of the remaining instructors and has an impact on the curriculum settings of schools. It also interferes with the school's teacher balance, demotivates other educators, and results in subpar test results (Bolarinwa, 2013).

Methodology

Design

This study employed a qualitative method. The design used to conduct this study was a multi case study in understanding the perceptions of teachers on early retirement and its impact on the teaching profession in different learning settings. Qualitative inquiry builds a complex, holistic picture of the issue, providing data that are rich in descriptions of people and conversations, not easily obtained through statistical procedures or established theories. Qualitative data were gathered via in-depth interviews, and documents related to the research topic were collected and examined. Other forms of data (descriptions, field notes and oral responses) were collected and ascribed meaning for a rigorous analysis of the research topic. Using inter-rater reliability, a rater agreement of 90 per cent was reached with a substantial agreement of 0.61. Therefore, the data and related interpretation were considered valid.

Instrument

Via verbal descriptions, how the issue affects the teachers who experience the phenomenon first-hand was interpreted and findings were presented from their reflective perspectives. An interview is one of the most significant data sources for qualitative method as it provides a more detailed analysis (Adhabi & Anozie, 2017). The semi-structured face-to-face interviews and open-ended questionnaire allow the individuals to provide their opinions and respond spontaneously. The research was taken from a bottom-up perspective to find answers using a small sample researched over time through detailed, in-depth data collection involving multiple sources in a rich context. As an invaluable research tool and a part of triangulation, document analysis incorporates coding content into themes similar to how interview transcripts are analysed. Corroborating findings across data sets can reduce the impact of potential bias by examining information collected through different methods (Creswell, 2012). For this study, documents such as transcripts, reports, journals, newspapers, blogs, media posts and letters that provide confirmatory evidence of the information obtained from the interviews were examined.

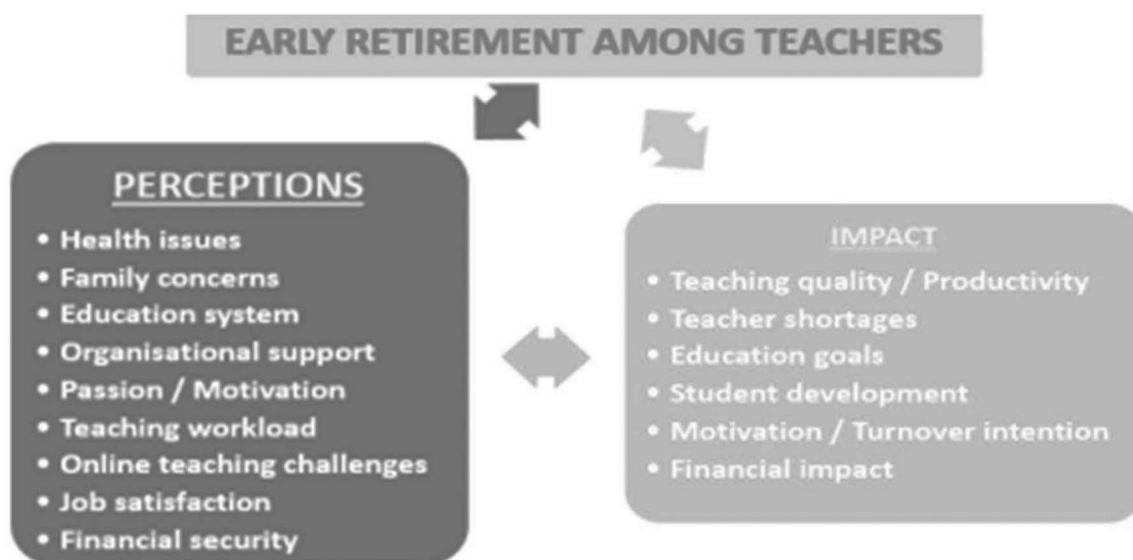
Participants

Upon reaching saturation, three essential key informants that fulfilled the criteria were identified and interviewed. Purposive or criterion-based sampling was used to locate the best participants possible to ensure heterogeneity among participants. They have impressive years of experience in the teaching profession (at least 20 years in the teaching force), either in public government schools or private institutions (primary, secondary and tertiary education) and they are in their forties to fifties, an age group close to retirement, the research topic.

Table 1 Criteria of the Key Informants

Criteria	KI 1	KI 2	KI 3
Age	43	55	49
Gender	Female	Female	Female
Marital status	Married	Divorced	Married
School/Institution	Private University	National secondary school	National-type primary school
Education Level	Master	Degree	Diploma
Location	City	City	Remote
Post	Senior Lecturer	Teacher	Teacher
Subjects taught	Computer Science	Malay Language	Science Moral Studies Mathematics
Years of teaching	20	30	27

The qualitative data collected were analysed using these two-step matrix-analysis procedures. To begin with, the interview transcripts along with the audio and video recording were compared with the data collected. Relevant documents, strongly related to the main themes and supported the outcomes of the interviews, were sourced and utilised. The data were analysed using thematic analysis using the four stages proposed by Cohen, Manion, and Morrison (2007). The data were later sub-themed and coded based on the informants' responses.

**Figure 1:** Early Retirement Perceptions and Its Impact

Findings

All the data collected for the research topic were analysed. Sections of the data (audio/video recording of interviews and interview transcripts, and documents) that correspond to various themes established and relevant to the research objectives were indexed. There are three themes: perceptions and impact. Under each theme, the data were further categorised into various sub-themes. Subsequently, emergent codes were derived from the sub-themes. Data samples for each theme were identified and a chart for all the data collected was prepared. Based on the data collected, there are a total of nine themes under perceptions and six themes under impact of early retirement. Below are the themes gathered from the data:

Discussion

Perceptions

Retirement can be defined as withdrawal from a position or service, going away, retreating, or removal from work. From the perspectives of the key informants, KI 1 explained it as “being free from work or services, leaving employment and enjoying one’s freedom”. Meanwhile, KI 2 viewed it as “giving up on a job before the actual age of retirement, probably 55”. As for KI 3, “if one retires early, he or she opts for the tenure to end sooner than planned, ceasing work and deciding to become unemployed at a younger than supposed age”. All three key informants have the desire to retire early but are concerned about post-retirement.

a. Health issues

Teachers quit early due to some personal reasons. According to KI 1, it might be due to failure to cope with accumulative stress, depression or health issues like high blood pressure, backache, leg pain and others. In the past, most teachers would complete their service and only those with health conditions considered retiring early, but this is not the case now. KI 2 shared that “teachers have to deal with pent-up frustration, high occupational stress level and mental health issues”. Many teachers suffer from emotional stress, thus prompting them to retire early as a means of protecting themselves (Lihan, 2022). Kan and Rajendran (2019) stated health as one of the determinants of intention to retire other than financial resources.

b. Family concerns

Family concerns such as financial needs, spousal capability, child support and education funds hinder one to retire early. KI 2 agreed that one may give up on teaching to take care of the kids or elders since the costs of sending kids to child care centres or the parents to nursing care are increasing. Deputy Minister of Education, Datuk P. Kamalanathan attributed early retirement to health and personal problems alongside family issues (Malay Mail, 2017).

c. Education system

The flip-flops in education policies are among the factors that pushed teachers to quit early. Unclear directives from education authorities, ever-changing policies and incompetent leadership in some education arenas are some of the factors teachers quit (Mallika, 2022). Some teachers feel impotent because they are unable to question the system or propose ideas that might work better due to the unchallenged top-to-bottom approach whereby dissenting opinions are not welcomed. This is expressed by KI 1, “the teachers complained that they have to fake the data just to get the types of results those up the ladders want”.

d. Organisational support

Organisational support from the stakeholders is important to ensure teacher retention. KI 1 reasoned teachers' early retirement to their dislike of dealing with parents, students' attitudes and disciplinary issues, while some are unhappy with the school management. As KI 2 put it, "some teachers quit because of the conflicts or disagreements they have with the principal, other colleagues, parents, and students. Some are not satisfied with the current system". Educators who are leaving the service early complain of overwork and bureaucrats who do not listen to their grievances (Dhesegaan, 2022). They lack resources, support and encouragement yet are still expected to perform despite these shortcomings (Salim, 2022).

e. Passion / Motivation

Motivation, both extrinsic and intrinsic, keeps teachers' passion burning. KI 2 shared that teachers may lose their enthusiasm if teaching is dull, monotonous and unchallenging day-to-day task. KI 3 claimed that "motivation will be low for those who anticipate retirement" and some stay in the profession "for the sake of the salary and high allowances, not purely based on interest". Too much clerical work, abrupt changes in policies, demand on teachers to go beyond teaching, frustration due to insufficient infrastructural facilities and amenities, poor or no internet connection, and unrealistic demands from parents are among the reasons given by teachers that affect their motivation (Lihan, 2022).

f. Teaching workload

Teachers' disgruntlement with increased administrative duties and non-teaching responsibilities has been a perennial issue. A teacher's workload does not solely involve teaching. KI 1 reiterated, "teachers are burdened with admin and reporting or data collection works that affect the initial passion and interest of nurturing the students". KI 3 added; teachers "have to do clerical works, printing, filing, and many more". This interferes with teaching, which has become secondary to tasks such as conducting action research and implementing programmes unrelated to their core duties (Dhesegaan, 2022). Prioritising non-teaching work, over what they love most - educating their students, drives teachers to quit. All the paperwork related tasks become a priority, reducing the time for lesson preparation (Salim, 2022).

g. Online teaching challenges

Some teachers quit due to challenges faced since the COVID-19 pandemic struck in 2020 when schools switched to online learning during the Movement Control Order (MCO) which tested teachers' emotional and psychological resilience. According to KI 3, the senior teachers "find it hard to cope with this new paradigm shift which requires them to learn how to be tech-savvy". Teachers who have been in the service for many years may show some resistance or reluctance to adapt to the changes in the teaching and learning modes, modalities, platforms and assessment methods, thus, resorting to early retirement. Malaysia is losing experienced teachers due to the pandemic, coupled with the increasing non-teaching responsibilities that contribute to the matter where some teachers retire in their early or mid-50 (Luqman, 2022). Poor internet connection also compounds the problem, stressing teachers out because it not only disrupts their teaching but causes much anxiety with some parents piling on the pressure.

h. Job satisfaction

Teacher satisfaction has a reverse effect on the intention to withdraw early. Teachers are required to upgrade their knowledge and skills in their pursuit of professional development. Hence, the Continuous Professional Programme (CPD) has been implemented since 2020 (Chua, 2022). Ever since the pandemic, teachers have to come to terms with the fact that new skills are needed for the reimagining of education in a hybrid space with the ongoing emphasis on student-centred pedagogy (Mallika, 2022). The change in the education landscape and the transformations needed to equip the students for the 21st century may lead teachers to leave the service early. The challenges faced by teachers during the pandemic could have taken a toll on their well-being (TMV, 2022). STU received many complaints concerning home-based teaching and learning when teachers were required to key in data repeatedly (Lihan, 2022).

i. Financial security

Financial security is an important external motivator. KI 1 claimed that the only attractive factor to stay in the profession is the monthly salary. KI 2 asserted that “teachers who choose pension will retire mandatorily at 55, 60 or 65, or apply for early retirement, whereas those who opt for Employee Provident Fund (EPF) can retire anytime”. KI 3 agreed that “teaching is a stable job with a good salary and allowances besides time-based promotion”. Monetary or financial gain may be one of the factors that pull teachers back into service (Amzat et al., 2021). In government schools or institutions, promotion is largely time-based according to scales. According to a recent survey by Milieu Insight, a consumer data and analytics company which utilised FIRE, employed respondents aged 18 to 49 years old revealed that while many aspire to retire early, only 12 per cent of Malaysians are on track for early retirement, with 55 per cent of them unsure of how to achieve financial independence to retire early (Jaafar, 2022).

Impact

In this study, several impacts were identified. Having educators, especially the experienced ones, retiring early is a huge loss to the country and if the situation persists, the nation will face a critical education crisis and it would erode the quality and competitiveness of the Malaysian education system (TMV, 2022). The aspiration to make Malaysian schools and the quality of education on par with the international level will be affected (Malaysia Gazette, 2022).

a. Teaching quality / Productivity

Early retirement of experienced teachers has an impact on the quality of the teaching. According to KI 1, the remaining teachers may need to sit in temporarily if the school does not have sufficient teachers. KI 2 further added that “there will be a shortage in certain subjects, overall influencing the balance and quota of the school”. “When there is any vacancy, the school has to wait for replacement with some hiring temporary or contract teachers to fill up the space, not necessarily with the qualifications required” (KI 3). If there are excesses in certain subjects, the teachers have to teach other subjects which are not their major or specialisation. KI 3 stated that this might be a problem which compromises the quality of education. Other than the teaching quality, teachers’ productivity will also be affected.

b. Teacher shortages

“The old generation who excels in a particular major will be phased out by the new generation” (KI 1). KI 2 claimed that the existing teachers have to do extra tasks on behalf of the retirees. KI 3 described retirees as teachers with valuable experiences who are “good at teaching, maintaining the disciplines of notorious kids, and also skills that can be shared with the newbies who lack all these”. The older employees aged over 50 years, competent, capable, and committed to work, are valuable assets and the government want these experienced people to remain in the organisation for longer periods. Efforts to keep employees with the skills, experience and expertise are very significant human resources to continue organisational success and excellence (Chabaya, Tshephe & Molotsi, 2014; Hobfoll, 2011).

c. Education goals

Curriculum implementation will be affected when teachers opt for early retirement. For every subject or course, there is a syllabus to complete and learning outcomes to achieve every year. When teachers retire early, the students may be left on their own halfway through their studies especially when there is a shortage of teachers in a particular field. The education ministry hired teaching assistants on a contract basis with pilot schools in Kedah, Sabah and Melaka to reduce the workload of teachers as an effort to keep teachers in the teaching service. It was highly successful but terminated due to a lack of funds (Parkaran, 2022).

d. Student development

The Malaysia Education Development Plan (2013–2025) states that there is a direct correlation between teacher quality and student achievement. Experienced teachers have a significant impact on students’ academic achievement, personal growth, and the advancement of education. In terms of student development, KI 1 indicated that “the students will lose good teachers who can develop them through valuable experience”. Students’ progress or performance will be affected. Early retirement among teachers is a worrying trend as experienced teachers are an important catalyst in advancing the nation and country, an extraordinary influence on shaping the personality and thinking of the next generation.

e. Motivation / Turnover intention

Early retirement among teachers will also have an impact on the motivation of other teachers to continue serving in the profession. It will result in turnover intention. As KI 1 put it, “they will view it as the exemplary to follow”. KI 2 described it as “a chain-effect whereby one follows another as they will have the urge to resign or retire as well”. Teachers have been complaining about doing work which is not their core job which leads to occupational stress and burnout prompting early retirement (Lihan, 2022). NUTP is worried that with the increasing number of teachers opting to retire early, the problem will become serious if nothing is done to stem the tide (Parkaran, 2022). Conversely, the Conservation of Resource theory (COR) stressed the need to safeguard and conserve key organisational resources, long-serving and experienced, credible and competent employees (Hobfoll, 2011).

f. Financial impact

Teacher training is a common practice and requirement before a teacher is hired as a qualified teacher in a certain major or specialisation. When more teachers are opting for early retirement, the government has

to spend more on training, interviewing and hiring new teachers, as purported by KI 1 that claimed: “our country might face funding or budget problems in recruitment, pre or in-service training of teachers, and posting of teachers”. This is supported by KI 3; “once a teacher retires earlier than compulsory, they (the government) need to fill the gap by going through the process again”. NUTP secretary-general Wang stated that replacing retirees with fresh graduates will not solve the problem overnight as the newbies will take years to fit into the system and become effective teachers (Pakaran, 2022).

Conclusion

This study has explored the issue of early retirement among teachers with their perceptions as well as the impact on the teaching profession. The findings of the study showed that personal issues, flip-flops in education systems, inadequate organisational support, lack of passion or motivation, excessive teaching workload, online learning challenges, low job satisfaction and financial security influenced the premature retirement decision that impacted the teaching quality, teacher supply, education goals, student development, turnover intention and education funding. From the findings, it can be concluded that teachers have various reasons to quit along with impact on the overall quality of education. Retirement is a transitional stage of life that can be a pleasant experience for some, yet traumatic for others. Instead of early retirement, there may be ways to chart a middle course by cutting back on work without fully retiring.

Recommendations

A concerted effort has to take place to reduce the early retirement among the teachers to increase their motivation to be committed to the task of promoting the continuity of the nation’s education transformation until their mandatory retirement age. Based on the findings, it is recommended that the new policy enabling teachers to retire at 40 after 10 years of service be looked into and revised to discourage early retirement. Teachers should focus on their core duty of teaching instead of other administrative tasks that can be taken over by clerks or teaching assistants. A mentor-mentee programme can be initiated for the novice or young teachers to be trained on the job under experienced veterans. In terms of organisational support, expert teachers should remain on the field and not be made education officers who prioritise documentation and administrative data over teaching. Moreover, teacher candidates should be screened before the interview and training. Taking after exemplary Singapore and Finland, only the best and qualified persons will be selected to be in the profession. Directives should be properly coordinated among education officers at the different levels: district, state and national for better attainment of educational goals. Teachers should be given the option to apply for sabbatical or unpaid leave to tend to their personal issues such as health and family concerns.

Implications

If many teachers end their careers when they are still productive and can contribute effectively, something must be wrong with the Ministry of Education (MOE) and teachers’ welfare must be prioritised and cannot be compromised (Malaysia Gazette, 2022). Amzat (2021) suggested these recommendations to manage the issue of teacher burnout and retain teachers by providing training and development activities for teachers, increasing salaries, helping teachers develop coping strategies, and creating adequate support systems.

Teachers retain and perform in an organisation when they are valued, motivated and satisfied with their jobs and their professional status (Khawary & Ali, 2015). Once the teachers enjoy what they do with adequate support, they will remain in the profession longer and this will keep early retirement at bay. Future research can be directed to post-retirement strategies employed by the teachers and this study can be replicated to involve more teachers from different settings to make the findings generalisable to the whole population. Through this preliminary study along with its findings and recommendations, it is hoped that teacher retention can be maximised and an education reform can be initiated to nip early retirement in the bud.

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