

PRE-RETIREMENT ACTIVITIES OF SELECTED LOCAL GOVERNMENT UNITS IN PALAWAN: BASIS FOR A PROPOSED PRE-RETIREMENT PROGRAM

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ABSTRACT

The main objective of this study was to determine the pre-retirement activities of selected local government units in Palawan as basis for a proposed LGU pre-retirement program with the following specific objectives: identify the existing pre-retirement activities; factors that impede the implementation of pre-retirement activities; plans of pre-retirees prior to retirement; and suggestions of officials that can help meet the needs of pre-retirees in the LGU. Pre-retirement activities in LGUs existed based on the majority "yes" answers of all respondents; the respondents verbally interpreted as "agree" that factors like political, economic, social, and legal impedes the implementation of pre-retirement activities in the LGU; the pre-retirees were "well-planned" their financial, and spiritual activities; and their next priorities were health, social and psychological aspects; and lastly, the HR and elected officials similarly suggested the enactment of law in the national and local levels of the LGUs pre-retirement program. The conclusion and recommendation were the need to enact a law for LGU pre-retirement program in the national and local levels, and the LGU to initiate the formulation of well-defined and for properly implemented pre-retirement program in the LGUs.

Keywords: *pre-retirement activities, well-being pre-retirement elements, plans and impediments*

INTRODUCTION

Retirement is a period of transition whose effects on the elderly differs from person to person. These effects on the physical, mental, psychological, and financial status of the retirees depend on their attitude toward and reason for retiring (Dhaval, Rashad, and Spasojevic, 2008). Many find difficulty adjusting to certain aspects of retirement, such as reduced income and altered social role and enticements. Hence, appropriate preparation for retirement may help the elderly cope with this life transition.

Although some pre-retirement activities are practiced by some local government units, these are not enough because of their limited financial resources. Such activities will prepare their employees to enjoy the four key elements of retirement for their peace of mind: financial security, health optimization, family support, and spiritual well-being (Lynch, 2013). On the financial side, the pre-retirement activities conducted by the LGU should advise the employees what to do with their pension and the money from their separation pay, the importance of savings, zero-liabilities, investing and budgeting.

The LGU pre-retirement program should also emphasize the importance of the employees' healthy

lifestyle for them to enjoy life without the pains of old age. Activities like engagement in sports, having regular physical/medical check-ups, and eating a healthy diet. A pre-retirement social-psychological program can be embraced by the LGU to encourage the pre-retirees to get involved in the community by sharing the skills and knowledge they have acquired from their work. The program can also lead to a good relationship with family, friends, and colleagues. A spiritual program is important in strengthening their faith and providing them anchor as they face life's problem. The researcher believes that a pre-retirement program can be best enforced first in the local government units and later on in the national level. It is for this reason that he developed a theoretical model that is lacking in the Civil Service Commission's functions that are limited to regulating the management and development of human resources, but silent on retirement planning. The research therefore, is aimed at correcting the flaws in pre-retirement programs by drawing on human resource development for the benefit of local government employees, not only in the various municipalities in Palawan, but in the entire Philippines, and the global community as well.

The functions and role of government agencies like the Civil Service Commission are limited to regulating, manning and developing the human resources of government offices, but are silent on retirement

planning. Since it is very important to prepare for the future, such pre-retirement plans should be enforced in both the local and national levels of government service. The governance practices of LGUs are based on the local government code which is standard for the whole country, the researcher conducted a survey in Palawan where, the local government practices in the province share similar practices with the other provinces in the country. A program on pre-retirement activities needs sufficient financial resources to be properly implemented. The research decided to choose 1st class municipalities since they have higher Internal Revenue Allotment (IRA) from the National Government and are therefore in a position to implement the said program. The Local Government Units included in the study which are classified 1st class municipalities are Aborlan, Bataraza, Brooke's Point, El Nido, Narra, Quezon, Rizal, Roxas and Taytay. Palawan is one of the biggest provinces hence; some political leaders have even proposed that the province be divided into three smaller provinces. Hence, whatever pre-retirement practice it will adopt, can very well be adapted by other LGUs if proven to be successful.

Figure 1 below shows the map of Palawan where these highlighted municipalities are located.



Figure 1 Map of the province of Palawan showing the municipalities included in the study

This study was anchored on two theories whose concepts served as its evaluation tools. These were John Nelson's Well-being Model and RLF (Rossil, Lipsey and freeman) Program Evaluation Theory. The former was developed by a retirement planning educator whose work has helped thousands of retired people enjoy more prosperity, health, and happiness in their lives (Nelson, 2010). The plan is composed of three dimensions of human experience which can very well be explained by ontology, the study of the nature of "being". To make sense of "being", Nelson created

a roadmap that represents these three dimensions: the physical world, the physical self, and non-physical self. These three precisely match the lexicology of well-being.

Everybody wants prosperity in the physical world. Health is what everyone desires in the physical self, and happiness is what everyone is after in the non-physical self. Thus, "well-being" encompasses all these three dimensions of universal human goals. Hence, to achieve well-being, one has to study the fields of knowledge where each belongs: economics for the achievement of prosperity; medicine for health; and psychology for happiness. Each of these disciplines knows much about its own dimension, but not much about the other. This is much the same case with financial planners, physicians, psychologists, and other practitioners. While they are experts in their individual turfs, their knowledge is limited to the discipline they specialize in.

To remedy the situation, Nelson came up with the inter-disciplinary approach that draws upon these three dimensions. Putting them all together in one comprehensive plan makes the planner draw knowledge from each although he may not be an expert in all three. Thus, the three dimensions are now represented as Geo-financial happiness, Bio-medical happiness, and Psycho-social happiness. The triumvirate of happiness planned for pre-retirees is shown in figure 2, the epistemology of well-being.

The Geo-financial dimension or prosperity is based on geography and finance because financial values are affected by location. Geography impacts on a person's lifestyle expectations. Prosperity in the physical world is manifested in the residence where one lives and the community that it is a part of.

The bio-medical dimension is made up of biology and medicine. The latter is interested not only in the treatment of disease but also in its prevention. Health of the pre-retiree includes building up his biological vitality to prevent illness.

The Psycho-social dimension is made up of psychology and sociology, happiness comes both from within the self and the person's relationship with others.

The well-being profile of the interdisciplinary approach can help individuals assess their own state of well-being because it considers all the dimensions equally, thereby offering a unique method of self-assessment based on both subjective perspectives. Such evaluation can be effectively made with the help of Rossi, Lipsey, and Freeman (2004) who suggest that such be made considering the following stages:

- (1) Assessment of the needs for the program;
- (2) Assessment of "program" design/

- theory;
 (3) Assessment of how the program is implemented;

Kerlinger (1973) as cited by Birion, and De Jose, p. 30 states that the researcher’s frame work “tends to be tangible, using abstract, verbal, graphic, or symbolic representation to stand for a conceptual system.” For this study, the researcher used the Input-Process-Output or the IPO conceptual model.

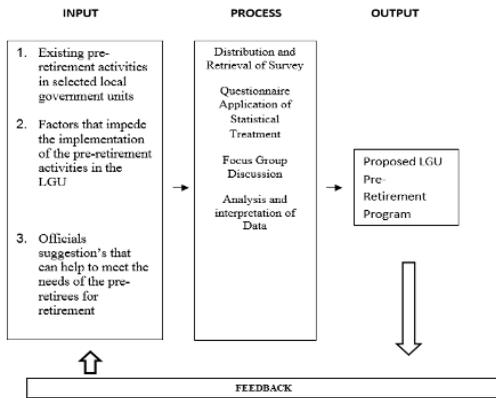


Figure 2. The research paradigm

The components of this model as used in the research are:

The Input Box contains the information gathered on (1) existing pre-retirement activities in the LGU; (2) factors impeding the implementation of the program in the LGU; (3) pre-retirees’ plan prior to retirement; and (4) officials’ suggestions to help meet the needs of pre-retirees.

The second or Process Box contains the actions/ activities taken by the researcher using the input/ stored materials, such as: (1) distribution and retrieval of questionnaire; conduct of focus group discussion; (3) data collection; and (4) analysis of data collected.

The Output Box contains the researcher’s proposed pre-retirement program for the LGUs.

The main objective of this study was to determine the pre-retirement activities of some selected local government units in Palawan as basis for a proposed pre-retirement program. Specifically, it sought answers to the following questions:

- What are the existing pre-retirement activities in the selected local government units in the province of Palawan when these are categorized into:
 - 1.1 Financial;

- 1.2 Health;
- 1.3 Social;
- 1.4 Psychological; and
- 1.5 Spiritual?

2. What are the factors that impede the full implementation of these activities which are categorized into:

- 2.1 Political;
- 2.2 Economic;
- 2.3 Social; and
- 2.4 Legal?

3. What are the local government officials’ suggestions to help the pre-retirees meet their needs after retirement?

- 3.1 HR Suggestions
- 3.2 Elected Official suggestions

4. What pre-retirement program can this study propose to address the needs of the pre-retirees of the local government units in the province of Palawan?

This study can prove to be significant to the following sectors:

With the pre-retirement plan that considers all the dimensions of the well-being model presented in this study, they can have peace of mind knowing that their future finances, health and happiness are well taken care of.

Local Government Units can be guided in the preparation of a well-being retirement plan for their constituents, thereby, upholding the mandate of protecting the latter’s well-being after retirement.

With the added function of being an important arm in the planning and execution of a pre-retirement program for the local government employees, their knowledge and skills in their job will be greatly enhanced.

The study can provide them the impetus to work along the same line. Their researches can amplify and provide more meat to the present study which has prepared the ground for other studies along the same line to follow.

METHODS

Method of Research Used

The research study utilized the mixed-method approach whose goal is to answer given research questions from any relevant angle, making use of previous researches and/or more than one type of investigative perspective. This research is also known as mixed methodology, or multi-methodology research. Such mixed-method researches offer the best of both worlds: the in-debt, contextualized, and natural, but

more time-consuming insights of qualitative research coupled with the more efficient but less rich or compelling predictive power of quantitative research.

Population of the Study

Total enumeration was used in this study. There were one hundred forty-three respondents (143) from the nine municipalities of Palawan who comprised the first group of 55-year olds and above pre-retiree respondents. The second group was composed of nine (9) HR officers; and the third group was made up of four (4) elected officials from each of the participating municipalities: mayor, vice mayor, and Sanggunian officials.

Description of the Respondents

The first group of respondents composed of pre-retirees was permanent employees whose ages ranged from 55 up to the retirement age, with civil service professional or sub-professional eligibilities. The second group was composed of nine (9) HR officers with career-service positions in their respective LGU. Elective officials who were currently serving for three years (the maximum term of office they could serve as provided by the local government code is 3 consecutive terms). Thus, the respondents when totaled were 143 pre-retirees, nine Human Resource officials, and 36 elected local government officials. The figure below shows the distribution of the respondents of the study.

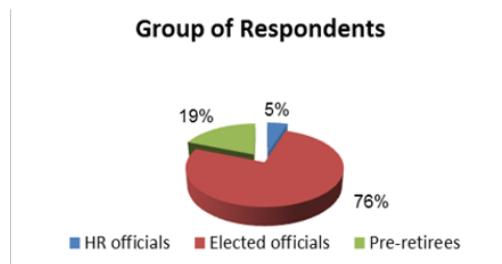


Figure 2. Graph showing the percentage distribution of the respondents

The profile of the respondents is shown in tables 1, 2 and 3 for pre-retirees, Human Resource (HR) personnel and elected official, respectively. Every table contains six variables on age, gender, civil status, highest educational attainment, salary grade and length of government service. Data were analyzed using frequency (f) and percentage (%).

Research Instrument

A survey questionnaire was used in this study.

To answer the questions in the statement of the problems the survey questionnaire was divided into six (6) parts. These were the following: part 1 was about

the existing pre-retirement activities for personnel of the municipalities in Palawan. This would be answered by checking the letter Y for yes or N for no; part 2 was about the factors that impede the implementation of the pre-retirement activities in the LGU by the HR official and elected official respondents; part 3 was about local government officials' suggestions to meet the needs of the pre-retirees.

Further, to augment the research data gathered and to validate the answers given by the three groups of respondents the interview guide was formulated for the conduct of Focus Group Discussion with the HRMO officers.

Statistical Treatment of Data

All the data gathered were tabulated and analyzed using frequency counts, percentages, means, and rank.

A yes or no and a three-point rating scale were used to determine the adequacy of the existing pre-retirement activities for the pre-retiree personnel of the municipalities in Palawan.

Based on the computed mean, the following ranges have been used:

2.51-3.0 = Very Much Agree

1.51-2.50 = Agree

1.0-1.50 = Disagree

Officials' suggestions to help meet the needs of the pre-retirement personnel in the LGU, were analyzed using frequency count, percentage, and rank.

RESULTS AND DISCUSSION

This study is about the critical analysis of the pre-retirement activities of selected local government units in Palawan as basis for a proposed pre-retirement program. It contains the results of the study based on the agreement of the respondents to the existence in their LGUs of the following: (1) pre-retirement program in terms of financial, health, social, psychological, and spiritual and other programs; (2) factors that impede the implementation of the pre-retirement program; (3) officials' suggestions that can help meet the needs of the pre-retirement programs in the LGU; and (6) proposed LGU pre-retirement program.

The Existing Pre-retirement Programs in the Local Government Units of Palawan

The existing pre-retirement programs in the Local Government Units of Palawan are as follows: (1) financial program, (2) health program, (3) social program, (4) psychological and (5) spiritual and other programs. These are discussed and analyzed based on

the percentage of yes answers of the respondents.

Financial Activities

Table 1 Summary of Respondents' Answers on Existing Pre-retirement Financial Activities.

| 1.1 Financial Activities | Pre-retirees n=143 | | HR Officials n=9 | | Elected Officials | | Total Group N=188 | | R |
|--|-----------------------|-----------|---------------------|-----------|-------------------|-----------|----------------------|-----------|----------|
| | f | % | f | % | f | % | f | % | |
| 1.1.1. provides pre-retirement savings literacy program in the LGU | 40 | 28 | 2 | 22 | 28 | 78 | 70 | 37 | 2 |
| 1.1.2. implements the saving literacy program by auto deduction from the pre-retirees' salary | 27 | 19 | 4 | 44 | 25 | 69 | 56 | 30 | 3.5 |
| 1.1.3. encourages the zero-out liabilities for pre-retirees prior to retirement | 57 | 40 | 7 | 78 | 32 | 89 | 96 | 51 | 1 |
| 1.1.4. helps the pre-retirees to engage in appropriate business investment after retirement | 24 | 83 | 7 | 78 | 25 | 69 | 56 | 30 | 3.5 |
| 1.1.5. provides pre-retirement budgeting orientation to enhance the skill on proper budgeting and spending | 18 | 13 | 4 | 44 | 21 | 58 | 43 | 23 | 5 |

The only pre-retirement financial activity exists in the LGUs was (1.1.3) encourages the zero-out liabilities for pre-retirees prior to retirement based on the majority “yes” answers of total respondents (51%).

In the FGD, the HR explained the confusion of the respondents on item (1.1.3), encourages the zero-out liabilities for pre-retirees prior to retirement. This had been mistaken by the respondents to mean their GSIS unsettled balance and dues, but the question referred to third party or outside obligations of the pre-retirees. Consequently, the FGD made clear that zero-liability was to get out of debt from the third party. The FGD affirmed that those activities existed in the LGU pre-retirement financial activities which should focus on wealth and income sources for economic downstream. Saad-Lessler, and Ghilarducci (2013) were of the opinion that giving attention to economic stagnation be given priority in the pre-retirement literacy advocacies.

Health Activities

Table 2. Summary of Respondents' Mean Ratings as to the Existence in the LGUs of Pre-retirement Health Activities.

| 1.2 Health Activities | Pre-retirees n=143 | | HR Officials n=9 | | Elected Officials n=36 | | Total Group n=188 | | R |
|---|-----------------------|----|---------------------|----|---------------------------|-----|----------------------|----|---|
| | f | % | f | % | f | % | f | % | |
| 1.2.1. discloses the importance of health benefit before retirement | 118 | 83 | 6 | 67 | 28 | 78 | 152 | 81 | 1 |
| 1.2.2. provides dietary advice to promote proper health development of the pre-retirees | 38 | 38 | 5 | 56 | 25 | 69 | 68 | 36 | 4 |
| 1.2.3. provides physical activities through engagements in sports, cultural dance, dance sports, or recreational activities | 69 | 69 | 4 | 44 | 32 | 89 | 105 | 56 | 3 |
| 1.2.4. requires pre-retirees to regularly undergo medical check-ups to monitor their physical fitness | 94 | 94 | 6 | 67 | 36 | 100 | 136 | 72 | 2 |
| 1.2.5. provides holistic health program for the pre-retirees | 18 | 18 | 1 | 11 | 35 | 87 | 54 | 29 | 5 |

Engagement in any activity requires commitment through continuous practice. In addition, engagement in sports, such as the holding of mini Olympics and

the organization of sports association are meant for all employees in the LGUs. Personally, the researcher believes that the answer for (1.2.3), should be of because the intention of those health activities is not specified for pre-retirees only item (1.2.2) ranks 4th, provides dietary advice to the pre-retirees (54.33%). Dietary advice can be given through seminars, trainings, workshops or meeting with the officer in-charge of that activity. Promotion of proper health development of the pre-retirees in the LGU can be made mandatory through an ordinance since the program consists of many activities that require a sizeable amount for appropriation. No documents were presented by the HR respondents concerning this item.

The existing pre-retirement health activities based on majority “yes” answer were: (1.2.1) discloses the importance of health benefit before retirement (81%); (1.2.4) requires pre-retirees to regularly undergo medical check-ups to monitor their physical fitness (72%); and (1.2.3) provides physical activities through engagements in sports, cultural dance, dance sports, or recreational activities (56%).

Social Program

Table 3. Summary of Respondents' Mean Rating on the Existence of Pre-Retirement Social Activities in the LGUs.

| 1.3 Social Activities | Pre-retirees n=143 | | HR Officials n=9 | | Elected Officials n=36 | | Total Group n=188 | | R |
|--|-----------------------|-----------|---------------------|------------|---------------------------|-----------|----------------------|-----------|----------|
| | f | % | f | % | f | % | f | % | |
| 1.3.1. encourages pre-retirees to join the LGU social activities with the community | 132 | 92 | 9 | 100 | 27 | 75 | 168 | 89 | 1 |
| 1.3.2. helps the pre-retirees have better relationship with their families | 50 | 35 | 2 | 22 | 21 | 58 | 73 | 39 | 2 |
| 1.3.3. prepares the pre-retirees to have better dealings with their colleagues, friends, and relatives | 46 | 32 | 1 | 11 | 18 | 50 | 65 | 35 | 3 |

Table 3 shows the summary of respondents' mean rating on existing pre-retirement social activities. The majority of answers based on overall percentage were (1.3.1) ranks 1st, encourages pre-retirees to join the LGU social activities with the community leads to the pre-retirees' psychological well-being (89%). Hence, psychological and social aspects of retirement go together because socialization can bring happiness to a person. Happiness, on the other hand, results in a healthy disposition.

The existing pre-retirement social activity based on majority answer was (1.3.1) encourages pre-retirees to join the LGU social activities with the community (89%).

The answers of the respondents signify that LGU provided pre-retirements social program which is beneficial to the LGU employees. The LGU- provided visitation and extension services to the barangays will bring to the fore glaring issues on the pre-retirement social programs. One is if such programs existed

or not in the LGUs. If found negative, the problem could be resolved with the passage of new guidelines and policies where pre-retirement social activities are well- defined, well-structured, and implemented in the LGUs.

Psychological

Table 4. Summary of Respondents' Agreement on Existing Pre-Retirement Psychological Activity.

| 1.4 Psychological Activity | Pre-retirees | | HR Officials | | Elected Officials | | Total Group | |
|---|--------------|----|--------------|-----|-------------------|----|-------------|----|
| | f | % | f | % | f | % | f | % |
| provides services that will emotionally prepare the pre-retirees for new environment and transition from work to retirement | 36 | 25 | 9 | 100 | 28 | 78 | 73 | 39 |

The existing pre-retirement psychological activity is least existed based of answer was that the LGU provides services that will emotionally prepare the pre-retirees for their new environment and transition from work to retirement (39%).

The HR discussants and elective officials both answered yes since psychological counseling is an inherent practice by the HR personnel and the chief executive. All processes of pre-retirement prior to retirement will pass to HR and executive authorities, on that, opportunities for psychological counseling will be initiated. A one-on-one discussion with pre-retirees might enhance their financial, health, and social capabilities. On this, LGU can provide service that will prepare the pre-retirees for their new their environment and transition from work to retirement. Similarly, after financial well-being benefit is achieved, people will unconsciously search for another way to achieve well-being, such as after financial satisfaction, they can turn to the social, religious, or psychological dimensions. Based on Kahneman and Deaton's (2010) theory, once "the threshold of wealth" is achieved, people no longer need extra money to be happy. That is the psychological well-being benefit of pre-retirement psychological program in the LGUs.

Pre-Retirement Spiritual and other Activities

Table 5. Summary of Respondents' Agreement as to the Existence of Pre-Retirement Spiritual and Other Activities in the LGUs.

| 1.3 Spiritual and other Activities | Pre-retirees n=143 | | HR Officials n=9 | | Elected Officials n=36 | | Total Group n=188 | |
|--|--------------------|-----|------------------|-----|------------------------|-----|-------------------|-----|
| | f | % | f | % | f | % | f | % |
| 1.5.1. enhances the spirituality of the pre-retirees according to the religious beliefs | 78 | 55 | 2 | 22 | 22 | 61 | 102 | 54 |
| 1.5.2. holds testimonial program for the retiree on the last day of his government service | 143 | 100 | 9 | 100 | 36 | 100 | 188 | 100 |

The pre-retirement spiritual and other activities were existed based on the majority yes answer of respondents.

Items (1.5.1) and (1.5.2) showed the concern of LGUs for the pre-retirees' welfare by giving them spiritual and moral support. They were given the opportunity to practice their religion in respect to the cultural diversities that exist in the LGUs. With regard to the testimonial program given to retirees, Amadeo (2013) noted that employees are inspired by this touching ceremony. This attests to the fact that the recollection of memories of past experiences is nostalgic and worth remembering.

Factors that Impede the Implementation of the Pre-retirement Activities in the Local Government Units

Political Factors

Table 6. Summary of Respondents' Agreement on Political Factors that Impede the Implementation of Pre-Retirement Activities.

| 2.1. Political Factors | HR officials N=9 | | Elected officials N=36 | | OVERALL | | |
|---|------------------|----|------------------------|----|---------|----|---|
| | MR | VI | MR | VI | MR | VI | R |
| 2.1.1. lack of initiative from the LGU officials in holding pre-retirement activities | 2.1 | A | 1.33 | NA | 1.72 | A | 3 |
| 2.1.2. politicking that hampers the implementation of pre-retirement activities in the Local Government Units | 2.2 | A | 1.33 | NA | 1.78 | A | 2 |
| 2.1.3. local officials passing on to the Civil Service Commission, GSIS, or National Government the conduct of pre-retirement program | 2.7 | FA | 2.25 | A | 2.52 | FA | 1 |
| Grand Mean | | | | | 2.00 | A | |

Based on table 6, the respondents "agree" that political factors impede the pre-retirement activities in the LGU based on its grand mean rating of 2.00. Political factors played a great part as impediments in the success of the pre-retirement program in the LGU. The program had to contend with then for its smooth sailing, such as the politicians lobbying for the legislation of the program, including the formulation and promulgation of law. Program budgeting, monitoring and implementations could also be influenced by politics.

Economic Factors

Table 7. Summary of Respondents' Mean Ratings on Economic Factors that Impede the Implementation of the Pre-Retirement Activity.

| 2.2. Economic Factors | HR officials n=9 | | Elected officials n=36 | | OVERALL | | |
|---|------------------|----|------------------------|----|---------|----|---|
| | MR | VI | MR | VI | MR | VI | R |
| 2.2.1. pre-retirement program lack legal basis in the LGU so the officials were not able to fund the activities | 2.67 | FA | 2.08 | A | 2.38 | A | 1 |
| 2.2.2. budget constraints in the LGU to allocate funds for the pre-retirement program | 1.50 | A | 1.61 | A | 1.59 | A | 3 |
| 2.2.3. diversion of funds intended for pre-retirement program to other local service programs | 1.50 | A | 1.72 | A | 1.64 | A | 2 |
| Grand Mean | | | | | 1.87 | A | |

Table 7 shows the summary of respondents' mean ratings on economic factors that impede the implementation of the pre-retirement activity.

The respondents “agree” that economic factors impede the pre-retirement activities in the LGU based on the grand mean rating of 1.87.

Since neither of the two gives the pre-retirement activities in the municipalities a leg to stand on, such activities are considered illegal. The program must have a legal basis so the LGU can provide funds for it in the next fiscal year. This problem was given attention during the FGD of HR officials. Item (2.2.3) gives the diversion of funds intended for pre-retirement programs to other local service programs as another problem. The presence of this impediment was affirmed with an “agree” answer by the elected officials but a “fully agree” by the HR discussants who considered the juggling of funds illegal.

Finally, legality by ordinances or passage of RA is needed for fiscal budgeting and proper implementation of the program.

Social Factors

Table 8. Summary of Respondents’ Mean Rating on Social Factors that Impede the Implementation of the Pre-Retirement Activities.

| 2.3 Social Factors | HR officials n=9 | | Elected officials n=36 | | OVERALL | | |
|---|---------------------|----|------------------------------|----|---------|----|---|
| | MR | VI | MR | VI | MR | VI | R |
| 2.3.1. pre-retirees or relatives' unwillingness to participate in the pre-retirement activities | 1.89 | A | 1.44 | NA | 1.67 | A | 2 |
| 2.3.2. pre-retirees' expectation that immediate family members will take care of them when they are retired | 2.00 | A | 1.44 | NA | 1.72 | A | 1 |
| Grand Mean | | | | | 1.70 | A | |

Table 8 shows the summary of respondents’ mean rating on social factors that impede the implementation of pre-retirement activities. The respondents “agree” that social factors impede the pre-retirement activities in the LGU based on the grand mean rating of 1.70.

Social factors are the external influences that impede the implementation of pre-retirement programs in the LGU, such as relatives, immediate family members, friends, and community. The HR discussants and the elected officials differed in their answers. The former gave a “disagree” answer, while the latter answered “appreciated”. The HR officials did not blame the external social factors, but insisted that politics is the cause of the delay in the implementation of the activities.

Legal Factors

Table 9. Summary on Respondents’ Mean Rating on Legal Factors that Impede the Implementation of the Pre-Retirement Activities.

| 2.4. Legal Factor | HR officials | | Elected officials | | OVERALL | | |
|---|--------------|----|----------------------|----|---------|----|---|
| | MR | VI | MR | VI | MR | VI | R |
| 2.4.1. pre-retirement never gained general support from legislative and executive, hence, no budgetary allocation | 2.78 | FA | 1.69 | A | 2.24 | A | 3 |
| 2.4.2. no comprehensive and non-well-defined pre-retirement policies and guidelines for a quality program of the LGU | 3.00 | FA | 2.50 | A | 2.75 | FA | 1 |
| 2.4.3. no constant review on the pre-retirement program is done by the LGU to meet the economic needs of the retirees | 2.78 | FA | 1.92 | A | 1.92 | A | 4 |
| 2.4.4. pre-retirement program is not well implemented in the local government unit because of its lack of legal basis | 2.89 | FA | 1.97 | A | 2.43 | A | 2 |
| Grand Mean | | | | | 2.33 | A | |

The respondents “agree” that legal factors impede the pre-retirement activities in the LGU based on its grand mean rating of 2.33.

Both groups of respondents agreed that the pre-retirement is broad and vague since it lacks well-defined policies which the LGUs should have provided. Likewise, the absence of a legal document to support the program has been a liability; that the LGUs have not reviewed the pre-retirement program to meet the economic needs of the pre-retirees when they are retired was deemed also as an impediment to its success. LGUs have no pre-retirement program, and even if it had, it could not be implemented well in the local government units for lack of a legal personality. Finally, the HR respondents and the elected officials’ “agree” that these legal factors impede the pre-retirement program in the LGUs. Their common observation should be a wake-up call for the establishment of a legal foundation for the proper implementation of the program that will satisfy the needs of the pre-retirees in the local government units.

Local Government Officials’ Suggestions on Pre-retirement Programs that can Help the Needs of the Pre-retirees in the LGU

The following are the local officials’ suggestions to help meet the needs of LGU pre-retirees in the LGU. Data in the table below were described and analyzed using frequency, percentage, and rank.

Table 10. HR Officials’ Suggestions to Pre-retirement Programs to Help Meet the Needs of the LGU Pre-retirees.

| 3.1 HR Official’ Suggestions | f | % | Rank |
|---|---|------|------|
| 3.1.1 The national government to enact a law to support the pre-retirement program in the LGU | 5 | 62.5 | 1 |
| 3.1.2 Local officials to pass a municipal ordinance for implementation of pre-retirement programs | 2 | 25 | 2 |
| 3.1.3 The LGU to implement through Civil Service Commission the pre-retirement programs | 1 | 13 | 3 |

*open-ended questions

Table 10 shows the HR officials’ suggestions on pre-retirement programs in the LGU. Based on

rank, the following suggestions were enumerated from highest to the lowest: item (5.1.1) ranks 1st, “the national government must formulate a law to support the pre-retirement programs in the LGU” (62.5%); flowed by item (5.1.2) ranks 2nd,” local government to pass a municipal ordinance for the implementation of the pre-retirement activities” (25%); and item (5.1.3) ranks 3rd, “the LGU should implement through the Civil Service Commission the pre-retirement programs” (13%). The HR respondents suggested the proper implementation of the Pre-retirement Program by legalizing it. A program without legal basis violates RA 3019 “an act establishing a code of conduct and ethical standard for public officials” and RA 6713 or “an act on anti-graft and corrupt practices”.

Table 11. Elected Officials’ Suggestions for Pre-retirement Programs to Help Meet the Needs of LGU Pre-retirees.

| 3. 2 Elected Official’ Suggestions | f | % | Rank |
|---|----|----|------|
| 3.2.1 Passage of a municipal ordinance for implementation of the pre-retirement programs | 11 | 26 | 1 |
| 3.2.2 Conduct of pre-retirement seminars | 9 | 21 | 2 |
| 3.2.3 Revision or amendment of the existing LGU retirement benefits granted by the GSIS retirement benefits | 8 | 19 | 3 |
| 3.2.4 Enactment of a law by the national government to support the pre-retirement programs in the LGU | 5 | 12 | 4 |
| 3.2.5 Initiation by the Civil Service Commission for the implementation of the pre-retirement program in the local government units and other government agencies | 3 | 7 | 5 |
| 5.2.6 Increase in the LGU retirement benefit (but must be in terms of the approved project proposal of the retirees guided with the LGU retirement program | 2 | 5 | 6.5 |
| 5.2.7 Providing basis for funding on pre-retirement program | 2 | 5 | 6.5 |
| 5.2.8 Make available the pre-retirement program in the LGU | 1 | 2 | 8.5 |
| 5.2.9 Through Civil Service Commission of pre-retirement programs implementation by the LGUs. | 1 | 2 | 8.5 |

*open-ended questions

Table 11 shows the likelihood of the elected official respondents to legalize the pre-retirement programs in the LGU. The same was also confirmed by the HR officials during their FGD.

Researchers Proposed Pre-retirement Program that will Address the Needs of the Pre-retiree Respondents

The researcher’s proposed pre-retirement program to address the needs of the pre-retiree respondents consists of the following:

Table 12. PROPOSED LGU PRE-RETIREMENT PROGRAM

Date proposed May, 2016

| | |
|--|--|
| Rationale | After serving the LGU for years, and giving them the best years of their lives, the LGU pre-retirees deserve to enjoy a worry-free period of retirement. Hence, a pre-retirement program has to be designed to prepare them to their new environment where their needs can be amply satisfied and where they can continue to be productive members. |
| Goals | To design a well-defined and structured pre-retirement program for LGU employees in the province of Palawan; To give the LGU Pre-retirement Program a legal personality through the enactment of a law by the national legislative branch or the passing of a municipal ordinance by the local municipal council; To ensure the holistic well-being of the pre-retirees through the holding of literacy programs and other activities that will equip them with the knowledge they can make use of eve when they are retired; |
| Coverage | Fifty (50) years of retirement age |
| Objectives of the Areas Covered by the Program | |
| Financial | provides savings literacy pre-retirement activities to pre-retirees in the LGU implements the saving literacy pre-retirement activities by <u>auto</u> deduction from the pre-retirees’ salary encourages the <u>zero-out</u> liabilities for pre-retirees prior to retirement |
| Health | helps the pre-retirees to engage in appropriate business <u>investments after</u> retirement provides budgeting orientation that enhances the skill of the pre-retirees on proper budgeting and spending techniques discloses the importance of health benefit before retirement provides dietary advice to promote proper health development of the pre-retirees provides physical program through engagements in sports, cultural dance, dance <u>sports, or</u> recreational activities provides medical advice to monitor the physical conditions as LGU requirements regular check-ups and for the pre-retirees provides holistic health program for the pre-retirees |
| Social | encourages pre-retirees to join the LGU social activities with the community prepares the <u>pre-retirees</u> for better close relationship with their family, colleagues, friends, and relatives |
| Psychological | provides services that will prepare the pre-retirees to new environment and transition from work <u>to retirement</u> |
| Spiritual | enhances the spirituality of the pre-retirees on their respective religious belief |
| Proposed Pre-retirement Activities | |
| Financial | Literacy program for savings, budgeting and investing for pre-retirees; and Inviting resource persons to explain the possible sources of additional pensions for pre-retirees. |
| Health | Health and wellness programs; and Purchase of gym equipment for use of pre-retirees in their physical workouts. |
| Social | Reach-out programs to involve pre-retirees in community activities; Program that will help them develop closer ties with family and relatives, colleagues, and friends; |
| Psychological | provides services that will prepare the pre-retirees to new environment and transition from work <u>to retirement</u> |
| Spiritual | enhances the spirituality of the pre-retirees on their respective religious belief |
| Proposed Pre-retirement Activities | |
| Financial | Literacy program for savings, budgeting and investing for pre-retirees; and Inviting resource persons to explain the possible sources of additional pensions for pre-retirees. |
| Health | Health and wellness programs; and Purchase of gym equipment for use of pre-retirees in their physical workouts. |
| Social | Reach-out programs to involve pre-retirees in community activities; Program that will help them develop closer ties with family and relatives, colleagues, and friends; |
| Psychological | Counseling services for pre-retirees. |
| Spiritual | Mass celebrations, retreats, recollections for Catholics and worships for other denominations |
| Other program | Testimonials on retirees’ last day in government service. |
| Pre-retirement Program Support Services | |
| Activities | LGU Department and Offices in-charge to Support the Program |
| Investing engagement | The Chief Executive, Chairman of Committee on Business Enterprise of Sangguniang Bayan; Accounting and Budget Office in coordination with |
| Savings literacy | Agriculture Office |
| Budgeting Orientation | |
| Regular check-ups | The Chief Executive, Chairman Committee on Health of sangguniang |
| Sports Program | Bayan; Rural Health Office, |
| Nutrition and Diet Literacy | |
| Community Services enhancement | The Chief Executive, Mayor’s Office; Chairman of Association of Barangay Captains and Barangay Affairs; Chairman Committee on Tourism |
| Psychological Counseling | The Chief Executive and the HR Office |
| Spiritual Counseling | The Chief Executive and the HR Office |
| Promotion and campaign for approval and implementation | |
| Agency Support | Proposed Law Title |
| National Government | RA on LGU Pre-retirement Program |
| | Proposed Date Target |
| | During or before 2020 |
| CSC | Memo Circular for Implementation of Pre-retirement Program in the LGU |
| | Right after approval of RA |
| Provincial LGU of Palawan | Provincial and City Ordinances: An Ordinance Implementing RA on Pre-retirement Program |
| | During or before 2020 |

| | | |
|---|---|---|
| Provincial LGUs in MIMAROPA | Provincial and City Ordinances: An Ordinance Implementing RA on Pre-retirement Program | Thorough Pre-retirement Campaign after 2020 |
| LGUs outside MIMAROPA and/or Other Regions | Provincial and City Ordinances: An Ordinance Implementing RA on Pre-retirement | |
| Proposed Institution of Annual Provincial pre-retirement conference | The provincial government shall conduct annual province wide conference on financial, health, social, psychological and spiritual as one-stop venue seminar for pre-retirees in the LGU and their respective municipalities (1 day for annual literacy and 1 day activity). | Right After LGUs' Approval |
| Proposed Program Evaluation | Evaluation research shall be conducted for the development and status of LGU pre-retirement program | Three (3) years after program implementation in the LGU |

The fiscal budgeting of the LGUs, should include funds in its pre-retirement program activities focusing on literacy or information on livelihood investments, various ways of saving, budgeting, and spending the gratuity and pension received from the GSIS should be given emphasis. This also provides legal assistance to encourage the pre-retirees to settle their debts for debt-zeroing before retirement, to have additional pension insurance membership, either in the SSS or any other reputable insurance company to assure pension-strengthening.

A complete pre-retirement health program shall be asked of the local legislative body to provide through its passage of a law that would ensure the pre-retirees engagement in sports and physical activities, diet, and proper health lifestyle options. Scanning the profile of the pre-retirees in terms of their qualification and experience which can be shared with the community Barangay extensions and visitations are also recommended.

Psychological counseling shall be utilized to help the pre-retirees achieve their financial, health, social and spiritual well-being. On the spiritual aspect of the program, it is advisable to continue the practice of having a separate program for Christians and non-Christians in the LGU.

The National Government through its legislative branch must enact a law that contains concrete and well-defined provisions to give the LGU pre-retirement program a legal personality. Since pre-retirees are beneficiaries of the program, the HR and elected officials should provide a satisfactory pre-retirement program for their employees.

LGU should provide personnel whose main function is to be in-charge of the LGU pre-retirement counseling program. Suggestion to regularly invite some GSIS personnel to explain GSIS pension plans, options, and other benefits they should expect to get when they retire. Inviting other insurance companies is also suggested to explain to pre-retirees the benefits of having pension plan to be enjoyed during their retirement.

CONCLUSIONS AND RECOMMENDATIONS

Summary

The study analyzed and evaluated the pre-retirement activities in selected local government units in the province of Palawan as basis for a proposed LGU pre-retirement program using the survey questionnaire gathered from pre-retirees, HR discussants, and elected official respondents in the first class municipalities of Palawan. In addition, FGD, with the HRMO officers in Palawan, was conducted to validate the data gathered from the survey questions given to the three (3) groups of respondents.

Specifically, this study sought answers to the following questions: (1) what are the existing pre-retirement programs in terms of economic, health, social, psychological, and spiritual and other programs? (2) What are the factors that impede the implementation of the activities when classified according to: political, economic, social, and legal aspects? (3) What are the local government officials' suggestions that can help meet the needs of the pre-retirement personnel of LGU? and (4) what are the researcher's proposals that can help the pre-retiree respondents in the LGU?

This study utilized the descriptive mixed quantitative and qualitative method of research with survey questionnaire as a data-gathering instrument; likewise FGD was conducted to validate the answers of the pre-retirees, and elected official respondents. One hundred forty-three (143) pre-retirees, nine (9) HR personnel, and thirty-six (36) elective officials were the (3) groups of respondents in this study.

Findings

Based on the discussions held the following findings were drawn:

1. The existing pre-retirement activities in the LGU consisted of the following: financial, health, social, psychological and spiritual.

On the pre-retirement financial activities, the existing pre-retirement financial activity based on majority "yes" answer of respondents was encourages the zero-out liabilities for pre-retirees prior to retirement (51%). The existing pre-retirement health activities based on majority "yes" answer of the respondents discloses the importance of health benefits before retirement (81%); requires pre-retirees to regularly undergo medical check-ups to monitor their physical fitness (72%); and provides physical activities through engagements in sports, cultural dance, dance sports, or recreational activities (56%).

The existing pre-retirement social activity based on majority “yes” answer of respondents was encourages pre-retirees to join the LGU social activities with the community (89%). The pre-retirement psychological activities were less existed based on the “yes” answer of all respondents (36%).

The existing pre-retirement spiritual and other activities based on the majority’s “yes” answer were enhances the spirituality of the pre-retirees according to their religious beliefs; and holds testimonial program activity on the last day of retiree’s government service (100%).

2. Factors that impede the implementation of pre-retirement activities

Respondents agree that political, economic, social, technology, environment and legal impedes the implementation of pre-retirement activities in the local government units in Palawan.

3. Officials suggestions that can help meet pre-retirees’ needs in the LGU

3.1 The HR Officials’ Suggestions

Ranked 1st, “the national government to enact a law to support the pre-retirement program in the LGU”; and ranked 2nd, “local officials to pass a municipal ordinance for implementation of pre-retirement programs”.

3.2 The Elected Officials’ Suggestions

Ranked 1st, “passage of a municipal ordinance for implementation of the pre-retirement programs”; and ranks 4th, “enactment of a law by the national government to support the pre-retirement programs in the LGU”.

Conclusions

In consideration of the significant findings, the following conclusions were drawn:

There were existing pre-retirement activities in LGU; based on the majority “yes” answers of the respondents, however the answers provided did not define to whom or what employees’ sector were those activities provided.

Official respondents answer of “agree” that all factors given impeded the pre-retirement activities in the LGUs. The highest overall rating on legal factors was (2.33) followed by political factor (2.00). Political and legal factors were related, since politicians in LGU had the authority to legislate or to create a new law. The HR officials’ common answer of “appreciated”

that “inside and outside factors are impediments for implementation of pre-retirement programs of the LGU”, but the officials insisted that pre-retirement was well implemented in the LGU; and hence, legal action through ordinances or RA were needed for fiscal budgeting and for proper implementation of the program.

The suggestions of HR and elected officials mostly centered about enactment of law for the pre-retirement program in the LGU.

Recommendations

In consideration of the significant findings and conclusions, the following recommendations were drawn:

LGU must legalize the pre-retirement program in the LGU so the fiscal budgeting will be provided and be given to properly implementation of pre-retirement program in the LGU and lastly, LGU must enforce budgeting literacy though orientation, on the importance of budgeting to protect the retirees’ ultimate income form their GSIS.

Provide a complete pre-retirement health program.

The LGU must encourage the retirees to engage social activities that will put to use their skills, knowledge, and experiences in the community. Psychological counseling will help retirees to lead happy, progressive, productive and meaningful life after pre-retirement.

LGU should continue to the conduct of the religious rituals and show of respects for differences/diversities in the spiritual beliefs of the employees; and LGU should continue the practice of giving the testimonial to retirees. LGU should provide specific pre-retirement program specific for the pre-retiree

The LGU must provide a legal concrete and well defined pre-retirement program in the LGU. Since pre-retirees are beneficiaries of the program, the HR and elected officials should provide a pre-retirement program satisfactory to them.

The national government through Congress and the Senate must formulate a law on RA to legalize pre-retirement program, likewise, the LGU may pass an ordinance for the implementation of pre-retirement program in their respective territories.

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