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Pre-Retirement Stage: Insights Of Civilian Human Personnel Of The Philippine Army

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Chapter 1

THE PROBLEM AND ITS BACKGROUND

Background of the Study

In any organization, the retirement transition represents a turning point in one's life and career. For civilian human personnel of the Philippine Army, the pre-retirement phase is not just a countdown to a separation; it is a juncture of introspection, adjustment, and emotional preparedness molded by years of service within a specially designed setting.

This research aims to reveal the lived experiences, issues, and perceptions of civilian personnel going into retirement. It acknowledges that the character of their work, rooted in both public service and military culture, usually poses unique challenges and considerations that shape retirement timing, emotional readiness, and future goals.

By evaluating these findings, the study wants to inform the development and focus the retirement programs and policies that acknowledge their contributions, while ensuring their well-being and facilitating a dignified transition. In doing this, it affirms the significance of viewing retirement not merely as an administrative turning point but as a highly individualized path influenced by work-life tensions, institutional aid, and personal resilience.

Establishing a social life prior to retirement can serve to make the transition easier and more rewarding. It enables one to try out hobbies and interests that they may enjoy in the future, as well as reinforcing existing relationships and establishing new ones. These relationships form a support network that becomes particularly important during retirement. In addition to this, psychological planning also assists individuals in preparing mentally and emotionally for the transitions that retirement entails, such as changes in routine, identity, and sense of purpose. Combined, these types of planning enable individuals to feel more confident, connected, and prepared to take on the next chapter of life. Yeung & Zou (2017)

The government comprises two main sectors: the public and the private. The public sector consists of businesses owned and operated by the government, where national or state authorities have full or partial ownership and control. Rather than exclusively focusing on imposing administrative rules and regulations, modern governments prioritize consultations to ensure citizen representation, enhance public service professionalism, and achieve successful outcomes.

Different types of officers and personnel are needed for both sectors to function effectively, each with specific responsibilities. Public servants, for instance, must conduct themselves with the highest levels of

responsibility, competence, loyalty, patriotism, and fairness, prioritizing public needs over personal interests. (art. VI, PD 807)

Civilian Human Personnel maintain the Philippine Army in order by organizing the manpower, implementing policies, and operating the day-to-day activities. They are flexible to change by adopting newer technologies and changing policies, as well as mentoring newer personnel and conducting transitions. Their functions range from administrative and logistics to recruitment and staff development. In addition to their technical expertise, they foster good working relations among military and civilian units. Upon approaching retirement, they must undergo a sudden change from the regimented Army environment to the world outside.

From the selfless service of Melchora Aquino to the integration of civilian human personnel into the official roster in 1957, civilians have served the Philippine Army for a long period. Early administrative work was done by "cargadores" and soldiers' wives, but today civilians are professionals involved in important tasks such as records management, logistics, hiring, training, and staff development. Beyond these tasks, they strengthen teamwork and foster effective relationships between military and civilian human personnel to ensure that the Army's mission is carried out with ease.

As civilian personnel retire, they go from government service to civilian life, carrying with them the dedication and years of experience. Their expertise renders them highly valuable mentors who guide future professionals, preserve the continuity of institutional memory, and thereby strengthen the organization. Through lived practice rather than manuals, their wisdom sustains excellence and keeps the Army's spirit alive even as they enter into a new chapter of life.

In the 1990s, the Army established the Civilian Personnel Office (CPO) to manage civilian employees. The latter evolved into the Army Personnel Management Center (APMC) in 1995, and by the year 2015, the Civilian Personnel Management Branch was created under the Office of the Assistant Chief of Staff for Personnel, G1.

By 2019, the Army officially adopted the term "Civilian Human Resource", aligning with the AFP Civilian Human Resource Management Manual. Today, the Philippine Army has 1,383 Civilian Human Personnel working in different fields to support its missions.

Civilian Human Personnel in the Philippine Army have a well-defined career path by experience, competence, and performance. The majority start as entry-level workers, like administrative aides or technicians assisting military operations and planning. They move to mid-level positions like finance officers, human resource managers, or legal personnel with experience, and eventually to top positions heading departments or as an adviser to commanders. To help them develop, both professional and competency-based skills are taught by the Army.

Currently, civilian human personnel in the Administration & Finance oversee budgets, logistics, and personnel records. Medical & Allied Services: delivering healthcare within Army hospitals. Technical & Legal Support: formulating policies, maintaining infrastructure, and providing legal guidance.

As retirement nears, civilian human personnel change from a fixed income to assuming control of their finances themselves, with meticulous planning needed for spending, health care, and saving. To aid this change, the Philippine Army personnel have retirement planning courses, such as the Transition Assistance Program (TAP), primarily for members of the armed services, which examine second careers, business ventures, or consultancy. Retirement planning is necessary not only financially but also emotionally, as it involves lifestyle, routine, and personal adjustments.

The aim of developing a retirement program for civilian human personnel in the Philippine Army is to ensure their financial security, emotional well-being, and dignified transition after years of service. A retirement program would outline clear guidance, education, and support so that confidence in preparing for retirement will be instilled in employees, thereby steering them away from various pitfalls created by overconfidence or underconfidence in their financial knowledge. Agrisani, M, & Casinova, M (2021). It will also preserve the institutional memory they carry. This will ultimately be reflective of the Army's regard for its civilian

workforce, the honor due to their contribution, and the legacy of good governance and continuity they uphold. With good financial planning, continued development, and mental health assistance, retirees can move confidently forward and be ready to face a new direction in civilian retirement life.

As with other civilian human personnel of the government, Philippine Army civilian human personnel receive the same compensation as employees in other agencies, such as GOCCs and LGUs, pursuant to the salary scales provided under EO No. 64, s. 2024. In addition to salary, they enjoy benefits including a ₱2,000 monthly Personnel Economic Relief Allowance (PERA), a ₱7,000 annual clothing allowance, a year-end bonus equal to one month's salary, and a ₱5,000 cash gift given alongside the bonus. Those who surpass the performance standards can be given incentives to enhance productivity. The Loyalty Award under CSC MC No. 6, s. 2002 also provides ₱1,000 for each year of service starting with the 10th year and every five years thereafter. Commemorative tokens are also awarded bronze service pins for 10 and 15 years, silver service rings for 20 and 25 years, and gold medallions for 30, 35, and 40 years, depending on the guidelines of the agency PRAISE committee.

The employee can get a mid-year bonus of one month's basic salary as part of their incentive allowance. With available funds, an anniversary bonus of ₱3,000 can also be paid. The Productivity Enhancement Incentive (PEI) is discretionary and based on performance. There is no Collective Negotiation Agreement Incentive (CNAI) offered in the agency since no registered employee association exists. At the same time, the Performance-Based Bonus (PBB) is based on the agency's overall performance rating.

This is personal for the individuals who have served for almost four decades. This study represents real issues faced by personnel on the civilian side and hopes to the better support, value, and transition for future retirees. The future may not be clear, but their legacy of service-quiet strength and steadfast resolve for the nation-remains so.

From service in the various units, the researcher is now an Administrative Assistant III, duty as a Fiscal Examiner in the Financial Management Office of the Philippine Army. Her years of service presented challenges in dealing with the different personalities and communication styles, yet at the same time allowed her to observe the daily routines of both military and civilian human personnel and how they worked together to accomplish their tasks.

The COVID-19 pandemic, from 2020 to 2023, raised economic, health, and mental challenges across the globe, even among the uninfected. These challenges prompted the researcher to explore the pre-retirement phase of civilian human personnel in the Philippine Army, particularly in gaining insight into the needs of personnel in retirement and determining solutions to provide for a safe and secure retirement.

Statement of Objective

Civilian Employees of the Philippine Army are critical components in an operation, information handling, and administrative support. As they approach retirement, they are usually left with inadequate assistance, limited retraining, fiscal counseling, and career opportunities, making them emotionally ill-prepared for civilian life.

Specifically, to seek answers to the following objectives.

1. To narrate the experiences of civilian human personnel nearing retirement.
2. To analyze the sentiments of civilian human personnel nearing retirement.
3. To propose a program for civilian human personnel nearing retirement to have a better life after serving the Philippine Army (PA) under the Armed Forces of the Philippines (AFP) and administratively supervised by the Department of National Defense (DND).
4. To determine the implications of the study to public administration.

Significance of the Study

The study benefited the Civilian Personnel Management Branch of the Philippine Army, with the Armed Forces of the Philippines, in providing new insights into managing civilian human personnel, especially those nearing retirement. The study assisted the families in understanding and coping with the ordeals accompanying retirement. Finally, it became a valuable source for future studies that would also research the topic at hand.

To the Philippine Army, this research made people aware of the life of civilian human personnel from the Philippine Army who were near-retirees and were about to retire from the Philippine Army as civilians, and revealed facts about how one could gain from the experience of people who had already reached the next level by becoming successful and learning from failures. This research revealed facts about how one could prepare confidently for future retirement and live the life one wants by allowing people to easily and confidently attain the next level.

To the Civilian Human Personnel, the researcher claimed that they provided a relevant background concerning the experiences that the civilian human personnel experienced as they were in the process of going into their retirement. The experience of setbacks and successes acquired a new perspective in the research since they realized not only the setbacks but also the successes that the dedicated personnel experienced as they went into their retirement after dedicating their lifetime to serving in duty. The devotion to duty that the employees had, where the devotion had been accompanied by selfless service and the capacity to conquer every obstacle, was not going to end as they went into their retirement since it had influenced their service in the Philippine Army as dedicated staff members. The priceless lessons they had garnered from the selfless lifetimes of devotion and service they had experienced in the organization were a priceless ingredient in the research since they were a critical tool in assisting those who wished to go into retirement as they journeyed through the process and in the promotion of effective schemes in the manner they expressed their gratitude and dignity to the retiring civilian human staff members since they had become a symbol of the invaluable lifetimes they had devoted to services.

To the families of the Civilian Human Personnel, this study provided light on the challenges that the retiring Civilian Human Personnel face in the Philippine Army. Through the successes and challenges that these people experienced, others benefited. This study provided advice on the things that the Civilian Human Personnel should consider. It provided essential information that would help the Civilian Human Personnel make plans on how they can live a better life by retiring or exploring the world beyond the Philippine Army.

To the Students, the purpose of the research for the students was to provide a relevant and informative context about the experiences of civilian human personnel during the retirement process. The research was concerned with the challenges and successes that the retirees encountered once they left the service. The research was able to provide insight into what to expect, what challenges to entail, and what to do to make the process smooth for a successor. Lessons are a valued commodity that provide information to future retirees and policymakers for improved systems to make the process smooth for retirees.

To Future Researchers, the present research study has been considered a good source for those individuals who are interested in knowing how retirement planning has been made important before its occurrence. The emphasis has been laid upon the significance of preparing themselves for a better and secure life after rendering quality service. In addition to this, this research study has again tried to add to the series of sources for those students who have been pursuing Public Administration as well as those individuals interested in doing research on this subject.

Scope and Delimitation of the Study

This research will narrate the experiences of civilian human personnel within the Philippine Army as they near retirement. The research will identify the major factors such as age at retirement, years of service, type of retirement, and reasons for retirement decisions. Through analysis of these factors, the study will paint a better picture of the issues and expectations of civilian human personnel towards the end of their working

lives. The research will also evaluate existing support programs and recommend new ones to enhance the quality of life post-retirement for civilian human personnel. These proposals seek to promote public administration by taking care of the welfare of retired staff. A sample size of thirty civilian human personnel, five or more years from retirement, shall be selected using purposive sampling. This method will cover a varied spectrum of opinions and experiences, so a better understanding of the transition to retirement can be achieved.

Literature Review and Related Studies

Life Before Retirement

At the pre-retirement phase, strategic change addresses the readiness of individuals, particularly civilian human personnel, to transition from active service to retirement. It ensures financial security, emotional preparedness, and institutional stability. The transformation of life as retirement is imminent. First, the financial amount you received earlier will have been less than what it was, and it has started to concern on behalf of the civilian human personnel regarding retirement, and it will influence the well-being status. On the other hand, your time is usually mostly taken up with socializing, religious communities, and some contacts that human beings emotionally enhance their satisfaction by having time for self and family, also decreasing work-related stress. The new life chapter will be lived in utmost happiness and contentment with their loved ones. Rajiv Malik (2024)

Psychological distance refers to how far removed an event, person, or concept feels from an individual's immediate reality. In the context of retirement, psychological distance plays a crucial role in shaping how individuals perceive, prepare for, and experience their transition out of the workforce. The concept of pre-retirement to early seniors, which is psychological distance, refers to how distant or abstract an object, event, or person feels to an individual, influencing thinking, decision-making, and emotions. Several studies have explored its effects across different daily routines for physical and social activities. McDonald et.al, (2015)

During the pre-retirement stage, individuals often anticipate the relief of escaping workplace stressors such as long commutes, office politics, and demanding schedules. The idea of freedom from work can be exciting, with visions of relaxation, travel, and personal pursuits. However, studies suggest that this initial excitement may fade as retirees begin to experience a loss of identity, structure, and social connections. Understanding the psychological distance between expectations and reality in retirement can help individuals proactively plan for a fulfilling post-work life. Robinson and Smith (2022)

It brings out the gender issues concerning retirement. While men tended to have more freedom to influence their retirement experience, women tended to undergo retirement circumstances that were outside their control. This is an important aspect to consider when building retirement assistance programs. Oejon Shin (2024)

Retirement is a significant life transition, and pre-retirement preparation plays a crucial role in ensuring a smooth adjustment. Many older workers face challenges related to financial security, identity shifts, social connections, and psychological well-being. Addressing these concerns before retirement can help individuals transition successfully. Many workers worry about whether their savings and pensions will be enough to sustain their lifestyle. A lack of financial planning can lead to stress and difficulty adjusting to a fixed income. Zhan et.al, (2022)

The number of total resources, including financial, social, psychological, and health-related assets, plays a crucial role in determining how well retirees adjust to the transition from work to retirement. There are other issues which must be handled regarding the cost of living, health, and mental well-being. Others assess a family's preparedness for retirement by simulating replacement costs in a manner aimed at determining if a family can sustain its living status before retirement, depending on demographics, wealth, and liabilities. Munnell et al., (2018).

A diverse set of pre-retirement personal resources significantly influences how individuals adjust to retirement. Those who invest in health, financial security, social connections, and personal growth before retiring experience greater life satisfaction and a smoother transition. Strong cognitive skills allow retirees to continue learning, problem-solving, and engaging in meaningful activities. Intellectual stimulation, such as reading, puzzles, or continued education, helps maintain mental sharpness. Retirees with high cognitive ability often pursue new interests and remain socially active. Froi Devaux, et. al, (2022)

Several factors influence pre-retirement decisions regarding bridge employment and retirement. Studies suggest that education levels, training opportunities, role support from supervisors and coworkers, and work-family balance play a significant role in shaping pre-retirees' intentions. Additionally, job satisfaction, financial security, and attitudes toward retirement can impact whether individuals opt for full retirement or transition into bridge employment. Carlstedt et.al. (2022)

The Civilian Human Personnel in the Philippine Army have an option when retiring; there is a policy on the retirement benefits. The **Government Service Insurance System (GSIS)** provides several retirement programs tailored to members' age and length of service. Retiring government employees can choose from different retirement laws, including:

Republic Act 8291, also known as the GSIS Act of 1997, provides retirement benefits for government employees in the Philippines who are at least 60 years old and have served for a minimum of 15 years. It allows retirees to choose between receiving a one-time lump sum or a lifetime monthly pension, depending on their personal needs and financial plans.

Presidential Decree 1146 will aid government workers who are 60 years old or older and have rendered 15 years or more of service.

Republic Act 1616, or the "Take All" benefit, will permit eligible retirees to receive their retirement pay in a single lump sum, rather than through monthly payouts.

Republic Act 660, popularly known as the "Magic 87" law, will allow government workers to retire when their age and years of service equal 87, and retirement benefits before reaching the age of 60.

Meanwhile, Republic Act 7699, or the Portability Law, is a law that benefits employees who have worked in both the private and public sectors. It allows them to combine their years of service under the Social Security System (SSS) and the Government Service Insurance System (GSIS) to meet the minimum 15-year service requirement needed to receive pension benefits.

Additionally, social connections, whether with partners, children, or friends, help retirees feel engaged and supported, reducing feelings of isolation. Concerns about aging-related challenges, such as declining mobility and financial insecurity, further shape retirees' overall satisfaction.

However, the Retirement Planning Systematic Review provides a comprehensive review of financial decision-making for retirement savings. It highlights the importance of financial behavior, policy frameworks, and interdisciplinary approaches to retirement planning. That sounds like a well-structured literature search. A systematic review using these six keywords, retirement, positive psychology, well-being, satisfaction, happiness, and quality of life, has identified numerous studies analyzing the factors that contribute to retirement satisfaction and overall well-being. Amorim et. al., (2019)

Financial stability relies on individuals' money management, attitudes, and the larger economic climate. Good habits such as saving, staying within budget, and managing debt are key to keeping finances in check in the long run. Aboagye and Jung (2018) Self-discipline and faith in money management are personal characteristics that aid in making better decisions, particularly during bad times. Secure employment, a sound economy, and the availability of financial education also contribute significantly. Courses that educate people in money skills have been found to enable individuals to make better choices, reduce stress over money, and improve their financial health. Greenberg & Harshfield (2018).

Developing healthy money habits is critical to feeling safe and content with one's money. Habits such as saving for unexpected expenses, saving for retirement, monitoring your credit, and paying off debts

establish stability and calm. Conversely, undesirable behaviors such as incurring more expenses than you have, allowing your bank account to be overdrawn, having unpaid credit card balances, or missing payments on bills can cause stress and financial issues. Making wise, regular money decisions can go a long way toward better financial health.

Improving interoffice relationships, mentoring junior coworkers, and acknowledging past success provide a sense of purpose, easing the way to retirement. Flexible structures, such as part-time positions or consulting, enable individuals to transition into retirement gradually while remaining engaged with their profession. Through active stress management, curiosity, and planning for subsequent personal objectives, professionals can turn this stage into an easy and rewarding experience, transforming retirement into a hard-earned and pleasant transition. Diachenko et. al (2015)

Many professionals focus on maintaining a healthy work-life balance by setting boundaries, prioritizing well-being, and engaging in meaningful work that keeps them motivated. Strengthening relationships, mentoring younger colleagues, and exploring flexible work arrangements, such as reduced hours or consultancy, can help them gradually ease into retirement while staying professionally active. Additionally, fostering psychological well-being by enhancing positive emotions, relationships, meaning, and accomplishment can buffer retirement anxiety and create a sense of confidence for the future. Retirement anxiety is the stress or worry that people may feel when nearing the time for their retirement. This is usually due to the loss that retirement brings about with regard to vital resources that go beyond financial considerations. Reyes et.al. (2021)

Though income plays a role in the life satisfaction of retirees, its impact is typically modest and uplifting instead of all-encompassing. A solid financial foundation enables retirees to take care of their needs and confidence, creating avenues for rewarding experiences such as travel, recreation, and social activities. This security creates peace of mind and the luxury of developing as an individual, making financial security a basis for a more satisfying and fulfilling retirement. Zhang and Zhang (2015). Individuals approaching or at retirement age are more likely to be content with life when they feel a sense of control over what is most important to them, have a strong purpose, and receive a consistent monthly income. Personal traits, marital status, religion, and earnings level have a significant impact on how satisfied they are. These characteristics influence not just their financial circumstance but also their emotional state and capacity to chase new ambitions, including career interests. They also faced poverty, family conflicts, and unfair judgments, yet took pride in their sacrifices. These hardships became sources of resilience, wisdom, and stronger family bonds that enriched their well-being. Britiller (2022)

Problem encountered upon retirement. Retirement anxiety often stems from uncertainty and a perceived lack of preparation, including fears about financial insecurity, loss of purpose, and disruption of daily routines. Past hardships like job loss or personal tragedy can deepen this stress. However, planning, setting new goals, and fostering emotional resilience can ease the transition. A strong support system and a phased approach, such as reducing work hours gradually, help retirees adjust while maintaining a sense of usefulness. Viewing retirement as a time for self-fulfillment through hobbies and meaningful activities can transform it into a rewarding new chapter of life. Ugwu et. Al, (2021)

Retirement is a significant life change that is both thrilling and daunting as people adapt to a new schedule, financial adjustments, and changes in personal identity. Though it presents the autonomy to pursue leisure activities, travel, and spend more time with family and friends, it can also pose issues such as adjusting to a new way of life and securing financial stability. Emotionally, retirees will experience a sense of relief and worry as they depart from long-term careers. Through efficient planning, organization, and a positive attitude, retirement will become an opportunity for development, personal satisfaction, and a new sense of purpose. Retirement will impact some aspects of life: physical, mental, emotional, social, spiritual, and financial, as per Oteng et al. (2021). New habits, financial concerns, and fewer daily interactions will introduce tension

and ambiguity. Nevertheless, with emotional resilience, planning, and social support, retirees will experience new purpose, uncover new passions, and gain a fulfilling and valuable chapter after services.

Near retirement will be an earned phase following years of dedication and service, affording one the option to pursue new passions and experience a more relaxed, pleasing way of life. It will be a transition from work responsibilities to personal fulfillment, through either hobbies, time with loved ones, travel, or attendance at local events. Lacking the strictures of a daily work routine, retirees will have the time to indulge in a more relaxed lifestyle and discover the simple pleasures that bring them the greatest satisfaction. Far from being an end, retirement will be the beginning of another life chapter and the opportunity for a new adventure. But, as Skerrett (2017) explains, some retirees can find it tricky, for example, due to health problems, loss of mobility, and mounting restrictions that might complicate the transition.

Moving from a structured work routine to an open-ended lifestyle can be challenging, especially as physical and mental abilities change. Many retirees struggle with chronic health conditions and the loss of workplace social interactions, which can lead to feelings of isolation and decreased self-worth. Financial constraints may also limit opportunities for engaging in enjoyable activities, adding to the stress of retirement. However, planning, staying socially connected, and prioritizing physical and mental well-being can make this phase more manageable. By adopting healthy habits, nurturing relationships, and exploring meaningful activities, retirees can find fulfillment and navigate this stage with confidence.

Retirement can be challenging, especially when financial obligations like debt management add to the stress. Many individuals nearing retirement struggle with financial vulnerability, often due to accumulated debt from mortgages, loans, or other financial commitments. Without a steady income, managing these debts can become overwhelming, affecting overall financial security. Planning, reducing unnecessary expenses, and exploring repayment strategies can help retirees navigate this transition more smoothly. By taking proactive steps to stabilize their finances, individuals can enter retirement with greater confidence and peace of mind. Financial literacy and proactive planning can significantly reduce stress and improve retirement security. Stanley et.al (2016)

When people face work-life conflict, that is, when work demands interfere with their time and responsibilities, they may start thinking about retiring sooner than they originally planned. The stress and pressure of balancing work and personal life can make them want to leave their job earlier, seeking a better work-life balance. On the other hand, life-work conflict occurs when personal or family responsibilities interfere with fulfilling job expectations, working in the opposite direction.

People in this situation might decide to delay retirement, often to regain a sense of control, complete their professional obligations, or secure financial stability despite personal challenges. Notably, it's the interplay between these two types of conflict that plays a crucial role in determining the right time to retire. The tension between work and personal life creates a complex emotional and practical equation that decides when individuals are ready to retire permanently.

However, this interaction doesn't seem to significantly impact decisions about bridge employment, entering part-time or transitional work after formal retirement. This suggests that although conflict dynamics may speed up or slow down complete retirement, they don't necessarily discourage people from staying active in the labor force in a more flexible or less demanding role. Craig (2022)

Significant programs conducted for Civilian Human Personnel on retirement. The Civil Service Commission's Memorandum Circular No. 07, s. 2013 outlines the rules for retirement benefits in the Philippine government. It helps government employees understand when they're eligible for retirement and how to claim their benefits, with support from the CSC Forum. Unlike the private sector, where retirement often depends on company-sponsored plans or personal savings, government employees receive pensions and gratuities based on how long they've served and their salary grade. Knowing these differences is important so retirees can plan properly, receive the right benefits, and transition smoothly into retirement.

In the Philippines, retirement policies for government employees are guided primarily by the Government Service Insurance System (GSIS), which offers pensions and other benefits based on years of service and salary contributions. Covered personnel, including the Civilian Human Resource of the Philippine Army, are entitled to monthly lifetime pensions, gratuities, and survivorship benefits. A mandatory retirement age of 65, with an early retirement option at 60, is available. These types of benefits are funded by the government and designed to provide financial security following public service. Private sector workers are covered under the Social Security System (SSS), which also offers pensions on a contribution- and service-based structure. Some of the private employers also sponsor retirement with Provident Funds or Personal Equity Retirement Accounts (PERA), providing tax-free savings to enhance post-retirement security. The CSC Forum plays a key role in helping government employees understand eligibility and available guidelines, fostering well-informed retirement planning and smoother transitions. Lastly, the Retirement Pay Law (RA 7641). In the absence of a company retirement plan, employees who have worked for at least five years are entitled to half a month's

According to the significant retirement programs focused on social pensions and retirement benefits for elderly individuals. One notable initiative was the Philippine Social Pension Program, which aimed to provide financial assistance to indigent senior citizens. This program was designed to help older individuals who lack a stable source of income, ensuring they could afford necessities.

Additionally, discussions around enhancing the Philippine Retirement Authority (PRA) programs gained traction, with efforts to make the country a more attractive destination for retirees. Yoo (2016)

Approaches and Strategies were implemented to address the Challenges faced by Civilian Human Personnel retirees. Financial literacy is essential for effective retirement planning, as it empowers individuals to make informed decisions about savings, investments, and pension benefits. Adam, et. al, (2017). Understanding how retirement funds work, such as GSIS for government employees and SSS for private sector workers, helps retirees maximize their benefits. Budgeting and debt management ensure financial stability, allowing individuals to reduce liabilities before retirement. Diversifying investments in stocks, bonds, and real estate can provide additional income streams, while setting aside emergency funds ensures preparedness for unexpected expenses. Health care planning is necessary in retirement because medical bills can be high and affect financial well-being. Preparing through professional financial advice and participating in retirement seminars can enhance financial knowledge, enabling one to comprehend health care policies and maximize retirement preparation. Having healthy financial practices from an early time, including budgeting, saving, and investing, will allow retired persons to guarantee long-term stability and have a comfortable, well-equipped post-employment life. Achari et.al, (2020)

Financial knowledge has a significant role in influencing retirement planning behavior. Individuals with greater financial knowledge use organized financial planning to accumulate adequate savings, investments, and pension entitlements to live securely in the future. They make well-informed decisions regarding asset allocation, managing debt, and healthcare costs, resulting in higher financial stability. On the other hand, less financially literate individuals tend to lack sound retirement planning, living in financial insecurity because of insufficient savings or unsound investment decisions. Literature points out that financial behavior and attitude are critical in shaping this association, since individuals who seek financial education proactively are more inclined to follow sound planning practices. With enhanced financial literacy, retirees can increase their welfare and ensure a secure life post-employment. Calcagno et al (2015)

Enhancing financial literacy through education and awareness programs for people to make decisions about their money. Financial education on budgeting, savings techniques, investments, and pension schemes of a people plan for retirement confidently, leading to long-term financial security. Initiatives that deal with debt management, financial planning, and asset allocation of people to lower risks and optimize their retirement benefits. With the acquisition of the appropriate knowledge and skills, retirees can gain a stress-free and

comfortable future. Consequently, individuals who pursue ongoing financial education are likely to achieve a stress-free and comfortable retirement free of any avoidable financial expenses. Rahman et.al, (2021)

Economic stability, as financial security, allows retirees to maintain independence and access healthcare. Additionally, social support networks, including family and community involvement, contribute to emotional well-being and a sense of purpose. Understanding these factors helps policymakers and organizations develop programs that enhance retirees' quality of life, ensuring a fulfilling post-employment experience. Hershey & James (2023)

The capacity to prepare for retirement by an individual relies on three important factors: capacity, which means financial resources and information; willingness, which indicates personal motivation and retirement planning attitudes; and opportunity, which includes external circumstances like work benefits and economic stability. Topa et. al, (2018)

The Philippine Army employs monitoring tools to support soldiers and civilian personnel as they transition into retirement. These tools help track resources, ensuring effective planning for retirees and their families in managing their financial and personal assets. The Philippine Army implements literacy initiatives aimed at assisting retirees in comprehending and taking control of their benefits, so they are financially equipped. The projects involve pensions, medical care, and retirement opportunities after service, enabling former personnel to make educated decisions regarding their future. Through counseling and information, the Army promotes a systematic and well-informed retirement process so that retirees can transition to civilian life easily with confidence and stability.

The Transition Assistance Program helps military members transition successfully into civilian life. Career planning, financial training, and job placement services are some of how TAP prepares retirees for their career post-military service. Through workshops on leadership and communication, technical skills, and classes on employment basics and financial planning, TAP creates a foundation for the translation of military experience into civilian opportunities. In this way, the program meets both professional and financial needs, developing confidence to sustain stability and fulfillment well beyond active-duty service.

Retirement poses both threats and opportunities for organizations with a shrinking and aging skilled talent pool. As experienced employees retire, firms need to have strategic workforce planning in place to guarantee knowledge transfer and maintain productivity. Phased retirement is one good solution, where older employees taper their working hours while sponsoring younger staff. This strategy not only preserves institutional knowledge but also bridges the skills gap, maintaining continuity of leadership and expertise. To successfully navigate workforce transitions, companies need to spend money on succession planning, training initiatives, and knowledge exchange platforms that allow the passing on of expertise by veteran experts to up-and-coming talent. With changing industries and shifting demographics, keeping institutional knowledge is essential to maintaining efficiency as well as innovation. Organizations can make policies that bring back retirees as consultants or part-time workers, getting their experience without the limitations of full-time engagement.

It benefits companies to get experienced workers' value without the limitations of full-time engagement, while also offering retirees a chance to stay engaged. Furthermore, custom training initiatives for younger staff members fill in skill gaps, keeping vital knowledge intact and easily absorbed into changing workspaces. By ranking these strategies first, companies can have a dynamic and flexible workforce while adjusting to evolving industry demands. Burmeister and Jurgan (2016)

The Philippines' aging population is increasingly posing challenges to family caregiving and retirement policies because the population of older people is still increasing. Filipino families have historically offered support among generations, caring for elderly family members in the household. But pressures of a changing economy, migration trends, and demographic changes are complicating caregiving such that aging elders are often left with little care. In turn, the government has offered mandatory health insurance for elderly persons, pension schemes, and social protection programs to provide economic security and access to crucial services. Gaps in sustainable sources of income and elderly care systems notwithstanding, these efforts have made

long-term retirement planning more essential than ever. Strengthening support systems at the community level and extending policy measures responding to healthcare, economic security, and social inclusion will be important in responding to the changing needs of the aging population in the Philippines. Badana & Anandel (2018)

Retirement is the phase of life where an individual leaves work and starts living on the funds they've accumulated, such as savings, a pension, or investments. It is a period when day-to-day activities decelerate, and people live on what they've earned over the years to sustain a peaceful and fulfilling way of life.

Studies emphasize the importance of financial preparedness, yet economic constraints often prevent retirees from maintaining a stable financial. Addressing these challenges requires accessible financial education, government support programs, and strategic budgeting, helping individuals secure their future despite financial limitations.

The pre-retirement phase of the Philippine Army civilian human personnel is a period of contemplation, preparation, and reorientation. Besides paperwork and courses, retirement involves questions about identity, legacy, and meaning, as employees who struggle to abandon a culture of discipline and loyalty redefine their roles. The quality of this transition is invariably influenced by one's emotional preparedness, financial planning, and the institutional support offered. Ultimately, retirement is a transformation not of the job but of one's, paying homage to a lifetime of service and responsibility.

Evaluating the emotions of Civilian Personnel approaching retirement provides a detailed insight into how people psychologically, emotionally, and sociologically cope with the shift from active work to post-work life. It entails the following: looking into their emotions of preparation, fear, happiness, and doubt, and subjecting them to their individual situations and work environments. This process reveals like concerns regarding fiscal security, loss of meaning, aspiration to remain relevant, and desire for institutional validation. It also points to the personal emotional effect of decades of being part of a culture of discipline and fellowship, making the idea of disbandment intimately personal. Through taking these feelings into account, be it through interviews, thematic analysis, or reflective accounts, scientists can unveil the humanity of retirement policy loopholes, guiding reform not only administratively viable but emotionally attuned. In the end, this sentiment analysis ensures that retirement planning is mindful of the lived experiences of those who have devoted their professions to public service in the Philippine Army.

Conceptual Framework

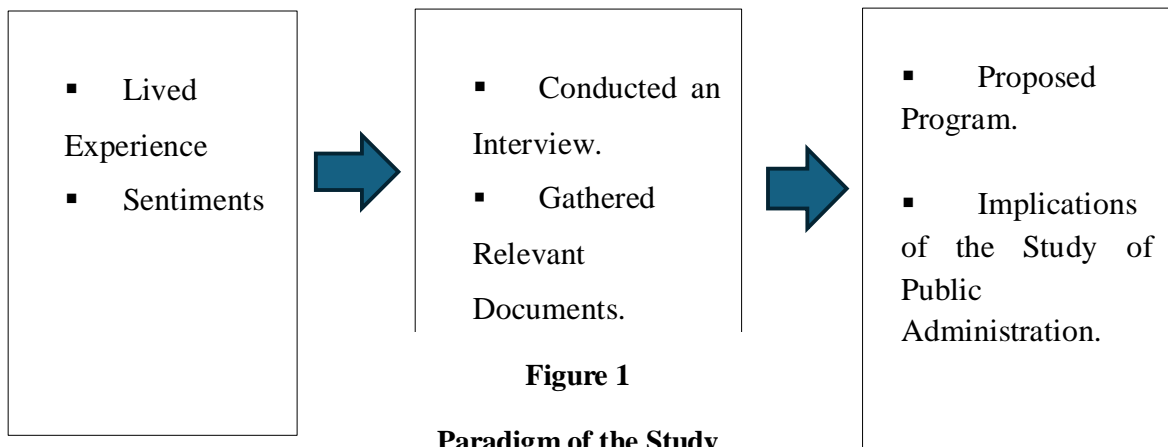
This research is a deep human exploration of the pre-retirement experiences of long-serving Civilian Human Resource personnel in the Philippine Army, many of whom have dedicated three to four decades of their lives to public service. Conducted in 2025, the study does more than assess policies; it listens closely to the voices of thirty individuals from diverse Army units, each carrying unique stories of commitment, sacrifice, and anticipation. Their reflections reveal a complex emotional landscape: pride in their service, anxiety about the unknown, and a yearning for recognition and clarity as they approach retirement.

The government assistance programs, ranging from retirement planning seminars to livelihood training and psychosocial support, are evaluated not just for their structure, but for their resonance with the participants' life realities. Some found these programs empowering and timely, while others felt they were impersonal, fragmented, or insufficiently tailored to the nuanced needs of civilian human resource personnel. Financial preparedness emerged as a critical concern, especially for those supporting extended families or navigating health challenges. Equally important was the emotional readiness to leave behind institutional roles that had shaped their identity and purpose.

The study surfaces gaps in communication, accessibility, and follow-through, suggesting that while the intent of support programs is commendable, their execution often falls short of honoring the depth of service these individuals have rendered. Ultimately, the research advocates for a more compassionate, responsive, and values-driven approach to retirement planning, one that affirms legacy, fosters dignity, and

ensures that Civilian Human Resources personnel transition not just with benefits, but with a sense of closure and continued belonging.

The researcher's focus on the personal and emotional dimensions of retirement using narrative inquiries and interviews among the participants.



Chapter 2

METHODOLOGY

Qualitative Design and Methodology

This study adopted a qualitative research design to capture complex institutional and human experiences. It focused on civilian human personnel nearing retirement, who were selected through purposive sampling. Data were gathered through interviews, online discussions, and document analysis with the use of an interview guide. While qualitative in nature, some basic statistics were used to present demographic data, and thematic analysis was conducted to show meaningful narrative patterns. In this way, the depth and credibility were ensured, balancing empirical rigor with lived realities.

Research Locale

Using the technique of limited theory, the researcher was able to deliberately narrow the case study to a particular time and space, thus ensuring that the research remained focused and nuanced. Additionally, by choosing to do a case study, the research was prevented from being very generalized and abstract, hence allowing the researcher to describe the dynamics of the phenomenon being studied. The research utilized various sources to increase the accuracy of observation and to note real behaviors and processes, where interviews enabled personal experiences and interpretations, and written documents offered information on documented instances or decisions made or took place. The research was conducted with a consideration for various participants, including direct and indirect persons to ensure that the immediacy of experience and system effects are attained in the research. The information gathered was systematically examined to note shared patterns, where the technique was geared towards analytic generalization, as opposed to statistical generalization, with the aim of offering information that is useful for consideration in comprehending mechanisms and relations, as opposed to predicting statistical tendencies. The research technique was able to make a detailed and objective account of a case study, pointing out context, actor, and structure relationships, hence offering lessons that are useful in theory building or decision-making related to theory building in similar cases (Hoover, 2021).

This was research for the pre-retirement stages of the thirty-civilian staff of the Philippine Army conducted in the year 2025. It was an observation of their conditions as they are preparing for their retirement as well as their assistance programs, which are being extended to them by the government, and recommended improvements thereon. The study was undertaken among the military units of the Luzon, Visayas, and Mindanao regions of the country, whose headquarters are in Fort Andres Bonifacio in the city of Taguig, the

findings of which were to generate an understanding of the condition of this segment of Philippine government employees by gathering research data from across the regions mentioned nationwide.



Figure 2

Headquarters, Philippine Army

Participants of the Study

The participants involved were thirty human personnel of the Philippine Army, mostly civilians and preferably nearing retirement age. They were selected with utmost care and consent before interviews and were afforded the right to withdraw and not to answer certain sensitive questions. Privacy, security, and confidentiality were closely protected by the researcher within an ethical sphere that provided for the promotion of the validity of the study.

Selection Criterion of Participants

Purposive sampling is used in the selection of civilian human personnel in the Philippine Army who would be close to retirement in two to five years. This was geared towards the target respondents who belonged between the ages of 55 to 63 years old, both male and female, and had at least 15 years of continuous membership at GSIS. These respondents would be selected to ensure that both their experience in the government service with institutional knowledge would be included in this study. They would undergo an interview guide to obtain information on their pre-retirement plans, goals, and readiness as they transition into their life as a retired individual.

Research Instrument

These were gathered using purposive sampling techniques from thirty human personnel of the Philippine Army who would be retiring soon. In order for these participants to qualify for the study, these events must be significant and important for them personally. Using their personal experiences, roles, and transitions regardless of whether they are having a positive or negative impact on their lives, these stories were hoped to be properly understood by this study.

Data Gathering Procedure

The researcher utilized two (2) possible instruments during data collection methods, as follows the (1) the Interview guide; (2) the Data Analysis.

Interview Guide.

This study required the direct involvement of one of the researchers interacting with the almost-retired Civilian Human Personnel of the Philippine Army to explore their life experiences from the start of their service to their current positions. Interviews were conducted to gather data. These interviews were done with the help of prepared questions to make the information gathered meaningful. Ambiguous information provided by the respondents during the interview process was clarified immediately, and verification on the response of each participant to the question was asked by the researcher. Steps for safety were observed in the process of information gathering.

Data Analysis.

This was regarded as the most selective, popular, and effective mode of research Mohammad Daidi Ali, (2024). This researcher has examined all the documents to ensure that all the claims reported by the respondents are valid, including documents like National Budget Circular No. 594 dated August 12, 2024 (Pay scale), Official Statements of Earnings and Deductions (Pay slips). This researcher has carefully acquired, sorted, and analyzed all the facts to ensure that all the findings are accurate and easy to understand. To start with, raw data like answers and figures has been acquired and analyzed. Then, trends and patterns have been counted to determine key findings. Data has been shown in tables, charts, and graphs to effectively display all the findings. To ensure that all findings are valid, different statistical approaches, like descriptive and comparative analyses, have been employed by this researcher. These approaches have assisted in extracting key trends and relationships from facts to make it possible to display different findings in an understandable, accurate, and feasible way.

f = Frequency.

Frequency, as used in statistics, was the number of times a certain data value appeared in a data set. It was a simple form of data analysis, as it gave researchers insight into how often a certain response or assessment had been made. Using the aspect of participant evaluation, the concept of frequency was used to establish how often a certain test had been adequately met. This offered a possible indication into the nature of responses, the quality of the criteria, or the trend arising out of the participants (Britannica, 2023).

The techniques used to identify the responses received from the participants included the use of NLP, which enabled the researcher to identify whether a particular text was positive, negative, or neutral in nature. The use of the technique enhanced the identification of the tone of the qualitative data gathered to ensure a better understanding of the attitudes and general feelings of the participants as they prepared to go to retirement.

Ethical Consideration.

The participants were informed regarding the use of the data and how the data collected would be used. The participants were also offered the opportunity to have their identities featured in the data; thus, the experiment was undertaken with each bit of respect to prevent the participants from suffering any discomfort or concerns that may arise as a consequence. Confidentiality was accomplished, and the use of the data was restricted to purely academic use only when informed consent was obtained. In order to avoid revealing sensitive data, a data-mining method was used that highly valued the respect for privacy. In addition, taking into consideration Section 8 of the Data Privacy Act of 2012.

Chapter 3

PRESENTATION, ANALYSIS, AND INTERPRETATION OF DATA

To present their recurrent themes in organizational behavior, governance systems, and individual experiences, this chapter synthesizes findings from qualitative interviews and fieldwork. It demonstrates how these trends, as well as the conflicts and interpretations they contain, influence policymaking and motivate

administrative reform initiatives. The analysis provides an evidence-based perspective for comprehending how institutional settings and lived realities affect choices and systemic change.

1. Narration of the Pre-retirement life of Civilian Human Resources Personnel of the Philippine Army

The researcher interviewed 30 randomly selected male and female Civilian Human Resources personnel in the Philippine Army who have been in service for at least 5 years and are now nearing retirement, whether optional or compulsory. Each case study was coded with a fictitious name to maintain the confidentiality and privacy of the participants.

Case 1. The Undergraduate

Her story begins in 1967, as the eldest of six siblings—a role that quietly molded her into a figure of responsibility and resilience. With her father serving as a civilian employee in the PX-Commissary in Nueva Ecija, she grew up understanding the quiet dignity of public service, even within a financially strained environment. And when three of her siblings pursued college education simultaneously, she made an unselfish call, to set aside her own academic dream so that her father could support the rest. It wasn't a surrender, but a sacrifice born out of love and solidarity.

In 1985, an opportunity came in the form of an invitation for an On-the-Job training at the Philippine Army Hospital with an allowance. She accepted, not just due to the income, but rather for the serving and growing experience. The appointment in the Admin Section as Clerk I was the start of her career, built, not from privilege, but from persevering. She entered the institution with contractual status but with a heart full of commitment. Her journey reflects the deeper truth of many public servants: that behind every appointment is a story of sacrifice, family, and quiet strength. She did not just take a job; she stepped into a legacy of service, carrying with her the hopes of her family and the values of a generation that believed in “*paglilingkod na may dangal*” (Service with honor).

Her journey from 1985 to 2002 as a contractual employee in the Philippine Army reflects the quiet endurance of many who served without the security of permanence. Entering the institution during a time of limited opportunities, she accepted a position that offered no security or any permanent position, only the hope that her dedication would someday be recognized. For 18 years, she worked under contractual status, navigating the uncertainty of renewal, the absence of long-term benefits, and the emotional weight of being essential yet unofficial. It was a time when Plantilla positions were opened, and civilian employees had to prove their worth daily, often without the institutional protections of the regular staff.

The fact that she persisted through those years says something more profound: that commitment is not always rewarded, that most public servants build legacies in silence, long before titles or tenure catch up. She did not hold a job; she held the line for her family, her unit, and her own sense of purpose. Her story is a reminder that behind every permanent appointment is a history of struggle and sacrifice, and the quiet hope that someday, service will be met with stability. Her story is a testament to the quiet strength of a woman who would not let economic hardship get in the way of lifting her family. She married a military personnel member and raised three children on a meager salary that barely covered the essentials. But she never lost heart. She tried buying and selling, direct sales, and every decent opportunity she could find, not for a life of luxury, but so her children could have the best education possible in a reputable school that would respect her time as a working mother. It was not just survival but dignity, vision, and the belief that her children deserve more than what circumstances would afford. When the opportunity for permanent civilian recruitment in the Philippine Army came, it was a turning point, an opportunity to finally stabilize income, honor her service, and secure a future built on both sacrifice and grace.

Her story is a quiet chronicle of endurance, discipline, and the unspoken sacrifices that many civilian personnel have made in the Philippine Army. When regularization opened in 2022 for eligible contractual

employees, it marked a long-awaited opportunity for her; it was the culmination of years of perseverance under conditions that tested both spirit and skill. She recalled, "*Ganyan kahirap ang buhay noon, magtiyaga ka para may mapuntahan ka kahit na noon ay napakababa ng sahod ng isang kawani*" (Life was that difficult back then; you had to persevere so you could get somewhere, even though the salary of an employee was very low at the time). a statement that echoes the reality of many who served with minimal pay, yet maximum dedication.

Her work hours were rigid: 7:30 to 12:00, then 1:00 to 5:00, mirroring the strict discipline of military culture even among civilian staff. Often, she had to deal with older colleagues, generational differences, and tension in the workplace, but she persisted. Mistakes were not an option, especially when resources were not plentiful, and office supplies were stretched to their limits. "*Bawal ang magkamali noon dahil ang mga resources namin ay limitado*" (Mistakes were not allowed back then because our resources were limited), she said, describing how every action had weight and consequences in such an environment.

Promoted from the initial grade of SG-03 to SG-08 in 2015, she was thrown into the technically skilled world of financial management, exacting in precision and requiring integrity with deep institutional knowledge. She did not just survive the role; she excelled. Her consistent "Outstanding" ratings were not merely performance marks but affirmations of quiet mastery, transmuted hardship into excellence and an unshakable dedication to serve with honor.

She always reminds what is true about public service, behind every promotion, every rating, and every policy are people who endure, adapt, and rise, not for the recognition but for the quiet fulfillment of duty. Her story is a silent testament to perseverance, humility, and that oft-cited Filipino value of the ability to be in harmony with others, to flexibly go with the tide of changing fortunes, to sense the unspoken needs of people around her. In her unit, she did not rely solely on formal training; she absorbed wisdom through lived experience, guided by her seniors and her own desire to grow. Also, she said that "*kailangan ang pakikisama, pakikibagay at makiramdam*" (It is necessary to have camaraderie, adaptability, and sensitivity) says much that reflects not just workplace survival, but a philosophy of life rooted in empathy, collaboration, and emotional intelligence.

In the middle of her tour of duty, she decided to move and was reassigned to the Headquarters Infantry Division, Philippine Army, not for convenience, but to be closer to home for better management of her children's education and family responsibilities. For all her devotion, the salary coming in was modest, and the cost of raising a family, especially quality education, frequently surpassed her means. She turned to financial institutions for support, not out of recklessness, but out of necessity and hope. Her plan to start a business through direct selling business was born from this hope and vision of financial stability that could carry her family forward.

Her decision to apply for optional retirement at 60 was no retreat; it was an act of love. She knew that with her lower salary grade, she must prepare for a future where she could face only her family, free from the daily strain of financial constraint. Her story is not one of employment but of sacrifice, strategy, and quiet strength from a woman serving her institution, yet never losing her deeper calling: nurturing, uplifting, securing a better life for those she loves.

Her call for a retirement program tailored to Civilian Human Resources employees is not simply a policy suggestion; it is a plea for recognition, equity, and compassion. For decades, civilian human personnel have worked quietly behind the scenes, ensuring that the wheels of the institution turn smoothly. Yet as they approach the twilight of their service, many find themselves without a clear road map, unlike their uniformed counterparts, who often have structured retirement systems in place. She views this gap not only as an administrative oversight but also as reflective of how civilian contributions have been too often undervalued.

Her pursuit of compulsory retirement and automatic pension is anchored in the profound realization that every public servant has the right to retire, whatever his or her rank, function, and visibility may be, in a manner that is not only economically secure but also emotionally dignified and institutionally supported. All

these decades, she had been serving in quiet, often overlooked roles, sincerely contributing to the machinery of government. Retirement, for her, is not merely a legal endpoint; it is a moral affirmation of worth-a recognition that those who gave their lives to public service deserve clarity, respect, and readiness as they transition to another chapter.

She dreams of a retirement program that is not limited to the computation of benefits but one that would provide a systematized education on financial entitlements, GSIS pension systems, lump sum options, and post-retirement livelihood pathways. It must also involve emotional and psychological preparation for the identity shift that ushers one out of institutional life. Her case emphasizes that there is a need for the Civilian Human Personnel directives from the civilian sector of the Philippine Army to institutionalize pre-retirement planning so as not to leave its employees in the dark during this critical stage of their lives. In the process, she is not only building a future for herself but is also hoping to pave an easy path for others to retire with dignity and the financial means to start all over again.

Case 2. The Sister-in-Law of an Army General.

She was born in 1966 to parents who had already experienced the joys and heartbreaks of their first families, coming into the world as part of a second chance, quiet hope for renewal and continuity. Her family was complex yet rich: a sister from her parents' union; siblings from her mother and father's earlier lives came into being, forming a tapestry of relationships woven by time, resilience, and love. Despite the humble beginnings and generational transitions at play, she emerged intelligent, graceful, and deeply purposeful. As a newly graduated young woman, at the age of 22, she carried with her not just her dreams but also the silent hopes of a family seeking redemption and stability. On the wings of faith and determination, she applied to the Philippine Army for service as a civilian human resources personnel member, and through God's grace, she was appointed to a contractual position together with a trusted friend. Her entry into government service was more than getting employed; it was a calling-an opportunity to honor her family's journey and forge a path of her own in service of something greater than herself.

Her education was not merely a personal achievement; it reflected the values instilled by a decent and principled family, one that believed in quiet excellence and purposeful service. As a degree holder with professional civil service eligibility, she carried both the credentials and the character needed to thrive in government work. Her brother-in-law's rank as a General in the Philippine Army may have symbolized stature, but her own journey was built on merit, perseverance, and grace. When she secured her permanent Plantilla position in 2002 during the mass recruitment, it was not just a career milestone; it was a moment of affirmation. Her education became the bridge between aspiration and impact, allowing her to serve with competence, confidence, and integrity. In a system where many struggle to find their footing, she stood as proof that preparation, values, and quiet determination can open doors to meaningful service.

She epitomizes the silent aspiration of many Filipinos: a life built around love, service, and shared purpose. Married to one of the highest-ranking Non-Commissioned Officers in the Philippine Army, she stands not only as a partner in uniformed service but as a pillar of strength in their home. Together, they have raised three daughters with values rooted in discipline, humility, and faith, a testament to the sacrifice and dreams of their parents. A degree holder and a woman of grace, she helped shape a household that is both stable and nurturing, where education is paramount, and respect is lived daily. Now, as their daughters begin building families of their own, she witnesses the creation of a living legacy-one that reflects the very best aspirations of any Filipino family: a family defined by hard work, moral fiber, and a devotion to the advancement of the next generation. Theirs is not a family-it is a testament to what it means to honorably serve both country and kin.

Her journey from SG-08 to SG-15 is more than a story of promotion; it is a quiet testimony of perseverance, timing, and earned trust. Entering the service at a time when Plantilla positions were available, she was lucky to gain a foothold in government employment, but her rise was not due to luck alone. Over ten

years, she proved her worth, rising to second-grade status through consistent performance, emotional intelligence, and a deep understanding of the institutional culture. Eventually, she reached SG-15 and was entrusted with the role of supervisor over Civilian Human Resources within the 7th Infantry Division of the Philippine Army, a position that required not just technical skill, but leading with empathy and integrity. Her role as a supervisor and representative of Human Resources is not just a position; it's a daily test of resilience, empathy, and leadership. In this space where policies meet personalities, she will have to balance precariously between institutional goals and human complexity. The way is never easy. Each day brings new challenges in workload management, conflict resolution, interpretation of rules, and counseling employees who come with their baggage of burdens, temperaments, and tales. And she persists-not because the job is simple, but because she is deeply committed to doing it well. Her competence is not only technical; it is emotional and ethical. Giving of her best, even when the goals are far away, and pressures mount high, is all in a day's work. Handling diverse attitudes requires not just patience but wisdom-the kind that listens before it reacts, leads without dominating. And her hardness is not a weakness but a strength-the kind that changes difficulty into growth and service into legacy. In quiet persistence, she becomes more than a supervisor; she becomes the steward of institutional humanity. And she said, "*Mahirap ang kilos at decision lalo na kapag may mga employee na namimisinterpret ang implementation ng mga policy & regulations*" (Actions and decisions are difficult, especially when there are employees who misinterpret the implementation of policies and regulations).

Retirement, for her, is not impelled by urgency but by reflective planning and silent thankfulness. She supports the creation of institutional policies and programs for retirement-which she knows is a necessity for many-but she acknowledged that her situation is more secure, considering her husband's retirement pension from the Philippine Army. Put together, the receivables are sufficient for them to support their daily needs; hence, retirement as contemplated by her is not a way out of economic pressure but a personal transition to another phase of life. She intends to avail herself of optional retirement at age 60, impelled by the desire to step out with dignity while still in good health and peace of mind. Her perception reflects a truer truth that retirement should be a choice impelled by readiness, not desperation; it should thus be supported by policy providing clarity, respect, and continuity for all, irrespective of economic standing. Yet, it would be enough for her to have a simple yet profound objective: to retire with grace, duly informed about her benefits, and assured that her years in the service have prepared her not just for rest but for meaningful living outside of the institution.

Case 3. The Logisticians

She was born in the year 1965, being the fourth of seven children. She grew up surrounded by laughter, shared chores, and the gentle chaos of siblinghood. Her three sisters were her first trusted, each one bringing a unique shade of wisdom, mischief, and tenderness to her life. Her two brothers taught her resilience and the joy of spirited debates over dinner.

Her parents were humble, hardworking people who built a home, not one of just walls and roof, but of values: respect, faith, and the quiet dignity of service. Education was treasured; thus, notwithstanding the difficulties of rural life, they made sure each child had the chance to dream beyond the horizon of their barangay. She became a college graduate, a milestone that echoed the sacrifices of her family and the strength of her own determination.

Her family was not loud about its love; it was in how her mother prepared breakfast before dawn, her father fixed the school shoes with tender care, and siblings shared notebooks and secrets. It was a family that celebrated small victories, shared losses, and held on to each other during typhoons and triumphs.

For her, it was the best family, for it was hers. Rooted in Ilagan's soil, molded by shared stories and silent sacrifices, it gave her the foundation to become who she is: grounded, grateful, and guided by the legacy of love.

In 1986, when she was 21 years old that time, she stepped into the gates of the 5th Infantry Division, Philippine Army, not as a soldier but as a civilian clerk, a casual employee with quiet determination and a heart full of purpose. Though her role was administrative, her impact would ripple far beyond paperwork. She was assigned to support administrative and clerical operations, and from day one, she approached her duties with precision, humility, and an unwavering sense of duty.

Her supervisors quickly recognized her efficiency: she was the kind of employee who didn't just complete tasks but improved systems. Whether it was organizing supply records, preparing reports, or coordinating with field units, she brought order to complexity. Her desk became a hub of quiet excellence, and her name became synonymous with reliability.

By 1996, her continued good service merited a formal casual status, an acknowledgment of her growing role in the division. But she didn't stop at that. She continued to learn and adapt, serving with the same zeal as during her early years. Later, in the year 2001, she was granted permanent status, which marked not just tenure but trust.

On her way to this position, she had to face the shifting protocols, onerous timelines, and special pressures of working within a military institution. She did so with each challenge presented to her. And in the year 2007, her resiliency and integrity earned her an appointment as Field Property Officer, a position requiring technical competence and ethical stewardship.

As the Field Property Officer, she managed assets across multiple units, ensuring accountability, transparency, and operational readiness. She coordinated with the logistics teams, oversaw inventories, and protected military property with the care that she once gave her first filing cabinet. Her work supported the mission, enabled soldiers, and maintained the division's standards.

Colleagues looked up to her quiet leadership: she mentored younger staff, modeled professionalism, and treated everyone from enlisted personnel to fellow civilians with respect. Her legacy wasn't just in the records she kept; it was the culture she helped shape, one of discipline, compassion, and excellence. After all the challenges, the ups and downs of her career, *"Kailangan makisama at magtiyaga para makamit ang pag-asang umangat sa tamang panahon, at para na rin sa pamilya"* (One must get along with others and persevere to achieve the hope of rising at the right time, and also for the sake of the family).

Now in the later chapters of her life, she stands as a proud wife, mother of three, and grandmother to a growing brood of granddaughters and grandsons. Her children, once the reason she worked tirelessly through the years, are now living stable, fulfilling lives, a quiet testament to the sacrifices she made and the values she instilled. Her home, once filled with schoolbags and bedtime stories, now echoes with the laughter of grandchildren and the gentle measure of a life well-lived.

When asked about retirement, she speaks not with regret but with readiness. She dreams of a compulsory retirement and an outright pension, not because she is weary, but because she has earned it. After decades of loyal service, starting as a casual clerk in the 5th Infantry Division and rising to become a Field Property Officer, she now looks forward to the dignity of a government pension, a rightful recognition of her contributions to the Philippine Army and the nation.

Her vision of retirement is not idle. It is purposeful. She hopes to:

Enjoy the fruits of her labor: With a stable pension, she can support her grandchildren's education, contribute to family milestones, and live without financial anxiety. Stay in family: Retirement means more time for bonding, storytelling, and passing on wisdom to the next generation. Reflect and share: She dreams of mentoring younger civilian employees, perhaps even documenting her journey to inspire others in public service. Retire with honor: A compulsory retirement ensures she leaves her post with full benefits, including separation pay, GSIS pension, and other entitlements under Philippine civil service law.

Before retirement finally comes, it is deeply desired that the institution will establish a comprehensive pre-retirement program that will eventually prepare employees, especially long serving civilian personnel, for a dignified and informed transition. A program outlining the benefits and entitlements due at retirement, such

as pension options, leave conversions, and separation pay, should be clearly outlined and explained to the employees, including the documentation and timelines required of them. Besides addressing financial concerns, the program should extend emotional and psychological support to retirees who go through changes in identity and purpose brought about by retirement.

It should include financial literacy workshops, livelihood planning, and family-inclusive sessions to ensure holistic readiness. Most importantly, the institution should recognize the legacy of each employee by providing him with an opportunity to document his contributions, share his story, and be honored with tribute events or a legacy portfolio. This kind of program affirms that retirement is not an ending but a meaningful transition, and the institution values not just the years served but the person behind the service. Her story is not just about work; it's about legacy. She represents thousands of civilian personnel who serve quietly behind the scenes, ensuring that military operations run smoothly, that property is accounted for, and that institutions remain resilient. Her retirement, when it comes, will be a celebration not just of years counted, but of lives touched.

Case 4. The Utility Man.

Born in 1966 in Guimba, Nueva Ecija, he quietly stepped into the shoes of his late father, a beloved janitor known for his kindness and approachability, after his passing at the age of sixty-three years old. In 1997, at the age of 31, he entered the service as a contractual employee, embracing the same spirit of humility and dedication that defined his father's legacy. Over the years, his consistent work ethic and respectful demeanor earned the trust and support of military personnel, leading to his appointment as a permanent Ground Maintenance Employee. In this role, he became responsible for the upkeep of outdoor spaces, ensuring that the grounds remained clean, safe, and presentable for daily operations and ceremonial functions. With time, experience, and the camaraderie of those around him, his job became easier—not because the tasks diminished, but because he mastered them with quiet efficiency and built strong relationships that made collaboration seamless. His journey reflects a legacy of service passed from father to son, rooted in respect, reliability, and the quiet pride of contributing to the institution's daily measure.

Though he remains single, his life is far from living alone. Being the only sibling with a job, he carries a quiet yet profound responsibility—one passed on not just through circumstance, but through the legacy of his late father, who entrusted him with more than a role, but with a purpose. His sisters have families of their own, and in their children-nephews and nieces—he sees the future of their linked lineage. Never to shy away, he has taken it upon himself to support their education, knowing full well that with every tuition paid and every school supply purchased, he was putting money into the dreams of the next generation. The role is not just financial in nature; it is moral and emotional, too. He is a bridge across past and future, his way of honoring the memory of his father—lifting others up. And in a world that oftentimes measures success by personal gain, his story reminds us that true fulfillment may well be quite service, being the steady hand holding a family together, choosing to give—even if no one asks—because love and duty are deeply connected.

He may have made it only to high school, but his life speaks to a depth of character that no diploma can measure. Faced with limited financial means, he made a quiet yet profound decision: to put aside his own dreams of attending college so that his sisters could build families and his nieces and nephews could go to school. In a world that often celebrates personal ambition, he chose selflessness. His salary may have been modest, but his contribution to his family was immeasurable. Rather than dwell on what he lacked, he poured his energy into his work, mastering his role and commanding the respect of those around him. His excellence was not born of privilege, but of purpose. Every task he completed, every hour he labored, was testimony to his devotion—not just to duty, but to kinship. His story reminds us that success is not always about climbing ladders; sometimes, it's about holding them steady so others can rise. He said that “*Tutulungan ko sila para*

sa pagtanda ko ay may mag aalaga sa akin” (I will help them so that when I grow old, someone will take care of me).

His entire service felt more like survival than stability. With a salary grade of SG-4, earning only ₱18,180.00 a month, he was faced with the daily reality of stretching limited resources to meet both personal and family needs. The amount was barely sufficient to keep up with basic living expenses, let alone support his own aspirations for higher education. Yet instead of lamenting what he could not afford for himself, he chose to invest in others. He redirected his modest income toward his nephews and nieces, believing that their future was worth more than his deferred dreams. In so doing, he was to become the quiet backbone of his extended family, the one carrying the weight of generational hope. His sacrifice was not born of obligation alone, but of love and a deep sense of duty. He knew well that true legacy is not measured by titles or degrees but by the lives uplifted through quiet, consistent acts of generosity. His story is a testament to the power of selflessness, where even the smallest salary can become a source of transformation when guided by compassion.

Like him, many of the Civilian Human Resources employees in first-level positions bear quietly the weight of institutional service, wrestling day in and day out with the reality of low salary grades that are hardly enough to cover the needs of a growing family or some personal advancement. But even under such constraints, they stay committed and show up every day, disciplined and heart intact. To some who are near their retirement age, it is not just about some retirees' benefits; it is dignity, he says. He hopes the institution can establish a retirement program that does more than mere paperwork and payout: a program that educates on entitlements, emotionally prepares them for life after service, and recognizes the years spent in quiet labor. One that confirms that their contributions mattered, that though sans titles and high ranks, their work kept the daily measure of the institution alive. A respectful gesture, as they step away from their posts, not as forgotten.

He added, with quiet conviction, that retirement should not feel like an abrupt ending but a thoughtful transition, a passage honoring years of service and preparing staff for life outside institutional walls. His hope for such a retirement program reflects a deeper yearning: not just clarity about finances, but continuity of purpose. He thus sees a program aimed at imparting practical knowledge regarding savings, benefits, and options for earning a living to retiring personnel—skills easily learned but deeply empowering. For a person who has served for decades, often at the cost of personal progress because of family obligations, such a program would serve as a bridge between duty and dignity. It would affirm that retirement is not a withdrawal from relevance but a re-entry into life with new tools, new confidence, and continued contribution. His vision calls on the institution to see its employees not just as workers but as stewards of legacy—deserving of guidance, opportunity, and respect in preparation for turning the page.

He explained in a quiet, resolute tone that he wants to serve up until the last day of his appointment because doing so is a matter of honor, not obligation. Compulsory retirement will ensure that his years of service are rightly converted into retirement pay and an outright pension after retirement, especially since he had never been able to make personal savings during his tenure as a Civilian Human Resource personnel member in the Philippine Army. His life had been dedicated to serving others, be it family or institution, and now, at the crossroads of retirement, he would hope the institution could offer something in return, a program not just to inform but to empower. He sees himself attending a retirement program that would help employees like him to appreciate how to maintain their benefits, plan for financial security, and transition into retirement with dignity intact.

For one who gave much with so little, retirement is not an option that is solely a monetary mark but, more importantly, a moral recognition. It is the institution's chance to say: *“Ikaw ay mahalaga, ang iyong paglilingkod ay mahalaga, at ngayon ay tutulungan ka naming dalhin ang iyong iniwang pamana sa panibagong yugto ng iyong buhay”* (You are important, your service is important, and now we will help you carry the legacy you have left into a new chapter of your life).

Staying focused on his job until retirement reflects a deep sense of commitment, discipline, and respect for the role he has carried over the years. It means continuing to give his best, honoring the responsibilities entrusted to him, and leaving a legacy of integrity and excellence. As he reaches his retirement date, a new chapter begins, one that he fully deserves. Life after retirement offers the opportunity to rediscover passions, nurture relationships, and pursue long-held dreams that may have been set aside during his working years. It is a time for rest, reflection, and renewal, a phase where he can live with greater freedom, explore new interests, and contribute in ways that bring joy and meaning. This transition is not an end, but a continuation of his story, shaped by wisdom, experience, and the quiet strength of a life well-lived.

Case 5. The son of a Military Enlisted Personnel.

Born in 1962, at the age of 23, as the youngest in his family, he grew up in the shadow of a well-disciplined service-oriented family molded by the legacy of his father, retired Philippine Army personnel who was compulsorily retired from military service. That early exposure to duty, resilience, and quiet sacrifice likely instilled in him a deep respect for structure and perseverance. Being the youngest will always present a challenge to anyone, being the one who should follow and not lead; he carved his own path with resolution. Earning his degree and becoming an Engineer by profession was not just a personal achievement; it was a statement that he wanted to rise above circumstance and give something worthy to society.

His dream was to become a successful Engineer, and compared to such lofty aspirations, his appointment as Engineer II under the Post Engineer Detachment may have seemed modest, but it was nonetheless a milestone. It was a position that would let him serve with technical precision and quiet dignity, often behind the scenes, yet crucial to the functioning of the institution. Going into the Civilian Human Resources system as a contractual employee reflected quite well the reality faced by many public servants: starting with uncertainty, limited recognition, and repeatedly proving oneself. Yet he endured. And in 1996, when his permanent appointment finally came, that was more than just a change in employment status; it was an affirmation of years of dedication, patience, and quiet excellence.

His journey is an example of how many unsung heroes in public service started with dreams, faced systemic constraints, and still chose to serve with integrity. A story of ambition tempered by humility, technical skill anchored in human values, a life that gives honor both to personal legacy and to institutional resilience.

He had been married and was blessed with three sons, each of whom has built a life of his own, raising families, continuing the legacy of public service by working in government institutions. This generational continuity speaks volumes about the values he instilled: integrity, discipline, and quiet devotion to the common good. The paths of his sons reflect not only personal successes but one shared commitment to the nation, echoing the footsteps of their father and grandfather before them, a living testament to how service, when rooted in love and example, becomes a family tradition, not imposed, but embraced.

Coming from a prime and well-to-do family, the story of his life was not one of material comfort only but of the weighty responsibility that privilege carries. He did not stay with inherited status; he chose to serve, to build, and to raise others through his profession and his place in public institutions. His background gave him access, but his character gave him purpose. He knew well that true wealth does not lie in what one possesses but, in their lives, touched, institutions strengthened, and legacy left. This is a story of generational stewardship where prosperity meets humility, and where family becomes a vessel for national service.

He stood at a crossroads, drawn to the discipline and honor of military life, perhaps inspired by his father's own service in the Philippine Army. But rather than put on a uniform, he chose a quieter but no less important path: to serve as a civilian employee within the same institution. This is a deeply knowing thing to understand that service to country takes many forms, that impact is measured not by rank or combat, but by the integrity with which one fulfills their role. An Engineer, he became a part of the backbone of military infrastructure, contributing from behind the scenes to the safety, efficiency, and resilience of the entire organization.

His 40 years of service culminating in Salary Grade 16 are a testament to his steadfast commitment, technical expertise, and quiet leadership. All that longevity speaks not just to endurance but to a deep sense of purpose. When he says, "*Masaya naman ako sa pagganap ng aking tungkulin bilang isang Engineer*" (I am happy in fulfilling my duties as an Engineer), that is not a casual remark; that is a declaration of fulfillment. It speaks of a man who found joy not in the titles or accolades but in doing his duty well day in and day out. Happiness stems from knowing one's work mattered, that he has contributed to something more than himself, and he has lived up to the values of service, precision, and humility.

His story reminds us that greatness often resides in celebrated roles, in people who build and maintain and sustain the institutions that protect and serve. It's a legacy of quiet strength, of choosing purpose over prestige, and finding deep satisfaction in a life of meaningful work.

When he reminded newly appointed employees to be "*always masipag, makisama at magtrabaho ng maayos*" (Always be hardworking, cooperative, and work properly)," he wasn't just giving a few practical tips but also passing on a philosophy of work tempered by decades of lived experience, quiet resilience, and institutional loyalty. These three qualities of diligence, camaraderie, and integrity provide the bedrock of a meaningful career in public service and, for that matter, in the Philippine Army civilian workforce.

To be *masipag* (diligent) is to show up consistently, take pride in one's tasks no matter how routine, and understand that excellence is built not in grand gestures but in the daily discipline of doing one's job well. This is a call for being proactive, going beyond what is asked, and treating each given assignment as an opportunity for growth and contribution.

To *makisama* (meaning to get along with others), no one works alone. It speaks to emotional intelligence-the ability to build trust, foster collaboration, and navigate the complexities of human relationships in the workplace. For sure, this is critical in a hierarchical, mission-driven institution such as the Army. Ensuring harmony, respect, and shared purpose requires this, particularly across generational and rank divides.

To *magtrabaho ng maayos* (work properly), is a reminder that technical skill must go together with ethical conduct. This means doing things rightly when no one is watching. It reflects a commitment to quality, accountability, and standards that uphold the credibility of public institutions.

When he says, "*Kailangang kumita at matuto nang pinakamahusay ang mga empleyado*" (The employees have got to earn and learn the best), he is emphasizing that good performance and attitude are not automatic but cultivated. One must earn respect through consistent effort and continuous learning through humility and openness. It is not simply a matter of meeting expectations but living values that elevate the institution and honor the people it serves.

Simple on the surface, this advice carries the weight of a 40-year journey. Its legacy in spoken form is a gift to the next generation, urging them to serve with heart as well as competence.

His three-month retirement preparation program reflects a deep-seated understanding that retirement is not just a conclusion of service, but a critical life transition that needs thoughtful preparation. By focusing on technical learning in the areas of financial management, livelihood opportunities, and health-conscious living, the program empowers people to face retirement with clarity, confidence, and dignity.

Financial literacy ensures that retirees understand their benefits, pensions, and budgeting strategies, thus enabling them to attain stability and peace of mind. Livelihood programs introduce them to new possibilities and affirm the belief that productivity and purpose may well continue beyond formal employment. Meanwhile, the health-conscious component fosters physical and emotional well-being, promotes preventive care, and encourages active lifestyles that support longevity and joy. More than a technical orientation, this program is a legacy of care expression of leadership that honors the whole person, not just the role played by them. It prepares individuals not just to retire but to thrive, carrying the values of service, resilience, and self-respect into the next chapter of life.

He chose to end his professional journey by serving the Philippine Army until the very last day of his career, embracing compulsory retirement and outright pension is not as a conclusion, but as a dignified culmination of decades of loyal service. This decision reflects a profound sense of commitment not only to the institution that shaped his life, but to the values of discipline, perseverance, and quiet excellence that guided him throughout. By staying until retirement, he honored the full arc of his vocation, affirming that true service is not measured by titles or accolades, but by consistency, integrity, and the willingness to finish well.

His retirement is not simply a personal milestone; it is a moment of institutional transition. Through his three-month retirement program, he ensured that this phase would be approached with care, foresight, and empowerment. The program's focus on financial literacy helps retirees understand their pension, benefits, and budgeting strategies, allowing them to navigate the future with confidence and peace of mind. Livelihood training opens doors to new possibilities, affirming that retirement is not the end of productivity but the beginning of reinvention. Health-conscious modules promote wellness and vitality, recognizing that retirement should be lived with energy, joy, and purpose.

By choosing to retire with grace and preparing others to do the same, he leaves behind more than a job; he leaves a legacy. His journey becomes a model for others: that service can be both humble and heroic, and that retirement, when approached with wisdom and care, can be a season of renewal. His story reminds us that the end of one chapter is the beginning of another, and that those who serve with heart deserve to retire with dignity, clarity, and hope.

Case 6. The Solo Parent Employee

She became a full orphan as she entered young adulthood, having lost both parents at such a formative stage in her life. It was thus her older sibling who stepped in to care for her a quiet act of familial love and resilience that made their respective early years. She grew up in 1966 during the time of social and political transition of the Philippines, yet despite personal loss and the heavy emotional weight of the orphanage, she pressed ahead with determination and grace.

Completing her college education was not just an academic triumph-it was a triumph of spirit. It reflected inner strength, discipline, and a refusal to let hardship stand in the way of the future. Passing the Civil Service Professional Examination lent another layer of meaning to this journey. It was not just a credential but a seal of legitimacy, a portal to public service, and an assertion that she was now prepared to serve the nation effectively and with integrity.

Her story is one of quiet courage, of a woman who, during early loss, chose to rise, learn, and give back. It speaks of a life shaped not by what was taken from her, but by what she chose to build. In her, we see the power of perseverance, the strength of sibling bonds, and the enduring value of education and public service as tools for healing, empowerment, and legacy.

She applied as a civilian employee in the Philippine Army at the age of 25, not because she thought she had the best qualification, had more connections, or the most evident advantages over her competitors; rather, she applied not because the odds were in her favor, but her resolve was more deeply rooted in a quiet belief in her own worth and the desire to serve with integrity. Her journey into public service was not paved with privilege, but with perseverance. Every step taken by her as a contractual employee was a testimony of resilience, a will to learn, and refusing to be defined by limitation.

In that period, she went through a painful chapter in her personal life. While working as a contractual employee already navigating professional uncertainty was betrayed by a person, she put much trust in. Her boyfriend jilted her for another woman, a decision that broke her heart and even called her self-worth into question. This emotional wound, layered atop the pressures of her career, could have derailed her. But instead, it became part of the fire that forged her strength. She chose not to be consumed by bitterness or regret. She continued to show up, to work, to serve.

Her story is one of quiet difference. It reminds us that strength is not always loud it is often found in those who endure silently, who keep going despite heartbreak and rejection, and disadvantage. She did not let personal betrayal or professional competition define her life. She built a life of service, dignity, and quiet triumph. Her journey speaks to the power of inner resolve and to the grace of a woman who chose to rise even when the world gave her every reason to fall.

Her life was a testament to quiet strength and enduring love. Though she faced many hardships, she did not allow herself to be defined by moments of struggle alone. Instead, she chose to rise, lifting not only herself but her two daughters with her. She sacrificed personal comforts and postponed her own dreams so that her children could pursue theirs, sending them to college despite financial and emotional challenges. This act of selflessness was not in vain; her daughters have now graduated and secured jobs, a reflection of both their perseverance and the foundation she built for them. Her journey is not just one of survival but of transformation, where every sacrifice became a steppingstone toward a legacy of hope, dignity, and generational uplift.

Now that her daughters have finished their studies and secured steady jobs, which is a testament to years of sacrifice and love, she turns her gaze inward to the next chapter of her life. Approaching retirement, she begins to reflect not only on what she has given but on what she now deserves: peace, dignity, and the freedom to shape her future. She is looking for clarification on her financial receivables, knowing her retirement lump sum is not just a payout; it is seed capital for a life postponed in service of others. Whether she decides to invest, travel, start a small business, or simply rest, this transition marks one profound shift: from provider to self-esteem, from sacrifice to self-fulfillment. Her journey continues, now guided by the wisdom of experience and the quiet hope of new beginnings.

She has spent decades in public service and is now entering, with intention and poise, the last stretch of her career. Instead of invoking early release, she intends to serve right up until the very last day of statutory duty, embracing compulsory retirement and outright pension is not a terminus, but rather the dignified end of her professional journey. This stems from respect for institutional continuity and a personal desire to model commitment for younger colleagues. She wishes for plenty of preparation time to organize not only her personal matters and financial receivables but also to critically reflect on what she leaves behind. Drawing from her lived experience as a Civilian Human Resources Officer, she wants to contribute toward a retirement policy framework that will honor the emotional, financial, and transition needs of her peers. She wants this phase of life to be a well-supported transition to a new life chapter, in which service is acknowledged, dignity protected, and aspirations towards the future further enabled.

A retirement plan is more than just a financial tool; it is a life strategy reflecting foresight, discipline, and a desire to live with dignity in later years. It starts with clear, personalized goals: a vision of the kind of life one will lead after formal employment, whether such a life involves travel, entrepreneurship, rest, or community service. Further, this requires a considerate estimation of future expenses, like daily living costs, healthcare, emergencies, and leisure. To complement these needs, most people utilize tax advantaged accounts, such as pensions, provident funds, or retirement savings programs, that make their money grow steadily over time with minimum tax burdens. The plan also includes periodic reviewing and adjusting to ensure savings in line with changes in life circumstances and economic realities. Ultimately, a well-crafted retirement plan is not about securing money, but securing peace of mind, autonomy, and freedom to pursue a meaningful life beyond work.

Case 7. The Electrician

Born in 1963, he entered government service in 1987 at the age of 24, a time when the country was rebuilding its institutions and infrastructure. A decade later, in 1997, he secured his permanent appointment as an Electrician, a milestone that marked not only professional stability but also personal responsibility. He was by then a married man, raising a large family of six children: three boys and three girls. His wife, a full-

time homemaker, anchored the household with quiet strength, enabling him to focus on his work with unwavering dedication. As the years advanced, he expanded his skills and underwent specialized training as an air conditioning repairman.

This career shift reflected not only his adaptability but also his will to serve beyond the narrow confines of his original mandate. He took up the new assignment with discipline and pride, doing his work consistently with care. It was more than just technical; it was service to the institution and to the people who needed the comfort and functionality of their surroundings. In every wire he repaired, and in every unit he maintained, he left silent imprints of reliability, humility, and dedication to duty.

His sense of responsibility went well beyond the boundaries of his work; it was deeply rooted in his task as a father. Having six children, all depending on him, he carried the weight of their future on his shoulders. Although they were enrolled in public schools, he knew that education had its own demands: uniforms, notebooks, projects, and daily allowances. These were not luxuries but needs, and he intended to meet them. Driven by love and responsibility, he poured every ounce of effort into his work, long hours, difficult tasks, and additional training, and never complained. His dedication was not just professional; it was personal, a silent promise to his children that he would do everything in his power to give them the chance at a better life. Every payday, he stretched the money carefully, and every repair he finished was one step nearer to their secure future. In his hands, the tools of his trade became instruments of hope, and in his heart, the welfare of the children became the fuel for his steadfast commitment.

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With a blue-collar job that brought in only a modest income, he silently shouldered the burden of his family's needs. As head of the household, his support was unwavering, especially for his direct dependents, whose dreams often stretched beyond what his salary could afford.

But time, perseverance, and love transformed the landscape. The eldest son is now a mechanic, permanently appointed as a civilian human resource also in the Philippine Army, following in his father's industrious footsteps; one son serves as a soldier, fully attesting to discipline and service; and the third child will soon graduate as a teacher and gain her professional eligibility to be a beacon of hope for future generations.

When three children are already forging their paths, with three more still growing under his care, the story is no longer one of struggle but one of quiet success. A father of six, who once worried about daily needs, stands witness to the fruits of his sacrifice: in dignity, purpose, and the rising strength of his children.

With his eventual retirement looming, his thoughts are no longer consumed by the daily grind but by the quiet hope of securing a stable and meaningful future for his family. Though some have started to stand on their own—one a mechanic, another a soldier—others are still deep in their studies, navigating the worlds of tertiary, secondary, and elementary education. His role as a father remains active, not just in provision but in vision. He dreams of a program not tied to employment but to empowerment training that would equip him and his wife with financial literacy and access to health benefits, tools that would let them age with dignity and peace of mind. He views optional retirement not as an end but as a beginning, an opportunity to receive a lump sum that could act as both a buffer and a significant change. With it, he hopes to transform hard-earned skills in air conditioning repair into a livelihood all his own. It is a quiet revolution: a man choosing to retire not from

purpose but into it. In this chapter, he seeks not just rest but renewal, not stability but the chance to create something lasting, with his wife by his side and his children rising behind him.

He also added “*Iba ang may pagsisimulan na puhunan sa ating dinadanas na kahirapan sa buhay sanay sa ating maliit na puhunan at maari nating maiahon ang ating pamilya*” (It makes a difference to have some initial capital in facing the hardships of life; with even a small investment, we can gradually uplift our family). He carries no title or rank, but his vision speaks of leadership rooted in compassion and foresight. Having been a civilian worker in the Philippine Army, he has felt, if not personally experienced, the silent struggles of those in the blue-collar uniform of service men and women who serve well but usually retire with little preparation, scant resources, and fading recognition. And now, with his near retirement, he strives not only for personal stability but for the collective elevation of his fellows. He proposes a research study as a precursor to a policy that would allow civilian personnel to retire with dignity and care worthy of the government.

He sees livelihood and financial literacy seminars being conducted not just seminars, but lifelines wherein workers can take back control of their lives, understand what awaits them as benefits, and prepare themselves for life after the uniformed service. His proposal is not entitled but of equity. It is a call to institutionalize compassion and make sure that those who labored in silence are not left behind in silence. In this alone, he turned his retirement into a legacy of activism for himself, his wife, and all other civilian workers whose stories must be heard.

Case 8. The Widow of a Soldier

She was born in 1964 to a military enlisted father and grew up in the shadow of service, where discipline, sacrifice, and love for country were daily truths. She pursued college at a state university, holding tightly to the hope of a better future. But life, in its quiet cruelty, took her father and, soon thereafter, her mother. Placed in the care of her sister, who had a family of her own, she came face to face with the painful realization that her education could no longer be sustained. Rather than give in to despair, dignity presented itself as a vital option. At the age of 24, she applied as an operator in the Communication Electronics Department of the Philippine Army for a chance to serve, earn, and rebuild. Years of perseverance finally led to her permanent appointment in 2004, a milestone not just in employment but of endurance.

Her career as a civilian operator in the Philippine Army was marked not by titles or degrees but by unwavering dedication and quiet excellence. Without a college diploma, she attended to her tasks with such competence and efficiency that she was respected by peers and superiors alike. She was not a worker; she was a steward of discipline, a keeper of order, and the silent backbone of her unit. When given the chance to oversee civilian personnel, she accepted the challenge with humility and enthusiasm, proving that leadership is not confined to rank but revealed in character. Her work was meticulous, her service consistent, and her presence a source of stability in a system often defined by hierarchy. She brought not just skill but heart to every task, a proof that true professionalism is measured not by credentials alone but by the integrity with which one serves. Her story is a testament to the quiet power of those who rise through perseverance and whose contributions, though often unseen, are deeply felt.

It was also that she married her fellow soldier, a man with similar values and quiet strength. But fate had another twist in store. While undergoing military schooling, a heart attack took her husband's life, leaving her widowed, carrying grief alongside duty. Yet she never buckled. Her story is not one of survival; it's a testament to quiet courage—to those who serve behind the scenes, who endure loss without glory, and who turn hardship into a legacy of strength.

When he died, she was not only a grieving widow but also a mother to two young children, a boy and a girl, still in elementary school. The weight of loss was compounded by the daily challenge of raising them alone, balancing work, grief, and motherhood without anything else but her own resolve. Yet she pressed on, choosing perseverance over despair. She became both breadwinner and emotional anchor, ensuring her children never felt the absence of love or the limits of circumstance.

Her son, the eldest, grew up witnessing the quiet strength of a woman. Inspired to enter the police force by her discipline and sense of duty, he is now serving as a Police Officer, a protector of peace molded by the resilience of a woman who would never give up. Her daughter, similarly, influenced by such a life journey of her mother, has also decided to work as a civilian employee in the Philippine Army. In so doing, she honors not just a career path but a legacy of service, sacrifice, and quiet heroism.

Their achievements are not just personal milestones—they are living testaments to a mother's love, a widow's courage, and a woman's unwavering belief that dignity and purpose can rise even from the hardest of beginnings. In her children, her story continues; this is not a story of tragedy but a legacy of triumph.

"Lahat ng ito ay pagsisikap at ang matapat na serbisyo" (All of this is hard work and honest service), she says, not as a boast but as a quiet reflection of a life lived in service both to the institution and to her family. After decades of loyal work in the Philippine Army, she now stands at the edge of a new chapter, contemplating optional retirement not as an end but as a beginning. Her son, now a father himself, has built a family she longs to embrace more fully. Her daughter, soon to start her own, carries forward the legacy of civilian service. With her children growing and her duties fulfilled, she dreams of spending her days surrounded by the laughter of grandchildren and the warmth of family moments she once sacrificed for duty. Yet even in retirement, she seeks growth. She hopes for a training program that will guide her through the unfamiliar terrain of post-service life: financial literacy, health benefits, and the emotional transition from structured work to personal freedom. For her, retirement is not withdrawal; it is a return. A return to self, to family, and to the quiet joys that were long postponed. It is a chance to honor the past while embracing the future with wisdom, grace, and the same integrity that defined her years of service.

Her retirement is not a conclusion, but a well-deserved reward for decades of dedicated service, marked by integrity, perseverance, and silent excellence. Civilian human personnel in the Philippine Army, she carried out her duties with unwavering dedication, mostly without the recognition accorded to those in uniform. Now, as she prepares to step away from formal service, she envisions a new life rooted in love, presence, and renewal, one where, for the first time, she can finally enjoy time with her children and grandchildren, embracing the pleasures long postponed by duty.

But her vision surpasses personal rest; she desires a policy of institutional change that recognizes civilian personnel's special needs as they are nearing their retirement age. She calls for an organized education and training process that would responsibly lead employees through the emotional, financial, and practical changes of post-service life. For her, retirement isn't about leaving work; it's about entering a new phase in life with clarity, dignity, and preparedness. Her hope is personal and communal in nature: that no civilian retiree walks into the next phase of life unprepared and that their years of service were celebrated not just in ceremonies but also in care.

Case 9. The Engineer's Wife

Born in 1962, she came into a world framed by discipline, duty, and quiet sacrifice—the daughter of an Army Enlisted Personnel whose service imbued the family with a deep respect for resilience and honor. Raised along with five siblings, she was witness to the strength of their collective spirit. Each sibling, in the middle of their modest means and heavy expectations, rose to complete their college education, a testament not only to individual grit but to a shared legacy of striving. Today, they serve as sentinels of stability, each building a life of their own, many surrounded by families that echo values inherited throughout generations. Her story is not just one of personal survival, but of generational uplift, a quiet triumph rooted in service, solidarity, and the enduring strength of familial love.

She graduated with a degree in Civil Engineering, her quiet determination carving a path often lined by scant resources but abundant resolve. At 23 years old, she gained professional eligibility as a licensed engineer, a milestone that marked not just her technical competence but the aspirations of a generation to rise through the ranks via education. This credential in hand, she set her interest on public service, applying to the

Philippine Army's civilian service. Her appointment in 1997 as a permanent Plantilla position as Engineer I, under the Project Engineer Branch, was more than a personal triumph; it was the start of a career dedicated to nation-building from within the disciplined ranks of an institution. Thus, her role became the bridge between technical capability and civic duty, ensuring infrastructure and logistical systems supportive of military operations and general welfare. Such a transition from academic success into institutional service reflects a specific alignment-to devote one's skills not necessarily to serve personal ends but as part of a greater mission: to strengthen the base for national resiliency through engineering, integrity, and quiet leadership.

Her dream in life was simple, yet profound: to be successful not just in career or status, but in building a life rooted in love, dignity, and purpose. Along her way, she met a fellow Civil Engineer, a colleague whose values and aspirations mirrored her own. Their bond, rooted in mutual respect and shared professional ideals, blossomed into a courtship that led to marriage in 1986. Together, they nurtured a family built on discipline, compassion, and the quiet strength of service.

They had three sons, all of whom were brought up to know that education and integrity are the foundation on which a worthwhile life is built. All finished college, the result of the couple's not faltering interest in the future of their children. Her eldest son is a registered nurse who opted for service in the Philippine Army as a civilian human resource, a continuation of the family's commitment to public service. While his permanent appointment was as Admin Officer II, the dual role he plays as a healthcare professional, and a Human Resource practitioner testifies to his adaptability and civic duty. The second son went into law enforcement and became a police officer, a career that requires bravery, self-discipline, and dedication to justice. The youngest, fascinated by the cadence of the land, became an agriculturist, ensuring food security and contributing to sustainable development, often overlooked as a crucial pillar of national well-being.

To her, the realization of a life's dream lies not in awards and titles but in the silent successes of her children in their various fields-the threads that weave into one tapestry of service to the people. From the Philippine Army, both military and civilian, to law enforcement and agriculture, their own career paths reflect the values she lived by: love, resilience, and nation-building. It is a legacy that is also generational, woven into institutions that her family serves and into the communities they uplift.

Now, near the time of her retirement, her vision again becomes outward. Drawing from decades of service and lived experience, she advocates for a policy that honors aged civilian employees by preparing them for life beyond government work. She recommends that prior to retirement, all civilian personnel participate in a structured education program addressing financial literacy, health awareness, and livelihood development. This is not merely a procedural recommendation; it is a compassionate call to action.

Financial Literacy ensures retirees take proper care of their lump sum and pension with wise practices, avoid predatory schemes, and make informed decisions regarding savings and investments, and budgeting. Health Education: Provide them with knowledge related to aging-related wellness, preventive care, and access to government health services that will help them lead a dignified and vibrant later life. Livelihood Training: Provide practical skills and entrepreneurial opportunities to help retirees continue to be productive, be it through small businesses, community work, or consultancy.

This reflects a deeper truth, that retirement is a transition, not an end. In creating this preparatory phase, the government affirms its duty of care towards those who have served with such devotion. It changes retirement from one of uncertainty to one of empowerment, where civilian employees step into the next chapter of their lives with clarity, confidence, and continued purpose.

Availing compulsory retirement with direct pension is something more than a bureaucratic decision; it is a deep life transition, especially for one who has dedicated decades to public service. It marks the culmination of years of sacrifice, resilience, and quiet leadership. For many, especially women who have juggled work, caregiving, and community roles, this moment is both release and reckoning. The direct pension offers a financial anchor, a recognition of service rendered, and a dignified bridge into another phase. But retirement is not an end; it is a turning toward self, legacy, and newfound purpose.

This new season sees exploration into livelihood programs as ways to stay engaged, supplement income, and rediscover personal passion. Programs from the government, like DOLE's Integrated Livelihood Program (DILP, TESDA) training for livelihood skills, and the Department of Trade and Industry (DTI) support for entrepreneurship, give retirees not just tools and capital but more importantly, a sense of agency. From putting up a small food business, backyard farming, or mentoring others through consultancy, these programs affirm that one's contributions don't end with retirement but evolve.

Equal importance is commitment to health stability. Retirement may allow a slower pace, but it also requires more deliberate care for body, mind, and spirit. Regular checkups, organic food to eat, light exercise, and social contact with old and batch mates become cornerstones of health. The oft-neglected mental health is fed through storytelling, religious activities, and participation in the community. This is a time for reflection, for forgiveness, for celebration. It is a time to write one's legacy not just in papers and documents, but in lives touched, wisdom shared, and joy regained. Essentially, this transition is about flashback the past activities while harvesting crops for the future. This is a transformation of years of service into a new kind of life well-lived and another version of memories that he wants to experience.

Case 10. The Widow Wife of an Army Officer

In 1988, at the age of 25, she entered a new chapter of life, marrying an Army officer and welcoming their only son into the world. But her journey of service had begun even earlier, as a young contractual employee at the Philippine Army, stationed at Fort Magsaysay in Nueva Ecija. In those formative years, she quietly proved her worth through diligence, resilience, and a deep sense of duty. Her transition from contractual status to a permanent position was not merely a change in employment; it was a recognition of her unwavering commitment and growing expertise. Assigned to the Financial Management Section, she brought precision, integrity, and a calm command of numbers to her role. Her work was not just about balancing ledgers; it was about ensuring that the financial lifeblood of the institution flowed with order and accountability. Her colleagues came to rely on her for her meticulousness, and her superiors trusted her judgment. Every voucher processed, every report submitted, bore the mark of her quiet excellence. In a world where civilian contributions are often overshadowed, she stood as a pillar anchoring the institution with her competence and character, all while nurturing a young family and supporting her husband's military service. Her story is one of steadfast devotion, both to her country and to her home.

She opted to become an employee of the Philippine Army-not just for livelihood but as an act of solidarity, a conscious decision to stand alongside her husband, a military officer, in service to the nation. Their commitment to duty was parallel in a professional and personal way, a silent partnership molded through discipline, sacrifice, and love. Yet fate had other plans, coming so swiftly and with such cruelty. One day, while deployed to Mindanao, he was ambushed in an encounter that shattered the measure of their life. And in that instant, she was thrust into a new reality-widowhood, grief, and the lone responsibility for their son.

It was not only emotional but, rather, existential. The man she had built a life with, the father of her child, was gone. Still, in the middle of all the loneliness and pain, she never buckled. She carried out responsibilities with quiet strength, transforming her grief into resolve. The role of mother deepened; work in the Army no longer became just a job, but a lifeline, a tie to honor her husband's memory, to secure her son's future. Protector and provider in one, anchoring a child in love while maneuvering the tangles of military bureaucracy and the thicket of civilian life.

This chapter in her story tells a deeper truth: that resilience is not loud, and heroism is often not seen. Her journey is a testament to the power of purpose, the endurance of love, and the quiet courage of those who continue to serve even when their world has been torn apart. She remained steadfast in her role within the Philippine Army, never once abandoning her post even after the devastating loss of her husband. His untimely death in the line of duty left a void that could not be filled, but instead of retreating into grief, she chose to channel her sorrow into service. Her work in civilian human resources became both her protection and

mission, a space wherein she could continue to contribute to the institution that had shaped her life and claimed her beloved. Each document processed, each personnel concern addressed, became an act of quiet resilience. She energetically executed her work to be more competent in her duties, such as keeping her spirit stable and in tack, to find solutions in the middle of the hardships and absences of her beloved partner in life.

In time, the edge of her grief softened into quiet strength. She moved forward-not by forgetting, but by transforming her pain into purpose. Her son, inspired by the example of his fallen father and the steady strength of his mother, followed a path of service as well, becoming a police officer. His career was not merely a choice; it was a homage to the values he learned from two parents who lived honorably. Now married and living with his mother, he brings back into her life joy and companionship. Their shared life is a testament to generational resilience, a family shaped by sacrifice, bound by love, and committed to service. Her journey reflects a profound truth: that healing does not mean erasing the past, but building a future where love, duty, and memory are with grace.

As she approaches the threshold of compulsory retirement, she does so with quiet intention and emotional clarity. The choice to avail herself of the lump-sum pension is not wholly a financial decision but a symbolic act of reclaiming agency after decades of service, sacrifice, and resilience. For her, this lump sum means seed capital for a new life: an opportunity to explore livelihoods, nurture personal dreams long dreams, and come into a measure of living honoring both rest and renewal. To her, retirement is not retreat but a reorientation toward selfhood, legacy, and purpose continued.

Yet she also believes this transition shouldn't be faced in solitude. In her wisdom, she sees that the institution she served should extend its duty of care beyond employment by educating retiring personnel in life after retirement on financial literacy, health planning, livelihood options, and emotional preparedness. Such support is not just practical; it's humane. It affirms that the value of a public servant doesn't end with the last day in the office. Retirement education for her is, among other things, a moral responsibility of the institution: a way of paying respect to the human stories behind the service records, a way of making sure that those who gave the best years of their lives to the nation can face the remaining years of their lives with dignity, clarity, and joy. Her vision points to a much deeper truth: retirement is not the end of usefulness but rather the start of living a life with deeper meaning.

Her decision to avail the compulsory retirement and receive her pension in a lump sum reflects a deep turning point on both financial and emotional levels. This is not just the end of formal service but, rather, the beginning of a new life marked by independence, introspection, and refurbished meaning. The immediate option for availing the fruits of one's labor in a lump sum gives her the option to invest in personal dreams, support loved ones or simply enjoy the dignity of choice after years of structured commitment. This transition is more than a financial move; it is a symbolic act of reclaiming time, identity, and direction. She carries with her, as she enters retired life, the legacy of service, the wisdom of experience, and the quiet courage to begin again not as an employee but as a woman of vision, resilience, and grace.

Case 11. The Breadwinner of the Family.

She was born in 1967 in Cabanatuan City, Nueva Ecija, hailing from the heart of Central Luzon, a region noted for its rich agricultural heritage and deep-seated values of community, resilience, and service. A member of the Tagalog ethnolinguistic group, her cultural identity is in a tradition of bayanihan or communal unity, paying respect to one's family and duty.

She is the third youngest among seven siblings, born into a family that contributed much to public service. Significantly enough, her mother was the sister of a former Chief Supervisor of Civilian Human Resources in the Philippine Army, an institutional connection that speaks to a lineage of leadership and commitment to nation-building. Her extended ties to a former Chief of the Philippine Army Supervisor further underscore a familial legacy interwoven with the military and civil service sectors.

In 1988, at the age of 21, she entered government service under contractual status, equipped with eligibility as a Computer Encoder, a role that, in those times, signified both technical proficiency and adaptability in a rapidly digitizing bureaucracy. Her entry into public service during this period reflects the broader national context of post-Marcos democratic rebuilding, where civilian institutions were being strengthened and professionalized.

After years of devoted service in temporary status, her appointment to permanent status in 2002 marked a critical moment of recognition and stabilization. Being appointed to a Salary Grade 3 position was not only a milestone in the bureaucracy but a recognition of one's perseverance in going through a system that also often delays the regularization of its civilian personnel. Yet, this would not satisfy her ambition. A full decade earlier, in 2012, she had already taken the initiative to pursue higher education, determined to raise her qualifications and aspire for a Salary Grade 6 position. The decision reflected not only her commitments to professional growth but also her strategic foresight: she understood that education was both a personal investment and a pathway to institutional impact.

What makes her journey all the more remarkable is that in this period, she bore the financial and emotional responsibility of seeing her two younger sisters through their educational journeys from high school through to college. She made sure that both sisters completed two-year college degrees despite her modest income and the demands of her own studies. Her quiet sacrifices are often invisible in official records under girded their academic success and future stability. In so doing, she gave flesh to the Filipino values of "*pag-aaruga*" or nurturing care and the ethic of "*kapwa*" or shared identity, and proved that leadership is not always about position, but about the lives one uplifts along the way. Hers is a story of layered resilience: a civil servant, a student, and a silent benefactor, all in one.

Her life was sealed by a promise, grave and solemn: "*Hindi niya pababayaan ang kanyang mga kapatid*" (She will not neglect (or abandon) her siblings). The vow to her parents was no more than an intention; it had turned into the moral compass of all her decisions through all those years of personal sacrifice and quiet strength. She placed her siblings' well-being above her own, ensuring they were not only educated but also emotionally and financially supported until they reached the stability of marriage. She witnessed their milestones, choosing to wait until she knew they were secure before pursuing any of her own aspirations or personal fulfillment. Only then did she finally turn inward, with a heart full of quiet triumph, and allow herself to dream of a life beyond duty.

At the age of 30, when most would have settled with their families, she entered marriage with a civilian Overseas Filipino Worker, embracing a partnership that spoke to both maturity and enduring love. She did not rush into marriage; it was an act of self-affirmation after years of caregiving and service. In so choosing to put her siblings first, she kept her parents' memory alive and lived the "*utang na loob*" (Debt of gratitude) and "*pagsasakripisyo*" (Sacrifice) that are essentially Filipino. Hers is not a story of delayed romance but a witness to how love, when rooted in responsibility and grace, is far deeper.

Her journey through public service was marked by quiet but persistent hardship, an experience familiar to many who carry the weight of multiple roles with limited resources. She pursued her college education while supporting her younger siblings, and this constant concentration on long-term goals seemed to draw periodic scrutiny and misunderstanding from some colleagues and superiors around her. These were manifested in departmental rotations, moving her from office to office or section to section. Such movements could have been disorienting or discouraging; she met every transition with humility and resilience, adapting to new environments and proving one's worth through consistent performance.

These rotations, though difficult, became obstacles to growth. They exposed her to different functions within the institution and deepened her understanding of systems, people, and the unspoken dynamics of service. Beyond a competence test, this experience tested her character, her ability to be grounded, respectful, and focused in the middle of instability. In enduring these trials, she manifested the Filipino values of "*kailangan ng tiyaga*" (perseverance), "*pakikisama sa katrabaho at mga boss*" (harmonious relationships), and

"kailangan ng paninindigan" (needs in one's principles). Her story reminds us that true professionalism is not really about title or position but quiet strength to carry on with integrity, even when the path ahead is uncertain.

Her life today is a quiet monument to decades of sacrifice, resilience, and unwavering love. The stability of her family, now with a supportive husband and three children in college, secondary, and elementary education, was not an accident but was earned through years of self-denial and steadfast commitment. Each child's progress represents not only academic achievement but the scaffolding she made through tireless work and nurturing. Still deeply devoted to her services in the financial section, near 60 and an age when most would decisively loosen their pace, she now enjoys a permanent appointment with Salary Grade 9. This is more than a job; it is the culmination of her journey from contractual uncertainty to institutional recognition. Her service continues, not out of necessity, but impelled by a deep sense of purpose: integrity modeled, the legacy of those who came before her honored, and her children assured of an inheritance that included values. Her story is a living testament to the Filipino ideals of *"pagsusumikap"* (hard work), *"pagmamalasakit"* (compassion), and *"pananagutan"* (responsibility), a legacy etched not in grand gestures but in the day-to-day grace of showing up, giving more, and believing in the future.

Her increasing interest in awareness and education, nearing retirement, reflects a wise and future-oriented disposition, a recognition that retirement is not an end but an important life transition that requires preparation, clarity, and institutional support. Retirement planning for civilian human resource personnel in the Philippine Army should not be limited to administrative compliance; it needs to cover specific guidance and learning modules on financial literacy, pension eligibility, post-retirement livelihood options, and emotional well-being. Because she still has children depending on her, the personal intent to avail herself of *"compulsory retirement"* usually granted under the Government Service Insurance System (GSIS) at age 65 years, is with full legal entitlement and personal need. Ensuring timely access to her pension and lump sum benefits is crucial for continuing household stability and dignity in later life. Merging retirement education into the Human Resources protocol could empower employees like her to make an informed decision through pre-retirement orientation seminars, benefit simulations, and counseling. This case underlines the need for a more caring, holistic retirement regime that would honor civilian personnel with long service and prepare them for later life securely and meaningfully.

Case 12. The Field Property Supervisor.

Born and bred in Pangasinan, she entered government service at 23 years old as a casual clerk in the operations section of a military unit, an assignment that brought her into the structured and demanding world of public service. She was then married to a military personnel member, trying to juggle professional work and family life. Then came the heavy lifting: life experience at her really deep personal challenges, leading to the separation that ushered in her solitary, resolute, and self-reliant phase. Rather than letting hardship break her, she chose quiet strength to rebuild her life. A breaking point came in the year 1996 when she met a retired military man who offered companionship and stability. The relationship blossomed into one characterized by mutual respect and a shared value of what it is to serve and sacrifice; it became an emotional anchor, a renewed sense of purpose in life. Her story speaks best of the complexity of a woman balancing institutional duty with personal turmoil and finding strength both in independence and chosen partnership. This is a story about the unyielding human capacity to heal, readjust, and love after life's harshest seasons.

Her personal ordeals-separation, emotional turmoil, and the silent burden of rebuilding never stood in the way of her professional integrity; rather, they became the crucible in which her resilience was forged. Despite the weight of private pain and the sting of public criticism, she chose to uphold her duties with unwavering commitment. Within an ecology where personal narratives often become ammunition for judgment, she refused to let others define her self-worth and to distract her from her responsibilities. She did

not retaliate but instead opted for silent excellence-proving through work ethic, punctuality, and competence that one's dignity is not compromised by hardship.

Her ability to compartmentalize personal sorrow while delivering consistent, quality service speaks of emotional maturity and professional discipline. She exemplifies one of our important Filipino values: "*pagpapakatao*," (being humane), the strength to remain humane, to remain composed, even when life is unkind to you. She leaned into her work for stability and purpose, an antidote to the whispers and the wounds. And in doing so, she teaches a lesson that life's trials, though painful, can deepen one's character and sharpen one's sense of mission. Her story is one of transformation, not mere survival; of quiet leadership forged in the crucible of adversity.

She was appointed to a regular position as Administrative Officer III, which was a formal recognition of her unwavering dedication, competence, and reliability in public service. This role was not just a promotion in rank but, more importantly, recognition of the years spent performing with quiet excellence despite personal and institutional challenges. When she assumed the function of Supply Accountable Officer, she was taking on one of her most critical responsibilities-managing government assets, ensuring accountability, and safeguarding the resources entrusted to her office. This job required precision, integrity, and great clarity on procurement and logistics protocols, all of which she had consistently displayed.

Her eventual rise to Resources Officer marked a strategic shift from operational accountability to broader resource management, reflecting growth both in technical expertise and institutional trust. In this capacity, she became instrumental in aligning personnel, financial, and material resources with the unit's mission-an indispensable function in any military support environment. Her trajectory illustrates a merit-based model of career progression that is hinged on ethical practice and institutional resilience. It also affirms the value of civilian personnel in sustaining both operational readiness and governance within the Philippine Army-proving that leadership is earned not only through titles but through years of principled service.

By graduating with a college degree and passing the civil service eligibility, she obtains formal recognition of her competence to perform supervisory functions within the civilian department of the Philippine Army. These qualifications do not merely reflect academic achievements, but rather signal her preparedness in terms of leading, managing, and making responsible decisions within the intricate setting of an institution. Being at the supervising level, one needs to guide subordinates who are themselves qualified and capable, establishing an environment of competence, accountability, and mutual respect. Her leadership is not hierarchical alone but steeped in experience, technical knowledge, and emotional intelligence: qualities not just essential for managing people but also the processes.

To oversee military personnel's supplies, materials, and needs regarding logistics, she provides a vital support function toward ensuring readiness for operations and efficiency within institutions. This responsibility requires precision in managing inventories, adherence to procurement regulations, and responsiveness toward the emerging needs of the unit. Her ability to coordinate these resources reflects her strategic thinking and her understanding of the measure and requirements of the military. In addition, her presence in this position affirms the indispensable value of civilian professionals in sustaining the backbone of military operations. She exemplifies how education and eligibility, along with dedication and experience, enable a public servant to lead both competently and conscientiously.

Case 13. The Dreamer

Born in 1967 in the heartland of Nueva Ecija, he came into a world shaped by the quiet strength of the land and the enduring spirit of those who tilled it. Raised in a modest farming family, his earliest memories were of sun-drenched fields, the scent of freshly turned soil, and the measure of life dictated by harvests and seasons. His parents were stewards of his grandparents' land and cultivated fruits, vegetables, and grains, not for profit, but for survival. What they grew was what they ate; what little remained was sold to meet the day's needs.

He never perceived himself as poor in a community where scarcity was pervasive. The lack of luxury was softened by the presence of solidarity. Neighbors shared what little they had, and early on, children learned that one's dignity was a matter not of possessions but of perseverance. Even when meals came only twice a day, he felt no shame, only a quiet understanding that life was a matter of making do, helping others, and moving forward with grace.

It is in this soil of struggle and hope that his character took root. And from it, a life of service, discipline, and steadfast commitment to family and country grew. Not with a diploma, but with determination, he arrived in Manila. Having paused his college studies, his aunt welcomed him into the city, believing better opportunities awaited him. Like so many other young dreamers migrating from the provinces, he carried no guarantees, only grit. Every time he passed Fort Andres Bonifacio in Makati, he felt a quiet pull. The gates of the Philippine Army Headquarters weren't just guarded by soldiers; they symbolized structure, purpose, and a chance to belong.

Eventually, he applied as a Contractual Civilian Employee of the Philippine Army in 1990. The job was not glamorous, but it was a start. He did general maintenance and office work with quiet resolve, never for praise but for progress. His guiding principle was simple yet profound: *"Mag-sikap at magtiyaga."* (Just strive and persevere.) In those words, lived decades of Filipino wisdom, an ethic of endurance, humility, and hope.

His performance spoke volumes above his credentials. Through continued service, he was promoted to a permanent civilian position in 2002, a feat that very few contractual workers ever reach, no matter how capable and talented they may be. It was not merely a transition in employment status but an affirmation of character, contribution, and capacity for the maintenance of institutional values.

In many ways, his journey reflects the reality of thousands of civilian employees in government service: unseen, unpraised, yet indispensable. His story reminds us of that civilian roles in the military are not peripheral; they are foundational; they keep the machinery of service running, records intact, facilities functional, and the legacy alive.

He chose to complete his service for optional retirement, not only to earn his lump sum pay, but also to ensure an ample pension upon retirement. His decision reflected the wisdom of someone who knew that service to an institution, a civilian, not duty alone, is about securing dignity for the years ahead.

His dream in his retirement was to put his children through college studies, one was planning to take Computer Science, and another in Business Administration, and even extended care for his nephew studying Industrial Engineering. He was proud and foresighted enough to lump sum his pension to start a small business: a piggery, a farm, and a sari-sari store. He dreams of expanding, not precisely for the profit, but to continue the legacy of working hard and self-reliance.

Now, as he approaches retirement, he looks forward-not to resting-but to reclaiming time, time to be able to pursue long-held ambitions, nurture livelihood projects, and enjoy the quiet dignity of a well-lived life. For him, it is not an end but a long-awaited start. And with conviction, he shares a guiding belief: *"Kapag ginusto, may paraan. At kailangang matutong mag-antay."* (If you truly desire something, there is always a way. But you must also learn to wait.)

These words are not advice; they're a reflection of his journey. They speak of decades spent in service, of sacrifices made in silence, and of dreams deferred for the sake of duty. Now, as he transitions into this new chapter, he carries with him not only a pension, but a lifetime of discipline, resilience, and hope.

Yet, he does not idealize retirement. He acknowledges the realities of aging: daily medications, routine check-ups, and a slowing pace. Even when the body yields, his spirit stays unshaken. He knows that time, once surrendered to the institution, is now his to steward. And he intends to use it wisely.

More than anything, he hopes that younger civilian personnel will prepare not just for the ceremony of retirement but for its substance. He dreams of a system where every retiree is equipped with knowledge of financial stability, health monitoring, and livelihood planning -not as an afterthought, but as a core part of

their journey. For him, retirement is not just about receiving what is due; it is about sustaining one's dignity, independence, and purpose in the years that follow.

To him, the true reward of service is not just the pension; it is the freedom to now live on purpose, to give back in new ways, and to finally say: "*Panahon ko na*" (Now, it's my time).

Case 14. Time is Gold

This is a story of the life of a young man, born in 1968, in Quezon Province, the youngest of six children, born into farming parents and brought up under conditions of economic hardship. Early in life, he lived with sacrifice; his older siblings were able to give up further education so that the family could continue to raise them under an agricultural livelihood, whereas he and one sibling succeeded in completing high school, an outstanding privilege in their setting. Financial constraints barred him from college, and he worked on farms and as a construction worker, the quintessential backbone of many rural youths who aspire for stability in the middle of restricted opportunities.

His turning point came through a peer network, an invitation to apply for a contractual civilian employee in the Philippine Army's Engineering Brigade. At the age of 20, despite fierce competition, his prior experience in construction gave him a practical edge in entering the service in 1988 as a blue-collar carpenter. This entry was not just a job but an avenue leading to institutional belonging, skill recognition, and a path toward economic dignity. Assigned to Fort Magsaysay, he found purpose in applying his craft to national infrastructure while quietly practicing a form of familial devotion: saving his modest salary to send home to his family.

His story reflects broader themes in the Philippine public service: how informal labor histories, peer networks, and quiet perseverance shape entry into formal institutions. It also surfaces the emotional economy of service: the tension between personal sacrifice and collective uplift, between institutional roles and family obligations. His journey is emblematic of many civilian workers whose contributions are often invisible yet foundational to the functioning of state institutions.

Now, at 57, after decades of quiet sacrifice and service, he stands at a pivotal moment when he is ready to make the transition from a life of labor and institutional contribution toward a future carved out of dignity, autonomy, and purpose. Throughout his career, he consistently put his family's well-being above his own, saving every peso not for personal indulgence but to uplift his siblings and support his parents. It is a story of intergenerational responsibility wherein personal dreams are always deferred in favor of collective survival. Having entered the Philippine Army as a contractual carpenter in 1992, he built not only infrastructure but also a life of meaning through service. His assignment to the Engineering Brigade at Fort Magsaysay allowed him to apply his skills in a structured environment, and his financial discipline became a quiet testament to his values. Now, with the option for early retirement on the horizon, he seeks to channel his remaining energy into a livelihood program, an endeavor that reflects both his practical wisdom and his enduring desire to provide.

Planning for optional retirement and availing the lump sum for his retirement involves more than just harvesting the fruit of his labor; it is a holistic approach—one that honors his past while preparing for a sustainable future.

His retirement is not an end; rather, it is a reorientation, a chance to retake lost time, to deepen his impact, and to finally invest in his own aspirations. In the same way that he once constructed homes and roads for others, he now strives to create a livelihood that will sustain his family and honor the journey that has brought him to this place.

His guiding principle, "*Kung may sinuksuk, may madudukot*" (If you put something in, you can take something out), captures a lifetime of quiet discipline and foresight. For him, every hour of labor, every peso saved, and every sacrifice made was not just survival; it was investment. His pension is not merely a financial entitlement; it is the fruit of decades of service, resilience, and deferred dreams. Now, as he approaches retirement, he seeks not just to receive but to understand, to manage, and to maximize what he has earned.

His desire for training, whether through the Philippine Army or TESDA, reflects a deeper yearning: to be equipped with the knowledge and tools to steward his benefits wisely, to convert institutional recognition into a sustainable livelihood, and to ensure that his next chapter is one of dignity and purpose. “*Mahalaga ang bawat oras*” (Every hour is important), he says, because time now carries the weight of legacy. Every moment is a chance to build something lasting, not just for himself, but for the family and community that shaped his journey.

Case 15. The Repairman.

He was born in 1969 and suffered emotional hardship when he was a child, without the protective presence of his parents. He experienced being mistreated and was forced to be a house boy while growing up in his uncle's home in Ilocos Sur. This helped to mold his resilience and sense of self-worth. His uncle, however, made sure he finished his vocational course despite the emotional toll, providing a glimmer of hope in the face of hardship. He finished his computer repair maintenance. Right after graduation, he left home to pursue his own goals because he preferred independence to ongoing self-ambition. At the age of 24, he started as a maintenance worker in a store that catered to the repair of computers and printers. Later, carefully apportioned his meager earnings for savings, food, clothes, and rent.

Encouraged by a group of friends, he was introduced to government service, particularly as a civilian employee in the Philippine Army. Hired on contract and placed in the Communications Department, he proved to be very adept at repair and maintenance work related to communication and computer-related equipment. Although his contractual status was limited, he surmised that the more technically demanding his work was, the greater the possibility for regularization. He later enrolled in a TESDA-accredited course to deepen his study of electronics and information technology. He finished and completed his course, enabling him to apply for a permanent position. That turning point marked not only a significant development in his career but also his personal journey of perseverance, self-improvement, and quiet service to the institution. His story reflects the many civilian workers who started with temporary work but rose through dedication, technical mastery, and the support of a community that believed in their potential.

In the course of his service, he found not only a career but also a life partner, one who shared the same institutional values and daily measures of public duty. He married a fellow employee, and together they built a modest yet meaningful life, raising two children with love, discipline, and quiet resilience. What makes his journey even more profound is that he navigated all of this without the guiding presence of his parents, relying instead on inner strength, learned wisdom, and the support of his growing family. Now, as he approaches the threshold of retirement, he carries with him decades of service, sacrifice, and silent victories. He is considering the optional retirement track, hoping to avail of a lump sum benefit that could serve as seed capital for a new chapter, perhaps a small business, a family venture, or simply a dignified life of rest and reflection. Yet, like many civil servants, he finds himself in need of structured guidance. He awaits a clear, well-designed seminar or orientation-something that not only explains the technicalities of retirement but also prepares him emotionally, financially, and socially for life beyond the uniform. His story is not just about exiting government service; it is about transitioning with honor, clarity, and purpose into a future he has long earned.

Case 16. The Lucky One

She was born in 1969 into a family steeped in the military tradition: her grandfather, her aunt, and her father were all in uniform, and the family residence in Quezon City stood practically alongside a military camp-one that not only defined their daily life but also the values and ideals inculcated among its members. Raised in this environment, she was nurtured in silence, yet with unwavering resolve, her dream of serving the Philippine Army one day, but not in uniform civilian employee who could make a worthy contribution to an institution that had so defined her family's legacy. Her parents provided her needs with all the love and support possible as they raised her character and ambition.

After college, she pursued that dream. Hand in hand with eligibility results, she went into the rigorous application process, investing all her time, energy, and meager financial resources in complying with every requirement. It was a long day's journey of quiet sacrifices and unshakable belief in her calling. And then came those words that would change her life forever: *"nakapasa ka at natanggap ka"* (You passed and you were accepted). At that moment, her efforts were vindicated. She had not only honored her family's legacy but carved her own path within it, stepping into a role that blended service, identity, and purpose. Her story is the triumph of quiet perseverance and the power of dreams rooted in love, heritage, and personal conviction. In 1994, at the age of 26, her entry into permanent government service was anchored on her hard-earned eligibility, a testimony of years of perseverance and preparation. When the Philippine Army needed qualified civilian personnel, she rose to the challenge, bringing with her not only the credentials but also the heart and discipline forged by a lifetime of service-oriented values. Presently a dedicated mother of three, she faces the demands of work and family graciously, while deriving strength from the very institution that once nourished her dreams. As she nears the next phase of her life, she is contemplating optional retirement, availing herself of the benefit of a lump sum pension. Retirement for her is not an end but a strategic transition.

Her goal is prompt, to holistically prepare herself for the life that awaits her beyond government service. She sees herself dedicated to livelihood opportunities and entrepreneurial venture development as she channels skills and discipline into sustaining her family and reawakening personal purpose. Meanwhile, she hopes to be detail-oriented in seeking seminars and training programs that could provide her with knowledge, tools, and, of course, confidence to thrive in this new stage. She wants much more than financial security; she wants empowerment-something that transforms decades of institutional experience into a base from which self-reliance, community contribution, and personal fulfillment flow. She stands for some public servants who dream of retiring not in retreat but in readiness.

She now carries with her, as she nears the end of her service, decades of dedicated public service and the quiet strength of a mother who has been able to guide her children into that crucial phase of college education. This moment in life is not about moving away from work; it's about stepping into a future she has long prepared for-clear, dignified, and purposeful. Her vision of retirement is anything but passive; it is active and forward-looking. She wants to be fully equipped-mentally, emotionally, and financially make this transition, knowing full well this new chapter offers both freedom and responsibility.

Her purpose is to be pegged on improving life after service. She wants to make sure her retirement is not only fair in terms of benefits, such as the lump sum pension she intends to avail herself of, but also an empowering one in terms of opportunities. As her children are still pursuing their dreams, she is still a pillar of support, and hence her own planning has to be strategic and sustainable. Still actively seeking livelihood programs, entrepreneurial training, and retirement seminars, not just to while away time but to build the goal is to transform institutional experience into something that would continue to serve her family and community. Retirement to her is not the end; it is a new beginning-a time to live with purpose, contribute with wisdom, and thrive with the same resilience that pulled her through many years of service.

Case 17. The Impossible Dream

He was born in 1968 and grew up in the dynamic, often unforgiving district of Tondo in Manila, the Philippines, where resiliency is more than a trait-it's a way of life. Though marked by a meager allowance during his younger years, his family was closely bonded and happy in the simple blessings of being together and dreams shared. His father, who was in the regular force in the Philippine Army, provided for them and was a role model. From the determination of his father to serve, he learned about dignity and pride in wearing the uniform. It wasn't just a calling; it was a legacy.

His will was limited, even though his family's resources were constrained. He struggled through high school, impelled by a quiet resolve to live his father's dream until it was his. The stories of military service, the discipline it had imposed, and the pride it had brought into their home became the compass that guided his

aspirations. Following in the steps of his father, he aspired to be a government employee, not only for stability but also to continue a tradition of service instilled in him since childhood.

His vision was unwavering-to make inherited dreams a reality that he lives by. In joining government service, he wanted not only to lift his own life but to carry forward the values instilled in him, sacrifice, integrity, and duty to the public. His story speaks of the quiet heroism of so many Filipinos who are propelled upward with grit and purpose by economic circumstances but bind themselves to family, fuel themselves with legacy, and pledge themselves to nation-building.

At the age of 27, his entry into civilian service was more than just a career move; it was to continue a legacy that was inculcated into his being. The reputation and commitment his father had built as a respected member of the Philippine Army had prepared the way, silently. So, when he came forward to be a part of the civilian human resource component, his acceptance was not just due to his qualifications but also because of the value he brought to the table: discipline, loyalty, and understanding of institutional service. His appointment to Salary Grade 11 was an acknowledgment both of his potential and the quiet inheritance of trust that came with his name.

But he did not rest on legacy alone: he proved himself through consistent performance, ethical conduct, and genuine commitment to the people and systems he served. This promotion to Salary Grade 15 was not merely a numerical upgrade; rather, it was an acknowledgement of his growth, his leadership, and how he had converted the values he inherited into personal excellence. On each assignment, he paid homage to his father's memory not by imitation but by forging a path all his own within the same institution. His journey reflects the quiet power of legacy when matched with integrity and the way institutional trust can grow into personal achievement when nourished with humility and hard work.

He chose to settle down later in life, marrying a woman who was equally dedicated to her career of service, being an enlisted personnel member whose values mirrored his. Their union was intact on a shared understanding of discipline, sacrifice, and institutional commitment. They have two children who are currently in the final leg of their tertiary education, ready to graduate and embark on their own life journeys. This achievement, seeing his children prepare for entry into their adulthood, comes with his introspection about legacy and transition.

Now that he is 57, he finds himself at a crossroads. Decades of service behind him, he is working his way toward optional retirement from tiredness, but as a matter of being ready and clear about the next steps. His intention to avail the lump sum pension is a strategic one: to secure financial stability while opening space for new possibilities. For him, retirement is not a retreat but a new beginning. He imagines this stage of his life not as a transition from institutional service to indolence but rather into personal fulfillment-possibly livelihood ventures, mentorship, or simply quiet dignity in well-deserved rest.

His deeper purpose is to honor the life he built through service and to make sure that his next chapter is one of empowerment, not uncertainty. In preparing early and thoughtfully, he models for his children and for the younger generation the importance of planning, resilience, and embracing change with grace. His story testifies to how late beginnings can still result in great legacies, especially when driven by love, discipline, and a clear sense of direction.

Standing at the threshold of retirement, he feels the real need not only to prepare logistically but also to understand in a full and meaningful way what this transition is all about. For a person who has served for decades, retirement is not just about changing one's employment status, it is a profound change in identity, measure, and purpose. He realizes that as much as he has mastered the demands of his role, the path ahead requires another kind of readiness-one that marries financial literacy, emotional resilience, and a vision for life beyond the institution.

This is why he earnestly seeks to attend a retirement training program, not as a formality but as an important phase of his life. He wants to be guided, informed, and empowered. He wants to be able to ask questions that really matter, "How do I wisely handle my lump sum? What is my livelihood or

entrepreneurship options? How do I redefine my role now that I am no longer in active service? “These are not just technical concerns, but as a human in nature.

More than that, he believes such training should be institutionalized. He sees retirement education as falling under the Learning and Development framework for civilian human resources, especially for those serving at the end of their tour of service. It is not sufficient for him to retire from the system; one must be prepared to live fruitfully outside it. His advocacy is borne out of genuine empathy and real foresight.

He wants people like him to feel seen, heard, and ready. By spearheading this cause, he is not just setting a path for his own future but actively building a kinder and more forward-looking institution.

Case 18. A Journey from Comfort to Calling

Born in 1970 and raised in Cavite, the participant grew up in a household where material needs were met with ease. Her formative years were marked by comfort and indulgence; she had what many children could only dream of. This abundance, though a blessing, also shaped her early worldview: one in which life was to be enjoyed, not necessarily earned. Attending college did little to break this mold. She was, as she expressed it best herself, “spoiled,” enjoying the carefree measure of youth fully without the incentive of responsibility. But then, the comfort, if it doesn't have a particular purpose. Somewhere along the way, the spark that had boosted her through her academic life failure. She lost interest in school-not from rebellion but perhaps from some deeper yearning for something more tangible, more immediate. Choosing to leave college, she turned to her family's livelihood: a piggery business. For all of three years, she immersed herself in the measure of rural enterprise, helping her parents and learning the discipline of daily labor. Even this became routine in time.

Then came the defining moment of her life, which was insignificant but very significant. She saw an advertisement for a vacancy in the Philippine Army. It was not a miraculous revelation but a gentle push: an opportunity to break the routine, to engage in something different. In respect and humility, she asked her parents for their blessing. Approval from them meant permission, but it also symbolically released her from the comforts of home into the uncharted territory of public service.

She entered the Philippine Army in 1993 at the age of 26, not as a soldier but as a civilian permanent employee. This would have seemed a modest beginning, but to her, it was a deep opportunity. Her first tasks were clerical and administrative filing, requiring precision, patience, and trust. She also served as a messenger, which put her in a state of constant motion, bridging departments and people. These roles, though humble, became the bedrock on which her credibility would stand. Her superiors noticed not just her diligence but her reliability. In a world where trust is earned, not given, she quietly built her reputation.

As her journey in the Philippine Army progressed, she eventually gained a promotion, which to her was an affirmation of dedication and reliability. Along with professional success came the partner of her life within the same institution, a soldier, indeed, whose companionship meant shared purpose and built a family based on discipline and service. Her children, who are now entering or already in college, bring her hopes for academic success: focus and perseverance. Her own experience of leaving college early brought her to a reflective level. She understands that hard work and loyalty have opened doors for her, but education is the key equalizer and a very important tool for getting better. She uses this realization to drive her commitment to seeing her children graduate, not just for credentials, but to be equipped with the confidence and competitiveness she lacked. It is not a story of regret; it is more of a story of transformation where choices made in the past influence a future of empowerment for the next generation.

But despite all the twists and turns of her early life, she stands today as a woman with clarity of purpose. She opts to continue in service up to compulsory retirement because this is not just a matter of tenure; it is a conscious act of stewardship. She wants to see her children adequately guided, not only in securing financial stability but also in moral and emotional grounding, as they navigate their respective paths. The job of a civilian employee in the government gives her a surety of stability and predictability, a thing she greatly

values, not just for herself, but as a foundation upon which to build her family's future. Camaraderie with her coworkers adds to this sense of belonging; it is a workplace where she feels respected, understood, and at ease.

What makes her journey remarkable is the transformation she embodies. Once a spoiled daughter who lived in comfort without the urgency of responsibility, she has become a quiet example of how privilege, when paired with reflection and purpose, can evolve into a life of service and stability. This is why her financial security today is not just a product of her early advantages but indeed of her choices to stay, serve, and grow within the institution. Now, she uses her story to inspire, not to boast of her beginnings but to show even those who start with ease that a path of discipline, contribution, and legacy is also available to them. Her life testifies to how comfort can be transformed into commitment and how personal growth might ripple outward to shape the future of others.

At this stage of her life, she carries quiet wisdom born not just from years of service but from the many seasons of personal transformation she has weathered. Her desire to *"learn more in life"* is not about academic credentials alone; it's a yearning for deeper understanding, for practical knowledge that will guide her through the next chapter of her journey. As she said, *"Iba na ang buhay ngayon, kailangan kong pahalagahan ang trabahong meron ako"* (Life is different now; I need to value the job that I have). This reflects a profound shift in perspective: a recognition that the world has changed-economically, socially, and institutionally-and stability, once taken for granted, must now be honored and maximized.

She realizes that her government service, once entered out of curiosity and necessity, has become one of the cornerstones of her life's security. The choice of Compulsory Retirement with an outright pension is no retreat but a strategic decision: securing peace of mind, financial stability, and the freedom to focus on family and personal growth. It is also a gesture of gratitude; through complete tenure, she returns respect to an institution that gave structure, identity, and purpose to her.

But her vision extends beyond herself. She now champions a more conscious and inclusive retirement education program for civilian human resources in the Philippine Army. She believes that each employee-irrespective of rank or background-deserves to understand his or her benefits, options, and post-service possibilities before he or she reaches the threshold of retirement. To her, training is not about compliance but empowerment. It is about preparing individuals not just to leave the institution but to enter the next phase of life with confidence, clarity, and dignity.

She is, in many ways, a bridge between generations, between service and retirement, between comfort and responsibility. Her story is not just personal; it is institutional memory in motion. And as she readies herself for her transition, she is planting seeds for others to walk a more informed, empowered path.

For her, compulsory retirement with the availability of an outright pension is a prudent and strategic choice, ensuring long-term financial stability, giving immediate access to retirement benefits, and allowing a peaceful transition into post-service life while focusing on guiding her children's future and pursuing personal growth.

Case 19. The Budget Officer

She was born in 1969 in Manila and grew up in a middle-class family with seven siblings, making her realize early in life the importance of securing a better future through education and hard work. As part of preparing herself to contribute to governance and public service meaningfully, she pursued a master's in public administration. Over these years, personal and professional milestones ensued: marrying and raising two daughters while continuously building her career. She started working at the age of 20, serving for almost 26 years in the government and another 9 years in the private sector, extended by several years spent abroad on contractual jobs. In 2019, she made a conscious decision to return to serving the government, realizing stability and long-term security were reasonably assured. Her life thus reflects resilience, commitment, and a rather well-defined vision of how personal aspirations should align with public service, reflecting how education, resilience, and adaptability can create a life of stability, contribution, and legacy.

Her appointment to Salary Grade 15 as permanent civilian personnel in the Philippine Army's Financial Management Office marked a milestone in her career, which was reflective of both her qualifications and her perseverance. She was tasked with the very important responsibility of procuring supplies, equipment, and materials needed for the operation of the Army's units-a work requiring accuracy, accountability, and integrity. She entered this position in her late 40s, showing that age was no barrier to efficiency or dedication. Her cooperative spirit and diligence ensured that logistical needs were smoothly met to attain the greater mission of the institution. Despite the tedious nature of financial and procurement work, she delivered her tasks in a continuous and professional manner, which won the respect of her colleagues. This narrative shall attempt to illustrate her resilience, adaptability, and commitment to public service, and how her career progression reflects the values of competence, reliability, and teamwork within a highly demanding government institution. She added that “*maging masikap at mahalín ang kanilang trabaho*” (Be diligent and love their work).

Her story epitomizes the deep interrelationship between family support, personal resilience, and professional commitment. While the encouragement of her family was a strong inspiration at the beginning, which motivated her to carry out her assigned tasks with commitment and enthusiasm, in 2022, she faced a very trying circumstance-the sudden demise of her husband. The entire responsibility of managing the family then fell on her shoulders, to look after the two children and discharge her duties most responsibly as a working mother. Yet, she did not allow these personal problems to affect her professional functioning. Instead, she showed rare strength, discipline, and perseverance, and functioned efficiently and reliably even in such a difficult time. This is a narrative that would be beneficial for many to bear in mind because it underlines her resilience and character: how she carried on as a caregiver and public servant, and how her rising above personal ordeals is testimony to her courage, stability, and loyalty toward her family and institution.

Her thoughtful approach to balancing personal responsibility with professional foresight: being the sole provider for her family, she realizes the need for careful decision-making about her future, especially in consideration of compulsory retirement and outright pension benefits that would secure her financial stability. The fact that her daughters are already established in stable jobs and earn well reassures her that her family's immediate needs are supported, therefore, she can focus on long-term planning. Besides planning her own retirement, she also hopes to contribute to the welfare of civilian personnel by advocating for programs that offer educational opportunities for financial literacy, livelihood development, and health awareness. These would enable employees to prepare properly for their own retirement and ensure dignity, security, and resilience in their transition. This narrative, in essence, brings into focus her two-fold objectives: securing her family's future while ensuring systems for institutional support that recognize the service and legacy of civilian workers.

She was appointed as the Supervisor of the unit with a corresponding promotion to the salary grade 18, a position that is both a professional honor and a weighty responsibility. As the supervisor, she is put in charge of the civilian personnel to ensure recognition and welfare; for her, the post is not merely an administrative position but an honor and a vocation to lead her people toward secure and dignified retirement. She is fully aware that many under her management are reaching retirement age, which requires a well-conceptualized transition complete with planning, support, and empathy. Thus, by assuming responsibilities, she is not merely managing daily chores but is actively molding programs and initiatives that will prepare her colleagues when their lives face the twilight of government service. For her, leadership is an opportunity to empower people, honor years of service, and make sure that institutional memory is preserved by taking care of its people. Her stewardship-imbued role befits a leader who upholds stability, foresight, and the human dimension in governance.

Case 20. The Manager

Born in 1966 in Isabela, she was a manager in the private sector before she entered the Philippine Army as civilian human personnel and started serving in the 5th Infantry Division in 1992 at the tender age of 22 years. Appointed initially as a contractual employee, she became efficient, disciplined, and dedicated to the job traits that distinguished her from her peers. After ten years of continuous service, she was granted her permanent appointment in 2002, proof of her perseverance and professional integrity. Being a degree holder, she believed in the stability and security of government service, not only for her personal growth but also for the security it would provide for her family and future. Her choice to stay within the portals of government institutions expresses her belief in the value of long-term service, loyalty to an institution, and the stability that comes with being in public service. The wider understanding of this narrative is that her career truly epitomizes resilience, a search for stability, and a vision fulfilled in meaningfully contributing to governance and assuring a dignified life for herself and her family.

Her career path has been a balance of personal satisfaction and professional growth. After having established herself in her unit, she opted to create her own family, blessed with three daughters, while her husband was also serving the government as military personnel. The balance of family life and public service tempered her sense of responsibility and purpose. After a year in their home province, she opted to transfer to another assignment, this time an Infantry Division, at Fort Magsaysay, Nueva Ecija, which showed her adaptability and commitment to continue serving in various capacities within the Philippine Army. In 2010, she pursued a higher responsibility by applying for the position of leadership role and, through her qualifications, experience, and dedication, was appointed Chief of Civilian Human Personnel of the unit. This has been a very significant milestone in her career, as she assumed a supervisory role that allowed her to guide, manage, and support civilian personnel under her charge. The deeper meaning of this story is that it serves as a tale of resilience, growth, and leadership, an account of how one can effectively combine family life with professional service and slowly rise into positions of greater responsibility and influence within the institution.

Her desire to become a supervisor in the Philippine Army is not only an indicator of ambition for career advancement but also a commitment to public service. Because she realizes that leadership calls not only for experience but equally for upgraded knowledge, she pursued higher education to strengthen her qualifications. In line with this, a master's in public administration equipped her with the theoretical and practical foundations of governance, management, and institutional leadership. In addition, succeeding in the doctoral studies of Public Administration proved her commitment to continuous learning and professional development. These academic pursuits were not just milestones in her life but conscious steps towards preparing herself for supervisory responsibilities-she wanted to make sure that when she leads, she would do so with competence and vision, and if need be, with integrity. The deeper meaning of this narrative lies in her determination to align education with career goals-showing that her journey is not only about personal success but also about contributing to the efficiency and resilience of the institution she serves. Her path thus shows how ambition, preparation, and perseverance come together to create a leader who can lead others and shape the future of civilian personnel in the Philippine Army.

Her career journey has been marked by harmony and collaboration, as she never encountered major problems in her work environment. Surrounded by supportive coworkers who became her friends, she thrived in a culture of open communication and mutual respect, which strengthened her commitment to the institution. This positive atmosphere not only made her professional life fulfilling but also reinforced her confidence to take on new challenges. At present, she faces an important opportunity: joining military schooling, a program that has recently been opened to civilian personnel. This challenge represents more than just academic training, it is a chance to elevate her skills, broaden her leadership capacity, and prove her readiness to embrace greater responsibilities. Standing on the pedestal of her achievements, she is prepared to compete for another milestone in her service, demonstrating resilience, ambition, and the drive to continuously grow. The deeper meaning of this narrative lies in her ability to transform supportive relationships and personal determination

into steppingstones for advancement, showing that her journey is not only about stability but also about striving for excellence and legacy within the Philippine Army.

Her interest in pursuing related studies in the retirement of civilian employees reflects both foresight and compassion. She recognizes that retirement is not merely the end of government service but the beginning of a new chapter in life, and it requires preparation, knowledge, and support. By looking into the benefits available to civilian personnel, which include pensions, health programs, and livelihoods, she holds out the hope that employees will be able to enjoy the rewards of their long years of commitment and responsibility. To her, retirement is the "harvesting time" where the sacrifices and dedication of nearly a decade or even more in service are finally recognized and translated to security and dignity. Beyond personal events, she perceives retirement education as a way of empowering others and setting them on the right path of making prudent decisions about financial stability, health, and livelihood for the future. The larger meaning of this story is that retirement for her is not an end but rather a transition into other opportunities—an opportunity to honor past service while building toward a meaningful next journey in life.

Her preparation for compulsory retirement and outright pension not only expresses her personal foresight but also her broader vision for institutional reform. She realizes that retirement can be a very critical transition point in one's life, where stability and dignity should be accorded to the many years of service and sacrifice. Although military personnel already have structured, mandatory programs that guide them before retirement, she knows that civilian human personnel usually lack such support systems. She, therefore, seeks to advocate for a unique policy for civilian employees, which should contain the requisite programs in financial literacy, livelihood planning, and health management that secure their pension and train them on how to maximize and continue the benefits beyond retirement into the next journey of life. The deeper truth of this narrative, therefore, lies in the fact that there is a duality in her commitment—preparing herself responsibly for retirement and championing the cause of her colleagues. She hopes to transform retirement into a season of empowerment; whereby civilian personnel may harvest the rewards of their service and march with confidence into the next phase of life.

Case 21. The Striker

He was born in 1965 in Cotabato. He grew up in a small seaside home with his parents and four siblings, where poverty dictated most of his early decisions. By necessity, he had to leave his family at a very young age to live with his uncle's military friend, serving as a "striker" or errand boy. Though the work was demanding, it opened doors when his boss recognized his potential and encouraged him to pursue education, enrolling him in vocational school together with his own son. With determination, he completed a vocational course in mechanics at twenty-two years old, a milestone made possible by his boss's support. Seizing the opportunity, he applied for civilian human resource personnel as a mechanic, backed by the same mentor who had guided him. After five years of loyal service, his perseverance paid off when he became civilian human personnel in the Philippine Army in 1988 and got his appointment in the permanent status at the age of twenty-three. He was considered in the Forward Service Support Unit, Support Command, Philippine Army. For him, this was more than just employment, it was a turning point that gave him stability, independence, and pride in earning through honest work. Living alone, he found joy in the freedom his salary provided—a reward for years of hardship and sacrifice. His journey shows how discipline, perseverance, and courage can transform a life from struggle to stability, thus laying the foundation for a future built on resilience and self-worth.

When he was thirty-five, life took on a new meaning when he married a woman with a sari-sari store near his place of work. More than marriage, this was a partnership fashioned by common values of hard work, perseverance, and mutual support. His wife was an enterprising lady, complementing his stability in government service with her entrepreneurial spirit, striking a fine balance between discipline and resourcefulness. Jointly, they nurtured not only financial security but also a vision of together success in

cooperation and trust. As the years passed, their love was blessed with three children, making their lives a tapestry of joy, responsibility, and fulfillment. Their family was truly the embodiment of resilience-to rise from humble beginnings and build a home filled with love, laughter, and purpose. Marriage to him was more than having his life secured, it was about finding a partner who shared his dreams, strengthened his resolve, and helped turn life's challenges into opportunities. The sari-sari store symbolized more than livelihood-it represented the foundation of their shared journey where small acts of sacrifice and daily effort blossomed into a happy, promising family.

It was his career that became the bridge from a life of scarcity to one of stability and dignity. Besides the financial reward, the sense of transformation it brought into his identity from a young, struggling boy to respected civilian personnel in the Philippine Army was what made his work truly rewarding. He had always done every task with discipline and commitment and resulting in his responsibilities being performed with excellence. To him, work was not about money; it was about proving his worth, honoring the opportunities given him, and contributing meaningfully to the institution he served.

Equally important was how he established strong relations with the people in the workplace; he was approachable and cooperative, and earned the trust of his supervisors, colleagues, and even military personnel. All this developed a spirit of cooperation wherein goals were achieved, not by individual effort but by teamwork and support from one another. His story is a perfect example of how resilience, humility, and hard work can change not just one's personal life but also the culture of the workplace. He made his job his pride and his happiness by never giving less than his best, recognizing the worthiness of others' efforts as well. He showed what true success is all about, not success as defined merely by personal gain, but success as positive footprints left on other people's lives.

For him, retirement was not an end to a career but a new beginning that required considerable thought and preparation in advance. Having lived a life tempered by hardship and endurance, he knew that retirement from active duty would come without the structure, companionship, and financial security his work had provided every day. The process was overwhelming without solid family or institutional support, but he knew how important it was to be informed and advised properly. Attending retirement education programs offered to civilian personnel proved to be his lifeline in obtaining financial literacy, health awareness, and emotional preparedness for the transition. These provided him with him to manage resources wisely so that years of service could be translated into security and dignity in retirement.

He did not look at compulsory retirement as a limitation but rather as a normal transition that could be embraced with foresight. The lump-sum benefits he was expecting were more than money, they want to have funds for a new life, an opportunity to invest in livelihood, entrepreneurship, or increase their capital in store, or personal funds that could sustain them beyond government service. To him, retirement planning was all about turning uncertainty into opportunity-benefits into a foundation for independence, and knowledge into empowerment. This was a series of resilience that had defined his journey-from a boy struggling for survival to a man who built stability through service and, finally, to someone preparing to live a life of purpose and freedom after years of duty.

Case 22. The Professor

He was born in 1970 in Bayombong, Nueva Vizcaya, where he spent his childhood with both joys and struggles. Although the family faced financial constraints, their home was always warm, resilient, and contented. They learned to embrace simplicity, were content with what they had, and placed strong value on their bonds and the values instilled by their parents. Perseverance became the cornerstone of his life's journey. While many would have easily given up and fallen by the wayside, burdened by financial struggle, He never gave up and worked hard until he completed his college degree. That accomplishment conveyed not just his

success but the sacrifice and discipline that molded much of his youth. His father, a Marine Corps veteran by Profession, was the family's breadwinner and became a powerful influence in his life. Having seen his father serving and listening to his dream of becoming a government employee, inspired by the ambitions of working in public service. For him, following in his father's footsteps was more than fulfilling a personal aspiration; it was honoring a legacy of discipline, sacrifice, and commitment to the nation. His story reflects how family values can even inspire a vision of stability and service in the most adverse situations. It suggests that perseverance can transform challenges into steppingstones toward a meaningful and dignified life when combined with inspiration from those we look up to.

Graduation with honors was not just a personal achievement for him; it was a turning point that opened doors to his lifelong dream of public service. Receiving the **cum laude** distinction symbolized years of perseverance, discipline, and resilience in the face of financial and personal challenges. In the Philippines, such academic honors carry weight beyond recognition, they can serve as an exemption from certain eligibility requirements for government employment, effectively fast-tracking qualified individuals into civil service. For him, this was more than a privilege, it was a validation of his hard work and a bridge toward fulfilling the aspiration inspired by his father's dream of becoming a government employee.

He did not waste any time with the award in his hand. Determined and with a sense of direction, he went straight to the nearest military camp, where he could submit his application. Not only was this an ambitious move, but a prepared one, too, because he knew that opportunities had to be seized at the right time. His application to a military camp was symbolic, too, in that his personal journey now blended into and connected with the legacy of service that his father had represented as a Marine; it is as though he has carried forward the torch of discipline, loyalty, and commitment to the nation, but his own way through civilian government service.

The latter part of his life illustrates how education, coupled with perseverance and a vision, becomes a potent tool of transformation. His cum laude award was not just a medal of honor; it was a passport to stability, dignity, and fulfillment of a family legacy. It marked the transition from being a student striving against odds to a professional ready to serve, proving that excellence in academics can indeed shape the trajectory of one's future.

It was a moment of transition from a student to a mentor and from dreamer to achiever when he secured immediate permanent employment with a Salary Grade 15 as a professor at the age of 28. It was not only a reward for his academic excellence but also for his recognition of his hard-won efforts of perseverance and discipline. With pride and passion, he plunged into the job, knowing that teaching was more than just a profession; it was a calling to mold minds, infuse values, and prepare a generation for service. His commitment to excellence meant every lecture, every lesson, and every interaction carried the weight of responsibility and the joy in contributing to something greater than himself.

Over the years, superiors began to recognize his competence and give him more responsibilities, assigning him as an instructor in the training school. The new role continued to increase his impact through training, enabling him to connect theory with practice as he mentored students and other personnel who would carry on the mission of the institution. The ability to present the lessons clearly, firmly, yet in a compassionate way, drew respect in his unit and further settled his reputation for one who would get the job done. Recognition by peers and superiors was not merely about technical abilities but about integrity, cooperation in teamwork, and service at all costs.

His story tells something about how success in life is measured not by titles or salary grades, but by how much one leaves behind in the lives of others. By turning knowledge into guidance and competence into mentorship, he became more than just a professor; he became the mainstay of his unit and a symbol of how persistence and dedication can uplift not just one's life, but also the institution one serves.

During the interview, he felt that retirement is not a single event but rather a long-term planning process, which he regards as an information-driven decision-making journey. This is targeted at keeping

civilian human personnel aware and prepared for their post-government-service life. It makes sure that those who are approaching retirement are aware of the adjustments they must face, whether financial, social, or personal, so that they can retire with dignity and security. He calls for a systematic retirement policy that encompasses more than just the granting of benefits at the end of the service. He stresses in his proposal that training and seminars upon retirement are necessary and should be made mandatory to adequately equip workers with practical knowledge and skills before they retire from government service.

These would be on the prudent financial handling of pensions, lump sums, and investments; on health maintenance, keeping them always well and capable through proper wellness and preventive care; and on livelihood opportunities through trade and skills projects by TESDA, to give retirees options on how to engage in entrepreneurship or alternative income-generating opportunities. The policy will not only ensure the economic and physical security of retiring personnel through these institutionalized measures but also ensure they stay active and resilient during their older years, thus transforming retirement into a well-deserved and dignified life stage.

Case 23. Friend of Friends

She was born in 1968 in Cagayan de Oro to a well-provided family. Her childhood was one of stability and admiration for her father, a former policeman. As the eldest of four siblings, she would respect him and look up to his profession as a model for her own life, desiring to serve her public just like her father did. The abrupt disappearance of her father from their family, without warning or any explanation, during her final year of college, transformed that into an agonizing period. Left to maintain silence and uncertainty over her father's disappearance, her mother, who was a government employee in the local government, then took on full responsibility for the children but would never speak of her father's absence. A sudden change in circumstances had occurred, having lived a comfortable life, to encounter hardship, with them having to grow into a new reality.

Despite these challenges, she showed resilience and determination. At the age of twenty-one, having finished her college degree, she worked for her aunt as a nanny to her young cousins. It was not only one means of earning money but also meant that her mother, who single-handedly had shouldered all the responsibilities of the family, could be supported. This choice reflected both sacrifice and strength: putting aside personal ambitions to help sustain her household, she embodied the values of service and perseverance for which she had so admired her father. Such an experience of financial struggle, being member of the family, and gaining early independence molded her character into one that would live a life of discipline, empathy, and commitment to public service.

Her mother's friend with a friend in the government, particularly among colleagues in the Philippine Army, proved pivotal when a vacancy was announced in Manila that matched her skills and potential. Recognizing the opportunity, she did not hesitate to take the opportunity of traveling to Fort Bonifacio to personally submit her application for the position of Administrative Officer I, with a Salary Grade 10 and assignment as Property Officer of the unit. It was a courageous act, belying her determination to give up the comfort of her hometown for a career to be responsive to her desire for public service. At just 25 years old, with grace and competence, she entered the position, starting her professional journey into the Army's civilian workforce. More than a personal achievement, her appointment carried a profound sense of duty: she sought not only to build her own career but also to help her mother shoulder the financial burden of supporting her siblings who were still in secondary school. Thus, entry into the government service became both a response to the childhood dreams of serving the public and an act of sacrifice to ensure her family's stability at the time.

Her journey in the workplace was marked not only by her own determination but also by the encouragement and mentorship she received from her immediate supervisors. Recognizing her potential, they

advised her to pursue a master's degree in public administration, knowing that advanced education would strengthen her qualifications and make her more competitive for higher-level positions within the organization. This guidance reflected a culture of support and professional development in her unit, where supervisors focus on the growth of their staff. Because of this nurturing environment, she never felt uneasy or out of place; instead, she thrived under the supervision and direction provided to her. The combination of academic advancement and workplace mentorship positioned her for promotion to the next salary grade, reinforcing the idea that career advancement in public service is not only about individual effort but also about institutional support, continuous learning, and the confidence built through positive leadership.

At that point in her career, she was highly motivated to invest all her energy and commitment in her assignments because she was out to prove her capability and dedication to public service. Her steady excellence did not go unnoticed, as her supervisors and colleagues recognized the quality of her work and the discipline she displayed. They recommended her to be their unit's representative for the prestigious "Best Employee of the Year" award. This nomination was a trust and respect earned at work. When she finally received the award, it was a personal triumph and a collective victory for her entire unit because her success reflected a journey through teamwork, guidance, and support. The recognition boosted her pride in her role, validated her sacrifices, and reaffirmed her belief that diligence and integrity in service could bring honor not just to the individual but to the institution.

Her principle has always been: "*Ang karanasan ang magiging gabay sa pagtahak ng kinabukasan*" (Experience will serve as the compass for the future). This belief molded her resilience and determination, reminding her that every challenge she overcame, be it personal or professional, became a source of strength. The recognition she received in her career was more than an award; it was a morale booster, an affirmation of all the sacrifices she had made for family and service.

In her personal life, she realized the dream of marrying a military officer, raising with him two children, now both pursuing tertiary education. Their progress reflects her dedication not only as a public servant but also as a mother who balanced duty and family. The threshold of retirement, she encounters a new reality: unlike military members, they have their own policy on the retirement of the personnel. The civilian human personnel in the Philippine Army do not have a clear, institutionalized policy guiding them towards actual preparation for life after service. Absence of structured retirement preparation leaves many civilian employees uncertain about their financial stability, health maintenance, and livelihood opportunities once they leave government work.

This concern and longing she had to know. She hopes for knowledge and guidance on how to prepare—whether through financial literacy, health programs, or livelihood training. Retirement would be a dignified transition, not a time of anxiety. Her story underlines the pressing need for institutional support systems that value the contribution of civilian human personnel with tools to face retirement confidently. Basically, her journey reflects not only personal perseverance but also a call for reform to make sure civilian employees, who have spent their lives in service, continue to live purposefully and securely beyond their years in government.

She is now more concerned with making her transition manageable and meaningful as she approaches optional retirement. She knows that retiring from government service does not merely imply an end to service but preparation for the financial and personal realities thereafter. At the heart of such preparation is her desire to be fully informed about her receivables, such as her lump sum benefits, pension entitlements, and all other financial claims accruable to her, for proper management. She looks at more than an accounting issue but builds a sustainable plan that secures stability after these years of service for herself and her family.

She believes that most civil service personnel are burdened by the intricacies of retirement benefits without proper guidance, which makes them prone to mismanaging their lump sums or failing to plan their needs for the long run. She desires to learn and be trained to avoid these pitfalls and instead utilize her receivables strategically: apportioning funds for daily living, investing in livelihood projects, continuing

health care, and possibly supporting continued education for her children. Her proactive stance reflects responsibility and foresight: she wants retirement to be a dignified stage of life, not one characterized by uncertainty.

Ultimately, her preparation underscores the importance of institutional support for civilian human personnel. As is often the case, military officers have structured retirement programs, while civilian personnel are left to their own devices. Her determination to learn and plan underlines the need for policies that ensure financial literacy, livelihood training, and health management seminars so that retirement would be an orderly, guided journey rather than an impossible task.

Case 24. The Good Son

Born in 1966 in Agoo, La Union, the participant grew up in an extended family household where daily life was filled with delight and companionship from cousins. Such an environment basically instilled a nurturing sense of belonging and resilience, even as financial struggles marked his formative years. He went through a very difficult time in school, where walking long distances and sometimes going on an empty stomach were common characteristics, but his perseverance and determination allowed him to finish his schooling and graduate from college. His father was a janitor in the school in their place, while his mother was a housewife, and from them came the values that instilled his discipline and sense of responsibility.

When he was 25 years old, his career path reached a decisive point. While working as a contractual employee in the Philippine Army, His officers recognized his potential and urged him to apply for a permanent position. Guided by this advice and encouraged by his own desire for stability, he applied and was accepted, entering his employment as civilian human personnel, along with his cousin and best friend, who followed a similar path. Eventually, they were assigned to different units but professionalized within the same institution.

His work was demanding because it involved computer encoding and other functions related to administration and liaising, both of which needed some concentration, accuracy, and stamina. He continued his work regardless of the physical and mental challenges, proving that he was reliable and dedicated to service. As time passed, his perseverance paid off: from a contractual status, he got permanent employment at the age of 28, which allowed him to have a secure life, support his family, and build a decent career.

His personal resilience, but also how institutional support and mentorship shape civilian personnel's careers. His journey shows how determination, when combined with encouragement from leaders and peers alike, can turn hardship into opportunity. Essentially, his story is one of growth, stability, and service-a testament to how civilian human personnel add much value to the work within the Philippine Army and build a secure future for themselves and their families.

Marriage ushered him into a new chapter of responsibility and fulfillment. By marrying the daughter of one of his colleagues, he strengthened personal and professional ties alike, leading a family life closely associated with his workplace community. They had three children together, adding to his sense of duty and giving him even greater motivation to excel in his career.

He was a serious and committed civilian human personnel. He gave the best he could in every assignment, as each task was not just a must-do for him but an avenue to contribute meaningfully to the institution. His commitment was evident in the frequent feedback about his job assignments that showed accountability, transparency, and a desire to continuously improve processes. Giving regular feedback reflected his proactive attitude-that he was not satisfied with merely completing his tasks but wanted them to meet the standards and contribute to the efficiency of his unit.

He showed great balance in family responsibilities versus professional duties and thus lived the values of persistence and service. As much as he was committed to bringing up and educating his children, he showed such commitment to his workplace. His life was directed by both personal love and institutional loyalty. Essentially, his story depicts how civilian human personnel can be a pillar of both the family and the organization, with commitments to excellence at work and with the next generation at home.

As his career neared an end, he always said that “*Kailangan natin ng savings*” (We need savings), his attention began to shift toward retirement preparation. He intended to avail of the optional retirement program and receive a lump sum benefit, which he considered a pragmatic way to celebrate his years of service and finance his transition to post-employment life. Still, aside from financial concerns, what he dearly needed was information and counseling. The thing is that even as military officers often have well-structured retirement programs, civilian human personnel in the Philippine Army must contend with one major gap: the lack of a comprehensive policy that prepares them for life after government service.

This lack of institutional support made him wish for a program that would not only provide financial literacy but, more importantly, holistic preparation in terms of health maintenance, livelihood opportunities, and psychosocial adjustment. He wanted to be able to understand how to wisely manage his receivables so that his lump sum and other benefits would be strategically used toward long-term stability instead of short-term consumption. His concern reflects a broader issue among civilian human personnel with no formal retirement education or policy, many risk entering retirement unprepared, unsure how to sustain themselves and their families.

The period of retirement should thus not be a cause for anxiety but a dignified stage in life when the fruits of decades of service can be enjoyed. His yearning for an institutionalized retirement policy underlines the need for institutional reforms and programs that would equip the civilian personnel with knowledge, training, and support to ensure that their transition from active service to retirement is smooth, secure, and purposeful.

Reiteration and the crafting of a retirement policy for civilian human personnel are urgent institutional needs; it gives structure and purpose to those who have devoted decades of service to the organization. Retirement should not be treated as an abrupt ending, but rather, a well-planned transition that requires education and guidance much earlier than when employees leave government work. A well-defined policy will enable the Philippine Army to ensure that civilian human personnel who are reaching retirement age are properly equipped with knowledge and tools on how to manage their financial receivables and keep themselves healthy and explore livelihood opportunities. This is a road map that will help transform years of service into a dignified and secure future. More importantly, their contributions become acknowledged by preparing them holistically-which means financially, socially, and emotionally life after service. In this way, retirement would not be a period of uncertainty but, instead, a continuation of purpose in which civilian personnel could enjoy the fruits of their labor while remaining capable of contributing meaningfully to their respective families and communities.

Case 25. The Public Servants

He was born in 1968 and raised in Taguig, Metro Manila, where his family's livelihood depended on the meager income that his parents earned from selling “*candies, snacks, balot, and penoy*” in the streets. This small-scale street vending was enough to sustain their daily needs but often left them struggling to cover essential expenses such as electricity and water bills. The reality of living with financial hardship shaped his childhood, instilling in him both resilience and a clear awareness of the challenges faced by families with limited means.

Despite these challenges, he did not grow up in a completely unhappy environment; his parents' life of hard work and perseverance instilled in him the value of sacrifice and determination. However, the daily pressure brought about by instability due to money matters had persistently set an indelible mark on his mind and further fueled the urge to break himself free from hardship. As he grew older, more so during his teen years, he started to nourish the dream of landing a stable job-one that would give him financial security, dignity, and peace of mind. This became his driving force to persevere and dream of a future wherein he

would be able to support his family without them experiencing the hardships he went through during his childhood.

He had to balance these studies with the dual responsibility of helping his parents run a small street business selling snacks and other essentials that would help keep the family afloat. This juggling of academics and livelihood was never easy, but it reflected in him a deep sense of duty and a desire to alleviate the hardships his family faced. A clear vision compelled his determination to finish his degree as an X-ray technician, a profession that would not only give him stability but also serve others in a meaningful way.

His eagerness to complete his education was matched by discipline and perseverance. Each day, while helping his parents attend to their daily tasks, he furthered his resolute nature and whetted his determination to make it big in life. Upon graduation, he didn't waste any time chasing his dream. Immediately, he applied to work in a government hospital, knowing full well that such an institution would provide him with the opportunity for skill practice coupled with the security of a stable career. It was a step toward fulfilling his long-cherished dream to rise from the struggles of humble beginnings into a dignified livelihood that would support his family and honor the sacrifices of his parents.

When he turned 29, being appointed a permanent employee at the Army General Hospital was somewhat of a milestone in his journey. Getting a position with Salary Grade 8 was not only an achievement but also a guarantee of stability after so many years of perseverance and sacrifice. It gave him the security of having a stable income and the dignity of being recognized as a valuable member of the institution. But to him, it was never about the title, it was about responsibility.

With his new role, he immediately faced the challenge of looking after his family. He assisted his parents with household needs and shouldered the financial burden of continuing the education of his siblings to give them opportunities he never had. His commitment reflected the Filipino value of "*utang na loob*" (debt of gratitude), as he continued to honor the sacrifices of his parents by giving back through hard work. He was thus able to convert his professional success into a collective triumph for his family, pulling them up from hardship into stability.

He is now 57 years old and is preparing for optional retirement to avail himself of the lump sum benefit as seed capital for a small business that would bring in a continuing stream of income for his family. To him, retirement does not mean merely packing up and moving out of the government service; instead, it should ensure that his family continues to be financially secure and productive during the next few years. Still, he realizes that maintaining a business calls not only for capital but also for adjustment, innovation, and new techniques. While he has previously relied on customary methods, he expects changes in the ways their livelihood needs to be managed to continue being competitive and sustainable.

This has made him seek training and seminars related to retirement preparation, particularly in the areas of financial literacy and livelihood development. He is aware that financial literacy is what will help him manage his receivables more wisely, avoid mismanagement of funds, and ensure that his lump sum is strategically utilized for long-term stability. At the same time, livelihood training, such as that provided by TESDA or similar institutions, will give him practical skills and an entrepreneurial understanding of how to strengthen their business and open new opportunities.

His proactive stance reflects a broader vision of retirement—a transition into life's next stage, not an end, wherein he can continue his meaningful contribution to family and community. By merging financial planning with livelihood preparation, he wishes to transform retirement into a dignified and empowering journey that honors his decades of service while securing a sustainable future for his loved ones.

In addition to his personal request, he foresees the need to create a formal program or policy specifically tailored for the retirement of civilian human personnel in the Philippine Army. For him, retirement should not be seen as merely the end of service but as a programmed transition to holistically prepare employees for the next stage of life. A program to this effect would entail wide-ranging benefits, beginning with financial literacy education, ensuring that retirees would know how to properly manage their lump sum,

pensions, and receivables for long-term stability. It would include health and wellness programs, covering not only assistance with physical well-being but also offering mental preparedness programs to help employees adjust emotionally to the shift from active service to civilian life. Equally important, time and resources would be given to livelihood programs, allowing retirees to acquire new skills, venture into small businesses, or pursue sustainable income-generating endeavors. Institutionalizing these measures would make the Army recognize the invaluable contributions of civilian personnel and give them the opportunity to retire with dignity, security, and purpose, ensuring that decades of their service would culminate in a future wherein they can continue to thrive both in themselves and in the communities around them.

Case 26. The Eldest Daughter

She was born in 1962 in Paniqui, Tarlac, as the eldest daughter among the seven siblings. Her parents were hardworking farmers who raised their children in life's struggle and simplicity. Despite the hardships, they persevered in their studies, waking up early to help in the fields before heading to school. Their determination paid off, as many of them eventually earned college degrees.

She had always wished since her younger years for a stable job that would bring in an income sufficient for her family. So, one day, her friend urged her to apply to the Philippine Army, which was accepting civilian employees at that time. There were many applicants, but a very limited number of positions to be filled. But then, her resilience and ability to work under pressure proved to be an advantage over others. She got hired permanently at age 24 in 1986 and was assigned to Fort Magsaysay, where her skills became useful.

In the initial years of service, she managed to save a large portion of her salary. Even though she was away from her family, upon going back home, she was able to give liberally to support her siblings' education and to share the load off her parents' backs. Her sacrifices became the bedrock of her family's progress, proving that perseverance and discipline could turn hardship into opportunity.

She adjusted well to the new environment of the procurement section to which she was assigned. Her natural ability at easily building rapport with others helped her cope with her colleagues to create a spirit of cooperation and respect. Instead of being intimidated by the technicalities associated with procurement, she approached each task with focus and determination.

It soon became apparent that she was a fast learner, and she said that "*kailangang magtiyaga at maging masipag*" (One must persevere and be hardworking). She grasped procedures, regulations, and requirements for documentation extraordinarily quickly; in many instances, she mastered the same processes that would take other weeks to grasp. The efficiency carried out with her allowed her to perform assignments on time but frequently ahead of schedule.

More than mere diligence, completing tasks in advance of targeted deadlines reflected her discipline, foresight, and organization. She anticipated potential delays in certain areas, prepared contingencies, and checked procurement documents against errors and non-compliance. Her dependability led supervisors to gradually entrust her with critical assignments.

Her colleagues commended her work habits, emphasizing that she saw the perfect balance between speed and precision. Finishing jobs ahead of time created space for her to assist others, share knowledge, and contribute to the smoother workflow across the section. She was, in essence, not only performing at her best but was uplifting the performance of the whole team.

Her siblings eventually finished their studies after years of sacrifice and perseverance. What seemed to be an impossible dream for a farming family in Paniqui became a reality: several of them obtained their degrees and found stable jobs, some of them even in government service. But this achievement was not totally theirs; it reflected her unending support, discipline, and the values that their parents had instilled in them. She had assumed responsibility at such a tender age as the eldest, and seeing her siblings succeed was both a personal triumph and a fulfillment of her solemn promise to her family.

As her professional life in the Philippine Army matured, so too did her personal life. In time, she married a fellow military officer—a union that symbolized the confluence of her civilian service with the military world she had long been part of. Her partnership was based on the shared principles of duty, toughness, and commitment to service. Together, they were blessed with two children, who became the center of her life and the living proof that her sacrifices bore fruit not just for her siblings but also for the next generation.

She never had it easy balancing motherhood with her career, but she did so with the same discipline and foresight that characterized her earlier years. She worked hard to make sure her children grew up with stability, education, and values rooted in hard work and integrity. Just as she had once guided her siblings, she now guided her children, teaching them about the lessons of perseverance, humility, and service.

The beauty of the cycle is reflected in her story at this stage: from the eldest daughter who got her family through hard times, to a wife and mother who nurtured her own household while continuing to serve the institution. It is a tale of continuity wherein personal and professional legacies are intertwined, with every sacrifice transformed into abiding impact.

Now in her 60s, she stands at the threshold of retirement—a solemn and liberating moment. She has served for decades and is now ready to avail herself of compulsory retirement and an outright pension. For her, this is not just the end of employment; it is the start of a new chapter, one full of new opportunities to pursue ventures reflecting lifelong values of resilience, service, and family legacy.

But she also looks beyond her case: Since she has witnessed all the struggles and triumphs of civilian personnel within the Philippine Army, retirement for her is more than just a financial transaction; it is very personal in one's life. Many civilian employees, just like herself, have given all it takes to support the institution, usually in less conspicuous roles but very important, nonetheless. For them, retirement can be both a reward and a challenge—an abrupt shift from structured service to uncertain independence.

This is why she envisions a tailored study on the retirement of civilian human personnel in the Philippine Army. Such a study would not only chronicle the lived experiences of retirees but also analyze gaps in support systems, financial literacy, livelihood opportunities, and psychosocial preparation. It would highlight the unique needs that civilian employees often have, since their benefits, recognition, and post-service pathways differ from those of their military counterparts.

She wants retirement to be an enabling and dignified stage in life. She dreams of ensuring that future retirees are supported in their transition by policies and practices, including structured retirement education programs, livelihood training, and institutional policies honoring civilian contributions to service. Thus, her personal retirement becomes a catalyst for institutional change, as she tries to leave behind not just memories of service but a legacy of care and foresight for those who come after her.

Case 27. The Successor.

Born in 1969, into a family steeped in military tradition. Most of them, from her parents down to her uncles and aunts, had served in the Philippine Army assigned to different units across the country. Their stories of discipline, sacrifice, and service shaped her childhood and instilled in her a dream: to dedicate her life to public service.

This was her dream, and thus she worked hard throughout her college days, knowing education would be her gateway to meaningful contribution. Immediately after graduation, when her aunt was still active in the Army, she saw the potential in her niece and encouraged her to join government service. Her aunt guided her through the entire process, boosting her confidence to take the next leap.

At 27 years old, she applied to the Philippine Army as civilian human personnel. More than just a career choice, this was the fulfillment of a lifelong desire. Joining the Army as a civilian employee meant that she would be following her family's legacy but in her own way. While her relatives were in uniform service,

she would be able to serve through administrative and institutional duties, thereby ensuring support to the Army's operations with efficiency, integrity, and dedication.

Her joining the Army was the beginning of an experience that merged personal dreams with family tradition. It was proof that service to the nation can take many forms, whether in the field or behind the desk, and that each one is critical for the strength and resilience of the institution.

She had served as civilian human personnel in the Philippine Army, an extension of her relatives' long service to the people. To her, it was not just a career but a calling-one that had grown from the values inculcated in her by her family. Their stories of sacrifice and commitment became the compass that steered her through the labyrinth of institutional life.

Her guiding principle was clear: "*Maging ulirang Makabayan at Makatao*" (to be an exemplary patriot and a humane servant). This principle was not just a slogan but a lived ethic, meaning that every task she performed, whether in procurement, administration, or financial management, was anchored in love with the country and compassion for people. She knew that civilian employees, though often working behind the scenes, were important to the Army's mission. By making sure transparency, efficiency, and integrity marked her work, she was helping soldiers and fellow civilians alike.

Service would be a family matter, and she adjusted naturally to working with government personnel. She knew about the culture of discipline, hierarchy, and accountability, but also brought empathy and collaboration into the relationships. Her colleagues saw her not only as a competent worker but also as someone who truly cared about the institution and the people it served.

Her service became her way of helping others. Every document processed, every procurement completed, and every financial record maintained was, in her eyes, a contribution to the larger mission of national defense and public welfare. She did not count successes in terms of personal gain, but in the difference her efforts brought into the lives of soldiers, civilian staff, and the communities assisted by the Army.

She, therefore, carried in her the twin spirits of patriotism and humanity. Her career was a reminder that public service is not confined to people in uniform; it is as alive in the quiet, steady work of civilian personnel who make sure the institution stays strong, ethical, and responsive to the needs of the nation.

She eventually married a Navy officer whose assignment was close to her workplace, and such circumstances allowed them to share proximity and purpose. Their union was not only a partnership of love but also the meeting of two lives shaped in service to the nation, hers in civilian Army work and his in-military service in the Navy. A shared commitment to public service created a household where discipline, integrity, and patriotism were everyday values, rather than abstract ideals.

They together brought up their only daughter, who grew up seeing examples of dedication and sacrifice around her. Intelligent and kind, the daughter reflected the best character traits of both her parents. From her mother, she got compassion, resilience, and how to balance responsibility with empathy. From her father, she absorbed discipline, honor, and a sense of duty. These qualities were nurtured not only at home but also through the environment she was immersed in, a family and community of public servants who modeled service as a way of life.

With time, the daughter became an heir to her mother's legacy, not literally holding the same position, but carrying on with the values and principles that defined her mother's career. Growing up surrounded by relatives and mentors who were either serving or had served in government service, she had a natural orientation toward public duty. Her mother's example showed her that service is not confined to uniforms or titles but is expressed in everyday acts of responsibility, fairness, and care for others.

That relationships continuity shows the power of institutional and family inheritance. Her marriage to a Navy officer and the rearing of her daughter show how public service can be a family legacy: passed along not only through stories, but through life experience. In this manner, her life is a cycle of service: from parents and relatives in the Army, through herself as civilian human personnel, to her daughter now carrying the torch of integrity and compassion into the future.

She must consider not only her own future but, even more so, the policies that exist regarding civilian human personnel transitioning out of the Philippine Army. She knows that military officers and enlisted personnel have a streamlined retirement process with set policies, benefits, and transition programs to guide them through the transition. However, for civilian employees, often the road to retirement is much less visible, even though their contributions are just as vital for the institution's success.

Her concern reflects a deeper truth: civilian personnel form the backbone of administrative, financial, and logistical operations in the Army. They ensure continuity, stability, and institutional memory. Yet, when retirement comes, many civilian employees are left wondering what lies ahead in terms of pension, livelihood support, or even recognition. Unlike soldiers who retire through some structured policies, civilians often navigate the process with less guidance, relying on fragmented information or personal initiative.

To her, retirement is not just about compulsory retirement and an outright pension. It's all about dignity, recognition, and preparedness. She wants clarity on whether policies exist for civilian personnel, as they do for military retirees, providing the same level of care and transition support. Her objective would be to bridge that gap by advocating customized retirement programs attuned to the specific role of civilian employees, which get them ready for life after service-not just financially, but also emotionally and socially.

This deeper meaning suggests that her retirement journey is both personal and collective. Personally, this is a culmination of decades of sacrifice and service. Collectively, it is a call to action for institutional reform in order not to overlook civilian human personnel but to honor and support them as they step into the next chapter of their lives. In this way, her retirement becomes more than an ending; it becomes a legacy project, aimed at securing a better future for those who will follow her path.

Case 28. The Former Overseas Worker

Born in 1967, he came of age in a household where discipline and service were not merely ideals but daily realities, shaped by the legacy of his father, a Philippine Army officer who was compulsorily retired from the service, and his mother, is civilian human personnel. That experience, though marked by sacrifice and quiet resilience, became a formative lesson in the impermanence of positions and the enduring value of integrity. As the eldest child, he carried the dual burden of responsibility and expectation-tasked with setting an example for his siblings while also navigating the cultural paradox of being expected to follow tradition rather than lead innovation. Yet, instead of being confined by this role, he transformed it into a source of strength, carving his own path with determination. The early exposure to structure, perseverance, and the silent dignity of service instilled in him a respect for order but also a resolve to define his identity beyond inherited duty.

His path exemplifies in one breath the fine balance between remembering the past and proclaiming one's individuality, but for him, the expectations arrayed against such a journey made it anything but easy. Following a life of public service by his parents meant the inheritance of pride coupled with unspoken demands to continue the legacy of sacrifice and duty. At the same time, the eldest son confronted the limits and pressures of tradition that perhaps no other sibling faced. In a country where public service is noble but hardly ever rewarding, he sought another route: to go abroad and find higher wages and a better quality of life.

His decision did not dismiss the values of his family; rather, it was expansion-that is, a translation of the words "*katatagan, pagtitiyaga at pagsusumikap*" (resilience and perseverance) into practical results for one's family. Going abroad then was a pragmatic form of leadership, an acknowledgment that family service may be just as important as service to the nation. It was a choice born both of necessity and vision, showing leadership at times requires sacrifice, not necessarily by staying within the familiar structures of public duty, but by venturing out to unstable territory and securing stability and opportunity for those who depend on you.

He began to feel the lessons of experience weigh heavily on him after three years abroad. His parents reminded him how security and tenure in government service would last long beyond the promise of a higher wage and better standard of living that had initially drawn him away. As his parents told him, security is for life, a foundation that guarantees stability even through uncertain times, while tenure sustains life, continuity, dignity, and the certainty of livelihood for the long term. It seemed to be a turning point when he realized that perhaps financial gain abroad might be temporary, while institutional service offered permanence, recognition, and legacy.

This was more than just finding a job; it was the moment when a deep inner struggle between ambition and tradition, between the call of opportunity across the sea and the abiding wisdom of his parents, came to a head. The confrontation with his family was more than a conversation; it was a reckoning with values deeply rooted in Filipino culture, where security in government service is seen as a lifelong anchor and tenure is understood as the steady rhythm that sustains one's existence. His parents, themselves molded by the discipline of military service, reminded him that true stability is not found in ephemeral wages but in the permanence of institutional recognition and the dignity of serving one's country.

The fact that the vacancy at the Army General Hospital came at such a providential time was symbolic- it was as if destiny itself opened a door just as he was ready to walk back into the fold of public service. When he turned 28 years old, his appointment as a permanent employee marked not only the beginning of his career but also the meeting of youthful ambition and ancestral wisdom. That was the moment when the personal dream and family legacy combined, pointing out that leadership is not a question of choosing between self and service, but rather harmonizing both.

As he entered government service because of his skills and knowledge, the transition was marked by confidence and adaptability; he quickly learned and mastered not only the technical aspects of his role but also the aspects of discipline and hierarchy that defined the institution. His ability to cope with the system was not an accident but the result of years of exposure to values like structure, resilience, and perseverance- first from his family and then reinforced by his own experiences abroad. This competence developed his reputation among colleagues and superiors that he was not only capable but also dependable in a field that required precision and integrity above everything else.

As he settled into his role, life presented another layer of responsibility: building a family of his own. This stage of purpose transformed his work from a personal achievement to a means of sustaining and nurturing those dependent on him. The stability of government service now meant more- it was not just about tenure and security but about continuity for the household he had built, about educating his children and securing their futures. Disciplined, patient, and foresighted, the balancing between professional duties and family obligations could only be deftly managed by one who had been prepared through years of practice in resilience and perseverance.

As he approaches the threshold of retirement, his journey comes full circle, rooted in discipline, shaped by sacrifice, and now directed toward legacy. Nearing the compulsory retirement age, he envisions not only availing the benefits due to him, such as the lump sum that will serve as seed capital for his new chapter in life but also ensuring that the system itself evolves to better serve those who follow. For him, retirement is not merely an exit from service; it is a transition into a new life stage where stability and dignity must be preserved. The lump sum represents more than financial relief it is the foundation for livelihood, entrepreneurship, or personal reinvention, a tangible reward for decades of perseverance and loyalty to the institution.

Yet, his vision surpasses personal interests. Having witnessed the struggles of civilian human personnel who often retire without adequate preparation or institutional support, he recognizes the urgent need for a formal policy on their retirement journey. He advocates with full realization that tenure and security should not stop at retirement but should be translated into viable programs that look after the welfare of employees beyond service. He aims to push such a policy to institutionalize compassion and foresight,

ensuring that recognition, guidance, and livelihood opportunities are accorded to civilian workers-often overshadowed by uniformed personnel-after years of service.

Case 29. The Researcher

Born in 1969, she joined the government service in 1994, when the institution expected a worker with discipline and flexibility who was then at an energetic 25 years. The years were beginning for her with grit and learning the ropes of bureaucracy, along with proving herself competent and reliable. Nearly a decade later, in 2002, a big milestone was reached: her permanent appointment as a Researcher. More than a professional milestone, it signified stability, recognition, and the culmination of several years of perseverance.

By that time, she was already married and rearing her own family, adding another dimension to her responsibilities. The permanent appointment not only secured her career but also reinforced her role as a provider and nurturer. Resilience and foresight were needed when balancing the demands of public service with those of family life. Her journey reflects that dual commitment of many civil servants: to serve the institution with integrity while ensuring the well-being of their households. In her case, professional stability became the bedrock on which personal responsibility flourished, proving that true success lies in harmonizing career achievements with the quiet strength of family devotion.

She derived other definitions of her experience from her status as the only civilian human personnel in her section. The distinction brought its share of challenges and opportunities. First, it made her navigate through a work environment where the majority were uniformed or specialized staff, which in most cases, meant proving her worth in an environment that easily overlooked civilian roles. On the other hand, her presence became indispensable because it provided continuity and technical expertise and administrative support that bridged the gap between the demands of the institution and the practical execution of tasks.

Because she was alone in that capacity, her contributions became magnified. She was not just doing routine work but was often the one who made sure that reports, research outputs, and written documents were accomplished with accuracy and clarity. In many ways, she became the silent force that drove the success of her section's work, transforming ideas and directives into polished outputs reflecting both professionalism and dedication. The ability to cope with the system, when she was the only civilian in it, showed resilience and adaptability. She carried the weight of responsibility with quiet strength, enshrining the values of perseverance and service, making sure that the collective efforts of her team were recognized through successful written outputs.

Indeed, her role was far more than administrative; it was the very backbone of her section. Being the only civilian personnel meant she had a singular responsibility: to provide continuity, stability, and institutional memory in a workplace often characterized by rotations, retirements, and shifting assignments. While others might focus on operational or uniform duties, she became a steady presence to ensure that the intellectual and documentary work of the office was not only completed but raised to a qualitatively high level. Her diligence saw to it that reports were accurate, research outputs were credible, and written communications reflected professionalism.

But this foundational role required more than technical skill; it needed resilience, patience, and the ability to harmonize diverse personalities and priorities. She was the quiet power that turned raw ideas into structured outputs, making sure that the efforts of her section were recognized and respected. In many ways, she acted as the “institutional anchor,” the person who protected the integrity of the office’s work and gave it longevity. Not always up front, her contributions were necessary and formed a legacy that outlasted individual assignments.

As retirement approaches, her view is colored both by gratitude for the years she has given to government service and a very clear vision of how she wishes to end her journey. To her, serving up to the very last day is not duty fulfillment but a symbolic act of loyalty, resilience, and integrity. It reflects her desire to honor the institution that has been her second home, a dignified exit, and her contributions being consistent

until the end. Retirement in her mind does not represent an abrupt end but a transition, and she wants that transition to be complete, not leaving any responsibilities undone.

At the same time, she knows full well what retirement implies in practical terms. The compulsory retirement option provides a set, predictable course, while, where applicable, the availability of a lump sum is more than pecuniary recompense-it forms the seed capital for her next phase of life. Her vision for retirement is proof of commitment, and financial security through compulsory retirement and lump sum benefits to sustain one's life after government service. Put differently, retirement for her is a transformation, not a withdrawal, a possibility to carry forward the values of resilience, hard work, and service into newer roles while keeping the legacy she will leave within the institution intact.

Her nearing retirement highlights not only the personal transition she must prepare for but also the institutional realities that civilian human personnel in the Philippine Army often face. Unlike uniformed service members, civilian employees sometimes lack the same visibility or structured guidance when it comes to retirement planning. This is why attending seminars and gaining knowledge about retirement policies is crucial for her. Such seminars provide clarity on entitlements, compulsory retirement procedures, lump sum benefits, and post-service opportunities. They also equip her with practical tools for financial literacy, livelihood planning, and emotional readiness for the shift from active service to civilian life.

Her participation reflects a bigger advocacy that civilian human personnel deserve equal access to retirement education and support programs so that they will face life after service with confidence. Pursuing knowledge is, in essence, both personal and institutional: personally, it secures her future; institutionally, it fortifies the call for structured retirement policies honoring the contributions of civilian employees who, though often behind-the-scenes workers, are foundational to Army operations.

Case 30. The Accountant Admin Officer

She was born in 1962, and by the time she turned 27, the influence of a well-provided family and the shared responsibility of being among six siblings had already taken hold. For her, stability within the home brought security and opportunity, but her vision traveled well past the walls of personal comfort into viewing her path in life as one of public services to take up work in government service. Many individuals may choose careers within the private sector for the sake of securing their financial futures, but her choice represented a far deeper calling: linking professional expertise with values of service, accountability, and integrity.

But with a Bachelor of Science in Finance, her academic preparation put her in good standing for accounting units in where precision, transparency, and discipline are called for. She was not just looking for a job; she was looking for an opportunity to be a steward of public resources. Every figure in government accounting speaks about something beyond numbers-trust, responsibility, and the lifeblood of public programs. Thus, her ambition to belong to accounting units symbolized a desire to be at the heart of governance, ensuring fairness and accuracy in financial systems.

A turning point in her professional life was her appointment as one of the selected applicants with a permanent position in Salary Grade 8. It meant not only professional stability but also the fulfillment of her aspiration to serve in the unit she had long desired. Coming into the workplace with much eagerness, she lost no time getting herself accepted by all in the office through displays of warmth, cooperation, and an expressed desire to join their ranks. Her ease with others bespoke her adaptability and social intelligence that served her in her integration into the institutional culture.

As her responsibilities grew heavier, there came to light a different side to her personality, her heavy-handedness. This was anchored in her training, values, and respect for perfection; this attitude should not have been meant to alienate but to uphold standards and ensure that tasks were performed with discipline and accuracy. In her mind, sternness was a form of caring, one that shielded the integrity of the work and the

reputation of the unit. Not everyone perhaps understood this. To some, firmness may have seemed an expression of rigidity, if not inflexibility, without realizing that such an attitude stemmed from accountability and a wish to see the team succeed.

This dynamic created moments of tension but also brought to the fore her dual role: the approachable coworker who could build camaraderie, and the principled professional who insisted on discipline. Her strictness was an extension of her dedication; it was the invisible force that kept the office from compromising its standards. As time passed, her colleagues realized that her firmness was not personal but institutional, hailing from a commitment to service and a belief that true professionalism requires both cooperation and discipline.

In essence, her journey at Salary Grade 8 epitomized the nuances of leadership at the service level, where being socially engaging had to find an optimum balance with the magnitude of unyielding values. Her strictness, though sometimes misunderstood, was perhaps the very quality anchoring her unit's success and leaving a lasting impression for years to come in integrity and resilience.

She carries two commitments at once: supporting her extended family and guiding her own household, while her only son is serving in the Armor Division. That dual devotion sharpens her sense of responsibility: she wants stability for elders and siblings and a secure foundation for her son, who lives with the demands of military duty. This is not just about money, but continuity, dignity, and honoring service across generations. Near retirement, the question becomes how to translate years of work into durable security for those who count on her.

Approaching retirement, she focuses less on the daily operations but more on the long-term safeguards. She would like clarity, predictability, and fairness to retire in peace and begin her life's next chapter with purpose. An equally detailed policy of retirement represents a personal need and an institutional gap: civilian human personnel often miss the same visibility and structured guidance according to the uniformed members. To her, a clear policy is what bridges duty fulfilled and a life sustained.

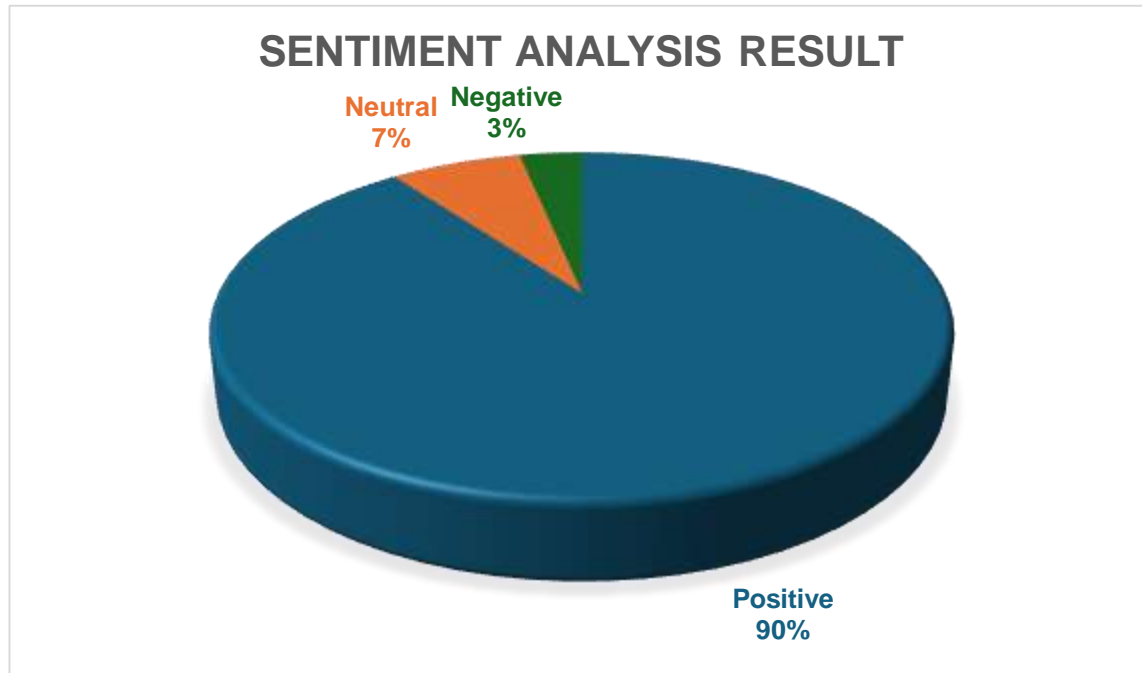
Compulsory retirement offers a timeline and a process that takes away much of the uncertainty during such an important phase of life. The lump sum, if paid, is more than a payout—it acts as seed capital for livelihoods or debt consolidation, or it cushions sudden needs. It is of symbolic value and practical utility: recognition of years of perseverance and a launching pad to remake one's life. She wishes to avail these benefits not only to shut this chapter but also to open the next with stability and agency.

But hers is not a departure; it's a handoff. In advocating for a detailed civilian retirement policy, she converts personal insight into institutional care to make sure that those coming next will face less uncertainty. Her work is also the honor of her son's service and her own, a weaving of family duty with public duty. Finally, her vision is as simple as it is profound: to leave the institution better than she found and to begin the next chapter with security, dignity, and purpose.

SYNTHESIS

The researcher conducted sentiment analysis of participants' responses to gauge their feelings and opinions regarding pre-retirement. Sentiment analysis, also referred to as opinion mining, is a method that applies natural language processing and text analysis to identify and measure the feelings expressed through words. While this technology has practical applications in various fields, including marketing, customer service, and healthcare, it was utilized in this instance to understand the attitudes and readiness of civilian personnel nearing retirement. With more recent language models, such as RoBERTa, this approach handles complex texts with indirect sentiments, and this is therefore particularly applicable for gaining insight into the deeper attitudes of the participants. Hamborg-Donnay, Felix, Karsten (2021).

Figure 3

**Human**

Personnel Retirees' Response

Figure 3 illustrates the overall results of the sentiment analysis of the responses of the 30 participants in the study. Results Compilation of Sentiment Analysis indicated a largely positive sentiment about emotions exhibited by the participants. Of all responses analyzed, 90% were Positive, which suggests the participants expressed a strong feeling of optimism, satisfaction, or affirmation in the accounts. 7% were Neutrals, which conveyed balanced or factual reporting that lacked prominent emotional slants. 3% were Negative, which indicates very few expressions of dissatisfaction, worry, or complaints.

This distribution indicates that test takers, consisting of near-retiring human staff, tend to have positive attitudes towards their experiences, changes, and expectations. The extreme positivity could be due to belonging to an institution, a sense of readiness to retire, or appreciation for longevity of service. The small amount of negativity, although presumably present, did not tend to dominate the emotional profile but could instead provide its own set of insights on where support or enhancement could be needed. The study gains credibility to put forward a balanced perspective for policy recommendations.

Table 1**Sentiment Analysis Results**

Compound Continuous		Compound Continuous		Compound Continuous		Compound Continuous	
0.899	Positive	0.9751	Positive	0.8338	Positive	0.9338	Positive
0.9625	Positive	0.9359	Positive	0.8412	Positive	0.8807	Positive
0.4815	Positive	0	Neutral	-0.9001	Negative	0.9766	Positive
0.9926	Positive	0.9807	Positive	0.9613	Positive	0.9231	Positive
0.4767	Positive	0.9924	Positive	0.97	Positive	0.4767	Positive
-0.631	Negative	0.972	Positive	0.9794	Positive	0.8883	Positive
0.9153	Positive	0.9754	Positive	0.9849	Positive	0.9784	Positive
0.9811	Positive	0.9762	Positive	0.9639	Positive	0	Neutral
0.9705	Positive	0.9902	Positive	0	Neutral	0.9917	Positive
0.9794	Positive	0.9817	Positive	0.8248	Positive	-0.0646	Negative
0.2401	Positive	0.7086	Positive	0.9274	Positive	0.7527	Positive
0.9656	Positive	0.9861	Positive	0.9832	Positive	0.9031	Positive
0.9321	Positive	0	Neutral	0.9832	Positive	0.9922	Positive
0	Neutral	0.743	Positive	0.3612	Positive	0.9546	Positive
0.9661	Positive	0.8943	Positive	0.9455	Positive	0.9587	Positive
0.9879	Positive	0.926	Positive	0.9089	Positive	0.9913	Positive
0.9839	Positive	0.9624	Positive	0.9936	Positive	0	Neutral
0.9945	Positive	0.9604	Positive	0.9604	Positive	0.8555	Positive
0.9206	Positive	0.8981	Positive	0.7966	Positive	0.3818	Positive
0.9847	Positive	0.9566	Positive	0	Neutral	0.4215	Positive
0.9968	Positive	0.9287	Positive	0.5574	Positive	0.4451	Positive
0	Neutral	0.8941	Positive	0.9874	Positive	0.8719	Positive
0.9493	Positive	0.9372	Positive	-0.9435	Negative	0.9468	Positive
0.9871	Positive	0.9062	Positive	0.2619	Positive	0.948	Positive
0.9524	Positive	0.5719	Positive	0.9175	Positive	-0.631	Negative
0.93	Positive	0.9512	Positive	0.8992	Positive	0.8945	Positive
0.8519	Positive	0.6124	Positive	0.9769	Positive	0.9928	Positive
0.9109	Positive	0.9559	Positive	0.9801	Positive	0.9938	Positive
0.9133	Positive	0.9668	Positive	0.9871	Positive	0	Neutral
0.7823	Positive	0.991	Positive	0.9787	Positive	0.9529	Positive
0.9042	Positive	0.9789	Positive	0	Neutral	0.2247	Positive
0.8885	Positive	0.9652	Positive	0.9839	Positive	-0.2732	Negative
0.93	Positive	0	Neutral	0.9938	Positive	0.9822	Positive
0.9321	Positive	0.9429	Positive	0.9902	Positive	0.7992	Positive
0.5859	Positive	0.9091	Positive	0.9597	Positive	0.9615	Positive

Compound Continuous		Compound Continuous		Compound Continuous		Compound Continuous	
0.9217	Positive	0.9559	Positive	0.964	Positive	0.9412	Positive
0	Neutral	0.9803	Positive	0.9022	Positive	0.9545	Positive

0.1894	Positive	0.9186	Positive	0.9792	Positive	0.9816	Positive
0.0516	Positive	0.9295	Positive	0	Neutral	0.9442	Positive
0.9601	Positive	0.9762	Positive	0.4768	Positive	0.8725	Positive
0.896	Positive	0.7469	Positive	0.9611	Positive	0.8793	Positive
0.7845	Positive	0.8744	Positive	0.9687	Positive	0.9084	Positive
0.5267	Positive	0.0772	Positive	0.9376	Positive	0.9648	Positive
0.9469	Positive	0.8674	Positive	0.9856	Positive	0.9872	Positive
0.705	Positive	0.3612	Positive	0.9042	Positive	0	Neutral
0.9354	Positive	0.9605	Positive	0.3291	Positive	0.4767	Positive
0.6908	Positive	0.9839	Positive	0.9294	Positive	0.8433	Positive
0.3843	Positive	0.9442	Positive	0.9358	Positive	0.8807	Positive
0.8807	Positive	0.9788	Positive	0.743	Positive	0.9186	Positive
0.8934	Positive	0.9661	Positive	0.6147	Positive	0.1901	Positive
0	Neutral	0.9766	Positive	0.9801	Positive	-	Negative
0.8316	Positive	0.9136	Positive	0.9756	Positive	0.7906	Positive
0.8201	Positive	0.9818	Positive	0.9911	Positive	0.9645	Positive
-0.1779	Negative	0.9759	Positive	0.9771	Positive	0.5187	Positive
0.9224	Positive	0.3612	Positive	0.8739	Positive	0.7904	Positive
0.9481	Positive	0.8979	Positive	0.2787	Positive	0.743	Positive
0.5106	Positive	0	Neutral	0.9225	Positive	0.7579	Positive
0.7003	Positive	0.9423	Positive	0.8898	Positive	0.9252	Positive
0.9771	Positive	0.9485	Positive	0.7096	Positive	0.9398	Positive
0	Neutral	0.9848	Positive	0.8834	Positive	0.8979	Positive
-0.296	Negative	0.9865	Positive	0.4404	Positive	0.2263	Positive
0.697	Positive	0.9903	Positive	0.8178	Positive	0.25	Positive
0.9957	Positive	0	Neutral	0.8176	Positive	0.9325	Positive
0.4215	Positive	0.9886	Positive	0.8271	Positive	0.9287	Positive
0.9829	Positive	0.9747	Positive	0.9688	Positive	0.5574	Positive
0.9588	Positive	0.9878	Positive	0.9022	Positive	0.7876	Positive
0.9776	Positive	0.9929	Positive	0.9676	Positive	0.9781	Positive
0.8731	Positive	0.9935	Positive	0.9744	Positive	0.7317	Positive
0.9655	Positive	0.9811	Positive	0.8555	Positive	0.2705	Positive
0.9723	Positive	0	Neutral	0.8804	Positive	0.9186	Positive
0.25	Positive	0.985	Positive	0.9743	Positive	0.9655	Positive
0.967	Positive	0.998	Positive	0.9901	Positive	0.8705	Positive
0.128	Positive	0.9788	Positive	0	Neutral	0.9209	Positive
0.9382	Positive	0.9958	Positive	-0.5789	Negative	0.8126	Positive

Compound Continuous	Response	<i>f</i>
0.9052	Positive	300
0.6808	Positive	23
0.7506	Positive	11
0.9398	Positive	334
0	Neutral	

-0.0762	Negative
0.886	Positive
0.9251	Positive
0.5677	Positive
0.9403	Positive
0.8316	Positive
0.9313	Positive
0.9542	Positive
0.7906	Positive
0.9824	Positive
0.9389	Positive
0	Neutral
0.7906	Positive
0.9836	Positive
0.9217	Positive
0.9881	Positive
0.4497	Positive
0.9676	Positive
0.9784	Positive
0.9105	Positive
0.965	Positive
0.891	Positive
0	Neutral
0.9666	Positive
0.9294	Positive
0.9676	Positive
0.9724	Positive
0.8294	Positive
0.872	Positive
0.9432	Positive
0.9676	Positive
0.296	Positive
0.9705	Positive



Table 1. Sentiment analysis assigns a numerical score for each respondent's answer, indicating the degree of emotional content from negative to positive; values below -0.05 are labeled negative, above 0.05 positive, and the range from exactly -0.05 through 0.05 inclusive is defined as a neutral stance. This range ensures no over-reading of slight and/or ambivalent emotional communication, and such communication with balanced emotions, very general emotional language, or slight positivity is defined here as a neutral response. A score of -0.12 would indicate strongly negative emotional communication, such as frustration or hurt; +0.06 would indicate slight positivity, such as feeling proud or feeling grateful; and 0.00 means emotionally balanced or slight emotional content. Values at the exact boundaries remain neutral on purpose and are kept on the positive or negative side strictly for consistency. Values might be influenced by short utterances, “not bad” statements, and specialized vocabulary; semantic labels should always be taken with descriptive labels and/or thematic coding for a qualitative and matched coding description summarizing the code's meaning.

Sentiment analysis showed that civilian human personnel serving and retired in the Philippine Army emerged very optimistic and thankful about the institutional support they had received in service and post-service. Stable employment, tenure, and pension benefits have enhanced living standards, family security, and long-term well-being. Their positive outlook reflects both personal fulfillment and advocacy for sustained retirement programs providing financial literacy, livelihood opportunities, and holistic support. These sentiments foreshadow the need for continuity of policy and its enhancement towards dignity, security, and empowerment for future generations of civilian personnel along their careers and into old age.

Table 2

For the Age of Appointment into the Civilian Human Personnel Service

Age Entered the Service	<i>f</i>	%	Rank
24-29	6	20%	2
30-35	24	80%	1
Total	30		

The table shows that, out of 30 appointees to Civilian Human Personnel, the top bracket comprises those who entered service between ages 30–35, with 24 individuals, or 80%, while a smaller group falls within the second-ranked bracket of entrants at ages 24–29, with 6 individuals, or 20%. This suggests a strong tendency toward mid-career entry rather than early-career hiring, pointing to possible advantages in favor of candidates with more experience or with additional qualifications obtained after initial schooling. A pattern such as this may portend workforce dynamics: entrants may have shorter remaining service horizons before retirement, influencing tenure-based benefits, promotion pacing, and targeted professional development. It also has planning implications for onboarding and leadership pipelines that should leverage prior experience and provide accelerated integration. From a retirement perspective, later entry impacts cumulative pension accrual, emphasizing the value of early, tailored financial literacy and retirement planning for this cohort. Finally, if balance across age profiles is desirable for the institution, a number of strategies might be examined to attract more 24–29-year-old entrants, such as entry programs, internships, or mentorship pathways.

Joining government service at a mature age presents Civilian Human Personnel with a unique pathway toward stability, growth, and long-term fulfillment. Entering the Philippine Army's civilian workforce later in life often means that individuals already possess a degree of personal perspective on life that better allows them to adapt to the structured environment of public service. This stability will nurture discipline, strengthen character, and shape a positive outlook on life, while the daily emphasis on teamwork, leadership, and self-discipline within the organization reinforces values extending well beyond the workplace. Over time, these qualities become deeply ingrained, enabling personnel not only to rise to their roles but also to bring these virtues into family life and community engagements.

From a long-term perspective, starting a career at a mature age also shapes outcomes in retirement. Many civilian personnel retire earlier than their peers in other professions, yet they do so with years of institutional knowledge, professional skills, and leadership experience. Early retirement, combined with maturity earned during service, provides them a unique advantage for post-employment opportunities, whether in entrepreneurship, consultancy, or community leadership. It is this maturity, nurtured over years of structured service, that easily allows them to venture with confidence into new fields and ensures that retirement is merely a continuum rather than an end to meaningful contribution. Maturity upon entry, therefore, creates a cycle of empowerment: it strengthens their service years, enriches their retirement years, and allows them to remain valuable assets to society for many more years after government service.

Table 3**As for Sex Profile**

Sex	<i>f</i>	%	Rank
Female	18	60	1
Male	12	40	2
Total	30	100%	

The data indicate the gender distribution among Civilian Human Personnel, with females at 60% compared to males at 40%, which signifies much about the changing landscape in public service within the Philippine Army. This prevalence of females reflects not only the expanding access of government institutions to different groups but also the vital role women continue to play in maintaining the operational and administrative core of the organization. This presence shows a movement from traditionally male-dominated milieus toward one where women form part of the mainstream, where their contribution, too, becomes increasingly acknowledged and appreciated. Beyond numbers, this representation tells of the resiliency, flexibility, and leadership qualities female personnel bring to civilian life, often balancing professional responsibilities with family obligations.

Besides, this prominence calls for the institutionalization of gender-sensitive policies on equal opportunity, equal career progression, and equal retirement benefits. Further, this calls for support systems like training, mentorship, and welfare programs that help women progress in their roles with confidence for life after service. Acknowledging their contributions helps dismantle stereotypes and affirms that women are not only capable of excelling in administrative and financial functions but are also instrumental in shaping the values of service, discipline, and nation-building.

Table 4**For the Reasons of Entry into Civilian Human Personnel Service**

Reasons	<i>f</i>	%	Rank
Relatives of Military Uniformed Personnel	16	53.33%	1
No Relatives of Military Uniformed Personnel	14	46.67%	2
Total	30	100%	

This data suggests that out of 30 Civilian Human Personnel, 16 joined the civilian human personnel, mainly with relatives of the military uniformed personnel. That would suggest they viewed the government to secure a financial future and to stabilize themselves and possibly their family. The remaining 14 joined because they wanted financial stability, meaning they were influenced by the history and tradition of their family serving in the government under the Philippine Army, and felt a sense of obligation or pride in continuing that legacy.

Understanding the reasons why people join civilian human personnel helps determine their needs and expectations. Those who join for a good income might have specific questions about pay, benefits, or opportunities for advancement. Individuals who have family members who have been part of the military will have different insights and are likely to know more about what to expect from military life.

Understanding these dual motivations is important in tailoring policies and programs that will address needs at many levels. Those motivated by financial stability might need clear promotion pathways, clearly defined benefits, and retirement education to make them feel secure. Those influenced by military family

traditions may place a high value on recognition of service, institutional memory, and programs that honor legacy and continuity. Together, these motivations emphasize the need for designing inclusive support systems that balance economic concerns with cultural and familial values, making civilian personnel feel secure in their livelihoods and proud of their contributions to national service.

Table 5

As to Years of Service in Optional Retirement

Years of Service	<i>f</i>	%	Rank
20 – 28 Years	1	12.50%	2
29 - 36 Years	7	87.50%	1
Total	8	100%	

Data shows that out of 7 Civilian Human Personnel who filed for optional retirement, only one retired after 20–28 years of service, while most of the seven individuals retired after 29–36 years, showing a strong tendency toward extended tenure before choosing to exit. Most civilian personnel perceive greater value in prolonging their service to close to three decades or more, likely to maximize pension benefits, tenure-related incentives, and institutional recognition. Serving longer not only strengthens financial security but also allows personnel to accumulate deeper expertise, credibility, and leadership roles, which can enhance their sense of fulfillment and legacy within the Philippine Army.

The only one who retired earlier, at 20–28 years, may be a case where personal circumstances, such as health, family obligations, or alternative livelihood opportunities, outweighed the advantages of staying longer. But the overwhelming majority choosing to retire at 29–36 years is indicative of the common frame of mind where stability, completion of career, and optimization of benefits are the guiding principles. This also brings to the fore how institutional culture and retirement policies encourage personnel to stay on until they reach the "sweet spot" where years of service translate into maximum retirement advantages.

This distribution, from a broader perspective, underlines the relevance of preretirement planning programs designed for long-serving personnel. While most employees prefer to retire later in their service years, the programs should emphasize legacy transfer, mentorship, and equipping them for post-service transitions with relevant skills and financial literacy. Simultaneously, support must also be provided for earlier retirees so that they can transition into civilian life with enough wherewithal despite their shorter service.

Table 6

As to Years of Service in Compulsory Retirement

Years of Service	<i>f</i>	%	Rank
25-29 Years	2	9.10%	4
30-34 Years	10	45.45%	1
35-39 Years	6	27.27%	2
40-44 Years	4	18.18%	3
Total	22	100%	

This data indicates that the compulsory retirement of the Civilian Human Personnel brings a fine balance in career longevity and institutional commitment within the Philippine Army. Out of the 22 retirees, the biggest single group consists of ten persons who served 30 to 34 years, showing a remarkable pattern of longer tenure of service and commitment. It would therefore appear that substantial personnel chose or could stay in service up to the upper limit of their compulsory retirement age and thereby maximize their contribution and benefit

entitlement from their long service. The careers of such people often exemplify stability, loyalty, and meeting professional milestones in life, as these individuals have committed almost three decades or more of their lives to serving the Army's civilian functions.

The data also reveals that not all reached this maximum threshold. The fact that only four of the 22 reached the absolute milestone for the longest allowable years of service underscores the fact that, while long careers are possible. Many of the remaining individuals retired earlier due to age-related requirements rather than tenure maximization. This reflects the dual nature of compulsory retirement; it is not solely determined by years of service but also by reaching a mandated age, which can shorten the tenure of those who enter service later in life. These people may have made very significant contributions during long periods, but their retirements were more influenced by age regulations than by the pursuit of maximum service years.

Ensuring equitable and supportive retirement programs for civilian human personnel requires an understanding of the varied avenues to retirement. Whereas some employees spend thirty or more years in government service, others are legally forced to retire earlier. Both groups contribute to the institution, but their situations vary: long-serving personnel can feel they are rewarded by mechanisms focusing on loyalty and length of service, while the other group may have shorter tenure, reduced benefits, and/or less time to prepare for retirement.

By designing retirement programs that value both groups equally, institutions affirm that every retiree's service—whether long or shortened by regulation—carries value. This fairness prevents disparities in post-retirement outcomes and cements morale amongst the workforces.

Meanwhile, pre-retirement planning and institutional support become supremely important. Financial literacy seminars, livelihood training, counseling, and transition workshops can help the retirees align their benefits with personal goals—whether to secure stability with a pension or flexibility with a lump sum. Such support will make sure that retirement is regarded not as an abrupt end but a dignified transition into another phase of life.

In sum, the deeper purpose is to create a retirement system that balances equity.

Table 7

As to Types of Pensions Received by Civilian Human Personnel

Type	<i>f</i>	%	Rank
Lump sum	19	63.33%	1
Outright Pension	11	36.67%	2
Total	30	100%	

The data shows that 100% of the 30 civilian personnel retired and availed themselves of the retirement benefit. Of these, 19 personnel preferred to have the lump sum compared with 11 personnel who chose the outright pension, which describes an immediate liquidity preference over monthly pension payments over a long period. It mirrors retirees' need for self-management of their resources to be able to cover such urgent requirements as family needs, livelihood investments, or personal/medical purposes. Although the outright pension means stability and continuity of a certain income, the lower number of personnel choosing it suggests that having capital immediately available would be more beneficial for the needs that a retired person may experience.

Retirees' options to take either lump sum benefits or monthly pensions reflect their diversities in financial goals and commitments that arise after government service. For many, the capital that comes with the lump sum option gives them the immediate resources needed to address pressing needs, whether it is paying debts, investing in children's education, livelihood projects, or addressing extraordinary medical expenses. This is a choice for flexibility and control over finances, a way of adjusting resources to the retirees'

personal and family priorities. On the other hand, some retirees choose monthly pensions because they present an opportunity for stability in a regular income stream, securing them from future uncertainties and assuring sustained financial support throughout their retirement years. These contrasting patterns illustrate the importance of recognition that retirement planning cannot be one-size-fits-all but rather an individual circumstance, culturally bound, and shaped by long-term aspirations. Institutions must design retirement programs that balance immediate liquidity with long-term security so that both groups of retirees seeking capital for commitments and those prioritizing steady income are supported in achieving dignity, resilience, and financial well-being in their post-service lives.

Table 8**As to Sentiments of Civilian Human Personnel**

Challenges	<i>f</i>	%	Rank
Positive	90	90%	1
Neutral	7	7%	2
Negative	3	3%	3
Total	100	100%	

From the responses, it can be analyzed that the sentiments of 30 civilian personnel who are soon to retire are predominantly positive, wherein 90% described their confidence and optimism towards retirement. A smaller proportion, 7%, had neutral feelings, which reflect a wait-and-see attitude or uncertainty as regards future adjustments. Only 3% had negative sentiments, which denote limited concerns or dissatisfaction. This indicates that the greater proportion of retiree's face retirement with preparedness and hope, while the minority underscore areas in which morale would be further shored up by institutional support, such as counseling, financial literacy programs, or livelihood planning, and lingering anxieties addressed. In summary, retirement is generally seen as a promising new chapter, but tailored interventions are important to ensure that all personnel lead stable lives with dignity after service.

Results have shown that civilian human personnel in this age group come for varied goals, desires, and feelings. They also need an appreciation of individual interests for each retiree through support programs and resources to make sure their transition into post-retirement life from government service is dignified, responsive to their needs.

1. Significant programs provided to Civilian Human Personnel near retirement.**Table 9****Government Assistance Programs**

Government Assistance	<i>f</i>	%	Rank
No	30	100%	1
Yes	0	0%	2
Total	30	100%	

The current retirement framework in the Philippine Army for civilian human personnel is limited to the grant of GSIS pension benefits, without a corresponding government program.

That addresses their more general post-service needs. Both the optionally and compulsorily retiring civilian employees have a pension jointly funded by their contributions, matched by the Philippine Army as a co-equal contributor. This system is put in place to make sure retirees who serve in the Philippine Army for

many years maintain financial stability and a decent lifestyle. However, such a pension does not involve any livelihood assistance, reintegration into society, or holistic transition programs; it could mean a way of getting into a life other than institutional service after retirement. That shows a very significant policy challenge: with no structured retirement programs available for their civilian personnel, their valuable contribution may remain unnoticed, opportunities for their continued productivity lost, and institutional resilience undermined because of failure to maintain and channel their resources toward post-retirement endeavors.

This is corroborated by the fact that none of the thirty civilian human personnel retirees received any government benefits other than their pension, which points to a systemic shortcoming in the current retirement framework. The uniformity of this result simply indicates that such an issue is more structural than incidental and reveals the lack of comprehensive support programs for civilian retirees. While the GSIS pension provides financial continuity, these other needs are not recognized, including livelihood opportunities, health services, or reintegration assistance, which could provide a feeling of security and respect towards retirees after serving several years. Thus, it insists upon policy reforms that call for expanding retirement provisions, including rights, privileges, and holistic assistance, to honor civilian human personnel and adequately support their transition to post-service life.

2. Proposed measures for a better quality of life after retirement.

The interviews with the Philippine Army's civilian human personnel nearing retirement created the rich foundation needed for understanding their experiences, concerns, and aspirations, which consequently informed proposed measures in this paper. Indeed, these measures are not just administrative recommendations but responses to the holistic realities of the long-serving personnel who have dedicated decades of their lives to public service.

The proposed measure will address the gap between what institutions are obliged to provide and the personal needs of said individuals. Civilian human personnel underscored financial stability, pension security, and livelihood opportunities as reflective of their aspirations for a dignified transition into retirement. The measure thus hopes to institutionalize structured pre-retirement programs comprising financial literacy training, livelihood and entrepreneurship seminars, and counseling services. Such initiatives would better equip personnel to manage their benefits wisely, prepare for post-service ventures, and adapt to civilian life with confidence.

Equally important, the measure recognizes the emotional and cultural aspects of retirement. For many personnel, their service is a legacy connected with family tradition and national duty. Thus, the proposed measure underlines the need for recognition ceremonies, mentorship opportunities, and the documentation of legacies to celebrate their contributions and preserve institutional memory. In this way, the Army not only recognizes the sacrifices of personnel but also boosts morale among younger employees who view retirement as a milestone in high esteem.

Finally, the measure is forward-looking: retirement is not the end of service but the beginning of a new phase of contribution. In addition to imparting skills, networks, and support systems to the retirees, the institution ensures that they remain assets to society, whether through entrepreneurship, community leadership, or advisory roles. In sum, the proposed measure transforms retirement from a point of vulnerability into a platform for empowerment, aligning personal fulfillment with institutional resilience.

Table 10

INTERVENTION MEASURES

Problems	Proposed Programs	Objectives	Strategies	Expected Outcomes
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There is no structured Financial Literacy Program for Civilian Human Personnel presents a challenge to long-term stability and retirement readiness.	To provide the Civilian Human Personnel of the Philippine Army with the essential financial knowledge and skills that ensure stability, security, and empowerment during their service years and beyond retirement.	To empower civil servants in the financial management of their retirement benefits through offering an organized pension benefits program and financial literacy training that builds the required skills for their budgeting, savings, and spending practices.	Embed financial literacy seminars into the career lifecycle: entry-level orientation, mid-career development, and preretirement programs.	Financial literacy programs will help Civilian Human Personnel manage resources at hand wisely, avoid the mismanagement of funds, and respond to financial constraints to ensure a secure, meaningful, and productive life after retirement.
There is no institutionalized Livelihood Program for Civilian Human Personnel upon their retirement.	Provide a Livelihood training program for the civilian human personnel for their retirement.	Equip the retiring Civilian Human Personnel with practical livelihood skills, entrepreneurial knowledge, and financial management strategies that would enable them to be productive, independent, and fulfilled during the retired years of their lives.	Civilian Human Personnel are equipped with livelihood skills and entrepreneurial opportunities. It ensures they remain active, secure, and meaningful contributors to society even after leaving government service.	Provide hands-on training in practical livelihood areas like agribusiness, food processing, handicrafts, and service-based enterprises. Partners with TESDA and DTI, and local cooperatives offer certified skills programs that retirees can immediately use.

Problems	Proposed Programs	Objectives	Strategies	Expected Outcomes
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Civilian human personnel will not receive government recognition and assistance after separation from service.	Provide psychosocial and community-based support to ease the transition. Institutionalize mentorship and legacy-sharing to honor their service and guide future generations.	Transitioning civilian human personnel shall receive psychosocial and community-based support; mentors shall be institutionalized to recognize their service and share their legacy in guiding succeeding generations as they near their retirement.	Mentorship will be institutionalized to ensure that knowledge is transferred, while sharing legacies through storytelling, documentation, and recognition give reverence to service and inspiration to future generations. Together, these measures promote both individual well-being and institutional continuity.	Retirees will feel increased well-being and dignity in transition, while succeeding generations are inspired and informed by documented legacies. These outcomes combined contributed to organizational resilience, continuity of values, and a culture that respects service across generations.
Retirees exit service without a structured health awareness program, leaving them unprepared for post-retirement challenges in preventive care, nutrition, mental well-being, and adjustment to lifestyle.	It shall design a systematic Health Awareness Program for retiring civilian human personnel regarding preventive care, nutrition, mental well-being, and lifestyle adjustment.	The Health Awareness program supports civilian personnel in retiring from service by giving structured information on preventive care, nutrition, mental well-being, and lifestyle adjustments to prepare for retirement.	The Health Awareness program for retiring civilian human personnel will address issues in a multi-dimensional way: preventive care by check-ups and seminars, proper nutrition with expert advice, mental well-being through counseling and peer groups, and lifestyle adjustment programs.	The Health Awareness program for retiring civilian human personnel will ensure a healthier, more robust retiree who is better equipped to face life post-service. Nutrition guidance will encourage better eating habits and sustainable diets.

Problems	Proposed Programs	Objectives	Strategies	Expected Outcomes
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The civilian personnel are retiring with financial vulnerability because most of them rely solely on their lump sum benefits and do not have a sustainable income stream or structured retirement planning.	To create sustainable income opportunities outside of their service in the government. Program partnerships will be encouraged with cooperatives, microfinance institutions, and local enterprises to provide easy and accessible opportunities in small business ventures and community-based livelihood projects.	The program enables the creation of sustainable income opportunities for retiring civilian human personnel beyond their government service through partnerships with cooperatives, microfinance institutions, and local enterprises.	The program will be creating sustainable income opportunities for retiring civilian human personnel through partnerships with cooperatives, microfinance institutions, and local enterprises.	The Program provides financing, training, and mentorship that lessen financial vulnerability, enhance self-reliance, and build economic resilience among retirees and enable transition with dignity while continuing to contribute to family and community sustenance.
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The problem of financial illiteracy among Civilian Human Personnel is not merely a technical gap. It is a profound issue affecting dignity, security, and even legacy after decades of service. Retirement is supposed to be a reward for loyalty and sacrifice; without the skills to manage pensions, lump-sum benefits, and daily expenses, however, many personnel risk entering retirement with uncertainty rather than stability.

The proposed intervention of financial literacy training programs holds greater significance because retirement becomes an empowered transition. It ensures that the years of service translate into a meaningful life beyond government employment and that retirement is no longer a vulnerable stage but rather an empowered transition in life. The expected outcomes-such as an improved lifestyle, less overspending, and better retirement planning-have symbolic weight: they mean Civilian Human Personnel will be able to spend their retirement years in dignity, independence, and peace of mind, knowing their service has earned them both benefits and the wisdom to use them properly. In sum, this is not just a training program but a legacy-building intervention that honors decades of service and ultimately rewards retirement as a new beginning and not an end, characterized by financial stability, active participation in livelihood, and meaningful contributions to family and society.

The institutionalization of a livelihood program represents more than a policy; rather, it is a moral and cultural commitment. It symbolizes the Army's commitment to taking care of its civilian personnel not only during their years of service but also into their retirement. It even transforms retirement into a phase of empowerment, wherein personnel are financially secure, socially active, and valued for their valuable contributions to family, community, and nation.

An institutionalized livelihood program would ensure that retired Civilian Human Personnel retire with dignity, security, and purpose. It bridges the gap between service and post-service life, wherein retirement is a continuance of their legacy and not an end to their contribution.

3. Implications for Public Administration.

The research study is highly relevant in the field of public administration. This study, Retirement Life of the Philippine Army Civilian Human Personnel, may influence the development of policy or revisions to policies on retirement benefits and services relevant to the Civilian Human Personnel. From a study of their retirement experiences, public administrators could gain insight into specific needs and challenges retirees have faced.

This information can be used to develop a policy that is more specific in nature and addresses their needs relative to financial planning, and a livelihood program available after retirement. Public administrators may utilize research on retirement life to evaluate the efficacy of existing programs and services available to retired civilian human personnel. By understanding how well such programs are working and impacting their target audiences, managers may make required changes or improvements to enable public administrators to allocate resources effectively.

The retirement of the Civilian Human Personnel is not just the end of their service; it is a very crucial transition whereby personal well-being is intertwined with institutional resilience. It is also important that access to programs providing financial literacy and support networks is adequate, as these retirees have challenges managing pensions and lump-sum benefits, as well as livelihood opportunities. Understanding retirement patterns and preferences provides public administrators with insight into when and why personnel retire, enabling them to anticipate workforce gaps and design effective succession strategies. Knowledge of this kind offers the guarantee of continuity, while at the same time respecting the retirement contributions of personnel. At the same time, structured transition programs-including job placement services, counseling, education opportunities, and mentorship-provide retirees with orderly adjustments to civilian life, reducing risks of financial insecurity, social isolation, or loss of purpose. Finally, knowledge of the retirement life of Civilian Human Personnel provides insight into both the challenges and opportunities retirees face. This knowledge informs evidence-based policy and program evaluation, further strengthening institutional capacity while empowering retirees to live a dignified, secure, and meaningful life beyond government service.

Chapter 4

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This chapter summarizes the findings of the study, which were systematically derived from the data collected during the research process. It synthesizes these findings into clear insights, highlighting patterns, trends, and significant observations from the analysis. Besides presenting the findings, the chapter also articulates the conclusions drawn from them, which serve to interpret what the results mean and imply with respect to the objectives of the study. Finally, it offers well-considered recommendations, formulated to address identified gaps in strengthening institutional practices and guiding future action. These put together ensure that the chapter not only reports the findings but transforms them into actionable knowledge that may inform decisions, policy development, and further scholarly inquiry.

Summary of findings

1. The proportion of participants who will not pursue higher education was due to financial difficulties, recognizing that only a few out of thirty participants (100%) in total will face this constraint.
2. Assessing the retirement benefit preferences of, specifically identifying that out of thirty (30) participants (100%), only fourteen (14) or 46.7% intend to avail the lump sum pay equivalent to sixty (60) months of their pension.
3. The proportion of civilian human personnel opting for lump sum benefits under optional retirement, noting that out of thirty (30) participants (100%), only eight (8) or 26.7% indicated their intention to avail of the lump sum.
4. The proportion of civilian human personnel who will be compulsorily retired and will avail themselves of lump sum pension benefits, noting that eleven (11) or 36.67% of the participants retire under this category.
5. A total of thirty (30) or 100% of the participants will not receive any government assistance after leaving the service.
6. The projected number of eleven (11) participants, representing 36.7% of the civilian human personnel, for retirement, will receive the outright pension."
7. A total of thirty (30), or 100% of participants in civilian human personnel nearing retirement, their lives were improved or uplifted upon entering and retiring from the Philippine Army.
8. No guiding policy or regulations under the civilian human personnel related to retirement.
9. Sentiment analysis for nearing retirement reveals that mostly are positive, feeling confident and optimistic about retirement. with neutral, reflecting uncertainty or a cautious wait-and-see attitude. and negative, indicating limited concerns or dissatisfaction.
10. The analysis indicates that, at retirement, the civilian personnel do not receive any form of government assistance; the retirees are left solely to their lump sum or pension benefits.

Conclusions

Based on the findings of this study, the following are the conclusions that interpret the results in relation to the research objectives, the conceptual framework, and the practical context of participants. These conclusions bring together qualitative insights that make clear what the evidence shows, the strength of the evidence, and its relevance to institutional practice and policy.

1. Some civilian human personnel did not complete their college degrees because of financial constraints that were rooted in their family circumstances, and they had to find jobs to support their needs and their families.
2. Less than half of the civilian human personnel responded that they would avail themselves of the lump sum equivalent to sixty months of pension, which is 46.7%, indicating that most would prefer alternative retirement benefit arrangements. Retirement benefit programs should take into consideration different types of preferences because offering flexible options may more effectively reflect the different financial strategies and the needs of personnel.
3. Only 26.7% of the civilian human personnel who are under optional retirement expressed their intention to avail themselves of the lump sum benefit, which means the rest would prefer other kinds of pension arrangements. This means that retirement programs must realize that lump sum benefits are not universally attractive and may need to be complemented with stronger education or advisory support that helps personnel make informed choices.
4. The survey shows that out of thirty civilian human personnel participants, eleven or 36.67% are to be compulsorily retired and are willing to avail themselves of lump sum pension benefits. This ratio means that while the option of a lump sum exists, it is not the majority option among those to be compulsorily retired. This finding implies that most personnel in this category may actually opt for continued monthly pension payments instead of a one-time payout, reflecting long-term financial security and stability. This finding creates an impetus toward designing policies for retirement benefits that meet the diverse financial strategies,

while at the same time pointing out the possible need for financial literacy programs that would assist personnel in making appropriate choices regarding their retirement options. To attain fifth longevity, pay, and maximum computation of benefits when receiving a pension, they opted to file for compulsory retirement.

5. The study, therefore, ascertains that all thirty (30) participants, or 100 percent, of the civilian human resources surveyed will not get any form of government support upon leaving the service. This shows a major weakness of institutional support for retirees upon retirement, indicating that personnel are meant to look to their own pension

benefits or other personal means for survival after retirement. The lack of supplemental support pinpoints the difference in the vulnerability of these civilian employees upon their retirement and gives a critical concern to their post-retirement lifestyles, livelihoods, and well-being. For this reason, there is an urgent call for policy invention or retirement programs that do not lie within the pension entitlements to ensure civilian human personnel are favorably assisted in efforts to retire into post-service life.

6. The study estimates that eleven participants, or 36.7% of the total civilian human personnel for retirement, will be granted the outright pension. This finding shows that while a fair percentage of the group is aware of and will claim this benefit, the majority are leaning towards other types of pension arrangements. In this regard, the proportion demonstrates diversified financial approaches among personnel, whereby some prefer to have immediate access to a lump sum that they could invest or use to meet urgent needs, while others need long-term stability through continued monthly releases. This result points to the need to provide personnel with flexible retirement benefit options and signals the importance of institutional support programs, such as seminars on financial literacy and retirement planning, in helping personnel make relevant decisions which are consistent with their personal circumstances and future security.

7. The study revealed that all thirty (30) participants, or 100% of the civilian human personnel nearing retirement, were improved and uplifted in their lives because of serving in the Philippine Army. This finding should manifest that serving in an institution brings about changing quality of life brought about by regular income, professional growth, and social recognition. The implication of such a result stresses that, other than financial benefits, the Army service gave personnel dignity, sense of fulfillment, and a legacy that shaped both their personal and family situations positively. The results showcase that long-term government service provides a path to resilience and empowerment; this also calls for sustaining programs to honor and support civilian human personnel throughout their career and into retirement.

8. The findings indicate that no policies and regulations are guiding the retirement of civilian human personnel. This indicates an institutional gap, where employees are not guided properly or supported uniformly in their retirement from service. Without such guidelines in place, the process of retirement often becomes personalized, with most dependent on personal initiative rather than structured assistance, which may lead to inconsistency in outcomes and financial and social vulnerabilities. Lack of policy also reduces acknowledgment of civilian human personnel's contributions, hence an urgent need for institutional reforms to put in place comprehensive retirement regulations. Such regulations would not only protect retiring employees' well-being but also reinforce organizational accountability and uphold the principles of fairness and equity in the Philippine Army.

9. Sentiment analysis of 30 civilian personnel approaching retirement shows overall morale and readiness for transition as highly positive; the overwhelming majority reported confidence and optimism. Although only a few showed neutrality and negativity, these responses noted the need for targeted support to reduce uncertainties and concerns. Aggregately, the results affirm that retirement is generally perceived as a promising new chapter, but institutions need to be attentive to the varied needs of all personnel to ensure a smooth, dignified, well-supported transition to post-service life.

10. The analysis shows that during retirement; civilian human personnel do not get any help from the government and are left solely on their lump sum or pension benefits. This indicates a serious institutional

gap in support, as retired persons may find it hard to deal with financial, health, and livelihood matters due to lack of systematic advice or assistance. Thus, benefits are important for basic financial coverage, though comprehensive government assistance and programs in retirement are needed to provide a guaranteed, dignified, secure, and well-supported transition to post-service life.

Recommendations

1. The institution should design support programs for civilian human personnel who, due to financial difficulties, were not able to finish their collegiate education. Programs may include scholarship opportunities, continuing education assistance and livelihood training to improve their qualifications and professional mobility. Access to financial literacy and skill development programs will also enable personnel to address family responsibilities while improving their economic security in the long run.
2. Retirement benefit programs should be designed to offer flexible options to mirror the diverse financial strategies and preferences of civilian human personnel. As less than half, or 46.7%, of personnel intend to avail themselves of the lump sum equivalent to sixty months of pension, institutions should ensure that both lump sum and sustained monthly pension arrangements are available. Offering varied choices will more effectively meet the needs of personnel, foster financial security, and support informed decision-making when planning retirement.
3. The lump sum benefit is less appealing, as only 26.7% of the civilian human personnel under optional retirement showed interest in this option. Retirement programs should, therefore, be flexible and complement their benefit schemes with stronger financial education and advisory support to help the rest of the personnel make informed decisions that best suit their needs and risks for long-term financial security.
4. It is recommended that retirement benefit policies be made adaptable to different financial strategies of the civilian human personnel, considering that only 36.67% of those who were compulsorily retired preferred the lump sum option, while most opted for continued monthly pension payments. Flexible benefit schemes should be institutionalized so that personnel can select arrangements that best ensure their long-term financial security. Financial literacy and advisory programs shall be provided to the personnel in guiding them in making appropriate decisions regarding retirement, particularly on the implications of receiving a one-time lump sum versus monthly pension benefits.
5. It is recommended that government agencies and institutions establish supplementary retirement programs beyond pension entitlements to address the lack of support after retiring from service for civilian human personnel. Such policies involve financial assistance, livelihood programs, and social welfare programs to alleviate vulnerability and ensure a dignified transition to retirement. Strengthening institutional support mechanisms will ensure retirees' well-being and sustainable post-retirement lifestyles.
6. The retirement benefit programs should, therefore, be structured in such a way that their options are flexible to meet the varied financial strategies of civilian human personnel. Whereas only 36.7% of participants intend to avail themselves of the outright pension, policies should ensure that both lump sum and sustained monthly pension arrangements are available. Besides, institutions should introduce accompanying programs like seminars on financial literacy and retirement planning to correctly advise personnel on what is best for them in view of their personal circumstances and long-term security.
7. It is recommended that the Philippine Army maintain and enhance programs that recognize and care for civilian human personnel from their active career years to retirement. This is especially true, considering that 100% expressed an increased quality of life due to serving in the Army. Policies must perpetuate increasingly enhanced financial benefits, professional growth, social recognition, and legacy-building initiatives. Programs that institutionalize dignity, fulfillment, and resilience should be established to ensure civilian human personnel are continuously empowered throughout service and assisted favorably in transitioning to post-retirement life.
8. It is recommended that comprehensive retirement policies and regulations be established for civilian human personnel to address the institutional gap that exists today. Such reforms should ensure structured

guidance and uniform support throughout their retirement period, presenting consistency in outcomes and reducing both financial and social vulnerabilities. In institutionalizing clear retirement frameworks, the Philippine Army would be in a better position to acknowledge the value of civilian employees, protect their welfare, and uphold principles of fairness and equity, along with ensuring organizational accountability.

9. Given that the sentiment analysis of 30 civilian personnel nearing retirement is overwhelmingly positive at 90%, with 7% neutrality and 3% negativity, it is recommended that institutions build on this strong optimism by reinforcing programs that sustain confidence while addressing the minority's concerns. Targeted interventions, financial literacy training, livelihood and entrepreneurship workshops, and retirement counseling help neutral and negative groups overcome uncertainty and dissatisfaction. Simultaneously, peer mentoring and recognition initiatives are introduced to celebrate the contributions of all retirees, ensuring that both the majority who feel prepared and the minority remaining vulnerable can have a dignified, secure, and well-supported transition into post-service life.

10. Considering that civilian human resources get no government assistance during retirement and must exclusively depend on their lump sum or pension benefits, all such institutions are called upon to initiate structured support programs that guarantee a decent and secure transition. Such programs would include seminars on financial literacy and investment to help retirees manage their lump sum wisely, livelihood and entrepreneurship trainings to ensure sustainable income opportunities, and health and wellness programs to take care of their long-term well-being. Besides, counseling and advisory services must be granted to guide them in the management of their benefits in relation to their personal goals and commitments. The introduction of such kinds of assistance will help the government bridge the existing gap, work out equity, and help beneficiaries lead active lives beyond their years of service.

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GSIS Retirement Benefits

APPENDICES

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R. _____ Philippines

Tarlac State University

COLLEGE OF PUBLIC ADMINISTRATION AND GOVERNANCE

Graduate School Program

Romulo Boulevard, San Vicente, Tarlac City



October 29, 2025

Dear Participants,

Warm regards in the spirit of Public Administration. I am a Master of Public Administration graduate student at Tarlac State University conducting a research study titled "Pre-Retirement Stage: Insights of Civilian Human Personnel of the Philippine Army." As part of this research, I respectfully seek the valuable insights of selected individuals through a series of interviews aimed at exploring the lived experiences of civilian personnel during this significant phase of their service.

It is with the utmost humility and respect that I invite your participation as a voluntary contributor to this research. Your contribution would offer valuable insights that could help fill important gaps in the literature and promote a deeper understanding and advocacy for people approaching retirement in civil service. Rest assured, all data collected will be handled with the highest confidentiality and will be used solely for scholarly purposes following ethical research guidelines.

Thank you for your cooperation, and Mabuhay,

With profound,

Yolanda Q. Ibarra-Padasdao
MPA Student

Noted,

Dr. Edwin T. Caoleng
Adviser, Dean - CPAG



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Republic of the Philippines
Tarlac State University
COLLEGE OF PUBLIC ADMINISTRATION AND GOVERNANCE
Graduate School Program
Romulo Boulevard, San Vicente, Tarlac City

INTERVIEW GUIDE

Ako po si Yolanda Ibarra-Padasdao, na kasalukuyang kumukuha ng kursong Master of Public Administration. Kasama sa aming pag-aaral ang gumawa ng isang thesis para makatapos sa programang ito. Sa ngayon kasalukuyan po akong nananaliksik ng patungkol sa mga Empleyado ng Philippine Army upang maipabatid natin ang kalagayan nila at makatulong ang gobyerno sa kanilang kalagayan sa kasalukuyan habang papalapit na ang kanilang retirement.

Ang inyo pong tugon ay malaking bagay na makakatulong sa aking pag aaral ukol sa kaalamn sa mga kawani na malapit nang magretiro. Umasa po kayo na ang lahat ng inyong ibabahagi at mananatiling konpidensyal at ito'y magagamit lamang sa aking pag-aaral at pananaliksik.

Maraming Salamat po!

1. Maari ko pong malaman anong taon po kayo ipanganak ?
2. Maari nyo pobang isalaysay ang inyong buhay buhat po sa inyong pagkabata ng naaayon sa sumusunod.
 - 2.1 Lugar ng kinalakihan
 - 2.2 Myembro ng pamilya
 - 2.3 Estado sa buhay
 - 2.4 Antaas ng pinag-aralan
 - 2.5 Mga pangarap sa buhay
3. Maaari nyo po bang isalaysay ang adhikain sa inyong pag pasok bilang isang kawani?
4. Maaari po ba ninyong isalaysay ang dahilan bakit po mas pinili ninyo na maging isang kawani ng Hukbong Katihan ng Philipinas?
5. Maaari po bang malaman kung may mga problema kayong napagdaanan habang kayo ay nasa inyong serbisyo?
6. May programa po ba ang ahensya na naayon sa mga kawani na nalalapit na ang retirement?
7. Ilang taon po kayo ng maisipan nyong pumasok bilang isang kawani?
8. Alin sa mga naging trabaho ninyo ang naging malapit sa puso nyo?
9. Saang sangay ng inyong opisina mas nag excel kayo bilang kawani?
10. Sa inyong pagpasok bilang kawani ilang taon bago kayo napromote sa position?
11. Sa inyong kasalukuyang assignment ano po ang masasabi nyo? Kayo po ba ay umunlad at naging matagumpay sa pagganap ng inyong tungkulin?
12. Ilang taon na po kayo sa serbisyo bilang isang kawani?
13. Anong salary grade na po ba kayo?
14. Maaari bang ikwento nyo ang naging buhay niyo bilang kawani?
15. Kung kayo po ay mag apply ng retirement. Ano ang priority po ninyong pipiliin sa benepisyo ang pension upon retirement or lump sum mode po?
16. Anong uri po nang retirement ang inyong napili, optional, or compulsory retirement.
17. Anong uri ng pension ang gusto po ninyong tanggapin? Pension after retirement or Lumpsum of your pension.
18. Maaari po ba ninyong isalaysay ang naging buhay karanasan bilang isang kawani na nasubok ang kakayahan sa ibat-ibang assignment or section ng inyong pamunuan.
19. Ano po ang maipapayo nyo sa mga kawani na bagong pasok sa ngayon?
20. Huling katanungan po ano po ang ibig nyong ipabatid sa pamunuan na maging program sa kawani sa huling kabanata ng buhay nila sa serbisyo.

Muli po, Maraming Salamat sa pagpapaunlak niyo na kayo po ay aking makapanayan sa aking katanuingan patungkol sa mga kawani na nalalapit ng magretiro. Kasiyahan nawa kayo ng ating poong Maykapal. Salamat po,

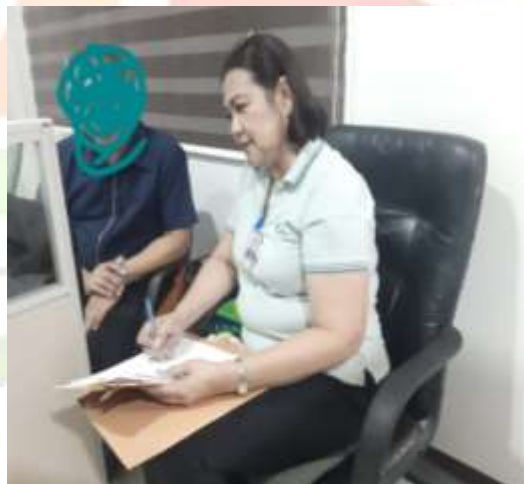
Photo Documentation



Actual Interview with Civ HR nearing retirement



Online Interview with Civ HR nearing



retirement

Actual Interview with Civ HR nearing retirement

Curriculum Vitae

I. Personal Background

Name : **Yolanda Q. Ibarra- Padasdao**
Address : 171-A Purok #2, Brgy Militar, Fort
Magsaysay, Palayan City
Contact No : 0999-5653244
Email Address: yolya30s@gmail.com

II. Educational Attainment

Elementary	:	1971-1977 Fort Magsaysay Elementary School
Highschool	:	1977-1981 Central Luzon Polytechnic College
Tertiary	:	1981-1984 Central Luzon Polytechnic College 2016-2019 Dr. Gloria G. Lacson Foundation Colleges

III. Work Experience

Training and Doctrine Command, Philippine Army (1985-2023)

Camp O'Donnell, Brgy Sta. Lucia, Capas Tarlac

- Inspection General Audit and Evaluation Budget Representative.
- Conducted Management Audit for all units of TRADOC, PA.
- Conducted a Special Audit of the units concerned of TRADOC, PA
- Review and reply Audit Observation Report of the Residence COA.
- Fiscalized and conducted a pre-audit of the voucher for different modes of procurement.
- Instructor

Army Support Command, Philippine Army (2023 to date)

Camp Servillano Aquino, Brgy San Miguel, Tarlac, Tarlac City

- Review and evaluate the voucher process of all units.
- Fiscalized and conducted a pre-audit of the vouchers of different modes of procurement.

