



# RETIREMENT LIFE OF NORTHERN LUZON COMMAND ENLISTED PERSONNEL

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**Abstract:** This study first narrated the life of civilians who aspires to becoming enlisted personnel, from the life experiences and reasons of becoming enlisted personnel and also the study narrated the pre-retirement life and post-retirement life of Northern Luzon Command enlisted personnel. Specifically, it explores the experiences, challenges, and opportunities faced by those who have served and transitioned into civilian life after their military careers. It highlighted that the life of enlisted personnel retirees has improved from their childhood to post retirement life. The primary challenges faced by the enlisted personnel retirees pertains to the struggle in the health care associated expenses they encounter in their retirement life and also upon retirement only pension were received by the retired enlisted personnel other than that there was no government assistance provided to them.

## I. INTRODUCTION

Across the world the government, which is a system of law for a country, state, or other political unit, is in charge of establishing and upholding social norms, as well as managing the military, foreign policy, the economy, and public services. In addition, while all governments have similar tasks, how those duties are carried out varies depending on the type of government. There are types of personnel, each with unique tasks according to their position, needed for the sectors to operate. Such as public servants who must act with the utmost responsibility, integrity, competence, and loyalty in the performance of their tasks, act with patriotism and fairness, live humble lives, and put the needs of the public before their own. "The most crucial aspect in an organization's success is employee performance" (Mahmood, Iqbal and Samsaa, 2014).

Employee performance is very important to both private and public sector organization for the reason that they are the back bone of the organization, their work engagement, and job-related outcomes (Karatepe, 2014). are correlated with the production and output of the organization therein. One important task or job is to end or prevent mass violence (Jabri, 2013). And to maintain the nation's peace and order which is under the responsibility of "Uniformed Personnel of every nation such as USA, Russia, China, North Korea and in Philippines. Any government employees who wear uniforms, have ranks, are armed or unarmed, and are primarily involved in enforcing laws, placing their lives and safety in danger, are referred to as "uniformed personnel." The Armed Forces of the Philippines, which are one of several bureaus under DND and employ uniformed personnel, are vital to maintaining peace and harmony in the nation by protecting it from dangers of both a military and civilian character, including terrorism.

The Armed Forces have rank category which are the Officers and the Enlisted Personnel. The Officers as the Commanding Officer they manage the planning of missions, provide orders, and assign tasks, while the Enlisted Personnel have specific job functions and have the knowledge, skills, and abilities to ensure the success of their unit's mission. The study conducted in the Northern Luzon Command a Unified Command in charge of the Ilocos Region, CAR, Cagayan Valley, and Central Luzon, including the Scarborough Shoal and the Benham Rise. It is located at San Miguel, 2301 Tarlac, Philippines.

The study narrates the retirement life of the Northern Luzon Command Enlisted Personnel, Tarlac. First it narrates the situation of the retired enlisted personnel of the Northern Luzon Command. Then, identify the government assistance programs provided to them, to wit, measures were proposed. Lastly, the implications of the study to public administration were drawn.

### **1.2 Statement of the Objectives**

This study narrates the retirement life of Enlisted Personnel retirees of Northern Luzon Command. Specifically, seek to answer the following objectives:

1. To narrate the retirement life of Enlisted Personnel of Northern Luzon Command.
2. To identify significant programs provided to Enlisted Personnel upon retirement.
3. To propose programs for better quality of life after retirement.
4. To determine the implications of the study to Public Administration.

### **1.3 Delimitations of the Study**

The study focused on the analysis of retirement life of Enlisted Personnel assigned in Northern Luzon Command. This narrates the experiences of the Enlisted Personnel retirement life which considers retirement age, length of service, reason for retiring and type of retirement. The study also identified significant programs provided to enlisted personnel retirees of NOLCOM and proposed programs for better quality of life after retirement then its implications to public administration. In selection process of participants thirty (30) retired Enlisted Personnel assigned in NOLCOM were considered as participants of the study and delimits Enlisted Personnel who were assigned in different commands. Criterion in picking participants of this study were selected through purposive sampling, ensuring a diverse representation of enlisted personnel retirees of Northern Luzon Command. The selection process was to choose enlisted personnel retirees of Northern Luzon Command who retires five (5) years and above and asked the interview guide. These methods aimed to capture the participants' narratives, perceptions, and lived experiences, allowing for a comprehensive exploration of their retirement life.

## **II. RESEARCH METHODOLOGY**

This chapter presents the method of research, subjects of the study, methods of gathering data, research instruments as well as the statistical treatment of the gathered data.

### **2.1 Population and Sample**

The participants of the study included thirty (30) enlisted Personnel retirees assigned in Northern Luzon Command during their active service. Participants were chosen from each type of enlisted Personnel retirees of the Northern Luzon Command to ensure equal representation. The researcher first inquired about the participants' willingness to participate in the study.

### **2.2 Data and Sources of Data**

In the research process, the researcher aimed to actively involve the participants enlisted personnel retirees by inquiring into their personal life experiences from womb to current situations in Northern Luzon Command, face to face interview and via video call. The researcher created and employed a series of interview questions to collect relevant data and information that will contribute to the study. Conducted an interview in order to obtain precise, comprehensive, and trustworthy data. Furthermore, unclear queries could be clarified right away. The researcher also did this to confirm the participants' responses. During the in-person data collection, safety precautions were taken. Also, the researcher examined the pre-existing records in order to verify the claims stated by the interviewees. Documents such as joint resolution no.1, series 2018 and pay-slip.

### **2.3 Theoretical framework**

The study narrated the retirement life of enlisted Personnel retirees of the Northern Luzon Command, Tarlac. First it narrates the situation of the Enlisted Personnel retirees in their current situation after leaving the service. Then, identify the government assistance programs provided to them, to wit, measures were proposed. Lastly, the implications of the study to public administration were drawn. The participant of the study was composed of thirty (30) Enlisted Personnel retirees of the Command. Lastly, the study covered the year 2023.

### **2.4 Statistical tools and econometric models**

The researcher collated, tallied, and arranged all of the data and information they had gathered into figures and tables so that they could properly communicate the results of their study. As an outcome of this, statistical approaches were used in order to conduct the assessment.

### III.RESULTS AND DISCUSSION

#### Synthesis

The researcher made use of sentiment analysis to analyzed the responses of the study's participants. Sentiment analysis, commonly referred to as opinion mining or emotion AI, is the methodical identification, extraction, quantification, and study of affective states and subjective data using natural language processing, text analysis, computational linguistics, and biometrics. Sentiment analysis is frequently used in marketing, customer service, and clinical medical applications. It is used to voice of the customer materials including reviews and survey replies, internet and social media, and healthcare materials. With the development of deep language models like RoBERTa, it is now possible to evaluate more challenging data domains, such news texts where authors often convey their opinions or sentiments less openly (Hamborg, Felix; Donnay, Karsten, 2021).

#### Sentiment Analysis Results

##### Compound Continuous

Result	Label	Response	f
0.9654	Positive	Positive	30
0.9968	Positive	Neutral	0
0.9861	Positive	Negative	0
0.9136	Positive	Total	30
0.9828	Positive		
0.9886	Positive		
0.9911	Positive		
0.9966	Positive		
0.9936	Positive		
0.9421	Positive		
0.9631	Positive		
0.9861	Positive		
0.9938	Positive		
0.9879	Positive		
0.9927	Positive		
0.9902	Positive		
0.9925	Positive		
0.9872	Positive		
0.9941	Positive		
0.9853	Positive		
0.8655	Positive		
0.8146	Positive		
0.9979	Positive		
0.9442	Positive		
0.9801	Positive		
0.9055	Positive		
0.6801	Positive		
0.994		Positive	
0.968		Positive	
0.9861		Positive	

Presents the sentiment analysis result of the participant's responses. The score, which is displayed in the table, shows how generally positive or negative the text under analysis is. Anything with a score less than -0.05 is considered negative, and anything with a score of 0.05 is considered positive. We label anything in the middle, inclusively, as neutral.

Based on the presented sentiment analysis results, it can be observed that majority of the responses are positive with a frequency of 30 or 100%. According to this, most enlisted personnel retirees have optimistic attitudes and favorable life experiences. On the cases, it should be highlighted that the enlisted personnel retirees have improved their way of living from entering to the Armed Forces in the Philippines until retirement. To put it another way, they recommended that the government should continue in promoting good benefits for the military personnel from entry level to retirement as to return the favor in serving the country with their life.

### 3.1 Summary of findings

1. A total of thirty (30), constituting 100% of the participants have finished high school but did not pursue in college due to financial difficulties.
2. A total of thirty (30), constituting 100% of the participants have claimed the lump sum pay equivalent to thirty-six months of their pension.
3. Majority of the participants, fifteen (15) out of fifteen (15) or 100% enlisted personnel retirees who filed for optional retirement were eligible for fourth longevity pay.
4. A total of nine (9) enlisted personnel retirees, constituting 60% of the participants who retires at compulsory age needed income.
5. A comparable percentage of (3) enlisted personnel retirees, constituting 20% of the participants who retires at compulsory age were eligible for fifth longevity pay and wanted to maximized benefits.
6. A total of fifteen (15) enlisted personnel retirees, constituting 50% of the participant's retirees regardless the type of retirement states that they do not have health care.
7. A total of thirty (30), constituting 100% of the participants have not received any government assistance after leaving the service.
8. A total of thirty (30), constituting 100% of participants enlisted personnel retirees recognizes the pension increased.
9. A total of thirty (30), constituting 100% of participants enlisted personnel retirees' life were improved or uplifted upon entering and retiring in Armed Forces of the Philippines.

### 3.2 Summary of Conclusions

1. Most of the enlisted personnel could not finish their college degrees due to financial issues, which they claimed they inherit in their family.
2. Majority of the enlisted personnel claims lump sum pay in order to have working money as they separate in the service to be used as their starting capital for business or purchasing something.
3. Majority of the enlisted personnel filed for optional retirement upon reaching the length of service of twenty (20) years in order to be eligible in fourth longevity pay.
4. Majority enlisted personnel filed for compulsory retirement in order to maximized their length of service and enjoy their active benefits such as the increased in salary.
5. In order to attain fifth longevity, pay and maximum computation of benefits when receiving pension, they opted to file compulsory retirement.
6. Regardless what type of retirement, most of the enlisted personnel retirees cuts a portion of their pension in order to pay medical bills such check-ups and medicines.
7. Regardless what type of retirement, majority of the enlisted personnel retirees have not received any government assistance after retirement.
8. Majority of the enlisted personnel retirees were genuinely grateful for the pension increase. It acknowledges their contributions and provides them with a higher level of financial security, allowing them to live a more comfortable and fulfilling retirement.
9. Regardless what type of retirement, majority of the enlisted personnel life where improved and uplifted due to stability of work and income provided by the bureau of Department of National Defense, the Armed Forces of the Philippines.

### 3.3 Recommendations

1. The Armed Forces of the Philippines may extend their programs for officers to enlisted personnel such as exploring options for career development and advancement within the military. Many military branches offer various programs and opportunities for further education and training, which can lead to better job prospects and higher positions within the military. Encouraging these individuals to take advantage of these programs and providing them with information and support about available resources can be helpful. Furthermore, it may also be beneficial to provide information on financial aid options for military personnel who wish to pursue higher education outside of the military. This could include scholarships, grants, and other assistance programs specifically designed for veterans. Lastly, promoting awareness about trade schools or vocational training programs can be valuable as well. These programs can provide practical skills and certifications that can lead to fulfilling careers without the need or a traditional four-year college degree. Ultimately, the goal should be to help these individuals find meaningful and fulfilling career paths that align with their interests and abilities, while considering their financial limitations.

2. The Armed Forces of the Philippines may provide continuous financial education and resources to help them make informed decisions about their finances. This could include workshops, seminars, or online resources that offer guidance on budgeting, saving, and investing. Encouraging personnel to create a financial plan is also vital. They should be encouraged to consider the long-term implications of their decisions, such as starting a business or making large purchases. Exploring options for investing their lump sum pay to generate additional income and grow their wealth over time can also be beneficial. It may be helpful to connect enlisted personnel with financial advisors or experts who can provide personalized advice based on their individual circumstances and goals. These professionals can guide them through financial planning, investment strategies, and help them navigate any potential risks or challenges. The overall goal should be to equip enlisted personnel with the knowledge and tools they need to make wise financial decisions and set themselves up for success as they transition out of the military.

3. The Armed Forces of the Philippines can use existing programs and services offered to retired military personnel.

4. Understanding the effectiveness and impact of programs such as pension, administrators can make necessary adjustments or improvements.

5. Evaluate and enhance healthcare benefit options it is essential for the organization to review the current healthcare benefits provided to retired personnel. Consider expanding coverage options or negotiating better rates with healthcare providers. This could help reduce the financial burden on retirees when it comes to medical check-ups and the cost of medications. Educate personnel on healthcare planning: Provide comprehensive information and resources to retiring personnel about healthcare planning. This should include guidance on selecting suitable health insurance plans, understanding coverage options, and maximizing the benefits available to them. By improving their healthcare knowledge, retirees can make informed choices that minimize out-of-pocket expenses.

6. Continue prioritizing retirement benefits, recognize the importance of retirement benefits and continue to prioritize them within the organization's budget. This shows a commitment to supporting retirees and acknowledging their valuable contributions. Regularly review and adjust pension rates to ensure they keep pace with the cost of living and provide an adequate level of financial security.

7. Continue recruiting and selecting qualified candidates, maintain a rigorous selection process to ensure that individuals entering the Armed Forces have the necessary skills, qualities, and dedication to succeed. This will contribute to the overall positive impact on their lives during and after their military service. Strengthen training and development programs.

8. Enhance training programs to provide comprehensive skills development and personal growth opportunities for enlisted personnel. Focus not only on technical skills but also on leadership, communication, and critical thinking abilities. This will better equip them for success both during their service and in their post-military careers.

9. Promote a supportive and inclusive culture foster an environment that encourages camaraderie, teamwork, and support among enlisted personnel. Create initiatives that address mental health concerns, provide counseling services, and ensure a healthy work-life balance. By prioritizing the well-being of service members, their lives can continue to be uplifted throughout their military careers. Expand post-retirement transition support offer comprehensive transition programs and resources to retirees as they transition to civilian life.

10. Provide assistance with job placement, education opportunities, entrepreneurship support, and access to healthcare services. This way, retirees can smoothly navigate the challenges of transitioning and continue to experience improvement in their lives beyond military service.

11. Actively advocate for changes in policies and regulations that affect enlisted personnel retirees. This could include advocating for improving benefits, increased access to resources, and better recognition of skills and experiences gained during military service.

#### **IV. ACKNOWLEDGMENT**

The accomplishment of this study would not have been possible without the valuable support and direction offered by mentors, supervisors, colleagues, family, and friends who acted as sources of inspiration and encouragement.

To the LORD GOD ALMIGHTY, who supplied the resources required for discovering the truth. The researcher's understanding of the world was dependent on His guidance. The glory is given to God.

To Dr. Edwin T Caoleng, thesis adviser, the researcher expressed appreciation for the time and effort dedicated to comprehensively reviewing the entire document and the guidance extended to the researcher

throughout the study. The researcher would like to express her sincere gratitude and appreciation to Dr. Estrada.

To Dean Edwin T. Caoleng, Dr. Myrna Q. Mallari, Dr. Grace N. Roseta, Dr. Roswald G. Fermin, members of the panel and to professors, the researcher expresses appreciation for the assistance of an idea. The researcher expresses gratitude for the invaluable support and professional comments received, which have substantially aided in the improvement of this study.

To his bossing Krystian C Dayrit, the researcher expresses gratitude for the unending assistance, which motivates the researcher to continue the study.

To his Sister, Rose Anne R Lapiz, for her financial support throughout the study.

To his Family, for their moral support and love throughout the study.

To his fiancée, Hazel A. Cruz, for her support and love throughout the study.

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