Examining Teacher's Early Retirement: Causes and Solutions from an International School Perspective

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Abstract

Teachers are the builders of a nation who play a vital role in shaping the minds and characters of young individuals. However, the local education sector has faced significant challenges due to the early retirement trend of teachers which further aggravates the teachers' shortage issue in Sarawak. Thus, this qualitative study intended to explore the perceived factors contributing to the early retirement of teachers by purposively selecting two teachers with at least 30 years of teaching experience from a well-established international school in Kuching, Sarawak Malaysia. Grounded in Maslach and Leiter's Burnout Theory and Herzberg's Two-Factor Theory, the study adopted the 2PAP framework to propose retention strategies by analysing retirement dynamics. The research data was collected through two participants via face-to-face semi-structured interviews and subsequently transcribed and analysed in ATLAS.ti software through a thematic approach. The research findings revealed eleven contributory factors to teachers' early retirement. Many of these factors align with Maslow's hierarchy of needs, emphasising the importance of addressing teachers' needs for self-growth, autonomy, recognition, and a supportive environment. Furthermore, this study suggested a comprehensive strategy to decrease unfavourable "push" factors and increase favourable "stay" factors for retaining teachers. This paper contributed to the literature on factors influencing early retirement decisions of teachers. It also provided a useful model for future strategies to retain this noble workforce and break the vicious cycle of teacher shortage in Sarawak.

Keywords: Contributory Factors, Early Retirement of Teachers, 2PAP Framework, Retaining Teachers.

Introduction

Teachers are human engineers, using their knowledge and wisdom to shape a solid foundation for our society's benefit. Civil engineers design and build houses and infrastructure for humankind, whereas teachers design and build young people's positive minds and characters. They lay the foundation and build a castle of hope for the students or our younger generation. Hence, teachers play an essential role in shaping our society and the future of the country.

However, the loss of experienced teachers poses significant concerns and challenges to the global education system. The United Nations Educational, Scientific, and Cultural Organisation (UNESCO) Teacher Task Force has revealed alarming statistics showing a global teacher shortage concern. This scarcity threatens educational systems worldwide and has serious consequences, including increased class sizes, overworked teachers, educational inequalities, and financial strain

on school systems (UNESCO, 2024). In Malaysia, the number of teachers has also decreased since 2017 due to the trend of early retirement among teachers (Li & Zhao, 2023). The Minister of Education in Malaysia reported that the leading cause for the majority of teachers who opted for early retirement was that they were no longer interested in continuing their teaching career (Bernama, 2024a). This raises a potential concern about its impact on the quality of education and well-being of the younger generation because early teacher retirements drain experience, leaving gaps in mentorship and curriculum quality. Ultimately, this harms the student and school performance (Yusof, Gimino, & Jeevita, 2025). In Sarawak, if this issue is not well tackled, the state's teacher shortage crisis will continue to persist (Mamora, 2024).

This study was grounded in Maslach and Leiter's Burnout Theory and Herzberg's Two-Factor Theory, which shed light on the systemic and psychological factors contributing to teacher attrition. Maslach and Leiter (2008) defined burnout as not just about feeling stressed, but long-term pressures that cause emotional exhaustion, depersonalisation and a decrease in personal achievement. These are three important preconditions that lead to job dissatisfaction and even turnover among teachers. Meanwhile, Herzberg's framework identifies two aspects of workplace happiness, namely hygienic elements that reduce dissatisfaction and motivators that promote engagement. Hygiene aspects serve as "baseline requirements" and are extrinsic stability, while motivators are inner fulfilment that drive engagement and loyalty by connecting with intrinsic human needs (Galanakis & Peramatzis, 2022). When taken as a whole, these two theories illustrate how psychological stress and systemic inadequacies interact to drive educators out of the field.

Despite increasing efforts to recruit new teachers, a crucial gap remains in understanding why experienced educators leave the profession earlier. Thus, this study applied the Push-Pull-Anti-Push-Anti-Pull (2PAP) model to develop more effective retention techniques by examining four important areas: push factors, pull factors, anti-push factors, and anti-pull factors. The study aims to fill the theoretical and practical gaps by combining the 2PAP model with Herzberg's Two-Factor theory and Maslach and Leiter's Burnout theory. In addition to determining the reasons behind teachers' disengagement, it offers context-specific tactics for boosting motivators, breaking the cycle of burnout, and utilising interventions and rewards. This dual-theory with model-driven approach contributes new theoretical connections to global education research while advancing a comprehensive framework for retention and providing policymakers with practical insights to address Malaysia's teacher shortage situation.

Research Questions
The research questions addressed in this study are as follows:
(i)   What are the perceived contributing factors that cause teachers to retire early?
(ii)   What are the possible strategies to retain teachers from early retirement?

Research Objectives
This study was conducted to achieve the following research objectives:
(i)   To determine the perceived contributing factors that cause teachers to retire early.
(ii)   To propose strategies to retain teachers from early retirement.

Literature Review

Early Retirement Trend of Teachers in Malaysia
The Cambridge online dictionary (2024) defines early retirement as the circumstance where an individual retires from employment before reaching retirement age. The retirement age in Malaysia is governed under the Minimum Retirement Age Act (Act 753) (2012), which came into enforcement in 2013 and was last amended in 2016. Section 4 (1) of the act specifies that the minimum retirement age of an individual is 60 years. The Act permits an individual to negotiate an earlier retirement with their employer prior to turning 60 years old. However, this can only be carried out with both parties' consent. For individuals working in the public sector, the mandatory retirement age is 55, 56, 58, or 60 years old, depending on their retirement age option.

When analysing the trend of early retirement for Malaysian teachers, it was discovered that over 6,000 teachers were approved for retire early in 2023. Compared to 2022, this recorded an increase of approximately 1,000 teachers, or 0.3% of the total teacher workforce in the country (Bernama, 2024b). According to the Deputy Minister of Education in Malaysia, teachers aged 50 and above accounted for more than 97% in 2023.

YB Fadhlina Sidek, the Minister of Education (MoE), stated that workloads, personal issues, family and health concerns, and lack of interest were justifications for Malaysian teachers to opt for early retirement (Joyce, 2024). In a study conducted by Muhammud, Aziz, Bakar, and Harun (2022) in secondary cluster schools in Dungun Terengganu, they discovered that teachers' health and their intention to retire early were significantly correlated. Congruently, health-related issues leading to early retirement among the teachers were also highlighted in the findings of Ming (2024), Mustapa, Salled, Miskon, and Samad (2023), and Saad and Faizal (2022), which involved both primary and secondary Malaysian school teachers.

In addition, Saad and Faizal (2022) identified other contributing factors to early retirement among teachers, such as role conflicts, financial stability, job satisfaction, desire for family time, meaningful activities during downtime, and pursuing new endeavours. They also highlighted the lack of knowledge of using information technology as the influencing reason to decide on the early retirement of teachers, which was consistent with the finding by Mustapa et al. (2023). Senior teachers found this new requirement challenging because they were not used to this method of teaching proficiency via digital technology, particularly during and post-pandemic. Besides, Ming (2024) underscored workload and personal job satisfaction as pivotal factors in his findings.

Furthermore, additional factors were listed during "*Kongres Kesatuan Guru Dalam Perkhidmatan Pelajaran Malaysia* (Kongres)," including the requirement for teachers to perform non-essential administrative tasks, which hinders their ability to educate and develop students' character effectively. Additionally, when teachers' persistent requests to switch schools are denied, they prefer to prioritise their family's well-being (Lim, 2024).

2PAP Framework
The 2PAP framework refers to push, pull, anti-push, and anti-pull factors developed by Mullet, Dej, Lemaire, Raïff, and Barthorpe (2000). Pull factors are positive elements that draw people to a situation, while push factors are negative influences that encourage them to leave their current one. Meanwhile, anti-pull factors reduce the attractiveness of staying long, but they do not necessarily push people out. However, anti-push factors tie someone to a past circumstance or the likelihood of leaving can be controlled by reducing the negative effects. Mullet et al. (2000) used

this framework to investigate how French youths choose to live, work, and study abroad in another European nation. In this study, the 2PAP framework was utilised to comprehend and propose strategies to address early retirement issues among teachers by analysing the factors leading to the teacher's decision to leave the teaching career and stay in the career.

The pull factors are positive considerations that encourage teachers to stay instead of retiring early. Klassen and Chiu (2010) associated job happiness with self-efficacy and lower stress levels as important pull factors, while Podolsky, Kini, Bishop, and Darling-Hammond (2019) highlighted financial incentives and professional progression. In contrast, the push factors drive teachers to retire early or immediately due to negative considerations like poor health, heavy workload, etc. Teachers also tend to retire early because of emotional stress from excessive demands such as administrative duties and frequent classroom interruptions (García-Carmona, Marín, & Aguayo, 2019). If strategic interventions are undertaken to address these push factors, the pressure of early retirement among teachers could be alleviated.

Anti-push factors are attachments to the present situation despite challenges in school. Teachers' dissatisfaction stemming from contributory factors to early retirement can be reduced by providing support and improving their well-being, turning these into anti-push factors. Anti-push strategies include interventions that lessen burnout, such as manageable workloads and supportive leadership. According to Maslach and Leiter (2008) and Deniz, Noyan, and Ertosun (2015), improving "job-person fit" or matching of teachers' values with institutional expectations is crucial for reducing burnout and keeping teachers rooted in their positions. Meanwhile, anti-pull factors are discouraging aspects that make teachers reluctant to stay long due to the risks of future situations. Hence, proper intervention or preventive measures could be applied to decrease the risks. The study conducted by Sutcher, Darling-Hammond, and Carver-Thomas (2016) recommended a "career ladder" programmes or coaching and training initiatives as critical strategies to mitigate anti-pull factors.

Methodology

Teachers are highly valued as significant educational resources. This study aimed to explore the perceived factors contributing to teachers' early retirement. A qualitative phenomenological descriptive method was employed to address two research questions, to comprehend the causes of teachers' early retirement and propose retainment strategies for teacher retention. Hence, teachers' lived experiences with their perceived contributing factors are referred to as the phenomenon in the context of this study, including challenges and strategies to retain teachers from retiring early.

The researcher used one-on-one semi-structured interviews to address the two research questions in this study. This method adopted a series of standardised questions and relevant follow-up inquiries to obtain a deeper understanding of the subject, which helped the researcher to gather additional information through interactive discussion (Ahlin, 2019). Open-ended questions were used in the semi-structured interview to elicit participants' perspectives and opinions to answer the research questions and objectives (Creswell & Creswell, 2018). In this study, the researcher applied the interview protocol refinement (IPR) framework developed by Castillo-Montoya (2016) when designing the interview questions. With a range of seven standardised questions and follow-up or prompt questions, the interview questions were structured to resemble a natural conversation. The interview protocol was closely examined to increase the interview questions' dependability.

In addition, the researcher utilised the purposive judgement sampling technique to identify two resourceful interview subjects or participants from a private international school. Based on the researcher's professional experience, this sampling technique was adopted to address the research questions by ensuring the participants met several desired criteria (Etikan & Bala, 2017). First, the participants were to be over 50 years old during the year of the study or approaching retirement age. Second, the participants shall have more than 20 years of experience in teaching. Lastly, participants of different genders are preferred for a better representation of the entire empirical population (Mason, 2002). It is crucial for research sampling to meet these requirements to guarantee that the phenomenon can be reasonably understood and explored. In this study, the researcher approached three participants and only managed to shortlist two participants who fulfilled the desired criteria.

During the interview, the researcher adopted the interview sequences recommended by Robson and McCartan (2016), which comprised an introduction, warm-up, primary body interview, cool-off, and closure. First, the participant or the interviewee was informed of the study's objectives, data confidentiality, and their rights. Next, the researcher asked straightforward questions at the beginning of the session to ensure the interviewee felt at ease without pressure. Third, the researcher used insightful questions to elicit information about the study's main theme. Fourth, to wrap up the session, the researcher posed direct questions. At the end of the interview, the interviewee was thanked for partaking in this study. The one-on-one interview lasted between 40 and 50 minutes on average.

Subsequently, the researcher used a computer-assisted qualitative data analysis software (CAQDAS), namely ATLAS.ti to analyse the qualitative data gathered for this study through a thematic analysis approach. The data analysis involved three general phases suggested by Creswell and Poth (2017), commencing with the preparation and organisation of data, the reduction of data to themes with coding, and finally, the interpretation of findings. After the interview transcripts were imported into ATLAS.ti, a thorough and repeated reading of the transcribed empirical data was conducted as part of the first phase. Moving into the second stage, quotes were produced, and the corresponding coding was produced. Code validation, code retrieval, and the creation of final coding families were facilitated using Code Manager in ATLAS.ti. Lastly, the raw data were further processed to produce tables, figures, or diagrams to support the discussions of findings.

In this qualitative study, the researcher triangulated the data source with follow-up questions and in-depth interviews (40 to 50 minutes) to build rapport with the participants and strengthen the credibility of the qualitative research (Lincoln & Guba, 1985). Participants were asked to review the interview transcripts for accuracy before data analysis (Creswell & Poth, 2017). To achieve transferability and guarantee that the results were based on the participants' actual experiences, detailed verbatim quotes and contextual narratives were maintained throughout the coding process (using ATLAS.ti) (Creswell & Creswell, 2018). Furthermore, the researcher employed structured interview protocols to ensure standardised, yet flexible interview questions to reduce variability in this study (Nowell, Norris, White, & Moules, 2017). The reliability of the study was evaluated using the Miles-Huberman formula, employing intercoder testing conducted by a peer researcher to achieve 80% reliability.

Ethical Considerations
Ethical concern is regarded as a crucial element of this research. The study adhered to the ten ethical guidelines outlined by Bell and Bryman (2007). Participation was entirely voluntary, and

participants retained the right to withdraw at any time without consequence. Before involvement, participants were provided with comprehensive information about the study's aims, methodology, and potential risks to ensure informed consent. To foster trust and engagement, interview protocols were carefully crafted to avoid offensive, prejudiced, or discriminatory language. All collected data were anonymised to strictly preserve participant privacy and anonymity, thereby preventing unauthorised access or identification. Intellectual honesty and academic rigour were maintained through the proper acknowledgement of sourced materials using the APA referencing system.

Findings & Discussions

Demographic Details of Participants
The selected educational institution for this case study is one of the most well-known private international schools in Kuching, Sarawak, Malaysia. The institution offers the Cambridge International Curriculum, spanning preschool, primary, lower secondary, upper secondary, and A-level. As the oldest international school in the state, with a high concentration of senior and experienced educators, this institution offers a unique perspective on whether early retirements are due to micro or macro environmental problems. In this study, the two participants were heterogeneous in gender and each had at least 30 years of teaching experience at the selected institution. The findings revealed that both teachers had served another institution before joining the present international school: one participants (Mo), previously served a public school before joining the present institution, while another respondent, Carrie, had experience teaching in a tertiary institution. In addition, the two participants were found to deliver courses in different fields in the present international school, which were science and business, respectively. The general demographic details of the two participants in this study are illustrated in Table 1 below.

Table 1: Demographic Details of Participants

Name	Mo (Pseudonym)	Carrie (Pseudonym)
Gender	Male	Female
Teaching Experience	> 30 years	30 years
Field Taught	Science	Business
Age More than 50 Years	Yes	Yes

Source: Author (2024)

Teacher's Perspective on Early Retirement
An individual who leaves their job before reaching retirement age is said to be in "early retirement," according to the Cambridge Online Dictionary (2024). One of the participant's responses in this study, when asked about what early retirement means, was in line with the stated definition as follows:

> *"A person decides to quit the job or carry out the duty as a teacher before reaching their compulsory retirement age." (Mo, lines 27-29)*

The Minimum Retirement Age Act (Act 753) (2012) specifies the private sector's early retirement age of 60. Interestingly, it was found that the participant stated that there is no age limit for continuing to serve the private institution, which could be up to 70. In other words, if an

employer and employee decide to keep working together, there is no legal requirement for them to retire at that age. This shows that there is good flexibility for teachers to serve a private institution where the retired teachers' needs can be met while still gaining the benefits of their continued contributions. The response quoted,

> *"...if they are in the government service, which is fixed at 60, while there is no fixed age for the private sector...I think they can fix up to 70 years." (Mo, lines 26-27)*

In addition, another participant, Carrie, had a different perspective on early retirement. The response quoted,

> *"...early retirement basically indicates that you don't have to commit to your full-time role. Because you may have other areas that you find that you have not been able to do when you are doing full-time, your hours are so long." (Carrie, lines 28-30)*

> *"...they may want to upgrade themselves. Some of them, of course, like I said earlier, when they want to pursue doing something that is different from what they normally have been doing." (Carrie, lines 38-41)*

In the first quote about early retirement, retired individuals are described as having more flexibility and freedom, such as taking a break from the long hours of full-time work by retiring early. Retirement allows them to concentrate on other interests or aspects of their lives that they could not before. The second quote highlights the possibility that some people may wish to change or grow personally, indicating a desire for personal growth or change.

Perceived Contributing Factors to Early Retirement among Teachers
The researcher applied the open coding method via ATLAS.ti software and adopted the content thematic analysis procedures suggested by Creswell and Poth (2017) to study the perceived contributing factors to early retirement among teachers from the two participants. Rather than determining the factors solely through a question of factors that influence their early retirement, the contributing factors were also qualitatively derived through the standardised and followed-up questions, such as the questions of what early retirement means, the trends of early retirement of school teachers in Malaysia, who is responsible for addressing these issues, how early retirement affects teaching and learning, the policies that govern early retirement for school teachers in Malaysia, and the strategies that can be used to retain school teachers in their profession.

As a result, eleven themes or contributory factors were identified in this study, (i) high workload, (ii) financial independence, (iii) personal fulfillment, (iv) job satisfaction, (v) salary importance, (vi) stress and health concern, (vii) technology change, (viii) incentive scheme, (ix) ineffective administration, (x) policy and implementation, and (xi) parents interference. Figure 1 displays the Sankey diagram generated using ATLAS.ti software to summarise the contributing factors.
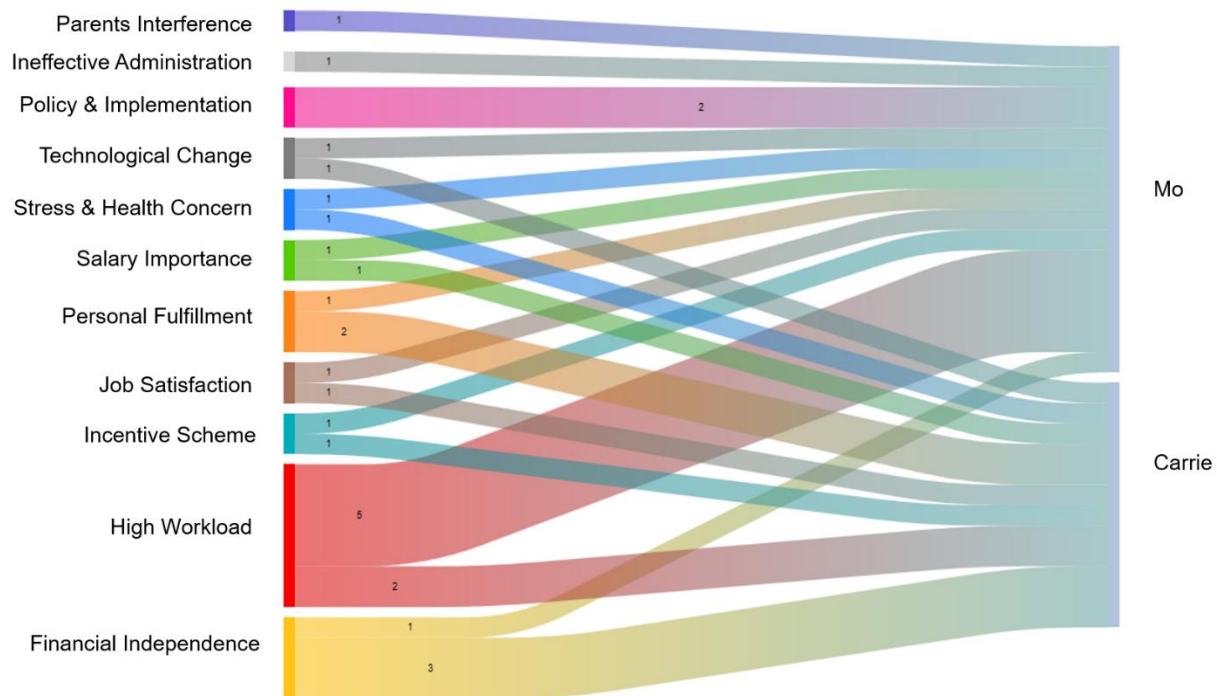
Figure 1: Eleven Themes Derived from the Two Participants
Source: Author (2024)

i.   High Workload
According to both participants, one of the major factors that leads to early retirement among teachers is the frustration with tasks unrelated to teaching and an overwhelming amount of administrative workloads. As they ecpressed:

> *"… a lot of unnecessary work. You can have a program that is not related to the real teaching…*
> *…This kind of job is not related to teaching. It's a red tape job." (Mo, lines 53-55)*

> *"There's too much bogged down with paperwork. You know, what I wanted to do was my passion for teaching. I find that I cannot really give my full self because I'm so bogged down with paperwork, and there are a lot of areas that, even after that, after the exam, have so many areas to key in paperwork." (Carrie, lines 64-67)*

ii.   Financial Independence
When the researcher intended to understand the trend of early retirement among teachers, the responses from both participants in this private institution showed a distinct trend towards early retirement, especially in the context of financial independence. Their responses supported the idea that being financially independent speeds up the readiness for retirement at a younger age. Hence, these highlighted that financial stability is a critical factor affecting the decision to early retirement among teachers. As they stated:

"...some teachers are financially strong and choose to retire early." (Mo, line 49)

"I gather that most of them are those who are financially rather independent. They were open to early retirement." (Carrie, lines 50-51)

"Most of my friends are pretty much because, like I said, they have no dependents and they are financially free, so early retirement is not going to give them so much financial stress." (Carrie, lines 52-55)

iii. Personal Fulfilment

In addition, the researcher discovered that both Mo and Carrie statements support the notion that people choose early retirement to engage in pursuits that fulfil them personally or which are consistent with their values. This is another key contributing factor in the study. They explained:

"Some have their own ventures. One reason they say it's enough is that they want to do something new in their interests." (Mo, lines 113-114)

They want to contribute to society, you know, because there are so many areas, like, I mean, in my area of scope of the community, of the churches and the Christian community. Some go and give free tuition. They find that that is part of community work…" (Carrie, lines 43-46)

iv. Job Satisfaction

Another factor highlighted by both participants underscores how important job satisfaction is in keeping teachers in their teaching positions. Teachers are more likely to look for fulfilment elsewhere by retiring early or by investigating new career paths that better suit their interests and goals when they feel disengaged from their jobs or unsupported in their career development. As they stated:

"Some may not be interested in teaching. There are people who go in just for the time. But once they go in, they find that they are not suitable. Or they don't like being a teacher. They may also opt for early retirement." (Mo, lines 132-134)

"I think the institution or the school should allow or give at least an idea which can be shared about your career progression. You know, I want to know, I want to contribute. This is the year I came in. Where am I after five years?..." (Carrie, lines 120-123)

v. Salary Importance

Another crucial factor identified in this study is the importance of offering competitive pay to teachers. Given the mounting financial strain, competitive pay is a motivator and positive driver for maintaining teachers' long-term commitment and retaining teachers from early retirement. Both participants quoted,

"...of course, one of the main things is a good salary."(Mo, line 117)

"And another thing, of course, I think if you want to make them stay. I think now everybody knows how expensive and high cost is. I think salary plays a very important role as well." (Carrie, lines 128-130)

vi.   Stress and Health Concerns

The researcher also discovered that both participants accentuated the importance of mental and physical well-being, as excessive stress could result in mental and physical health problems. When the work pressure of a teacher becomes overwhelming, this strain will cause teachers to step away from this career. They described,

"Some teachers feel stressed out and can't withstand the work pressure, then we decide to stop, or they can be due to health reasons." (Mo, lines 38-39)

"...early retirement due to health reasons." (Carrie, line 52)

vii.   Technology Change

Furthermore, Mo further ascertained the residual impact of the pandemic on teacher satisfaction and retention. Both participants emphasised that strong ICT skills became important during the pandemic, and this need has maintained its momentum post-pandemic and has been emphasised by both participants. Those teachers, especially the senior teachers, find it challenging to adjust and choose to retire early. As they shared:

"...during the pandemic transition, I think one of the main problems is ICT skills. Some of the senior teachers stopped because they could not catch up with it instantly."(Mo, lines 64-66)

"...the challenge of the new trend of how we teach, how we deliver, and the use of ICT is getting more challenging." (Mo, lines 71-72)

viii.   Incentive Scheme

Both participants also emphasised the idea that people may choose to retire early or look for more fulfilling opportunities when their desired pension scheme hits the ceiling, and after examining the overall incentive structure. Weighing between the financial benefits of staying in their current position and going for other options, they choose early retirement if the latter option gives a better outcome. They mentioned:

"Most retired early because they said that if they continued to work, they would only get 60%. If I don't work, I also get 60%. So they chose to stop, and then they joined other private institutions." (Mo, lines 110-111)

"...people are not going to get a certain amount that they find is worth the time that they put into the teaching career, then probably people will not want to." (Carrie, lines 84-86)

ix.   *Parents' Interference, Ineffective Education Policy and Poor School Administration*
Furthermore, the researcher discovered three additional contributory factors, such as parents' interference, ineffective education policy, and school administration from Mo's statements. Mo noted that parental interference was relatively common in his present private institution. Teachers who experience additional pressure from parents may eventually be compounded by other stressors, like workload or health problems, which can make the teaching profession less fulfilling. Thus, this might influence teachers' decisions to retire early. As Mo expressed:

> *"I think they will face not only pressure from the school but also from the parents. The parents sometimes tend to interfere with the teaching process." (Mo, lines 43-45)*

Furthermore, when the education policy was reformed, public examinations like "Penilaian Menengah Rendah" (PMR) were eliminated in Malaysia. Mo noted that the transition to continuous assessment or school-based assessment resulted in more work for teachers, which led to stress and dissatisfaction in the teaching career. Mo mentioned,

> *"Nowadays, there is no examination for the primary and no examination for the PMR; they turn into school-based assessments. It makes the workload of the teachers higher." (Mo, lines 79-81)*

Lastly, the researcher found that poor administration in the school could make the teaching environment more stressful and inefficient, leading some teachers to consider early retirement as a way to regain balance and avoid burnout, as follows:

> *"...It also depends on the school administrator. In certain schools, the administration is not that efficient. It can also cost the teacher a lot of time." (Mo, lines 127-129)*

Proposing Strategies to Retain Teachers via the 2PAP Framework
Retaining teachers in the profession is a complex task as it covers multifaceted challenges. This study gathered insights from participants at an international school in Kuching to determine the perceived factors contributing to early teacher retirement. Through this investigation, the researcher identified eleven perceived contributory factors. When these factors are classified into the pull, push, anti-pull, anti-push factors under the 2PAP framework, strategies for retaining teachers by classifying could be formulated, as shown in a network diagram in Figure 2 generated through ATLAS.ti software from the thematic analysis.
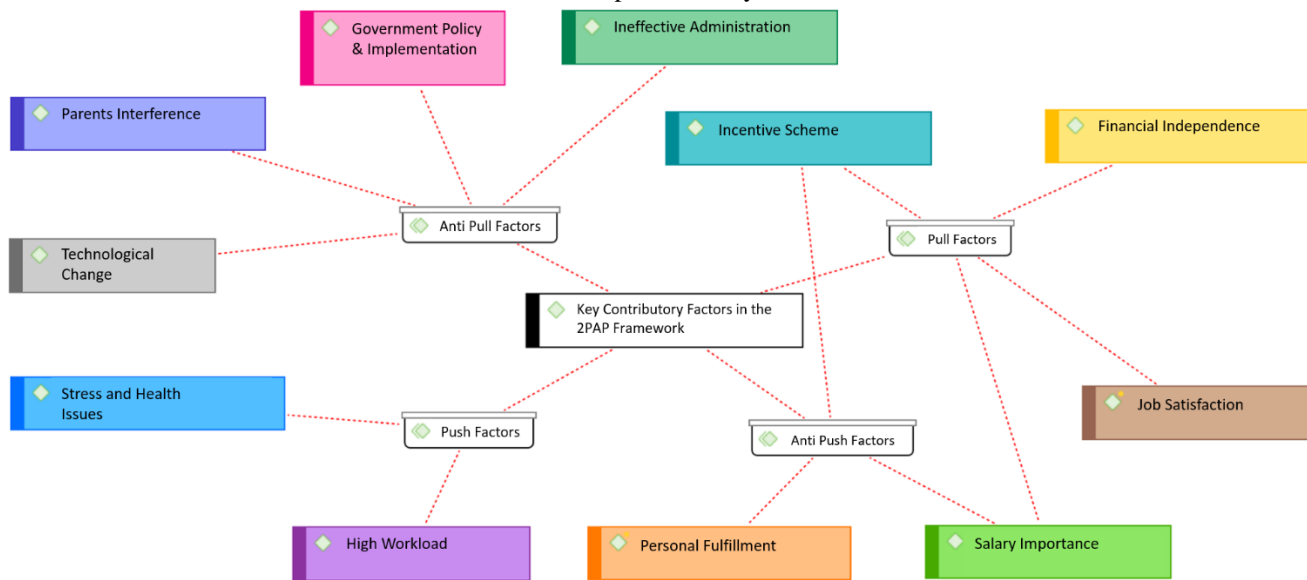
Figure 2: Perceived Contributing Factors to Early Retirement among Teachers
Source: Author (2024)

The pull factors are "positive considerations" that strongly motivate teachers to stay in the institution. In this study, the pull factors could be positively "adapted" from the derived contributory factors that make teachers retire early. They would reconsider staying if there were high salaries, better job satisfaction, good incentive schemes, and financial security. Since financial independence addresses economic and financial security, it is primarily classified as a pull factor, which is a "positive force" in this context. It is important to comprehend that early retirement due to financial independence is not a reflection of job dissatisfaction (negative), but rather of personal agency. For instance, the personal choice of prioritising leisure or family. These "adapted" pull factors are parallel to the findings of Akiba, Byun, Jiang, Kim, and Moran (2023), which specified that salary or pay satisfaction strongly impacts teachers' job satisfaction. Furthermore, statements from Mo (line 117): *"one of the main things is a good salary,"* and Carrie (line 130): "I think salary plays a very important role," also highlighted the importance of salary as one of the strategies to retain teachers in this study. Rather than determining the salary scale of civil servants or teachers who teach in public schools based on grade, it could be attractive to retain more of them if the compensation is based on experience, contributions and performance (Awani, 2024). In addition, Akiba et al. (2023) stated that better job satisfaction among teachers includes classroom autonomy, decision-making participation, perceptions of occupational value, working conditions, and participation in group improvement initiatives. Improving the teaching environment by lowering class sizes, offering better resources, and providing administrative assistance could also enhance teachers' job satisfaction (Ni, Podgursky, & Wang, 2018). The class size effect stated by Ni et al. (2018) was congruent with Mo's statement in this study as this participant also mentioned the concern about reducing the teacher-student ratio in class during the interview as an initiative to improve teaching satisfaction and retain teachers: *"Another thing they can do is try to cut down the ratio of teacher-student ratio"* (lines 122-123). Not only that, institution stakeholders may think about establishing avenues for contract teachers to secure

permanent employment through professional development initiatives, like providing financial aid for further studies as part of the career progression to boost job satisfaction (Zhao & Li, 2023). It is significant to understand that the personal satisfaction of teachers is highly influenced by job satisfaction (Unanue, Gómez, Cortez, Oyanedel, & Mendiburo-Seguel, 2017).

In addition, redesigning the incentive scheme is another pull factor that could be strengthened to retain teachers. Ni et al. (2018) proposed a strategic way to improve teacher retention by exploring alternative pension benefits, such as emphasising teachers' performance metrics and quality instead of relying solely on the tenure scheme. High-quality and experienced teachers will be motivated to stay longer if the pension benefits are aligned with their teaching performance and contributions. The present pension scheme for public school teachers in Malaysia who have worked for at least 25 years receives a monthly pension equal to 50% of their most recent salary, while those who have worked for 30 years receive 60% (Hussein, 2019). Mo commented that the present tenure system could have caused teachers to retire early, *"Most retired early because they said that if they continued to work, they would only get 60%. If I don't work, I also get 60%"*(lines 110-111). Hence, teachers who are unable to complete 30 years of service in this tenure system or have achieved a maximum of 30 years may decide to retire early because they can find employment in private institutions which offer greater flexibility in terms of retirement age or do something they enjoy. This is like what Carrie mentioned, *"They want to contribute to society"* (lines 122-123) as part of their life fulfilment. Other strategic retention approaches to transform teachers' "financial independence" or their capacity to quit the profession, into improved "financial security" and long-term incentives that motivate them to stay, entail reorganising pay and benefits to recognise long-term service, increasing retirement contribution rates, offering phased retirement choices (such as moving to part-time positions with retained benefits), and providing legacy grants or tuition waivers to teachers' children or grandchildren. In addition, plans could incorporate exclusive benefits like healthcare subsidies, loyalty bonuses, or educational privileges, which are only accessible to individuals who remain in service rather than retiring early. This makes long-term dedication the most practical way to guarantee long-term financial security, professional advancement, and chances to leave a legacy. This move is significant as a guaranteed lifetime pension, which has historically encouraged early or secure retirement among public servants, may be eliminated as Malaysia contemplates dismantling the government servant pension plan (Bernama, 2024a).

In contrast, the push factors in the 2PAP framework are mostly personal and immediate pressures or negative issues. These are "negative considerations" that demotivate and cause teachers to retire early, such as the contributory factors of high workloads, stress, and health issues derived from this study. Teacher stress is primarily caused by heavy workloads, such as administrative burdens and the need to take over extra subjects due to manpower shortages, which frequently result in overwhelming feelings or burnout (Joyce, 2024; Ming, 2024; Yahya, 2023). Hence, it is suggested that school administrators relieve teachers from their administrative or coverage duties and give them time to enhance their teaching skills through professional development and learning opportunities. Universities can address the teacher shortage issue in the nation in several ways, such as by providing more adaptable online and hybrid programs tailored for individuals who are employed or have other commitments. Instead of exclusively offering full-time Postgraduate Diploma in Education (PGDE) programs, universities could introduce part-time options or micro-credential courses (MCC). These flexible pathways would equip those without formal educational qualifications, but who wish to enter the teaching profession, with the skills

needed to fill vacancies in private or international school settings in Malaysia. Graduates could later consider joining public schools after obtaining their PGDE. Such initiatives would create opportunities for professionals in other industries to transition into teaching, thereby addressing critical staffing gaps in the nation.

Meanwhile, the technological change, ineffective management factors, parents' interference, and poor education policy and implementation derived in this study can be framed as anti-pull factors. These areas are barriers or risks that cause dissatisfaction among teachers, which drive early retirement over the long term. These effects can compound over time to reduce teachers' motivation if no proper interventions exist. For instance, senior teachers often struggle to adapt to technology applications in teaching and learning activities (Yahya, 2023). Thus, continual support from the school administrators by providing professional development to teachers is essential to enhance confidence and help teachers stay up-to-date with digital tools in teaching. Also, professional training, which is extended to school leaders and administrators, could boost effective leadership skills and empower them to create a positive school culture that motivates the teaching workforce. While collaboration between schools and parents is significant, schools should develop consistent policies, particularly in private institutions, that specify the responsibilities of administrators, teachers, and parents. This could ensure that parents understand their involvement and boundaries. Parents should be supportive of classroom activities and decisions rather than controlling the school, as excessive interference impacts teachers' motivation in their teaching careers (GölezliOğlu & Ünal, 2023).

The changes in education policy are also one of the anti-pull factors causing early retirement among teachers (Bernama, 2024a). It is thus recommended that teachers be provided with opportunities to receive professional training to support the change process and help them understand the implementation of policies from time to time. Reform-related education is frequently necessary to guarantee that all parties involved are ready to take on the new roles and responsibilities that are expected of them. In addition, adequate resources, such as funding and personnel, must be offered to schools to ensure the effective implementation of policy change. On top of that, it is often suggested that reform measures be introduced in a particular order or by phases to allow adaptation and reduce resistance or confusion, as asserted by Sir Michael Barber in his book about trajectory reform named "Deliverology" (OECD, 2018).

Finally, the anti-push factors in the 2PAP framework help to propose strategies to retain teachers even if they navigate challenging situations throughout their teaching careers. From the findings, other than offering competitive pay and incentives, one significant strategy that could scaffold teachers to embrace various challenges is to create a support system through ongoing professional development that fosters the personal fulfilment and development of teachers. According to a study by Feng (2018), providing teacher training increases both job satisfaction and self-efficacy while lowering turnover motivation. In this study, one of the responses by Carrie, *"Where am I after five years?"* (line 123), emphasises the significance of providing sustained professional fulfilment with career progress and the necessity of offering ongoing assistance by school administrators throughout teachers' teaching careers.

Conclusion

This qualitative study investigated the perceived factors of early retirement among teachers. Eleven contributory factors have been identified via a thematic approach, (i) high workload, (ii)

financial independence, (iii) personal fulfilment, (iv) job satisfaction, (v) salary importance, (vi) stress and health concern, (vii) technology change, (viii) incentive scheme, (ix) ineffective administration, (x) policy and implementation, and (xi) parents interference. By examining the eleven perceived contributory factors of early retirement through the use of the 2PAP framework, a deeper understanding of the underlying dynamics was attained to allow the formulation of proposed strategies to retain teachers or avoid early retirement. This study recommended a holistic approach to reducing the negative aspects that may "push" teachers away and enhancing the positive incentives for teachers to "stay". It is believed that by establishing robust support systems such as the provisions of professional development, offering competitive compensation, and fostering responsive management practices in the school ecosystem, an educational institution or school can build a more resilient teaching workforce that can thrive in the face of challenges. Additionally, the study also discovered that most of the contributory factors to the early retirement of teachers are closely associated with the needs of individuals in Maslow's pyramid of needs, such as self-growth, autonomy, recognition and supportive environment. Hence, addressing these needs is paramount to continuously enhancing teachers' job satisfaction and overall well-being.

Limitations

This study's findings were based on cross-sectional qualitative data collected from two participants at an international school in Kuching, Sarawak. Hence, this narrow scope does not account for differences in perspectives across educational levels (primary vs secondary), institutional types (private vs public) and regional contexts (urban vs rural). To enhance the reliability of the data, triangulation through multiple data sources could be employed. This approach would involve gathering input from more teachers within the same institution or from other institutions to capture diverse perspectives and validate the participants' insights (Carter, Bryant-Lukosius, DiCenso, Blythe, & Neville, 2014). In addition, the limited sample size inherent to the qualitative research method used means the results cannot be generalised to a broader population. Nonetheless, the qualitative design was intentionally chosen to gain a deeper understanding of the perceived causes of early teacher retirement rather than prioritising numerical generalisation.

Acknowledgement

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