

Facing The Retirement Period of Government Employees (Analysis of Local Government Regulations and Their Implementation)

Fenny Septiany¹, Siti Khumayah², Rahmayanti³

¹Public Policy University of Swadaya Gunung Jati, Cirebon
Email fseptiany51@gmail.com

^{2*}Public Policy University of Swadaya Gunung Jati, Cirebon
Email rahmayanti@ugj.ac.id

³Public Policy University of Swadaya Gunung Jati, Cirebon
***Corresponding Author Email rahmayanti@ugj.ac.id**

Abstract. Retirement is the condition of an employee after passing the productive phase at work. This study discusses the analysis of local government regulations that regulate employee rights in preparation for retirement. This study aims to analyze the Regional Government Regulations regulating retirement employees and review their implementation. Korten's theory of the model of policy implementation suitability is the knife of this research analysis conducted at SMPN 16 Cirebon City. This research uses a qualitative approach with a case study design. The research locus at SMPN 16 Cirebon City by taking research data through interview methods to the Personnel and Human Resources Development Agency (BKPSDM), the Cirebon City Education Office (Disdik), and the Principal, documentation and observation studies. The study results show that regulations for preparing retired employees, such as administrative ones, have been set.

Keywords: Employee Pension; Pension Regulation; Policy Implementation; Regional Government; Productivity.

INTRODUCTION

Facing retirement can challenge many employees, especially the State Civil Apparatus (ASN). Some of the main challenges that ASNs often face include aspects of physical and mental health in the form of declining health as they age and increased risk of disease, which can affect the quality of life. Mental health in the form of major changes in routine can cause stress, anxiety, or depression. Another aspect of financial readiness challenges in the form of income uncertainty is that many employees are worried about the adequacy of pension funds to meet their living needs. Financial management needs to be balanced with wise management of savings and investments so that they can survive during retirement. In reality, not all employees during the productive period practice a culture of saving or investing for old age.

Changes in routine and identity associated with the condition of losing professional identity and retirement can make a person feel like they have lost the roles and goals they have been holding. As a result of this situation, retired employees need to adjust to new routines by finding new activities to replace old work routines can be challenging. There is a tendency for social isolation that after retirement, the social interactions that usually occur at work may decrease, which can lead to loneliness, so in maintaining a balance of relationships, it is necessary to maintain relationships with colleagues and family, which may require extra effort and more openness. Changes in routine and identity associated with the condition of losing professional identity and retirement can make a person feel like they have lost the roles and goals they have been holding. As a result of this situation, retired employees need to adjust to new routines by finding new activities to replace old work routines can be challenging. There is a tendency to social isolation that after retirement, the social interactions that usually occur at work may decrease, which can lead to loneliness, so in maintaining a balance of relationships, it is necessary to maintain relationships with colleagues and family, which may require extra effort and more openness.

Another challenge as a retired employee is skills in planning for the future. The uncertainty of unclear plans for activities in retirement can add to confusion and worry. Meanwhile, former employees have limited choices because not all employees have the same access to the pension program or desired activities. The limited aspect of regulations and policies is sometimes a problem that ignores the rights, and many employees may need help understanding the rights and benefits they will have when they retire. Here, personnel management needs to socialize with employees before they retire. The complexity of the retirement process is encountered by complicated administrative procedures that can frustrate employees when taking care of pensioners. One of the problems of limited access to information and lack of education leads to a lack of adequate information flow regarding.

The above is generally experienced by retired State Junior High School (SMP) 16 Cirebon City employees. Facing retirement requires careful preparation in terms of health, finances, and social. Family, community, and government support is essential to help employees navigate this transition more smoothly. Educating yourself about your rights and options can also reduce uncertainty and worry.

Examining the problems of employee retirement is very important for several main reasons. Understanding pension regulations helps employees plan their future financially so they can enjoy retirement well. The existence of rules and policies, especially regarding the

analysis of government regulations, provides an overview of the rights and obligations of employees and ensures that existing policies are fair and meet the needs of the community. The government regulation that regulates ASN, mainly regarding pensions, is Law of the Republic of Indonesia Number 20 of 2023 concerning the State Civil Apparatus. Specifically, the policy that discusses ASN pensions will be addressed in the next section.

The ASN pension management study seeks to uncover increased productivity. It thinks that through good planning, employees can focus more on their work before retirement, knowing that they have security in the future. This needs to be supported by socialization and education of employees, increasing ASN's understanding of the benefits and options available to empower retirement.

This research not only aims to explore the problems and solutions that can be done but also to identify the challenges employees face when facing retirement, such as financial or health problems, and to find practical solutions. The research results can be used as policy development in the form of analysis, which can provide input for policymakers to formulate better regulations that are relevant to the needs of employees. Based on this, the researcher is interested in researching with the research title "Facing the Retirement Period of Government Employees (Analysis of Local Government Regulations and Their Implementation)". Thus, this study is not only beneficial for employees, but also for organizations and the government in creating a better and sustainable retirement system, especially SMPN 16 Cirebon City.

METHODS

The research on "Facing the Retirement Period of Government Employees (Analysis of Local Government Regulations and Their Implementation) uses a qualitative approach with a case study design. A qualitative approach was chosen to understand the experience and perspective of employees on pension regulations (Mertens, 2009). Meanwhile, the case study design was used to examine one government agency, SMPN 16 Cirebon City, to analyze the rules and their implementation in depth. The population in the research is comprised of civil servants who have entered retirement in a certain period. A purposive sampling sample was used to select employees from various backgrounds, positions, and agencies. Data collection is carried out through interviews, documentation studies, and observations. Qualitative analysis is used to identify themes and patterns from interview data and discussion. Then, data triangulation is carried out to combine data from various sources to improve the validity and reliability of research results.

The next stage is for the researcher to draw conclusions based on the analysis's results and provide recommendations for better regulation and more effective implementation. This research was conducted with ethics in mind, including obtaining permission from respondents, maintaining data confidentiality, and avoiding conflicts of interest. The methodology of this study is designed to provide a comprehensive understanding of government regulations and their implementation in retired employees. With a holistic approach, this research is expected to provide useful insights for better policy development.

LITERATURE REVIEW

Law of the Republic of Indonesia Number 20 of 2023 concerning the State Civil Apparatus (ASN) is an essential regulation in managing and developing human resources in the government environment. Here are some critical points that are generally regulated in law Number 20 of 2023. The purpose of ASN is to improve the professionalism, integrity, and accountability of ASNs in carrying out public service duties. The principles of ASN must carry out their duties with the principles of neutrality, professionalism, and openness. Undnag – Law Number 20 of 2023 also regulates the mechanism for appointing ASNs, including the conditions and procedures that must be met. It explains the reasons and methods for dismissing ASN, both honorably and dishonorably. Regarding career development and welfare, this policy provides provisions for ASN career development through education and training. It also regulates aspects of ASN welfare, including salaries, allowances, and other facilities.

Provisions regarding ASN sanctions and discipline regulate sanctions that can be imposed on employees who violate the rules, including disciplinary mechanisms. As for the roles and responsibilities of ASN, it is explained that its role is to carry out government and public service functions and the responsibility to maintain integrity and professionalism. Relevant agencies implement the supervision mechanism in the regulation to ensure accountability and transparency. ASN employee regulations encourage public participation in supervising ASN performance to increase accountability and public services. The ASN Law aims to strengthen the state administrative system, ensure that civil servants carry out their duties properly, and improve the quality of public services. Implementing this law is very important to create professionalism and integrity among civil servants who face the challenges of modern government.

In paragraph 21, it is stated that social security is attached as an employee's right, which consists of a. health insurance; b. work accident insurance; c. death insurance; d. pension

security; and e. old-age security. Article 22 (1) regulates pension security and old-age security as referred to in Article 2L paragraph (6) letters d and e to be paid after ASN employees stop working. As intended in paragraph (1), pension security and old-age security are given as protection for the continuity of old-age income, as a right, and as an award for service.

The pension security and old-age security, as referred to in paragraph (1), include pension security and old-age security provided in the social security program per the national social security system and social security organizing agencies. The source of financing for pension security and old-age security, as referred to in paragraph (1), comes from the government as the employer and the contributions of the ASN Employee concerned.

Article 55 regulates the retirement age limit for ASN Employees: a. Managerial positions, which are 60 (sixty) years for main high leadership officials, middle high leadership officials, and primary high leadership officials; and 58 (fifty-eight) years for administrator officials and supervisory officials. Non-managerial positions are under the provisions of laws and regulations for functional officials, and the implementing officer is 58 (fifty-eight) years old.

The theory of retired employees includes various aspects that explain the processes, impacts, and strategies related to the transition from work to retirement. Here are some of the theories that are often discussed, one of which was put forward by (Atchley Robert: 2009) regarding the Developmental Retirement Theory, which focuses on the stages of individual development. Retirement is a crucial phase in life development, where individuals make psychological and social adjustments. Retirees need to develop a new identity and find meaning in life after work. Furthermore, the Activity Theory of (William Warner Lloyd, Havighurst J. Robert, and Loeb B. Martin: 1998) states that individuals who remain socially active and involved in various activities tend to have a better quality of life after retirement. These activities can be volunteers, hobbies, or social activities, which help maintain a sense of purpose and satisfaction in life.

Next (Cumming M. Elaine; Kastenbaum Robert: 1964) developed the Disengagement Theory which argues that retirement is a natural process in which individuals gradually withdraw from social life and work activities. While it can be stressful for some, disengagement is a way to prepare for death and make room for younger generations. The Transition Theory (Schlossberg K. Nancy, 2009) emphasizes the transition experience that individuals experience when entering retirement. This process involves different emotional and practical adjustments for each individual, depending on factors such as financial readiness, health, and social support.

Furthermore, (Seligman E. Martin: 2011) proposed a Well-Being Theory emphasizing the importance of psychological and emotional well-being for retirees. Social support, physical health, and meaningful activities can contribute to overall well-being after retirement. On the other hand, the Resource Theory of (Glaser G. Barney. Strauss L. Anselm: 1965) reveals how financial, social, and emotional resources affect the retirement experience. Individuals with better resources tend to be better able to cope with the challenges that arise in retirement. Furthermore, the Retirement Decision Theory from (Bohning Dankmar, Van der Heijden Peter G.M, Bunge, John: 2017) explores the factors that influence an individual's decision to retire, including health conditions, financial situation, company policies, and demographic factors. Understanding these decisions is important for designing policies that support retirees.

In addition to discussing theories related to retired employees, the researcher will use the pension employee policy implementation model theory as an analytical tool. Although several theories of policy implementation are widely used in assessing their practice, namely Van Meter VanHorn, Grindle, Paul Sabatier, and many others, the researcher will use the model of policy or program implementation suitability (Korten: 2011), which states that the essence of policy implementation is the compatibility between three elements in the implementation of the program, namely the program itself, program implementation and program target groups.

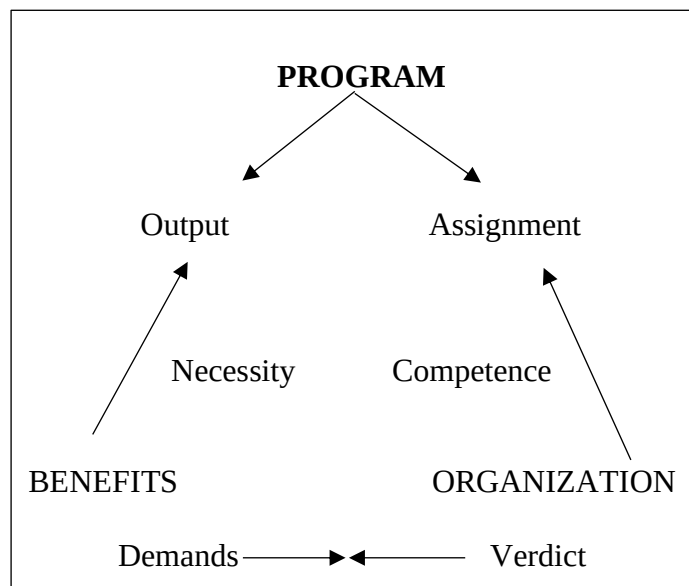


Figure 1. Conformance Model

Source : (Korten : 2011)

Korten stated that a program would be successfully implemented if there is a conformity of the three elements of program implementation, namely the suitability between

the program and the beneficiaries, namely the suitability between what is offered by the beneficiaries and what is needed by the target group (beneficiaries). Second, the suitability between the program and the implementing organization, namely the compatibility between the tasks required by the program and the capabilities of the implementing organization. Third, the suitability between the beneficiary group and the implementing organization, namely the conformity between the conditions decided by the organization to obtain program output and what can be done by the program target group.

Various theories about retired employees provide valuable insights into the experiences and challenges individuals face when entering retirement. Understanding these theories can help design better programs and policies to support a smooth transition and improve retirees' quality of life.

DISCUSSION

Based on Korten's theory, which is the limitation of research analysis, the researcher will discuss the findings of the analysis of government regulations and their implementation in employees at SMPN 16 Cirebon City into three explanatory parts, namely the pension management program, pension implementation, and pension program target groups. This study aims to analyze government regulations related to pensions and their implementation for employees. Government regulations about pensions at SMPN 16 Cirebon City have been implemented to regulate employee pensions, including those associated with Old Age Insurance (JHT). Based on the results of the researchers' observations at the research site and the results of interviews with the Personnel and Human Resources Development Agency (BKPSDM), the Cirebon City Education Office (Disdik), and the Principal, it is known that SMPN 16 Cirebon City already has a program to propose retired employees in its school environment which is proposed hierarchically at a higher government level. Normatively, the Law of the Republic of Indonesia Number 20 of 2023 concerning the State Civil Apparatus (ASN), especially employee pensions, has become a guideline for running a pension program for teachers and education staff at SMPN 16 Cirebon City.

Furthermore, in the interview session with the researcher, the informant explained the various types of pensions available, including pensions from government agencies, private pensions, and other pension programs. An explanation of the rights and obligations of employees in retirement, including the amount of pension benefits and the application process, has been carried out continuously and simultaneously based on the employee's service period.

The process of implementing regulations by school management is carried out through a socialization process, such as conveying how the government and related agencies socialize pension regulations to employees. Based on the results of interviews with informants, this presents challenges in its implementation in the form of accuracy in identifying problems faced by employees during the retirement process, such as limited information and administrative constraints.

Based on the results of observations and interviews with informants, the implementation of pension regulations at SMPN 16 Cirebon City experienced difficulties in the form of socialization of pension regulations, which were carried out without identifying the needs of each employee, which, of course, varied. The government does not provide special counseling institutions to prepare positive activities for retired employees after officially retiring. In this case, the government must create a remarkable institution that accommodates the coaching and development of post-retirement employee activities.

This is in line with what was conveyed by the target group, namely post-retirement employees, through an interview session that before retirement, there is no direction or guidance session that directs employees to make positive efforts in the post-retirement period. The hope is that the government can provide a special forum for retired employees to be given counseling and guidance to carry out post-retirement entrepreneurship.

Another informant added that the local government's pension management is only limited to the administrative management of retired employees. The government has not done the rest regarding how retired employees can continue to live a productive life in the field of entrepreneurship. One of the informants who entered the Retirement Preparation Period (MPP) in 2024 said that there may be no financial and human resources available to optimize the entrepreneurial activities of retired employees. However, it is important for former employees to continue to engage in positive activities in their old age.

The researcher sees that counseling and mentoring activities for post-retirement employees positively affect financial well-being through the analysis of the impact of pension regulations on the economic well-being of employees after retirement. There is psychological readiness through digging for information on how employees prepare themselves mentally and emotionally for retirement. The pension program's participation seeks to assess employee participation in the pension program offered.

Based on observations and studies of documentation and the results of interviews with informants, pension management at SMPN 16 Cirebon City faces several weaknesses,

especially in Cirebon City. The lack of systematic planning is seen from the lack of a structured retirement plan, making it difficult for employees to prepare for retirement. The lack of socialization and information about the existing pension program can cause employees not to understand the benefits and procedures available. The limited psychological support from the transition period to retirement often affects mental health. In this case, the school does not provide psychological support or counseling specifically for employees about to retire.

So far, there has been no training on financial management and retirement planning, essential to ensure economic well-being after retirement. The lack of mentoring programs for new employees from retirees can result in losing valuable knowledge and experience. There are no post-retirement skills development programs, so some teachers may want to stay active after retirement. However, there are no programs that support the development of new skills for those activities. The limitations in providing health programs have not been dominant, judging from schools that do not have access to health programs or activities that support retirees.

Some of the recommendations are increased socialization through communication and education about pension regulations for employees and the improvement of administrative processes, one of which is through improvements in the pension application process to make it more efficient and transparent. Socialization and education activities should be carried out quickly and efficiently according to the current trend, which can be done through online learning media (Setapa Mariam et al.: 2023). This includes administrative preparation and development support programs for employees before retirement, such as new skills training or counseling. Local government regulations and implementation are fundamental in helping employees face retirement. With a good understanding of rights and obligations and adequate support, employees can live their retirement more calmly and prosperously. Through this study, it is hoped to provide input for better policies in the future.

Because the pension program lacks policy support or funding from the local government for post-retirement counseling and mentoring programs, management at SMPN 16 Cirebon City can be said to be not optimal. Based on the weaknesses identified in the discussion section, the management of SMPN 16 Cirebon City can design strategies to improve pension management so as to provide better benefits for employees and the organization as a whole.

CONCLUSION

The conclusions that can be drawn from the research are seen from the dimensions of the pension management program, the implementation of pensions and the target groups of the pension program, government policies lack systematic planning, lack of socialization and information about the pension program, and do not provide psychological support or counseling specifically for employees who are about to retire. There is no training in financial management and retirement planning, essential to ensure economic well-being after retirement. The lack of mentoring programs for new employees from retirees can result in losing valuable knowledge and experience. There is no post-retirement skills development program, so there are teachers who want to stay active after retirement. However, there is no program that supports the development of new skills for these activities. The limitations in providing health programs have not been dominant, judging from schools that do not have access to health programs or activities that support retirees. Pension programs need more policy support or funding from local governments for pension programs. Management at the school level can be less effective.

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