

Life of Abundance and Misery: The Consequences of Retirement Wherewithal Mismanagement

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Abstract- Retiring from the profession is inspiring as it brings the employee back to his own personal life with accompanying sum of financial benefits. Retirement life can either be fulfilling or miserable depending on how the retiree makes it. Anchored on Engle's law of consumption which describes the relationship between available money and proportionate expenditure; and on other theories, i.e., self-determination theory, hierarchy of needs theory, preference theory and personal values, which have direct link with personal decisions on retirement wherewithal utilization, this case study explored the socio-economic life of a retiree. Findings revealed that the retiree's five-year financial benefits were consummated in just over two years due to throw-away spending in merriments. Absence of planning and lack of self-control has fueled the retiree's strong yearning to sustain his personal pleasures and whimsical lifestyle which entangled his socio-economic life into the quagmire of poverty.

Keywords- Qualitative Research, Retirement Life, Retirement Wherewithal Mismanagement, Socio-Economic Life, Spending Attitude

I. INTRODUCTION

There are two financially inspiring phases in the life of a professional, one is entry in the profession and the other is retirement, as both phases bring in monetary benefits. Entrance of the professional to an agency means receipt of corresponding remuneration and other monetary incentives. Similarly, retirement or the return of the employee to the community brings along corresponding retirement portfolio. Retirement goes with age, but normally, retirement money varies with length of service and with the amount of the employee's contribution plus the employer's share. Being received in a considerable sum, this monetary benefit when properly utilized could propel the life of a retiree into economic sufficiency and abundance.

Proper management of retirement money must be a priority concern of the retiree the fact that such money must be able to sustain his needs or maintain his living standard. A million of denomination received today could be all gone in wanton uses within a short period. This situation calls for the awareness of the retiree about the "what for, and why must" of his expenditures, for it is so possible that plenty of money on sight may trigger irrational expenditures. Reference [2] has

noted that most people have the attitude to waste their money in buying things which are unimportant and they do not really need at all. The actor-comedian Will Rogers said "too many people spend money to buy things they do not want, and to impress people they do not like". If this is true to practice, then a person must never spend money for things they do not need, or impress people who do not deserve [14].

Needs and wants satisfaction, which are attached to human existence can dictate the expenditure of the retirement money. A retiree must therefore set moderation in his financial resources utilization. He must be judicious in spending, and his expenditure has to be based on budgetary apportionment of his disposable money. Reference [6] considers this as consumption based on calculated budget and he reminds anyone that available money must be considered as income and a source of income-generation activities.

There are retirees who enjoy a fulfilled living condition after retirement and there are those whose life gets stagnated with poverty. Hence, this case study explored the impact of the retirement money on the social and the economic conditions of a retiree with the end view of identifying factors which influenced current socio-economic life resulting from how retirement money was managed.

Theoretical Framework

The study was anchored on the following socio-economic theories: Engle's Law of Consumption; Hierarchy of needs theory of Maslow; Self-determination theory, Preference theory and Filipino Personal values.

The Engle's Law of consumption which describes the relationship existing between the available income and the proportionate expenditures for certain important and major classes of consumption goods says that as income increases in amount, the percentage or proportion of the income spent for: a) food decreases; b) clothing remains approximately the same; c) rent, fuel and light remains constant; and d) education, health, religion, recreation, cultural wants and others increases. The poor individuals spend their limited income first on food and then on such other basic necessities as shelter, clothing, fuel, light and domestic water before they ever think of spending on anything else [10], [16]. On the basis of the foregoing economic law, the expenditures of the retiree for consumption goods is expected to be directly proportional to the available budget allocated for such consumption goods, otherwise purchase of other important items shall be sacrificed.

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Hierarchy of needs theory of Maslow which identifies priorities set by every person, considers human needs in ascending hierarchy based on importance starting from physiological or basic physical needs; then security & safety needs; belonging & social needs; esteem & status needs; and self-actualization & fulfillment needs [8]. Maslow's hierarchy of needs in essence reflects the prioritization of the goals of a person. Thus, the theory presupposes that a retiree has goals to fulfill which is basically his priority concern and his decision as regards utilization of the retirement money shall be influenced by the level of priority set for a certain need or want.

Attainment of needs of a retiree is likewise held in the theory of Self-Determination of Deci and Ryan [12] when they said that a person must be in control of one's own life, interact effectively with the environment, and form connections and relationships, and the kind of motivation for the fulfillment of one's need or priority can either be internal or external to the self that initiates, presses, or coerces his action. If the retiree has a high internal perceived locus of causality, he feels that he is the initiator and sustainer of his own actions and is self-determined because his behavior stems from his own choices or priority. On the other hand, when the retiree has an external perceived locus of causality, he considers his behavior as being controlled by some external event, person or force. It is thus interesting to discover this perceived locus of causality in relation to the utilization of retirement money.

The Preference theory cited by [17] holds that people have various preferences which are determined by age, income, education, gender, occupation, customs and traditions, and culture. Accordingly, the goal or desire set by the retiree is a matter of preference. The strength of one's preference will determine what goal or desire to pursue vis a vis financial resources availability and other similar circumstances [17].

The personal values like self-control and self-responsibility, which are positive; or passivity, care-free, come what may, and throw-away attitude which are negative, and other personal values represent the rules of a culture that govern a person's thoughts, feelings and actions [9]. A retiree may either fail or succeed in the management of his retirement financial portfolio depending on his personal values.

Problem and Purpose Statement

The purpose of this case study was to explore the retiree's socio-economic life consequential to retirement from the profession. Findings hereto would help provide a strong advisory relative to management of retirement financial benefits. First-hand data or factors which affect socio-economic status of the retiree may enrich available information regarding the research problem at hand.

Specifically, the study addressed the following research questions:

1. What does retirement means to the retiree and what benefit has it brought to him?

2. What circumstances were attributed to retirement wherewithal mismanagement and what impact has it brought to the social and economic life of the retiree?
3. What attitude and virtue does the money-custodian retiree possess?
4. What important attitude or virtue a future retiree must possess to be able to successfully manage his retirement wherewithal?

II. METHODOLOGY

To have an in-depth exploration of the topic, qualitative research was preferred using case study. The research participant provided the firsthand data for the study. Validation or cross-checking of firsthand information from the participant's close friends and analysis of secondary information and theoretical views were made. Researchers' notes and observation, and insights gathered were incorporated whenever appropriate, for a triangulated presentation of data and results of the study.

The methodology included the research design, research instrument, sampling, and research setting. It likewise included data collection, ethical consideration, data analysis, and researchers' reflexivity.

A. Research Design

Case study was the research design utilized to explore the socio-economic life of the retiree. Case study is an approach to qualitative research that facilitates exploration of a phenomenon within its context using a variety of data sources. It ensures that the issue is not explored through one lens but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood [3]. It is an in-depth examination of a particular case or several cases, Lichtman in [18]. A case study illustrates a problem and indicates a means for solving a problem [1].

B. Research Instrument

The study utilized a researcher-made semi-structured interview guide which was validated by fellow researcher and by a member of the research technical working group of the university. This interview guide written in English composed 19 items; 13 were close-ended questions, majority about demographics, and 6 were open-ended questions related to retirement and use of retirement money. Said interview guide was utilized in generating information from the participant through personal interview. A test-run of the interview guide was done with a retiree of a government agency. The test-run ascertained that the items in the interview guide were clearly understood and answered by the interviewee and likewise ascertained that the data generated from the interview were the needed data for the study. Emotional expression, reaction and other important observations as a result of the personal interview were noted as inputs for the discussion of results.

C. Sampling and Research Setting

The selection of the retiree as the research participant was purposive because the research data that were taken from the target retiree sufficed the presentation of a phenomenon that

could happen to the life of any retiree. In effect, the purposive selection of the research participant ascertained appropriate information for the topic under exploration.

D. Data Collection and Ethical Consideration

The researcher conducted the interview with the research participant at his office when said target participant came over for the second time, due to personal request for a favor. It was during the first time when the target retiree came to the researcher's office requesting for some sort of assistance that his consent for a personal interview was solicited by the researcher.

With the use of the interview guide, the personal interview was conducted in Waray language, being the native tongue in the area. The intentional use of Waray language maintained rapport during the interview and created a casual or ordinary mode of conversation between the parties. The participant was asked of probing questions while the interview progresses. The data elicited from the interview were saved in a digital recorder, with due permission from the participant. The purpose of the interview and its confidentiality was earlier made known to the participant.

E. Data Analysis

Analysis of data was done immediately after its verbatim transcription. Data were translated in English to fit with the need of the readers. Grouping of thematic information was a primary consideration for data analysis. All data were analyzed in conjunction with the setting of the information significant in defining the conclusion and recommendations, and of course in conjunction with the laying of the answers to the research questions.

F. Researchers' Reflexivity

While the researchers possess a good personal appraisal of the professional life of the participant as then co-civil servant, lack of existing research data or information on the socio-economic life of a retiree as a result of the utilization of retirement benefits must have brought a myopic interpretation of the facts elicited from the participant, particularly on the aspect of personal attitude and virtues which always differs among retirees.

III. RESULTS AND DISCUSSION

The following information on the profile of the research participant would be beneficial for a thorough understanding of the study:

The research participant ended his civil service as a regular permanent employee of a government university at age 65. He served the university for 25 years. He retired in 2014 with salary grade 13. He received his five-year retirement sum of money worth almost a million pesos but overall amount brought home was lesser than half of a million due to deductions of his past loans. The retiree got married during his early years as professional but their marriage was not blessed with a child because the couple parted ways during the very early years of their married life. Thus, the retiree lived singly throughout his working life and until the writing of this study.

From employment up to retirement, the retiree was fond of outdoor activities as well as indoor merriments with friends. The research participant was a friend of the researcher.

The following themes presents the answers of the research questions formulated for the study:

Theme 1. The retiree's meaning of retirement and the benefits it brought to him.

Retirement means freedom from work-related chores. "There are no more work-related preparations" and "there is more time for relaxation" smilingly said the retiree. He had hinted that there were instances when the practice of his profession was irksome. "My work was sometimes painful especially when there was failure in the targets or outcomes", the retiree shared. The foregoing witnessing of the retiree reflected that his career was somehow bothersome and a stressor.

It is acknowledged that the job itself is a main source of stress yet it is not possible to quit from the job anytime [15]. Thus, anything stressful is a cause of annoyance and the person has to find a way to minimize the annoyance. It would have been highly possible that the retiree did many ways to counter or minimize the stressors of his career. So this time, the retiree talks about his retirement as relaxation and freedom from work-related stresses. This situation connotes that the retiree has now the full control or freedom to use his time for relaxation activities. It is also understood that any relaxation activity would entail use of his retirement money.

Retirement had brought to the delight of the retiree an equivalent of five-year financial sum, in Philippine currency. The sum that the retiree received though deducted with outstanding debts from the insurance system was still huge and the retiree acknowledged that only during his retirement that he was able to receive a huge sum of money. In essence, retirement had brought the retiree to the paradigm of a rich person. The retiree however did not verbally express that "he has experienced the life of a wealthy person" but his life fashion and style did. He confessed during the personal interview that he was able to "procure a brand new motorcycle with side car, refrigerator, television set and computer set. He was also able to make repairs and improvement in his small semi-permanent house. There were no more acquisitions mentioned by the retiree as a result of the availability of the retirement money.

Cross-checking with the neighbors and close friends confirmed the retiree's foregoing acquisitions and further confirmed that "the retiree engaged in wanton drinking sprees with friends that caused the luxuriant spending of his retirement money".

In relation to the Engle's Law of Consumption as theoretical anchorage, the spending behavior of the retiree opposes said law the fact that the retiree's spending behavior was not proportional to his budget. Had the retiree tried to compute for a simple ratio of his financial benefits and his daily expenses for five years, he would have decided not to purchase anymore the tricycle and the computer set because his money has just been fixed to it, with no certainty of how

much amount to earn out of such assets. Further, had there been a financial analysis based on a simple ratio, the retiree must have been alarmed not to spend a centavo on recreation or drinking spree because his retirement money was just enough for his food, maintenance of good health and good grooming for five years.

Likewise, this result of the study has association to the negative personal attitudes or values identified by [9]. In fact, the extravagant and irrational spending habit of the retiree were expressions of his care-free or come-what-may attitude and throw-away virtue which now embattles his socio-economic and professional life.

Theme 2. Circumstances attributed to retirement wherewithal mismanagement and its impact on the social and economic life of the retiree.

Enjoyment of freedom must be exercised within limits and boundaries. So does the exercise of freedom associated with the pursuit of relaxation must have limits. This retiree who excessively expressed his freedom through his free will and actions now felt the consequences of his irrational utilization of retirement wherewithal. His illogical and wanton spending had resulted to the complete depletion of his hardly earned retirement financial benefits. In just over two years from retirement, the five-year lump sum retirement benefits were all gone, and his acquisitions in the form of intermediate assets, i.e., tricycle, television set, computer set, and the medium sized refrigerator were now disposed. The only existing asset which underwent repair due to the retirement money is the small semi-permanent house.

The retiree who once had enjoyed social and economic sufficiency and abundance now is scarcely feed and most often does solicit financial support from his family circle and from close friends while waiting for the succeeding release of his retirement pension after two and one-half years more. "Can you add an amount to the small money I have so I can buy the stuff?" requested the participant when he approached the researcher sometime after the interview. Yet, the retiree when asked about his socio-economic life at the moment is but silent about it. However, he never hesitated to say "I go visiting my nephews and relatives". It is but understood in the Filipino culture that warm welcome of a visitor is flavored by gestures of hospitality, with food to eat and to be brought home. By the words of the retiree later quoted, it is presumed that he has often been into this experience with the hospitality of his family circle. Drinking intoxicant cannot be rebutted as basic to the retiree such that when the researcher ask him "Do you still drink liquor with friends this time?" the research participant-retiree calmly replied "I do it solo and very seldom".

As the researcher often see the retiree at a distance along his way to the market place, it is noticeable that the retiree's current physical appearance has depleted in form, and glow suggesting that he is no longer able to provide regularly his most basic needs, and must have been enlisted among those living in poverty. The management of the five-year sum of money by the retiree was pursued with lack of self-control and

self-responsibility which in effect is contrary to the theory of Self-determination, as the theory expounds that a person must be in control of his activities and actions. It was revealed in the study that the retiree failed to plan and decide as regards judicious utilization of his retirement wherewithal. His lack of self-control has fueled his strong yearning to sustain his vices and personal pleasures which entangled him into the trap of poverty. Having so much money on sight, the retiree wantonly spent said money vis a vis his care-free or come-what-may attitude and throw-away virtue. Lack of control of the sumptuous activities with friends served as the strong external locus of causality which initiated and motivated, or else demanded and insisted for the drinking sprees and other bonding activities sponsored by the retiree. Thus, it can be deduced from the foregoing flow of information that the enjoyment the retiree got from the company of gentlemen-friends constituted as another external locus of causality and therefore the recurrence of similar sumptuous merriments sponsored by the retiree.

Theme 3. Attitude and virtue possessed by the retiree.

The answers of the retiree during the personal interview, such as "I continued with my loan transactions with the depository insurance system even when I was about to retire", "I entertain visitors", "I go to fiestas" and "buy newspapers at the other town" portray a busy lifestyle pushed by extravagant attitude and a throw-away virtue because firstly, a sustained loan is an indication of being always short of money albeit receipt of his monthly remuneration. Secondly, extra activities like going to fiestas, and others, mean extra expenses. While the retiree wanted merriments to happen in his life during his relaxation, he failed to consider that there is corresponding budgetary allocation for every activity. His extravagant attitude caused the squander of his retirement benefits in frequent drinking sessions. "Drinking sprees with youngsters were common eyesight at the retiree's house" replied a neighbor during the validation of second-hand information. The retiree failed to limit his propensity to spend and satisfy his instant life gratification. He failed to consider too that it took him about one-third of a century to accumulate his hard-earned benefits. Money, no matter how plenty, must always be considered as a scarce resource. Being a widely acceptable medium of exchange, it can be wantonly spent on unnecessary discretionary items, and a million would be gone with just few transactions.

This result of the study conforms to the negative personal values of a person wherein values and attitudes govern the person's thoughts, feelings, and actions [9]. Corollary hereto, the retiree's extravagant attitude and a throw-away virtue, both negative, prevailed on top of his other positive virtues, resulting into the mismanagement of his five-year retirement benefits.

Result discussed in Theme 3 is likewise reinforced by the Preference theory cited in [17] as it reflected that the retiree's established custom, tradition and culture which boosted his bursting enthusiasm of going with friends for drinking sprees

and other outdoor relaxation ended into his untimely deprivation of retirement financial benefits.

Theme 4. Attitudes and virtues a future retiree must possess for a successful management of retirement benefits

Contrary to the attitude and virtue evident in the research participant, the following attitudes and virtues must be present among future retirees to be able to succeed in the management of retirement wherewithal:

Early Planning Attitude. Successful financial management cannot discount the significance of planning. Reference [13] opined that a well-thought out retirement as a result of early planning brings wealth and happiness together. An employee who will not plan for retirement early will most likely die poor [13]. The experience about absence of planning shared by the research participant, "I continued with my loan transactions with the depository insurance system even when I was about to retire" must be negated for a greater financial benefit after retirement. Therefore, successful and lasting utilization of retirement money necessitates early planning. Reference [4] stated that a financial plan in the form of budget quantitative express the goals someone wishes to achieve with the accompanying cost estimates for attaining the goals. In essence, early planning is a significant attitude that a future retiree has to be imbued with to attain successful management of financial resources. Without a plan and the disposal of resources is merely surrendered to the chance of incidence, chaos will reign, Hugo in [7].

Proper Stewardship Attitude. Management of financial resources requires proper stewardship. A retiree must be an excellent steward of the financial resources bestowed upon him in exchange of his physical and mental efforts as then servant of an agency. Proper stewardship suggests that a person must be in control of his resources, and never that his resources controls him like what happened with the research participant-retiree who wantonly squandered his money in whimsical lifestyle. As taught in the parable of the three servants in the Bible or in other Books of Wisdom, a person must not only keep the wealth bestowed or entrusted to him but instead let it multiply and grow. And if it is well done, the concerned person will be delighted with praises, enjoy happiness, and will be entrusted with more bounties. "Well done, you good and faithful servant! You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!" (Matthew 25:21&23, [11]). It is surely expected that God shall entrust the person with more bounties in life and so he will live happily in abundance.

Virtue of Self-control. Self-control is an ingredient of successful management of financial resources. Self-control means never being swayed by incessant cravings and pressures from friends. It also means taking responsibility and standing by one's fair decision and action. Without self-control a person cannot become successful. "I count him braver who overcomes his desires than him who conquers his enemies; for the hardest victory is the victory over self", said Aristotle [7]. A person who knows how to control his bursting

emotions especially for wants and desires including his action in favor of sound decision possesses self-control. Personal dispositions concerning utilization of scarce financial resources requires self-control because money is volatile which can be lost at the command of one's desire. Instituting self-control on monetary resources means being able to differentiate basic needs and wants in one's life and putting priority budgetary attention to basic needs more than anything else.

Strong Faith. Management of financial resources requires faith. Anyone particularly a retiree with abundant money who firmly believes that he can properly manage his financial resources will be able to achieve success and happiness. Faith is comparable to motivation, and a person is inspired to do something because of faith. A person will save money if he is after his financial security at old age, thus saving money is motivated by financial security at old age, but this did not happen with the research participant-retiree. Reference [6] said that a person who believes in himself and his capacity to become successful has the kind of faith that will propel him to greatness. Thus, it is necessary that a person or a retiree must have faith in himself and in the Power beyond himself to attain success. King emphasized that having faith with the self is not being egoistic but it means believing in one's capacity to rise up from mistakes and having the humility to learn and to accept counsel. The saying "faith can move mountains" only goes to show that great things are not impossible to happen in the life of a person possessing the virtue of faith. Anent this saying, Forbes shared, "he who has faith has...an inward reservoir of courage, hope, confidence, calmness, and assuring trust that all will come out well" [7].

Simple Living Attitude. Simple living means simplifying expenses to the minimal level, and this further means spending financial resources based only on basic needs. It is choosing to live with less so that it does not cost so much to live [5]. Simple living is the extreme behavior exuded by a person with the attitude of a "one day millionaire, thirty days laborer". A person with this kind of attitude will surely break the rules of simple living. Thus, simple food to eat, few clothes, and a family support network are enough for a simple life to enjoy with. Simple living is comparable to taking a break in spending. A person must take lessons from the saying "the best things in life are free" which means that relishing from commodities or goods which are freely available particularly in the countryside is still the best option, rather than buying from time to time. Thus, living a simple life would suggest adopting the rural lifestyle, which is a very less costly yet healthful standard of living.

Discussion of result in Theme 4 is backed-up by the Hierarchy of needs theory of Maslow which specifies prioritization of resources utilization. Setting of priorities founded upon early planning, self-control, proper stewardship, simple living and strong faith will no doubt result with successful, enjoyable and fascinatingly healthy post retirement life.

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