



Exploring How Gender Shapes Workers' Perceptions of Micro-Retirement in Yogyakarta

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ABSTRACT

Micro-retirement is a phenomenon currently prevalent in Indonesia. Micro-retirement, or early retirement, is a phenomenon where individual workers, both men and women, decide to take a break from work for a few months or even years. The purpose of this study was to examine whether male and female gender correlation workers' perceptions of micro-retirement decisions. The sample size for this study was 59 people who were still employed. The sample characteristics were employees who were still working, both men and women, working in Indonesia. Researchers distributed questionnaires to the sample to be completed online. This study used a quantitative method by conducting a chi-square correlation test. This method was used to examine whether gender had a significant influence on the perception of micro-retirement among Indonesian employees. If the sig. <0.05 , then the null hypothesis is rejected and Hypothesis a is accepted. The result of the correlation test in this study was 0.862. Because the result was more than 0.05, the null hypothesis was accepted. This means there is no relationship between gender and the perception of micro-retirement. This research demonstrates that both men and women can have micro-retirement perceptions. However, gender is not the determining factor in employees' perceptions of early retirement. Several factors influence individuals' perceptions of micro-retirement, including health, work stress, and family.

Keywords: employees, gender, micro-retirement, perception.

INTRODUCTION

Micro-retirement, often referred to as mini-retirement or a gap year in adulthood, is a currently popular phenomenon among workers. Micro-retirement occurs when individual workers, both men and women, decide to take a break from work for several months or even years. Putri (2019) states that micro-retirement is a retirement plan undertaken by employees who wish to retire before reaching the required age. Minister of Manpower Regulation No. 2 of 1995 stipulates that the minimum retirement age for employees is 55 years. However, if an individual is still productive at that age, the maximum retirement age is 60 years.

To date, there is no official national data indicating the exact percentage of workers in Indonesia who take early retirement. However, a study by Saragih, H., et al. (2020) on military personnel at the Indonesian Ministry of Defense shows that the percentage of early retirement varies between 2% and 17% of the total number of employees who retire each year. In 2015, 17% of all employees took early retirement, while in 2018, the figure dropped to 8%. This figure likely differs in other sectors, and a national survey is needed to obtain a more accurate picture.

The author interviewed a person living in Yogyakarta who decided to micro-retire. The reason the person chose to leave his current job was because of a lack of job suitability, unreasonable working hours, and a lack of career advancement. These reasons led to feelings of burnout. The person felt that his life had been solely about work. Therefore, he decided to find a balance between work and personal life by taking a short leave of absence. During the leave, the person reflected on himself and began a new job that he felt was a good fit. Furthermore, a survey by the Health Research Institute found that 60% of workers experience burnout, which is characterized by rapid emotional upsurge, depersonalization, and decreased performance. A survey conducted by The Society for Human Resource Management Employee Mental Health (2024) found that 44% of respondents experienced burnout at work. A survey of 1,405 US workers found that 45% felt emotionally drained by their jobs.

This demonstrates that an employee's decision to micro-retire doesn't happen spontaneously, but rather involves a perceptual process surrounding the micro-retirement itself. Perception is the process by which an individual selects, organizes, and interprets the stimuli they receive into a meaningful and complete picture of their world. Furthermore, Stephen P. Robbins states that perception is the process through which individuals organize and interpret their sensory impressions to give meaning to their environment (Sabarini, 2021). This is because perception is a cognitive process influenced by an individual's experience, horizons, and knowledge (Nisa, AH, et al., 2023). Therefore, employees planning a micro-retirement or self-retirement engage in a cognitive process, namely their perception of their own retirement. According to Elliot et al. (2000: 273), perception can be defined as the process or act of acquiring information and assigning meaning to it.

Given the perceptions held by individuals, this proves that employees who have micro-retirement plans usually have several factors. Okiwianti, A. & Nurendra, AM, (2017) mentioned at least three reasons why someone decides to take a micro-retirement. The first reason individuals have the perception to plan a micro-retirement is health and gender reasons. Next, the second reason is changes in the organizational context and changes in organizational structure. Furthermore, changes in the work environment, such as a lack of career opportunities, can also lead individuals to decide to take a micro-retirement. Finally, there are social reasons such as the existence of stereotypes in individuals' minds regarding older workers. Stereotypes that arise usually involve difficulty thinking and collaborating with younger workers, as well as difficulties in learning new things. Feldman in (Maharani, et al. 2024) also mentioned that there are several factors that significantly influence an employee's decision to take a micro-retirement or remain employed at a company, such as: individual differences (gender, race, marital status, employment history, health history, etc.), career path opportunities, internal factors/company environment, and external factors/external environment. This study aims to examine employee perceptions of micro-retirement in Yogyakarta, specifically regarding gender differences. This research was conducted because there has been no research that has explored the perception of micro-retirement by gender and within the Yogyakarta region. The context of gender and employees working in Yogyakarta is a novelty in this study. Yogyakarta was chosen because sociocultural research indicates a shift in values within Yogyakarta society. Traditional values such as harmony, courtesy, and the Javanese work ethic are beginning to be replaced by a consumerist, hedonistic, and individualistic culture (Birsyada, M., & Syahruzah, J., 2018). This shift also impacts work culture, with changes in motivation, work ethic, and organizational culture becoming important factors in employee performance and loyalty (Parmawan, E., et al., 2025).

This cultural shift is also examined through the gender of workers, both male and female. This means that individual perceptions of early retirement can occur in both men and



women. Jacobs-Lawson also stated that gender is a factor influencing individuals' micro-retirement planning (Gunawan et al. 2022). This finding is further supported by Cardella et al. (2021), who stated that differences in perceptions regarding micro-retirement planning are influenced by individual demographics, such as gender, residence, education, employment status, and income. This study focused on one demographic: gender.

This study aims to determine whether there are differences in perceptions regarding the decision to micro-retire between women and men. Previous research conducted by Rustomo et al. (2023) showed that most women micro-retire for health and family reasons. As women, especially married women, it is their responsibility to take care of household and family affairs. They make this decision not without reason, but because they want to better manage their families and their children's education in the future (Siswati, 2020). However, not all women share this perception regarding micro-retirement. Women tend to have lower self-confidence in making decisions related to micro-retirement. This is because it can hinder their ability to save optimally (Wibisono & Anastasia, 2024; Lusardi & Mitchell, 2008). Furthermore, men are more likely to consider the decision to end their careers. This is because men instinctively have a sense of responsibility towards their families. This is consistent with research showing that men are generally better at planning for micro-retirement due to their higher financial literacy, consistent savings, and higher and more stable income (Wibisono & Anastasia, 2024; Blau & Kahn, 2017; Van Rooij et al., 2012). Therefore, men are more willing to take risks when investing, making them more proactive in saving (Barber et al., 2001). Therefore, there are two possibilities: either proactive saving and investing leads men to plan for micro-retirement, or vice versa.

This study aims to examine the influence of gender on individual perceptions when deciding to choose a micro-retirement. Gender is a key variable influencing perceptions of micro-retirement. To date, no research has examined the influence of gender on employee perceptions of micro-retirement. Therefore, the influence of gender on perceptions of micro-retirement is new to this study. There are two hypotheses in this study:

Ho: There is a relationship between gender and perceptions of micro-retirement among employees in Yogyakarta.

Ha: There is no relationship between gender and perceptions of micro-retirement among employees in Yogyakarta.

METHOD

The subjects in this study were both male and female employees currently working in Yogyakarta. The sampling technique used was convenience sampling. Convenience sampling is a non-probability sampling technique in which researchers select sample units based on convenience and availability, rather than using random methods that represent the entire population. Researchers were only able to obtain 59 participants for this study.

This study employed a quantitative method using a chi-square correlation test. This method was used to examine whether gender significantly influences perceptions of micro-retirement. Chi-square testing was used in this study because it utilizes both nominal and ordinal data scales.

This research instrument was created based on the Micro-retirement Perception theory according to Elliot et al (2000). The instrument in this study was designed to assess employee perceptions and understanding of taking a break from routine, influencing factors, benefits and risks, and finally, career and financial outlooks for the future. Before the instrument was distributed to respondents, the researcher gave it to a panel of judges to assess whether it aligned with existing theory. Afterward, the researcher calculated the instrument's validity



and reliability for each item. There were 25 items in this study. The validity score for each item in the micro-retirement perception instrument was below 0.05. However, there was one item with a validity of 0.097 and had to be dropped because the score was above 0.05. This item was item number 13. Furthermore, the reliability score after item 13 was dropped to 0.897.

This questionnaire covers several aspects mentioned above. One item measuring employees' perceptions and understanding of micro-retirement is "Taking a break from work can help someone rediscover their purpose in life." Another item measuring influencing factors on taking a break from routine is "Men and women have similar views on taking a break from routine.

Procedure

Data was collected through a survey using a micro-retirement perception scale developed by the researchers. Data collection took place between April 8 and May 8, 2025. The survey was limited to one completion per individual to avoid bias in data entry.

RESULT AND DISCUSSION

Result

The number of respondents in this study was 59, of which 24 were male and 35 were female. The distribution of respondent data by gender can be seen in more detail in Table 1.

Table 1. Distribution of Respondents' Gender

Gender					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Woman	35	59.3	59.3	59.3
	man	24	40.7	40.7	100.0
	Total	59	100.0	100.0	

An instrument is said to be valid if it is able to accurately reveal data from the variables being studied. The high or low validity of the instrument shows the extent to which the collected data does not deviate from the intended validity picture (Muin, A., 2023). Researchers measured the level of validity of the instrument using Pearson Product Moment. The results of the Validity Test obtained insignificant results on item number 13 which reads "I am worried that taking a moment from my routine will make me lose job or career opportunities." Item number 13 has a sig. 0.097 which is greater than sig. 0.05. Therefore, the researcher decided to drop item number 13.

Next, the researcher calculated the Instrument Reliability Test. This Reliability Test was tested because it aims to measure whether the instrument produces the same or consistent data when measurements are taken repeatedly. Based on this, the results of the Cronbach Alpha Reliability Test obtained a sig. 0.897 which means it has a good level of reliability.

Table 2. Reliability Test

Reliability Statistics		
Cronbach's Alpha	N of Items	
.897	24	

The data in this study used nominal and ordinal scales. Therefore, this study does not require the assumption of a normally distributed population or the use of nonparametric statistics. However, the researcher still wanted to determine whether the data was normally distributed or not using the Kolmogorov-Smirnov normality test. Based on the results of the normality test, the sig. value was 0.40, which means >0.05 . Therefore, it can be concluded that the residual values are normally distributed.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		59
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	9.59222476
Most Extreme Differences	Absolute	.118
	Positive	.118
	Negative	-.113
Test Statistics		.118
Asymp. Sig. (2-tailed)		.040 ^c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Table 6. Chi-Square Correlation Test

This study aims to determine whether gender correlates with employees' perceptions of micro-retirement. Researchers used the Chi-Square Correlation Test to examine this relationship. The Chi-Square Test is used to test descriptive hypotheses where the population consists of two or more classes and the data is in nominal form. If the sig. <0.05 then the null hypothesis is rejected and Hypothesis a is accepted. Based on this assumption, the results of the Correlation Test in this study are 0.862. >0.05 . This means, >0.05 then H_0 is accepted and H_a is rejected. This means there is no relationship between gender and perceptions of micro-retirement. This study proves that both men and women can have perceptions of micro-retirement.



Table 6. Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15,84 3 ^a	23	.862
Likelihood Ratio	20,80 2	23	.593
Linear-by-Linear Association	.539	1	.463
N of Valid Cases	59		

a. 48 cells (100.0%) have expected count less than 5. The minimum expected count is .41.

Table 7. Symmetric Measures

Symmetric Measures			
	Value	Approximate Significance	
Nominal by Nominal	Contingency Coefficient	.460	.862
N of Valid Cases	59		

This is reinforced by the Symmetric Measure data which shows the results of the Independence Test that there is no significant association between gender and the perception of micro-retirement, $X^2 (1) = 15.843$, $p = 0.862$, $V = 0.460$. Based on these results, H_0 is accepted because there is no significant relationship between variables X and Y. If seen from the contingency coefficient, the value is only $C = 0.460$, which means that the relationship between the gender variable and the perception of micro-retirement is not very close.

Discussion

This study shows that gender has no influence on employee perceptions of micro-retirement. This means that both men and women have a desire to micro-retirement. Although some studies indicate that there are small differences in gender and perceptions of micro-retirement, in general, gender is not a major predictor of micro-retirement perceptions or intentions (Neupane, et al., 2022). This is consistent with research by Bianco, C.D., & Trevisan, E. (2015), which shows that micro-retirement occurs in several countries, with 19% of men and women having a desire for micro-retirement. In addition, 35% of men and 30% of women experience the transition from full-time employment to micro-retirement (Bianco, C.D., & Trevisan, E., 2015). A study of employees in Finland found that as many as one-third of respondents had an intention to micro-retirement, but there was no significant difference between men and women. Factors that have a significant influence are the quality of the work environment, such as equality between employees, employee flexibility in carrying out their work, not because of gender (Neupane, et al. 2022).

Employees' reasons for deciding or desiring micro-retirement are complex and involve multiple personal perspectives, including numerous factors and aspects of their lives.



Several studies have found the role of family, close friends, partners, or even work-life balance (Nilsson et al., 2011; Meng et al., 2020). Other research suggests that external factors contributing to employees' desire for micro-retirement include increased flexibility, such as spending more time with their partners, children, and caring for their families (Reeuwijk et al., 2013).

Other findings also indicate that both men and women found an indirect effect of poor health on the relationship between work stress and micro-retirement intentions (Toczek, L., et al. 2022). Von Bons-dorff, et al. (2010) stated that poor health is related to micro-retirement intentions. This is also in line with previous findings that show that poor physical health is a reasonable reason for someone to micro-retirement (Meng, et al. 2020; Wahrendorf et al. 2017). Furthermore, a study conducted by Sousa-Ribeiro, et al. (2021) in Sweden stated that better health and positive job prospects tend not to support the perception of micro-retirement. However, several other studies also suggest that employees who have good health can also be associated with the decision to micro-retirement, especially among people who can afford to retire (Pond, et al., 2010; Sousa-Ribeiro, et al., 2021).

Furthermore, micro-retirement decisions and intentions can also be influenced by events that occurred earlier in an individual's career (Beehr, 1998; Loretto & Vickerstaff, 2013; Toczek, L., et al., 2022). Unpleasant events can lead employees to decide to micro-retirement. These events include changing company policies, inadequate salary, or even social relationships at work. Therefore, of the several factors supporting a person's decision to micro-retirement, gender does not have a significant influence. This is due to the existence of deeper and more meaningful events that can influence an individual's decision to plan a micro-retirement.

Work stress can also be identified as a factor that drives individuals to undertake micro-retirement. Individuals tend to choose to leave a negative work environment to maintain their mental health (Fisher, et al., 2016). Work stress can also be associated with individual discomfort at work or a poor employment history (Lund & Villadsen, 2005; Roczek, L., et al., 2022). Therefore, individuals who experience stress at work due to a toxic work environment or a workload that does not match their wages are more likely to perceive micro-retirement. This is consistent with research conducted by Kreuzfeld, S., & Seibt, R (2022), which stated that both men and women more often complain about excessive workload as the main reason for planning micro-retirement. Furthermore, emotional exhaustion and an unsupportive work environment play a greater role than gender.

CONCLUSION

The conclusion of this study is that gender is not related to workers' perceptions of micro-retirement in Yogyakarta. Both male and female workers have perceptions of micro-retirement. However, gender is not the only factor that has a correlation. Furthermore, those who perceive micro-retirement have reasons for this, such as health issues, family issues, or problems within their companies.

A limitation of this study is the limited demographic analysis. Future researchers could add other demographic variables, such as age, length of employment, monthly income, and savings. Furthermore, the sample size in this study was limited to a specific age group, type of employment, or region. This limited sample size may limit the generalizability of the research results.

Future researchers also need to consider the research method. Qualitative methods would be more appropriate in this study because they allow for deeper insight into employees' perceptions of micro-retirement. Future researchers could employ case studies or



phenomenology to examine the factors that influence employees' perceptions of micro-retirement. Furthermore, many previous studies have used cross-sectional survey designs to measure perceptions of micro-retirement. This can make it difficult to draw conclusions or assess changes in perceptions over time.

The researchers have several suggestions for future researchers who wish to expand this field, as follows:

1. Future researchers need to use a longitudinal design to see changes in micro-retirement perceptions over time and be able to identify deeper and more accurate causal factors.
2. Further researchers need to expand the scope of the work sector and cultural background to increase the generalizability of the results.
3. Further researchers can use other variables as demographic variables such as family conditions, health, and quality of the work environment as control variables so that the relationship between gender and perception of self-retirement can be analyzed in more depth.

Further researchers could also conduct in-depth interviews with several respondents to further analyze the reasons for micro-retirement from the perspective of both men and women.

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