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Recommended Citation

Muhamad, Mazanah (2002). "When You Have to Retire at 55: Prospect and Learning Agenda," *Adult Education Research Conference*. <https://newprairiepress.org/aerc/2002/papers/50>

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When You Have to Retire at 55: Prospect and Learning Agenda

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Abstract: Forty to fifty four years old Malaysian public employee view mandatory retirement at 55 as challenging. They expect to be financially and social psychologically affected. Pre-retirement learning program is wanting. Their learning interest reflects their biopsychosocial situation, value and needs. Learning for these middle age adults can be framed to life-stage issue and context.

Until last year, the mandatory retirement age in Malaysia was at 55 years old. This is relatively a young age compared to many other countries. This paper reports findings of an inquiry on current situation, retirement prospect and learning activity of 40-54 years old Malaysian public employees carried out as part of larger study on the near elderly.

Malaysia has a population of 22 million. Senior citizen constitutes about six percent of the population. This proportion is expected to double in the next twenty years. About 10% of the Malaysian workforce works for the government (Government of Malaysia, 1996). In 2001, 17,000 of them went retirement. Retirement is part of the working adults' passage through their life span. Adult development can be viewed through the integrative perspective (Clark and Caffarella, 1999; Kail and Cavannaugh; 2000; Merriam and Caffarella, 1999). Kail and Cavannaugh (2000) refer the integrated approach, which emphasizes the dynamic interplay of biological, psychological and social forces on development as biopsychosocial.

Retirement can be seen as a one-dimensional process shared by all or a multidimensional construct. Hanson and Wapner (1994) identified four modes of experiencing retirement: transition to old age/rest, new beginning, continuity, and imposed disruption. As a life-event, retirement is an anticipated transition that comprises of alteration of roles in the course of an individual life cycle (Barrow, 1996; Shlossberg et al., 1995). A survey on selected British and Australian on paid employment shows that the predominant expectation was that retirement would be a new beginning – the welcome beginning of a new phase of life (Gee and Baillie, 1999). Life transition often motivates adults to be engaged in learning activities (Merriam and Clark, 1991). Pre-retirement education is practiced in the West. Three major concerns anticipated during retirement are finances, the well being, and health (Glass and Flynn, 2000). Correspondingly, the most popular learning content areas were financial management, hobbies and physical health (Gee and Baillie, 1999).

Although large number of Malaysian is retiring at a relatively early age each year, little is known about this life-phase. What is it like to be middle age, approaching a mandatory retirement? What changes does employee anticipate upon retirement? How does one plan to deal with the transition? What is the role of learning in anticipating the change? The findings are examined through the adult development and learning lenses.

Methods

The target population for the study was government employees in the cohort group between 40 to 54 years old. A total of 1410 employee aged 40 to 54 years from seven agencies was selected for the study. Respondents were selected through purposive random sampling in four Peninsular Malaysia States representing North, South, East and West regions. Data were collected through a questionnaire survey individually administered by trained interviewers. Data were analyzed by descriptive statistics, mean, percentage, and frequency distribution by using the SPSS package.

Findings and Discussion

The Respondent

The respondents are from four job categories. Category A (7.2%) employees are the managerial and professionals, the executives are placed in Category B (13.5%), technical support and clerical staff belong to Category C (44.5%), and general worker are in Category D (34.8%). On the average, they had work for 18.6 years. Almost all are on the Government pension scheme. The respondents mean age is 45.3 years. About 79.6% of the respondents are male and 97.2 % of them are married, with an average of 4.3 children. Their mean monthly income is MR1281.3.

Examining on the respondents' biopsychosocial status, almost all (97%) evaluated their overall health condition to be good. High majority (97.2%) are happy with their current life. They largely accounted their contentment to good health (70.2%). Other factors include adequate income (59.7%), respected by family (59.2%), good spouse (55.2%), ample time with family (41.1%) and respected by community (39.1%). These factors reflect what they value at this stage of their life. Health and family consideration were also high on the Malaysian elderly list (Mazanah, 2001).

To the respondents, work is important at this life stage (Table 1). High majority enjoyed working. They associate who they are with their job. Work keeps them from feeling bored. They also see their work as a mean of contributing to society.

Table 1: Respondents' perception about current work.

	Frequency	%
Enjoy working	1286	91.2
Work is important and valuable to others	1206	85.5
Work keeps from feeling bored	1005	71.3
Who I am depends on my job	580	41.1

n=1410

The respondents' social activity is rather limited due to time constraint. Work and family responsibility take most of their time. Only a small percentage participates in clubs and societies. In the analysis, the respondents' biopsychosocial profile outlined above shows that it shares some commonalities with those in the "middle adulthood" in the West (Bee, 1996, Sheehy, 1995).

Current learning agenda

Respondents were asked to relate their current learning activity. More than half (58.9%) attended some forms of training at the work place for the past year. Table 2 shows what they learn at the organized course/lecture/talk/seminar/workshop. Most programs are job related. Although approaching retirement, very few learn anything about it. With the exception of the Armed Forces (not sampled in this study), public agencies do not offer pre-retirement program.

Table 2: Learning programs participated.

	Frequency	%
Job related	559	39.6
Religion	85	6.0
Self-development	55	3.9
Social work	21	1.5
Home and family	19	1.3
Work after retirement	17	1.2
Hobby and recreation	8	0.6

n=1410

Reasons cited for participation in learning activity are as in Table 3. The data shows that respondents participated in learning activities largely to meet employer's demand.

Table 3: Reasons for participation.

	Frequency	%
Directed by employee	436	30.9
Acquire new knowledge/skill	227	16.1
Interest in the field/subject	83	5.9
Preparation for retirement	8	0.6
Chance to meet people	7	0.5

n=1410

Almost half of those who participated in training reported that they had applied the acquired competency. Those who did not participate (40.7%) reported deterrents; lack of opportunity (15.5%), lack of information (8.3%), lack of interest (6.%), and time constraint (4.2%).

It can be noted that data on learning profile shows that respondent largely learn at the workplace to meet current work demand. Employers are more concerned about increasing workers job competency than their overall livelihood or impending retirement.

Perception about Life after Retirement

Table 4 shows the respondents' orientation towards retirement. The data suggest the respondents' positive attitude towards that life phase.

Table 4: Respondents' perception on retirement.

	Frequency	%
During retirement, I can be resourceful by contributing to society	1284	91.1
I will consider the change as opportunity	1184	81.4
I will continue to be active after retirement	1037	73.5
There are many challenging opportunities after retirement	918	65.1

n=1410

Almost half of the respondents (48.9%) do not foresee major problems after retirement. Some are apprehensive about the retirement impact on their economic, psychological and social well being (Table 5). The findings concur with Fossum (1990) and Schlossberg et.al. (1995). Table 6 shows measures they plan to undertake to deal with the challenges. The data reveal the need for learning opportunity for retirees.

Table 5: Major problems anticipated after retirement.

	Frequency	%
Reduce income	393	27.8
Feel of losing colleague	133	9.4
Loneliness	71	5
Boredom	54	3.8

n= 1410

Table 6: Measures to deal with retirement challenges.

	Frequency	%
Work again	354	25.1
Participate in learning forum/activity	145	10.3
Join society/participate in community activities	120	8.5
Visit relatives and friends	98	7
Travel	29	2.1

n=1410

Social and psychological effects of retirement are interrelated. Loneliness may creep in being away from colleagues. They may get bored without their job demand. Their psychological anxiety has to do with loss of work role as result of retirement (Dennis, 1988). However, overall, this study is coherent with Bee's (1996) observation that retirement has little or no effect on life satisfaction or a person's subjective sense of well being. They anticipate the need to keep socially active by joining clubs and community activities, and visiting relatives and friends. In their study, Glass and Flynn (2000) also found that middle aged respondents plan to be socially active; they had established a hobby, joined an organization, made plans to be active in their community, and had taken steps to plan activities with their spouse when they retired.

The major challenge anticipated upon retirement has to do with reduce income. This finding concurs with that of Chan (1985) and Glass and Flynn (2000). Twenty five percent of the respondents would seek other employment to help with their financial needs. The financial insecurity is realistic for these relatively young workers. A majority of pension earners in Malaysia receive less than RM500 (US 132) a month. Companies in the private sector are free to set their own policy. However, most of them would follow the public sector's practice of retirement at 55. Life expectancy in Malaysia is 70 years for men and 75 years for women. This implies that a person has to spend the next 18 years out of work. Due to work age ceiling, large numbers of government employees are forced into retirement every year. There is not much new job opportunity for pensioners. Labor force participation rate of senior citizen in the 60-64 years age group in 1991 was only 35.1% (Pala, 1998). The above scenario suggests that early retirement is costly both to the individual and nation. Repeated calls for increase retirement age led to the very recent policy change, mandatory retirement at 56! This includes university professors who are in short demand. Lorraine (2000) contends that faculty after age 70 can continue to perform well and remain productive. They can serve as an important resource and source of support for their colleagues and institutions. He suggests that they continue their carrier jobs past the conventional retirement age.

Learning Needs

If learning is best when learners are at their teachable moment (Havighurst, 1972), this study points to the learning needs for those to retire. About 88.6% of the respondents express their desire to continue learning. Table 7 shows their learning interests. The content areas are quite different from their Western counterparts (Gee and Baillie, 1999).

Table 7: Respondents learning interests.

	Frequency	%
Religion	956	67.6
Self-development	313	22.2
Work after retirement	283	20.1
Current development	240	17.0
Current job	194	13.8
Social service	174	12.3
Hobby and recreation	93	6.6

n=1410

A majority (75%) of the respondents feels their employers ought to provide learning avenues to help with the impending retirement. This is not widely practiced. Only 14.7% reported that employers did provide some forms of such program. Most of such programs are geared towards preparing them for new jobs after retirement, for example, setting up a business. By contrast, respondents want to acquire a wider range of competency to deal with their developmental tasks (Havighurst, 1972). A major agenda is matter related to religion. They associate retirement to becoming older, nearer towards life end, hence the need to prepare for after life. This perspective was described as transition to old age: a time to prepare for aging (Hanson and Wapner, 1994). The interest in pursuing religious knowledge is prevalent among the Malaysian elderly (Mazanah, 2001; Merriam and Mazanah, 2000).

The majority (78%) of the respondents anticipate to acquire new competencies through formal learning, that is, through teacher led instruction such as training and workshop. In the Malaysian culture, learning is usually associated that way. A much smaller number of respondents plan to learn informally through reading, watching television, and from friends/relatives.

As a life event, retirement creates incentives for participation in adult education program. Presently, public agencies do not have a systematic learning program to prepare employees for retirement. The private educational/training institutions are also not commonly offering such programs (Othman, 2001). Hence employees are largely unprepared to deal with changes upon retirement. Concerted effort is required to fill this gap.

Concluding Comment

In summary, the scenario puts a perspective that the potential retirees are in good biopsychosocial status and at productive working level. They can continue to contribute to family, society and nation. The study indicates the desire of this cohort group to set learning agenda after their retirement ranging from learning for economic goal to life enrichment. The evidences support the contention that adult learning can be framed to life stage issues and context. The study also unfolds that retirement in Malaysia has its demands, prospects and opportunities. While the potentials are enormous, there are yet many to be developed and put in place. One of the implicating issues is that after mandatory retirement, most would have another two decades of productive life span. That number is growing into a significant statistics in years to come. However this cohort of human resource has not been systematically 'mobilize' to be economically and socially productive for the society and nation. Another revealing issue is of health and family consideration that are high on the Malaysian near elderly and elderly list of biopsychosocial factors. Health and family matters are agendas that are yet to be the major concerns of learning programs and social services. It is also true on matters that relate to learning and services on family financial planning.

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