# SOCIAL INCLUSION OF MALAYSIAN ELDERLY IN LABOUR MARKET: THE ENTHUSIASM CULTURE TO BE PRODUCTIVE OR JUST DESPERATE FOR MONEY?

Aslinda Ramely

Faculty of Administrative Science & Policy Studies Universiti Teknologi MARA (UiTM) Selangor 40450, Shah Alam, Selangor aslindaramely1991@gmail.com

#### Yarina Ahmad

Faculty of Administrative Science & Policy Studies Universiti Teknologi MARA (UiTM) Selangor 40450, Shah Alam, Selangor yarina@salam.uitm.edu.my

#### Nor Hafizah Mohamed Harith

Faculty of Administrative Science & Policy Studies Universiti Teknologi MARA (UiTM) Selangor 40450, Shah Alam, Selangor norha561@salam.uitm.edu.my

#### ABSTRACT

While ageing is irrevocable, the issue of ageing becomes an important topic for all affected nations worldwide. In Malaysia, the continuous annual growth of the elderly population has fluttered the government. The annual increment of the elderly population is believed can turn this country to be an aged nation by the year 2030. Therefore, in preparing to be an age-friendly country, the rights of the elderly including on the aspect of social inclusion particularly on their involvement in labour market need to be given a warrant attention. Hence, this paper focuses on the issue of the elderly inclusion in labour market. This paper presents the qualitative research findings of the doctoral degree of one of one of the authors involving 12 working elderly in Kuala Lumpur and Selangor regarding their reasons to involve in employment. The respondents were interviewed and selected based on both purposive and snowball sampling techniques. However, this paper argues whether their reasons to remain in labour market are either due to: (i) their enthusiasm towards the culture to be productive; or (ii) just because of their desperation for money (monetary orientations). This argument is crucial to be highlighted in knowing the truth behind their participation in employment and the genuine of their social inclusion. By analysing on the underlying reasons of their employment, this paper concluded the social inclusion of the elderly in labour market is not merely because of the genuine culture of productive ageing but also due to the financial constraints that require them to keep working. Hence, this situation portrays on the necessity to strengthen the good practice of financial management and social protection floor among Malaysian at all age levels; so that, financial constraints can be reduced and yet, practice the real culture of productive ageing at old age and optimise their quality of life. The effort to optimise the quality of life of the elderly is in line with the idea proposed by World Health Organisation. International Labour Organisation, and Malaysia government. Indeed, being genuinely productive through employment allow the genuine benefits of being productive to be attained. These benefits are including: (i) securing physical, mental, and emotional health; (ii) more independent and fewer encumbrances to family members, local community, and the country; (iii) contribute expertise, skills and experience to community members; and (iv) continue to be a part of the active and productive community.

Keywords: elderly, social inclusion, labour market, productive, monetary orientations

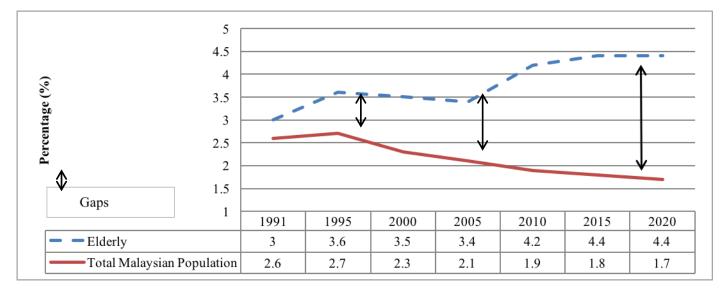
#### INTRODUCTION

While ageing is irrevocable (Asiamah, 2017), the population of the elderly become a global phenomenon (Afrose, 2017; Jean, 2017; Milken Institute, 2017; Philips & O'Loughlin, 2017; Taoyuan, Qin, & Glomsrod, 2017; UNFPA, 2017; United Nations, 2017b; WHO, 2017; He, Goodkind, & Kowal, 2016; United Nations, 2015b; Davies & James, 2011; McDonald & Donahue, 2011; McDonald & Rozanova, 2011; Brown, 2011; Cooke, 2006; Harper, 2006; Statistics Canada, 2006; UNFPA, 2002b) and has become a topic of increasing importance in many industrialised nations in the world (Brown, 2011; McDaniel & Rozanova, 2011; McDonald & Donahue, 2011; Cooke, 2006; Statistics Canada, 2006). Indeed, the issue of ageing is becoming an important topic around the globe and most of the affected nations are trembling on its growing number of population. According to United Nations (2017b) as well as Chen and Jones (1989), the population of those aged 60 years old and over is the fastest growing globally. In the meantime, Jaspal (2017) as well as the United Nations Development of Economic and Social Affairs (2015) also address on outnumbered of female elderly as compared to male elderly worldwide. This situation occurred because females tend to outlive males (World Health Organization, 2018; Abeykoon, 2017; Peng, 2017; Naraval, 2017; Irish Aid & HelpAge International, 2016; United Nations, 2016; Department of Statistics Malaysia; 2015; Mafauzy, 2000; Omar, 2000).

In Malaysia, the similar situation on: (i) the growing number of the elderly population and (ii) the outnumber of female elderly are also occurred

since decades ago. As in early 1960, the population of the elderly in Malaysia is increasing. As addresses by Mat and Md. Taha (2000), the number of the elderly is amounted to 386.6 thousand in the year 1960 and reached 2,134.9 million in the year 2010. In 2014, Malaysian elderly population is continued to upsurge to 2.653 million (National Population and Family Development Board Malaysia, 2016) and rise to 3.1624 million in 2016 (United Nations, 2017b). The amount of 3.1624 million of the elderly population is equivalent to 10 per cent of the overall 31,624 million of the Malaysian population. By the year 2030, the percentage of the elderly population is also expected to arise by filling up to 15 per cent of total Malaysian population and yet, transform this country as an aged nation (United Nations, 2017b; United Nations, 2009). In the year 2035 and 2040, the percentage of the elderly also is expected to rise up to 17.4 per cent and 19.8 per cent (Mohd Salleh, 2017).

Remarkably, as illustrated in Figure 1, the growth rate of elderly population is higher as compared to the growth rate of total Malaysian population for the gross period of thirty years starting from the year 1991 until the year 2020. The number of the elderly population is always growing vigorously while the growth of the entire Malaysian population is declined. The vigorous growth of the elderly population is overtaking the population of Malaysia.



# Figure 1 The Growth Rate for Elderly Population versus Growth Rate for Total Malaysia Population Source: Source: Doris, Idris, & Abu Bakar (2010)

# ISSUES AND CHALLENGES ENCIRCLING THE ELDERLY

There are various issues and challenges encircling the elderly reported worldwide that caused both physical and psychological abandonment of them. These universal issues and challenges are including: (i) poverty (He, Goodkind, & Kowal, 2016; United Nations, 2015a; United Nations, 2013; UNFPA, 2002a; UNFPA, 2002b), (ii) financial insecurity (Johnson, 2015; UNFPA, 2002a), (iii) employment problems (Foster et al., 2014; UNFPA, 2002a; Samorodov, 1999) and (iv) health problems (He, Goodkind, & Kowal, 2016; Thakur, Banerjee & Nikumb, 2014; National Institute on Ageing and National Institute of Health, 2011; Bennett & Flaherty-Robb, 2003; UNFPA, 2002a). These issues and challenges, however, caused the elderly to be excluded from the society. For instance, World Health Organization (2003) espoused social exclusion as results from poverty, relative deprivation, racism, discrimination, stigmatization, hostility, and unemployment. These processes prevent people from participating in education or training, and gaining access to services and citizenship activities. They are socially and psychologically damaging, materially costly, and harmful to health.

In Malaysia, a number of the elderly is also experiencing the similar issues and challenges. These issues and challenges caused them to suffer in silence and experiencing social exclusion. These encircling issues and challenges are including: (i) inadequacy of financial saving (Adnan, 2017; Harun, 2017; Hamid, 2015; Mohd, 2014; Melissa, 2015; Yusof & Zulkifli, 2014; Zawawi, 2013; Jamaluddin & Foo, 2013; Kong, 2012; Doris, Idris, & Abu Bakar, 2010; Jariah et al., 2006), (ii) living in poverty (Mohd, 2014; Masud, Hamid, & Haron, 2014; Abd Samad & Mansor, 2013; Doris, Idris, & Abu Bakar, 2010; Masud et al., 2006; Omar, 2000), and (iii) falling between family cracks<sup>1</sup> (Zawawi, 2013; Gwee & Fernandez, 2010; Nordin, 2009). According to Yusof and Zulkifli (2014), the existence of these issues is worrying as they may affect Malaysia in achieving its vision as a developed nation by 2020. However, although an ageing world possesses social and economic challenges; the right set of policies can equip individuals, families, and societies to address these challenges and to reap its benefits (UNFPA, 2017). Hence, sound mechanisms need to be undertaken in overcoming these issues besides also optimising the well-being of the elderly and remain flourishing.

# THE EMPLOYMENT OF THE ELDERLY

<sup>&</sup>lt;sup>1</sup> The family cracks are including: (i) have no children or spouse (Gwee & Fernandez, 2010; Haron, et al., 2006), (ii) children have moved away (Harun, 2017; Gwee & Fernandez, 2010), (iii) children do not have the financial capacity to support them (Harun, 2017; Prime Minister Office of Malaysia, 2014; Gwee & Fernandez, 2010), and (iv) being neglected by family (Harun, 2017; Malaysian Digest, 2015; Gwee & Fernandez, 2010; Doris, Idris, & Abu Bakar, 2010; Abdul Aziz, 2001).

As suggested by a few international organizations and local scholars (to name a few: World Health Organization, 2015; Yusof & Zulkifli, 2014; Gonzales, 2013; Jamaluddin & Foo; 2013; Gwee & Fernandez, 2010; Doris, Idris, & Abu Bakar, 2010; UNFPA, 2002b), the empowerment of the elderly through employment is one of the solutions in ridding the elderly from these issues and challenges. This solution is, however, applicable for the elderly who are both physically and mentally fits. Other than that, while Malaysia is moving forward in reaching an aged nation status by 2030, Adnan (2017) mentioned that there are only two options for Malaysia in overcoming problems on economic growth while becoming an aged nation. These options are: either (i) increasing the productivity or (ii) hiring foreign labour. However, hiring foreign labour forces is not always be good and may cause negative impacts to the country. According to Asli (2017) and Yusof and Zulkifli (2014), too much labour supply of foreign workers is vile for the country's growth besides opening up more problems in the future and allowing more money outflow.

Therefore, relying too much on foreign labour is not the effective solution that we should consider while becoming an aged nation by 2030 sooner; but need to improve the productivity of local people in labour market including the elderly. Hence, the promotion and good practice of productive ageing in Malaysia are necessary. As stressed by Magnavita (2017) and World Health Organization (2002), the promoting productive ageing is beneficial for economy and society. This is because, through productive ageing, the elderly can make an economic contribution to society through formal and informal work. Productive ageing offers workers the possibility of maintaining economic security, social ties, and purpose during those extended years of life (Morrow-Howell et al., 2017). Theoretically, productive engagement can lead to a number of positive outcomes that can contribute to the advancement of families and civil society, counterbalance fiscal strain caused by a larger elderly population, and maintain the health, safety, and economic security of the elderly (Gonzales, Matz-Costa & Morrow-Howell, 2015).

Other than that, becoming productive at old age through employment also can help to strengthen the economy of the elderly *per se* through a good income security (International Labour Organization, 2014; Sulaiman & Masud, 2012). Therefore, opportunities must be created for continuing the engagement of those who choose this route and we must remove barriers that preclude this participation in employment (Magnavita, 2017). However, according to Moody (2002), people tend to take retirement for granted (by not being productive through employment) and assume it is a natural and appropriate pattern for later life, but in fact, retirement as a social practice of institution is historically quite recent. For instance, according to Magnavita (2017), working after retirement age in many European countries is still discouraged whereby the elderly workers are forced to exit the workforce, and workers who wish to stay active witness a reduction in or loss of their economic benefits. However, Magnavita (2017) argues that this practice is contrary not only to the interests of elderly workers but also to those of the economy since in recent decades, the health and education of elderly adults have improved significantly.

## THE AIM OF THIS PAPER

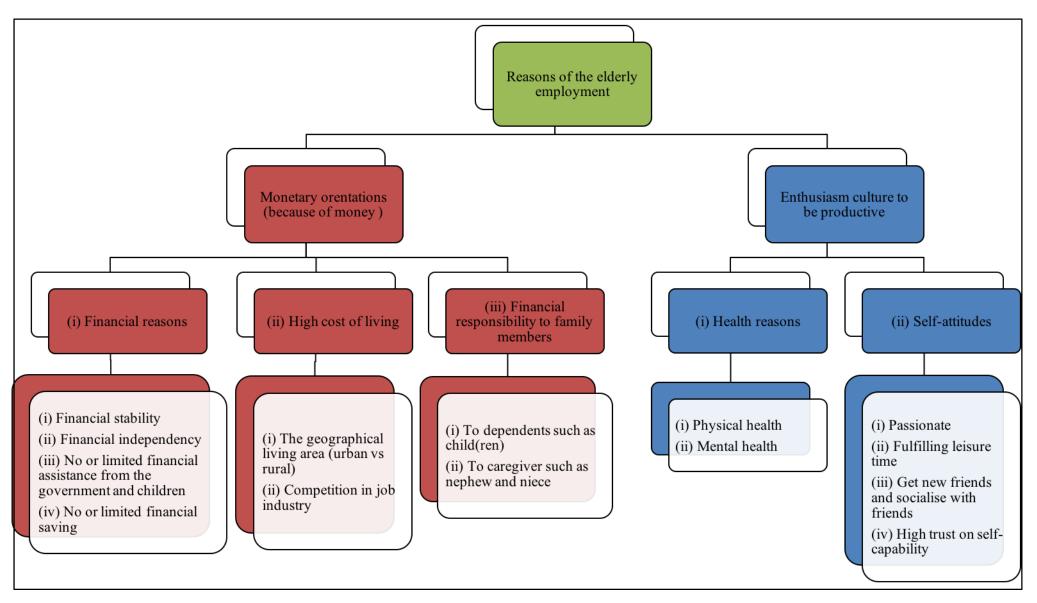
This paper aims to focus on the reasons for social inclusion of Malaysian elderly in labour market. This paper believes the identification of these reasons is crucial to be highlighted in knowing the truth behind their participation in employment and the genuine of their social inclusion.

#### METHODOLOGY

The data was obtained from a qualitative research of the doctoral degree of one of the authors that have been conducted within six (6) months period from April 2017 to November 2017. The research involved twelve (12) working elderly in Kuala Lumpur and Selangor, Malaysia. The semi-structured in-depth interview has been used as the main method for data collection. The respondents have selected through both purposive and snowball sampling techniques. This study received the ethical approval from Universiti Teknologi MARA Research Ethics Committee (REC) (Reference Number: REC/401/17). A local expert in labour economics also validated the research instruments designed for this study.

#### FINDINGS

By analysing on the underlying reasons of the employment of twelve (12) working elderly respondents participated in this study, this paper concluded their social inclusion in labour market is not merely because of the genuine culture of productive ageing but also due to their financial constraints. For instance, as illustrated in Figure 2, their reasons for employment can be classified into two, which are: due to monetary orientations and due to the enthusiasm culture to be productive.



# **MONETARY ORIENTATIONS**

As illustrated in Figure 2, this study found out one of the primary reasons for the employment of the elderly is due to the monetary orientations. These monetary orientations can be further divided into three drivers, which are: (i) financial reasons, (ii) high cost of living, and (iii) financial responsibility to family members.

#### (i) FINANCIAL REASONS

According to the elderly respondents, financial reasons become one of the prominent factors that influenced them to remain in employment. As illustrated in Figure 2, these financial reasons can be further classified into four aspects. These four aspects are including: (i) to remain financial stability, (ii) to gain financial independence, (iii) receive no or limited financial assistance from the government and children, and (iv) have no or limited financial saving.

#### **Financial Stability**

The life goal of reaching financial stability by having persistent monthly salary becomes one of the financial reasons that prompt the elderly to involve and remain in employment. While Schinasi (2004) describes financial stability as: (i) an ability to facilitate and enhance economic processes, (ii) manage risk, and (iii) absorb shock; these elements are also applicable to the life of the individual elderly. By keep working, the elderly can achieve their financial stability constantly through their monthly salary. They can facilitate and enhance their economic processes (e.g. spending on their necessities such as foods, clothes, medical, and rental) without restrictions. Three of the elderly respondents, which are Respondent 2, Respondent 3, and Respondent 12; confirm they are able to fulfil their desire to have delicious foods, buying personal stuff and alleviate her financial burden when they are financially stable by working.

[...] when I am working, Alhamdulillah. What I want to eat, I can eat it freely (because of having own money). If previously, I only eat fried anchovies and sambal. But now, I can eat anything that I am craving for. (Respondent 2, age 63)

I bought some stuffs. If I want something, I will ensure that I will get it. (Respondent 3, age 66)

I need to have a salary. Yeah because I only has one (problem). That (financial issue) is even when I am working. When you are working, you don't have time to went shop right? So because the salary for my son. Because you know, he has to go to colleges, or university. So I just need to think about him. (Respondent 12, age 62)

Other than that, while financial stability can be attained through employment, this situation is also portrayed on the ability of the elderly to manage risk and absorb shock at their later life. By having financial stability when working, the elderly can manage their financial risk. (i) Do not have pension allowance, (ii) inadequate pension allowance, and (iii) poor salary from the previous occupation were all mentioned as the financial risks encircled and pressured them. However, by continuously working to achieve financial stability, the elderly can manage these issues finely and achieve financial stability. For instance, Respondent 9, Respondent 11, and Respondent 12 mentioned that:

Firstly, I enjoyed my work and I still need money. That is very important because I do not have pension [...] (Respondent 9, age 60)

My pension is inadequate. (Respondent 11, age 64)

Is because the (previous) salary, they only pay RM8000. [...] So I don't think that I could. (Respondent 12, age 62)

#### **Financial Independence**

Attaining financial independence also becomes one of the financial reasons that lead the elderly to participate in employment. By working, it can be confirmed the elderly are having their own monthly salary and indeed, can survive even though they might not receive financial assistance from the others. One of the male elderly respondents, Respondent 1, highlighted one of the reasons that demand him to keep employed is to achieve financial independence. According to him, he is preferred to keep working so that in the end, he should not rely on: (i) the financial assistance from the government such as the subsidy and sponsorship; as well as (ii) the financial assistance from his children. He also opinionated the elderly should strive for themselves and do not rely on others. He mentioned that:

[...] That is why I didn't want to involve (with) the government. Sometimes, other people take for granted. The elderly have to stay at home. Rely on the government, demand this, and subsidise that. [...]I don't like to get any sponsor. We have to work hard to earn money. Do not rely on the government. [...] We cannot rely too much on children. (Respondent 1, age 64)

Similarly, one of the female elderly respondents, Respondent 3, 66 years old, mentioned she could achieve financial independence when she is working by satisfying her needs without any hindrance and hesitancy. She can get anything that she wants for herself. She claimed that:

Yes, I bought some (stuffs). If I want something, I will make sure I will get it. (Respondent 3, age 66)

#### No and Limited Financial Assistance

Commonly, the sources of financial assistance given to the elderly can be classified into two, which are: (i) from the government and (ii) from their child(ren). However, after receiving no or limited financial assistance from these two parties causes the elderly to seek another alternative including by working to survive financially. While the government is allocating the annual budget to provide financial assistance to the elderly, however, not all of them are receiving this assistance due to one potential reason (but not limited to), which is the elderly themselves are not applying for this financial assistance. This situation is, therefore, pressure them to seek another survival alternative to earn some money. For instance, Respondent 3 and Respondent 7 mentioned that:

No, there is nothing. I got nothing (financial assistance from the government). (Respondent 3, age 66)

No, I did not get (financial assistance from the government). They (the government) did not give it to me. I save my own money. [...] (Respondent 7, age 80)

On the other hand, according to Malaysian culture, receiving full courtesy and care from the children at later life is among the greatest reverie for the elderly. Many people clarify the most crucial time for the children to reward and repay their parents is during their old age. However, it is good to be noted that not all of the elderly is receiving the adequate attention from their children such as on financial aspect. For instance, Respondent 1, 64 years old, expresses his opinion on the financial situation of his children. In the meantime, Respondent 7, 80 years old, also grumbles on the action of her children. She reported that she never receives any financial care or assistance from her children and yet, turns herself to keep working at her old age.

[...] We cannot rely on children because of the economy (not good). [...] Children are our life gamble. If they (the children) have extra money, they will give it (financial assistance) to me. Nowadays, the cost of living is high. They are getting married, moving from the house, they need to pay this and that, so father (me) is not nice. I feel guilty to ask some money from my children. (Respondent 1, age 64)

I did not asked (for financial assistance). So they (my children) didn't give it to me. But I think I want to ask (financial assistance) from them. [...] Each of them can give me even MYR 100 or MYR 50. I will tell them [...] Since a long time, I didn't asked for their financial assistance. Now they are okay (working). They can even give me even MYR20 or MYR 30, (i don't mind) as long as they assisted me financially. (Respondent 7, age 80)

On the other hand, there are some cases whereby the children are really concern about the welfare of their parents. However, from the financial aspect *per se*, the children only are able to assist their parents limitedly due to their (children) own poor financial resources and financial capacity. This situation is, therefore, leads the elderly to strive for another option. By having a full understanding of the ongoing economy strain that pressures their children financially, these elderly decided to get back to work. According to them, even though their monthly salary is not huge but, at least, their salary can be added on to support the family. For instance, Respondent 1 and Respondent 2 mentioned that:

Nowadays, the cost of living is high. They are getting married, moving from the house, they need to pay this and that, so father (me) is not nice. I feel guilty to ask some money from my children. (Respondent 1, age 64)

Before this when I am not working, my children support me (financially). But with (financial) deficiency (Respondent 2, age 63)

#### No or Limited Financial Saving

By having no or limited financial saving caused the elderly respondents to keep working at their old age to survive. One of the elderly respondents, Respondent 9, stated he did not have any pension since he is working on his own. Meanwhile, the other respondent, which is Respondent 11 mentioned even though he has saved for his pension but it is inadequate. Respondent 9 and Respondent 11 mentioned that:

[...] No, I did not have (other financial resources) [...] I still need money. That is very important because I do not have pension [...] (Respondent 9, age 6)

Previously, I worked with the government for 12 years. But when (my company) has been privatised, we didn't linked with the government. We follow the rules of our company. So, my salary allocation for pension within 12 years is not much. Therefore, my pension allowance now is not much. (Respondent 11, age 63)

#### (ii) HIGH COST OF LIVING

According to the elderly respondents of this study, the high cost of living also becomes one of the prominent factors that influenced them to remain in employment. As illustrated in Figure 2, these financial reasons can be further classified into two drivers. These two drivers are including: (i) the geographical living area (urban vs rural) and (ii) competition in the job industry.

#### Geographical Living Area (Urban versus Rural)

One of the elderly respondents mentioned the high cost of living bared by him since he lived in the urban area becomes one of the reasons for him to remain in employment. Respondent 11 mentioned that he has to spend more money on the living expenses. He makes a comparison of his expensive living in the urban area with less expensive living in the rural area. He addresses that:

[...] If we live in rural area, for sure we did not have to work anymore. Haha.. But if we live in urban area, we need to pay everything. Bill, electricity, car, toll, all types of bills, taxes. We have to earn money. (Respondent 11, age 64)

#### **Competition in Job Industry**

The competition occurred in job industry involved by the elderly respondents also influenced them to keep working. Two male respondents, a medical doctor, and a taxi driver stressed on the competition occurred in their job industry. This competition forced them to keep working and to work harder in order to survive.

[...] Last time I used to have a quite regular locum but since business is very affected, so I need to work harder. (Respondent 9, age 61)

Hurm.. Grab Car, free busses. We have to work overtime, keep working. [...] I felt dissatisfied with the competition nowadays. That is it. If in previous 4 or 5 years, I think, there is no other suitable job (except as a taxi driver). Itu yang membuat kita mampu (sara hidup). [...] But based on the competition's occurred nowadays, we (taxi driver) felt threatened. I felt depressed. (let say) we go to Shah Alam, how much can we earn? How much we can achieve our (earning) target? What if we didn't achieve our (earning) target? We at this age (old) now. (Respondent 11, age 64)

#### (iii) FINANCIAL RESPONSIBILITY TO FAMILY MEMBERS

According to the elderly respondents of this study, their willingness to fulfil their responsibility to their family members also becomes one of the prominent factors influenced them to remain in employment. As illustrated in Figure 2, their financial responsibility to their family members can be further classified into two, which are towards their: (i) dependents such as a child(ren), and (ii) caregiver such as nephew and niece.

#### Dependents

The responsibility to the dependent(s) such as a child(ren) also caused the elderly to remain in employment. Regardless of the status of their child(ren) such as married, students, or disabled, these elderly feel responsible to help and support their child(ren). These elderly mentioned that:

[...] I keep working to help my children. (Respondent 2, age 63)

Because I have dependents (lived at) village. (I have) two dependents. (Respondent 5, age 66)

The truth, we have dependents. I have dependents, unemployed child and others. (Some more) I have a special child. (Respondent 11, age 63)

[...] I need to have a salary. Yeah because I only has one. That (financial issue) is even when I am working. [...] the salary for my son. Because you know, he has to go to colleges, or university. So I just need to think about him. [...] I want to work because I lost my husband. My son is still small. [...] My money is for him. He wants to study [...] All (money) that would be for him (only son). (Respondent 12, age 62)

#### Caregiver

One female elderly respondent mentioned while her nephew and niece becomes her caregiver since she is single, she said that she is willing to work and keep working in order to show her responsibility towards her nephew and niece.

[...] Yes, exactly. I lived together with my nephew and niece.. I have to (work). [...] But If (someone) have own children, (they) no need to work. (Respondent 4, age 86)

#### ENTHUSIASM CULTURE TO BE PRODUCTIVE

Meanwhile, the enthusiasm culture to be productive can be divided into two drivers. As illustrated in Figure 2, these two drivers are: (i) health reasons (physical health and mental health) and (ii) self-attitudes (passionate, to fulfilling leisure time, to get new friends and to socialise with friends, and high trust on self-capability).

#### (i) HEALTH REASONS

The awareness of being healthy in later life also becomes one of the prominent reasons for the elderly to remain in employment. These health reasons can be further classified into two drivers, which are: (i) physical health and (ii) mental health.

#### **Securing Physical Health**

The elderly enthusiasm and excitement to maintain their good physical health triggered them to retain their role as labour workforce. In their opinion, the various types of movement that they are performing while working help them to preserve their physical fitness and strength. Even though it is undeniable that they are cannot fully retain their strong and fit physical health as at their young age but, at least, they are consistent in maintaining their motor skills and cognitive impairments. One of the male respondents mentioned that he had fallen in sick when he ceases working. Therefore, to endure and recover his physical health, he chooses to get back to work.

Yes, to be healthy. [...] This is because in the year 2015, I have been unemployed for 9 months, I fainted for three times. (I) felt. Yes, I didn't lie. 3 times [...] My body is unhealthy, (I) fall easily. So, I started working to get a healthy body. (As advertised in) television, we have to walk 10,000 steps per day. But we just do it according to our self-capabilities. (Respondent 2, age 63)

Another two female elderly respondents also address the similar reason. Respondent 7, 80 years old, and Respondent 8, 65 years old, mentioned that:

I came here (working) [...] I stay home alone is dangerous if something happen. People will never notice [...]. Previously, I have fainted twice. Since then, I didn't want to stay at home. I faint easily. Headache [...] When I am working, I am exercising. My brain is working. (Respondent 7, age 80)

(To be) healthy. Nothing else. [...] At one time, if I want to retire, I will do it slowly. If (I get retired) suddenly, I will feel uneasy (because already used to it). [...] (If working) my time will pass easily (and) if (I stay) at home (not working), I can get diseases easily. (Respondent 8, age 65)

## **Securing Mental Health**

As the physical health, securing mental health is also critically crucial for everybody not only for the children and the youth but also for the elderly. By having a good and stable mental health, a person will perform his or her unique role in the family and the community successfully and efficiently. Due to these reasons, some of the elderly are choosing to secure their mental health through their productive role in the society by working. Three elderly respondents clarify that:

[...] I think I doesn't want to work. However, I think I will got headache if I am not working. If I want to find any land (for agriculture), I did not have any (land). It is better for me to get a job. (Respondent 1, age 64)

I faint easily. Headache [...] When I am working, I am exercising. My brain is working. (Respondent 7, age 80)

The good thing about old people, [...] what old people should do [...] the brain should be functioning. You cannot that just like go. [...] to keep healthy. As I said earlier, your brain has to function. So that you don't deteriorate because I have seen people, because last time the retiring age was 50, you can go 55,56. So to me they are still young. But when I saw them 2 years after that, they really look old. (Respondent 12, age 62)

# (ii) SELF-ATTITUDES

According to the elderly respondents of this study, self-attitudes of them also become one of the prominent factors that influenced them to remain in employment. As illustrated in Figure 2, these reasons can be further classified into four drivers. These five drivers are including: (i) passionate, (ii) to fulfilling leisure time, (iii) to get new friends and to socialise with friends, and (iv) high trust on self-capability.

#### Passionate

By passionate with their work since young, the elderly respondents in this study choose to keep working. They are really dedicated and devoted to continue with their job and thus, choose to remain in employment. They found working is very enjoyable. Respondent 4, Respondents 9, and Respondent 12 mentioned that:

#### Fulfilling Leisure Time

ulfilling leisure time is also one of the underlying reasons for the elderly to keep working. If they are not working, they could have a lot of ample time that turn them to be bored. Therefore, retaining to work becomes an ideal solution for them. Eight of twelve elderly respondents mentioned:

#### Get New Friends and Socialise with Friends

Another employment reason for the elderly is to get new friends and socialise with them (friend). According to their feedback, it can be concluded that their working life is enjoyable since they can circulate with their friends. Their friends are including: (i) their co-workers, (ii) workers from neighbouring offices or shops, and (iii) their regular customers. Two female elderly, Respondent 4 and Respondent 8 mentioned that:

[...] Surround me. In this row (building), they are all my friends. If we often talk to them, they are too. (Respondent 4, age 86)

My ex-customers used to came since years ago. Hahaha We are friends. We know each other for years but still around. [...] When I am working, I can meet my friends (and) customers. I cannot stay at home and do nothing. If I am working and be here, I can get new friends. The importance is I can get friends (and) talk to them. (Respondent 8, age 65)

#### **High Trust on Self-Capability**

Indeed, possessing high trust on self-capability influenced the elderly to remain in employment. In their cases, the positive belief towards themselves sparks their interest to continue working. For instance, they have a good faith in their personal capability. This situation is, therefore, shows on the good practicality of positive ageing. Five elderly respondents mentioned that:

[...] (If) other people can do, we can do it too. Can't you see? Other people can do, I can do it too. (Respondent 1, age 64)

[...] I have the energy, Alhamduillah. (Respondent 5, age 66)

The importance is our healthy body. Then we can do anything. [...] Not all of the elderly cannot walk or cannot do anything (I can do it). (Respondent 8, age 65)

(Hindrance) I don't think so, I still function like previously. It is a matter whether you are up to it or not. But most time because it is my own practice, then it is ok. (I have) no complaint. It is the same patient is what I like. So, there is no complained. It is just that management side I a bit tedious. But management side I do 2 to 4 (p.m.) [...] But, it (doctoral work) is not tedious, it is not hindrance. (Respondent 9, age 60)

In my case, Alhamdulillah I have no problem. [...] (I) did a good job. [...] they call me a five star presenter. [...] because of my experience I supposed. [...] You know that I am still okay. Can still give. (Respondent 12, age 62)

#### DISCUSSION AND CONCLUSION

By analysing on the underlying employment reasons of the elderly, this paper concluded their social inclusion in labour market is not merely the genuine culture to be productive (health reasons and self-attitudes) but also because of monetary orientation (financial reasons, the high cost of living, and financial responsibility to family members). Hence, this situation portrays the necessity to strengthen the good practice of financial management and social protection floor among Malaysian at all age levels. By implementing the good practice of financial management and social protection floor, this study believes these monetary restrictions at old age can be reduced. Consequently, this situation leads the elderly to practice social inclusion via late-life employment with the real culture to be productive.

Other than that, if they elderly are involved in employment due to the genuine culture to be productive, the genuine benefits of being productive at old age also can be attained not only to themselves but also to their family members, to the local community and to the country. These benefits are including: (i) securing physical, mental, and emotional health; (ii) more independent and less encumbrances to family members, local community, and the country; (iii) contribute expertise, skills and experience to community members; and (iv) continue to be a part of the active and productive community. Thus, elderly should be empowered.

Above all, through the good culture to be productive through employment that does not drain the elderly with any monetary burden, this study believes the full life freedom can be felt by the elderly. The good practice of financial management and social protection floor allow the elderly to optimise the quality of their later life, at least, without any financial problem. This effort to optimise the quality of life of the elderly is in line with the idea proposed by World Health Organisation, International Labour Organisation, and Malaysia government.

#### REFERENCES

- Abd Samad, S., & Mansor, N. (2013). Population ageing and social protection in Malaysia. *Malaysian Journal of Economic Studies*, 50(2), 139-156.
- Adnan, A. S. (2017, April 25). Malaysia bakal dipenuhi warga tua miskin dan sakit. *Berita Harian Online*. Retrieved from https://www.bharian.com.my/node/27571 5
- Asli, Y. (2017, June 15). Status negara tua: Implikasi keada ekonomi. *Utusan Online*. Retrieved http://www.utusan.com.my/bisnes/ekonomi/status-negara-tua-implika si-kepada-ekonomi-1.493337
- Abeykoon, A. (2017). Population ageing in Thailand. In Ageing: Demographic transition, policy, and programmatic response. Ed. A. Abeykoon, N. Arifin, T. N. Peng, C. Kannarath, & A. C. B., Naraval. Retrieved from https://umexpert.u m.edu.my/file/publication/00001678\_150577.pdf
- Asiamah, N. (2017). Social engagement and physical activity: Commentary on why the activity and disengagement theories of ageing may both be valid. *Cogent Medicine*, 4(1). doi.org/10.1080/233 1205X.2017.1289664
- Afrose, T. (2017). Demographic trends and the population ageing: Why matters? *Juniper Online Journal of Public Health*, 1(4). doi: 10.19080/JOJPH.2017.01.555568
- Brown, R. L. (2011). Economic security in an aging Canadian population. Canadian Journal on Aging, 30(3), 391-399.
- Bennett, J. A., & Flaherty-Robb, M. K. (2003). Issues affecting the health of older citizens: Meeting the challenge. *Online Journal of Issues in Nursing*, 8(2).
- Cooke, M. (2006). Policy changes and the labour force participation of older workers: Evidence from six countries. *Canadian Journal on Aging*, 25(4), 387-400.
- Chen, A. J., & Jones, G. (1989). Ageing in Asia: Its socio-economic consequences. Singapore: Institute of Southeast Asian Studies.
- Davies, A., & James, A. (2011). *Geographies of Ageing: Social processes and the spatial unevenness of population ageing*. England: ASHGATE Publishing Limited.
- Department of Statistics Malaysia. (2015). *Abridge life tables, Malaysia*. Retrieved from **Error! Hyperlink reference not** valid.eByCat&cat=116&bul\_id=cWxzRWcvMTZrWFp4UStqQmp3
  - MG9QZz09&menu\_id=L0pheU43NWJwRWVSZk1WdzQ4TlhUUT09
- Doris, P. S., Idris, N. A., & Abu Bakar, N. (2010). Warga emas di Malaysia: Ke arah kesejahteraan ekonomi dan sosial. Bangi: UKM Press.
- Foster, S., Colechin, J., Bivand, P., & Foster, R. (2014). Employment support for unemployment older people. Retrieved from http://www.learningandwork.org.uk/sites/niace\_en/files/publications/Age%2 0UK %20Report%20FINAL.pdf?redirectedfrom=cesi
- Gonzales, G. E. (2013). An examination on un-retirement: Retirees returning to work (Doctoral Thesis, Graduate School of Arts and Sciences, Washington University). Retrieved from **Error! Hyperlink reference not valid.**on+on+Un-Retirement%3A+Retirees+Returning+to+Work+%28Doctor al+Thes is%2C+Graduate+School+of+Arts+and+Sciences%2C+Washington+University%29.&ie=utf-8&oe=utf-8&client=firefox-b-ab#
- Gwee, S. L., & Fernandez, J. L. (2010). Labour force participation of elderly persons in Penang. Paper presented at the International Conference on Business and Economic Research Sarawak, Malaysia, 15-16 March 2010, Pulau Pinang: Disted College.
- Gonzales, E., Matz-Costa, C., & Morrow-Howell, N. (2015). Increasing opportunities for the productive engagement of older adults: A response to population aging. *Gerontologist*. 55(2): 252-61. doi:10. 1093/geront/gnu176.
- Harun, S. (2017). Warga Emas Terabai. Retrieved from http://www.myhealth.gov .my/warga-emas-terabai/

- Hamid, T. A. (2015). Population ageing in Malaysia: A mosaic of issues, challenges, and prospects. Serdang, Selangor: University Putra Malaysia Press.
- Hamid, T. A. (2012a). Meeting the needs of older Malaysians: Expansion, diversification & multi-sector collaboration. Presented at International Conference on Population Ageing: Issues and Challenges. Retrieved from http://ssrc.um.edu.my/images/ssrc/PERSIDANGAN/Session%202/Tengku%20Aizan.pdf
- Hamid, T. A. (2012b). Population ageing: Past, present and future trends. In T. A. Hamid, H. Sulaiman, & S. F. Z. Abdullah (Eds.). Profile of Older Malaysians: Current and Future Challenges (3-32). Serdang, Malaysia: Universiti Putra Malaysia Press.

Harper, S. (2006). Addressing the implications of global ageing. Journal of Population Research, 23(2), 205-223.

- He, W., Goodkind, D., & Kowal, P. (2016). An aging world: 2015 (International population reports). United States Census Bureau. P95/16-1. Retrieved from http://www.census. gov/content/dam/Census/library/ publications/2016/demo/p9 5-16-1.pdf
- International Labour Organization. (2014). World social protection report 2014/2015: Building economic recovery, inclusive development, and social justice. Geneva: International Labour Organization.
- Irish Aid & HelpAge International. (2016). Gender discrimination and age: The experience in Ireland and developing countries. Retrieved from http://www.ageaction.ie/sites/default/files/attachments/gender\_ discrimination\_and\_age\_ aug ust\_2016.pdf
- Jashpal Kaur Bhatt. (2017). Protecting the elderly in Malaysia: A constitutional and human rights perspective. In Siti Zaharah Jamaluddin et al., Eds. Protecting the elderly against abuse and neglect: Legal and social strategies. (pp. 47-64). Kuala Lumpur, Malaysia: University of Malaya Press.
- Jamaluddin, S. Z., & Foo, Y. W. (2013). Bersara tetapi bekerja: Senario pesara Malaysia pada masa hadapan. Kanun Jurnal Undang-Undang Malaysia, 238-254.
- Jean, W. (2017). Designing fit for purpose health and social services for ageing populations. International Journal of Environmental Research and Public Health, 14(5). doi: 10.3390/ijerph14050457
- Johnson, R. W. (2015). Housing costs and financial challenges for low-income older adults. *Urban Institute*. Retrieved from http://www.urban.org/sites/default/files/2000312-housing-costs-and-financial-challen ges -for-low-income-older-adults. pdf
- Kong, S. H. (2012, August 22). EPF Savings of Many Retirerees Inadequate. *The Sun*. Retrieved from http://www.mef.org.my/library/MC\_MEFinthenews/Sun120822 a.pdf
- Mafauzy, M. (2000). The problems and challenges of the aging population of Malaysia. *Malaysian Journal of Medical Science*, 7(1), 1-3.
- Magnavita, N. (2017). Productive aging, work engagement and participation of older workers: A triadic approach to health and safety in the workplace. *Epidemiology Biostatics and Public Health*, 14(2). doi: 10.2427/12436
- Masud, J., Hamid, T. A., & Haron, S. A. (2014). Measuring poverty among elderly Malaysians. Asian Journal for Poverty Studies, 1(1), 73-81.
- Masud, J., Haron, S. A., Hamid, T. A., & Zumilah, Z. (2006). Economic well-being of the elderly: Gender differences. *Consumer Interest*, 52, 444-449.
- Mat, R., & Md. Taha, H. (2000). Analysis of the 2000 round of censuses. socio-economic characteristics of the elderly in Malaysia: 21<sup>st</sup> Population Census. Conference 19-21 November 2003 Kyoto, Japan; Department of Statistics Malaysia. http://slideblast.com/socio-economic-characteristics-of-the-elderly-in-malaysia\_599e1c171723dd87a857d896.html
- McDaniel, S. A., & Rozanova, J. (2011). Canada's Aging Population (1986) Redux. Canadian Journal on Aging, 30(3), 511-521.
- McDonald, L., & Donahue, P. (2011). Retirement lost? Canadian Journal on Aging, 30(3), 401-422.
- Milken Institute. (2017). Summit on business and the future of aging. Washington, DC: Milken Institute.
- Melissa, C. (2014, October 5). Retirement crisis brewing as EPF savings suggest pensioner poverty. *The Malay Mail Online*. Retrieved from http://www.themalaymailonline.com/malaysia/article/retirement-crisisbrewing-as-epf-savings-sug gestpensioner-poverty
- Morrow-Howell, N., Gonzales, E., Harootyan, B., Lee, Y. J., & Lindberg, B. W. (2017). Approaches, policies, and practices to support the productive engagement of older adults. *Journal of Gerontological Social Work*. doi: 10.1080/01634372.2016.1275912
- Mohd, S. (2014). Poverty issues among Malaysian elderly. Proceeding of the Social Sciences research ICSSR 2014. Retrieved from https://pdfs.semanticscholar.org/51ca/e2b4d18 8f3a4b952ec4848525e3 1c7dede98.pdf
- Mohd Salleh, M. F. (2017). Ageing in an inclusive society: Social support system for older persons in Malaysia. Retrieved from https://www.kpwkm.gov.my/kpwkm/uploads/files/Muat%20Turun/MOST/S4\_P1\_Tuan%20Hj\_%20Fazari.pdf
- Moody, H. R. (2002). Aging: Concepts and controversies (4th ed.). Thousand Oaks, CA: Pine Forge Press.
- National Institute on Ageing and National Institute of Health. (2011). *Global Health and Ageing*. NIH Publication No. 11-7737. Retrieved from http://www.who.int/ageing/publications/global\_health.pdf
- Nordin, N. (2009, May 25). 100, 000 warga emas terpinggir. Utusan Malaysia. Retrieved from http://www. utusan.com.my/utusan/info.asp?y=2009&dt=0525&pub=Utusan\_Malaysia&sec=Muka\_Hadapan&pg=mh\_02.htm
- Omar, R. (2000). Being old in Malaysia: Issues and challenges of older women. *Kroeber Anthropological Society Papers*, 89(90). Retrieved from http://digitalassets.lib.berkeley.edu/anthpubs/ucb/text/kas 089\_090008.pdf
- Naraval, A. C. B. (2017). Overview of the situations of ageing population in Thailand, Malaysia, Indonesia, and Cambodia. In Ageing: Demographic transition, policy, and programmatic response. Ed. A. Abeykoon, N. Arifin, T. N. Peng, C. Kannarath, & A. C. B., Naraval. Retrieved from https://umexpert.um.edu.my/file/publication/00001678\_150577.pdf
- National Population and Family Development Board Malaysia. (2016). *Fifth Malaysian population and family survey 2014*. Kuala Lumpur: National Population and Family Development Board Malaysia.

- Peng, T. N. (2017). Population ageing in Malaysia. In Ageing: Demographic transition, policy, and programmatic response. Ed. A. Abeykoon, N. Arifin, T. N. Peng, C. Kannarath, & A. C. B., Naraval. Retrieved from https://umexpert.um.edu.my/file /publication/00001678 \_150577.pdf
- Philips, J., & O'Loughlin, K. (2017). Older workers and caregiving in a global market. *Journal of Cross-Cultural Gerontology*, 32: 283-289. doi: 10.1007/s10823-017-9328-2
- Statistics Canada. (2006). Continuous learning, work and participation in society. A Portrait of Seniors in Canada Catalogue, 89(519), 107-136.

Samorodov, A. (1999). Ageing and labour markets for older workers. International Labour Office, 33. ISBN 92-2-111418-X

- Schinasi, G. J. (2004). Defining financial stability. International Monetary Fund Working Paper WP/04/187. ISBN/ISSN 9781451859546/1018-5941.
- Sulaiman, H. & Masud, J. (2012). Determinants of income security of older persons in Peninsular

Malaysia. Pertanika Journal of Social Sciences & Humanities, 20(1), 239-250.

- Thakur, R. P., Banerjee, A., & Nikumb, V. B. (2013). Health problems among the elderly: A cross-sectional study. *Annual Medical Health and Science Research*, 3(1), 19-25. doi: 10.4103/2141-9248.109466
- Taoyuan, W., Qin, Z., & Glomsrod, S. (2017). A general equilibrium view of population ageing impact on energy use via labor supply. Sustainability, 9(1534). doi: 10.3390/su9091534
- United Nations. (2015a). *World population ageing*. New York, NY: United Nations. Retrieved from http://www.un.org/en/development/desa/population/publication s/pdf/ageing/WPA2015\_Report.pdf
- United Nations. (2013). Online survey on promoting empowerment of people in achieving poverty eradication, social integration, and full employment integration, full employment and decent work for all. United Nations Department of Economic and Social Affairs. Retrieved from http://www.un. org/esa/socdev/publications/FullSurvey Empowerment.pdf UNFPA. (2017). Ageing. Retrieved from www.unfpa.org/ageing
- UNFPA. (2002a). Population ageing and development: Operational challenges in developing countries. Population and Development Strategies Series Number 5. New York: UNFPA.
- UNFPA. (2002b). *Population ageing and development: Social Health and Gender Issues*. Population and Development Strategies Series Number 3. New York: UNFPA.
- United Nations. (2017b). World population prospects: The 2017 revision (Key findings and advance tables). New York, NY: United Nations.

United Nation. (2016). Ageing, older persons and the 2030 agenda for sustainable development. New York: United Nations.

- United Nations. (2009). World population prospects: The 2008 revision. New York, NY: United Nations. Retrieved from http://esa.un.org/unpp
- United Nations. (2015b). *Population facts*. United Nations Department of Economic and Social Affairs and Population Division. No. 2014/4/Rev.1. Retrieved from www.un.org/en/development/desa/population /publications/pdf/PopFacts\_20144Rev1.pdf
- United Nations Development of Economic and Social Affairs. (2015). World population ageing 2015. ST/ESA/SER.A/390. New York: United Nations.
- World Health Organization. (2017). Infographics and fact sheets. Retrieved from http://www.who.int/ageing/en/
- World Health Organization. (2018). Gender and ageing. Retrieved from http://www.who.int/ageing/gender /en/
- World Health Organisation. (2003). The social determinants of health: The solid facts (2<sup>nd</sup> ed). Geneva, Switzerland: World Health Organization. Retrieved from http://www.euro.who.int/\_\_data/assets/pdf\_file/0005/98438/e81384.pdf?ua1pg.16
- World Health Organization. (2002). Active ageing: A policy framework. Geneva, Switzerland: World Health Organization. Retrieved from http://www.who.int/ageing/publications/active\_ageing/en/
- World Health Organization. (2015). *Measuring the age-friendliness of cities: a guide to using core indicators*. Geneva, Switzerland: World Health Organization, ISBN 978 92 4 1509695.
- Yusof, S. N., & Zulkifli, Z. (2014). Rethinking of old age: The emerging challenge for Malaysia. Retrieved http://www.ipedr.com/vol71/013-ICCKS2014\_S10011.pdf, 71(13).
- Zawawi, R. (2013). Active ageing in Malaysia. Retrieved from http://www.mhlw.go.jp/stf/shingi /2r98520000036ylaatt/2r98520000036yql.pdf