



Profiles, Knowledge, Skills, Abilities, and Other Characteristics

A Case of Malaysian Government Retirees

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Abstract

By the year 2020, Malaysia will be an ageing society ignited by the expected increase of senior citizens to 2.71 million. This group consists mainly of the government retirees, who have reached their mandatory retirement age of 56 years old. The objectives of this study are twofold. First, this paper examines the profiles of the Malaysian government retirees and second, to identify the current knowledge, skills, abilities, and other characteristics (KSAOs) they have. To elicit findings, a total of 1609 questionnaires were compiled and analyzed using SPSS. Findings indicate that most of the retirees have acquired numerous KSAOs throughout their years of service, especially in the area that relates to their tasks and responsibilities. However, once they have retired, these retirees are unable to harness their invaluable KSAOs for the country's development. It is therefore of paramount importance for the government to develop a proper means for these retirees to utilize their KSAOs. Recommendations emphasize several policy guidelines and activities that can be undertaken by the relevant authorities to help the government retirees transfer their KSAOs appropriately.

Keywords: Government retirees, Knowledge, Skills, Abilities, Other characteristics, KSAOs, Malaysia

1. Introduction

Malaysia has the population of 24.53 million people with an increase of 2.4 percent per year since 1995 (Department of Statistics Malaysia, 2005). Further, it has been forecasted that the number of people in the age group of 0-14 years old will decrease to 32.6 percent while the population of people in the age group of 65 and above will increase to 4.3 percent. This signifies the increase of senior citizens in Malaysia over time. Based on the trend, the Department of Statistics Malaysia (2005) also reports that 6.48 per cent or 1.66 million out of 24.53 million population in Malaysia are senior citizens, who are in the age group of 60 years old and above. The population of senior citizens is expected to rise to 2.71 million by the year 2020, which will mainly comprise of government retirees. The graying of the population demands for a considerable attention from the Malaysian Government as this trend may engender many challenges to the country. In essence, greater number of retirees will result in less robust economic growth. The retirement of the senior citizens has inexorably entailed labor shortages, which will affect the productivity of the nation in the long run. To mitigate the deleterious effect of labor

shortages, opportunity should be created for the retirees to remain in their respective employment if they choose to do so. In fact, retirees are the resourceful and resilient human capital, based on the premise that people who are reaching 55 years old are still healthy, active, efficient, and dynamic in performing their tasks (Lum, 1992).

In a parallel fashion, the Eighth Malaysia Plan has brought to light the principle thrust of human resource development. This plan calls for the creation of a strong human resource base to support the development of knowledge-based economy and to enhance the country's productivity and competitiveness. Given this, efforts have been taken to develop an efficient and responsive education and training system to fulfill the demand for a knowledgeable and highly skilled workforce (Economic Planning Unit, 2005). Not only that, the workforce has to be equipped with positive values to ensure Malaysia becomes a developed nation by the year 2020. Nevertheless, the ageing population increase may hamper the process of developing a highly skilled workforce prerequisite in achieving Malaysia's 2020 Vision. This is due to the reduced number of capable workforce attributed to the mandatory retirement age, which is 56 years old. Compared to most developed countries where the retirement age is 65 years old, Malaysia's civil servants retired 5-10 years earlier. Hence, their contributions to the country have come to halt and their invaluable KSAOs are put to waste. These situations prompted the need to examine the Malaysian government retirees' profiles and KSAOs. Further, this study will identify how the respondents' KSAOs can be useful to the country's national development.

2. Literature Review

2.1 Retirees in National Development

The term retirement has been defined in different ways but it conveys the similar idea. For instance, Whitbourne (2001) described retirement as a withdrawal from the work force altogether or the end of a person's active working life. In a similar vein, Feldman (1994) defined retirement as the exit from an organizational position or career path of considerable duration, taken by individuals after middle age with the intention of reduced psychological commitment to work thereafter. Sterns and Gray (1998) explicated that retirement is a gradual process that includes at least five phases - an anticipatory period that may last for decades, the decision itself, the act of retirement, continual adjustment following the actual event, and further decisions regarding the structuring of the individual's life and activity patterns. This study adopts a more concise definition in which government retirees are operationalized as employees who used to work as the civil servants, consisting of those who have undergone mandatory or optional retirement. There are 513 689 government's retirees in Malaysia that had served in various organizations or local governments departments ("*Retiree extension*", 2005). According to the Public Service Department (2005), a total of 22 000 civil servants retire every year with 12,000 undergo mandatory retirement, an average of 5 000 take up optional retirement, and another 5 000 retire because of privatization. Only a small portion retires for health and other reasons. A study by Singh (2001) shows that every year, more than 18 000 government servants have retired from the civil service throughout Malaysia. The study also indicates there are 295 224 pensioners and 111 247 pension recipients in the first quarter of the year 2001. It is estimated that by the end of 2005, there will be more than 513 689 government retirees in Malaysia.

To date, the issue of retirement impacting the labor force has received much attention among scholars. According to Carter (2004), there has been some concern in the US about the impact of the upcoming baby boomers retirement era, which may engender labor shortage. Carter (2004) also noted retirees are the important source of intellectual capital due to vast KSAOs acquired during their previous employment. Thus, rehiring retirees on a contract basis appears to be necessary in ensuring continuous availability of human resources (Carter, 2004). This supposition corroborates to Lim's (2002) empirical study that found 75 percent of the Singaporean retirees are willing to work part-time in the same occupation or in the same industry. This implies that retirees are still interested to rejoin the workforce so as to enhance their KSAOs in the new employment.

Drawing on the above statistics, it is evident that the number of retirees is increasing. Nonetheless, their crucial role in developing the nation should bear continued attention from the relevant authorities so as to ensure that retirees' KSAOs can be appropriately and adequately used after retirement.

2.2 Knowledge, Skills, Abilities, and Other Characteristics

Knowledge, skills, abilities, and other characteristics are the key to efficacious organizational outcomes. Knowledge refers to the facts that people learn and strategies they learn by using the fact (Blanchard and Thacker, 1999). Bloom (1984) defined knowledge as the recall of information including methodology, principles and theories. Krager, Ford and Salas (1993) defined knowledge as the information someone acquire and place into memory, how it is organized into the structure of what one already know, and understanding of how and when to use the information.

According to Dunnette (1976), skill is the capacities needed to perform a set of tasks, which are acquired from training and job-related experience. Skill is reflected on the extent a person is able to carry out a specific action, for instance effective communication. Further, skill is dependent on knowledge whereby a person must know 'what' to do and 'when' to do it. However, knowing 'what' and 'when' to do something is different from actually 'able' to do it. Henderson (2000) added that skill refers to dexterity, accuracy, and alertness required in understanding the workflow or levels of complexity in the use of

and interaction with both human and nonhuman resources in performing assignments. Interaction with human requires individuals to be accurate and alert in managing mental, situation, and creativity (Ivancevich, 2003). Skills also require individual to be accurate or alert in use of precision and non-precision tools, such as advance operating equipment and technological systems, advance keyboard devices, simple settings, and so forth. Likewise Dunnette (1976), Desimone, Werner, and Harris (2002) believed that skills can be developed over time by attending training programs. Lim's (2002) study reports that almost 67 percent of the retirees in Singapore are willing to undergo training to keep themselves abreast with the current KSAOs. Nonetheless, Steinberg, Najman, Donald, McChesney-Clark, and Mahon (1994), revealed that training is more frequently given to the younger employees compared to their older counterparts.

Even though Blanchard and Thacker (1999) argued that ability can hardly be distinguished from knowledge and skill, Fleishman (1972) defined abilities as the general capacities related to performing a set of tasks. Abilities, which originates from hereditary and experience, can be developed over time (Fleishman, 1972). Similarly, Henderson (2000) described ability as a general trait or quality acquired by an individual, which is useful in performing a range of tasks. Unlike skills, ability is less likely to change over time because it is applicable across various tasks of different jobs. Abilities can be categorized into cognitive abilities, psychomotor abilities, physical abilities, and sensory abilities (Henderson, 2000).

Other characteristics are all other aspects, besides knowledge, skills, and abilities, which are crucial to the job. It is crucial for employees to have other characteristics before entering employment relationships. For instance, employers have to make sure that the selected employees possess values that are consistent with the organizational culture and values (Heneman & Judge, 2003). According to Heneman and Judge (2003), other characteristics can be categorized into three main groups: (i) legal requirements, for example possession of license, citizens or legal alien, geographic residency, security clearance, etc.; (ii) availability requirements, such as for instance starting date, worksite locations, travel, attendance and tardiness, etc. and (iii) character requirements, for example moral, work ethic, background, honesty, and integrity. In this study, other characteristics are gauged in terms of work styles and job values. Work styles are further subdivided into achievement orientation, social influence, practical intelligence, conscientiousness, adjustment, and interpersonal orientation. Job values are measured in the aspects of achievement, status, autonomy, and altruism.

Based on the above conceptualizations of KSAOs, this study intends to examine the profiles of the Malaysian government retirees and to identify the current knowledge, skills, abilities, and other characteristics (KSAOs) that the government retirees have.

3. Methodology

In Malaysia, there are about 513 689 government retirees ("*Retirees extension*", 2005). Nonetheless, only 15 519 retirees have registered as members of the Malaysian Government Retirees Association (MGRA). Questionnaires were designed to examine the profiles, KSAOs and contributions of retirees. Items in the questionnaire were adapted from Martocchio (2002). A total of 3000 questionnaires were distributed to MGRA members and 1 633 questionnaires or 53.37 percent were collected. However, only 1 609 questionnaires were used for further analysis. Data in this study was analyzed using Statistical Package for Social Sciences (SPSS) version 13.0.

4. Findings

4.1 Demographic Characteristics

This section presents the demographic profiles of the respondents. It is divided into three sub-sections, namely demographic characteristics, retirement profile, and income status. Findings reveal that 1 277 respondents of the study are male, while 332 respondents are female. From 1 609 respondents, 561 of respondent are above 65 years old and most of them, i.e. 1 407 respondents, are Malay and Muslim. These respondents are from 14 states of Malaysia i.e. 16.6 percent from Pahang, 14 percent from Kedah, 11.4 percent from Selangor, 9.9 percent from Perak 8.4 percent from Negeri Sembilan, 6.6 percent from Sarawak, 6.1 percent from Johor, 5.7 percent from Pulau Pinang, 5.3 percent from Perlis, 4.7 percent from Terengganu, 3.5 percent from Kelantan, 3.2 percent from Melaka, 2.9 percent from Sabah, and 1.8 percent from Wilayah Persekutuan. Based on the education level, majority of the respondents (1265 respondents) possess SPM/MCE or O-Level equivalence, SRP or lower certificate education (LCE), or standard six or primary education (refer Table 1).

Additionally, finding depicts that 1 447 respondents have undergone mandatory retirement between the year 1984 and 2005. Additionally, 538 respondents (33.4 percent) were in the education service while 483 respondents or 30.0 percent were teachers. Results also show that 1240 respondents (77.1 percent) are living with their spouses and 82 respondents (5.1 percent) are living alone. Only 6 respondents are residing in senior citizens homes and welfare homes (refer Table 2). Further, findings show that 87.3 percent of the respondents' main source of income is pension, 4.3 percent are from children or family, 3.9 percent are from business sources, 1.4 percent are from investment, and 2.8 percent are from other sources. Additionally, 87.6 percent receive pension amount of RM1 500 or more, 79.2 percent receive monthly income less than RM1 500, and 28.3 percent have to pay their housing loan installments (refer Table 3).

4.2 Knowledge, Skills, Abilities, and Other Characteristics of the Government Retirees

This section highlights the KSAOs of the government retirees. Findings on the types of knowledge possessed by the

retirees show that 31.8 percent and 21.4 percent of retirees have acquired knowledge in administration and clerical respectively. Further, 19.1 percent and 8.7 percent of the respondents have knowledge in finance and sales and marketing. In terms of customer service, only 10.4 of the retirees have knowledge in this area. 13.0 percent of retirees have knowledge in human resource management while 1.4 percent have knowledge of other areas. 2.5 percent of the respondents have knowledge in production and manufacturing and 1.1 percent have knowledge in other related aspects in this field. Furthermore, 4.4 percent, 2.4 percent and 1.4 percent of the retirees have knowledge in computer and electronic, engineering and technology and plan design respectively. 3.3 percent of the respondents have knowledge in building and construction while 2.4 percent have knowledge in machine and mechanical. 7.9 percent of the retirees have knowledge in carpentering and 2.2 percent have knowledge in other aspects in this area (refer Table 4).

In this vein, government retirees also have knowledge in health services among. In terms of medicine and dentistry, 3.5 percent of the respondents have knowledge in this area while 1.9 percent have knowledge in therapy and counseling. 1.8 percent of the respondents have knowledge in nursing and 2.1 percent have knowledge in other related aspects in this area. Table 4 presents types of knowledge among retirees in arts and humanities whereby 25 percent of the respondents have knowledge in English language, 36.7 percent have knowledge in Malay language, and 3.8 percent have knowledge in foreign language. 1.4 percent of the respondents have knowledge in fine arts while 0.7 percent have knowledge in other aspects in this field. Knowledge in law and security among government retirees is also presented in Table 4. This also study found that 11.2 percent, 4.1 percent, and 1.4 percent of the respondents have knowledge in public safety and security, law, government and jurisprudence, and other related aspects in this area (refer Table 4).

In terms of knowledge in communications, 9.8 percent, 8.4 percent, and 0.4 percent of the respondents have knowledge in telecommunications, mass media, and other related aspects in this area. Further, 21.1 percent and 0.5 percent of the respondents have knowledge in transportation and other related aspects in this field. It was also found that 6.2 percent of the respondents have knowledge in technical education and 5.5 percent have knowledge in vocational education. 2.9 percent, 11.7 percent and 26.4 percent of the respondents have knowledge in English, Malay and oral language. In terms of fundamental and additional mathematics, 40.5 percent and 21.9 percent of the retirees have knowledge in these fields. 16.5 percent and 1.7 percent of the respondents have knowledge in engineering and computer. Additionally, 1.7 percent, 5.4 percent and 1.4 percent of the respondents have knowledge in biology, science, and arts. 6.0 percent, 8.9 percent and 1.2 percent of the respondents have knowledge in living skills, physical education, and sign language respectively. Findings also indicate that 1.1 percent and 1.0 percent of the respondents have knowledge in home science and industrial science. Finally, 4.2 percent of the respondents have knowledge in other aspects in the area of education (refer Table 4).

In addition, it was found that 51.5 percent of the retirees have skills in language, 22.1 percent have skills in mathematics, and 32.2 percent have skills in religion. Findings also show that 11.5 percent of the respondents have skills in arts, 4.7 percent have skills in music, 16.5 percent have skills in cooking and 8.8 percent have skills in sewing. In terms of agriculture and counseling, 24.2 percent and 16.5 percent of the respondents have skills in these areas. 27.5 percent and 10.8 percent of the respondents possess advisory and care service skills respectively. Findings indicate that 28.2 percent of the respondents have skills to involve in charitable organizations, 28.7 percent have voluntary skills, and 25.2 percent have public speaking skills. Findings also show that 20.6 percent of the respondents have decision-making skills, 27.3 percent have time management skills, and 30.3 percent have leading skills. Additionally, 37.7 percent of the respondents have meeting skills and 27.3 percent have task delegation skills. 20.9 of the respondents have basic computer skills while 1.8 percent have advanced computer skills. Findings also indicate that 3.1 percent of the respondents have transport repairing skills, 7.5 percent have machine repairing skills, and 10.8 percent have carpentering skills. 36.9 percent of the respondents have skills in stress control, while 37.8 percent of the respondents have self-adjustment skills. It was also found that 20.4 percent of the respondents have clerical skills, 15.1 percent have skills in health management and 17.3 percent have financial management skills. 5.0 percent of the respondents have handicraft skills, 3.0 percent have crafting skills and 9.6 percent have swimming skills (refer Table 5).

Besides that, it was found that 57.7 percent of the respondents have abilities in oral expression while 50.2 percent have abilities in written expression. In terms of fluency of ideas and generation of good ideas, 40.4 percent and 38.2 percent of the respondents have abilities in these areas respectively. It was also found that 43.8 percent of the respondents are sensitive towards problems and 43.8 percent are accountable. 29.6 percent of the respondents have abilities in organizing information while 37.8 percent have abilities in comprehending problems. Findings indicate that 42.4 percent of the respondents have abilities in basic calculation, 50.2 percent have abilities in memorizing tasks, and 38.1 percent have abilities in completing tasks efficiently. 35.2 percent of the respondents have problem solving abilities while 42.9 percent have change awareness abilities. It was found that 37.5 percent of the respondents are able to visualize, 36.3 percent are able to pay attention, and 35.7 percent are able to do multi-tasking.

On top of that, 56.4 percent of the respondents are able to utilize their abilities in performing tasks and responsibilities while 44.3 percent have obtained good achievements in their prior job performance. Findings also indicated that 44.9 percent of the respondents have had the opportunity for self-development and 32.9 percent have received recognition during their

tenure of employment. Additionally, 33.5 percent of the respondents have authority in while 40.8 percent have positive social values in task performance. As for autonomy, 33.7 percent of the respondents are creative in performing their job, 53.7 percent are responsible for the tasks they carried out, and 20.8 percent have autonomy in tasks they performed. It was also found that 43.3 percent of the respondents are self-sacrificing while 52.3 percent are involved in social services (refer Table 7).

Additionally, 32.1 percent of the respondents have obtained good job achievement, which is attributed to their efforts. Likewise, 30.6 percent are able to maintain good task performance and 29.5 percent have initiative in striving for their best achievements. On top of that, 34.6 percent of the government retirees have the ability to lead, 38.5 were highly cooperative with others, 48.2 percent were always care for others, and 48.5 percent were able to interact effectively with others. It was also found that 48.7 percent of the respondents are able manage stress and 49.5 percent are able to adapt to changes in any given situations. In terms of conscientiousness, 39.3 percent of the government retirees are independent, 45.4 percent are able to pay attention to details, and 44.3 percent have integrity in performing tasks and responsibilities. Finally, as for pragmatic intelligence, 55.7 percent of the respondents are innovative and 28.1 percent have good analytical thinking ability.

5. Discussions

Overall, this study has discovered that Malaysian government retirees have acquired various functional knowledge, skills, abilities, and other characteristics required in performing their respective tasks. Where knowledge is concerned, findings suggest that 31.8 percent of the respondents have knowledge in administration and 36.7 percent have knowledge in Malay Language education. A plausible explanation for this finding is that all respondents were government servants, who have involved mainly in the administrative works, and majority of the respondents are Malays, which comprised of about 87.4 percent. Further, the highest percentage of the respondents have knowledge in the area of education, for instance 40.2 percent of the respondents have knowledge in Fundamental Mathematics. This is parallel to the fact that 33.4 percent of respondents have knowledge in education. Given that many of the respondents have knowledge in Fundamental Mathematics, they should be given the opportunity to teach related subjects in schools. The implementation of teaching Mathematics in English by the Ministry of Education calls for more capable teachers to teach this critical subject. Hence, retired teachers who are interested should be allowed to teach on a full-time or part-time basis. This is because according to Lim (2002), 75 percent of retirees are willing to work part-time in the same occupation or in the same industry. Butters (2002) corroborated to the preceding idea by stating that retirees, who resume working, are better able to manage their emotional and mental health. Therefore, by engaging themselves in the society through employment, retirees can stay healthy.

Finding also suggests that 3.6 percent of the retirees have knowledge in production and manufacturing. As many organizations nowadays are trying to gain competitive advantage through cost effective and quality improvement approach, the idea of re-employing retirees seems very strategic. This can be attributed to Taylor's (2001) assertion that older workers can assist in monitoring the quality of production through their accrued experience and "know how". Additionally, McNaught and Barth (1992) reported that the employment costs for both older and younger workers are about the same. However, rehiring older workers seems more worthwhile because they have the tendency stay longer (McNaught & Barth, 1992). As indicated in the findings, 3.5 percent and 1.8 percent of the retirees have knowledge in medical, dentistry, and nursing respectively. Currently, Malaysia is experiencing an acute shortage of labor in the area of medicine Public Service Department, (2005). Thus, retirees, who used to work in the related industry, should be given the employment opportunity. Barth, McNaught, and Rizzi. (1993) reported that in the European Union countries, retirees have become the main source in offsetting the shortage of specialized staff in certain fields, such as nursing. Malaysia has in fact adopted the same approach, for instance the Klang City Council has introduced a voluntary program named the 'Work Force Recycle Systems.' This program is designed specifically for retirees who are interested in becoming part of the workforce (Daud, 2005). Apparently, this institution concurs to the notion that retirees are the source of labor supply, especially in critical areas of employment. This is due to the fact that labor shortage may hamper the nation's economic development at large.

In terms of skills, 51.5 percent of the respondents have teaching skills, specifically language. This is consistent with the findings on demography and knowledge, which suggested that 30.0 percent of the respondents were teachers and 33.4 percent of the government retirees have knowledge in teaching. Findings also indicate that 36.9 percent and 37.8 percent of the government retirees are flexible, specifically in stress control and self-adjustment. This finding is consistent with previous studies by Patrickson (1994), Arrowsmith and Goldrick (1997), and Lim (2002), which reveal that retirees are more flexible to change as well as to learn. Further, 27.3 percent and 20.6 percent of the retirees have skills in time management and decision making respectively. As noted in the findings, 20.9 percent of the retirees have basic computer skill and 1.8 percent of the respondents have advanced computer skills. Drawing on the appropriate attributes and relevant computer skills, retirees can engage in teleworking. Dooley (1996) asserted that teleworking requires self-managed employees and organizations with an established supportive system so that both parties can thoroughly understand and approve the communication structure. In this vein, Patrickson (2002) contended that teleworking is a good potential employment opportunities for the retirees because this type of employment depends highly on the incumbent's capabilities. On top of that, teleworking

can be source of income to the retirees, which subsequently contributes to the nation's economy (Yeatts, Folts, & Knapp 1999). This underpins the supposition by Lim (2002) that retirees are willing to work because of financial constraints. It is also noteworthy that retirees are involved in social service such as counseling, care service, advisory service, etc. This is plausible because 32.2 percent of the retirees have skills in teaching religion, which can be applied in many social service activities. Additionally, Lim (2002) contended that retirees will not experience loneliness after retirement if they are engaged in various social services activities, for instance counseling, advisory service, motivational workshops, and so forth.

In the aspects of other skills, only 17.3 percent of the retirees have skills in finance, which is consistent with a study by Lim (2002), which reports that only 19 percent of retirees in Singapore have financial skills. In contrast, Turner, Bailey, and Scott (1994) highlighted that most retirees in the West have financial skills, even among those whom their previous jobs are not related to finance. Where verbal abilities are concerned, 57.7 percent and 50.2 percent of the retirees have oral expression and written expression respectively. This is consistent with the findings that show 26.4 percent of respondents have oral communication skills. This finding is congruent to the fact that most retirees possess leadership skills and they are engaged in social services. This finding is also in agreement with the findings on retirees' idea generation and reasoning abilities. Specifically, 40.4 percent and 43.8 percent of the retirees have abilities in fluency of ideas and problem sensitivity respectively. These findings can be attributed to the fact that 25.2 percent and 37.7 percent of the respondents have public speaking and meeting skills. Interestingly, 29.6 percent of respondents have the organizing information ability while 50.2 percent of the retirees possess the task memorizing ability. These abilities are crucial in teleworking as suggested by Patrickson (2002).

As for perceptual abilities, 42.9 percent of the retirees have the change awareness ability. Apparently, this finding supports the previous studies by Patrickson (1994), Arrowsmith and Goldrick (1997), and Lim (2002), which report that there is no significant difference in change awareness between younger and older employees. Additionally, as noted by Patrickson (1994), Arrowsmith and Goldrick (1997), and Lim (2002), ageing factor can never be the hindrance to learn. This study agrees with the report because 37.3 percent of the retirees have visualizing abilities, 36.3 percent are attentive, and 35.7 percent are multi-tasked. Findings also show that in terms of quantitative abilities, 37.8 percent and 42.4 percent of the respondents have abilities in problem comprehension and basic calculation. This is evident since 40.5 percent and 21.9 percent of the retirees have knowledge in Fundamental Mathematics and Additional Mathematics respectively.

Other characteristics are twofold- job values and work styles. In terms of achievement, 56.4 percent of the retirees are willing to harness their abilities in performing tasks. This particular finding underpins the study by Lim (2002), which reports that most retirees are willing to continue working upon retirement. In fact, almost 67 percent retirees in Lim's (2002) study are willing to undergo skill retraining and upgrading to enable them to work, whether on a part-time or full-time basis. Surprisingly, Lim (2002) also found that 57 percent of the retirees are willing to undergo training to resume working in a different job or in a different industry. Finding by Lim (2002) is also consistent to the fact that 44.9 percent of the respondents have undergone self-development phase in their working-life so as to improve the social status. Besides that, 40.8 percent of the retirees possess positive social values, 33.5 percent have received recognition, and 33.5 percent of the retirees have authority in performing their jobs. In essence, 53.7 percent of the respondents have responsibility in performing their jobs, 33.7 percent of the retirees have creativity in task performance, and 20.8 percent of the respondents have autonomy in doing their jobs. Where altruism is concerned, 43.3 percent of the retirees are willing to sacrifice for their friends in need and 52.3 percent of the retirees are more likely to join social service. This is consistent with the findings on skills whereby quite a significant percentage of the retirees are engaged in social service activities.

Findings in this study also show that in terms of achievement orientation, 32.1 percent of the retirees can work independently, 30.6 percent are persistent in getting their job done, and 29.5 percent of the respondents have initiative to attain the best achievement in their jobs. This finding is congruent to several prior studies on retirees by Patrickson (1994), Arrowsmith and Goldrick (1997), and Lim (2002). As for social influence, 34.6 percent of the retirees have the ability to lead, which explains why 30.3 percent of the respondents have skills in leading associations as well as other activities. In addition, quite a percentage of the retirees have good interpersonal orientation, i.e. they are cooperative, concern for others, and able to interact with other people. This also supports the fact that these retirees are very much interested in social service activities. Retirees are also found to be flexible, especially in terms of stress tolerance and adaptability. This underpins the studies by Patrickson (1994), Arrowsmith and Goldrick (1997), and Lim (2002), which state that retirees as well as older workers are more flexible to change compared to their younger counterparts. In terms of conscientiousness, retirees are found to be independent and attentive in performing their jobs. Patrickson (1994) pointed out that these criteria are suitable for teleworking. Where practical intelligence is concerned, 55.7 percent of the retirees are innovative while 28.1 percent of the respondents have analytical thinking. These are also important aspects in performing jobs, such as teleworking and volunteering in social services activities.

Another objective of this study is to determine the retirees' contribution to society based on their involvement in various associations. Results of this study reveal that 85.5 percent of the retirees are actively involved (by holding various important positions) in many associations. Their involvement varies in terms of position held at the district, state, and/or national level (refer to Table 1). It was found that 49.2 percent are actively involved at least in 1-2 associations (refer to Table 1). This finding indicates that the majority of the retirees are still actively contributing to the society, which is consistent to

Atchley's theory on the continuity in aging (as cited in Kim & Feldman, 2000) that contends senior citizens, who are capable and interested, can participate in the activities of their choice so as to keep themselves occupied. The Atchley's theory also purports that retirees who have high career identification are likely to seek continuity through some form of work involvement, such as in professional associations. Hence, these activities will consistently keep them self-occupied. Moreover, these results are in line with Broderick and Glazer's (1983) and Lachman's (2001) findings that suggest most socially active retirees participated in various associations and voluntary activities. Through these means, retirees can improve their mental and social health to the fullest.

The findings also report that 52.3 percent of the retirees are actively involved in social services. There are five social activities examined - counseling, advisory services, care service, charity organization, and voluntary work. Research by Freedman (1997) indicates that older adults in the United States are looking for opportunity to participate in voluntary activities. Similarly, Malaysian retirees are also actively contributing to social activities given the aforementioned figure. According to Atchley's theory (as cited in Kim & Feldman, 2000), older adults attempt to preserve and maintain their existing daily life structure by participating in various activities at the community level. Such activities allow the retirees to share their knowledge and work experience with others. It was found that 1 381 of the respondents are involved in social services in spite of their health problem. This shows that they are aware of their role responsibility in nation building. Freedman (1997) explained that senior citizens are experienced workers and family members; therefore, they are the rich repository of the social capital required by society. Engaging seniors in social services can contribute to preserving the essential feature of the civil society. In this context, the idea of employing retirees seems compelling, as a way to restore a sense of community, knowledge of the past, and a sense of the future.

Additionally, the present study shows that 15.66 per cent of the respondents are willing to allocate time to get involved in various associations, despite their deteriorating health condition. This phenomenon is in agreement with Atchley's theory on the continuity in aging (as cited in Kim & Feldman, 2000), which contends individuals who have been deeply involved in voluntary work, hobbies, or leisure pursuits, can continue their involvement in such activities after retirement. However, individuals with high career identification can resume working to maintain their daily life structure. Taken together, Atchley's theory suggests that individuals need to sustain levels of satisfying social contract in old age roughly comparable to their earlier levels. These elaborations on Atchley's theory of continuity in aging can postulate the reasons why retirees are still involved in social services even though they are not fully healthy.

The present research also found that teachers, clerks, administrative officers, administrative assistants, general workers, and technicians contribute to the highest percentage of participation in social services involvement after retirement. In essence, Cytrynbaum and Crites (as cited in Kim & Feldman, 2000) explained that individuals, who have high career identification and high job satisfaction, would be disconcerted by an abrupt end to work because they value participation in work and contact with co-workers and clientele. Based on the last position the retirees held before retirement, it can be concluded that teachers, administrative staff, general employees, and technician were always in contact with their co-workers and client, which is congruent to the nature of their job. Furthermore, government servants, such teachers and administrative staff, were active in employee union such as National Union of Bank Employees (NUBE) and Congress of Unions of Employees in the Public and Civil Service (CUEPACS).

The third retirees' contribution is in term of leadership skills, whereby 37.7 per cent of the respondents possess meeting skills. This indicates that this skill is developed from the previous jobs. Cross tabulation result also shows that retirees possess leadership skills which commensurate their education level, post held before retirement, job classification and age. These factors indirectly influence the type of leadership skills they have. Hence, retirees' wide experience, skills, abilities and knowledge can be shared with others at the society level. They can be hired advisors, mentors, and counselors in associations or activities which subsequently benefits the nation as a whole. In term of societal involvement, result of this study shows that 1 415 retirees are involved in social activities. This finding is congruent to propositions suggested in Atchley's theory on the continuity in aging. Similarly, Melanie and Marie (2004) highlighted that retirees, who are actively involved in various activities, are potentially able to achieve high level of satisfaction in life.

The present study also found that four retirees, who are above 60 years old, are involved in more than 10 associations. Retirees who are between 55 and 60 less are found to be less active in associations and activities. This may be because they are in a process of adapting to the new life as a retiree.

Retirees participate in the workforce in a variety of ways. Some retirees who have experienced a high level of satisfaction in their pre-retirement work will continue working part-time for their pre-retirement employer or seek similar employment from a new employer (Melanie & Marie, 2004). Teachers, who are used to get involved in various associations during their employment period, are not alien in contributing in community services. Their former job and responsibilities require them to continuously contribute to the students' development. In this study, 32.5 per cent of retired teachers were involved in society. In fact, in *Berita Persara* (2005) the June issue, it has been stated that retired teachers can act as consultant and advisor in community services. Finding also show that retirees, who have only SPM (or lower), contributed up to 76.68 per cent from total society involvement by retirees. This is congruent to Freedman's (1997) notion that low-income senior

citizens play significant role in the community services.

6. Conclusion and Recommendations

To recapitulate, this study has revealed various types of knowledge, skills, abilities, and other characteristics possessed by the retirees. Additionally, this paper has examined activities or associations that retirees can participate at the community and national levels. Given the KSAOs that retirees have, several recommendations are deemed feasible. First, some policy guidelines and activities should be formulated for the better utilization of the most valuable intangible assets that being developed and accumulated throughout years of their service. For instance, retirees should be given the opportunity to apply for New Entrepreneurs Fund (NEP) and to get involved in franchising, retailing, and small or medium businesses. Through these means, retirees can enhance and utilize their skills and expertise more meaningfully in assisting their organization, society, and the nation as a whole. Apart from that, Public Service Department should also consider allowing the retirees to join the workforce, especially on the part-time basis. They can be mentors, advisors, and counselor to young employees. Retirees should also be given the opportunity to utilize their knowledge, skills, and other characteristics in the existing nation programs, such as national service or youth activities. They can be the facilitators, counselors, or speakers in activities undertaken in these programs. Finally, retirees, particularly with relevant knowledge and skills in education, can provide tuition classes especially for students with financial constraints in the rural areas. Besides enhancing their knowledge, skills, and other characteristics, retirees can contribute to the students' as well as the nation development as a whole.

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Table 1. Demographic characteristics of the government retirees

		Frequency	Percent
Gender	Male	1277	79.4
	Female	332	20.6
Age	Below 55 Years	72	4.5
	55-60 Years	461	28.7
	61-65 Years	515	32.0
	Above 65 Years	561	34.9
Ethnic Group	Malay	1407	87.4
	Chinese	69	4.3
	Indian	81	5.0

	Others	52	3.2
Religion	Muslim	1413	87.8
	Buddha	38	2.4
	Christian	104	6.5
	Hindu	49	3.0
	Others	5	0.3
Education Level	Standard 6	395	24.5
	SRP/LCE	252	15.7
	SPM/MCE (O-Level)	618	38.4
	STP/HSC (A-Level)	76	4.7
	Technical Certificate	30	1.9
	Diploma	122	7.6
	Bachelor Degree	74	4.6
	Masters Degree	16	1.0
	Doctor of Philosophy	4	0.2
	Others	22	1.4

Table 2. Retirement profile of the respondents

Retirement Profile		Frequency	Percent
Retired	Mandatory	1447	89.9
	Optional	141	8.8
	Health factor	5	0.3
	Others	16	1.0
Job Classification	Transportation	81	5.0
	Talent and Art	7	0.4
	Science	2	0.1
	Education	538	33.4
	Agriculture	68	4.2
	Engineering	29	1.8
	Security and Armed Force	133	8.3
	Law	2	0.1
	Administration and Support	454	28.2
	Technical	100	6.2
	Finance	15	0.9
	Sosial	18	1.1
	Medical	144	8.9

	Others	18	1.1
Last Position	Officer Assistant	55	3.4
	Nurse	58	3.6
	General Employees	179	11.1
	Teacher	483	30.0
	Director	27	1.7
	Development Assistant	3	0.2
	Admin Assistant	195	12.1
	Officer	58	3.6
	Admin Officer	24	1.5
	Medical Instructor	1	0.1
	Clerk	31	1.9
	Matron	9	0.6
	Supervisor	33	2.1
	Hospital Assistant	42	2.6
	Policeman	41	2.5
	Technician	117	7.3
	Operator	9	0.6
	Driver	59	3.7
	Attendant	37	2.3
	Army	65	4.0
	KEMAS Officer	1	0.1
	State Assembly (ADUN)	3	0.2
	Media Officer	2	0.1
	Health	1	0.1
	Fireman	11	0.7
	Social Welfare Officer	1	0.1
	Deputy Director	7	0.4
	Forestry	21	1.3
	Custom	10	0.6
	Lecturer	14	0.9
	Auditor	4	0.2
	Prison Officer	6	0.4
	RELA	2	0.1

Living with	Spouse (Husband/Wife)	1240	77.1
	Children	104	6.5
	Family/Extended	183	11.4
	Alone	76	4.7
	Senior citizen homes	5	0.3
	Welfare homes	1	0.1

Table 3. Income status of the respondents

Income Status		Frequency	Percent
Income Sources	Pension only	1405	87.3
	Children/Family	73	4.5
	Business	63	3.9
	Investment: ASN/ASB/Saham	23	1.4
	Others	45	2.8
Pension Income	Less than RM 500	382	23.7
	RM 501-1,000	581	36.1
	RM1,001-1500	448	27.8
	RM1,5001-2000	102	6.3
	RM2,001-2,500	62	3.9
	RM2,501-3000	24	1.5
	More than RM3,000	10	0.6
Monthly Income	Below RM500	390	24.2
	RM501-1,000	505	31.4
	RM1,001-1,500	379	23.6
	RM1,501-2,000	157	9.8
	RM2,001-2500	79	4.9
	RM2,501-3,000	42	2.6
	Above RM3,000	57	3.5
Financial Responsibility	Housing loan	456	28.3
	Car loan	143	8.9
	Children Education Fees	255	15.8
	Others	74	4.6
	None	681	42.3

Table 4. Knowledge possessed by the government retirees

Management and Business	Frequency	Percent
Administration	511	31.8
Clerical	344	21.4
Finance	308	19.1
Sales and Marketing	140	8.7
Customer Service	167	10.4
Human Resource Management	209	13.0
Other related knowledge	23	1.4
Production and Manufacturing	Frequency	Percent
Production and product Processing	40	2.5
Other related knowledge	17	1.1
Technology and Engineering	Frequency	Percent
Electronic and Computer	71	4.4
Technology and Engineering	38	2.4
Plan Design	22	1.4
Building and Construction	53	3.3
Mechanical and Machine	39	2.4
Carpentering	127	7.9
Other related knowledge	36	2.2
Health Services	Frequency	Percent
Medicine and Dentistry	57	3.5
Therapy and Counseling	31	1.9
Nursing	29	1.8
Other related knowledge	34	2.1
Arts and Humanities	Frequency	Percent
English Language	402	25.0
Malay Language	591	36.7
Foreign Language	61	3.8
Fine Arts	22	1.4
Other related knowledge	12	0.7
Law and Public Safety	Frequency	Percent
Public Safety and Security	180	11.2
Law, Government and Jurisprudence	66	4.1

Other related knowledge	23	1.4
Communications	Frequency	Percent
Telecommunications	158	9.8
Mass Media	135	8.4
Other related knowledge	7	0.4
Transportation	Frequency	Percent
Knowledge on Transportation	339	21.1
Other related knowledge	8	0.5
Education	Frequency	Percent
Technical	99	6.2
Vocational	88	5.5
English Language	46	2.9
Malay Language	188	11.7
Oral Communication	424	26.4
Mathematics	1004	62.4
Engineering	265	16.5
Computer	28	1.7
Sciences	114	7.1
Arts	23	1.4
Living Skills	96	6.0
Physical Education	143	8.9
Sign Language	20	1.2
Home Science	40	2.5
Agricultural Science	17	1.1
Industrial Arts	16	1.0
Other related knowledge	67	4.2

Table 5. Skills possessed by the government retirees

Teaching	Frequency	Percentage
Language	828	51.5
Mathematics	355	22.1
Religion	518	32.2
Arts	185	11.5
Music	76	4.7

Cooking	265	16.5
Sewing	142	8.8
Agriculture	389	24.2
Social Services	Frequency	Percentage
Counseling	266	16.5
Advisory Service	442	27.5
Care Service	174	10.8
Charitable Organizations	454	28.2
Volunteer Service	461	28.7
Leadership Skills	Frequency	Percentage
Public Speaking	406	25.2
Decision Making	332	20.6
Time Management	439	27.3
Leading Skills	487	30.3
Meeting	606	37.7
Task Delegation	439	27.3
Technical Skills	Frequency	Percentage
Basic Computer	337	20.9
Advanced Computer	29	1.8
Transport Repairing	50	3.1
Machine Repairing	121	7.5
Carpentering	173	10.8
Flexibility	Frequency	Percentage
Stress Control	593	36.9
Self-Adjustment	608	37.8
Other Skills	Frequency	Percentage
Clerical	329	20.4
Health	243	15.1
Finance	279	17.3
Handicrafts	81	5.0
Crafting	48	3.0
Swimming	155	9.6

Table 6. Abilities possessed by the government retirees

Cognitive Abilities	Frequency	Percentage
Verbal Abilities		
Oral Expression	928	57.7
Written Expression	808	50.2
Idea Generation and Reasoning Abilities		
Fluency of Ideas	650	40.4
Good Ideas	614	38.2
Problem Sensitivity	704	43.8
Accountability	563	35.0
Organizing Information	476	29.6
Quantitative Abilities		
Problem Comprehension	609	37.8
Basic Calculation	682	42.4
Memorizing Abilities		
Task Memorization	807	50.2
Perceptual Abilities		
Efficient Task Completion	613	38.1
Problem Solving	566	35.2
Change Awareness	691	42.9
Spatial Abilities		
Visualizing	600	37.3
Attentiveness		
Pay Attention	584	36.3
Multi-tasking	574	35.7

Table 7. Other characteristics possessed by the government retirees

Job Values	Frequency	Percentage
Achievement		
Utilize Abilities	907	56.4
Good Achievement	712	44.3
Status		
Self-Development	722	44.9

Recognition	529	32.9
Authority	539	33.5
Social Values	657	40.8
Autonomy		
Creativity	542	33.7
Responsibility	864	53.7
Autonomy	335	20.8
Altruism		
Sacrifice	696	43.3
Social Service	841	52.3
Work Styles	Frequency	Percentage
Achievement Orientation		
Independent	517	32.1
Persistent	492	30.6
Initiative	475	29.5
Social Influence		
Leadership Orientation	556	34.6
Interpersonal Orientation		
Cooperation	941	58.5
Concern for Others	776	48.2
Social Orientation	780	48.5
Adjustment		
Stress Tolerance	784	48.7
Adaptability	797	49.5
Conscientiousness		
In dependability	633	39.3
Attention to Details	731	45.4
Integrity	712	44.3
Practical Intelligence		
Innovation	413	55.7
Analytical Thinking	452	28.1