

WHO SAYS I AM

*Retired?*

Edited by  
NORMA MANSOR  
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Photo by (from top) Nick Karvounis, Cristina Gottardi and Gunnar Ridderström on Unsplash

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# PREFACE

## *Who Says I'm Retired*

Most people regard retirement as a time to let go, relax and take things easy. But there are retirees who continue to work on the same job, take up a new job or venture into business. With increasing life expectancy, more years will be spent in retirement and there is a need to accumulate sufficient savings for retirement. Most retirees do not have adequate savings or defined-benefit pensions. Hence, older people have to continue working to meet the escalating cost of living and health care. Among retirees who have adequate savings or defined-benefit pension, there are those who are participating more actively than ever before in civil society activities or picking up new skills. For these people, the word “retirement” is not in their vocabulary. What motivates the older people to continue with their active engagement in work and society? Active engagement promotes emotional wellbeing and physical health, as well as social integration and support.

As Malaysia will be an ageing nation by 2030, there is a need to promote active and productive ageing to optimize the human resources. The experiences of retirees who are actively engaged in paid and voluntary work can provide valuable lessons to others.

This book project on active ageing was initiated in 2015. Letters were sent out to about 50 retirees to write about their own active engagement, and their views on preparation for retirement. We received 33 short autobiographies and two articles on retirees' perspectives of active ageing.

The authors of the articles comprise mainly of academicians, and professionals from the corporate sector and the civil services. Most of the authors were over 70 years old, and a few were in their 80s. From these autobiographies, we could see that they have common traits such as having a strong self-efficacy, willingness to help others, and being passionate about their work and social engagement. They have all planned for their retirement and hence their active engagement is not driven by financial motivation, but rather their passion for work and a strong desire to contribute to the society. However, the authors do have some regrets such as not spending sufficient time with family and friends, and neglecting their health.

Different authors have their own style of writing. Most of the authors started their stories with brief accounts of their childhood experiences and family backgrounds which influenced their life journeys and achievements. The focus of these articles is the activities that they are doing after retirement, including their current work, engagement in civil societies, helping others, learning new skills, travelling and social interaction. The editors have made only very minor changes to the autobiographies in order to retain the individual styles.

We thank the authors for writing their autobiographies to share their experiences and views. It is hoped that the stories of the active engagements of these authors will inspire others to do the same. Those who are about to retire should prepare themselves for their impending new roles and challenges. The young generation should adopt a life course approach and begin retirement planning, so as to be able to emulate the seniors who have lived a purposeful life.

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**“Retired is being twice tired,  
I’ve thought first tired of working,  
then tired of not.”**

**Richard Armour**



# PREAMBLE

The word retirement literally means ‘withdrawal’ and it is often portrayed as a withdrawal from active working life and involvement with society, a time to let go of one’s working identity and participation in the society, yet with improved standard of living and longer life expectancy, increasingly more retirees will live at least 20 years post retirement. Surely there are challenges and opportunities offered at this stage of life. Taking from a positive perspective, retirement is a phase when one has plenty of time to do what one has always wanted to do. Thus retirement should be considered as an opportunity, not as a closure. However, the transition from work to retirement may be difficult for some.

The experience of retirement is fundamentally about dealing with time as what Ekerdt and Koss (2015) say. Retirement essentially relieves workday obligations on one’s time while offering, for better or worse, the potential for increased liberty over personal involvements, activities and pastimes. Whether relief from work was desirable or otherwise, there is nevertheless time to fill. Ekerdt and Koss’s study involving 30 retirees in the Midwestern USA suggests that daily routines are instrumental for retirees in economising thoughts and behaviours. The assertion of a routine is an assurance that one’s life is ordered and proceeds with purpose, thus solving the task of time, and that routines can be a means to signal conformity with the ideals of active ageing.

Between 1970 and 2015, life expectancy in Malaysia has increased from 62 years to 73 years for the males, and 66 years to 77 years for the females. Despite the substantial gains in life expectancy, the retirement age for workers in the private sector remained at 55 years until July 2013 when it was raised to 60 years, following the passing of the Minimum Retirement Age Act 2012 by the Parliament. Prior to that, retirement age in the public sector was raised to 56 years in 2001, to 58 in 2008, and then to 60 years in 2013. Unlike employees in the public and private sectors, the self-employed are not affected by the mandatory retirement age

Data from the 1970 and 2010 population censuses show that the labour force participation rate for older males aged 60 and over has declined from 52% to 33% while that of older females declined from 16% to 13%. In 2010, among older males aged 60 and over, 19% were self-employed, 14% were engaged in paid jobs and less than one percent were working as unpaid family workers, while the corresponding figures for females were 5%, 7% and 1%. In terms of occupation, 26% of the older workers were agricultural workers, 22% were sales/service workers, and 4% each were managers or professionals. However, many older Malaysians continued to work beyond the mandatory retirement age, especially among the males.

There are many reasons for older people to be actively engaged. It is well recognized that being active is beneficial for health and well-being. While some older people may have to continue working for financial reasons, and this is especially true for those who do not have sufficient savings for daily living or supporting their family. There are many retirees who have devoted their time to civil society organizations/Non-governmental organizations (NGOs), and helping the less fortunate.

This book presents a collection of inspiring essays written by 31 individuals about their perspectives on retirement, and their experiences before and after retirement. These writers have contributed to their respective fields during their “working life” and are continuing to participate actively in their workplace and society. Most of these writers are also actively engaged in non-paid voluntary work. For some, retirement provides an opportunity for them to do things which they could not do earlier, such as visiting places and spending more time with family members and friends. The essays offer lessons learned from past experiences and advice for a fulfilling life to the younger generation.

*“The adverse impact on health can be reduced if the individual has social support, continues to engage in physical activity, or continues to be physically active upon retirement”*

# PERSONAL REFLECTIONS ON RETIREMENT

## Cheong Kee Cheok

### Dimensions of Retirement

As certain as death and taxes are retirement, which is related to both. Yet even this commonly understood term have multiple interpretations. The most common interpretation is, of course, the institutional definition which refers to the withdrawal from the formal workforce by virtue of reaching a certain age under the law or specific contractual terms. But there is also a psychological or emotional dimension in which a person actively pursues or is resigned to a change in his/her way of life, generally from more activity to less. A third dimension is physiological. As a person ages, his/her capacity for work declines until he/she is no longer able to function as productively as before, whether through physical deterioration or through the loss of mental capability.

These dimensions are of course related – a person reaching the age of mandatory retirement inevitability prepares, even if inadequately, for its arrival. To the extent that this preparation is not satisfactory, perhaps because of the feeling of being forced upon the affected person, emotional damage can result leading, in severe cases, to depression. Even if adequately prepared, worries related to financial and/or familial support can have emotional consequences for the retiree. And physically, whether he/she is prepared, the proverbial “age catching up with” him/her eventually leads to retirement from work.

There is no question about these links. And no question about the inevitability of progress along each dimension of retirement, so that at a point of time, incapacity in all dimensions is reached, and the term “retirement” no longer leaves room for interpretation. The real question is, however, whether the tipping point for each dimension arrives at the same time. This question is important because only if all dimensions are synchronized will retirement be a stress-free if not fulfilling experience.

Unfortunately, the answer is an easy ‘no’. A person removed from employment through the law is not necessarily less productive after he/she is mandatorily “retired”. If the person is aware of this, he/she may not be psychologically prepared to retire. Also, a person who suffers physical weakening may not be less productive, especially if the work involved does not depend heavily on physical strength. And a person who is physically unable to continue work may nevertheless be unprepared psychologically for retirement for reasons ranging from continued belief in his/her ability to work to fear of the consequences of retirement. On the other hand, one who is psychologically prepared to retire may neither be physically impaired nor less productive.

While beyond the mandate of laws and contracts readiness for retirement varies from person to person depending on personal attributes, both physical and mental, it



also depends on the type of work performed. Manual labour which requires physical strength can no longer be shouldered once this strength ebbs for whatever reason so that physical capability sets the limit on when to retire. On the other hand, managerial or professional workers who depend on their intellectual capability for problem-solving can function well as long as these are intact.

### **The Impact of Institutional Retirement**

Each dimension of retirement impacts not only the person affected but also other stakeholders as well as society as a whole, but perhaps none more so than institutional retirement, due to an artificially erected barrier to employment continuation. For the person affected by institutional retirement, the loss of regular income and the extent of family support that can compensate for this loss are typical concerns. These worries come with the realization of an increase in health problems with advancing age that will necessitate rising health expenditures. Access to pension plan funds will not fully alleviate these worries which go beyond financial wherewithal. They include also a major change in lifestyle in terms of activity and socialization that will

take time to get used to.

The retiree's immediate, and possibly extended family will likely have to make adjustments from having to shoulder greater social and financial burdens. To the stories of happy retirees dotting on their grandchildren must be added those of family tensions created by problems of adjustments. From the point of view of the retiree's employer, retirements free the enterprise's resources for other uses, including hiring a replacement but also opens the door to the promotion of existing staff. These gains have to be balanced by the loss of tacit knowledge possessed by the retiree that may or may not be transferred to the company. For the pension fund, whether financed by the company or the government, disbursements have to be made to the retiree who had been making contributions. For the government, to this direct burden has to be added the indirect burden from greater use of its health services. All these would occur regardless of whether the retired employee remains a productive worker. And regardless of whether he/she is prepared psychologically to retire.

There is little dispute that deteriorating health will bring about a working person's retirement. But less well known is the fact that retirement from work, whether legally mandated or voluntary, also affects the retiree's physical and mental well-being. As Dave Rashad and Spasojevic (2008) show, retirement brings with it a slower pace of life, and likely less social interaction. A more sedentary lifestyle can lead to progressive physical deterioration. Likewise, reduced demands on problem-solving and critical thinking skills eventually reduce mental dexterity. This means distinguishing between the effects of natural ageing and that brought about by institutional retirement becomes a difficult task. However, the adverse impact on health can be reduced if the individual has social support, continues to engage in physical activity, or continues to be physically active upon retirement.

The point to make here is that a largely arbitrarily imposed requirement to retire sets in motion many changes that impact not only the individual concerned but other stakeholders and society at large. These impacts are largely negative on balance and efforts must be made to mitigate them even if it may not be possible to eliminate them.

### **Institutional Retirement and the Academic Profession**

The above issues are brought into sharp relief when one looks at the academic profession. This profession is one that not only requires little physical strength but can also tolerate major physical handicaps, Stephen Hawking is the best example. It is also a profession in which up to a point advancing age may be an advantage in terms of accumulated knowledge and networked contacts. Yet in Malaysia, the age of retirement of an academic is no different from that of a support-level staff.

With improving health prolonging physical and psychological working life, the institutional retiring age is putting more and more still productive human capital to pasture. In academia, this per capita loss is likely larger than for other white-collar occupations for several reasons. First, academic performance can actually increase to an age well beyond the mandated age of retirement. This is evident from the fact that many of the Nobel Prize winners are over the age of 65 (see [http://www.nobelprize.org/nobel\\_prizes/lists/age.html](http://www.nobelprize.org/nobel_prizes/lists/age.html)). Second, with advancing age, more networking and academic connections would have been made. This network, often personal to the individual, would be lost if the person retires. And third, with specific reference to Malaysia, the country is already suffering from a low proportion of tertiary education graduates in its workforce. Mandating retirement of senior academics would not help improve the situation.

There is a flip-side to the above arguments in that having no retirement age for academics, as is the case with the US, brings with it its own set of problems. To the extent

that career paths of younger academics may be blocked by the non-retirement of staff of retirement age, mandating retirement is one way of solving the problem. Also, allowing academic staff to continue beyond the age of retirement may also leave unproductive academic staff in place. And as the population ages, a progressively larger segment of the academic community will be beyond retirement age (see Tenner, 2011, on issues in the U.S.). With many senior academics entrenched in their positions, at what point should they be retired, and who should be doing the retiring remains contentious issues.

### Retiring from Academia in Malaysia

The above debate cannot be easily resolved. The narrow objective of the discussion in this section is to see how a retiree copes with the Malaysian system. This discussion has two sides – from the point of view of the retiree and from the perspective of the academic institution.

From the retiree's perspective, he/she must seek out ways to remain active rather than experience a drastic reduction in activity. If the retiree is a well-known academic, there should be avenues, be their affiliations with other institutions to undertake research (in think tanks for instance) or teaching (in private universities and university colleges). In the Malaysian context, the former are not in plentiful supply while there are many private tertiary education institutions. This means, effectively, that pursuing research after retirement is less easy than continuing to teach since private universities have unfortunately prioritized teaching over research. Those with international connections may also be able to undertake consultancy work. These alternatives are feasible but not always easily available. For instance, think tanks and the activities they undertake are not numerous in Malaysia and available consulting opportunities scarcer still. And in times of economic slowdown, these opportunities, teaching included, can become hard to come by.

From the point of view of their em-

ployers, Malaysian public universities have a system in place in the form of contract employment that can effectively allow retirees to contribute their expertise and to transfer their knowledge through teaching, with contracts tied to performance benchmarks. The advantages of such a system are that it permits a retiree to continue to contribute in an environment he/she is familiar with, thus easing considerably the retiree's transition to full retirement and that it is flexible. At the same time, the system is vulnerable to budgetary reductions for the institutions hiring contractual staff. In times of financial stress, it is easiest to cut such staff than in other areas. The impact of this cut is also not as visible as when construction is halted or even maintenance deferred. While private tertiary education institutions face much less constraint on retirement age – their survival depend more on staff delivering – they are confronted with the same choices when budgetary resources come under pressure.

The case of academia shows that avenues exist for both the retiring academic to remain productively engaged and for the institution to retain talent. These avenues are however susceptible to the institution's fortunes.

### In Conclusion

For those who feel they remain productive after institutional retirement, the onus of mitigating its negative impact rests with the retiree himself/herself. In most countries where opportunities for retirees are limited and where social attitudes frown upon retirees continuing to work, the challenges can be daunting. But finding activities that lead to a fulfilling life is the only ticket for avoiding post-retirement physical and mental deterioration.

That said, it does not mean that institutions, including the state, cannot help. For progress to be made in this direction, some of the current attention to seeking sustainability of social protection programs for old age should be diverted to finding avenues for

post-retirement individuals to remain productively engaged. And societal attitudes, reflected in such statements of alarm about ageing populations, must be altered to see the positives of ageing as well.

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*“Don’t ever fall under retirement spell or you will waste that part of your life that is likely to be the most important”*



# BANISH RETIREMENT

U. K. Menon

You must take this thing about retirement that befalls you like some disease and throw it as far as you can. Don't ever fall under its spell or you will waste that part of your life that is likely to be the most important. Research has shown that skills and experience that you accumulate from work over a lifetime can compensate ageing processes that affect physical and even cognitive abilities. Retirement is a conditioning, a state of mind induced on the population because of weak policies on employment and ageing, and as a means to abdicate responsibility to those who have served. Retirement's closest parallel is euthanasia, which at least is humane when administered.

If you were raised in a civil service family, as I was, in a civil service neighbourhood of government quarters, retirement became a fact of life very early in your life. You realized that it was another important rite in the passage of life, like birth, marriage, and employment although retirement was more dreaded than celebrated. The very word and its correlate, pension, were mentioned only in hushed terms. A neighbour's wife dropped in to visit mother in an afternoon when the men were at work; there's a hushed conversation with the words retire and pension mentioned several times. When the whispering was over they were both in tears, mother consoling the neighbour; she said "don't worry, everything will be alright, the children will finish school soon, and they'll help you". It seemed to me then that there was something shameful about retirement that had nothing to do with age or physical or medical well-being.

At 22, when I started work in a statutory body as a correspondence clerk, the brief pre-employment orientation that I was treated to as a callow recruit was more about retirement and the number of years of uninterrupted service I had to put in to be eligible for a pension than the actual duties I was to be assigned. It was almost as if the end was more important than what you did in the space between the beginning and the end. Retirement age, I was told was 55; your retirement benefits would be these; you stopped work at 55.

At 22, 55 years was too far away to worry about and I paid no attention to any of the details about the internal regulations and policies that applied to my employment. In any case, I did not plan to work there for long as I had intentions to continue my studies. Why should I be interested in the end of employment when I had not even begun my career? Nevertheless, matters about retirement were part of the chatter of the office each day as the daily work was executed by a Chief Clerk, two typists, and about ten other staff. To make things worse, one of my colleagues was an acknowledged expert on retirement regulations and skilled in calculating pension benefits. He was continually pestered to calculate the entitlements of not only those in the office but also to forecast the entitlements of others in the statutory body who had retired or was nearing retirement. All this was amusing to the few of us who had just joined the service and were still decades away from that dreadful 55, but even we became alarmed one day by the consternation that befell Mi-

chael Chacko (not his real name), the Financial Clerk when he received notice of his retirement. He still had a year to go, but the arrival of the letter turned him pale, made him sweat profusely and he had to be taken to the hospital in the office van. When he returned to his desk almost a fortnight later, he was a somber man bereft of all his former cheerfulness and humour. He would turn up punctually every day, complete his daily tasks with a vehemence not seen before, and for the remainder of the day sitting at his desk staring at the clock on the office wall above the chief clerk's head. After that episode that sent him to the hospital, there were no discussions about retirement in the daily chatter whenever Chacko was present.

Chacko's reaction to the letter was baffling. After all, it was no lottery that set his retirement date; everyone who is employed in government service or a place where they have a retirement age knows from the first day of service when his last day is. Even if you did not catch it when you started work, it is drummed into you regularly. Retirement looms like death the moment you start work, except that unlike death you know precisely when you will retire. You are 55 one day and retired the next. That's how obvious it was. Yet, for Chacko and many others, I would know

in my life, the shock of the pension letter is as unexplainable as it is real. It is almost like Faust's surprise when Lucifer turns up on that fateful night to claim his soul. Faust knew full well that Old Nick would turn up; yet when the door is opened and the devil walks in to claim his due, Faust's surprise becomes part of his agony.

Someone once explained that work is a race against retirement. You have to complete all life's expectations and duties before you retire and have accumulated enough during your working life to fulfill those expectations that you will have after retirement. Apparently, not everyone wins the race and the shock of the letter is perhaps from the fear of the void of unfulfilled expectations.

The end of employment that retirement augurs and the consequent fear of being without work are probably another reason. What you knew was inevitable, but paid no attention to, now stares you in your face. The arrival of the letter starts the final countdown. What was once remote and far away, suddenly becomes very near. The next step is retirement. Twelve months to go. Ten, nine, eight, seven..., then you clear your desk, hand over the keys to your desk and you are out of the office.

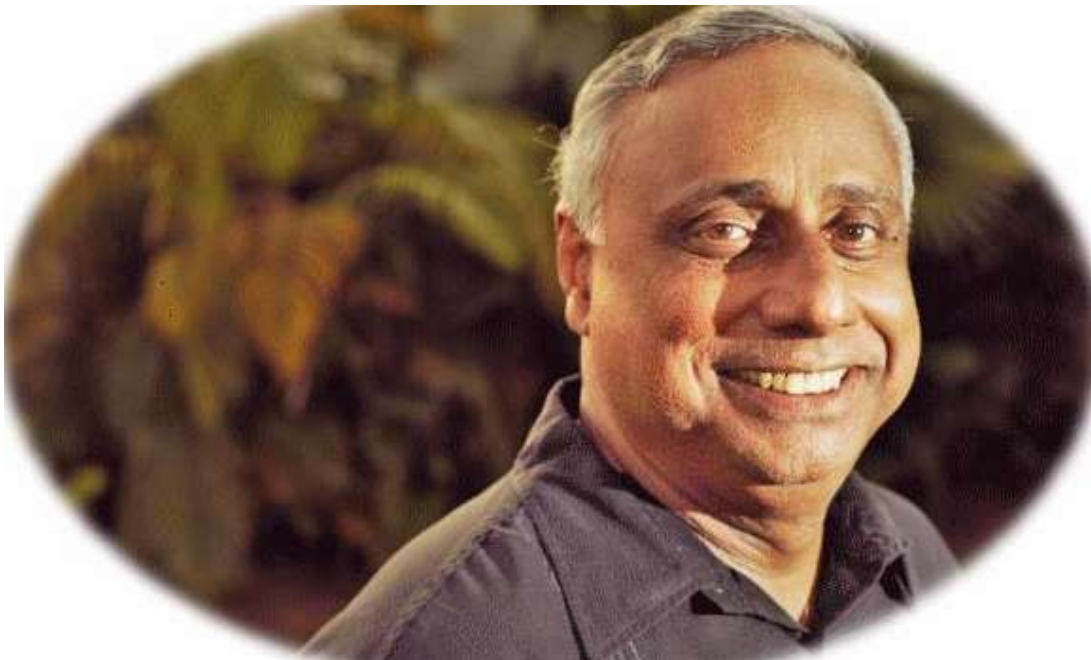
Retired.

No more work.

Yet, it is the work we do from nine to five on a working day that defines us and determines all our other relationships. Our entire adult life is configured around the work we do; everything from marriage to having children, buying a house and even taking a vacation is scheduled around the obligations linked to our daily work. Work, as in the Nine to Five occupations that I am talking about, is modern man's primary reason for existence. Work distracts man from all other absurdities of life by adding a purpose. In fact, the very sense of the self is lost without formal official work. I work, therefore I am. Retirement undermines our essence, which more than anything else, and for most of us, is an expression of our work. What do you do? I'm a clerk. I'm a teacher. I'm a Professor at the university. I work for... I am with. All that goes away with retirement. There are Professors Emeritus, professors who are permitted to retain as an honorary title their former rank as professors, but not all jobs carry an emeritus rank that can be applied once employment ceases. At best, you can only describe yourself as who you once did before retirement - and that's really the rub, having to be someone who has been!

Losing the sense of self, of no longer having work to occupy us and define us is what makes retirement such a dreadful event. Someone who was very close to me as mentor and guide went to bed after his farewell dinner on the last day of work and did not wake up the next morning. At some point in the night, his soul must have decided that there was no point in waking up to a life without work. Then there was the man who simply refused to accept retirement. Every morning he would get dressed, put on his tie, grab his briefcase and drive away in his car in the same way he did every working day. He would wander all day in shopping malls and cinema halls and return home only in the evening as if he had been to work. Work is an anchorage, a safe port. Retirement cuts you adrift.

Society's condescending attitudes and treatment of the retired add to the dread



of retirement. Bromides like Warga Emas and senior citizens lack all conviction as salutations acknowledging value or seniority. They tend instead to equate the retired with the disabled, as a group who are drained of all abilities and without any capacity to contribute. Or worse, these descriptions serve as camouflage for ridicule.

Beyond the ridicule is the absurdity of the concept. There may be economic justification supporting the idea of forced retirement, but whatever that justification is, it certainly does not relate to the felt experiences of individuals who have been subjected to the vagaries of retirement. From childhood, we are told that work is the end of life, its main purpose. We were told that we must work hard and get a good job. Then we become addicted to working, building a whole morality around work's virtues which becomes the cause of much of our anxieties and guilt, only to be plucked out from it for no reason other than that we have reached a particular age. That anyone or government can make such a policy is itself a mind-numbing phenomenon. You wait for the time when the person has reached such maturity as to be able to bring together knowledge and experience and from that alchemy produce wisdom - and at that moment you tell him, thank you very much, you are now retired, here's your gold-plated watch or other cenderamata, off you go and don't even bother to return to these premises. It makes no sense. Yet, the notion of retirement and the whole sociology surrounding it forms a major conditioning of how people live out their lives and determine their worth. Ageing is a social process arising out of the policies on retirement.

How can the policymakers who devised such a scheme and those who continue to implement it not realize the colossal waste of a human resource that the scheme inflicts on society? Anyway, what is the justification for forced retirement? If it is that the old must retire to make space for the young, it is an arid argument admitting the impotence of economic policies, indeed of government. It is an admission that there has been no development to expand the economy since the time the retiree started work and the only

way to accommodate one new graduate, for example, into the workforce is to compel the exit of one retiree. The argument that the aging worker must at a certain age make way for the young is symptomatic of poor economic policies that support political agendas that seek to create employment without increasing productivity.

If the argument is that people reaching a particular age are no longer capable of being productive or productive to some arbitrary standard, then that is an argument that lacks conviction. One may establish, just by observation, that there is no particular age, 55 or 60 or 65 when a person wakes up and finds himself or herself so weakened and incapable of work for no other reason than reaching that particular age. Research, in fact, shows the opposite. Physical strength and even cognitive abilities may decline as a person advances in age, but there is no proven correlation between such declines and job output or performance. It has been shown in many studies that job experience compensates the other declines that are associated with age and that experience may even enhance the output of aging employees. If fears of incapacity or reduced capacity in some are the reasons for not allowing a person to proceed beyond a prescribed age, these fears can easily be averted through the contractual terms on which a person is employed without having to subject him or her to the indignity of a forced retirement. Policies of forced retirement whether in this country or elsewhere have no real economic justification and are generally symptomatic of lazy economic policies that are handcuffed to the past practices. What is worse is that these policies ignore the inhumanity of such a scheme and the waste it generates. If the old must be forced to retire to make way for the young, surely we have the genius to find ways of introducing another or accompanying system that will retain healthy, intelligent people in the workplace without looking only at their age?

Professional inactivity, the missing job syndrome, work deprivation, call it by whatever name you like, is not the only cause for dreading retirement. The fear of the gap between financial means and needs is another

reason. There are obvious reasons for this. Salaries are at best designed to compensate for the work, not to meet the needs of the employee and his family. Since salaries also go to determine retirement benefits, whether, under the government pension scheme or the Employees Provident Fund (EPF), personal financial inadequacies continue into retirement. Post-retirement financial obligations are placed fully on the head of retirees with only some mitigation in medical and hospitalization costs. The retiree is expected to live off his pension or his forced savings in EPF. I have no official figures to back me up on this, but my own experience and that of my friends and relatives show, that in many cases, neither the monthly pension nor the potential income from the accumulated savings in EPF is enough to meet the needs of the retiree to live out his life comfortably. This is not unknown to the authorities looking after pensions and EPF. However, the only response from them is to exhort employees to save more or to caution them on the inadequacy of EPF contributions and pension to support the retired life. Not only is this an insensitive response but one that shows how detached these institutions are from the realities of employment and retirement. Household debt has risen to record levels in Malaysia leaving fewer Ringgits for saving that will supplement the decreased income after retirement. In these situations, pension managers and EPF should be concerned with improving a large number of retirees rather than simply extolling obvious virtues. EPF's investment policies should be directed solely at the needs of the retiree and direct its objectives in providing the 'retired' person a comfortable life. There are superannuation funds in Australia that have paid a higher annual average dividend than EPF, allowing employees a more comfortable life in retirement. But EPF can do more by stepping out of the dividend norm to create plans for employees that go beyond the measure of the annual dividend. It is not untypical for retirement funds to be exploited for reasons unconnected with the welfare of the contributors, thus reducing the benefits of those who fund the scheme.

The waste of retirement is mitigated in some instances by re-employing retirees



on contract. The elongation of employment beyond the age of retirement through this method resuscitates the retired employee into employment in the same organization, often in the same job, but without violating retirement regulations. Permanent service is ended and replaced by contract employment that is limited to prescribed periods. The practice keeps the person employed beyond the retirement age, not out of compassion, but to fill a position that the employer cannot otherwise fill. Everything said this is a reasonably effective strategy to keep in harness the enormous amount of human ability that is sluiced in the retirement process if it were applied with fairness and in an open manner. Stories from the coalface, however, suggest that the re-employment contract is neither open nor fair and tends to inflict more hurt than good on those forced into retirement.

Demand for experienced workers from those parts of the private sector experiencing growth such as health and education has also put to good use the experience and expertise set free by retirement processes. The higher education sector, where, in recent years massification has created new demands for qualified personnel, is a good example of an economic sector that relies significantly on the skills, experience, and expertise of individuals forced into retirement. Private sector universities and higher education institutions not only benefit from the annually refilling reservoir of talent of retired academics but have in turn helped reduce the many traumas of those forced into retirement. In fact, what the private sector has done for some of these retirees from the academia is not just giving them a new job but also restoring, in many cases, a feeling of lost dignity. There are full theses waiting to be written that will measure the varied contribution made by the retired workforce in developing the private higher education sector in this country.

No other sector has created such clear and ready avenues for reemployment of the retired, but similar trends may indeed develop in other sectors, especially in these days when fresh graduates from universities are under constant fire from employers for not being employment-ready, whatever the truth

of such assertions. Good talent will also be lost when there are enough alternatives available to those who are discontented with the terms of service.

The growth of these opportunities for reemployment, whilst they may have brought new purpose (and no doubt joy) to those rejected by the blind system of forced retirement, have been largely fortuitous. They are not the result of any planned processes. There are nevertheless important lessons to be learned from the phenomenon, the most important of which is the waste retirement inflicts on the system – it was after all the skills and experience of retired academics that built the private higher education system to what it is today. And the private sector of education has become so important that it is touted as an economic redeemer to a foundering economy.

In 2020, the population of ‘retired people’ in this country is estimated to be more than two million. Policies have to be rapidly developed to deal with this group, not only to meet their human needs but also means to utilize their enormous skills and experience. Bureaucratic fashionable talk about reducing the cost of pension to the government or extolling citizens to be responsible for their retirement is only partly literate of the many issues, social, familial and economic that are woven into the issue of retirement. What is required is new thinking that is liberated from the old that will measure the ageing population more humanely in terms of their needs and their ability to be productive.

Whilst we wait for such progressive thinking from our policymakers, we should give no dominion to retirement and dismiss it completely as a conditioner of our lives.



Photo by Jeff Sheldon on Unsplash

*“I believe that there is no such thing as retirement. We must try to be active and mobile as much as we can”*



# WE NEVER KNOW

## Easwary Alahakone

Today at 69, I feel that I am 29. I am one of the post-war baby boomers, born to a government employee. I was born and grew up in Batu Pahat, Johor. My father was a postal clerk who rose in ranks and retired as a postmaster. My mother though educated did not work, despite many opportunities coming along her way. She was very contented being a mother to ten children.

Being a government employee, my father was transferred to many small towns around Batu Pahat. We moved house 16 times in my growing up years and being the eldest of 10, I became an expert in packing household items with each move. We did not have professional packers in those days. We were not rich but satisfied with whatever we had with no complaints.

After completing my O Levels in The Convent, Batu Pahat, I went on to do my Form 6 in English College, (Maktab Sultan Abu Bakar) in Johor Bahru. These 2 years were a very confusing period for me, living with an uncle and worrying about my parents and siblings in Batu Pahat.

Teaching/training has always been my passion. I was selected for a Specialist English Teacher Training Course and I immediately accepted it as it would give me an opportunity to earn my own living in a year. I also enjoyed playing netball and hockey while in school and college. This interest in sports and games still runs in me.

I met Ambi when I was 23. We were

introduced by my paternal uncle who happened to be his ex-teacher. We got married three years later. Life was a struggle for the first few years as we were setting up our lives. We had to support our parents and siblings. Somehow we survived those difficult years.

When we married we didn't have any money. It was a hand to mouth living but we made it. Today, when I hear of many young people wanting to save up money to get married, it makes me wonder - How much is enough?

Very soon we had our own children - 3 lovely boys. Our eldest, Navin was born in 1975 and two years later a set of twin boys came along. Today, they are very successful young men in their own way and we are very proud of them.

Our lives took a turn for the better, when soon after the twins were born, my husband secured a job with Sarawak Shell Berhad as an Engineering Trainer in Miri, Sarawak. We moved to Lutong, Miri, expecting to stay for a short stint. This short period, however, turned out to be 25 years and was an excellent time for growing up and bonding. It gave us the opportunity to spend quality time with the boys and participate in many sporting and social activities together.

Ambi played tennis and darts while I played and trained netball. I also took up aerobics and yoga. For 10 years, from 1985 to 1995, I was the President of the Miri Netball Association and Vice President for the Sar-

awak Netball Association. I actively promoted netball and it became popular. I travelled to various parts of Sarawak refereeing and organizing netball competitions for the Government and the Association. I was thankful for the nomination for the State Sports Award after SUKMA 1992, but I was disappointed for not getting it.

My children too grew up to be well-rounded individuals in their own way. Sports and games run in their blood too and they were exposed to many competitions at a very young age. My eldest, Navin swam for Sarawak State while the twins, Ruben and Sashi swam for their School and District. Besides swimming, they also participated in long distance running. The boys integrated very well with the locals, spoke the local language and I was often referred to as “Mak Navin” in Iban style.

As a teacher trainer in Miri, I travelled to some of the interior schools in Sarawak to help my trainee teachers. This gave me the opportunity to get a better view and understanding of the way of life of the local people. In January 1985, I moved from Sekolah Menengah Chung Hwa, Miri to Maktab Perguruan Miri, Sarawak to serve as an English Language Lecturer. I was attached to this College until I moved back to Kuala Lumpur in 1999. I was involved in setting and marking national level examination papers.

We acquired all that we needed while we were in Miri. We bought our own house, and we had no intention to return to Peninsular Malaysia, Ambi retired at 55 while I continued working. Ambi could not continue to work in Sarawak. Reluctantly, in 1999 we had to move back to Kajang, where we had bought a house earlier. The boys had entered college in Kuala Lumpur and had problems adjusting to life in the city after having spent their childhood in Miri.

Subsequently, I was transferred to Maktab Perguruan Sri Kota, Kuala Lumpur. When this college closed down, all the staff moved to Institute Perguruan Bahasa Antarabangsa (IPBA) where I worked till I opted for retirement in February 2002. Ambi managed to obtain some part-time engineering train-

ing jobs in the private sector. We had to get used to a new way of life again.

Though sad in the beginning, the move to KL turned out to be a blessing in disguise because I found my niche. I discovered there were opportunities to enrol in adult training in the government and private sectors. In 2005, I obtained my degree in management and psychology and certification in “Train the trainer”. This opened the doors for me to be a successful trainer/lecturer/facilitator after I left the government service. I had the opportunity to do teaching and training in colleges and universities as well for government and private organizations. I enjoyed the work, and was very satisfied with all the training /teaching until 2015.

Ambi is now 74 and we have slowed down in own professional careers but we are occupied actively in other activities. We participate in the University of the Third Age programmes. Through these programmes, I discovered that I had a hidden talent in painting. Today, I do acrylic painting in my free time. We also travel to foreign countries when time allows. We have travelled with the children as well as by ourselves.

Since January 2016, we have volunteered to teach twice a week at a home for young children. We found a great deal of satisfaction providing this voluntary service.

We have had our fair share of health problems in the last few years but with proper diet, health care and exercise we are managing well. I swim and go to the gym regularly. Ambi walks daily and prefers to spend long hours in his garden. We belong to the Sahaja Yoga meditation group and this helps us.

In conclusion, I would say that I have nothing to complain about today. I believe that there is no such thing as retirement. We must try to be active and mobile as much as we can. I do not know if I would do things differently if I could push the clock back. In life, there have to be lots of respect and tolerance for one another.



Photo by Joshua Anand on Usplash



*“I am deeply committed to political reform and social justice, but I feel more comfortable keeping well-informed and supporting good causes with contributions rather than being on the front lines of social activism”*

# RETIREMENT AND ME

Charles Hirschman

In thinking about my prospective retirement and future plans, I reflect on my work life and how it has become intertwined with my identity. I have always worked, including part-time jobs in high school and college. During my last two years as an undergraduate student, I worked about twenty hours a week for the university audio-visual department (delivering movies and equipment to classrooms, showing movies, and office work), and I also had a second job working in a campus restaurant on the weekends. Since I was also taking extra classes every semester to graduate early, this didn't leave much time for a social life, but I didn't seem to mind. I discovered that I liked working as much as leisure time, perhaps even more. These early experiences probably shaped a lot of my future life with the idea that work was a central part of who I am.

My work ethic was challenged, however, by the next stage of my life as a Peace Corps Volunteer in Malaysia—a two-year assignment as a community development worker in a rural village. After settling into the kampung (village) and as my language skills improved, I was able to make friends and to establish a reasonably normal life. The initial culture shock wore off and the physical hardships (lack of running water, electricity, and all the things that I had taken for granted at home) gradually seemed pretty minor. The major problem was that I did not have a “real” job. I had no workplace to go to, no supervisor, and no colleagues. The idea of community development was to be a “change agent,”

by talking with neighbours about development, nurturing leadership, and encouraging self-help community projects. Community development was a beautiful theory, but the assumption that a young Peace Corps Volunteer, no matter how idealistic and motivated, could guide a village to development was simply asking more than I could deliver. Eventually, I found a role that kept me busy and feeling productive. I spent most of my time giving talks to village development councils (Jawatankuasa Kemajuan Kampung), serving as a liaison between villagers and local government officers, helping to build sanitary latrines and wells, teaching English to children, and just being a friendly American.

The next stage of my life was as a graduate student followed by a long career as a university professor. Looking back, I consider myself very lucky to have fallen into a career that matched my temperament and interests. I often remark that my job consists of talking, reading, and writing—pretty basic skills. Of course, it is the quality of what you say and write that counts. Unlike some of my colleagues who can speak extemporaneously with great erudition and appear to write papers effortlessly, I have to put in many extra hours beyond the normal workday to be able to prepare my lectures and write publishable papers.

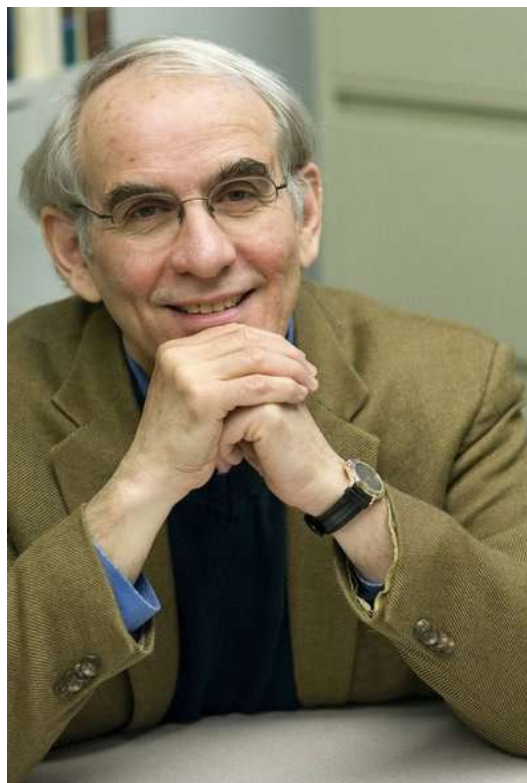
One aspect of my working life is sitting alone at my desk for 8 to 10 hours every day. This might seem to be a lonely activity, but I never feel bored or even alone. Being a scholar means that you are in close contact

with all other researchers in your field through reading their books and articles. Some of these people are friends whom I know very well, and I can almost hear their voices when I read their words. Of course, I do not know most of the authors on my bookshelves since they are no longer alive, but I still feel connected to them because I read and read their works. Sometimes, I can even recognize the cadence of their familiar expressions. Not all books are of the same quality, but the insights and ingenuity in the very best research studies inspire me and provide goals for my own research.

In addition to reading, I spend most of my days working with statistical data of some sort, usually trying to figure how to present research findings in the clearest possible tables and graphs. Writing and revising research reports is probably the hardest work I do. I am not a natural writer with clever expressions popping into my head. But I revise everything I write many times, and eventually, I hope that my research results are explained in an interesting and compelling story.

My work life is not entirely solitary. I teach large lecture classes and small research seminars, consult with students and attend committee and departmental meetings. Over the course of my career, I have increasingly been asked to do “professional service,” which means I review papers for journals, evaluate grant applications for funding agencies, and assess junior colleagues for promotion at my university and at other institutions. I always seem to be behind on my obligations, but I usually feel confident that everything will turn out OK, even if it doesn’t. Although I do not feel stressed, I have to admit that occasionally I lay awake at night thinking of all the things that I have to do the next day.

My workaholic career has only been possible because of a second life—as a husband, father, and grandfather. I have always tried to prioritize family events as more important than work-related activities, especially when our children were younger. But on a day to day basis, I know that the only way that I could have spent most weekdays (and even many weekends) working was because



Jo (my wife) was there and willing to do most of the traditional feminine responsibilities in running a household and raising a family, and also take over most of the traditional masculine duties when I was working late or away at a conference. She has also had to change her career several times as I moved from one university to another. In recent years, I’m trying to make up for all the sacrifices that she has made for me, but I know that I will never be able to even the score.

About 20 years ago, most American universities (and many other employers) abandoned rules of mandatory retirement at age 65. There are still annual reviews of performance, and professors whose teaching or research performance is below average are encouraged to retire. There is a wide dispersion of retirement ages among professors in the United States. Most still seem to retire in the mid-60s, but quite a few continue working full time well into their 70s. Some professors formally retire, but continue to be professionally active in their research. Of course, retired professors who continue to work voluntarily are not paid.

When I was in my early 60s, I decided that I would retire at age 68. But as I got closer to the date, I postponed my planned retirement to age 70, then to 72. My current plan is to retire in June 2017 when I am 73. My procrastination in making a retirement decision might be explained in a number of ways. I still have good health and continue to enjoy almost all aspects of my work. I have a number of research projects that are still compelling. For the most part, teaching students, both in the classroom and in one-to-one conferences, is still very rewarding. I also enjoy the social experiences of work—going to the office, chatting with colleagues and students, and responding to the many day-to-day requests and inquires. I still feel engaged and believe that I am able to make useful contributions to scholarship and to my students. However, I am a demographer and so I know that my days of productive work life cannot go on forever.

I have friends, some younger than me, who have experienced a debilitating disease. And like everyone else my age, I have many close friends who have passed away. These transitions are often very sudden – an accident or health shock can happen anytime, and the likelihood increases sharply with age. I know that the idea that my life can continue without interruption is an illusion.

Another motivation for retirement is a desire for greater flexibility in my day to day schedule. I occasionally travel during the academic year, but this conflicts with my teaching obligations. I know that students feel that I am letting them down if I am not present for every class, and they are right. I usually ask a colleague or a graduate student to take my classes when I am out of town, but I still feel very guilty about not doing my job. When I am retired, I will be able to travel to national meetings, review panels, and conferences without worrying about missing my teaching obligations. I might even be able to read the newspaper completely in the morning, instead of running to the office to be there before 8 am.

There are also a number of non-academic writing projects that I have been



putting off for many years. My parents came from very different backgrounds, and their ancestry makes for a very interesting family history. My mother was the grandchild of Irish Catholic immigrants and my father was Jewish. His paternal grandfather immigrated to the United States in the 1850s from the Duchy of Courland, then part of the Russian empire, now part of Latvia. Quite accidentally, I have a number of old family records and I feel obliged to write up some of the details in a broader historical context of nineteenth century immigration to the United States. Overall, my family history is quite unremarkable—although there is a bon vivant great uncle who becomes a minor Hollywood producer in the 1940s.

The other writing assignment is to edit a selection of Jo's letters to tell her extraordinary life story, without embarrassing her or our children. For several decades, Jo wrote a letter every week to her mother, and her mother saved every one. The letters cover her college years, her junior year abroad to Scotland, her two years in the Peace Corps in Malaysia, and then her adventures of travel around the world and raising two precocious children. The letters are written in a conversational style with detailed descriptions of everyday life, sprinkled with humorous stories. There are also dozens of letters written to my parents and to me in the same style. This would not be a major literary project, but I think it would bring considerable pleasure to my children and grandchildren to recall family stories and what we did over the decades.

I know that many people are planning to retire to be able to do all the things that they were unable to do during their working lives. But my objectives are to continue most of what I am already doing. I want to continue to travel, but going back to familiar places is as appealing as going to new places. I want to spend as much time with my children and grandchildren as possible, but given their priorities, I know that we will be lucky to have supporting roles with occasional social visits, holiday dinners, and shared vacations. I am deeply committed to political reform and social justice, but I feel more comfortable keeping well-informed and supporting good caus-

es with contributions rather than being on the front lines of social activism

What advice do I have for others about retirement? I suppose that I would encourage potential retirees to reflect on their lives and to do as much advance planning as possible. Think about what you have done and left undone. One friend told me that you should not retire FROM something, but TO something. Working may have defined your life, as it has mine, but there are many other activities that can also be rewarding. I do not have it all figured out myself, but I am getting ready for the next stage of my life.

*“Retirement is artificial and that there are many good reasons to continue contributing to knowledge and society”*

# THE EXCITEMENT OF SCIENTIFIC DISCOVERY EVEN AFTER RETIREMENT

Augustine Ong Soon Hock

I am a scientist with interest in research on Nature with the aim of discovering its truths. Thus in my early education in school and University of Malaya (UM), I focused on the fundamentals of science and mathematics especially Chemistry and Physics. I continued at the postgraduate level at University of Malaya, Singapore, King's College, London, Massachusetts Institute of Technology (MIT), USA, and University of Oxford, UK, moving from the study of current scientific knowledge to gaining of experience to explore the unknown. With current information technology, one can access known technology at your fingertips. However, the discovery of new knowledge and concepts is another matter. It is the latter that I have been most fascinated. With this mindset and aspiration, when I was persuaded to retire before 40 years after my appointment as assistant lecturer at UM in 1959, I responded emphatically that it was not in my plan. I opined at that time that I saw no good reason to retire earlier and that I was enjoying my academic pursuits and that I wished to continue this journey of learning and discovery as long as my health permits. I also mentioned that retirement is artificial and that there are many good reasons to continue contributing to knowledge and society. Incidentally, I realize that keeping one's interest alive is good for health.

My early interest in free radicals was sown by Professor Rayson Huang, former Vice Chancellor of Hong Kong University. Then, the chemistry of free radicals was new and constituted the new organic chemistry. I

pursued research with the world leaders and pioneers viz Professor D. H. Hey FRS at King's College, London, Professor W. A. Waters FRS at the University of Oxford and Professor F. D. Greene, former editor of the American Journal of Organic Chemistry, at MIT.

I spent 11 years in this area and co-authored a book: "The Chemistry of Free Radicals" published by Edward Arnold, London. Free radicals are now realized to play a role in health and disease. Some believe that they are implicated in the ageing process and that their damaging effects can be countered with anti-oxidants. This idea has prompted me to establish a panel of eminent scientists to provide credible advice and guidance to the public with regard to healthy living.

When my book was published in 1974, it was a defining moment for my next move in research. I decided to focus on palm oil research. The palm oil industry was progressing by leaps and bounds but there was no research institute like the Rubber Research Institute then. I took steps to understand this industry by spending two weeks visiting plantations, palm oil mills, refineries and manufacturers of edible oil products. I found that the industry faced a problem in their industrial process and after returning to USM, I discovered a process to overcome this difficulty. I obtained a patent granted by UK Patent Office and this incident led to the formation of Malaysian Invention and Design Society (MINDS). The discovery of the new process stimulated my interest in research on palm oil which is still fascinating me.

### **Malaysian Invention and Design Society (MINDS)**

I founded an inventors' club for Malaysians in 1987 even before retirement in 1989 with the aim that Malaysians should be creative and inventive so that they can be competitive in the world. Malaysians and Asians are industrious and hardworking but they need to go beyond that; Malaysia can take a quantum leap. An inaugural meeting was held in August 1986 and the society known as the Malaysian Invention and Design Society was registered in 1987 with 50 founding members. Two years after registration, an exhibition of inventions was organized with about 50 inventions. It was decided to hold this event annually despite some skepticism. The interest to showcase inventions every year has been encouraging and the number has grown to about one thousand yearly since 2012 with more than 20 participating countries. The annual exhibition known as ITEX (International Invention Technology Exhibition) provides a platform for inventors of all ages, the youth and the adults including scientists, technologists, and professionals to showcase their ideas and discoveries for adoption by investors. The challenge is in the area of commercialization. This activity has become established with the support from universities, research institutes, the corporate sector, schools and society and. MINDS plans to expand its promotion of creativity to the non-technical area and to an international conference on invention and industrial design yearly.

### **Malaysian Oil Scientists' and Technologists' Association (MOSTA)**

Before retiring as the Director-General of the Palm Oil Research Institute of Malaysia, PORIM (now known as Malaysian Palm Oil Board -MPOB). I decided to form the Malaysian Oil Scientists' and Technologists' Association (MOSTA) to cater for the continuous professional development of personnel in the edible oil industry in Malaysia and South East Asia. The main reason is that South East Asia is now the world's largest supplier of edible oil which includes palm oil, palm kernel and coconut oil. MOSTA has organized regular international oils and fats congresses (OFIC)

since 1994 and is recognized internationally as a member of the International Society for Fat Research (ISF). Besides, OFIC, MOSTA organizes "Best Practices" workshops on agronomy of oil palm plantations, milling of palm oil, refining of crude palm oil, using scientists and technologists mainly from the industry, after their retirement. This strategy has worked out very successfully.

Both the above-mentioned NGOs were conceived and implemented successfully for society and industry. Both these organizations are sustainable and depend on volunteerism by both active and retired professionals and on the leadership of many retirees.

I am fortunate that these two initiatives have worked out well and I will continue to nurture and expand these organizations as long as I am needed. These ideas surfaced during my habit of day-dreaming and generation of ideas in my spare time. Several ideas confront me in the context of our society. I found that there is a need to deliberate on issues which affect our society and their solutions may be found by good science. One of which is the role of science in healthy living. I hope to pursue this idea and formalize a mechanism where there will be a flow of comments and suggestions from a panel of credible scientists to the public. Another idea is to enhance the effectiveness of R & D Management. One way is to organize a platform where research scientists of proven record can share their ideas with other research leaders.

My most memorable achievement was to lead a team to counter the anti-palm oil campaign carried out by ASA in 1987. After two years of intense "war of oils", the American edible oil industry called for a truce. For me, it was a victory for truth over myths.

My recommendation to the Government is to support the role of civil society in the development of society. Much is being done but more efforts should be forthcoming to tap this reservoir of experience and expertise. To the seniors, you receive more rewards by giving than receiving.

I attribute the success of my work to my colleagues, staff, and family for their belief in my ideas and their full support in all my endeavours.



*“I love life diversity. At this age, one sees the world in a different light”*



# RETIRED? WHO SAYS SO?

Rahimah Abdul Kadir

## Introduction

Retired? Am I? Do I feel so? Who says so? Seriously, I had gone through two times 'retirement' but still going strong. More appropriate is probably to ask "Was I prepared to face the world of a retiree?"

On 18<sup>th</sup> January 2007, I had to call it a day... my official retirement date was at my doorstep. I was 56 years old then. I certainly had a challenging 30 years at UM, leading a hectic and fruitful life as an academic, a researcher, leader, and administrator, ending my term in UM as Dean of Faculty of Dentistry. From the demure, uncertain young dentist in 1976, UM has moulded me into a confident individual, a sound academic, a leader, a professional and research enthusiast in the 30 years I was there. Never a second do I regret joining the academic profession – a world of less money as compared to being a private practitioner. There were so many challenges, unforgettable life events that one had to go through, but I love it all. Unfortunately, it was a time of no advantage for women like me then, the ceiling cannot be broken no matter how good a leader you can be. One has to accept the fate that the Deanship was probably the highest a woman could aspire then. Today, women are more fortunate and should use this opportunity wisely.

## First Time Retired

Retired? Personally, I did not feel it then as I had already got a new two-year contract six months before the expected 'goodbye'. Unfortunately, like it or not the stigma of being a retired person "sticks" to your skin and that feeling one way or another does influence your attitude and the way you see things post-retirement. You cannot help wanting the freedom that one longed for after 30 years of living a hectic schedule, doing the same routine day in and day out, experiencing all the stress unimaginable. Suddenly you wanted to be as free as the bird. You are then in a dilemma ... asking yourself over and over again what exactly is that you want to do now?

Being in the dental profession, fortunately, has its advantages. Dentistry is a life-long profession. Age means nothing to you because the options are wide open despite being a retiree. Nevertheless, I couldn't stop asking myself then what do I want to do? Some colleagues said "this is the time to move out of your cocoon". "Explore", said another. "Go and travel, you deserve it", "join the private practice fray, after all this is an opportunity you have been dreaming of", "do charity work", "study religion" were some of the recommendations by well-meaning colleagues and friends. In short, this is Lesson No. 1 a retiree needs to face. Do not rush, just keep it in your stride.

Lesson No. 2. Learn to accept the fact that you are retired. If you have been the 'boss' in any capacity before, learn to cool off. The word "contributions" and "nurturing" are more meaningful if you want to avoid hot soup situations in the office if you decide to stay on. You probably will no more be "heard" in meetings etc. Being left out is probably the better word. It is best for you to take stock of your life and do a reflection. Ask yourself "Why do you come back"? Do not brood... Avoid frustrations. It is a prescription for being physically, emotionally and mentally unhealthy especially with age catching up! If you think you are going to be a stalemate and redundant, then it is time to move on.

Lesson No. 3. Recognise your strengths. Being one of the developers of the Faculty of Dentistry in those days I had many opportunities to lead especially in initiating or developing new programmes and in the physical development business. Yes I grumbled when I was just a junior tutor/lecturer but it has served me well as I moved on.

### **My Second Retirement**

After fourteen years since its initiation, the Faculty of Dentistry University Kebangsaan Malaysia (UKM) then was planning to start new postgraduate programmes in several dental specialties. Recognising my strengths, I decided then to venture and offer myself to assist in realising their dreams. For me, ask not what they can give you but what you can do for them and for the country, given your strengths and knowledge capacity.

I spent four exciting years with the Faculty of Dentistry in UKM, nurturing the talented young academics while at the same time fulfilling my promise to the higher UKM Management. I was appointed as the deputy dean for postgraduate training and internationalization. Friends were of the opinion I had degraded myself as I was Dean of the Dentistry Faculty in UM before. Frankly, that is the wrong attitude. Be realistic and face it...your glamorous days are over... it is now payback time. With this attitude I strived to

assist and at the end of three years we had approval from the Ministry of Higher Education to start seven postgraduate/specialty programmes. I left at the end of four years despite being invited to stay on for another three years. I am thankful for the then Vice-Chancellor's kindness but fatigue seemed to set in as age catches up. I decided to continue only as a part-timer so that I could spend time to do "other things". I was probably influenced by my college friend who said "when you reach 60, you have only 10 best years of your life to travel". And I wanted to travel!

I love life diversity. Being an extrovert, I was identified and appointed as the Malaysian Chairman of the US-based Global Alliance for a Cavity Future (ACFF). Under this banner, I continued to work for the profession, dental schools and recently with Dean of Medicine and Director of UKM Medical Centre on a hospital-based volunteerism project for new young dental graduates. We had since then presented our projects at conferences in the region. I hope we can still continue with this project as we find the programme has benefitted our young graduates who will be dental leaders of tomorrow. The project also provides opportunities for them to interact with their medical and allied health colleagues. I was former President and today Board members of several international organisations, SEA Association for Dental Education, Asian Academy of Preventive Dentistry. More importantly, I get to travel quite frequently too – killing two birds with one stone, business and recreation all in one. At this age, one sees the world in a different light.

I also missed UM's academic life. I guess once an academician, you will remain to be one for life. I offered myself to be an honorary research member of UMCAS to which I am still a member to this day. Our multidisciplinary group comprises of young UM lecturers from diverse disciplines, I truly enjoy being with them, sharing my experience and expertise. In 2015, our group won the Grand Challenge research grant. My contribution to

the project was for us to be one of the major players in developing the Smoke-Free Generation. I am proud of this young generation of UM lecturers. I feel the blending of the old and young researchers has its many advantages. My adrenaline is back in business.

### **Back in Business**

Two months after my 'second' retirement (from UKM), I was invited to be the Found-



ing Dean of a new dental school in a private university college. My dilemma - I seriously wanted to 'retire' for good this last time. My seven adult children were all worried over my decision to retire. "Mama not working?" was the discussion of the day. "What is she going to do?" they exclaimed! They forgot I am a prolific writer, I love to write and have lots of information that can be turned into textbooks, semi textbooks or plain children's books. It is a hobby to de-stress myself. I also love to travel, which I did with my pension money, most times bonding with one of my adult children. What about looking after

grandchildren? Well, I have six and seventh is on the way. I told my children way back that I only want to enjoy them and their children, not looking or running after them. After all, I had looked after all seven without fulltime maids! So it's their turn to take their responsibilities. Babysitting from time to time while their parents go to official functions or other business is sufficient for me. Anyway, they all live around Petaling Jaya, so we see them all the time. It is such a fulfilling life to be able to enjoy them all. I am thus seriously inspired to write a book on Modern Grand-parenting one day.

I decided to take the challenge of trying out my hands in a private business entity. First time ever in my life and it was quite scary. But I am a fast learner. The other reason I took up the position was more spiritual in nature. I had a soul-searching time. To me, it was a calling as I believe knowledge endowed with is an 'Amanah'. To my simplistic mind, not everyone is endowed with a certain of level of intelligence. It is God-given and given for a certain reason and carries with it a certain responsibility. With this belief I decided to venture into the unknown, learning along the way new experiences, bringing forth all my strengths to handle almost impossible problem-solving situations, yet keeping your head up during moments of gloom, frustration, and occasional anger. At every impossibility, recalling my worst experiences in UM inspired me to overcome the difficulty. Very often I recalled my experience then as Head of newly formed 'Seksyen Kokurikulum, Elektif Luar Fakulti & TITAS' (SKET) serving 20,000 undergraduates against all odds and constraints. To me, the problem at hand is just a mere fraction by comparison of my three years in SKET!

It is now six years since I have joined this University College. Our most senior students are graduating. Looking back, I felt the satisfaction of having contributed one way or another in the training of dental professionals for our country. No amount of money will ever give you that same satisfaction.

### Endnote

I am now 68. I have very few regrets. My life has been blessed, I cannot ask for anything more. I have met, worked with all kinds of people, men and women, friends and foes alike. I am a life member of the University Women Association (UWA) serving as the Auditor. I learned that conflict management and professionalism is an art and these are very important especially as one grows older. Most of all I have been privileged to be among those who were mandated to build young characters into professionals.

It was not always a pleasant career journey. Having positive attitude is a bonus. Nothing seems impossible to handle if you believe in the Almighty. There must be an element of passion, commitment, and dedication as well as some level of sacrifice, a lot of patience and faith expected from you to fulfill your responsibility. I always believed in enjoying what I do, remain determined to see the job done and completed. I am lucky I have a cheerful side to my character. I am not a perfectionist. Perfection kills your humorous side. Strategic thinking and planning are just as important as hard work. As I have always said to my children when they were small and now passing on the baton to my grandchildren - "when you learn you aim for an A+, chances are you will get an A or at the least a B. But if you aim for an average, you are lucky if you get a C, but most unfortunate if it turns out to be a D or E, and worst an F".

*“If you are lucky enough to be born with creative talents and have developed useful skills, I believe that you have a responsibility to help others as best you can, and that responsibility continues for your whole life”*



# SCIENTIST OR STATISTICIAN?

## Don McNeil

### Introduction About Myself

Before retiring on my 60<sup>th</sup> birthday anniversary – 1 July 2001 – I was a university academic. Even though I'd held tenured positions at various universities for more than 30 years, for the first time I could please myself with respect to scholarly pursuits.

I always wanted to be a scientist. My first love was geography, but I also enjoyed learning physics and chemistry. Biology was not taught at my school but reading GK Chesterton in our religion classes I knew immediately that evolution was obviously true and his arguments against it were false. My parents were delighted when I won first prize in the state of Tasmania at the university entrance exam, gaining credits in Geography, Physics, Chemistry, and Mathematics A and B. However, meeting the other top students in first-year classes I realised that they were better than me, particularly in Mathematics, although none of them had studied Geography, and that was why I'd beaten them. But the Dean of the Faculty of Science refused to allow me to enroll in Geography because students then only did four subjects in first year, and the best science students did Physics, Chemistry, Pure and Applied Mathematics.

In third year one could only do two subjects. The Professor of Mathematics was the famous statistician EJG Pitman, and being drawn to Statistics I dropped Physics in

third year to major in Mathematics, despite a strong distaste for theorems and lemmas. This was still the pre-computer age. So the die was cast. I did my Ph.D. in Statistics at the Australian National University. After brief stints at Johns Hopkins and the University of Western Australia and a longer period at Princeton as a tenured Associate Professor, I became Foundation Professor of Statistics at Macquarie University.

### Current Activities

My life now revolves around my students and younger son and his family in Thailand and my wife and our elder son and his family in Sydney, with less frequent visits from our American daughter. I love outdoor activities like building stone walls in our garden in Sydney and landscaping our land in Chiang Mai. I now spend nearly half of my time working at Prince of Songkla University (PSU) in Southern Thailand. This work began in 1994, when Dr. Kanit Kaimook from PSU's Mathematics & Computer Science Department knocked on my office door at Macquarie University and invited me to visit his campus in Pattani province.

Working in Asia was not new for me. I travelled thrice to Pakistan in 1985 as the statistician in a team surveying family health expenditure from a nationwide household survey of 10,000 families. After that, I was a regular visitor to universities in eastern prov-

inces of Indonesia, running 4-week courses on Research Methods for the International Development Program (IDP). In 1987 Juris Reinfelds invited Robert Elz and me to help him run a course in Computer Science at PSU's Hat Yai campus for prospective Ph.D. students in Computing and Biostatistics. These included an epidemiologist in PSU's Faculty of Medicine, Dr. Virasakdi Chongsu-vivatwong, whom I visited regularly during stopovers on my way to and from Oxford University for study leave.

Dr. Virasak and I share a passion for research in public health and we learnt a lot from each other, running two-day workshops in Hat Yai on diverse topics including logistic regression, relational database and statistical graphics. However, it was Dr. Kani's invitation that resulted in the establishment of an MSc program in Research Methodology at PSU in 1995 (from which 70 have graduated and ten are currently enrolled), followed by a Ph.D. program in 2005 (from which 28 have graduated and 24 are currently enrolled). Many of these students visited Australia as part of their study program, and statisticians who got their Ph.D. with me at Macquarie are helping to look after them. These include Phattrawan Tongchumkum, Chamnein Choonpradub and Nittaya Chirtkiatsakul from PSU Pattani, Halimah Awang and Rohana Jani from the University of Malaya in Kuala Lumpur, and Khairil Notodiputro and Dumaria Tampubolon from Bogor Agricultural University and the Bandung University of Technology in Indonesia.

Now that budget air travel is available, I frequently fly to Chiang Mai, where we have a lodge in the mountains 20 kilometers west of Chiang Mai city. Being an avid bushwalker, I enjoy bushwalking along the many trails in the Opkhan National Park that borders our property, and kayaking down the local Nam Mae Khan River. I also love exploring the area around Doi Inthanon - the highest mountain in Thailand - just an hour's drive further west.

In Sydney, I now spend mornings in the NHMRC Clinical Trials Centre at the

University of Sydney, where my former student Val GebSKI is Professor of Biostatistics & Research Methodology. This Centre provides an ideal intellectual and social environment for scientific research of the kind that we're hoping to reproduce at Pattani campus of PSU.

### **Rewards of Being Actively Engaged**

If you are lucky enough to be born with creative talents and have developed useful skills, I believe that you have a responsibility to help others as best you can, and that responsibility continues for your whole life.

Although my earlier life was full and rewarding, my most fruitful and enjoyable work is occurring after formal retirement, making my own plans and setting my own challenges and deadlines, in the company of constructively critical colleagues, family members, and students who want to learn. It's wonderful to have lived long enough to take advantage of the amazing advancements in technology that are now taken for granted, such as the Internet, Geographic Information System (GIS) and other powerful data analysis software, and freely downloadable scientific data from everywhere on Earth. And it's a joy to be surrounded by keen students and helpful colleagues working in well-equipped learning centres.

### **Challenges Encountered**

It's always a big challenge to work successfully in a foreign country, especially where one cannot speak the language. Intruders are not always welcomed with open arms, and what obviously seems a beneficial change to an outsider is not necessarily accepted by local people, and always takes a long time to take root and blossom. Progress cannot be imposed from the outside: it can only occur from within.

But such difficulties apply just as much to one's own country. For me, the major challenge was the desire to transform myself from a statistician primarily interested in methods to a scientist primarily interested in

results.

It was difficult to make this transformation as an academic statistician. Although many statisticians work collaboratively with scientists and publish their results in scientific journals with high impact factors, these publications are not usually regarded so highly by their statistical colleagues and promotion committees. Statisticians tend to get promoted more quickly when they publish new methods in their own journals, even when these methods focus just on mathematical theory.

Lack of available data was always a problem in earlier years. Perhaps this is why statistical journals still focus so much on developing new methods - even when it's unlikely that these methods will ever be used. Analysis of secondary data is still regarded as of little value in many places. It still amazes me to recall an article on climate change being rejected by *Science Asia* because it used "secondary data" to estimate temperature changes in the past. We had to find another journal with less stringent requirements!

### **Immediate and Longer-term Plans**

At present our Research Methodology program focuses on applications in Public Health and Environmental Science using data collected from various sources including the Ministry of Public Health and the Department of Lands in Thailand, World Health Organization supported Demographic Health Surveys in Nepal, the Census Bureau, National Renewable Energy Laboratory, and National Aeronautics and Space Administration (NASA) in the United States, and the Australian Bureau of Meteorology. My current plan is to widen these applications areas by including data collected from community surveys in Thailand, as well as time series modeling of financial data. Our hope is to create a strong and sustainable research program that will continue to attract students who want to use scientific methods to improve our world.

Just over a year ago I was lucky enough to meet Professor Alfredo Huete,

who introduced me to remote sensing data available from NASA's Earth-orbiting satellites. These satellites provide enough data on surface temperatures, vegetation indexes and other variables to keep many researchers busy developing methods for understanding how climates are changing around the world. Not only does this involve the analysis of images recorded by satellites, but it's also necessary to engage in field work to correlate these data with what is happening on the ground.

This need for primary data collection is providing another important focus for our graduate program, which involves learning how to conduct studies in small rural communities. Recently, one of our new Ph.D. students took me to a small village near the Budo National Forest in Southern Thailand where about 20 local people shared their concerns with us on threats to hornbill birds from poachers. This prompted our desire to develop simple and short questionnaires to assess the well-being of a small community, similar to the widely-used General Health Questionnaire.

I'm also teaching statistics to non-statisticians by starting with the problem and then finding an appropriate method, rather than using the more common approach that involves starting with the textbook method and selecting some problem for illustration. This approach worked well when one of my former students now teaching MBA students in the Faculty of Management Science at PSU invited me to assist her. We used a brief questionnaire cited in Malcolm Gladwell's "Talent Myth" article in his book "What the Dog Saw" to assess management skills, and analyzed these data, using factor analysis, to investigate age and gender differences between respondents.

### **Most Memorable Achievements**

Helping to establish the NHMRC Clinical Trials Centre in Sydney. Students graduating and being enriched.

### **Regrets**

Not mastering telemarking skiing turns. Not learning about financial modeling at Princeton.

### **Advice to Young People and Those About to Retire**

My advice to young people is to be confident and grab opportunities, by following the least-travelled road. In scientific work, start by believing nothing and trusting nobody, but check everything after you think you've made some progress. For your postgraduate study, do not just choose the highest-ranking university you can get into; instead, find a good supervisor, and work collaboratively in a team with others who are interested in what you are doing.

My advice to those who about to retire is to keep going, keep active and look after your health. If you're still supervising graduate students like I am, focus on what your students can do, rather than what they can't do. If you can get them to build on what they already know and want to do, they will gain confidence, and then they will find it easier to fill in gaps. My friend Professor Virasakdi has a good motto: "leave nobody behind".

### **Conclusion**

I've had great teachers in all my life. The first were my grandma Eileen Orr and my mother Mary who taught me to read and count. My father Roy, a prisoner of war whom I didn't meet until I was four, taught me how to "nut things out", advice that I still find invaluable when supervising graduate students. Sister Mary Celsus taught me Geometry and Algebra in Devonport where I started school, and our parish priest Hugh McMenamin told my parents to send me to St Virgil's College in Hobart for my last four years at high school, where Brothers Williams, Hessian, Rooney and Joyce ably prepared me for tertiary study. Bruce Scott and Mac Urquhart, my undergraduate teachers in Biophysics and Applied Mathematics, respectively, inspired me to become a scientist, Jesuit chaplain Pe-



ter Green taught me to be a whole person, and David Elliott helped me to finish an MSc after an earlier supervisor had given up on me. I assumed that an error had been made when Pat Moran accepted me as a Ph.D. student at the Australian National University, but he gave me a doable Ph.D. problem that other members of his department, notably Warren Ewens, helped me to solve, and then arranged a post-doctoral position for me in Geof Watson's Statistics department at Johns Hopkins University. Geof generously looked after me after that and offered me a job when he moved to Princeton, where I learnt data analysis from John Tukey, population science from Ansley Coale, and ecology from Robert MacArthur. Back in Australia, John Forbes and Alan Coates fostered my growing interest in biostatistical research, and trips to Marvin Zelen's Biostatistics department at Harvard and Virasakdi's Epidemiology unit in Thailand helped my development in this field.

*“My life story is not really a retirement story but rather a story of changing of careers, changing of roles”*



# RAFIAH SALIM

I obtained my Bachelor's and Master's Degrees from Queen's University followed by my admission to the Malaysian Bar. My career started in the University of Malaya (UM) in 1974 as a lecturer in the Faculty of Law and stayed there for 15 years, during which I was appointed as Dean, the first woman to hold a dean's post in the faculty. From UM I joined Maybank as Head of Legal Department and was subsequently promoted to General Manager of Human Resources Management. I served Maybank for 8 years before I was invited to serve as Assistant Governor to implement Management Culture Change in Bank Negara Malaysia (BNM).

During my contract of service with BNM, I was involved in a major restructuring as the existing structure was found to be moving the Bank towards playing the role of commercial banks which was not appropriate as the Malaysian market was expanding rapidly. Because of the successful transformation exercise of Bank Negara, I was later seconded to the United Nation, New York in 1997 as the Assistant Secretary-General, Office of Human Resource Management for five years. I was in charge of Human Resource Policy for the whole United Nation system. It was such a challenging but satisfying job. As an independent body, I was empowered to be involved in the decision-making process without the interference of others.

Throughout my years of employment, I actually had retired three times. My first retirement was when I officially retired from Maybank at the age of 50 to join Bank Negara. My second retirement occurred when I completed my five years of service with the United Nation and came back to continue serving Bank Negara when I finally retired at 55.

Soon after my compulsory retirement, I was given the responsibility to set up the International Centre for Leadership in Finance (ICLIF), an institution entrusted with the mandate of training corporate CEOs in the region. While I was with ICLIF, I received an invitation to attend an interview for the position of Vice-Chancellor of UM. I was offered the job and became the first female university vice-chancellor in Malaysia, and the ninth Vice-Chancellor of UM. I believed that I was given the opportunity to bring in the transformation to UM, like what I had done in the past when I was with Maybank, Bank Negara, and the United Nation. In UM, we established our 5-year plan, working closely with all the Deans and after 2 ½ years serving as the Vice-Chancellor, I left UM after my contract ended. At that moment, I thought I was going to retire for good, but again, I was offered by the Ministry of Women, Family and Community Development to serve as Director of the NAM Institute for the Empowerment of Women (NIEW) - an agency under this ministry. After five years with

NIEW, I have again retired but later was interviewed by Nestle and appointed as one of its board members. Currently, I am also a board member of ALLIANZ Group, and Chairman of Malaysian Genomics Resource Centre (MGRC).

So in terms of my time, it does not fit a retiree's time at all. In fact, my 2017 calendar is practically full. I am also heading two NGO'S, the first is Pertiwi, one of the largest soup kitchens in town providing food to around 750 persons each night in Kuala Lumpur City Centre. The other is my old school Tunku Kursiah College as President of Alumni of Tunku Kurshiah Old Girls Association (OGA) which undertakes a lot of activities for the school and our members. Recently, we built a brand new sports arena, costing RM4.25 million in Bandar Enstek. I truly believe that God put us on this Earth for a purpose, and if we happen to be fortunate, to be able to earn, we are only a conduit and that it is not for us alone.

I suppose my life story is not really a retirement story but rather a story of changing of careers, changing of roles and I think I will carry on with that, otherwise, what would I do? If you have been active, you must keep on being active, else your mind will freeze.

As for the young people, my advice is that nothing replaces hard work, do not compromise on hard work as you will achieve nothing without hard work. It is undeniable that, as Muslims, we always believe in *Rezeki*, but mind you that ALLAH does not throw *Rezeki* from the sky. My other advice is that young people must try to identify what you want in life. It is important to have a vision of what your future will be, in order for you to plan and implement your vision. One must not just go blindly towards the future that one might end up being blinded. It is very important to build a vision for the future.

As for those retirees, do not waste the skills, knowledge and know how that you have been accumulating over the years. Upon retirement, one must have carefully planned

what one can do after retirement and look at it as a change of your career. You should welcome this new phase of your life, and not see it as the end of your career, in fact, a beginning of a new venture. One may find 9-5 working hours is too mainstream for retirees, but at the end of the day, you still might want to do something. Some people may prefer consultancy work, some may opt for teaching. In my case, my plan was very generic. As a result, I am back in the corporate world, but I am keeping my feet in the academic world too. Currently, I am holding Tun Fatimah Leadership Chair in Universiti Kebangsaan Malaysia (UKM).

For those who are non-professional, you too can keep doing many things to occupy your time. For example, there are a lot of free online classes on baking, sewing, and gardening. Retirees could go for these online classes, exercise groups, or become volunteers in places such as rehabilitation centres as you can offer their contributions in many ways including love and care, regardless of your status.

To me it is very important, as we grow old, we want to do things that become *Ibadah*. I see it the work that I do in my NGOs as *Ibadah*. We raise funds during Ramadhan for Old Girls Association, and we give children money to bring home for their family. Last year, we managed to give RM750 per child, and hopefully, we will be able to give a bigger amount this year. Same goes for Pertiwi Soup Kitchen, where foods are distributed 4 times a week, consisting of 4 dinners and one lunch on Sunday. Charity work does not require any intellectual input to enable you to take part in it. There is so much to do. Do not do nothing.

I am married for the last 48 years to Selamat Bajuri who is a retired chartered accountant. He also changed his career after his retirement. He is now a very active Nazir, bringing in a lot of social activities to the mosque. I am blessed with 6 children, 5 girls and a boy, and 11 grandchildren. All of them live nearby my house, except for two of my

grandchildren who live in America as their father is American. I usually travel to the US about three times a year, whenever I have a break from Board or NGO meetings. I have such a hectic life, and I think I am busier nowadays, compared to those working days.

In the current scenario, family support is critical because of the demand on working people these days. The institution of 'grandparenting' becomes crucial. In my case, I am supporting my children's career in a way that I help them to look after their children, with the help of domestic maids. Since all my children are living nearby, it makes it a lot easier, where my house has become a place for all the grandchildren to spend their time after school. In the evening, all the children would come home and stay for dinner together. So I am actually giving my children support without hindering my own activities.

Touching on social protection, I think generally Malaysians are not prepared for retirement. Many rely solely on the EPF. When I was young, I did not save much money but I did accumulate assets. As we know, assets can be liquidated easily whenever there is a need, or when you retire. However, Alhamdulillah, I am so thankful to ALLAH. ALLAH has given me enough, to the extent that I am able to pass my assets to my children. In my younger days, there was lack of awareness on savings for retirement as most people think that EPF alone is sufficient to cover for their retirement, and this was a very wrong assumption, because EPF may only cover our living expenses for only a few years post retirement.

The only regret that I have if any is that I have been too busy, and I had very little time for my late mother. I built a nice house for her back in Kelantan, gave her all the financial support that she needed, but I did not spend enough time with her. She passed away when I was in New York. I flew home, but all I was able to see was her grave. It is the only regret that I have and that if I was given a chance, I would like to spend more time with my mother.



*“I cannot express enough on how rewarding it is to do unpaid work and give back to society”*



# LATIFAH AMERICAN CHEONG

I held four major positions in my life, with three ending in retirement. While at my fourth full-time senior position, I was also undertaking special projects with the multilateral institutions and voluntary work in the education arena. Since July 2013 at age 62, I consider myself to be really retired, in a sense of not drawing any salary nor obligated to any institution as an employee. I continue to work, mostly unpaid voluntary work with civil society organisations and occasional projects with the multilateral institutions or international think tanks. In addition, I became an Independent Director in a small investment bank and in my 66<sup>th</sup> year, I became the Deputy President of the Malaysian Economic Association.

## **The Bank Negara Years**

I started my career at Bank Negara Malaysia (BNM), by virtue of being a BNM scholarship holder. Work in BNM, although I moved up the ranks in the same department, was always exciting. I was very fortunate to have been given opportunities to work on different areas and under mentors who are icons in their fields—Tan Sri Dr. Lin See Yan, Tan Sri Andrew Sheng and Dr. Tan Tat Wai. I worked under the late Khong Kim Nyoon, Ungku Dr. Raja Lope, Dr. Jaafar Ahmad, the late Dato' Dr. Zainal Aznam and also Dato' Dr. Awang Adek Hussein with whom I became contemporaries as Assistant Governor,

and in my last 18 years at BNM, with Tan Sri Dr. Zeti who later became Governor. I had the privilege to serve 6 outstanding Governors of BNM and I am very proud to have contributed to their various individual efforts to build strength in financial institutions and develop the Malaysian financial sector. The undivided commitment of all the Governors to national development has been exemplary and it is a rare privilege to be able to work directly with all Governors in formulating national development policy initiatives, many of which have made significant impact on the economy.

I am particularly proud of BNM's contribution to developing the services sector, in particular, in tertiary education. Comprehensive research spearheaded by Tun Ismail Ali as Chairman of PNB upon his retirement from BNM, led to the policy of export of education and tourism. Tun Ismail drove the Cabinet to allow private universities, starting with adopting the concept of twinning universities to enable more Malaysians to pursue private university education at a lower cost, and the export of tourism as a service commodity. BNM led this work as part of its efforts to reduce payments abroad for services, including travel and education, thereby reducing the large deficit in the services account of the balance of payments. These policies were also part of a broader policy to develop services as an engine of growth.

My tenure at BNM, culminating as Assistant Governor has been a life-changing experience. A two-year tenure as a member of the Executive Board of Directors of the IMF in Washington DC was an eye opener. Crisis management, of big crises like the Asian crisis and the commodity induced recession of the 1980s and smaller ones like the asset price boom of 1995-97, and the forex debacle of early 1990s were all game-changing events for the central bank. It has been a privilege to be part of the team managing the fallout from these events and undertaking work on economic development of the nation from so many aspects and in so many ways.

After 30 years, it was quite sad to take optional retirement from BNM, but the merit-based offer of a staff position at the World Bank, selected from among candidates from developed nations, was too good to pass. Hence, my first retirement...

#### **At the World Bank**

I would say that the four years at the World Bank was the beginning of building skills to prepare for voluntary work. When I joined the World Bank in 2004, a former Deputy Governor of the Central Bank of Colombia told me that working at the World Bank was like being an entrepreneur. You use your talents, knowledge and experience to build products that your clients (developing countries) want and get the donors (developed countries) on your side to be able to take these products to the developing world. How true it was. That was the simplest advice, yet the most difficult one to implement. It was nevertheless a driving force which gave me the confidence to achieve beyond my own expectations. I believe that the training and exposure at BNM helped me to succeed in the World Bank's difficult environment.

My *second retirement* happened four years after working at the World Bank when I chose to return home rather than take another position within the Bank in the area of corruption and recovery of stolen assets. I collected the World Bank pension and came



home, in response to the invitation to join the Securities Commission of Malaysia.

#### **At the Securities Commission**

A third job at 59 years old was yet another different experience. The work at the SC complemented work at BNM and the World Bank and kind of rounded my expertise in financial sector development. Further, the intensive involvement in the work on the New Economic Model with the National Economic Advisory Council gave new insights into the analysis of the economic malaise facing Malaysia.

During this time, I also began my first voluntary work with a group of women from New York to set up a not-for-profit liberal arts and sciences university for women in Malaysia. At this stage, it became rather overwhelming to work simultaneously on so many different issues. I took the agonizing decision to end the stint at the SC, about nine months earlier than contracted.

I would say that *this third retirement* in June 2013 meant that I was really retired with no boss to report to. However, experiences at the three institutions enabled me to

accept special projects with multilateral institutions on economic and financial sector diagnosis in several developing countries and invitations from international think tanks on capital market issues.

#### **Do I miss the days at BNM, World Bank, and the SC?**

Not really, there is so much to do -different things, but using the skills acquired and developed at these organizations. I feel strongly that leaving BNM early was the right thing to do. Early retirement at 54 proved to be ideal - old enough to have acquired the skills and experience and young enough to take on a new job. I also consider it quite essential not to retire from the same job one starts with. I felt that my perspective on issues became deeper and broader with every job change. It would have been a less exciting professional life if I did not leave BNM for another job. I sometimes thought that it would have been better if I had left even earlier to broaden my horizons.

When one has always been working long hours and multiple deadlines of everything due yesterday, it was difficult to slow down. When I completely retired after three jobs, I began to spend more time on the university project. A little later, I was invited to join the G25 Group of mainly retired civil servants and ambassadors. The issues in the G25 Open Letter to the Prime Minister are close to my heart. Married to a Chinese convert and with children having to manage their identities of born Muslims but Chinese, and facing threats of increasing moral policing of lifestyles and personal choices, the Open Letter is a noble attempt to bring back the practice of Islam as intended by the Constitution and according Muslims the rights they should enjoy under the Constitution. I felt this was a cause that I can contribute my energy, time and help the team achieve the many objects in the Open Letter. As we continued to pursue the engagements with government, religious authorities and leaders, it became apparent that G25 needed to also cover issues of gov-

ernance. Leveraging on work on various aspects of governance at the World Bank and the SC, I began to do more work with G25 members, while still struggling with returning the donations made to the Malaysian AWLU Foundation when it became apparent that the Ministry of Education was putting up all the barriers against the setting up of the liberal arts and sciences university.

Complete retirement and increasing voluntary work meant that there was no steady income. Voluntary work does require quite high expenses. The passion and commitment to the causes also induced a strong desire to make financial donations to support the causes. This prompted my husband to remark that I left a high paying job for a “no paying job” and significant net outflows. The stress levels were also not much lower.

More recently, I was nominated as Deputy President of the Malaysian Economic Association (MEA). It was a surprise. As I began working with the team, I also felt that there is much I can contribute to help enhance the activities and profile of one of Malaysia’s oldest association of professionals. Today, the work at the MEA is increasingly more exciting, with so much more than it can do to advance economic thought leadership and provide inputs to national policies and issues.

In my post-retirement work, I have found working with government agencies not as easy although we were all colleagues not long ago. I sometimes felt that the efforts to bring in new ideas and translating expertise acquired working abroad to create a change in Malaysian institutions are not totally welcome by government agencies. There appears to be a stronger conservatism among officials. The concept of new ways to take over the old ways underpinning recommendations in the New Economic Model (NEM) did not seem to have gained traction. Despite the government lauding on innovation to drive growth, the responses to new proposals of different approaches, particularly in higher education, has been disappointing. It was also sad to see

the strong governance structure in decision making being dismantled. My particular disappointments have been the failure to implement recommendations of the NEM—clear and implementable recommendations on new ways of economic management.

These developments prompted more commitment on my part to work with G25 on the reform agenda related to governance issues, including governance in the administration of Islam and economic governance, and with the MEA on economic issues. I see a greater contribution in thinking and analysis is needed by the private sector which we can spearhead through forums by MEA and the G25. Issues like the wage policy within a better functioning of the labour market, the tax structure for a more sustainable revenue base, social security issues in the changing demographic profile of the country and trade agreements in the changing global political economy, are some issues I would like to work with the MEA. Under the G25 umbrella, I hope to continue my work on issues of separation of religion and state, a better and more balanced administration of Islam as guided by the Constitution which honours the tenets of Rukun Negara and the governance issues pertaining to clean government objectives. These are difficult work requiring time as well as engaging with experts. I am committed wholly to the work with no expectations of any reward.

This commitment is possible for me after having built a decent pool of retirement income. I tell our sons that they must build their retirement pool while still young. We encourage our three young men to divide income into three somewhat equal portions of savings, house mortgage, and expenses. This is required to build a decent pool of savings, essential to be able to make choices on lifestyle upon retirement and be able to have the capacity to engage in voluntary services to the country. I cannot express enough on how rewarding it is to do unpaid work and give back to society. I am fortunate that the retirement savings between me and my hus-

band are sufficient to enable us to live the way we have chosen. I can undertake voluntary services, and both of us are able to spend on our hobbies, my husband in his music and I on sewing and embroidery and we both enjoy cooking fine dining cuisine for our friends regularly. We are also able to make small donations, still, assist our children if needed, but much less than before, and have a bit of fun with friends and go on leisure travel.

The greatest asset now is that prudent management of earnings over the years with very little luxuries have paid off. It is being comfortable with one’s financial position from earnings derived from hard work, honesty, and integrity that one can enjoy retirement. The financial security we have built for ourselves, coupled with the health benefits coverage by BNM are key to enable us to keep an active post-retirement lifestyle.

The passion for Malaysia to become strong economy continues to drive my commitment to work with others with the same concerns. My ardent hope is that more people on the ground will want to demand change, make their voices heard and help authorities to put together the governance framework that will ensure justice and equal opportunities for a harmonious multi-cultural society. The ideal is for Malaysia to have a really strong governance structure and practice which can prevent bad behaviour by anyone which is detrimental to national interests. In such an environment, Malaysia will be able to become unencumbered to pursue strong growth and an equitable society.

It is really worthwhile to spend the retirement years to contribute to work with so many volunteers to achieve this goal.

*“I find the work that I do now is rewarding in different ways”*

# MOHD SHUKRI HUSSIN

I have spent almost half of my life making a career in the financial industry in Malaysia. I was working in CIMB and witnessed it grow from a small bank with just a handful of branches in the mid-eighties to a diversified financial powerhouse with a strong regional presence. This phenomenal growth was built through mergers and acquisitions rather than organic means and was achieved mainly due to a strong management team, supportive board members, and a friendly but firm regulatory banking environment. I consider myself blessed, as not only was I an observer to this great transformation but also a key contributor to its development in the past 30 years.

After more than 27 years of working in the industry, I felt that it was time for a lifestyle change. Having climbed the career ladder all the way to being an Executive Director of the Group, it was time for a priority change. I wanted to focus on myself and spend more time with my family. I also felt that it was time to give back to society. This then paved the way which I selected future work. I wanted to make a difference in the second half of my life. When I retired from the Group in 2010, I was asked to continue my role as a Trustee to its foundation arm. The Foundation was launched in 2007 as the Corporate Responsibility and philanthropic platform of the Group. The aim of the Foundation is to move towards long-term programmes, which

bring sustainable benefits to communities in its three selected pillars - Community Development, Sports, and Education. Since its inception, the Foundation has received RM100 million from the Group as seed funding. To date, it has approved over 700 grants to benefit 3 million people with communities served by the Group within the ASEAN region.

My first appointment outside the Group post-retirement was in 2012 as a Non-Executive Director of a Company called LeapEd. It's been tasked to help transform Malaysia's educational landscape. This transformation is being carried out via Yayasan Amir Trust Schools Programmes. Yayasan Amir jointly manages the Trust Schools, together with civil service principals and headmasters under the umbrella of the Ministry of Education Malaysia to improve student outcomes and school management capabilities. Principals and headmasters maintain day-day operations of the school while Yayasan Amir provides expertise and experience in operations, management and education, as well as additional funds whenever appropriate. Since 2011, LeapEd has worked with Yayasan Amir as the design and implementation partner in the Trust Schools Programmes. As at the end of 2015, a total of 62 schools were in the programme. Under the Trust Schools Programmes, a holistic and integrated approach was carried out to address four strategic goals such as develop high





quality leadership, maximise student potential and achievement, improve the quality of teaching and learning and strengthen the engagement of parents, community and other stakeholders. What makes us different are the initiatives that we have adopted to address the main goals of the trust schools. These include conducting leadership programmes through on-going professional development, ensuring that teachers are equipped with knowledge and understanding of effective pedagogy and methodology, enabling teachers to guide and encourage students to be critical thinkers and lifelong learners who are emotionally intelligent. Schools are also encouraged to identify and provide support for students' personal, social, intellectual and emotional development. In addition, parents are well informed by the schools of their children's academic progress and are encouraged to actively support and participate in school activities. I strongly feel that implementation of these initiatives will not only elevate the level of education in Malaysia but create a future generation that is creative, intelligent and unprejudiced.

I also sit on the Board of a company that is a joint venture between a Global In-

surer and a wholly-owned Khazanah company. This company specializes in providing Insurance and Takaful services. Being a board member of this company is both stimulating and enriching. The board is made up of individuals with a relevant mix of skills set and varied experience to analyse complex financial and economic issues and understand what kind of risks a company faces. What I like about this company is that it has the talent around the Boardroom to enable the Board to stimulate collaboration and collectiveness to achieve harmony despite our diversity. In 2013 I was appointed to the Board of a real estate investment holding company, a wholly-owned company of Yayasan Amanah Hartanah Bumiputra. It was established in 2006 with the aim to boost Bumiputra ownership in prime commercial real estate assets in Malaysia. To date, the Company has accumulated commercial property with more than RM3.6 billion in the Klang Valley, Malacca, Johor, and Penang. Most of the Boards that I sit on have one thing in common. It is mostly to give back to society and to sustain the Bumiputra agenda in Malaysia. Financial reward was not my criteria when selecting these companies. Transforming the education landscape is something that I am truly passionate about. I find the work that I do now rewarding in different ways. Ways that affect children, their families and the process of nation-building. This is my contribution to the next generation and I hope to continue to do this for a few more years.

On the personal front, I have started taking better care of my health. My health was something I, unfortunately, neglected in the past, having been too busy focusing on my career. I now exercise two or three times a week and try to eat healthily. I am fortunate that my wife enjoys keeping herself fit and eats healthy which makes it easier for me to adopt this new lifestyle. We also travel a lot together, sometimes just the two of us and sometimes with the rest of the family. We've even started a "bucket-list" of destinations that we hope to complete in the next few years. When I was a student in London, I traveled on my

own around Europe on a very tight budget and I was glad to be able to take my wife on a similar route a few years ago, but this time with slightly more than my original budget of USD10 per day.

My children are all adults now and some have children of their own. Now that I have more spare time, I am glad to be able to spend time with my grandchildren and be part of their everyday life. I still return to my hometown Kota Bharu (KB) very often to visit my siblings and my father. Whenever I return to KB, I always feel grateful that despite my humble beginnings, I was given many opportunities that resulted in my successful career and I know that my time in Malay College Kuala Kangsar (MCKK) contributed to a large part of this. My friends from MCKK always have a special place with me and now that most of us are retired, we are able to spend more time together. Since my retirement, we've had many meals together sometimes with a larger group and other times with some of my close confidants. We've even had golfing trips together plus trips to our rival school in Bangkok to watch our Alma matters fight it out on the rugby pitch. Two years ago our batch celebrated our 60<sup>th</sup> birthday together in Kuala Lumpur. It was great to see everyone together in the same room; many I have not seen for many years. I was very proud to present everyone with a coffee table book that a few of us put together. It included everyone from our batch, some still with us while a few have left us for good.

When I first retired, many people asked what I would be doing next. It was perhaps a question that they themselves wanted an answer to. My answer was simple - I want to have an enjoyable life after working all these years. I felt that the first step is making sure you are healthy enough to enjoy your free time. You'll also need to ensure you have the funds to pay for what you want to do. Finally, you need to find activities you enjoy and people you enjoy doing with so you have an active life. Sometimes we find that we have been living someone else's life, it's their values

that directed ours. Even when we win the applause, we always feel that something is missing. In a way, I feel very blessed to be able to go through the second half of my life on my own terms and making a difference along the way. As someone once said to me,

“Retirement only means it is time for a new adventure!”

I am glad to say that my adventure has only just begun.



Photo by Olu Eletu on Unsplash

*“Without friends and companionships,  
life would be meaningless as one moves  
on in age”*

# SULAIMAN OTHMAN

Did I ever retire? Or given the opportunity to retire. I am fortunate enough to be blessed with good health, blessed with opportunities and guidance to help me pace the 70 years of colourful life. I said colourful, for looking back there was never a dull moment that passed by.

I thank Allah for a good start in life and grateful for healthy built body and agility in sports. I was considered good with my footballing skills and artistic talent then, with these blessed skills I was chosen to represent the Central Kedah Malay Teachers Football Team. I am proud to mention this because it had opened doors to my colourful journey in life.

It is important that you have mentors and friends around, giving you the right advice and encouragements. As a school teacher way out in the district of Dulang, Yan, Kedah I was destined to start my life as an educator teaching little boys and girls in a remote village. I was a late starter. Guided by friends, mentors and family members I pursued my higher education, attaining First Class Honors in Art from Belfast University of Art, Northern Ireland. Destined to be an educator, I was among the few early lecturers recruited to start the School of Art and Design in Institute Technology Mara, now a University. The challenge went on. I was recruited as the Director for the National Art Gallery, manag-

ing the National Art Archives and promoting art and art education to the Malaysian public and the world, thanks to the blessed art skills in me.

One's career path or destination is also guided by the political, economic and social development of the nation. In the early seventies, there was a dire need to upgrade the economic and social status of the rural folks. Recognizing the talents, the rich cultural and artistic heritage amongst the people especially the Malays, the Malaysian Handicraft Corporation was established and with Allah's blessings, I was made the Director-General. Syukur Alhamdulillah, I was given the responsibility to assist my very own people, lifting their handiwork activities to that of a cottage industry through various development programs with great success and had improved their household income.

Having a career in the Public Service has an ending episode, the magic age of 55 the so-called RETIRING AGE! But does one really retire at that young age of 55? Definitely not me. Being blessed with good health and energy, 25 years of experience and knowledge one will definitely REFUSE TO STOP OR RETIRE. Along the way I was rewarded a few honours and awards in recognition of my contributions, doing the best I can with Allah's blessings for the country, religion, and people.





The 'EDUCATOR' person in me refused to stop moving on. I am actively assisting others especially my loving wife Datin Mazlinda Mohd Zahid, in her love and commitment in helping the underprivileged orphans as a charter member of Soroprimist International Club of Damansara, a charitable organization (NGO). At the end of the day with whatever time one has is to give the LOVE that is blessed in you to others in need. The ability to give this 'Love' through charity activities is what life is all about - giving what you have to others in need. It may not be just dollars and cents. What is important is to be with them, in my case sharing the little love and care with the 'Orphans'. As a Muslim, leading them to prayers was a heart fulfilling experience. This is the educator in me and the rewards of being actively involved is just a simple THANKS. Grateful to Allah for giving me the opportunity to be with this group of underprivileged children. Without friends and companionships, life would be meaningless as one moves on in age. The people around us are like diamonds in the sky, ever shining, brightening our life and accompanying us in our destined life journey.

Challenges, yes aplenty, but in faith as you believe that life is a chartered journey destined to face and experience all challenges set

for you, with the strength and perseverance, believing, you are being blessed and guided by Allah, the struggles, pain, and failures you have to go through can be considered as nurturing and maturing phases of life. I also have lots of experience with the private sector, as I share my management and administrative experience and skills with several companies and an Art University. The exposure within this private sector enterprises is priceless. There was never a moment which I can recall being 'A Retired Person' as my time was always full from morning till dusk.

As one moves on with age, give what you can, preach and practice the love that is blessed in you to others whom you feel are lost in their life journey.

Regrets, of course, there are a few. But again not worth mentioning for what's been blessed to me all these years. Indeed I have had a pleasant life journey. I may not have that kind of money and riches but I believe with enough LOVE & CARE around will see me through in my life journey to the final destination.

To the young who are starting your life journey or in the midst of experiencing to understand what life is all about, my advice is no other than to believe in your faith, belief in the goodness blessed in you. As a Muslim, trust in HIM, ALLAH, be with HIM and you will see a colourful blessed life journey ahead of you.

Managing your health is important. You must visit your your physician regularly. Exercising and actively engaging in sports are equally important to keep fit and be healthy. For me golfing which I regularly play twice a week is one relaxing, healthy sports and social outing that keeps me going.

Lastly, shower your love to others in need and be grateful to Allah to have blessed you with a loving family, wife and children as companions, friends and relatives to laugh and smile as the day passes by.



Photo by Fabrizio Verrecchia on Unsplash

*“I am now looking for significance and purpose, hoping to challenge myself and in the process help others”*

# RETHINKING RETIREMENT

## Thelma Kay

I retired in 2009 from the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) based in Bangkok at the official retirement age of sixty, after working there for 35 years. I started my working life as an academic, teaching at the Department of Sociology at the University of Singapore (now renamed the National University of Singapore). Subsequently, I left Singapore to join UNESCAP where I worked on social development issues, with a stint in technical cooperation and programme management (for management and funding experience). My career culminated in my appointment to the post of Director of Social Development which I often jokingly referred to as either a social scientist's dream job or worst nightmare.

I was always satisfied with my job which enabled me to play a pivotal role in charting the social development landscape of the Asian Pacific region. My position in the United Nations gave me the opportunity to shepherd landmark regional plans and of action in key social issues such as population, gender, ageing, and disability. I look back with a sense of accomplishment at significant studies and publications produced under my watch - the award-winning Social Safety Nets for Women, the pioneering Guidelines on Combating Trafficking in Women and Girls etc. It was also gratifying to have trail blazed work on women's rights as human rights and the promotion of female entrepreneurship in

economies in transition. I was also glad to have supported countries in the ratification and implementation of the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the adoption of the Convention on the Rights of Persons with Disabilities.

After my retirement, I returned to Singapore to serve as a Senior Advisor in the then Ministry of Community Development, Youth and Sports (now the Ministry of Social and Family Development). My portfolio covered ageing issues, an important emerging issue which I had worked extensively on at the United Nations. My assignment with the government gave me the opportunity to experience and participate first hand in the government policy-making process in the social sector. I was able to participate in inter-ministerial meetings, engage in planning and budgeting exercises and other aspects of the governance process. I was particularly interested in the integration of social issues with other sectors, mainstreaming social concerns in a whole of government approach. It was eye-opening to work with various ministries on IT for social services, on developing an age-friendly city, and on including social issues in the World Cities Summit among others. I was also engaged in cutting-edge issues such as representing Singapore in meetings at the United Nations in New York on a potential Convention on the Rights



of Older Persons. In addition, I was tasked with conducting study visits to new models for ageing in place in the community such as Naturally Occurring Retirement Communities (NORCs) and the Village Model.

After I left the Government, I engaged in other pursuits especially those which involved international organizations and other governments. I was privileged to work on several national plans on ageing and was very pleased when I saw my work consolidated in the final outputs. I was also invited in an expert capacity to attend workshops and meetings at the national, regional and global level. It was sometimes quite overwhelming to be at the same discussion table as notables like Juan Somavia, former Director General of the International Labour Organization. I became more involved with the Active Ageing Consortium for Asia Pacific (ACAP), a group of academics from the region. I have participated in many conferences and meetings with this committed and dedicated group.

I continued to serve as a Board Member of the School of Environment and Resource Development of the Asian Institute of Technology which has enabled me to stay connected with academia and interact with faculty and students. When I was with the United Nations, organizational rules often prohibited me from publishing in my own name but after my retirement, I was able to contribute articles and chapters to books and other publications. Particularly noteworthy is my article on the “United Nations and Social Development”, in the book “50 years of Singapore and the United Nations”.

One of the joys of retirement is the luxury of time. After my professional engagement at conferences, I would often schedule additional days to visit facilities such as senior activity centres and nursing homes, and also tour the country. Since my retirement, I have done some business cum pleasure trips as well as some bucket list trips. Experience is more valuable than acquiring material objects and I can attest to that with very inter-

esting insights gained from my trip to North Korea, Poland (especially Auschwitz-Birkenau), and the South of France, just to name a few. It was memorable to observe first-hand the secret of longevity in Okinawa, the aftermath of Hurricane Katrina in New Orleans, and to experience staying in a houseboat in beautiful Kashmir, and a “ger” in Mongolia.

I think it is physically and cognitively protective to stay active after retirement and to seek new experiences. I have had a wonderful time snorkeling at the Great Barrier Reef, riding a donkey up a cliff at the Greek island of Mykonos, sand dune bashing in the desert of Dubai, gingerly walking on a glass bridge at scenic Zhangjiajie, and swinging to Dixie music in a riverboat on the Mississippi. Life is meant to be lived indeed!

Now that I have experienced retirement first hand, and also have many friends and acquaintances who have retired, I think I can proffer some words of advice. Planning and preparation for retirement have to commence long before retirement, taking a life-course approach as propounded by ageing experts. It is essential to have income security from a combination of a regular income stream (and if possible, passive income) derived from pension, social security, non-pension assets, investments, and savings.

Equally important is active and healthy ageing, and here again, health maintenance should start at an early age with proper diet/nutrition, exercise (at least minimally effective) and regular medical check-ups. Experts have advocated diets such as DASH, Blue Zones etc., nicely captured in Michael Pollan’s simple but effective advice to “eat food, not too much, mostly plants”. Experts have also wisely advised having a circle of close friends, as well as friends who are younger. Indeed studies on longevity and happiness have attested to the importance of social relationships. Having left the comfort zone and familiarity of social interaction with workplace colleagues upon retirement, I have found relationships with family and friends



increasingly valuable. Fortunately, in this digital age, and especially with the advent of social media, it is possible to join and nurture multiple networks. I am now socially connected with my diasporic family, my former classmates, my colleagues, interest groups etc. through chat groups and other social media.

I have often been asked about whether I would recommend taking early retirement. Although there is no “one size fits all” answer, I think it would depend on various factors such as whether you are very unhappy with your job (or your boss), with your peace of mind negatively affected, the financial consideration of whether you want to receive pension (or lump sum payment) earlier, or whether you have post-retirement plans such as pursuing activities which you have always been passionate about, grandparenting or caring for a sick relative. However, in my view, early retirement is not advisable unless you have an extremely good reason. With an extended lifespan, even if you retire at 65, you will still have many healthy years to enjoy retirement years.

I have been asked if I have any regrets. Of course, in retrospect, I could have done some things differently. One of my biggest regrets is not taking better care of my health. I



am glad to see a new generation that is more health conscious. I should have paid more attention to my well-being and should have incorporated mindful eating and an exercise routine into my life. Instead, I spent long hours working, often staying way past office hours and brought work home. Although that probably contributed to a successful career, I am now paying the price for chronic health conditions. Another regret is not spending enough time with my family. I have been very fortunate in my family life with a very supportive and understanding husband, and two wonderful children. However, with hindsight, I should have spent more time with my family especially in the years when my children were growing up because those years passed all too swiftly. I compensated for my absence from home by spending as much quality time as I could with my family, sacrificing other aspects of a complete life such as hobbies and volunteer work. Thankfully I am now still mobile and active enough to pursue interests which I was unable to do so before.

Looking into the future, I hope I will be able to continue to share my time, knowledge, wisdom and experience helping others especially in fields where I think I can make some useful contribution. A high priority issue would be ageing where I think there is a need for better policies and preparations. I also find great satisfaction advocating for gender equality which is still an unfinished agenda in spite of strides which have been made. I have been able to and hope to continue expounding my views on women leadership, on work-life balance, and on strategies to integrate social issues into mainstream government policies.

I am also aware that while frailty can be delayed, it cannot be avoided and while I am still physically and cognitively functional, I plan to cover my bucket list of places to visit. Having been to 60 countries I still feel there is a lot more of our beautiful world to see – travel is experiential and I have more to traverse and admire.

I also want to engage in lifelong learning, with intellectual pursuits such as taking new courses e.g. language, photography, and also activities that will also be beneficial to my physical and mental health such as music, singing, yoga, and Tai Chi. I now have the luxury of time to delve into topics of special interest and thus plan to continue to learn more about other cultures, archeology, etc. which some of my retired friends are pursuing with great satisfaction. I also would like to study more about issues of spirituality, to explore more about mindfulness and seek enlightenment on attaining inner peace. Atul Gawande's moving book on "Being Mortal" has inspired me to ponder more deeply on mortality and end of life issues.

The rewards of being actively engaged are manifold. Instead of the pursuit of success and career advancement, I am now looking for significance and purpose, hoping to challenge myself and in the process help others. Active engagement has enabled me to be au courant on issues which are meaningful to me, as well as enable me to contribute to the community and society at large.

Retiring actively has not been without challenges. Foremost in my mind is that I have to move on and not be doing more of the same. I have thus tried to ensure that I pick and choose only the activities which have significance, focusing on helping others. I am also aware of limitations of trying to stay intellectually engaged at a level which I hold myself to while facing the problems of lack of technical and administrative support which I used to receive from an institutional setting. I am mindful that retirement is the enviable stage in life when one is finally liberated from the constraints of a rigid schedule and the scrutiny of superiors. Thus I also zealously try to ensure that I do not make inflexible commitments, and can finally "smell the roses", and do my own thing. In short, I am striving for a new model of retirement which encompasses engagement, significance, and balance where I can be my own person and still happily proclaim "Who says I am retired?"

*“Live life to the fullest and give the maximum you can to humanity”*

# FIRST ATTEMPT AT RETIREMENT: FEELINGS AND EMOTIONS

Sulochana Nair

Retirement crept up upon me unannounced. I was at the pinnacle of my career running the Centre for Poverty and Development Studies (CPDS) at the Faculty of Economics and Administration (FEA), University of Malaya (UM) as its Founding Director. The first hint of retirement came through a letter from the government asking to attend a workshop to prepare for retirement but I was too busy to attend this workshop.

Just about six months prior to my retirement I was asked if I wanted to continue serving at the Faculty and I agreed as I had a lot of unfinished works at CPDS including a big project commissioned by the Sarawak State Planning Unit. Moreover, I felt that I needed to stay on because I felt that UM needed me and it would not be able to manage without me.

I received an initial re-employment offer from the University on the afternoon of my last official day of work. I had a quick glance at the letter before I was invited to my farewell do by my CPDS staff. I returned to my office and re-read the offer letter and decided to reply to the Vice-Chancellor (VC) to reject the offer as it contravened every request of mine that I had communicated to him via the Dean. I further felt that the offer was an affront to me and my self-worth.

I felt euphoric and thanked GOD for giving me the wisdom to go on the pension

scheme. I felt that I had moved from a position of total dependence on UM for my livelihood to a position of choice. Pension for life, EPF, and gratuity, what a lovely feeling.

I received an immediate response to my rejection from the VC asking me to come and meet him to discuss terms and a new and revised contract with more acceptable terms was drawn up and I rejoined UM as a Consultant to CPDS and an Advisor to the Faculty after about 2 to 3 days being jobless.

The one year stint in UM post retirement after close to thirty years of service was an eye-opener. I felt like a person observing ongoings from the periphery. I was part of the system but not fully integrated into it. It was an odd feeling but I was grateful for the time and opportunity to complete all the works I had begun during my tenure as a full time staff and mentally prepared myself for departure from UM. I did not fill any form for extending my one year contract as I was already prepared to leave. I felt that UM did not need me anymore and that it could manage very well without me. I had a meeting with the VC prior to the expiry of my contract and I told him that I needed a favour from him. I said “please do NOT renew my contract” and he asked me why and I told him why (this conversation is P&C). I completed my contract and then left UM for the second time.

## Short Sojourn with Retirement for Five Months

After a short and wonderful holiday in India, I decided that it was a good time that I retire and enjoy the fruits of my labour and hard work for close to three decades. My initial feeling Hi Hip Hooray- no NEED to go to work, no teaching, no marking, no research, no publications, no meetings, and no socialisation with colleagues who were busy doing all of the above.

So I started my retirement officially.

In a typical day, I would wake up, go out for breakfast or have a lengthy breakfast at home at my own pace not like in the past when it was breakfast on the go. After breakfast, I would watch a mind-numbing TV serial till about lunchtime and have a short siesta. Then I would wake up to have tea and some unhealthy snack and then continue with the same type of mind-numbing serial till dinner time when the wary weary spouse would return home. Then I would tell him all about my long day where nothing happened and ask about his and the response was that it was a usual day at work. I would interrupt and say “don’t tell me about your patients and their illnesses, I am not interested and don’t want to get depressed”. Then I would continue to watch more TV into the wee hours of the morning and then to bed looking forward to yet another day where again nothing different was predicted to happen. Sometimes my typical day would be interrupted by long drawn out phone conversations with my cousins who would also have a day where nothing much would have happened.

Within two months I felt that I was wasting my life, my education, my experience and most importantly my brain which was rotting as the brain-numbing serials were working. My husband would religiously on a daily basis ask me: a) Did anyone call? My response - you didn’t even bother to call me to find out how my day was so how do you expect others to call. b) Any forthcoming interviews and c) Any job offers yet? My usu-



al response to (b) and (c), “do you think it is so easy to get a job at my age? I thought that you always wanted a good stay-at-home wife who will do her wifely duties and pander to all your needs so why are you asking me to get a job. Make up your mind man!” After some time the questions ceased as the answers to them became more sarcastic over time.

So after two months, I began an active search for employment by looking for fresh opportunities and reopening old conversations. After a futile search, I reopened an old conversation. A job offer had been made to me before my first retirement at UM so I decided to call. I went for a second interview and found out that the job was still available. At the interview, I was told that there was a small change to the initial offer. The job scope had been expanded from just being the Head of a Research Centre to being the Dean of the Graduate School. I told the interviewer i.e. my current boss that “I actually don’t like being Dean of anything as it is not my cup of tea”. He told me to try it out.

I received my offer letter and signed on the dotted line and I asked my boss, “so you all don’t work on a Saturday right?”. He replied, “yes we do till 1.30 pm”. So I ended

up from a cool five-day week to a five-and-half-day week post-retirement.<sup>1</sup>

## My Post Retirement Job: Expectations and Reality

When I started my new job I told myself I did not have to worry about building my career, moving up the career path, seeking promotions and receiving accolades. I already had a Ph.D. and publications and research experience. I thought my typical day would be come into work, do my job and go home and not bring any work home. A kind of ideal job for a retiree. The reality was and still is: come into work, work long hours, bring home unfinished work to be completed before starting work the next day.

One year into the job I had a meeting with my boss and after some discussion on other matters, he told me “actually we are looking at you to assume the VC’s post”. I said “What?” and then started to laugh. He asked me why and I said that at UM I always told my friends that if you want to bring about the change you have to be the VC. My boss told me please go home and discuss with your husband and revert to me.

I raised the topic with my husband and the response (as usual) from my long-suffering husband “Do what you like, it is your decision anyway and I am busy.” Sometimes I wonder why we spouse even bother to ask!!

I decided to talk to my friends from UM for their views. One thing you learn is NEVER to ask people whom you have known for a very long time for an opinion. They have no qualms about going straight for the jugular. The response, “well when you were at UM you always said that if you want to do something significant you have to be VC. Now that you are VC go on and do those significant things that you have been going on about”.

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<sup>1</sup>Part of this article was written on a 2 hour train journey to Ipoh to represent the University at an event on a Sunday morning thus moving from a five and half day week to a seven day week.

## My Current Job and Impending Retirement

### *A typical day at work*

First thing there is no typical day and routine is not part of the daily menu. Here I hold the VC's post as well the post of Dean of Graduate School and Head of the Binary Graduate School. The terminology used in our neck of the woods is not holding more than one post but multi-tasking simultaneously.

On any day I could be teaching, chairing a viva, meeting, focus group or anything else that one can chair. On another day I could be doing field work, NGO work or any other work. On yet another day I could be attending two to three meetings scattered all over Selangor and Kuala Lumpur.

Do I have a crazy schedule? Yes and am I crazy to follow it, probably. So why do I do it? There are several factors that drive me, my personality, I am an extrovert and like meeting people and working is one way of this. Need to use my education to benefit humanity, maybe delusional but a strong belief in this helps. It is also a good reason for me to go shopping and expand my wardrobe which by the way is already overflowing. Moreover, I have a strong love for research driven by curiosity. I need to keep my highly active mind totally occupied and prevent it from deteriorating.

I asked a good and dear old friend who is brutally honest why I work. Thank you my dearest friend. Her honest reply:

- a. You have nothing better to do and if you do not work you will become a couch potato
- b. You love research and you are always researching something or the other
- c. You are always eager to share your three decades of experience with another institution
- d. You work for continuous self-growth
- e. You have a strong belief in lifelong education for yourself

- f. Your state of health enables you to work and take a punishing schedule
- g. You love to travel and the money from this job helps you to travel.

By the way, did I mention that my current job also entails travel!

Now that the reasons why I work have been clearly articulated by my friend I often ask myself why I work. I am a social animal and love interactions with people and variety in life. I like to share my knowledge and experience with others. I also feel that I have a lot to contribute given my academic qualifications, research, and other experience. I also like to have intellectual discourses with fellow academics and students. I also like being out of the house and am definitely not one of the stay-at-home types who love cleaning and gardening and having coffee mornings. I also love to dress up and go out as I do not see much point in dressing up and staying at home. A job enables me to do all of this and of course, it brings in an income which is used to maintain my lifestyle and travels.

### Will I Ever Retire? <sup>2</sup>

I do not know the answer to this as yet. What will being retired mean, a chance to enjoy the fruits of my labour, a chance to party all the time with my friends and keep all my appointments and not pull out last minute due to work commitment, a second chance at becoming a couch potato, getting into serious housework urgh!!. What will continuing to work mean, a lot of stress, plenty of hard work, new horizons to explore, a sanity ensuring mechanism, not having to do housework and not becoming a full-time couch potato.

I guess I will continue working as long as I am able to do so, my health permits and my mental faculties remain intact. A very important aspect for me is to be in a

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<sup>2</sup>I write this with a very heavy heart and I dedicate this section to my grandnephew Vinesh who was killed in a fatal car crash just four days ago at the very tender age of 26.

job that does not need me to compromise on my integrity and principles and that you can be yourself and do a job honestly and stick to your principles. Being employed after formal retirement gives you the luxury of not being totally dependent on a job for your livelihood and the feeling of freedom that you can afford to leave the job whenever you want to ask your family, pensions, EPF, and gratuity are not dependent on you sticking to the job.

I feel it is very important to live life to the fullest <sup>3</sup>and give the maximum you can to humanity and we all have our life's path drawn up for us. The most important thing is that you must enjoy what you are doing and be grateful for all that has been given to you. In my case, I hope that my continued research on poverty and by imparting knowledge on poverty to my students and other people I come into contact with will make a small contribution to improving the lives of some that are not as privileged as me. I guess I will continue to work as long as I can and enjoy what I do and always remind myself that there are people out there who can benefit from my knowledge and experience and it is my moral duty to ensure that this is done.

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<sup>3</sup>A lesson learnt from you Vinesh who I see lived a very full and exciting life as seen from the number of lives that you have touched and the number of tributes that keep flowing exalting you a one heck of a guy.



*“One must continue to contribute to society and hope that it would provide impetus to nation building”*

# SULAIMAN MAHBOB

I began working way back in 1971 when I joined the civil service. After 33 years and three months, I should have retired in 2004 but my service was extended when I was given the chance to be the President of Institute of Integrity Malaysia. Then it was a second home coming to the Economic Planning Unit (EPU) as the Director-General until June 2009 (last post in the public sector). In total it has been 38 long years as a public servant. Besides EPU, those 38 years include stints with the Ministry of Finance, the Ministry of Domestic Trade and Consumer Affairs and a 3-year secondment to the Malaysian Institute of Economic Research (MIER).

Now I am in the corporate world. I am Chairman of Telekom Malaysia since early 2015, Corporate Director and Board Member of Bank Negara Malaysia and Felda Global Ventures, a public listed company, and at the same time Chairman of MIER.

I have been blessed with four children; they have all successfully graduated and have their own careers; seven grandchildren - four granddaughters and three grandsons. I came from Johor and spent my early years in Pontian and my formative years in Johor Bahru. I went to primary and secondary schools in Johor, before studying economics at the University of Malaya (UM) in 1968. In fact, we were the third batch of students for UM's Faculty of Economics and Administration.

During the course of my service I was granted scholarship to pursue Master in Agriculture Economics in England and later Ph.D. in the United States. The line of study was specifically chosen to assist me as a public policymaker in the civil service.

I hold to the belief that one does not retire after reaching the pensionable age. After my compulsory retirement, I ventured into different fields of service. I was a part-time lecturer at UM where I taught the masters course at the Institute of Public Policy and Management, mainly covering topics related to economic policies and public sector budgeting. I have been doing this for about seven to eight semesters now. I am also lecturing on a part time basis at Unirazak (University of Tun Abdul Razak) in the area of fiscal policy and macroeconomic management and sometimes touching on the Malaysian Economy. These two classes have given me the exposure to the academic world while at the same time allowed me not only to fulfill my interest in the subjects but also to share my working experience with students on how government policies are formulated.

My involvement and interest in the Malaysian economy is not limited to being the Chairman of MIER as I, together with Professor Datuk Dr. Norma, was and still is actively participating in the Malaysian Economics Association, an NGO that has a keen

eye on Malaysian Economic Policy and the Malaysian economy in general. I have been the Vice-President since the 1990s and am now the President. Another organisation that has provided me with an avenue to contribute to the society is the New Straits Times (NST) where I have written articles and provided comments pertaining to public policy, the Malaysian economy, the budget, and finance as well as current developments in Malaysia. These articles appearing in the NST periodically have been collated and published in a book.

That one must continue to contribute to society and hope that it would provide impetus to nation building, in general, is a principle I strongly believe in. The chosen platform can be varied. You can continue contributing in your current field, opt to teach or be an active participant in an NGO. The bigger idea is to create a developed and a united Malaysia populated by a society with the right mentality to achieve greater success. I have been invited to give lectures and to share my experience with the students about my working career during the 1997-98 economic crisis as I have had firsthand experience on how we faced the challenges and planned strategies for the country. I shared with the students as well as reminded them of their role and the need to build a united Malaysia. There are many ways for one to contribute to the society and nation.

The younger generation must appreciate that Malaysia is a special country, a multi-racial, multi-religious, multicultural and multi-language society, and is imperative that we ensure our survival as a nation. We have 14 states, each with its own culture and identity but united we must be. Whatever we do, we must avoid extremities and abstain from being too radical with our thoughts and respect others such that we can practice our culture, language and religion harmoniously. We have to allow for differences in opinions and agree to disagree amicably. It is very important for Malaysians to develop into a society that stands together and that our differences

are harnessed into a factor of strength and not exploited to tear us further apart. We can learn from many other countries, even people of homogenous countries are breaking apart. Our differences must be seen as an asset and an opportunity for us to instill, especially to the youths of today, a culture of acceptance and tolerance. That the youths must be more open-minded and able to accommodate these differences cannot be overstated. Radicalism and extremism must be avoided at all cost so as not to inhibit us from our aspiration to be a high-income developed country in the process. Thus, rather than being caught in a vicious circle of negative sentiments and mistrust due to our differences, we should instead, despite our differences, pull our resources and envision a promising future for our children. We should not be influenced by extremism such as can be seen from experiences abroad where a dominant race promotes racialism. Such a situation is certainly unhealthy and could lead to an eventual collapse of a society. We have to avoid the situations that had prevailed in countries such as Syria and Iraq. We should not let the elements of radicalism and extremism to breed among us. We need to address the fundamentals, such as fostering our economy and knowledge such that in future these two elements will eventually propel our income growth ethically while keeping intact our religious and moral values.

We could also move forward as united Malaysians, contributing to the world of knowledge by creating more professors and academics who can lead the next generation to be more intellectual and competitive. These are the actual elements that can support our life rather being distracted by views that could lead us to the path of separation. I feel strongly that the youths, the future leaders should be serious about fostering national unity. We must think as a Malaysian. Yes, it is true, even God has stated in the Quran that human beings were created differently, "I created you into different groups so that you get to know each other". As Malaysians, we know we are different, thus we should learn to respect each other and appreciate the dif-

ferences.

There are of course several challenges that I had to face during my days in the service. The challenges in part stemmed from a sense of insecurity by older colleagues. They saw the risk of being replaced and their position was taken over by a more confident and dynamic younger generation. This is also a common phenomenon even in the private sector. The way forward, however, is for both young and old and the relevant authorities to work in concert and produce highly educated, highly trained, and multilingual and a united Malaysian workforce despite our diversities.

The social protection and family support landscape in Malaysia requires further research even though we have in place the pension schemes for retired government servants and the EPF scheme for workers from the private sector. There is also a need for more research on those workers from non-organized sectors; the self-employed, owners of retail shops and micro businesses, farmers and fishermen, for instance. How do we ensure that they are able to sustain their way of living upon retirement? A comprehensive study must therefore be carried out to provide inputs for policy formulation to eradicate abject poverty in our society. The presence of handouts from the government in the form of BRIM eases the burden to a degree but would be insufficient in ensuring a comfortable livelihood for this group of the populace that are not covered by the social security schemes. Employees and employers of this sector must be instilled with a 'self-realization' to prepare and plan ways of strengthening their savings such that the accumulated funds are adequate to support them in retirement. The Malaysian society must be well informed and equipped with adequate knowledge on financial planning especially for those in the informal sector. The importance of saving for retirement must be crucially emphasized regardless of the field or career that one is in. While we do have institutions like PNB and other investment institutions, but we must cultivate a savings culture to prepare ourselves for a blissful

and stress-free retirement.

What are my plans for the future? God willing, I would like to stay on in the corporate world. I would like to continue being Director of a few companies and contribute my thoughts to benefit the companies and the shareholders. There are many things which can still be improved further, especially in the areas of corporate governance and corporate social responsibility. Corporations and conglomerates exist and survive in the presence of a 'supporting' society. Without a doubt, these corporations and conglomerates have a social responsibility to the society at large, which has been achieved in the form of providing employment that helps increase and enhance income generation capability. However, if more corporations are taking the issues on poverty seriously as part of their social responsibility, it will go a long way to contribute to poverty eradication, more so if it is done without discriminating any particular group, as it would also foster the spirit of "muhibbah" to be strongly ingrained among Malaysians. The CSR projects from corporate players, from my point of view, can elevate the standard of living of the people. I am therefore in the right place to promote such initiatives.

I have said so much about my career and working experiences but ironically my most memorable achievement is to see myself as a father as my children were growing up, graduating in their chosen fields and are now pursuing successful careers. I am very proud that my daughter graduated from Scotland as a medical doctor, that one of my sons obtained his Electronic Engineering degree from a good university in the USA and that another son studied and graduated from London School of Economics. I am happy for my children as they will be able to contribute and make a lasting impact on the society in the future. As a father, my children's success is a great achievement for me. Work wise, I would like to think that I was just doing my job, carrying my responsibilities, for in the government it is about the collective efforts

where we work together as a team. I am unable to single out anyone because my principle is that I am a team player, so wherever I was posted in any government department, I always hold to the mindset that I am a team player. I stand firm by my principle as a team player and I am obliged to contribute my best to the team and the team success. So being in the civil service, we always move as a team irrespective of the position we are holding. You may be the Chairman, which I have had a chance to be, but ensuring team success is paramount. I am very proud of my contributions to the civil service especially during the years when we were facing an economic and financial crisis. We faced the challenge head on and came up with strategies collectively as a team. You cannot claim the achievement as yours because all these are team efforts with political support.

My advice to the youngsters is that you should not retire after reaching the compulsory pensionable age of either 55 or 60. Firstly, it is important to stay healthy, exercise regularly and watch your diet. "A healthy body is a healthy mind." Secondly, you should always be occupied as there are many activities and hobbies a healthy and active person can pursue. Expressing yourself in writings is also a good outlet as you can share with others your experiences. You are free to adopt whatever writing styles and how you want to deliver the message. The important thing is to be original. Our civil servants and especially my colleagues have had so much experience but they do not put them in writing. They have a lot of good experiences in managing the country, running various departments or even in various aspects of life. Some of them have been district officers, human resource managers, budget officers and some have had the experience of dealing with social security and dealing with politicians either at the state or federal level. There are so many aspects that they can write based on their experiences but unfortunately, they are not recording them. These experiences if documented will be a source of reference for the public that would eventually be recognized and would be



especially beneficial to the future generation.

The proportion of population aged 60 and over is increasing rapidly in our country. We will soon be an ageing society. Thus, the demand for better healthcare and medical facilities are increasingly pressing. Hence, what are the challenges in an ageing society? Can the elderly afford the medical expenses? Do we have the right policy for this group of people? A policy for this group is absolutely necessary to assist them in defraying their medical expenses, help them prepare for life after 60, and to ensure they grow old gracefully and enjoy a life they deserve. Adequate medical support and facilities for this group are very important since healthy and active people have the capability to undertake more activities. Medical facilities and special attention to an ageing society should be a major concern for the government of the day as optimal utilization of their experiences and expertise can be a good source of human resources in building a promising next generation.

*“Working past retirement age, whether in the social or the economic sphere, definitely helps one to stay physically and mentally healthy through the stretching of the brain and the brawn”*



# CHAN CHEE KEEN

I was born in 1946 and will turn 71 in August 2017. I was a teacher at Sekolah Alam Shah, Kuala Lumpur before my mandatory retirement in 2009.

I am actively involved with the Rukun Tetangga Section 17A, Petaling Jaya, as the treasurer. The Rukun Tetangga was gazetted and formed on the 26 August 1976. The programme, Petaling Jaya Community Centre, (PJCC), initiated by the late professor, Dr. Tan Poo Chang, was introduced into Rukun Tetangga in 1996. The activities still running under PJCC include the sale of reusable goods at the community ICT building, located at the Petaling Jaya community hall in Section 17, Waitankung exercise group, Tai Chi, social dancing, aerobic exercises and donation drives for charity.

The Rukun Tetangga was set up to foster unity and harmonious living amongst the residents of Section 17, develop awareness and take preventive actions against the spread of dangerous diseases like the dengue fever carried by the Aedes mosquitoes and patrolling to prevent crimes, and many others. The activities carried out by the committee of the Rukun Tetangga include cleanliness campaign to clean up public areas in Section 17, celebration of Hari Raya, Chinese New Year, Deepavali and Christmas, Independence Day Breakfast Walk, Durian Feast, study tour of caves, hiking up Broga Hill, celebration of

Malaysia Day, seminars and workshops on crime prevention and self-defence, and dialogue with the PDRM to reduce crime in the area.

I have been lecturing at Sunway College since 2009. I teach Physics to the foundation programme students with a workload of 20 lecture hours per week. My other duties include organizing graduation dinners, charitable work through the selling of food and goodies, concerts to showcase the talents of the students, study tours to factories or corporate organizations, as well as seminars and talks on topics relevant to the students.

Like any other lecturers, I must always update myself by attending computer workshops on Smartboard, e-learning, online web-based programmes, and many others. I also have to be up-to-date with the use of new technology and methods of teaching.

One of the main reasons for me to work beyond the mandatory retirement is to ensure adequate savings for old age. Stopping work upon reaching mandatory retirement age at 60, retirees have to depend on savings for daily living, and it is getting more and more difficult with escalating cost of living. With the rising rate of inflation, it is not surprising that EPF or pension fund may be grossly insufficient to keep up with the living cost. Moreover, the life expectancy of Malaysians is expected to increase to 74 years and 79 years

in 2020 for men and women respectively. In addition, the rise of chronic diseases with advancing age means that the healthcare cost will also be escalating. In view of the rising life expectancy, retiring at 60 will make it tougher for one to stretch the retirement savings. Working past retirement age will help one to achieve financial independence, rather than being financially dependent on our children. To top it up, a tight budget triggers stress which could affect one's general health.

Another reason for me to continue working is, my desire to share my knowledge, my views, my passion and my experiences accumulated through the years. I love being around students to arouse their curiosity and motivate them to learn, inculcate moral and the right life-values in my teaching so that the students become useful citizens and embrace the concept of life-long learning.

My participation in social activities is to stay engaged and to interact with the community and offer whatever help that is necessary. Through charity work, we can help to alleviate the poverty of the unfortunate. Our work at PJCC also include helping the elderly and preserving the environment through recycling activities and the planting of trees.

Many studies have found that working past retirement age, whether in the social or the economic sphere, can give one a sense of happiness and purpose and a connection to the community. It definitely helps one to stay physically and mentally healthy through the stretching of the brain and the brawn. Working past retirement age and indulging in life-long learning is beneficial to one's health. One should stay positive and maintain the right attitude and do things that make one happy. Practice a more wholesome and quality lifestyle by engaging actively with the community so as to achieve a healthy living.

Seniors can do things that they are passionate about by contributing their experiences to the society. They can teach and advise others especially the youths on topics that they are knowledgeable on, such as creating

the awareness on the importance of recycling and to reduce and reuse waste in order to save the environment. Seniors can instill the idea of helping others and to ensure the sharing of personal experiences and getting others to share theirs. Seniors can do charitable work to improve society by contributing their time and talent, based on the concept that doing good will beget goodness. Charity is most meaningful when it comes from the heart.

Some of the benefits and values that may be obtained from doing charitable activities include inculcating a caring attitude, a feeling of a gain in self-confidence and self-esteem, a feeling of empathy, compassion and kindness, and a feeling of being contented and grateful for what we possess.

Since I am a lecturer, I have encountered the challenges of incorporating new innovations and technology into classroom teaching. There are many apps and online tools that need to be learned. It is necessary to harness the internet, a wonderful resource, to aid in the teaching process. Search engines such as Google or some other websites are very useful. The web-based online application is used for entering results throughout the semester for students from across the globe. Results can be downloaded for analysis and for printing.

My most memorable achievement was when my top student scored the subject award in Physics and obtained a scholarship to further his studies. So far I have produced top scorers for most of the years.

Recently I tested my stress level by riding on the Tomahawk during the family day at Sunway College. The Tomahawk which is a circular speed ride swings one up a few times around a circle and at one time, one is just hanging the reverse way at the highest point. I felt lucky that I could stand the stress. I would like to advise those who suffer from high blood pressure and other ailments not to participate in this exciting fun ride, for fear that it may turn out to be a disaster ride for them.

My regret is when I could not join my friends for tours of interesting destinations when my holidays do not coincide with the dates planned for the tour. Other than that, I am rather contented with my life.

My immediate plan is to stay healthy by consuming healthy foods and to have regular exercise to invigorate myself. A vegetarian diet with a variety of fruits that contain antioxidants, vitamins, minerals, and fibers should be a very good choice. My longer plan is to totally stop working when health deteriorates since age is catching up. I would then do other lighter social work that I feel I can manage.

Those who are about to retire should consider some of the following tasks to keep them busy and to lead a more meaningful, healthy, and quality lifestyle. These include community work, and catch up with your hobby which you did not have the time to pursue before retirement. The hobbies may include gardening, reading books, singing, scouting, or pursue an educational postgraduate degree. Retirees can join exercise groups that teach yoga, Tai Chi, Qigong, Waitankung, line dancing, social dancing, mountain tracking and many more. Be an instructor if you are an expert on these form of exercises. Seniors can embark on educational tours, join NGOs like residential associations, charitable bodies, and recreational clubs, contribute talent and experiences to the young through interaction and engagement with them, and re-join the workforce after retirement.

Social protection in the form of insurance or other schemes is important to ensure sufficient financial resources in our daily lives. The government should take care of the retirees in ways that can promote active and productive ageing, in line with the National Policy for the Older Persons. Efforts that are in place could be enhanced with regard to discounts for senior citizens on medical care, public transport, or any other government-linked transport system, discounted tickets for senior citizens for visits to local attractions and

re-employ retirees into the government service if they have the right expertise and experiences for the jobs

Last but not least, family support is crucial in providing encouragement on whatever project that is being planned and ensuring that the welfare of the elderly is taken care of. For that I am grateful to have a very supportive wife and children.



Photo by Dikaseva on Unsplash

*“It is hardly novel to observe that as one moves into retirement, the most important things to look back on are personal relationships – with family, friends, and colleagues”*

# GAVIN JONES

I have had a working life of 48 years since completing my Ph.D. at the Australian National University in 1966, or alternatively for 51 years if the hard working 3 years of Ph.D. studies are included. During that time I have raised 4 children and now have three grandchildren. My work took me to New York, Bangkok, and Jakarta before returning to the Australian National University in 1975 and finally to the National University of Singapore (NUS) in 2003.

I was still enjoying my work when I retired at the end of 2014 at the age of 74 after my contract at NUS was extended a number of times. I could have extended again but thought that it was time to relax a bit and give up my founding editorship of the journal *Asian Population Studies*, though I had no intention of giving up my academic life completely. Nor have I done that. Since settling in Perth in January 2015, I have completed consultancies for the UNFPA in Bangladesh, Laos, Indonesia and Pakistan, attended conferences and workshops in Singapore, Kuala Lumpur, Jakarta, Bangkok, Hanoi and New York and Seoul and completed work on a book and on chapters of other books. I have also given a seminar at Murdoch University in Perth and kept in touch with colleagues in other universities, especially in Perth, Canberra, and Singapore.

I believe it is very important in retirement to keep mentally alert and actively engaged in academic and community life. I have also placed a lot of stress on physical fitness throughout my life, having been a competitive runner and continuing to run (though these days, more often walk) and play tennis right up to the present. However, we all need to be aware of our frailties, and the need to install a pacemaker three years ago because of a slow and irregular heartbeat made me well aware of mine.

The greatest challenges of retirement for me have been the loss of support staff I have always relied on – research assistants, IT experts, people who can help with the things I'm poor at. In particular, I am challenged by many things in the IT area. Also, the pace of life in retirement is different from that of full-time work. Of course, in some ways, this is exactly what we all look forward to, but in other ways, it is not easy to get into the right kinds of routines to make the most of life in retirement.

One of my friends who retired a little before me still feels there is an important book still to be written. This provides him with a focus. In my own case, there was no such feeling, at least until recently. I expect to write some more papers, but more as the result of requests to present them at conferences or as book chapters than from any burning feeling



that I have new and major insights to provide through my future writings. This is not to say that I don't think I can still write well. I think I can quickly turn out papers that show the benefits of maturity and a lifetime perspective that enable me to come to terms with the key issues on a number of topics. It's just that I lack the belief that the world will be a better (or much different) place if I keep taking up my pen instead of growing tomatoes or lazing on the beach.

On the other hand, recently, I have been having thoughts about writing a book on an issue that seems increasingly important. I won't say anymore, either about what the issue is, or about specific plans, because it is likely that the book will never see the light of day.

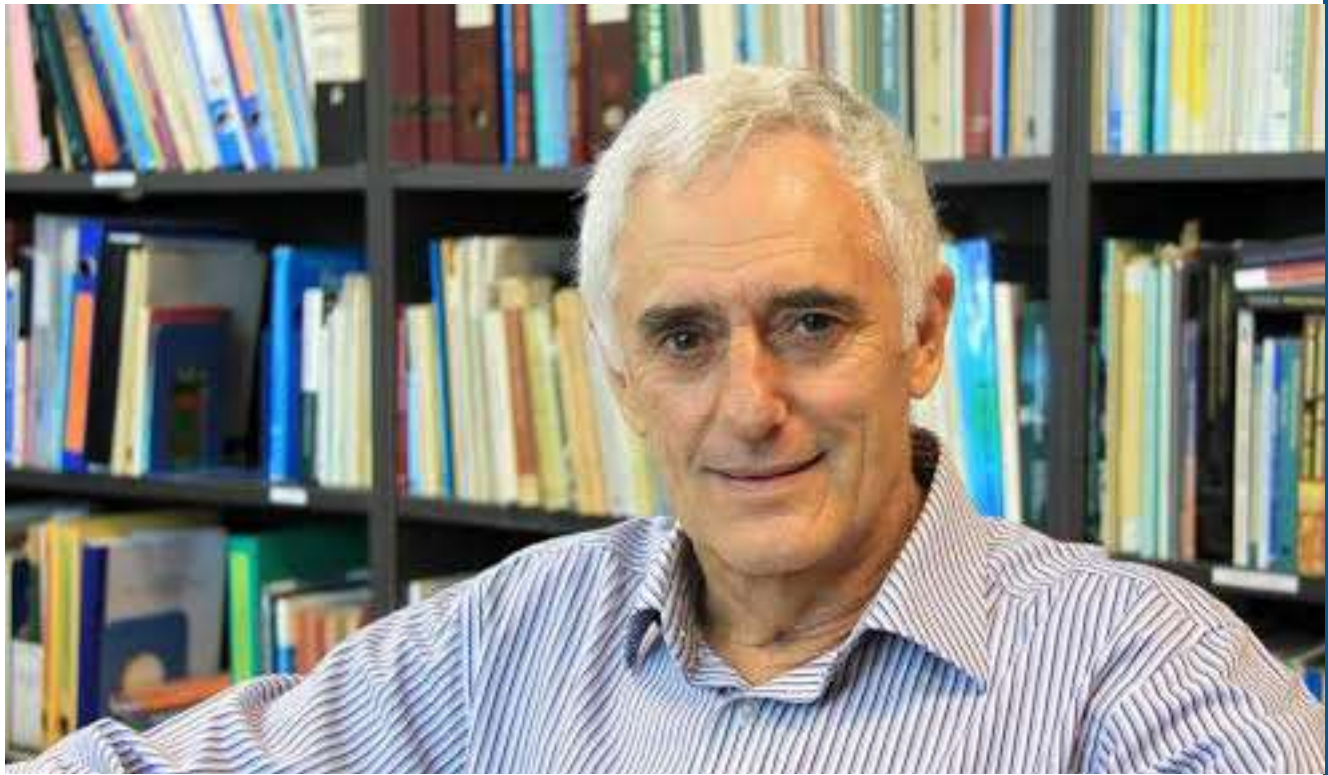
Looking back on my career, I am happy that I resisted the temptation – so strong in modern academia – to specialise narrowly. I have made contributions in a number of areas – in particular, in studies of fertility and marriage, of education as a determinant and consequence of demographic trends, of ways to improve access to education, and of understanding urbanisation trends in Asia. Perhaps this has restricted my impact in any one of these areas, but it has helped me to enjoy my academic life and perhaps to maintain a more holistic approach to issues of population and development that would otherwise have been possible. I still seem to be in demand as a consultant on a number of aspects of population and development, and perhaps my breadth of focus has contributed to this.

What regrets do I have at this early stage of my retirement? Not many. Sometimes I regret deciding to retire at the end of 2014, thinking that a couple more years running the Comparative Asia Research Centre at the National University of Singapore would have enabled a bit more to be achieved. Sometimes I regret that my study of economics did not include more econometrics. Often I realize that I was not careful enough in targeting outlets for my writings, so that what I think

are some of my best contributions sank without much trace because I published them in more obscure journals or as book chapters that these days in particular rarely seem to come to the attention of other researchers, even when they are with reputable publishers. Never do I regret that I put a lot of effort into the sport and keeping fit.

It is hardly novel to observe that as one moves into retirement, the most important things to look back on are our personal relationships – with family, friends, and colleagues. I have been fortunate in this regard, having remained close to siblings (there were five of us) and their families, raised four children and known scores of interesting colleagues in many parts of the world. There are probably about 40 countries where, if I visit, I can look up friends or former students.

In recent years I have written quite a bit about ageing, and in my own case, I can see that continued research and involvement in academic life is crucial in having a successful retirement. As life expectancy increases and the proportion of the elderly in the population increases, the sustainability of pay as you go, defined benefit pension schemes comes under extreme pressure, and it is easy to recommend both a shift to mandatory defined contribution schemes and that retirement ages be increased so that people work longer. I am often aware, though, that it is easy as an academic who enjoys the kind of work that academics do to recommend extension of working life, without empathizing sufficiently with the lives of many who can hardly wait to leave jobs that are boring, unrewarding, stressful, or all three. Yes, we all need to work longer, but we also need to be focusing on improving the working environment, providing for retraining, and in other ways making an extension of working life something to be savoured rather than resented.



*“I work quite happily after official retirement, to feel useful, purposeful and to feel that I can contribute in any small way to society”*

# WHO SAYS I'M RETIRED?

## Ramon Navaratnam

I am glad that no one has asked me whether I am retired. Now, of course, at age 81, some of my relatives and friends ask me whether and when I plan to retire. They also ask me if I am tired of working and whether I am looking forward to retirement?

But I say that I thank God that I am happy to say that I have never really retired and that I have been working continuously without any break between jobs since I officially retired from the government in 1986 as Secretary General of the Ministry of Transport. I had previously served as Deputy Secretary of the Ministry of Finance, where I served for about 27 years.

I studied at the St Georges Institution in Taiping and then the exclusive Victoria Institution in Kuala Lumpur. I went to the University of Malaya in Singapore where I graduated with an Honours Degree in Economics in 1959. We belonged to the Merdeka Generation. Almost immediately after graduation I was selected to serve the government, which was then a big honour.

We were all proud to be able to join the Malaysian Civil Service (MCS) to serve, as we were told, God, the King and the Country, especially as we took over from the senior British civil servants who were reluctantly leaving for good, under the Malayanisation Scheme.

My dear late father Mr. KR Navaratnam had risen from the ranks in the Malayan Clerical Service, under the British Government, to the high post of Financial Assistant in the Public Works Department. It was, therefore, a source of pride to him and my dear late mother Ruth Navaratanam and my four sisters that as a member of the minority Malaysian Ceylonese community, I was chosen under the 4:1 ethnic ratio (i.e. 4 Malays to 1 Non-Malay) to join the prestigious MCS. Today that sensible ratio is unrecognizable, as the civil service is dominated by the Malays.

Since I was an economics graduate, I was regarded as a “specialist” and did not have to be transferred from district office to the state secretary or even from ministry to ministry. That is why I served many years mainly in the Economics Division in the Treasury. That was an excellent experience for me and I enjoyed the professional work. I helped to prepare and coordinate many budget speeches, the Treasury Economic Report and attended Annual World Bank and International Finance and many other conferences all over the world.

I retired as Secretary General of the Ministry of Transport in 1989 after three exciting years at the helm of the Ministry. Even before I retired I was offered to serve the government after retirement, as the CEO of Bank Buruh. So I moved from the Minis-

try of Transport to Bank Buruh straight away, without even a day's break! After five years as CEO of the bank, I was invited by Tan Sri Jeffrey Cheah, the Chairman of the Sunway Group, to work at Sunway. I reported for duty at Sunway in 1994 - again without a break. That is why no one has asked me whether I am retired - as it is well known among my friends that I kept working continuously, without a break between jobs! Why have I continued working?

I would feel bored if I stop working. Actually, I don't need to work to keep me going. My lifestyle and that of my wife Samala's, are quite simple. Our needs are limited. Our three sons Ravindran, Nahendran, and Dharmendra, thank God are well placed in their careers and are self-sufficient. Hence I work quite happily after official retirement, to feel useful, purposeful and to feel that I can contribute in any small way to society. I ask myself, what is the alternative to working? What would I do at home? Perhaps I read, watch TV, be a nuisance at home, take away space from my good wife, who may want time to herself.

As it is I enjoy my work as Corporate Advisor at the Sunway Group. I am Pro-Chancellor of Sunway University. I feel younger, being exposed to University faculty and students. I take part in corporate decision making at the policy levels of the Group meetings. As a Board Member of the Asian Strategy Leadership Institute (ASLI) and Chairman of the Asli Center of Public Policy Studies, I am frequently and actively involved in moderating conferences and roundtable discussions. I gained immense satisfaction from this lively participation and intellectual stimulation.

I also write quite often to the press on the pressing issues of the day. I enjoy the feedback which is generally good. However, I have learned that you cannot please all the people all the time. Some critics want me to be more aggressive in my views. But I cannot please them as my style as a former senior civil servant is to be civil at all times. But hope-

fully, I have succeeded in making the points publicly to government that all is not well in the State of Malaysia.

If the government does not take due heed of our constructive criticisms, especially from well-meaning and experienced Malaysians, like the group of 25, who include most of my former colleagues from the civil service, then who will they listen to? At least I believe that our professional and nonpolitical and party views are being read carefully by some of the voters, who will be influenced by a broad range of viewpoints and not just the government propaganda!

Seniors can contribute to society. I wish that more of my former colleagues and other senior citizens continue to be actively involved in some occupation. I believe in the famous Chinese saying that "the fish begins to rot from the Head"! Hence it is important that we all do not deteriorate too early and too fast, mainly because we are not actively involved in meaningful and even rewarding working lives.

Even if there are no suitable jobs available, particularly at this time of economic slowdown, there is ample scope for voluntary work. There are many leading Non-Government Organisations or civil societies that do splendid work to improve our society. They are always short of good staff and would genuinely appreciate your voluntary service and even advice.

Former civil servants can perform important roles in helping NGOs liaise closely with government ministries, departments, and agencies to enhance cooperation and coordination in their collective efforts to help the poor and needy. I myself am involved in the Children's Wish Society and the Child (Children Health Information Learning Development) Society and the Education Welfare Research Development Society (EWRD). I also serve as a Board Member of the Selangor Crime Prevention Foundation.

Don't feel left out! The rewards of being actively engaged in society are that you will never feel neglected or left out. The benefits of working and living a full life are immense! There is always some meeting, event, and discussion to look forward too. You will not be idle or feel marginalised or worse still, experience a sense of worthlessness.

I know many of my friends feel that way and it's sad. They get frustrated and negative and pessimistic and very cynical. They feel despondent and depressed and often don't even want to socialize and move around.

### **Social Protection and Family Support**

Even when you work after retirement, you will need the support of government and society and of course your family. To those who are government pensioners, they have the great advantage of medical and hospital care almost free! Those who are not government pensioners and who don't have health insurance coverage have much anxiety. They worry about their future health and how they will be able to cope with it. All of us hope and pray that we will not have to suffer serious illnesses for a long time. We all pray for a quick and easy departure. Nevertheless, we have fears that we may have to linger and hope we will be able to bear the costs of hospitalization and nursing care. That is why governments should have sound and long-term plans to provide adequate Social Protection to its senior citizens. There is little point in boasting of strong industrial status and high incomes per capita, if the wealth and economic growth are mainly with the rich and powerful elites in society, while the poor are neglected and condemned to suffer! What kind of society will we have and how can we be proud of our country and ourselves, if we do not have fair and decent social security for the underprivileged? The government has therefore to introduce a reasonable social service, a good health insurance scheme that will have to be subsidized to cover the care and interests of the poor.



### **Advice to those about to Retire**

I have always told my colleagues and friends who are about to retire to plan ahead for retirement. Well before you retire, that is about 5 years before your mandatory or contract date for retirement, please start planning for retirement. You have to ask yourself the following questions and answer them seriously and thoughtfully and also prayerfully:

1. Do I want to work after retirement?
2. If yes, which I hope will be generally the case - what do I want to do?
3. Do I want to work for someone or become self employed or become a businessman?
4. If I want to do business, have I got the capital and know-how - If not then don't rush in where angels fear to tread!
5. Spread the news around that you want to work and what you would like to do.
6. Contact all those who know you, your work and your character and potential and ask for advice.
7. Do not ask for much more than what your market worth is.
8. Be content with your new job offer.
9. You can improve your marketability once you have a job in hand, after official retirement.
10. Most importantly do not neglect your health and do not work where there are strain and tension. So don't work too hard but work at a respectable pace.

After you have examined the above and other pertinent questions, please consult your spouse/family and listen to their counsel. Pray for guidance in your decision making and sleep over your thoughts. Then as the days draw near for retirement - you will be calm and confident, as you would already have had some tentative offers or near offers

for a new job and career.

I followed the above process and recommended it to many friends. I think we have benefitted from this kind of planning for retirement.

### **Achievements**

In all modesty, I feel confident that I have realized almost my full potential in life. Not all have the same talents and character and will have to develop themselves to their full potentials. I believe I have exceeded my own expectation in life. Coming from a lower middle-income background, from a minority ethnic group like those from Sri Lanka /Ceylonese origin, non-Muslim/Non-Malay and with no connections, I did not expect much for myself. I was also not diligent in my studies at school and even at University. But I became serious and conscientious in my work and career as I rose up the ladder.



*“Age, failure, and disability cannot preclude the ability to learn”*



# VIRASAKDI CHONGSUVIVATWONG

I was brought up in a low-middle class family in Thai-Chinese culture. My parents ran some small business just enough to cope with daily living and education of the children. On one hand, I view formal education seriously. On the other hand, I continuously absorbed Asian values from family, relatives and various non-formal religious discussions. We lived mainly in Hatyai, southern Thailand but I spent my late teenage and early adult life in Bangkok to get high school education, followed by 6-year medical education and 3-year compulsory service in the northeast.

The 1970 decade was the climax of the cold war in Southeast Asia. Thailand was ruled by junta who seized power by a series of Coup d'etat. For years, the Thai Government took the American side, allowing the US to use air-force bases in Thailand in shelling Vietnam and Laos. I was among student leaders who led the middle-class people to bring down the military rule in 1973. In turn, the right wing took another bloody coup killing several students in a university in 1976. My wife and I, who were working in a small rural hospital in northeastern Thailand, joined the rebellion students in 1977 leading a medical team. Our tough three years period in the forest, mainly chased by the government armed forces, ended when the two backup countries, China and Vietnam, fought each other. The Communist Party of Thailand could not lead the revolution any-

more. My wife who was pregnant left in 1980 and I followed. Back home in Hatyai, my wife gave birth to our daughter. We restarted our work joining a private hospital and got jobs at Prince of Songkla University in 1982 and was blessed with our second child. I later received a scholarship to study Epidemiology in Australia in 1984. Upon returning to Thailand, I started the Epidemiology Unit in our Medical School in 1986. Immersing myself deeply in the academic field, I closed my moonlighting private practice, conducted several field studies and started an International Programme for Graduate Study in Epidemiology in 1992 and international health consultancy works. When I was 52, I started to work on statistical programming and wrote an open-source package for epidemiological data analysis. Four years later, the package was supported by WHO in writing an open tutorial book and running an open (free) online course, attended by researchers worldwide. While writing this note, I am also debugging the package and developing a new function, which should be welcomed by many users.

My administrative responsibility has been smoothly settled since 2011. The Epidemiology Unit that I founded is now much stronger. It has been recognized as a World Health Organization Collaborating Centre for Research and Training in Epidemiology. I am still the curriculum chairman of the International Programme which I have also



founded. In the last five years, I received various research and development grants from national and international funding sources. Starting in 2015, I am the principal investigator of a 5-year research training grant from Fogarty International Center of the National Institutes of Health of the US. I still have a duty to travel internationally to open a new market for our training programme, follow up with our students and alumni and to learn new things and plan for new value-add activities. I am over 65 years. Last week, I received a message from a university financial officer telling me about my pension, which will start in less than eleven months from now.

For my social activities, when I was in the forest, I worked with several comrades from different marginalized groups such as garment factory workers and petty farmers. I adopted these experiences to work back home in the Deep South of Thailand as a challenge to make good friends with Muslim people, whose culture is quite different from mine. In the 1980's I gave special attention to Muslim medical students from the Deep South, providing tutorial and assistance to the weak ones. In the 1990's, WHO invited me to work with several institutes in the less developed countries such as Bangladesh, Nepal, Myan-

mar, Laos, Vietnam, Mongolia, and Indonesia. In the 2000's, I visited North Korea three times. This was followed by visits to other small countries such as Bhutan and the Maldives and African countries including Malawi and Ethiopia. I keep adding my scores by taking students from those countries. We also have collaborative research with some alumni as an 'after-sell' service. The network of the students and the alumni are our social asset.

From 2004, a series of massive violence erupted in the Deep South. It was chaos in the middle of the armed conflict assassinations, fears and ethnic prejudice. I identified and consolidated few groups of people who assisted the victims. Deep South Coordination Centre was founded on Pattani Campus of Prince of Songkla University, and it was subsequently expanded to Narathiwat and Yala. We also created a volunteer training programme to increase human resources for peace and development in southern Thailand and mobilize university staff to engage in community development business. There were also series of meetings among a network of healthcare professionals of both cultures to ensure quality health services despite the violence. Peace and development movement was expanded to Aceh of Indonesia after the tsunami disaster. In 2010, we formed the Deep South Relief and Reconciliation (DSRR) Foundation, which I became the chair in 2013. Health and peace need to be integrated. One cannot exist without the other. My current strategy is to have one value-add the other. My reputation in academic achievement and health research is used as a stronghold to do reconnaissance peace activities. I look for the possibility of employing "Health as A Bridge to Peace" strategy to work with health institutes in various conflict areas of Asia. This product is yet to be further developed.

The Epidemiology Unit used to have very few teaching staff (mainly by Dr. Alan Geater and myself) until the big leap when I was in my mid fifties. A few younger staff moved in from other clinical departments to

join us. It was in time for me to step down and commencement of further reforms. Currently, the new Chief can carry out most administrative work in a more systematic way than what I had done. All the staff at the Unit have been very productive in research and teaching. Our team work has been very good. The package that I had developed has been continually used for teaching and research in our courses with a team of statisticians, who have replaced me. Research grants and international collaboration have a wider base led by other senior staff, not just myself. I only give necessary advice upon their request. From my perspective, it is really a relief. Now, I just focus on technical matters such as supervising graduate students, mentoring young teachers, running some workshop and field work and continuing some software debugging and development.

While having been relieved from the administrative responsibility of the Epidemiology unit, I am still a figurehead of the peace activities of DSRR Foundation. Much of the work at the Unit is well-taken care by colleagues with a good mix of religion, profession, age range, and gender. Jobs are well divided and carried out. Our fear of difficulties of fundraising has decreased as we received donations from different sources, owing to the increased visibility and recognition of our activities. Peace is perhaps more difficult to achieve than academic success. As mentioned, there are still a lot of challenges in this field. I wish to continue my engagement but not necessarily as the figurehead.

Health is one of my most important life objective. I have two main regrets, both are health concerns. Teenage is a risky period for dental caries. In 1966, I went to a dental school in Bangkok to have one of my caries treated. The service was provided by a student. That old technique could not complete the work in one visit. The bad dental part was removed and the cavity paved by cement, waiting for a refill with amalgam a few days later. Unfortunately, I could not return on the appointment day. The cavity was left unfilled

for a long period until the caries worsened and the filling was no longer possible. Losing that molar tooth was followed by asymmetric malocclusion, which could not be completely cured by orthodontic treatment.

Throughout my life, I maintain various aerobic exercises and aerobic dance for about 5 years and jogging well into my 60s. My weight has been stable since my young adulthood. At about 53, occasionally I heard a click in my left knee en route to my destination. I was advised that it was normal. I continued to jog for 3.5 km and walk upstairs from ground to the 6<sup>th</sup> floor six times a day until I felt an excruciating pain in my knee. The radiologist read the X-ray and told me that I have lost some part of the cartilage of the knee joint. Bye-bye jogging! Bye-bye walking upstairs! I had to use an elevator even going one floor up or down. At home, I walked upstairs in 'climbing' position and downstairs in 'sitting' position to avoid knee pain. This led to disuse atrophy, which hardly recovered. Had I known the threat, I would have been kind enough to listen to my own body, and I would have avoided this disability.

Age, failure, and disability cannot preclude the ability to learn. I tried tai chi and felt it acceptable due to my knee pain. I find cycling time consuming and not so comfortable. Swimming is my re-birth! It eases the knee pain and enriches my life. After regular swimming for some years, in 2009, with a pair of fins, and an escort, I swam from Adang Island to Lipe Island in the Andaman Sea, a distance of about 2 km. I regained my physical strength and got even more confident. I often take an analogy that I have been swimming against the current of genetic predisposition to cardiovascular diseases and the deterioration of ageing. At the age of 62, my wife was successfully trained by me to swim. Now, she can do up to 1 km non-stop without too much effort. Swimming has cut back a lot of drugs use and hospitalisation. Later, I took my mother who was over 85 also to swim briefly at the university swimming pool. She was quite active in the water. Unfortunately,

she is not strong enough to go swimming by herself and I cannot bring her to swim as often as I would like to.

Currently, my knee is on its way to recovery. This may be a result of a gradual increase in leg exercise. I feel my knee is much better after I mastered the breaststroke recently. Whenever time allows, I will spend 10 minutes in the gym of the hospital doing stationary biking, not for burning energy but for better knee coordination. Recently, I started a bit of pull-up exercise to further strengthen my upper body and firm up my grip. If the path of recovery is smooth and I am able to achieve the original status, I may try skiing again. Am I too optimistic?

In my career, I received several national awards, a recognition for various achievements: outstanding researcher, outstanding teacher, and outstanding social development leader. I told myself and people around me that it is fine but we should not pay too much attention to it. It is more important to look for the future than to be attached to the past. Identification and proper handling of opportunities and threats are more important than the pride of strengths and worry about weaknesses. Opportunity does not come readily for one to grasp and is not open equally to everybody. Those who have better positive thinking, having made good track records, are more likely to get access to it. Once the opportunity is there, mental endurance, dedication to work and finding ways to learn are critical to further exploit and expand this opportunity.

I am a member of a small social media group among my medical school classmates. Most of them have fully or partly retired. They exchange pictures of the place they toured, jokes, health issues and lots of interesting information related to ageing. When we were in the medical school, the main complaint among my friends was that I was too serious about many social issues making myself looked over aged. I have been maintaining that attitude and now I feel that

I look perhaps underaged, remaining still a workaholic. One should not impose one's own values and ideas on others. My suggestions to young people and those who are going to retire are pretty much the same. One should have a strong feeling of what he/she is living for or even dying for. Keep on learning new things regardless of whether you are working or completely retired or even dying as this will make the remaining time of your life entertaining and fulfilling.



*“I am now discovering a whole new life  
which is as satisfying but more  
meaningful”*

# RUSMA IBRAHIM

I am now 64 years old and happily retired from my post as a civil servant. Why did I use the adverb 'happily' to describe my retirement? It is because I am now discovering a whole new life which is as satisfying but more meaningful. I still have the busy schedules but now I have many options to choose from to manage them.

I have fantasized about retiring many years before I retired. My last post as the Deputy Chief Executive Officer of the Employees Provident Fund of Malaysia (EPF) provided me with lots of exposure to retirement issues. I was determined to avoid the pitfalls of retirement and to plan my retirement properly. At the same time I was looking forward to the days when I do not have to read and understand long Board papers late at night, endless arguments in the office, ridiculous deadlines etc. Although I did enjoy my work tremendously, it was getting very energy draining doing almost the same routines, when age started to catch up with me.

I am married to my husband of 37 years. He has also retired from a banking job. We have six children, three boys, and three girls. Three of them are already married. My stable marriage provides a good foundation for me to pursue my career and now my current activities. With six children and an ageing mother to care for, I would not have survived without a supportive husband and

of course not to forget reliable house helpers.

I retired at the age of 56 and on the insistence of my superior, I stayed on the job as a contract officer to complete a project that I had started. I did not complete the contract term and resigned after one and the half years because of the overwhelming desire to do different things. Nevertheless, again on the request of the same superior, I continued as a Technical Advisor to the EPF, for a year. I quite enjoyed the new responsibility since it involved overseeing a project related to retirement and more importantly, it was on a part-time basis.

When I was in my 40s, I used to do a lot of thinking on my purpose in life as a Muslim. This prompted me to search for knowledge of Islam especially the Quran. Despite the busy schedules as a wife and career woman then, I forced myself to find the time to attend classes on the knowledge of the Quran.

Finally, in 2010, I left completely whatever I did for the last 30 over years in EPF. By then I had enrolled in a local university to pursue a three-year Diploma Course on 'Usuluddin' or the 'Foundations of Islam' under the Life Long Learning Program of the university. At the same time, I also started to attend other classes on Islamic knowledge which includes the Arabic Language, taught by scholars in the country. Hence, my journey

to understand Islam more seriously has taken a new level.

I had always wanted to be a writer since I used to write quite a lot for the EPF. I used to dream of staying in the countryside to pursue this hobby. My husband and I used to frequent a quaint Malay village near Genting Highlands called Janda Baik in Pahang. It was a perfect setting for me. So we bought a piece of land fronting a beautiful river with lush green forest in the background, in Janda Baik. In no time we built a modest house on it and we planned to spend the rest of our lives there.

One thing led to another. On the request of a friend who was a training consultant we also built a training resort on the land. Unfortunately, he never used it but other training providers loved the place and so did holidaymakers. Hence, the beginning of our new business venture – managing a holiday resort.

By this time I have a considerably good knowledge of Islam. Together with knowledge on retirement and social security and with the resort as a venue, I decided to offer a pre-retirement planning course with a spiritual slant to a few government agencies as well as companies. For almost two years I ran the programme together with a doctor and an accountant friend who have also retired. We did not continue with the programme due to our inability to market it although we had good reviews from the programme's participants.

My passion for my religion led me to another level of my quest. I wanted to build a school that teaches the Hadiths or narrations of the Prophet Muhammad. At the time the idea was mooted there was no such school in the country. So on the recommendation of my former university mentor, we went to a very established Hadith Institute in Jakarta to get more information on how to go about setting up the school. Finally, the school was built offering a full time class in Jenjarom, Banting and a weekend class at the resort.

Meanwhile, I also open a weekly class on Islamic subjects at the resort for the kampung's housewives. Currently, there are 20 women who attend the class on every Friday since the last two years. Lessons are taught by me and my two retired friends, the doctor, and the accountant. I teach Quranic Arabic to my close friends. We also run workshops and training programmes at the resort for the children of Janda Baik free of charge during school holidays.

My husband and I do not actually stay in Janda Baik although that was the initial intention because of my quest for knowledge of Islam which is only available in the city where scholars reside. However, visits to Janda Baik are frequent. The resort provides the avenue for me to pursue my other passion – landscaping. I have a good collection of hibiscus plants and other flowering plants in the resort gardens.

Running a resort in Janda Baik introduces me to the tourism industry and related to it another important subject 'protection of the environment'. In no time, I found myself seriously involved in the struggle to preserve the beautiful Janda Baik environment which is slowly being polluted and destroyed by activities of some irresponsible people. The forest is thinning due to logging and illegal farming causing frequent flash floods of late. The quality of the river water is slowly declining due to the use of uncontrolled pesticides that flow into the rivers as well as waste and rubbish thrown into them.

In 2012, I decided to form an association as a platform for my green movement. Hence the Resort Owners Association of Janda Baik Highlands or RAJBH was established and I have been holding the post of the Chairman since then. Through RAJBH, dialogue sessions on the environment were held with the relevant authorities and networks were established with interested NGOs and other organizations to bring awareness on environment and find solutions to the problems affecting Janda Baik.

While I was busy with my social work, I did find time to take care of my health by going to the gymnasium regularly. I started to lose weight but fate took a different twist. I was diagnosed with cancer of the kidney in 2013. My family was devastated. I took a rest from my busy schedules to seek treatment. The decision was the kidney had to go and it was removed successfully in September 2013. For two solid months, I spent my time at home with my then ageing mother. She died a year ago at the age of 89.

Taking care of my mother was also very challenging especially when she was bedridden. Fortunately, I had good helpers to care for her and the respect and my love for her made the caring easier.

As soon as I was on my feet again, I resumed all the commitments which were left on hold. During my confinement, I did a lot of self-reflection. I realised that I need to give more to society for all the blessings bestowed upon me by the Almighty. This came in the form of social work in the remote interior of Sabah.

My team and I have been going to the village called Kampung Lobou Timbua in the interior of Ranau for the last one year. There we teach basic knowledge on Islam to the Muslim communities, knowledge on family health and parenting to all, and set up a library for the children. We are also in the process of helping the villagers to grow bananas and other plants in large scale and hope to set up a factory to process the bananas into crackers before selling them to the city folks.

I will continue to seek knowledge of Islam and teach it to those who cannot readily access the knowledge. I will also continue to helm RAJBH as a platform to protect the environment in Janda Baik. My team and I will continue to do community work in Kampung Lobou Timbua with the aim to assist the locals economically and socially as well as help the Muslims to understand Islam better. I am fortunate to receive financial contributions from close friends to finance the mission.

Financially, my husband and I are quite well prepared to live our 'retired' lives. The resort provides me with a steady stream of income while my husband has his own economic activities. We live a simple life commuting between Shah Alam, where we live, and our resort in Janda Baik, which is currently managed by our son. We do travel overseas from time to time to see the world.

Two of my children are residing in Shanghai and Dubai. My other children and seven grandchildren are living close by. Happiness also comes in the form of family gatherings whenever we can find the time to do so.

Of the many activities that I am currently involved in, the most challenging is running the Association. I have to deal with authorities which do not function as efficiently as I would like them to be. On top of that, I have to deal with 'politics' at the village level and that proves to be quite a formidable task. The management skills acquired through my working life have been useful in dealing with them. With regard to our mission in Ranau, we face challenges in communicating with people who are very poor and culturally so different from us. The target group is a clan called Orang Dusun. Initially, we were not readily accepted by them but now they more than welcome us into their lives.

Knowing the purpose of life and striving to fulfill it provides the solution to the challenges that come with retirement. It also provides guidance for me to do what is right and ought to be done. Looking back at what I have done so far since I retired, nothing was really according to plan. But it was in the plan that I did promise to myself to give back as much to society and it is this intention which motivates me to carry out these commitments.

Having retired for almost five years now, I have a real life experience on what retirement means to Malaysians. The main issue is still financial security and the main threat is inflation. The economic environ-



ment must be able to provide part time employment to retirees and conducive enough for small businesses to grow. The reality is the EPF savings can never provide the adequate income stream for retirees. Nevertheless, saving for retirement must start early in life. EPF contributors should increase their contributions on their own to the EPF. Do not underestimate the power of small numbers for in the long term the additional contributions will provide substantial additional savings to retirees.

Healthcare is another issue for retirees if they do not have the means to pay for it. It is important that they take up private health insurance policies with good coverage, while they are still young and continue to do so into retirement.

With financial security, retirees will remain productive economically and socially. It is beyond the ability of the individuals to provide fully for their own retirement. The government must formulate schemes that can help provide minimum financial security and healthcare for retirees. Inflation must be managed so that the value of retirement sav-

ings is not eroded over a short period of time.

Malaysia is ageing and yet the country is not fully prepared to provide the conducive environment for productive ageing. Some retirees have to work long hours in low wage employment to make ends meet. Others who are not able to get employment have to rely on family support and this is not readily available as family members too do not have the means to support them. The wage level of the current workforce is comparatively low to provide financial support to extended family members. I do not have statistics to support my claim but I know quite a number of these unfortunate retirees, who happen to be my own friends.

*“It is essential for government to have a plan for managing the problems of the old in line with the concept of a caring society”*



# MOHD. SHERIFF MOHD. KASSIM

My retirement life started at the age of 64 in 2003 after serving 9 years as Managing Director of Khazanah National Berhad and 31 years in the civil service.

I am not working full time in a job now but nevertheless, my time is well occupied as a non-executive director in 4 companies, including a Government-linked company PLUS and a foreign bank, Standard Chartered Bank. I am also busy with voluntary work as President of the Malaysian Economic Association and as a member of a civil society group known as G25. Today I am 76 years old. I have a small family of two children and six grandchildren. The two children have their own families and live separately from me. After my wife passed away two years ago, I live alone spending time on board meetings and on my voluntary work. When there is free time, I play golf or do some reading or watch television to catch up with world events. I am most interested in the tragedies happening to the Muslim world and the reasons for their economic and social problems as we must learn to avoid making the same mistakes in our country. I cannot help feeling that the tragedies in Muslim majority countries are mostly self-inflicted as a result of their leaders not taking care of the basic needs of their people. The neglect of their basic needs like jobs, food, housing, education, and health makes the poverty more difficult to bear, and after a certain boiling point, the people start to get

more restless with their government. In Muslim countries, the leaders are either dictators or autocratic who cannot tolerate any dissent. They respond to public complaints by using brutal force to suppress even the slightest protest. With nowhere to turn to, the public becomes easy prey to Islamic fundamentalists who argue that the only solution is to throw out the government and turn the country into an Islamic state. The ordinary men and women are taught to hate their rulers and to kill the infidels in the name of Islam in order to improve their life. The tragedy is that many of the poor people believe the call for violent jihad.

Malaysia is a much better country and more politically and socially stable because the people have benefitted from the government's development programmes to create jobs and income opportunities. These programmes have been implemented so successfully that absolute poverty has been almost abolished and most basic needs have been met across the country. Standards of living among the average Malaysians are quite high even by the standards of developed countries. Nevertheless, there are issues that Malaysia must address in order to preserve national unity and ensure continued stability in the country. The most pressing issues are about human rights which are enshrined in the constitution but which are being eroded as racism and religious extremism spread into



the political arena and administrative system, causing alarm among the moderate Malays and fear among the non-Malays. To some, the government is not taking serious steps to stop the dangerous deterioration in law and order in the country.

This is the reason why I am involved with civil society to do something to stop the deterioration in our civil rights and secure a better future for the generation coming after us so that the various races can live in peace and harmony. I am active in the G25 movement of moderate Malays who represent the majority view that Malaysia must respect and uphold the constitution in the administration of Islam so that there will be justice for all. We also want to advocate for good governance so that our country will be governed with high standards of integrity, transparency, and accountability which are important not only for the development of the country but also for raising the image of Malaysia as a Muslim nation. No one will respect Islam as the official religion of our country if the government is riddled with corruption and other scandals and there are no checks and balance to prevent the scandals from happening all the time. Many NGOs have allied themselves to

G25 as they see this new movement as representing the voice of the silent majority, fighting for justice and rule of law for all races.

I also find it very rewarding to give my time serving as president of the Malaysian Economic Association, partly for nostalgic reasons. The MEA is very much associated with the University of Malaya where I studied in the Faculty of Economics over 50 years ago. The MEA is doing a great job of bringing economics into the public domain as it is important that we create as much opportunity as possible for the academics, students, professional practitioners and the public to have active dialogue on the economic policies and problems of the country so that with better understanding of economics, we can play a role in shaping the development of the country. Further, we take great satisfaction in knowing that we are spreading the knowledge of economics to a wide audience outside the academic circles. It is a pleasure to see among the participants many young faces from the private and public sector who attend our public forums to listen to the experts analyze the economic and financial policies.

The challenges that all those who

work for voluntary organizations face is that there are always the skeptics who either do not appreciate what we are doing or who feel that we have a motive to be a rebel without a cause for the sake of publicity. Some even suspect that we are paid by foreign agents to make life uncomfortable for the ruling party and the government leaders. Islamists believe that in championing moderation and the supremacy of the constitution, G25 is serving the interests of the western powers who use human rights to subvert our cultural and religious values.

They do not understand that individual freedoms and political rights are universal values that are very much part of human nature and which have existed since ancient times before Christianity and Islam. They cannot see that there is a direct link between the basic freedoms and economic growth and that the freer a country is of political, cultural and religious constraints, the more incentives there are for creativity and innovation to develop.

Young people who are reaching retirement age should first take care of their own needs so that they can continue to provide for the family especially if there are continuing obligations like children's education and healthcare. If they are free of such obligations and do not have to continue working for a living, they should take part in voluntary work as there is much satisfaction to be gained by helping society. Healthwise, working with our colleagues to solve the problems of today or the future makes the brain active and helps to keep us healthy.

Most importantly, one must not regard retirement as the end of life. Even if you do not like voluntary work, you can remain interested about the neighbourhood around you and join the community to enjoy their company because invariably, somebody in the group will have an interesting idea about doing something useful together. Malaysia is going through a transition where the new generation is getting more active in express-

ing their opinion either through the social media or by taking part in street rallies. Those who are retiring should understand the young generation, instead of condemning them as trouble makers. The young are the country's best asset and the more we guide them into the proper way of expressing their dissent, the better it is for all of us. There is nothing wrong with them to organise street demonstrations but they should do it with respect for the law.

As I age, I tend to reflect a lot of the achievements and the regrets. One of the most memorable moments was participating in the formulation of the New Economic Policy in the aftermath of the May 1969 racial riots. As a junior officer in the Economic Planning Unit heading the Manpower Section, I was involved in studying the unemployment problem together with Harvard University advisers. Then later when I became the Director General, I was among the group formulating the privatization policy, a new initiative to utilize the resources of the private sector in financing public sector programmes. In the Ministry of Finance, we carried out major changes to improve the efficiency of the tax system, including the proposal to introduce the Goods and Services Tax, which however, did not get implemented until 2015! In Khazanah, I headed the rescue of a major commercial group, the Renong - UEM group to restore confidence in the economy in the aftermath of the East Asian financial crisis. The rescue exercise went smoothly, bringing much credit to Khazanah.

On the regrets, they are mostly on the personal side of my life. I did not spend as much time as I should with my family, as I was preoccupied with my work. This was a mistake but thankfully, the family was well taken care of by my caring wife who sacrificed a lot to bring up the two children into good adults with responsible attitudes in their education, in their jobs and in their married life. Their success made my retirement life an easy one as I do not have to worry about their problems. Many old people find it hard to cope with retirement. As Malaysia will be an

ageing nation, in 15 to 20 years from now, it is essential for the government to have a plan for managing the problems of the old in line with the concept of a caring society that we see in many developed countries that have a comprehensive social security scheme for retirees and for old people. However, such a scheme is only possible when a country has a strong economy and a strong tax system to generate the revenue to support the various kinds of services like a pension for all old people, free medical care, subsidised travel, and old folk's homes for those who cannot take care of themselves. That is why we need a good tax system like the GST to create a strong revenue growth for the future. That is why also, we need transformation programmes to ensure our economy remain strong to pull through into the future to generate the revenue necessary for supporting the old and the needy.

Most of our old people will live in cities and towns. Life in the urban areas can be challenging especially for those who are dependent wholly on their retirement pensions or savings to live, while the children are too busy with their lives to take care of their parents or grandparents. Thus, the state must help to look after the aged people. Society can also play a role in doing charity work for them. Our charity organisations should be encouraged to expand their activities with financial grants from the government to take care of the old.

*“I embraced my father’s constant advice of being thrifty “waste not and want not” philosophy”*

# ENJOYING YOUR RETIREMENT

Rokiah Talib

## **Introduction: “Retire from Work But Not from Life” M.K. Soni**

The words of wisdom by M.K. Soni is very true for most of us who choose to continue “working” well past our mandatory retirement. Some people perhaps are not prepared to live a life of retirement especially when the checks stopped coming into the bank account. This is true for all employees irrespective of their positions. As they say the higher you are the harder you fall, especially for those who depend solely on the monthly income. With more and more young people becoming bankrupt as a result of over-spending, especially using the credit cards, their life during retirement will be a nightmare. The situation will be worse if one has young children and aged parents to care for. In short, one has to prepare financially for retirement as soon as one starts working.

How does one translate the words of wisdom by M.K. Soni, that one does not retire from life? To put it bluntly, unless a person kicks the bucket, there are many years of life post-retirement. Taking the current retirement age of 60 and the average life span of 75 years, there is a good 15 years to roll. What do we do with 15 years? Relax and enjoy life by traveling? That is fine if you do not have a commitment; meaning no children or old parents to look after. How many months in a year do you travel? There will still be a lot of

days when you will be twiddling your thumbs. Or since we now have all kinds of social media one would just enjoy reading what others have to say or to admire what others are doing, i.e. we decide to be just a bystander. Or if you have itchy fingers you may be circulating some untrue or stupid messages that can land you in trouble. None of these options worked for me. I began planning my retirement, unintentionally though, well before the due date. How did I begin and where do I end up today.

## **A Personal Journey**

Many academics do not “retire”, but continue to teach or do research and write. There is a famous quote, “It is in giving that you receive”. I did not know about this quote until much later in life when I was very involved in NGO work, translated (cheekily) “No gaji organization”. I began to be involved in the Consumer Movement, soon after I received my Ph.D. The reason is simple, as an academic, you have to complete the ultimate degree. Maybe because of my family background, my father’s constant advice of being thrifty, of “waste not and want not” philosophy, I made a beeline for the consumer movement. One of the lessons you learn from the consumer diehards is that we have been trained to acquire a certain skill, get a job, but never taught how to manage our income. This is the problem nowadays with the number of bankruptcies on the rise especially among the young gen-



eration living a life beyond their means. The Consumer Movement taught me a lot more about “want not, waste not”.

### **Sociology a New Subject and a New Department**

I have always wanted to specialise in something new and something different. When students had to major in one department in the second year, I opted for a new department teaching about cultures which was later named the Department of Anthropology & Sociology in the Faculty of Arts & Social Sciences. Sociology, especially under the supervision of Professor Syed Husin Ali and Professor Syed Hussein Al Attas, was both very serious yet fun as you learn about other cultures. It was Sociology that had the most impact on me in giving a totally new perspective in life especially when Syed Husin exposed his students to the lives of those in poverty, the cycle of poverty, the marginalized groups and what needed to be done. Many of Syed Husin's students were inclined towards being socialists at least at heart, the trend in those days. The sixties saw also the light of a new era when shackles of oppressions were beginning to be removed, releasing and opening up both the mind and body. That was the beginning of NGOs emerging as an important third stakeholder the world over.

As for the Consumer Movement, we owe it to Ralph Nader who bore the torch not only in the US but across the globe. By the 70s Consumer Movement has already reached the shores of Malaysia with Anwar Fazal taking the lead, followed by Hamdan Adnan, Bishan Singh and S.M. Idris, Martin Khor and others of the most active and sustaining Consumer Action Penang (CAP) and many more. My involvement in the Consumer Movement was through CAP and later joined the Selangor Consumer (SCA). It was at SCA I found my calling to share my little knowledge of the consumer issues with the kampung women and students in schools. Being a lecturer perhaps it gives me the knack for public speaking and we get much pleasure to see the audience

absorbed in stories and evidence we showed them of some of the problems in our food chain for instance and what are the options for them. We even ventured to schools to set up School Consumer Clubs much to the delight of the Minister of Education then, Tan Sri Dr. Sulaiman Daud.

It was easy to juggle time as all meetings were held after office hours at an old office nearby. Weekends usually found a group of us traveling to a nearby kampung in Selangor to give talks. All these were done at our own expenses. Car-pool and food-pool was the order of the day. By then SCA was getting the attention of the Ministry of Industry and International Trade when a few of us in SCA was invited to sit in the National Advisory Council of Consumer Protection (NACCP), at that time chaired by Dato' Sopia, a very well respected public figure. We the like-minded people were exposed to several problems faced by consumers in the open market and the Council made recommendations to the minister then Tan Sri Rafidah Aziz, a super-efficient and no-nonsense kind of Minister on several issues. Then hold and behold after one term as a member of the NACCP I received a phone call from Rafidah telling me she wanted to appoint me as the Chairman of the NACCP. Knowing Rafidah she would not take “no” for an answer, it had to be, “Yes boss!” I managed to persuade Rafidah to allow me to bring on board a core group of “consumerists”; Dr. Halimah Ahmad of UPM who holds a Ph.D. in Consumer Education, Sothi Rachagan who teaches Consumer Law at UM and two hardcore consumerists from FOMCA, Hamdan Adnan and Bishan Singh. The rest was up to her choice. I am not sure if Rafidah had the habit of introducing the Chairman of the NACCP to his top-level officers but I was introduced to Dato' (now Tun) Ahmad Sarji Hamid, her Director General and other top-level officers of the ministry. Rafidah said, “Dr Rokiah is the new Chairman of the NACCP. I want all of you to give her full cooperation (she used the term open channel)”. Meaning I could call on her officers direct. I never abused the offer though. I know Ra-

fidah as she was my senior at UM although we were in different Faculties. I always have the highest regard for her ability, capacity, and quick steps.

That short stint of two years was the most remarkable period of my consumer work. Having a lawyer on board we spent time to scrutinize the law pertaining to consumer protection and the legal loop-holes and how best to protect consumers, given a free market situation. A very interesting story was told by Ahmad Sarji the DG. According to him, he has been making all kinds of statements pertaining to his ministry but never ever grabbed the newspaper headlines until he was talking about consumer issues. He said, “Consumer issues are newsworthy to the media”. Clearly, he was sufficiently pleased that his comments pertaining to consumer issues was given a front page by the newspaper. From then onwards we knew Ahmad Sarji had a soft spot for consumer rights unlike some of his officers. However, we did not expect that soon after we submitted our proposal for a separate ministry, the Ministry of Domestic Trade and Consumer Affairs was established. Ahmad Sarji must have had a hand in recommending the setting up of the new ministry. The decision was most welcomed and timely although some were of the opinion that it should be a separate ministry for consumer affairs.

### **Research and Activism in Consumer Issues**

As an academic one has to link your NGO interests with your academic line otherwise you will not get academic credit. I must put the record straight that our NGO work never took us to the street. We were very professional doing research on various aspects of consumerism, consumer protection, and consumer movement and feeding valuable data to the ministry in a tri-partite network. For example, a course on Sociology of Consumption was introduced, Consumer Law at the Faculty of Law at UM and Consumer Education at UPM. Each of us was busy doing research, writing and presenting papers in our own discipline while at the same time doing consum-

er work.

Other than the establishment of the Ministry of Domestic Trade and Consumer Affairs, two other major landmarks were the Consumer Tribunal and the Patients Charter for hospitals. The success of these various forms of consumer protection took a lot of time, homework, research, patience and a lot of networking with like-minded people on the other side of the “fence”. What we proposed were not anything new as they were already emplaced in other countries. The problem was nobody wanted to take the initiative until a group of professionals pooled their resources and braved the “hot water”. Once we were hauled up by the Chief Justice when a newspaper headlined the Consumer Tribunal. After a short explanation, he understood the cause and agreed to the proposal. In brief, there were some exciting times and most importantly the government did listen and took heed to a number of our proposals.

Besides the Consumer Movement, I was “dragged” into the Women’s Movement, mainly the National Council of Women’s Organization. In fact, I was able to integrate my consumer work into the women’s activities. Again the work involved going to several states giving talks on women as consumers. All in all, it was most satisfying knowing that you are able to pass some useful knowledge to the unsuspecting consumers. They were taught the importance of checking the shelf life of a product, to look for SIRIM logo for electrical products, etc.

### **Gender Studies Programme**

The UN Convention on Women held in Beijing in 1995 was the biggest celebration, especially for Asian women. Run up to the UN Convention, a group of women at the Faculty of Arts & Social Science, UM, submitted a proposal to Senate that we wanted to establish a Gender Studies Programme. We did our homework well by visiting similar programmes across Canada, funded by the CIDA. No other local universities had such a programme although UPM and USM were

ahead in research and publications on women. The programme was conceived during the tenure of Nik Safiah as the Dean and submitted and approved during Zainal Kling’s tenure who took over as the Dean of the Faculty. It seemed that nobody objected when the Dean presented the proposal to the Senate. Vice-Chancellor Abdullah Sanusi, who hailed from the corporate world, must have thought it was a good idea that UM took the lead in this area. Until now UM is the only local university with a full programme on Gender Studies. When Nik Safiah retired I took over as the Coordinator of the Gender Studies.

It was my exposure to gender studies that I was indoctrinated to believe, “women were not getting a fair hearing. The good work by women was usually not mentioned or acknowledged”. I mulled over the issue and thought, “who would want to write about women but women?” A year or so before my retirement I read a book by a former minister on Tun Mahathir. I always had a penchant for biographies as I find inspiration from their stories. Turning the pages I realised there was no story about Siti Hasmah. I thought it would be unfair that there is no story about Siti Hasmah because I believe, “Mahathir will not be where he is today if not for the support of Siti Hasmah”. I was challenged by my husband, “So what are you going to do?” I retorted, “I want to write about Siti Hasmah”. Not wanting to argue with his wife, he said, “Good luck”. I took up the challenge and immediately drafted a proposal for a book on Siti Hasmah, shared the idea with my friends and posted it. Of course, there was no reply.

A few months later the *Persatuan Siswazah Wanita Malaysia* wanted to raise funds for the Chair “Women in Science” at UM. The committee decided to write about Siti Hasmah, being the Patron of the association. Nik Safiah chipped in that I had written a proposal for Siti Hasmah’s biography. As they say, the rest is history and the book, *Siti Hasmah; Citra Wanita Dua Zaman* published in 1999. In the end, the book carried five names as the writers. That was my maiden project

into the series of biographies that followed. I may have stopped there except Nik Safiah was bitten by the excitement and decided, “Why not we team up and write about women?” I thought it was an excellent idea and she decided on the next two book projects under YADIM. It was then I coined a mission statement, “Women writing about women”. Then one day Mariam, the daughter of Fatimah Hashim (Tun) called me saying the grand lady wanted to see us about writing another book about her. We obliged and she was very pleased and asked how much we wanted. It puzzled both Nik and I as we never associated writing books with money, typical academics I suppose, we write because it is part of our TOR. Fatimah Hashim is our first woman minister and the longest serving President of NCWO. After that, we targeted Zaleha Ismail as a very well-known UMNO woman leader in Selangor and a former minister and former President of NCWO after Fatimah Hashim.

News about our biography writing triggered some interests. I was approached by an ex-MARA officer who was very close to Arshad Ayub asking me to write about him. I was surprised there is no book about Arshad Ayub despite his contribution in establishing ITM and the fact that ITM has a School of Mass Communication! I told the emissary, “Ask someone at UiTM to write. I only write about women”. Then a few months someone else also an ex-student of ITM, Saleh Majid, approached me on the same subject. He appealed to my sense of propriety. He said, “You know there is no book about Arshad, yet there is a book about his ex-student Ibrahim Shah the current VC of UiTM”. I did tell him about my mission on women writing about women. My husband chipped in saying I should make an exception for Arshad because it is such a shame that there is no book about him. So I did make an exception for Arshad Ayub. Then not too long after that, I was approached by Nursiah Sulaiman that she wanted me to write about Tan Sri Raja Alias, the Chairman of FELDA. I told her I made an exception for Arshad because my husband was with MARA. Then she gave me a reminder,

“But you did a lot of research on FELDA”. That floored me as I felt I owed FELDA something because most of my research and publications have been about FELDA. I had met the Chairman a few times and he struck me as a very nice man. Nursiah dragged me to meet the big man at his office and he was very humble saying, “What is there to write about me? I was only doing my job”. Immediately I told myself, “I like this guy he is so humble despite the spread of FELDA under his leadership”.

Meantime I wanted to go back to writing about women with Nik Safiah. I told Nik that it would be better to get an academic umbrella for our adventure. She agreed and I prepared a working paper on the subject of writing a series of a biography on women and decided to approach Rafiah Salim who was the first woman Vice-Chancellor at UM. Rafiah was happy with the proposal and said she would have to refer to the Senate. When weeks passed with no reply I told Nik I wanted to ask Sharifah Hapsah who was by then the VC at UKM, making her the second woman VC for a public university. Sharifah acted very fast. Within two days after meeting her very casually at an NCWO function, I received a call from UKM VC's office asking for my CV and the project proposal. After I submitted my proposal I received a letter of offer to be a Fellow plus honorarium! It really shook me up as I only wanted an umbrella instead I was offered a room. At that time, I was about to finish Raja Alias's book and I was asked to meet the Head of UKM's Publication Office (Penerbit) and I made it clear I only wanted to write biographies. The Head of Department was surprised that my work was almost done. It was agreed that I only write biographies, that I do my own research but Penerbit would do the final editing and take care of the publication. I could not ask for more. As they say, the rest is history. Since then I have to review my mission on “women writing about women”. I have been a solo writer since then.

Some people asked me, “Why do you keep writing?” My reply has always been, “To

keep my brain alert and I learn a lot about the good work that people have done. Hopefully, the readers will find some good lessons to emulate. For me, it is a humbling experience”. There are so many people out there who have contributed so much to our society but their good work will just disappear into history without us knowing what they did, how or why. The good life we have today is the result of the work of these leaders at different levels sharing their thoughts and ideas with their comrades. They walked the extra miles to ensure the marginalised and the poor got a chance to lead a better life. Their contributions helped to shape our history, our nation.

### **Masjid Bulat Ultimate Journey**

Perhaps as one gets old and realizes that any time you may be called up by your ultimate Boss, made you look for a u-turn in your journey in this world. I was invited to join our mosque better known as “*Masjid Bulat*” in Section 14, Petaling Jaya. I joined the activities of the mosque with much trepidation as what could I offer since I am trained in a secular discipline and indoctrinated into believing in Darwin's theory of evolution! I realized there were a lot of things that can be done to improve the working of the mosque for the benefit of the people around the area except we did not have the funds. One day the Nazir, Dato' Wahab Majid asked for suggestions on how to raise funds. My husband who has been involved in setting up a few foundations suggested that the mosque sets up a Foundation. The Nazir agreed, a group of pensioners had their series of serious meetings and the *Yayasan Semesta Berdaftar* (YSB) was registered in 2008. Having a foundation as the fundraising arm of the mosque was the turning point of the *Masjid Bulat* as more activities could be held and people were more generous to contribute to a foundation as they can get tax exemption. There are three major branches; Education, Welfare, and Health. The Foundation has kept many retirees very busy helping and guiding the young officers who are all graduates mainly from UM's Academy of Islamic Studies. These

young graduates are given equivalent to what the remuneration of the civil service. They are young, energetic and passionate about their work. They are prepared to work on Saturdays and Sundays, evening or even at night with no overtime allowance. To them, it is part of their “ibadah”.

Helping the activities at the mosque through YSB, I have reached my final destination in my NGO work. I begin to understand the true meaning of the phrase “It is in giving that you receive”. There are many challenges no doubt but if you can turn the challenges into opportunities or improve your work then life is fulfilling.





Photo by Laura Dex on Unsplash

*“Retirement means that you need to plan your day ahead of time to make it fulfilling.”*



# MAJMIN ZAKARIA

Prior to my retirement in August 2003, I was working as a Senior Manager at the Investment Department of Malaysian International Bankers Berhad (MIMB). I was also the Company Secretary of a Subsidiary Company of the Bank – i.e. MIMB Aberdeen Asset Management Bhd. Working life then was hectic and stressful. Every day my job entailed me to interact with the Board members, clients, the management, and staff.

My daily responsibilities included supervision of the department; functions, minutes to be prepared and circulated, meetings to attend and problems to be solved, and decisions to be made. But I enjoyed my days at the Bank. A job well done was appreciated and celebrated. The feeling of being accepted and be one of the team was very rewarding.

On my last day at work, as I cleared my office, it was a day of mixed feelings. Sad to leave the office that I have been occupying all these years, at the same time looking forward to the joy of having the time of my own.

Of course, the first week of retirement was blissful. I could wake up late, and to do things leisurely. But with the children now married and moved out, the house was quiet. I never realized the serene emptiness previously, not the first few weeks at least. It slowly dawned that waking up and not having direction is, actually, boring! I learned at this point that: Retirement means that you need to plan

your day ahead of time to make it fulfilling.

During my working life, I was too busy to socialize except with office colleagues. I didn't have time to really get to know my neighbours, even. But there I was, all the time to spare but no one to spend it with. One retiree quoted this aptly: "Half our life is spent trying to find something to do with the time we have rushed through life trying to save".

I must admit that I missed going to work, having friends and socializing with fellow colleagues. So I started going to the community Surau and got to know the neighbours which not only filled my day with friends again, but it was a great opportunity for me to expand my knowledge through the daily tazkirah. I was even elected to be part of the committee for the Surau ladies group – and felt appreciated by the community.

I took a break from the role when my daughter gave birth to my 5<sup>th</sup> grandchild and needed support. It was the first time I had the opportunity to take care of my grandchild after retirement. It was pure joy to see the child grew before our eyes – from 2 months to 2 years. Being retired enabled me to take on the opportunity to take care of my grandchild and I thank the Almighty for that.

Two years went by in a blink of an eye and soon my granddaughter went back to stay with her mother full time again. During that

time, the feeling of emptiness seeped back in and I realized that if I allow it to go on I will find myself mellowing in melancholy.

Incidentally, an opportunity presented itself in the form of a part-time job. A former classmate who happened to run a Company Secretarial Services agency offered me a job to handle the services for half of his clients. I thought about it long and hard, but in the end, rejected the offer because my time in the office is over. I wanted to do something that I would enjoy, like pursuing my hobbies.

So instead, I enrolled myself in a sewing class in Ampang Park as well as a quilting class where I learned the finer skills required to craft 'bargello' quilts. I learned at this point that: Retirement means pursuing your hobby – and it means the joy of making a gift for my children and grandchildren.

Besides pursuing my hobby, my husband and I did fill our time with short vacations. We became closer to each other by spending more quality time together on our trips. I am grateful that we are both healthy to enjoy our golden years together. It has been almost 13 years now since I retired, and looking back at my career life, I would say that I had a fulfilling career – from Esso, Golden Hope, and the Banks. Nonetheless, retirement has been blissful – with the children all married and grandchildren to pamper.

My advice to the young and those about to retire is that at the end of the day, health is the most important factor that determines whether you would have a good quality retirement life or otherwise. With health, you would be able to have quality experiences be it spiritually (get closer to God), emotionally (time with loved ones including family and friends), physically (travel, experience new culture, food, etc) and mentally (therapeutic experiences like pursuing hobbies and reading to enrich the mind).



Photo by Matthew Bennett on Unsplash

*“My involvement in various voluntary organisations for the last 40 years of my life, has given me the invaluable experience that money cannot buy”*

# FAUZIAH RAMLY

I retired from government service in 2003 after serving in several ministries, departments, and agencies since 1971. I served in the Diplomatic and Administrative service more popularly known as the PTD or *Perkhidmatan Tadbir dan Diplomatik*, a much sought after service amongst young graduates even more so today.

My first post as Assistant State Secretary was in the Headquarters of the Selangor State Government. The State Secretariat was located at the Sultan Abdul Samad Building in front of the now Dataran Merdeka. Apparently, I was the first woman officer to be posted to the State from the PTD Service.

Subsequently, I was transferred to various ministries such as the Ministry of Local Government and Housing, Science and Technology, Youth, Culture and Sports, Information, National Unity and Social Development. I was also seconded to a few semi-government agencies like the National Family Planning Board as well as SIRIM. My last position in the service before retiring in 2003 was as Director General of the Legal Affairs Division in the Prime Minister's Department. After 2003, I was appointed by Seri Paduka Baginda Yang Dipertuan Agong as a Commissioner with the Public Service Commission (PSC) for a period of 5 years until 2008.

I was very lucky to have served several ministries, departments, and agencies. Di-

rectly and indirectly, I have built a wide network and worked with different professionals including engineers, architects, town planners, doctors, firemen, broadcasters, culture and sports officers, scientists, researchers, demographers, as well as legal and judiciary officers. During the 37 years of service, unlike other government officers, I was very much involved in numerous social work through my participation in various NGOs such as the National Council of Women Organisation (NCWO), Malaysian Women Graduate Association, Puteri Islam, the Women Sports and Fitness Foundation, the Sports Association for the Disabled and Malaysian Association for the Blind.

The positions that I used to hold ranges from Vice President of NCWO, Vice President of Malaysian Women Sports and Fitness Foundation, Vice President Puteri Islam, Advisor to the National Sports Organisation for the Disabled and Council Member for the Malaysian Association for The Blind (MAB). I was appointed the Chef de Mission for the World Paralympics Games in Sydney Australia in the year 2000. Some of the projects that I have been directly involved through these NGOs were planning and organising fundraising dinners, charity premiere of film shows, seminars, workshops, and training on subjects such as leadership and team building, time management, effective communication, etc. I have even organized a fundraising event



for the National Welfare Foundation through the Royal London Circus and the first ever Miss Wheelchair Malaysia, a Beauty Queen competition amongst disabled women.

The most memorable project that I have initiated was a series of Legal Awareness Camps for school children with discipline problems. Under this project, these children were taken to the police lock-ups, children's courts and the prison where they were shown the actual situation of people in conflict with the law. The other initiative that I developed was a series of workshops called "Young People Think In" where university students were given opportunities to air their views on current issues on governance. On the subject of National Unity, I initiated a series of workshops involving Form Six students with the objective of appreciating multi-ethnicity and the value of independence. This project is called "Menghayati Kemerdekaan dan Memantapkan Perpaduan".

Currently, I am the President of the Malaysian Women Graduate Association, a post I have been holding for the last 10 years. My active participation, however, did not interfere with my official duties at all as I was able to balance the two sectors pretty well.

After my retirement in 2008, I continued to be actively involved in social work through my position as a member of the Steering Committee of the ChildrenCare project, a CSR project of Great Eastern Life Assurance (M) Bhd. I assisted in the planning and implementing of children's camps for the underprivileged children and children from the aborigines community from the interior parts of Pahang and Perak. The aborigines children were brought to Kuala Lumpur, stayed in hotels, taken to visit a number of interesting places, watched movies and even got to ride the monorail and go on a cruise in Putrajaya as well as visit Radio Television Malaysia (RTM).

As a member of MAB Council, I initiated the establishment of a Cultural and Art Fund to encourage musical and cultural activ-

ities for the blind. I initiated the production of a CD for circulation to the TV stations and the corporate sector to showcase their talents. I also help to source funds from the corporate sector to reactivate a project called "Battle of the Bands" – A competition showcasing the talent of the blind musicians and singers. I am a self-appointed unofficial manager and promoter for talented blind singers and musicians. Some of them have performed in front of Sri Paduka Baginda Raja Permaisuri Agong and at many corporate functions.

I have trained school children and undergraduates from local universities on volunteerism, as a means to inculcate the spirit of volunteerism in them. As President of the Malaysian Women Graduate Association, I have been instrumental in developing and implementing a series of projects and activities involving juvenile, serving sentences in Welfare Department Institutions (Sekolah Tunas Bakti / Taman Seri Puteri) as well as young prisoners serving sentence in prisons throughout Malaysia. This special project involves undergraduates acting as facilitators whenever such activities are organized. This project is called "We Care, We Share".

Another project for this target group is called "You are My Inspiration" involving two blind young men who are exemplary examples of individuals who have managed to overcome their shortcoming. to rise above their situation. These talented young men also showcase their talents in singing and photography. They are the icons for the juvenile and young prisoners to emulate. Through this project, knowledge on the various types of blindness. is imparted to the audience.

As a Muslim, I believe in enhancing my knowledge of Islam because when I was working, there was little time and opportunity for me to attend religious classes. Hence, after retirement, I decided to attend classes as often as I could. I go for regular classes twice a week and from time to time I would go as far as Aceh and Kalimantan in Indonesia, just to attend special religious programs con-

ducted at special places called Pesantren. My thirst for religious knowledge does not stop there. I even went on a religious cruise under the tutelage of the famous Ustaz Kazim Elias. I have gone many times for my Umrah and shall continue to do so in the years to come, InsyAllah. Through these initiatives, I have gained better insights and knowledge on my religion which I put to good use during all the activities especially those involving the younger generation. In Islam, this is called Amal.

The question that normally crops up now and again that I have to wisely answer, is "why do I get myself involved so passionately in these activities especially when age is catching up now that I am close to 70 years of age?"

Let me begin by saying that it is in my genes. My parents especially my mother, the late Hajjah Hawa Binti Musa was well known amongst the Petaling Jaya community as a social activist. She was the leader of the Kaum Ibu UMNO, and through this political organisation, she dedicated herself in helping whosoever in need of any kind of help, ranging from a broken marriage, estranged wife, hungry person needing food, and the poor. She was so passionate about her social services that our house became a social welfare department. From the wee hours of the morning, till late at night, people came to seek her help. She was never tired and ever ready to serve, not seeking publicity or acknowledgment but really serving the needy from her heart, day and night every day of the week. She was also a Quran teacher and a much respected religious leader amongst the women in the community. I had a dream that I wanted to be like her.

The passion that I inherited from my mother, helping people in need through my involvement in various voluntary organisations for the last 40 years of my life, has given me the invaluable experience that money cannot buy. In many ways, I have learned from the people I served. This has helped me cope

with the challenges in life. For example, one of the blind young men involved in the program that I am currently implementing has a philosophy in facing his handicap. I was so impressed when during one of the sessions, he said: "As long as I can see a little (he has tunnel vision), I am determined to make good the little eyesight that I still have and indulge in my passion – photography". He even spent a large sum of money to buy a SLR camera despite knowing what the doctors have told him that in a few years he will be totally blind.

So impressed was I with his positive attitude, that I too decided to make good with my limited mobility. I will travel far and near to motivate young people that are currently serving sentences in the prisons and rehabilitation institutions throughout Malaysia. I will drive my car to places in the Northern, Southern and the Eastcoast of Malaysia to implement the programme. I visit Sekolah Intergriti in Kajang Prison monthly to conduct sessions with young prisoners under a program called "We Care We Share". Most of these activities are being conducted under the Malaysian Women Graduate Association.

Currently, I am suffering from extreme Sinovitis and Osteo-Arthritis which causes extreme inflammation of the joints around my knees thus limiting my mobility. I have to use the cane and at times, the wheelchair.

Realizing that my mobility will one day further deteriorate, I have started my own project under what I call - Non-Government Individual (NGI) initiatives. I have signed up as a volunteer with the Malaysian Association for the Blind (MAB), where I do a lot of reading for the blind through a voice recording program. I read motivational books, after which the material will be turned into CDs as audio material for the blind. Another project under the NGI initiatives that I have just started is raising funds among friends to purchase milk powder for children from poor families in the Klang Valley. With the funds collected, I purchase milk powder to be given

to 15 children under the age of two. The fund is donated by a generous friend every month. The milk powder will then be sent to the children through an NGO in Lembah Pantai.

My latest project is a production of a one minute video called "Pesan Ummi" on YouTube. This video is aimed at encouraging the younger generation to do 'Random Acts of Kindness', and at the same time inculcating good moral values.

### **Rewards?**

What have I gained as a result of being active especially at this point in my life? Definitely not in terms of material gain. But it has made my life more meaningful. When I conduct sessions in the prison or amongst the young, I feel young myself. Even the pain in my knees seems to vanish because I am in my elements! This is what I call "Happy Hormone Therapy". Conducting these activities requires one to plan well, think fast, be creative, and read a lot of books on various topics. I watch TV programmes that young people watch, be in touch with the music scene and of course continue to build network especially among people in strategic places and positions that can be of help, whether in terms of financial assistance or strategic partnership. These have made me a better person, sensitive and responsive to the needs of others. As a Muslim, I pray and hope that Allah swt will accept and reward me in Jannah. Aameen...

### **Challenges**

One of the biggest challenges that I have and continue to face till today, is to create a pool of passionate voluntary workers amongst the young. I have tried over the years to get the involvement of university students as facilitators for all the programmes. I trained school children as young as Form Three during their post-exam days, to do voluntary work at children's homes. However, these initiatives are not sustainable. Even in my NGO, it is a real challenge to get the members to be actively involved in the numerous activities of the Association.



### **Can Senior Citizen Continue to Contribute to Society and the Nation?**

Definitely YES. However, it all depends on the individual. In my case, it was my mother's example as well as my interest inculcated from young. That is the basis of my passion. Senior citizens can still contribute to society and the nation if they are able to build a network and strategic alliance amongst friends who were once in positions of power. The other important ingredient is good health.

With all the experience gained during our younger age and throughout our adulthood, it would certainly be a waste if we do not put it to good use. With a wealth of experience, wisdom in life, a positive people friendly attitude and good health, a senior citizen can and should be able to contribute to society and the community. Perhaps the Ministry of Women, Family and Community Development can come out with a directory of the expertise of senior citizens covering all sorts of expertise and experiences so that their talents and experiences can be put to good use.

Having said all that, I now would like to look at the aspect of family support and social protection. I am of the opinion that family does play an important role in creating a positive environment for retirees. Children and grandchildren must provide love, understanding, empathy, and empowerment towards their elderly parents or grandparents. Outside the boundary of the family, what is badly required currently is the availability of geriatrics services for the senior citizen, a better pension and social security scheme in the public and private sector.

### **Most memorable achievement/regret**

As I ponder and look back the last 40 years of my life, I feel strongly that the most memorable achievement for me is the passion that I had managed to sustain and never seem to simmer. On the contrary, that passion seems to grow more and more. So much so, every day I pray to Allah swt that he will grant me good health and well-being till the day I die. Regrets, I do have a few and one of them is my inability to garner enough young people to continue the work that I have started especially in my own association – the Malaysian Women Graduate Association.

My immediate plan is to develop a succession plan for the Association together with a Five Year Plan charting out the activities, projects, and programmes to serve as a guideline for the future leaders of the Association. On the personal level, I am currently tapering off from indulging in activities that require much mobility. Instead, I am training myself to be a more docile but creative person by starting to indulge in creative writing. I have two books in the pipeline, one is on my NGO activities with lots of photographs from the early days till today and the other is a compilation of the articles that I have written in my blog, and of course a series of the 1-minute video “Pesan Ummi” on YouTube. My long-term plan is to publish my memoir as an extension of my first coffee table book – “Kisah-Kisah Dari Kolam Memory” which was completed and printed in 2015.

### **Conclusion**

To conclude, I wish to encourage the younger generation through various NGOs, student movements in universities to enlist active senior citizens to share their experiences whether it is about their professional career, life experiences or their voluntary activities. At the same time, efforts must be made by various sectors to build a network between leaders of NGOs comprising young people and NGOs where senior citizens are still actively involved in voluntary work.

To those about to retire, I wish to recommend more pre-retirement programmes where retirees can be invited to share their experiences, ranging from financial management, health issues, psychological and emotional independence, continuous lifelong learning and strategies to be actively involved after retirement.

As we look around us today and realizing the reality of the day, facing various challenges of modern day living, economic ups and downs, we have to acknowledge the fact that the security of family support is diminishing. As such, it is recommended that the health and social security schemes be enhanced. One such initiative is the National Policy for the Elderly to be revisited. This endeavour should get the involvement of senior citizens, so as to take account their views and recommendations to the Government and the Private Sector which ultimately will result in an elderly friendly society and community.





Photo by Dakota Corbin on Unsplash

*“Retirement is not a Word in  
My Dictionary”*



# BAOCHANG GU

In 2015, I reached the age of 70, a major rite of passage in traditional Chinese culture given only very few Chinese would be able to survive to that age in ancient times. And later this year I was elected as Vice President of the Asian Population Association (APA) for the term of 2016-2018.

Am I retired? Yes, I have officially retired ten years ago at the mandatory age of 60 set by the Chinese government. But, no, I am not retired because I continue working. Let me explain the apparent inconsistency.

I was born and grew up in Shanghai where I completed my primary and high school education. I then went to Beijing to attend college at Peking University. But due to the Cultural Revolution, I was not able to complete my undergraduate education at Peking University. Instead, I was “sent down to the countryside” for “re-education” until 1978. The universities throughout the country were then reopened and I was able to re-enter Peking University for university education. Just about the time that I completed my ML degree in 1980-81, I was nominated by Peking University for a United Nations fellowship programme to study demography abroad. In 1981 I began graduate study at the University of Texas at Austin. Five years later, in 1986, I had completed MA and Ph.D. degrees in sociology and demography under the supervision of Professor Dudley Poston. I

then returned to Beijing and taught sociology and demography at Peking University for a few years.

I literally had spent almost 25 years in school and 10 years in “re-education” in my life before I really started my professional career at age 41. Owing to China’s policy of males retiring at age 60, I ended up spending merely less than 20 years in my career as a demographer. This hardly satisfies the objectives of the UN Fellowship programme. Moreover, it hardly provides me very much time to make any contributions to my country and society.

In late 2000, after spending a few years working at the Population Council in New York City, I returned to Beijing and was asked to join the China Family Planning Association (CFPA) as Deputy Secretary-General. My responsibilities focused on foreign affairs and the enhancing of international connections and collaborations given that the CFPA is a member association (MA) of the International Planned Parenthood Federation (IPPF). Soon after that, I was asked to add my name to the faculty list of the Population Research Institute of Renmin University of China (RUC) in the bidding for the Key Base in Discipline of Demography from the Ministry of Education. But I was not able to physically move to RUC until my official retirement from the CFPA in 2005. I then began working full-time at the key base called the Center for

Population and Development Studies at RUC.

Over the past ten years, in addition to my regular work at RUC supervising graduate students (mostly at Ph.D. level), I developed a new graduate course covering the major literatures of demography, which is intended to introduce graduate students to the concepts and theories of demography and to familiarise them with demographic perspectives and approaches. It shows graduate students how to formulate and address demographic questions, and how to properly carry out demographic research and critically interpret the findings. This course has been evaluated most favorably by students and faculty alike. I have enjoyed tremendously discussing demographic issues with my students in seminars and interacting with them outside the classroom. While my students are most grateful for my lectures where I show them “how to do demography,” I must admit that I also learn a great deal from them, which is indeed a rewarding experience.

Even though I am officially “retired,” for the past 10 years I have become even more involved in demography in China and internationally. I have served on the advisory boards of several journals, including *International Perspectives on Sexual and Reproductive Health* in New York and *Asian Population Studies* in Singapore. I have been asked to make major presentations at UN Conferences in New York and Bangkok. I have done consulting work, for example, last year for the UNFPA and this year for the ILO. I have deeply enjoyed for the past 10 years working as a member of the WHO panel focusing on social science research dealing with reproductive health issues, and the experience of working with other panelists from all over the world and meetings once a year in Geneva.

Another change in my academic work involves my spending large amount of time reviewing the work of other demographers and scientists inside and outside China rather than doing and writing my own research. For both the National Social Science



Board of China and several international organisations such as WHO, I read and evaluate research proposals, concept papers, and survey reports. Each year I receive requests from a number of top international journals to review and provide comments on the submitted manuscripts, particularly, those related to China and China’s demography. I am also asked by the students (some beyond RUC and China) to read and comment on their writings and draft proposals.

In addition to all the above, over the past almost 15 years I have been one of a group of demographers working continuously on a series of policy recommendations intended to phase out China’s one-child policy. As a demographer, I knew that China needed to reduce its high fertility in the 1960s and 1970s so as to be able to slow down the growth of its population. But I also knew that fertility is not reduced by policies alone, but also by socioeconomic changes. As a sociologist, I am well aware that fertility occurs in a social context. Given China’s remarkable socioeconomic advances in recent decades, I knew very well that it was demographically unnecessary and politically unwise for China

to continue its extreme policy limiting couples to one child. Since 2001, I have been very fortunate to be able to work with a number of preeminent Chinese demographers and former government officials from various institutions in the country. We worked as a team examining the necessity and feasibility of phasing out China’s one-child policy. We developed the first petition to the government in 2004 to end the one-child policy, and in 2009 we submitted a second petition with broad evidence from field surveys. Given the lukewarm response to the government’s partial change to the one-child policy in November 2013 allowing couples to have a second child if one of them was a single child, we developed a third petition which was submitted to the government in early 2015. This petition received the serious attention of the top leaders and resulted in November 2015 in the complete abandonment of the one-child policy that was first established and enforced in 1979.

It took us such a long journey – from 2001 to 2015 – to finally convince the government to abandon the one-child policy. But I strongly believe that it is the duty of Chinese

demographers and other professionals to make the long-term commitment to publicise China's changing demographic dynamics and to inform the government and the society. It is our responsibility also to learn from the experiences of the neighboring countries like Japan and South Korea, who also experienced dramatic fertility declines but without draconian family planning policies. Looking back, we never thought it would take us this long to convince the government to abandon the policy. But we did it, finally.

An unexpected benefit from the work on phasing out one-child policy for nearly 15 years is that it introduced us into a relatively new and unexplored and unfamiliar research arena, namely, demographic dynamics in the context of low fertility. Many new research questions have been raised that need to be answered now. How low will fertility go? Will it possibly come up again and under what conditions? In some societies, it is really the case that actual fertility is lower than desired fertility, and is this pattern widely applicable? Will both the birth rate and the death rate become so low that the society must rely on international migration for survival? Will all these changes affect people's behavior in marriage, family, and childbearing? Will they alter the dynamics of aging and the labor market, and how? A whole new set of demographic research questions has emerged requiring the attention of demographic professionals. Academic curiosity is the fundamental motivation for research. This is one reason why demographers do not stop working even after they have reached the age of retirement.

My professor, Dudley Poston, a member of the sociology and demography faculty of Texas A&M University, is an excellent example. At age 75, he is still working full-time and shows no sign of retiring. Once he told me that, "Retirement is not a word in my dictionary." If my professor is still working so enthusiastically how can I stop?

Another example is my long-time leader Mme. Peng Peiyun, who for 10 years

was the Minister in charge of China's family planning program, while I was serving as an academic advisor under her leadership. In the 1990s she motivated us to research and discuss China's abnormal sex ratio at birth issue, as well as introduce quality of care approach into the family planning program. In the 2000s, she encouraged us to develop evidence-based arguments for terminating the one-child policy. And during these years she herself was already in her 80s. I sometimes wonder what would be the demographic reality in China today had Mme. Peng retired when she was in her 60s.

By and large, I have been pretty healthy during my life. But an academic commitment does not mean we will always take good care of ourselves, which is something I have to regret. I always thought my back was strong enough given my experiences when I was in my 20s working in the countryside. For many years in the past few decades, I kept pushing myself time and time again, ignoring the necessity to take breaks and to relax. Finally, a serious back ailment a few years ago resulted in my hospitalisation and surgery in 2011. My doctors told me the best way to make my back stronger is through swimming. Swimming has thus become my favorite exercise. I bring my swimming suit in my suitcase with me wherever I go, and I swim whenever there is a chance.

Another aspect of my life is to fulfill my responsibilities to my family. As the eldest son in my family and living far away, I tried as often as I could to go back Shanghai to visit my mother up until her death late this year. I also try to get to Baltimore as often as I can to visit my daughter and her family, where my wife, after her retirement as a Physics Professor at Peking University, now spends most of the year helping our daughter and son-in-law care for our two wonderful grandsons.

When I am in Baltimore taking a morning run, I sometimes pass by a gym which has a slogan posted in the front: "Age is just a number, don't let it define you!" I am

much inspired whenever I see that sign.

While I was active in the establishment of the Asian Population Association, the last continent-wide demographic organisation in the world, I never intended to assume any position in the APA. I resisted for many years running for election. But this year I have been elected to the APA Council, to which I may need to devote much of my time in the years to come.

*“Now is the time to enjoy life, do the things I like, catch up with my friends, bonding with my families, travel at leisure, explore new experience, and many other things”*



# LIFE AFTER RETIREMENT

## Fatimah Saad

Recently my daughter said to me that, “I can’t imagine going to office everyday from early morning until late evening for 36 years. You really did that?”. I answered her, “Of course”. She just shook her head. She is definitely from a different generation, who are less tolerant and take life easier and have parents who do not need their financial help. Whereas I came from a generation who believes that, the way to survival is to work hard for a living and stick to the job for ‘dear life’. At the back of my mind, I know I have to keep working whatever is the circumstance in the office in order to pay back my parents who put me through education despite struggling to make ends meet themselves. That’s the background I came from.

Well now at the age of 63, I have retired from full-time employment three years ago. I worked for the Malaysian Government and I retired in 2006 after 30 years in office, as the Director General of the National Population and Family Development Board. After I left the government, I got a job in Qatar Foundation and continued my career thereafter. I was offered a job as the Director of the Implementation and Social Development Division of the Doha International Institute of Family Studies and Development, Qatar Foundation. I would say, my experience of working in Qatar taught me a lot of things or changed me into a different person. For one I lived the life of an expatriate. I got a much better pay,

treated well with good perks, less pressure at work, enjoyed good companies and food, able to travel places and afford to buy better stuff for myself. Weekends mean exploring new food joints and places with friends or I entertained at home or visit friends’ home for ‘makan makan’. Life was good except I missed my family and friends back home.

On a personal level, after 38 years of married life, three children (two boys and one girl) and three grandchildren aged eight, six and two, my life is quite complete.

So what does it mean to be retired? To me being retired is just a phase of life. It just means one is not a salaried full-time employee anymore. But work for a voluntary organisation or run own business or just stay home and do nothing, just rest and relax. Time is more flexible and under one’s own control.

As for me, now is the time to enjoy life, do the things I like, catch up with my friends, bonding with my families, travel at leisure, explore new experience, and many other things that I wanted to do before but I cannot do it simply because I was too engrossed in my work. While I was working, my work was always in my shadow, I could not get a peace of mind even when I was on holiday. Worried about deadlines, jobs to finish, always planning for better products and ideas but above all ‘will my boss be happy?’ because most of my former bosses were hard to please.

There were many good memories and experiences as well as bad ones in my working life. One that stood out was the time I was made the Director General (DG) of the National Population and Family Development Board or LPPKN. I was like a 'guinea pig', the first from LPPKN to be appointed as the Director-General. Traditionally the DG was always seconded from the Ministry of Health except for one from National University of Malaysia and the other from the Economic Planning Unit. I remember the then Secretary General of the Ministry of Social and Community Development called me and as I was seated in front of him he said, "I just want to inform you that by this time next month you will be sitting on the LPPKN DG's chair. Now we need to clear the paperwork and wait for the decision from the PM's office. If everything goes as planned you will be officially appointed as DG. Be mentally prepared". I was flabbergasted. I walked back to my office like a zombie. I was told to keep it a secret.

The reason for the way I felt beside the shock or one may consider it as a pleasant surprise, was because for months after the DG post was vacated by my predecessor there had been rumors and speculations buzzing like bees, as to who will take over. There were a lot of guessing games, conspiracy theories and what intensified it was the fact that it could be someone from inside. We in LPPKN were used to the idea of someone from outside. During that one month, I could not sleep properly and so many thoughts came to my mind. Imagine to take over a big post while not being groomed or prepared for. Furthermore how to manage my colleagues and get their acceptance. Indeed after I took over the period of adjustment was quite challenging. So I will just say the rest is history.

In Qatar, I had a different kind of feel. Qatar is well known to be a very rich country that has one of the highest per capita income in the world. Wherever I go representing Qatar Foundation, I will be treated with respect simply because everybody was hoping to ask for money, support etc. One of my memora-

ble moments was when I organised a seminar with a well-known British based NGO and had our seminar at the British Parliament. Some British MPs came to the seminar and the findings of the research on 'What Works in Relationship Education' was channeled to the UK government. I also worked with the Malta government and had the President officiated it and the Prime Minister attended a seminar we organised. Another good thing while working in Qatar was that I have the nicest boss anyone could ask for. What a breath of fresh air!

Now that I am retired but still 'working' and therefore has a different feel. I am currently the Governor of Kiwanis, an NGO based in the United States. As the Governor of Kiwanis Malaysia, I run an organisation that comprises about 50 clubs and around 1200 members. The difference between working with the government and working for an NGO is glaring. In an NGO, I have to do everything myself. No secretary or assistant. Most of the work I have to rely on volunteers. I only have one paid staff who does most of the administrative work like collecting dues, send out and collect information from clubs, coordinate with them when there is an event, coordinate with Kiwanis International based in Indianapolis, USA, with regards to dues and club matters etc. Despite all that I feel so fulfilled because our objective is to serve the children. Among other things, for example, Kiwanis Malaysia had set up seven Down Syndrome centres in a few states, Kiwanis job centres to help youths who are special, we also run centres for children with learning disabilities like for dyslexic kids, we visit pediatric wards and organized children parties for the underprivileged children. So what can be more fulfilling than to bring joy and hope for the unfortunate and underprivileged children?

I am also proud to be a Kiwanian because Kiwanis global campaign in partnership with UNICEF in 2010, aims to save the lives of 129 million mothers and their future babies to eliminate maternal/neonatal teta-

nus, a disease that kills one baby every nine minutes. By targeting this disease, Kiwanis will not only save lives but also pave the way for other interventions that will boost maternal health and child survival among the poorest, most underserved women and children in the world. The first global Kiwanis campaign launched in 1994 to tackle iodine deficiency disorders, achieved one of the most significant public health successes of the 20<sup>th</sup> century. So I think I have found the best NGO for me to devote my time. Hence, my plan is to just continue with serving the children through Kiwanis as long as I am able to.

Senior citizens can certainly be useful and benefit the society. I was lucky to be a member of Kiwanis 23 years ago and it is just logical that I focus on the Kiwanis work after I retire. Some of my friends and acquaintances are struggling to think what to do after retirement. I feel the government can help in setting up a retirees' bank. The bank can be organised by talent's pools, the field of interest, where and what is needed and available both for retirees and for organisations or NGOs that are looking for help.

With the current economic trend and pressure on most of the people especially in the lower income bracket, maybe the government can look at some ways the talented senior citizens can help these people in terms of financial education, investment and how to manage their income etc.

For me life as a retiree is good. I go and come as I please. I have a choice and most importantly I can spend a lot of time with my family.



*“I find that I have reached a balance in my life where I have the needed time to advance myself professionally and personally”*

# MY GOLDEN YEARS

Maya Khemlani David

I have always been a workaholic. In fact, I started working as a trainee teacher at the age of 17! Before entering the university I worked as a reporter and editor for an English newspaper company. After completing my degrees in Economics and History at the University of Malaya, I worked as a lecturer in an MCA based organization for 7 years before leaving for England to pursue a postgraduate degree. On my return, I joined the University of Malaya in 1980 as a documenter in the Faculty of Languages and Linguistics and fell in love with the books that surrounded me. I then pursued a diploma in TESL and a Masters in Linguistics and then taught first as a language teacher and over the years moved up to the position of professor. I continued to work there for over 30 years specialising in sociolinguistics. My teaching, research, and writing kept me busy and my work kept me at the workplace till eight in the evening. I was given the opportunity to coordinate the external country-wide English language programme and later to manage a department that was in charge of the compulsory co-curricular and other courses for all the undergraduates in the University. Another related challenge was to make undergraduates proficient and comfortable when using the English language at their future workplace. This was a challenging task but I enjoyed the challenge and was glad at the achievements made by the students and staff members. I loved my job and enjoyed going to work every day.

It was no surprise that retirement was the last thing on my mind. My work kept me on my feet and I could not imagine myself not doing anything but working as a lecturer and a sociolinguist. I was never a house person, to begin with, so spending time in the kitchen or cleaning the house was not something I could envision myself doing after I retired. Therefore I always wondered, if I were to retire, what would I do with all the extra time on my hands? Would I get bored sitting around the house, and how would I keep myself busy and my mind active? Because of these concerns, I continued to work as a contract staff with the university for a few more years after the mandatory retirement age. However, when I was asked if I wanted to extend my contract last year I was surprised to hear myself say no and an assertive no at that. I could not believe I had made the decision to retire but I found that this decision came from the fact that I wanted to be able to spend extended periods of time with my children and my grandchildren in London before they start schooling. On the day that I discontinued my contract, I took off with my husband to London. We spent a whole month with our children and grandchildren, where we had dinners with the children and their spouses and read storybooks to the children at night. Knowing that I was able to spend the whole month with them without having to think about work deadlines gave me a sense of freedom. When I returned to Malaysia I decided to take



the opportunity to catch up and spend quality time with family and friends; many whom I did not have much time for when I was working. It felt wonderful having this time to share with the ones that mean the most to me.

After a while, to my surprise, I found myself often being invited to give workshops to postgraduate students and young lecturers. I was even offered as visiting professor to a well-known university in another country. Before I knew it, I was being invited to give keynote addresses in Singapore, Manila, Chennai, Delhi, and Kuantan. This sparked a whole new journey for me and I had to buy the latest books in my discipline and related disciplines so that I could share the latest information with the participants of these workshops or keynote addresses. I also found myself reading Ph.D. proposals pro bono, being involved in two research projects, one local and one international, and joining charitable projects such as Adopt a Child. As all my children are married and have families of their own, charitable projects or NGOs such as Adopt a Child have helped me feel like there is a youngster in my life. These new ventures have kept me busy but also have allowed me to have the needed time for my family and friends. I was flying in and out of the country and many commented that I appeared to be busier than ever.

I find it very rewarding experience to be kept occupied with workshops and projects, as through these I have met so many interesting participants and new colleagues. Sharing thoughts and ideas with them has been definitely fruitful. Although I am enjoying my retirement and all the new arenas that have been opened there are a few challenges that I have encountered. The minor challenges are not having a research assistant to help prepare the PowerPoint presentations.

However, a major challenge that I face now is knowing that life is short and due to this, I have had to refuse a number of invitations for workshops or keynote address that overlapped with family gatherings and commitments to meet up with close friends.

At this stage of life I have come to the realisation that family and friends should take precedence over work-related demands as eventually at the end of life memories of us will remain with these loved ones and not so much with colleagues or casual friends.

Since retiring, I have had the time to create the needed family bonds whether it is over the dining table or reading to the grandchildren before bedtime, doing jigsaw puzzles, colouring, walking in the park and having picnics. I have also found that although I have a lot of time for family and friends I also have the time to do the things that I never had time to do when I was working such as reading fiction, driving to local scenic spots, meeting new people and learning about cultures and languages, getting facials, massages, manicures, pedicures and my hair done. Having time for myself is a privilege that I am grateful and thankful to have. I find that I am able to confidently say that after my retirement that I have new hobbies and priorities which benefit both myself and my family.

I have found that retirement has given me the needed time to learn to be patient, have an open mind and have more time for God. I have also learned to appreciate Mother Nature and I find myself enjoying walks in the park and that walking alone in the park has given me the time to reflect on the wonders our Creator has provided us and to thank Him daily for another day given on this earth.

One of my new goal is to complete my hypnosis course and to take up a nutrition course so that I can know more about health and wellbeing. I believe that taking the nutrition course will help me to learn firsthand and share the concept of healthy living with those around me. I definitely want to keep my mind and body active while enjoying retirement. I find that I have reached a balance in my life where I have the needed time to advance myself professionally and personally. This balance brings a sense of peace and tranquillity to everything that I have achieved post-retirement.

Retirement has been an amazing experience for me. I enjoy being able to do what I am passionate about such as imparting my knowledge through workshops, keynote addresses, and articles but also having time for all the other things that are important to me, my family and my friends. I cannot imagine myself doing anything other than what I have been doing post-retirement. Sometimes I wonder why I had such an extended contract after the retirement age because the process of retirement has allowed me to get in touch with myself and those around me. Although I was hesitant to retire, I have found joy in it and I have learned the ways to accept and embrace it.

My advice for those who are going to retire or who are starting to plan for retirement is to understand what you love doing and find ways to continue doing things that you are passionate about post-retirement. It is important to also create the necessary networks or connections before retiring as these will allow you to keep busy and active. Retirement might seem scary and uncertain but it is definitely worthwhile.

I now believe that as we grow older we must learn to remove ourselves from the comforts of our workplace and embrace a new venture where we have time for ourselves and our family. There never is an age limit to setting new goals or dreams and when you retire you are able to set yourself a new list of things to do. It could be things that you wanted to do but could not due to work constraints or it could be something completely new like taking a course or learning a new skill. I never thought that I would be able to say this but retirement is truly wonderful. It is a golden phase that everyone should look forward to. So embrace retirement with positivity and openness as you will find it to be a rewarding experience for you and your family.



*“Spending time with colleagues in an atmosphere of cordiality and mutual support has added colour and substance to what could have been a life of idleness”*

# LIFE AFTER “RETIREMENT”

## Voon Phin Keong

Into my twentieth year since attaining the age of statutory retirement at 55, I still stay active in academic life. The years spent in academia are now no more than a kaleidoscope of engagements spanning across different “jobs”. Thirty-four years of service at the University of Malaya (UM) are now stretched into the fifty three years of working life, taking into account post-retirement engagement in four other different research and educational institutions. As to why I am prodded into staying for so long, it is because the “passion” to keep going has yet to dissipate. All who are active in post-retirement life like to counter the queries of friends and others with a “Who says I’m retired?” look. This is indeed a natural reaction from all who opt to carry on with what they are doing. When the urge to continue dims into a faint glow, it will be time to call it a day.

The option to follow a career in academia was due more to fortuitous circumstances than to deliberate choice. Upon completing my final examinations in Geography in UM in 1965, and confronted by the need to look for a job, I grabbed the offer of a tutorship in the Department to work for the MA degree. A year into carrying out the research, I was half hoping and half praying for an opportunity to join the teaching staff. In those early days, getting an appointment as an Assistant Lecturer was relatively easy, which I did in 1967, followed by confirmation of appoint-

ment three years later. As chance would have it, an exchange scheme between MU and the Centre for Southeast Asian Studies, Hull University, afforded me a visiting lectureship and the opportunity to work on the Ph.D. Thereafter the long journey of teaching, conducting student field trips, research and publication followed, with the occasional sabbaticals spent in SOAS, Harvard, the Institute of Developing Economies (Tokyo), a visiting professorship at Brunei University, and research stints at Edinburgh, Griffith, and Kyungnam University (Seoul). With age and seniority came promotions, first as Associate Professor and later on to the Chair of Land-Use Studies, which also brought on administrative duties as departmental head. Work in research and publication also involved editorial chores as a member of the editorial board of the *Journal of Tropical Geography* (renamed *Malaysian Journal of Tropical Geography* in 1980) and subsequently as chief editor of the latter until the last year of my service in the department.

Years before the arrival of mandatory retirement at the end of 1995, the crossing of the psychological threshold into “old age” threw up genuine concerns over life after retirement. As fate would have it, “retirement” began with a two-year extension of service in UM to head the newly-established Department of East Asian Studies in 1996, later renewed for two more years. The period was occupied by developing Korean and China



Studies to complement the already existing Japanese Studies introduced several years earlier as a separate programme. The challenges and efforts in developing and managing student exchange schemes with a number of Japanese universities added to the network of scholarly contacts. At the end of 1999, a further offer of the extension was politely declined as I headed to the Center of Southeast Asian Studies of Kyoto University to spend my first year of retirement away from UM as a visiting fellow in early 2000. The following year, the offer of a visiting professorship saw me teaching at Soka University, Tokyo, during the autumn semester.

It was during the tail-end of my sojourn in Japan when a long-distance call came from the Director of the Centre for Malaysian Chinese Studies (CMCS) in Kuala Lumpur. The caller was a former colleague at UM's Chinese Studies department who was eyeing a position in the newly-founded Tunku Abdul Rahman University. He was desperately hunting for a candidate to take over from him so that he could leave with a sigh of relief. My immediate reaction to his suggestion, however, was discouragingly negative. CMCS was

established by the local Chinese community in 1985 to gather historical and other reference materials and to promote research on issues confronting the community. The initial impression that floated across my mind was that of a Chinese organisation with a board of directors dominated by business heavyweights sitting as domineering overseers. Moreover, both the working language which is Mandarin and the research agenda on the Chinese community are unfamiliar territories to me. With my limited knowledge of the Chinese language, I was simply not confident enough to venture into a Mandarin-speaking institution to offer my services. The thought itself was intimidating, and I was ill-prepared to handle both the language and the research.

With an education background heavily biased towards the English medium and a career confined entirely in an English-speaking environment, my life had hitherto been divorced from interactions with the Mandarin-speaking community. Like many others of my generation who had studied in English schools, mine was a reflection of the artificial divide between the English- and Chinese-educated groups in this country.

My biggest worry of working in a Mandarin-based organisation was my incompetence in the Chinese language itself. Although my first two years of education were completed in a Chinese school in the late 1940s, my family soon realized that English schools offered prospects for a brighter future. Overaged but being a Catholic, I was accepted into Standard Two in a mission school in Teluk Anson (now Teluk Intan) in 1950. Luckily, I never gave up entirely on Mandarin and received tuition from an elder brother. On and off over the next several years prior to completing Form Five in Sulaiman School, Bentong, I was able to study for a year and a half in the afternoon session of the Repas New Village Chinese primary school, and a year at a Chinese night school in Bentong town. These short stints had helped me to secure a credit in the Chinese Language in the Senior Cambridge examination in 1959. As a

freshman at UM in 1962, my intention to include Chinese Studies in the first-year package of three departments was frustrated by the non-existence of the department which was not established until two years later.

Returning from the brief stay at Soka University in early 2002, and completely free from work of any sort, I weighed the pros and cons of staying idle at home or to keep busy working in a linguistically unfamiliar setting. Also, the extended absence from home as age crept up was never a thought to relish. It was more important to enjoy family togetherness and to spend time with my first grandchild who had arrived when I was still at Soka University. After a chat with the board chairman of CMCS, who happened to be an academic from UM, and being reassured that the working language was not a deciding factor, I came away feeling that heading the Centre as its Director might not be as difficult as I had thought.

The prospect of plunging into the world of the Chinese-educated and their associations and the academic circle was quite daunting. I took up the offer with some trepidation, ready to quit if the work imposed excessive pressures or was not my cup of tea. It soon turned out that the "job specifications" allowed a great deal of academic freedom. What was supposed to be a trial-and-error commitment was to endure for eight years between 2002 and 2010. The Centre presented a different milieu away from the environment of a university. The exposure opened up totally new vistas and experiences based on a research focus on an array of issues and topics on the Chinese of Malaysia. I had to adjust fairly quickly to switch my research interests from human geography, with its core interests in spatial and man-land relations to a firm commitment on the study of different aspects of the Chinese community.

As a community-funded, non-profit making institution, CMCS had to struggle with inadequate funds to support its operation. Despite the mandate on research and



publication, funding was not always factored into its annual budget. Research work relied either on personal resources or through sponsorships. So research was largely unsupported by funding. The eight years at CMCS were devoted largely to completing research on topics of personal choice or “commissioned” by sponsors. These efforts resulted in the completion of some 30 papers on issues of the Chinese population, history, culture, business, and various other topics, published in English or Chinese. Other major commitments included the editing of the in-house journal and other publications as well as the organisation of conferences.

Journal publishing is an enterprise that is avoided by most academic bodies. CMCS deserved praise in its bid to start its own, called the *Journal of Malaysian Chinese Studies*. This was the brainchild of the Centre’s Honorary Director, Dr. Yew Keok Kim, a former Associate Professor at Universiti Kebangsaan Malaysia, who inaugurated the publication in 1998. His successor, who served for four years until early 2002, brought out the second issue two years later. Journal editing, often seen as a thankless job, is much expected but little appreciated. By the end of my tenure, I had laboured to bring the journal to its ninth volume. The journal aside, the editing of books was equally taxing and time-consuming. In all, I edited and published nine titles, including a two-volume study in English on the Chinese and nation-building to commemorate the 50<sup>th</sup> anniversary of Merdeka, and later also published in Chinese. Editorial duties also embraced the planning and supervision of the Centre’s commemorative publications to celebrate its twentieth and twenty-fifth anniversaries in 2005 and 2010 respectively. The latter was a solo effort in the form of a bilingual version of the history of the Centre.

CMCS was active in promoting discourses on selected issues in the form of international conferences. My own involvement in this area of work included the planning and supervision of meetings on the Chinese pop-

ulation of Malaysia (2003), Malaysia-China relations (2004), and the Chinese contributions to national development (2007). These were supported by local organisations such as Soka Gakkai Malaysia, the *Oriental Daily*, and the Federation of Chinese Associations of Malaysia (Hua Zong). After thorough editing of the revised versions of the original papers, the proceedings were published as *The Chinese Population in Malaysia* (bilingual), *China: Emerging Relations and Development* (English), and *Chinese Contributions to National Development* (Chinese). Two smaller meetings were also held on the Hakkas (2006) and on local government in Malaysia (2008).

I left CMCS in 2010 to join a former colleague at New Era College (NEC) in Kajang. This is one of the three colleges in Malaysia that were founded and funded by the Chinese community but open to students of all ethnicities. It is a modest setup complete with its own campus, dormitory, car parks, and a library with 200,000 titles. This has now become my “second home” where weekdays are spent in a cheerful “family” environment with colleagues.

My first task at NEC was to set up the Institute of Malaysian and Regional Studies. A related initiative was the launching of two new journals, one in English and the other in Chinese. The *Malaysian Journal of Chinese Studies*, first published in 2012 and issued twice a year from 2013, is currently the only English-language journal published in Malaysia that is devoted to the study of the Chinese. The Chinese journal replaces the existing one but renamed as the *Malaysian Journal of Humanities and Social Sciences* and published biannually.

My assignments as Vice-Principal and Head of Academic Affairs, and now the Deputy Vice Chancellor (upon the upgrading of the college into university college in 2016) have expanded the scope of my administrative duties. One the many priorities are the need to motivate academic staff to engage in research and publication. The absence of a

tradition in academic inquiry has left a cozy bed of inertia and disinterest among some staff in research or in working for their higher degrees. As a University College, the basic requirement is to maintain a minimum percentage of Ph.D. holders among its teaching staff. Hence, prodding academic staff into pursuing research has become a matter of urgency. On the bright side, interacting with the more active ones has been satisfying as there is a visible change in their thinking on the importance of research and the need to work for the Ph.D.

In short, the retirement years after 2002 have been spent on conducting research and related work on the Chinese. This switch of research focus has brought on changes in the nature of my work from the exclusive use of English to one that is increasingly bilingual. There is also an increase in my involvement in journal editing, writing and publishing in Chinese, in organising conferences and coordinating research projects.

The bilingual orientation of work has taken on a new direction too. It has seen a widening of research perspectives and fuller use of Chinese sources as well as increased contacts with academic circles in Mainland China and Taiwan. Naturally, contacts with the local Chinese society and community leaders have also deepened involvement in social interactions that were largely absent from the more sheltered life at the university.

Daily contact with Mandarin has led me on an untraveled yet delightful journey in the translation of poems of the Tang dynasty (618-908) when this literary genre reached its apogee of development in China. Tang poems are literary gems that have maintained their undying popularity and appeal down the ages. Efforts to render selected poems into English have entailed hours spent in search of the style that would best replicate the truth, beauty, and perfection embodied in each of the original poems. On and off over the past several years, I have translated close to a hundred of the more popular four to eight-line

pieces by a gallery of celebrated poets. It is my humble hope to make them available in a bilingual publication to share the beauty of the treasure trove with those who are not familiar with the Chinese language.

Interestingly, my limited knowledge of Mandarin has helped me to serve as a go-between among the English-speaking segment of academia, often regarded as the mainstream, and those writing in the Chinese medium. These are two distinct bodies whose origins date back to the days of the Straits-born Chinese, who took pride in their status as British subjects, and the new immigrants or *sinkeh*. Their different education training and attitudes have endured until today. Most do not speak the social language of each other. On formal occasions, each is unfamiliar with or may feel ill at ease in the company of the other. To narrow the social distance between the two groups, it is only sensible to reach out to former colleagues and to draw them closer to the Mandarin-speaking fraternity. The first attempt towards this end was to organise a conference on the population of the Chinese. The expertise of population specialists in the universities would surely infuse fresh perspectives into the debates on Chinese demographic issues. The support of English-speaking colleagues also helped to transform the CMCS journal into a bilingual publication. Attempts were also made to rope English-speaking researchers in to contribute conference papers or journal articles and to conduct research projects. These were obvious methods to encourage the two groups to work on common issues and to bridge the linguistic divide that has hitherto kept them apart.

Life since the onset of mandatory retirement has been fulfilling in purpose and spirit. Apart from meeting the many obligations of full-time work, an immense source of satisfaction has come from the many opportunities to meet new colleagues and friends and to interact as equals. Working with the young and cheerful who are eager to share and learn is a pleasure indeed. In the process,

it is a joy to share my experiences and learn from colleagues. These healthy two-way exchanges have led to an improvement in my Mandarin and the opportunities to help colleagues on writing in English and editorial work. Spending time with colleagues in an atmosphere of cordiality and mutual support has added colour and substance to what could have been a life of idleness. What else can someone at my age ask for when colleagues a generation removed treat me not as a “boring old man” but more as a mentor? It is in this spirit of positive interaction and the opportunities to be of help to colleagues that keep me going. These extra years of active involvement in academic work are worthy “rewards” that shall be treasured as fond memories after retirement finally sets in.



*“I must say that exchanging of information, advice, jokes, prayers and whatever else has never been made so easy and efficient – thanks to technology”*

# HASAN HAJI YAAKOB

I was born and raised in the 'kampung' till Standard Six. Going to school was just something I had to do every day five days a week. I never really thought of anything, what more the 'future', other than the people I spent time with in school, my friends and my class teacher. My perspective then was to see a happy life like my teacher. I dreamt to become a teacher and was fortunate enough to be handpicked by the same teacher to pursue secondary education in an English school. It was a miserable five years but being an obedient son and the only one in the family attending an English school I waded and traded waters, good or bad to finish school. Even after finishing form five, my perspective of life did not change.

After a year working as a temporary teacher, I continued to further my education to Diploma, then to BSc in Business Administration and MBA. My first job was with Bank Pertanian, and after a couple of years moved to Bank Pembangunan for another couple of years before spending a year and a half in Lembaga Tabung Haji. I must admit that I was not really happy working in all those establishments but did so for financial reasons. At the time, I also had to provide financial support to my parents as well as my in-laws.

Then I began a long employment of almost 30 years with a property company that was involved in property developments in and around Kuala Lumpur and Selangor. It

required my full commitment from identifying opportunities and concepts for development, planning, and submission of proposals, to realising the finished products be it houses, shop houses, apartments and condominiums. The challenges were enormous, coming from the approving authorities, contractors and most of all the property buyers. Working hours were long as the project completion time dictated the necessity of managing time. For the first time, I knew what work under immense pressure meant.

For a small company, the benefits differ from big conglomerates and it turned out to be at a disadvantage. For example, the standard retirement age was at 55. Upon reaching 55, I was quite worried financially as my children were still studying. However, as a long-serving chief executive cum company secretary, I was coaxed into continuing work for as long as health permits. Eight years on I was still grinding myself to the limit where finally the thought of retiring and all the good things about retirement resurfaced and I decided to close the chapter of my working life in 2009.

True to the belief that retirement is one of the wonders of life, I was relieved from the daily routine of traveling 30 km from home to the workplace. Much of my time was and still is spent at home doing all sorts of things including gardening, looking after





grandchildren and pets. We (me and my wife) have four children (one girl and three boys), three granddaughters and three grandsons. All of them live with us during weekdays as their workplaces and their children's schools are nearer from our house than their respective places. On some days I help to fetch our grandchildren from school. At home I make myself useful, overseeing the day to day care with the help of house helpers. We have been managing it quite successfully although there were challenging times we had to face on a few occasions like during the transition period between the end of one maid's contract and the beginning of another. But thank God, being retired I was able to make way for the more important things at home. I would say that most of the time our house is full, quiet during daytime and gets louder by evening. While we do have dinner together regularly, we also make a point to have a family meal together outside on any of our birthdays. That has been the family tradition of celebrating our birthdays, young and old.

Besides I also take care of our little garden and our pets, and help my son with his café business. My assistance is in the form of planning, marketing, and advisory. These activities intermittent with my golf games kept me occupied but not on a regular nine to

five basis. That's the beauty of being formally retired. Through golf, I am able to meet old friends and make new friends, most of whom are also retired. Actually, within my golf circle, it is not so much the game itself, it is the social outing that matters, having meals after the game and a good laugh at how bad we have played.

Although I do have to take lots of medication and make regular visits to three different doctors, I still consider myself as having a reasonably good health. Comparing medications and doctors' appointments are among the topics that we retirees discuss when we meet or communicate through WhatsApp group. I must say that exchanging of information, advice, jokes, prayers and whatever else has never been made so easy and efficient – thanks to technology. We have a very active and supportive group that helps keep all of us going. So retirement is not at all about doing nothing but is about having and spending time doing things that you like. I am also keen to learn other languages. I learned Thai many years ago and tried to practice speaking Thai whenever I have the opportunity. I have started to learn more from YouTube and various books and may register for a short course soon. In fact I am amazed at how much I have learned about many things from the Internet.

I have always enjoyed traveling with families and friends. There are so many interesting places locally and within the region that I would love to visit. I am a fan of the GO ASEAN and National Geographic channels and I am fascinated by the charm and natural beauty of some of our mountains, islands, and beaches, not to mention the luxurious spread of the most exotic food. As a retiree time is on my side at least for now, any time is a good time to travel. With golfing friends what we normally do is a search for cheapest flights online for us to travel and play golf at different golf courses.

Being blessed with four children and six grandchildren, I am happy with the way

things are right now. D.I.Y. project is another of my passion and I share this passion with my two sons. There is always stuff that we do and make from time to time such as painting our own rooms and gardening project. We take initiatives to spend time together through sporting activities, meals, and travel. On most weekends we would go out to the club for swimming or to nearby parks for walks and exercise.

Regrets I have a few, I wish some things I could have done differently. I did not achieve 100 percent of what I had planned in life. However, achievements far outweighed the few little regrets and for that I am thankful. I have fulfilled my work commitment to the fullest. What comes with hard work and dedication are rewards in many forms, climbing up the ladder in the organisation, the trust given and accorded to you and of course the economic benefits.

To the younger people, work hard always and plan for your life ahead especially in the challenging years to come. Having experience in property development, my advice is to invest in at least one property first because the payment for housing loan acts as a forced saving without which you would not have saved that much.



Photo by Paul Vincent Roll on Unsplash

*“I believe an active mind keeps one alert, healthy and happy”*



# AM I RETIRED? NO NO NO... , CERTAINLY NOT.

Rahmah Abdul Aziz

I was born into a middle-class family on 31<sup>st</sup> December 1941 at Kuala Lumpur Hospital. It was during the second world war. My father Aziz Bin Ishak was a Fishery Officer and my mother, Wan Samsiah was a housewife. Then, he became an Utusan Melayu reporter. My early education was at Sekolah Melayu, Kampong Baru until Standard Four. I was chosen to continue my education at Convent Bukit Nanas, in the Special Malay Class. Both my primary and secondary education were at Convent Bukit Nanas, Kuala Lumpur. I got married in Penang in December 1965. My first teaching post was at Sultan Ibrahim Girls School, Johor Bahru. We had to move several times from Singapore to Kuala Lumpur and then to Port Dickson as my husband Nizar was in the Armed Forces. He resigned from the Army in 1969. He then joined Boh Plantations as a planter and was the Manager for 15 years.

I taught at Convent Tanah Rata. While in Cameron Highlands I got involved in many social activities. I joined The Women's Institute, was the *Ketua Wanita 2, Belia 4B* and the *Ketua Belia 4B* for the Boh Plantations. I gave cooking classes at the surau in Boh.

I stayed in Ipoh for 2 Years. In Ipoh, I helped at the Half Way House for the mental patients who had been discharged from The Mental Hospital, Tanjung Rambutan. I gave

Art Lessons to residents of the Mental Hospital. It was scary but very satisfying. Most of the patients were educated. Some were professionals: lawyer, doctor, clerk, teacher, dentist and even a student. Many went through emotional failures (jilted by their boyfriends, failed marriage, work stress and failure, abandoned by the family, financial problems and mental illness).

Later, Nizar was transferred to Pahang Tenggara as the Manager of Teh Dara. I taught in Sekolah Kebangsaan Bukit Ridan. I was very active in the English education in Pahang as an English instructor.

When I retired life seemed to come to a standstill. Staying at home made me very lazy, so I went back to teach as a contract teacher for two years. I taught English at The Sekolah Menengah Agama, Pahang, to the Form 1 and Form 2 students. The school had started a year earlier so they only had Forms 1 and 2.

My husband decided to take the final curtain as a planter in 1997, even though Mr. TB Russell the owner of Boh Plantation asked him to stay on. As a manager, he could still work until sixty years of age. He worked at Boh for 28 years. He had a massive heart attack when his heart stopped at Kuantan Hospital. The children managed to persuade him to call it a day.

We moved back to Kuala Lumpur and stayed with our two sons, Razif and Rashdan. I was very restless and bored. I offered my services to help the Year 6 pupils with their English and offered to help the English Teachers, at a nearby school. I did it only for a year, and had to stop when the *Guru Besar* retired and the new Head Mistress was not very happy about my being there. Things were just quiet and I never went back to teach there but a year 6 teacher from that school came to my house for advice on teaching methods. Even though I had left teaching, I encouraged my former students to send me their essays by post. I corrected the essays and the covering letters they had sent to me. Then I sent them back with the red markings and grading. That was the only way to help them. Before their *Sijil Rendah Pelajaran* (Form 3) exams the school invited me to give them a motivation talk in the school hall. We also did some revisions in the form of a quiz.

Back to my restless self, and so I went to help an *Ustazah* to teach English in her kindergarten centre. Though I enjoyed teaching simple things like objects and verbs. I jumped, sang, laughed and played games with the tiny tots but I was not used to handling small children. I gave up. I started an English class for adults at home. My students were an imam from a nearby mosque, two *Ustazahs*, an English teacher, an accountant and a lawyer. That gave me a lot of satisfaction and I felt that I wanted to teach them all that I know. In 1990, I joined The Government Pensioners Association as an ordinary member. Soon I found myself helping out organising and preparing food for the meetings, putting up notices and pictures and doing other chores. That made me very happy because I was always occupied. Then the members elected me into the Gombak Committee. I later joined the Selangor Committee and was in charge of recreational activities such as visits to other states and overseas. I was responsible for organising functions, entertainment, and food for these events. I was also on the Editorial of the *Pesara Bulletin*. I loved it all. Though I am still a member, I have not attended any

meetings lately.

I involved myself with my college alumni, the *Persatuan Bekas Guru-Guru Maktab Perguruan Perempuan Melayu*, Melaka. Every year we held our General Meetings in different states. I was president for 8 years before giving it up due to health problems. I also gave up my president's post of the Family Dato Janaton, which I formed in 2002. Family members for Family Dato Janaton are from Malaysia, Singapore, Brunei, Indonesia, England, Australia, America, and Holland. Our gatherings were held every two years and the support was very encouraging. I had very good committee members. We worked together very well. We traced our roots to The Istana Pagar Ruyung, Sumatra.

After giving up all the social activities, I felt lost, bored and restless. I just lay around, slept and was unwell all the time. I felt that I went about like a robot.

Then, in 2010 a very old friend since the College days, the late Puan Khadijah Jidon introduced me to the University of The Third Age, (U3A) at the University Putra, Serdang. Since then, I got out of the "rut", I was fast getting into motion again. I woke up early and as though "Life begins again!" There is something to look forward to, now. I have a reason to live. Both my husband and I registered ourselves. There were so many interesting subjects to choose. I took up a religious subject, Aqidah, Acrylic and Oil painting and Choir and an extra subject, free for first timers like us. It was a very useful subject where we were given an introduction to Life After Retirement. Some of the topics were: How to manage your finances, healthy lifestyle and on the whole how to prepare yourself for old age. It was very interesting and useful. In the beginning, it was a mad rush for both of us after being idle for so long. Rushing to the class at 7:30 in the morning in order to avoid the traffic jam, so that we arrive in time for our Aqidah class. Aqidah classes begin at 8.30 am every Thursday mornings for six sessions. Nizar normally took only two or three sub-

jects but I took five or six subjects. Sometimes I had to drive alone to the classes which Nizar did not take.

Now that I'm not able to drive I get lifts from a friend who lives in the same area. Mr. Tong has been giving me lifts for the last three years. Acrylic and oil painting classes have always been my favourite subject. This year we also have water-colour painting. I also took batik painting. Another passion of mine is singing. Both Nizar and I took voice training and were in the choir. U3A offers many very interesting subjects. I had two very good lecturers this year. Dr. Mardziah gave very good lectures on writing which really made me very interested in writing memoirs and autobiography. We had Dr. Indra, a music lecturer who really is a first class teacher. Our renditions of "My Way" and "Getaran Jiwa" at our Graduation on the 5th December 2013 was the proof. We only had six lessons with her before the performance. Being active after retirement is really very rewarding. It helps the mind to be alert and active. I think it helps to slow down the aging process. We get to meet a lot of other senior citizens. We discuss and exchange opinions, broaden our knowledge and learning new things which we had never bothered to learn before. After retirement, we are more mature. We see things in a different perspective and has a broader outlook. We are able to discuss professionally and rationally. Naughty jokes amongst the men are quite common. Sometimes we wonder what they are laughing about. Well, it spices our everyday boring old life. Visits and outings help the mind to relax. The seminars though sometimes too tiring at our age, and many members fall asleep. Falling asleep at our age doesn't mean we're bored. I fell asleep once in my *Agama* class but Ustaz Sofuan just pretended not to see. Then, at another lesson, he very casually told us that it is okay if we fall asleep. His lessons are really good and interesting. He quotes the verses from the Quran off the cuff. His classes are always hilarious. It opens our eyes to the right way a Muslim should live. That also made me realize that I have committed uncountable sins. Can you



imagine anybody falling asleep during choir practice? I did! I guess because many diabetics fall asleep easily. Well, attending classes as a senior citizen is very different from our class during our school days or even college days. We are so relaxed. We get to talk to each other, sometimes loudly, (I think, intentionally too), drink, laugh and joke. We could pass comments and tease each other. Sometimes, our lecturers join in. U3A boosts up my spirits and gives me the strength to get up every morning and rush to attend classes. Making new friends and having them around gives social and moral support. There was always someone to give you a lift or to help carry your bags. In my case, caring friends help me a lot especially, when getting up, sitting down and walking. We go out for meals, get invitations to their functions and we also go for karaoke sessions.

The challenges were too few to mention. Once, I paid for a class of six sessions but attended once or twice due to weakness and ill health. Sometimes, I could not walk to attend class. This year, I have to use the walking stick most of the time. I took up Mandarin only for the basic lesson but never continued. As for the Arabic class, I only attended one lesson. I guess learning languages are more difficult than the other subjects. I took up French last year and loved it. I've learned it many years ago and my granddaughter helped me with the correct pronunciation. I am a jack-of-all-trades, but a-master-of-none. I had given cooking classes to the members of the various associations, did reading at The Blind School, gave free English lessons, took part in singing competitions, danced, went to concerts, did charity work, had a solo art exhibition and pampered my husband, children and my three grandchildren. I believe an active mind keeps one alert, healthy and happy! My late Father used to say. "Do what you can do today, for tomorrow is another day".

That has been my Motto ever since.



Photo by Green Chameleon on Unsplash

*“Old is gold. One should not stop being active as age catches up. Be active, cheerful and adopt a positive outlook on life”*

# THE JOY OF WORKING BEYOND RETIREMENT

Tey Nai Peng

My impending retirement in November 2005, after 31 years of working (and 13 years at the University of Malaya) became a common knowledge among my students by the middle of the year. A masters student was worried that she might not be able to complete her research paper before my retirement. Her worry was unnecessary as I have continued to supervise 21 Masters students and five Ph.D. students (four completed and one ongoing, as at end of 2017).

The University's efforts to recruit new staff to take over my courses have been futile until 2016 when my student who had completed her Ph.D. was recruited to take over my courses. In the "handing over" process, I continued to teach Survey and Sampling Methods, and Application of Demographic Techniques, at the undergraduates and masters levels, till today. I also continued to teach Data Analysis until 2010, only to pass it on to a young colleague in 2010 when I was appointed the Head of the Department of Applied Statistics, to concentrate on my administrative duties.

The work of an academic extends way beyond teaching and supervision. Besides sitting in various committees of the faculty, one has to spend time filling up the voluminous forms for ISO compliance. My experience as an internal auditor at the Faculty (serving as chief for two years) and at the University for

12 years before quitting in 2012, has taken me to various faculties and centres. Being an auditor is rewarding as I got to know many colleagues from different disciplines, and have a better understanding of the work culture of the University.

Like all academic staff, I have to fulfill my key performance indicators for research and publication. The conducive environment of the University with funding opportunities has enabled me to undertake a number of research projects as principal investigator or co-investigator, including the High Impact Research Project on Malaysian Elderly Longitudinal Research Project. I have also participated in multi-disciplinary and cross-country projects and enjoyed the sharing of experience and knowledge with co-researchers from other countries and other disciplines. As academics, we are constantly reminded of the idioms "publish or perish". To meet the requirements of the University, I began to pay more attention to publishing in ISI indexed journals. I have also served as a reviewer for several local and international journals.

After my mandatory retirement at 56, I continued to be involved in a number of consultancy projects, including as a member of the University of Malaya Consultancy Unit. Some of these projects had to be completed within a tight schedule, and one has to be able to cope with the stress to meet the

deadline. I consider it quite an accomplishment to complete a UNDP commissioned consultancy project to carry out a three-month Global ICPD Survey Beyond 2014 for Malaysia, with the help of Associate Professor Dr. Mary Huang from University Putra Malaysia. It was indeed a very challenging and stressful experience, having to read, synthesise and analyse the voluminous information obtained from government officials and the internet, and to write up the report in a short time. My acquaintance with officials from the government departments and NGOs has facilitated greatly my consultancy work as study manager for two rounds of Family Planning Efforts Scores Studies on behalf of Future Group International. All these experiences testify the importance of networking in research and consultancy.

During the 13 years of my extended service, I have presented 50 papers at international conferences and 33 papers at national conferences and seminars, at times as invited speakers. Participation at these conferences has allowed me to exchange knowledge, meet up with old friends and forge new networks. I have also organised a number of national conferences, seminars and training workshops.

My 18 years stint with the National Population and Family Development Board (NPFDB) between 1974 and 1992, first as a statistician and rose eventually to be the Director of the Population Studies Centre of the Board, has provided me invaluable experience in survey research and working with the government. After coming back from my Master's Degree in Population Planning from the University of Michigan in 1982, I was involved in making population projection that set a very long time frame for the target population of 70 million to be achieved in 2100, under the new population policy announced by the government. Over the next decade, I carried out several national surveys on population and family, including the 1984 Malaysian Population and Family Survey, 1988 Malaysian Family Life Survey in collaboration with Rand Corporation, USA, the 1991



Population and Family Surveys in Sabah and Sarawak. The practical experiences are of great value for me to impart my knowledge on survey research and demographic analysis to the students, who are in need of wider exposure to the work environment.

I remain very much part of NPFDB, being the longest serving Board member for 18 years now. As Chairman of the Research Committee of the Board. I have been closely involved in the Board's research activities, and strategic plan studies. During her farewell speech as Chairman of the Board in December 2014, Tan Sri Napsiah Omar had told me to carry on with the Board. All in all, I have served the Board (as a staff and then a Board member) under seven director generals. Datuk Siti Norlasiah Ismail (the current director general) who will be retiring come January 2018, has also asked me to continue as a Board member.

Recalling my interview for the position of Associate Professor at the University of Malaya (UM) in 1992, Professor Mokhtar Tamin (representing the Dean) had asked me to "connect" the University of Malaya with the government agencies. Gladly, I was able to provide a formal link between UM and

NPFDB, with the signing of MOU on 1 April 2013, the first for UM with a government agency. I was also instrumental in arranging for the signing of MOU between UM and the Department of Statistics Malaysia on 23 November 2013.

A few "big" projects took up most of my time during the last five years (2013-2017). In 2013, I organised an international conference on migration, urbanisation and development. I spent a few months after the conference to edit the papers presented at the conference for a special issue of the Malaysian Journal of Economic Studies. In June 2014, in collaboration with NPFDB, I convened a national conference on Population and Development Inter-relationships, and the papers were subsequently edited with the help of Cheong Kee Cheok and Rajah Rasiah for a book on Revisiting the Population-Development Nexus, published by UM Press. I have also devoted much of my time in implementing a project on "Enhancing Demographic Research and Training for Development Planning", after securing a five-year grant from UNFPA, following my reappointment as coordinator of the Population Studies Unit in 2013. The hosting of the Third International Conference



in July 2015 on behalf of Asian Population Association (APA), of which I was a council member for the 2013-2015 term, proved to be a herculean task. Notwithstanding the challenges and anxieties, the conference went well with strong support from my colleagues in APA, our co-hosts (NPFDB, Federation of Reproductive Health Association and UNFPA Malaysia), and the University of Malaya, in particular Professor Awang Bulgiba Awang Mahmud, the Deputy Vice-Chancellor who served as the Chairman of the National Organising Committee. I am also grateful for the strong support of UM students who served as volunteers at the conference.

The symptoms of a heart attack were already imminent since 2003, but I chose to ignore these, and I was just lucky to survive two major heart attacks in 2005 and 2008. On both occasions, I was saved from the brink of death by my good friends (Professor Dr. Shyamala Nagaraj and Dr. Yew Siew Yong) who rushed me just in time to the University of Malaya Medical Center for angioplasty. I was hospitalised again in the middle and end of 2010. On both occasions, I had to ask my friends to present my conference papers, one at the First International Conference of Asian Population Association in New Delhi in June, and the second at the International Conference on Divorce, Re-marriage, Step Families & Blended Families: Challenges and the Way Forward in Kuala Lumpur in November. Since then, I have paid more attention to my health. I adopted a more healthy lifestyle, eating more healthy food, exercising regularly and managing my time to avoid stress. But my health problem did not stop there. In April 2016 I was diagnosed to have an enlarged heart valve when I complained of chest pain to the cardiologist at University of Malaya Medical Centre. In May 2016 I underwent the heart valve replacement and coronary artery bypass surgery, which knocked me off from action for a whole month. Then I realized that with age catching up, one really has to slow down and must not get too stressed up with work.

Upon recovery from the heart surgery, and with encouragement from my supervisor (Professor Dr. Goh Kim Leng) and colleagues, I decided to continue with pursuing my Ph.D. which I had procrastinated for a long time. I eventually submitted my thesis on “Essays on Public Health in Developing Countries”, mainly based on my prior publications within the last five years, for examination in February 2017, and went for convocation in October. I pursued Ph.D. not just for self-fulfillment, but with the hope that this achievement will motivate others to continue to pursue knowledge as a life-long learning.

My immediate plan is to assist the University in securing funding for the next cycle of the UNFPA project to continue to promote population research for policy-making. I will also continue to strengthen the networking with local and international institutions and to promote South-South cooperation in population research. I have also accepted an invitation from my good friend Professor Mohammad Jalal Abbasi-Shavazi of Teheran University to present a paper at the International Seminar on “Population Dynamics and Human Capital in Muslim countries” to be held in Teheran during 8-9 May 2018.

I enjoy the good company of family, friends, colleagues, and students. They cheer me on during difficult times and provide me with all sorts of help and support. I am also grateful to the University’s management for acknowledging my small contributions (with the excellent service and excellent lecturer awards), and for extending my service contract for the thirteenth year. I continue my service with UM not as Associate Professor, but as a research fellow with reduced teaching workload (and reduced pay as well), so that I can concentrate on doing more research and guiding young researchers and students.

“Old is gold”. One should not stop being active as age catches up. Be active, cheerful and adopt a positive outlook on life. To be active and to enjoy life, one must be healthy

and free from financial difficulty. Hence, my advice to the young people is to adopt a healthy lifestyle and start your financial planning early in life. To all those who are about to retire or have retired, stay active and enjoy life.

Employers should take cognizance that older workers can be just as productive or even more productive than younger ones. Older workers are able to spend more time at work, as they do not have to spend much time in taking care of the young and the old. Older workers who are willing and healthy enough to continue working tend to be more dedicated to their work and can be relied on. Moreover, they can also be good mentors to guide younger workers. The use of ICT will surely open up more work opportunities for teleworking among older persons.



*“What really matters is not what is outside one’s skull but what is inside it. As the old adage goes, if you do not use it you will lose it.”*

# WHAT RETIREMENT?

## Mohamed Ariff bin Abdul Kareem

Technically, I have 'retired' twice and am still working fulltime before 'retiring' again sometime in the future for the third time. It has always been a busy life for me since my graduation in 1966 when I received my Bachelor of Arts (First Class Honours) degree in Economics from the University of Malaya. My working life began as a research assistant after my final year examinations and then as a tutor in the newly established Faculty of Economics and Administration (FEA) at the University of Malaya while working at the same time on my Master's degree. After receiving my Master of Economics degree in 1968 from the University of Malaya, I was appointed as Assistant Lecturer at FEA. I was then awarded the coveted Commonwealth Scholarship to pursue my doctorate at the Lancaster University, United Kingdom. I was able to complete my Ph.D. programme in two years, beginning from September 1968 and finishing in October 1970.

By the way, I got married to my sweetheart Junaitha in 1967 and became a father to my beautiful daughter Nasreen in 1968. It has been a blissful married life by the grace of God Almighty. The presence of my wife and daughter in Lancaster was a huge plus factor which enabled me to concentrate on my thesis, with peace of mind, and to complete my Ph.D. study in record time. Upon my return to FEA, I was promoted to be a Lecturer. By then the medium of instruction in the university had changed from English to Malay, which was a challenge. To be honest, I found

teaching somewhat boring in the initial years, which forced me to look for excitements elsewhere in doing research and participating in international seminars and conferences. To do this, I had to penetrate into the international conference circuits. I took the initiative to write to Dr. Seiji Naya, an American Japanese scholar, expressing my interest in doing empirical research and conferencing. Seiji invited me to play a role in research projects funded by Canadian and American Foundations.

I knew from the start that I should seize these opportunities and put up a good performance. As is often said, success breeds success. One led to another, and bingo I was in the international conference orbit. I became increasingly busy, writing papers, presenting them at conferences, and publishing articles in academic journals. I was on the move most of the time, flying here and there. All these took me to 92 countries/territories across five continents. I could do all this, thanks to my understanding wife with the right attitude and skills to manage the household and my three kids (Nasreen, Akmal, and Tasnim) on her own single-handedly with very little help from me. I owe my successes in my career to my wife's unwavering support. May the blessings of God Almighty be on her!

Admittedly, conferences, seminars, forums, and workshops have played a pivotal role in my life, not only because these took me to places I had never dreamt of, but more importantly because these have served as the most important sources of my knowl-



edge. It is not an exaggeration to say that I have learned a lot more participating in such meetings than in the classrooms as a student. These gatherings have also enabled me to be in the company of heavyweights in the field of economics in the likes of Jagdish Bhagwati (Columbia University), Anne Kruger (York University), Sreenivasan (Yale University), Hugh Patricks (Columbia), Robert Baldwin (Wisconsin University), Helen Hughes (Australian National University), Heinz Arndt (Australian National University) and many more, and to rub shoulders with Nobel Laureates Amartya Sen and Robert Mundell.

I had a short stint in the banking industry in 1976 as Chief Economist at the United Asian Bank (UAB) which was later merged into what is now CIMB Bank. To be honest, I felt like a fish out of water at UAB, as I found hardly any space there for intellectual activities. I returned to FEA sooner than I had planned, to be appointed as Associate Professor in 1977. My professional involvement in the academic world intensified after my appointment as Professor (Chair of Analytical Economics) at FEA in 1980, uninterrupted by administrative responsibilities, and as the Dean of the Faculty (1982-83 and 1992-95).

I have served as a Board Member in a number of government organisations, including Malaysian Rubber Exchange and Licensing Board (1973-75), Inland Reve-

nue Board or LHDN (1996-2003), Social Security Organisation or PERKESO (1997-2003), and Malaysian Productivity Corporation or MPC (1998-2009). In the private sector, I served as an Independent Director of the HSBC Board of Directors (2000-12).

In the academic domain, I have held positions in a number of international outfits, including the ASEAN Economic Research Unit (AERU) in the Institute of Southeast Asian Studies (ISEAS), Singapore, and International Steering Committee of Pacific Trade and Development Conference (PAFTAD). Other academic hats that I had worn include membership in the editorial boards of several international journals, including *Journal of Asian Economics* (Rutgers University, New Jersey) and *Asian Development Review* (Asian Development Bank, Manila). I still remain as Correspondent Editor of *Asian-Pacific Economic Literature* (Australian National University) and Associate Editor of *Asian Economic Policy Review* (Japan Center for Economic Research). In addition, I was Vice President of International Association for Islamic Economics (1985-88) and Vice President of East Asian Economic Association (2001-03).

Consultancy works have also kept me extremely busy. The clients were international organisations such as United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP, Bangkok), United Nations Industrial Organization (UNIDO, Vienna), United Nations Center for Regional Development (UNCRD, Nagoya), United Nations Conference on Trade and Development (UNCTAD, Geneva), Commonwealth Secretariat (London), Overseas Development Institute (ODI, London), The World Bank (WB, Washington DC), and Asian Development Bank (ADB, Manila).

My sabbatical attachments deserve special mention. My first sabbatical experience was at the Institute of Developing Economies (IDE), Tokyo, where I was a Visiting Research Fellow for seven months in 1974 with my family. IDE provided a highly conducive environment for serious research, and I was able to publish several journal articles based on my research results. My sec-

ond sabbatical attachment at the Australian National University (1983-84) was equally exciting for me and my family. My stay at ANU culminated in the publication of a book "Export-Oriented Industrialisation: The ASEAN Experience" (Allen & Unwin), co-authored by me and Hal Hill of ANU. My third sabbatical stint at the East-West Center in Honolulu, Hawaii, USA, in 1989-91 was difficult for me, as my family had to remain at home in Malaysia. Nonetheless, this sabbatical turned out to be just as productive as the previous ones, for it resulted in the publication of my award-winning book "The Malaysian Economy: Pacific Connections" (Oxford University Press) in 1991. This book won the prestigious Tun Razak Award in 1993.

I was retired by University of Malaya on my birthday 1 December 1995, only to be re-employed immediately on a two-year contract by the university. In June 1997, I joined the Malaysian Institute of Economic Research (MIER) as Executive Director. A month later the Malaysian economy was reeling under the impact of the Asian financial crisis. As the leading think tank in the country, MIER was under the spotlight of the media with questions and queries. However, MIER's views were not in tandem with the Government's explanations. While the Government blamed the rest of the world for the crisis, we at MIER saw it essentially as a home-grown crisis. Like other crisis-hit countries in the region, Malaysia was ripe for a crisis in mid-1997, with ballooning current account deficits in the balance of payments which were financed by short-term capital inflows, an overvalued currency, and shrinking total factor productivity. Evidently, Malaysia's economic growth was not sustainable, as it was input-driven and not productivity-driven. MIER's estimates showed that the ringgit was overvalued by 20 percent, but the market had obviously overshot, bringing the currency down by more than 40 percent. While the government blamed the currency speculators for the currency meltdown, MIER argued that speculators were messengers with a message that all is not well with the economy and the region.

I was critical about the manner in which the crisis was handled, and displeased



especially with capital controls and currency controls which were imposed in September 1998. To be sure, these measures came too late, some 18 months after the crisis showed up. I argued that capital controls were totally unnecessary in September 1998 as the horses had already fled. Fortunately, the capital controls did not last long, as these were removed in 1999. However, currency controls remained, with the ringgit staying pegged to the US dollar till 2005. I was critical of the ringgit peg right from the beginning. In August 1998, there were rumours in the corridors of power that the ringgit might soon be pegged to the Japanese yen at 300 yen per ringgit. To me, currency pegging, especially pegging against the yen, made no sense. For one thing, there was no need for the ringgit peg in September 1998 when all crisis-hit currencies were already beginning to stabilize. For another, in the final analysis, it is the market and not the government that knows best what is the fair value of any currency, notwithstanding the fact that market tends to overshoot up or down. It would have been worse, had the ringgit been pegged against the yen, as the latter was more volatile than the dollar.

It was a frustrating time for me as the Executive Director of MIER, making comments that did not go down well with the authorities. The local press was understandably and unabashedly timid, as the newspapers were not interested in comments that were critical of government policies. To be sure, my comments were not anti-establishment at all. I only wanted to present a balanced picture with both positive and negative observations. While the local press was interested only in the positive news and comments that were deemed politically correct, the foreign media was interested mainly in the negative ones. Sadly, some of my comments were not seen by the authorities in the spirit in which they were made. A bitter lesson that I learned from this episode was that crossing swords with policymakers is a difficult and thankless act.

In addition to macroeconomic monitoring and forecasting, what I enjoyed most at MIER was its institutional capacity building engagements in some newly emerging economies - to strengthen their econom-

ic research and policymaking capabilities - generously funded by the Sasakawa Peace Foundation. The first of these training was collectively conducted for the Central Asian countries, namely Uzbekistan, Kazakhstan, Kyrgyzstan and Turkmenistan starting from 1997, followed by similar exercises tailored specifically for Azerbaijan, Armenia, and Georgia in the subsequent years. Concurrently, the institutional capacity building exercise was extended to Laos, Myanmar and Timor Leste. These 'flagship' projects, which ran for several years, were truly a feather in the cap for MIER. Personally, I found it truly satisfying to share MIER's experience and expertise with other institutions.

An activity that kept MIER on its toes all the time was consultancy work for its own survival. CIDA funding from Canada, which kept MIER afloat for over five years, was phased out in an orderly manner by 1999, and MIER had to rely increasingly on income generation through consultancy operations, mostly for the government agencies and international organizations. The consultancy projects were truly challenging as they required external inputs, given the limited manpower at MIER, to handle large projects. While most of the external resource persons came from local universities, some were foreigners, depending on the nature of the projects. I had to ensure that the projects were not only delivered on time but were also of high quality, which was not an easy task. While the foreign consultants were generally punctual in delivering their inputs, their local counterparts at Malaysian universities, more often than not, strayed away from the prescribed timelines. As is often said, the caravan can move only as fast as the slowest coach. The problem with hiring foreign consultants was the exposure to exchange rate risks, as they were paid US dollars, which landed MIER in serious difficulties when the ringgit was plummeting.

It was an exciting 12-year job at MIER, at the end of which I thought I needed a break with no plans for the future. I left MIER on 31 December 2009 and had all the time in 2010 to myself, doing my own things. I continued to get invitations to speak at conferences and seminars some of which I took

advantage of. In June 2010, I received a phone call from the International Centre for Education in Islamic Finance (INCEIF), asking me if I was interested in joining them. After some discussion, there was a proposal that I join INCEIF in September 2010 as Professor. I found the offer irresistible, but I wanted to take it easy and lay-off until the end of 2010. My new career at INCEIF began in January 2011.

INCEIF is a boutique post-graduate university specializing in Islamic Finance, established by Bank Negara Malaysia, the central bank, for the global Islamic finance industry. INCEIF takes much pride in being a university by the industry for the industry. There are students from over 80 countries registered for the various courses run by INCEIF. It currently offers two Masters, - academic (MSc) and professional (MIFP) - and Doctorate (Ph.D.). It is basically a business school, and all its courses are tailored accordingly. For me, the experience is challenging, as I need to unlearn and re-learn. It is refreshing to teach and interact with students who are mature with varied backgrounds. To be honest, I learn from the students while I teach them, for they often connect what they learn in the classroom to what is happening in their home countries. My time at INCEIF is consumed by teaching and supervision of Ph.D. dissertations, with no administrative chores. I enjoy what I am doing at INCEIF. It is learning by doing.

It is gratifying to know that there were people out there appreciating what I was doing quietly without fanfare. I have received many emails and comments in the social media which were somewhat flattering. In 2004, the University of Malaya conferred on me Emeritus Professorship, and in 2006 I was awarded Datukship by His Majesty Yang di-Pertuan Agong. While I found all such recognitions hugely energising, I have hardly taken advantage of these titles in my mundane life. However, I took much pride in donating my ceramic vase collections from five continents to the Museum of Asian Art, the University of Malaya, which were displayed in an exclusive special exhibition that ran from 22 February till 23 March 2016. It was also truly a pleasure and honour for me to deliver a public lecture at FEA on 21 March 2016, commem-

orating the 50<sup>th</sup> Anniversary of the Faculty.

Admittedly, there were times when I felt tired, but never did I feel retired nor did I seriously think of retirement. At 75, I have lost much of my hair, but what really matters is not what is outside one's skull but what is inside it. As the old adage goes, if you do not use it you will lose it. Working keeps me going with a feeling that I am still contributing without being a burden to this world. I am contributing to the country's gross domestic product and government revenue through Goods and Services Tax (GST) not only as a consumer but also as a service provider, value adding and paying direct taxes. Retirement? What retirement?

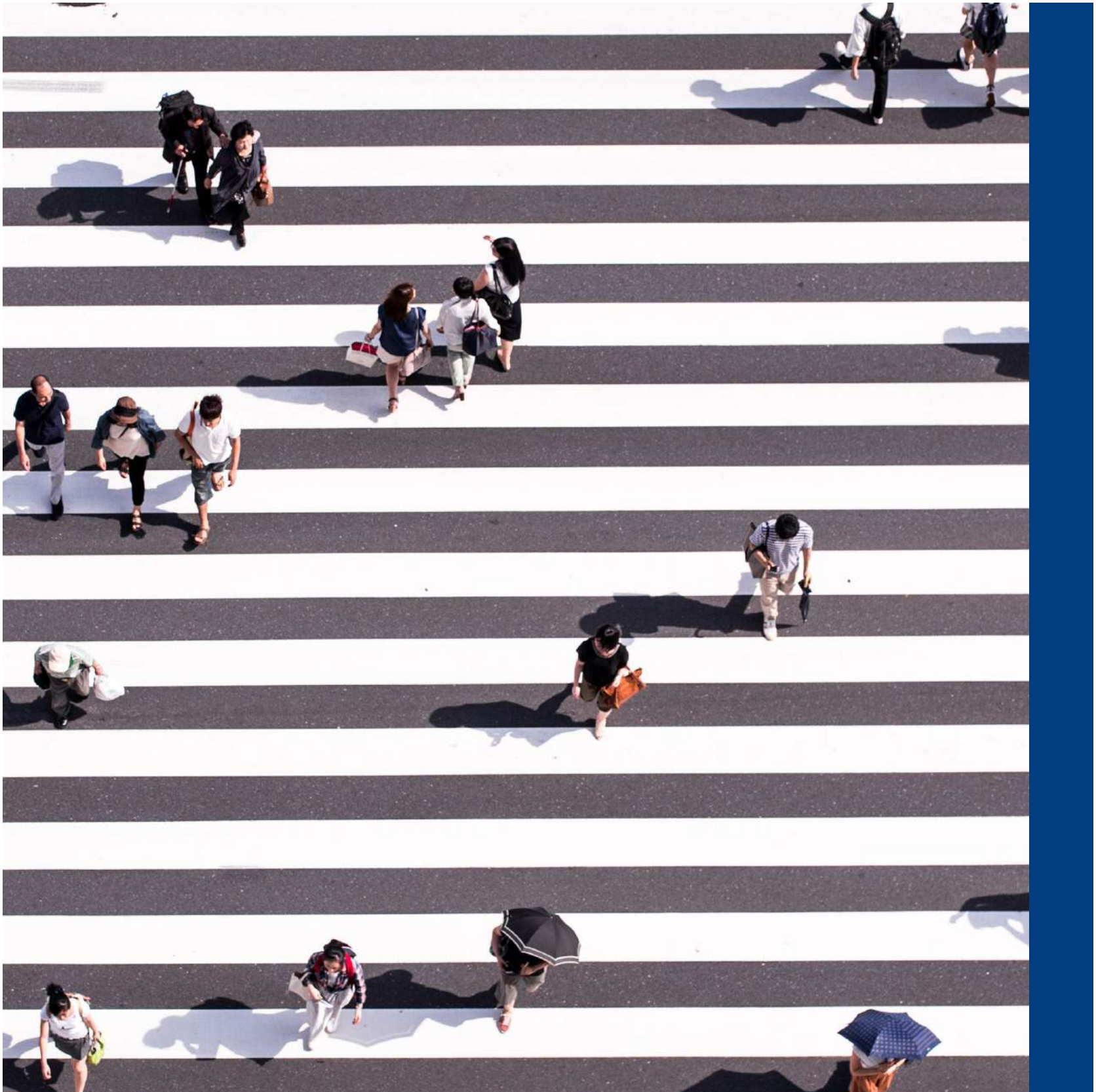


Photo by Ryoji Iwata on Unsplash

*“Life has never been busier since  
I retired”*



# ZAINUN ISHAK

I started my career as a school teacher before moving on to Specialist Teacher's Training Institute Kuala Lumpur as a lecturer, then to the Faculty of Education, University of Malaya and officially retired from the post of Associate Professor more than a decade ago. My area of specialisation was and still is in the teaching and learning of physical education, health education and physical skills of young children for early childhood education.

I consider myself a pioneer in Rhythmic Sports Gymnastics (RSG) and a qualified judge of RSG from 1993 to 2001. I was elected by the Malaysian Gymnastics Federation (MGF) to judge the numerous competitions at both national and international levels, including the SEA Games (Thailand), COUPE d' OPALE (France), RSG Malaysian Open Championship (Kuala Lumpur), SEAGON Junior Gymnastics Championship (Kuala Lumpur), PZIX JUZIETA CHICHMANOVA (Bulgaria), Pre-Commonwealth Games (Kuala Lumpur), and XVI Commonwealth Games (Kuala Lumpur) in 1998. I was also selected as a Curriculum Panel in early childhood education for KEMAS, KOPEDA, and as coach and guest speaker for Movement in Education for Preschool teachers of KEMAS, Department of National Unity as well as for secondary school teachers.

However, I must say that life has

never been busier since I retired. My biggest achievement was completing my Ph.D. (Management) from UNIRAZAK Kuala Lumpur. Not forgetting the spiritual aspect, I completed a course on *Pengajian Al Quraan* and received a certificate for Level 3 from University of Malaya continuing education. Thank you ALLAH.

Teaching has always been my passion and in the many years in my retirement I have been involved in part-time teaching in early childhood education programme at various institutions including Universiti Pendidikan Sultan Idris (UPSI), Kolej Pendidikan Awal Kanak-Kanak (KPAKK), Universiti Selangor (Unisel), University of Malaya (UM), Kolej Pendidikan Perdana (Kopeda) and Asia e-University. I have also participated in a number of national and international conferences including the National conference on early childhood education in Kuala Lumpur, International conference on education in USA and International conference on early childhood education in Australia.

My other passion is writing and to date I have authored several books on physical education, health and exercise, early childhood education and a biography. To mention a few, the titles of the books are:

1. *Panduan Kesihatan dan Keselamatan Kanak-Kanak*. (Health and Safety

Guidelines for Young Children) K.L.: Utusan Publications & Distributors Sdn Bhd (2006).

2. *Let's Get Physical*. P.J.: ZIT Publishing (2010).
3. *Ingin Sihat? Bersenam Cara Mudah*. (Want to be Healthy? Exercise the Easyway) P.J.: ZIT Publishing (2011).
4. Mohamed Tharuwat Ismail Bakti (Biography). P.J.: ZIT Publishing (2012).
5. *Asas Kesihatan, Keselamatan, dan Pemakanan Awal Kanak-Kanak*. (Basic Health, Safety and Diet for Young Children). P.J.: ZIT Publishing (2013).
6. *Senaman: Lawan Usia, Kekal Muda*. (Exercise: Fight Age, Remain Young). P.J.: ZIT Publishing (Disember 2014).
7. *Kembara Pendaki Wanita: Biografi Zaleha Abu Samah*. (Woman's Hiking Adventure: Biography of Zaleha Abu Samah). P.J.: ZIT Publishing (2016).
8. *Kecerdasan Pelbagai dalam Pengajaran dan Pembelajaran*. (Multiple Intelligence in Teaching and Learning). P.J.: ZIT Publishing (2017).

I was also invited as a guest speaker at the Seminar on Ageing – (Exercise and ageing) organised by an NGO “*Persatuan Siswazah Wanita Malaysia*”; lunch talk on “Exercise” – (Exercise for the elderly) organised by an NGO “*Pertubuhan Tindakan Wanita Islam Malaysia*” (PERTIWI); lunch talk on “Exercise” – (Simple Exercise for busy women) organised by FELDA Women's Association, Kuala Lumpur, and as a judge for creative movement competition for pre-school children on “Hari Potensi Tadika Kemas”-Selangor, in 2013, 2015 and 2017, at national level in Merbok, Kedah in 2013 and in Kangar, Perlis in 2015.

Besides keeping myself busy with teaching and writing, I have been equally ac-

tive in community and social work. I serve as a member and/or committee member in various NGOs and associations which include:

1. Executive member of Malaysian Association for Physical Education, Sports Science and Fitness.
2. Executive member of Kuala Lumpur Gymnastics Association.
3. Executive member of “*Persatuan Kemajuan Wanita Kelantan, Kuala Lumpur dan Selangor*”.
4. Executive member of “*Persatuan-Wanita Kelantan Malaysia*”. (PE-WATAN)
5. Executive member of “*Persatuan Keluarga BAKTI Kelantan*”.
6. Life member of The Malaysian Life Saving Society.
7. Life member of “*Persatuan Siswazah Wanita Malaysia*”.
8. Life member of “*Pertubuhan Tindakan Wanita Islam Malaysia*” (PERTIWI).
9. Life member of “*Persatuan Guru Lepas Maktap Perguruan Perempuan Melayu Melaka*”.

Through these organisations and the numerous community outreach initiatives I have had the opportunity to contribute to social cause, meet old and new friends as well as the beneficiaries of such activities.

I have been blessed with good health, loving family and caring friends that had allowed me to really enjoy a meaningful life in retirement and for that I am grateful to Allah. Since I do receive my pension and with some extra income from my part-time teaching and other work, I am able to live quite comfortably. I occasionally travel with friends or family members to near and far places which has indeed enriched my knowledge, experi-

ence and my life as a whole. Among my most memorable trips include a cruise from Seattle to Alaska, River Danube cruise in Eastern Europe, Germany and Austria, a bus trip around the magnificent cities of Morocco and a self-drive road trip along the scenic routes of the South Island of New Zealand with three other retired friends. What more can I ask.



Photo by Radu Marcusu on Unsplash

*“We don’t retire. We just graduate or transit from one phase of activity to another, all the time following our passion like a new beginning”*



# RETIREMENT IS A DREADFUL IDEA

Sharifah Hapsah Syed Hasan

I officially retired upon reaching the mandatory age of 56 in 2003. But I did not really retire. My service was extended in the Ministry of Education, to which I was on loan from Universiti Kebangsaan Malaysia (UKM) since 2000, so I could continue working on the Malaysian Qualifications Bill. Then in January 2006 I was appointed as CEO of the National Accreditation Board. In August of the same year I was appointed the Vice-Chancellor of UKM, the first woman to hold that post. For the next seven years, until December 2013, I held the helm of the university that was established to make Bahasa Malaysia the language of knowledge and to bring UKM on par with renowned research universities of the world. In recognition of my leadership I was conferred national and state honorific titles, professor emerita and seven honorary doctorates and awards from universities in Asia, Europe and USA.

Graduating with a Medical degree in 1973, I practised briefly in the Ministry of Health before joining the academia in UKM's Medical Faculty in 1975. I never looked back, making quality medical education and later higher education, my life time passion. I pursued two postgraduate degrees, a Master of Health Personnel Education from the University of New South Wales and a Doctorate in Medicine from the University of Malaya. I am an elected Fellow of the Academy of Medicine and Fellow of the Academy of Sciences

Malaysia.

In the 1980s I joined the Women Graduates' Association and through that became intimately involved with the National Council of Women's Organisations (NCWO). Focussing on policies and programmes for women's advancement mainly through advocacy I was soon elected to the leadership of NCWO and ultimately succeeded Tan Sri Zaleha Ismail as President of NCWO in year 2000. As a woman leader I was appointed to many high level national committees and Commissions, namely the Human Rights Commission and the Integrity of Enforcement Agencies Commission.

I have combined my activist work with academia to develop innovative community oriented programmes in both educational and research activities of UKM. In this way I managed to combine my passion for volunteerism and community development with academic advancement for relevance and quality. Examples include the establishment of living labs in Mersing, Frasers Hill, Tasik Chini and Langkawi which are not only devoted to marine, montane, freshwater and geopark research respectively, but also to the socio-cultural and economic development of the communities. In education, volunteerism and community projects are counted for student credits and staff appraisal.

It was the same passion for commu-



nity development combined with academic interest that led to the establishment of the PERMATA programme under the patronage of H. E. Rosmah Mansor. PERMATA is dedicated to child development from the earliest age and the uncovering and nurturing of their talents to the optimum potential. It started in 2006 with early childhood education and care or PERMATA Negara, particularly for children below 5 years from rural and low income urban families and the establishment of a National Child Development Research Centre at University Sultan Idris. PERMATA now encompasses initiatives for children and youths who are likely to be marginalised if no special intervention is undertaken. The initiatives include special curricula for the gifted and talented called PERMATA Pintar at UKM and PERMATA Insan at Universiti Sains Islam Malaysia, PERMATA Kurnia early intervention to prepare children with autism spectrum disorder for mainstream school, PERMATA Seni to enhance talents of children in the performing arts and PERKASA Remaja at UKM to empower youths-at-risk for a life of productivity and dignity. The PERMATA Children's Hospital is being built in UKM's Cheras campus.

Having assisted in the development of the PERMATA programme, it was inevitable that I was asked to continue with its development as Senior Consultant in the Prime Minister's Department upon the completion of my term as Vice-Chancellor of UKM in 2013. So, technically I have not retired. As Senior Consultant, I am still overseeing the development of the PERMATA programme. New initiatives are the establishment of quality assurance system for the PERMATA Negara curriculum called PERMATA Q and the setting up of the PERMATA STEM Talent Centre in collaboration with the Academy of Sciences Malaysia, aimed at engaging, mentoring and motivating PERMATA talents in universities to continue to increase their abilities and to aspire for greater challenges and responsibilities.

I have engaged NCWO to collaborate actively in the Task Force on Sexual Offences against Children. With much support from top leadership, the chairperson of the Task Force and the Patron of PERMATA, collectively we succeeded in legislating the Sexual Offences Against Children Act and the setting up of special courts to deal with sexual offences against children in 2017. NCWO, in

collaboration with PERMATA, government agencies such as PDRM, Ministry of Education, Ministry of Women, Family and Community Development, Ministry of Health, Multimedia Commission, CyberSecurity Malaysia, universities, PTAs and parent groups, children, other civil society groups, media organisations and the private sector has spearheaded a nation-wide educational campaign to stop violence against children and to keep women and children cybersafe in cyberspace.

I turned 70 in 2017. I do not see myself stopping any time now. Mark Twain once said that age is an issue of mind over matter; if you don't mind, it doesn't matter. I still feel young at heart and kind in spirit. I will endeavour to tap on my experience, knowledge, wisdom, failures and successes to bring changes to the lives of the people who matter. To paraphrase Lee Kuan Yew, "Those who believe I will go into permanent retirement really should have their heads examined".

The notion of retirement is a dreadful idea. It is the ugliest word in the language according to Ernest Hemmingway. It makes you think of old age, debility, decline, boredom and taking a step to your grave. While we may reach compulsory retirement age, we must never retreat from living life to the fullest. What is more, my own experience tells me that setting a retirement age is not only arbitrary but out of sync with modern life where people are living longer, healthier and leading more active lives.

We don't retire. We just graduate or transit from one phase of activity to another, all the time following our passion like a new beginning. There is always so much more to do, to pursue our passion and goals in new and challenging adventures, at our own time, whether healthy or otherwise. The term "retirement" should be retired. As Harvard Professor Rosabeth Kantor said, "The boomers' biggest impact will be on eliminating the term 'retirement' and inventing a new stage of life... the new career arc".

However, it is not work all the time. I still pursue my leisure activities - bicycling (static), golfing, reading and solving the daily New York Times crossword puzzle. These activities are not only enjoyable but rewarding in keeping my brain active and allowing me to stay in the mix socially. Combined with my work I experience a fulfilling life of amazing engagement, connections, contributions and increased possibilities.

Of course at some point I will wind down, little by little. But it is for me to recalibrate and define what I want to do with my time according to what I value. I have a wonderful husband, two spirited children and three lovely grandchildren. I have the yearning to spend more and more time with them. I look forward to travelling down the path of personal freedom while enjoying the company of my loved ones, with no regrets. I will continue to adapt and adjust creatively as I transit from one lifestyle to another. As Margaret Mead said, "Sooner or later I'm going to die, but I'm not going to retire".

*"Our life, exempt from public haunt, finds tongues in trees, books in the running brooks, sermons in stones, and good in everything"*

William Shakespeare



Photo by Ian Schneider on Unsplash

# SSRC IN THE NEWS



## Consider taking on jobs in your old age, urges don

OCTOBER 11, 2017

by Sangeetha Amarthalingam

**KUALA LUMPUR:** The elderly or retirees should look for jobs to help sustain their living amid improving life expectancy. Alternatively, the government should consider a universal pension for the poor.

These are the recommendations of Universiti Malaya economics and administration professor Datuk Norma Mansor, who said basic healthcare provided by the government is no longer sufficient for the elderly, who are now living longer, and Malaysia has to prepare for more citizens becoming elderly, defined as 65 and above.

“Basic healthcare is not sufficient anymore as they need other kinds of care. Now, in postmodern society, [with] the demands of modern work, families may not necessarily be able to care for them [properly],” she told reporters on the sidelines of the third international conference on social protection organised by the university’s Social Security Research Centre (SSRC). The conference this year was themed “Migration, Development and Social Welfare: Implications and New Insights”.

Norma said studies have shown that people’s savings get depleted with the purchase of houses and healthcare.

“So, we are talking about an economy where individuals have to look at other options. One option is to go back to work after retirement. The government can consider providing incentives to employers to rehire retirees, which is [being] done in Singapore.

“Alternatively, the government could provide basic universal pensions for the poor. There is the [RM300 monthly] ‘Bantuan Orang Tua’ (senior citizen financial assistance offered by the women, family and community development ministry), but you have to prove that you are really poor [for that].

“So, there can be reforms within the public sector’s context where the elderly get a universal pension monthly to support them in their old age like in Thailand, where 500 baht (RM63.47) is allocated to the elderly every month,” she said.

She added that the SSRC is now studying what the government can do, within the fiscal space permitted, to prepare for an ageing nation.

## Keep retirees in workforce

OCTOBER 11, 2017

by Sangeetha Amarthalingam

**KUALA LUMPUR:** Keeping retirees, including educated professionals, in the workforce could boost the country's gross domestic product (GDP) by as much as 5% or more in the long run, according to Universiti Malaya's Social Security Research Centre's (SSRC) Old Age Financial Protection chairholder Professor Naohiro Ogawa.

Speaking to reporters on the sidelines of SSRC's third international conference on social protection themed "Migration, Development and Social Welfare: Implications and New Insights", Ogawa said that based on calculations, the inclusion of elderly persons in the workforce would boost Japan's real GDP by approximately 5%.

A similar computation was done in Malaysia using the 2011 National Health and Morbidity Survey, and the minimum wage which showed that in Malaysia, if those in their 60s and 70s work like those in their 50s, the minimum impact on real GDP would be 1%.

He acknowledged that the immediate impact is not significant. However, in the long run, Malaysia has the potential to see real GDP boosted over 5% based on the computation with assumptions of higher wages.

"In other words, the country can depend on the elderly," he said.

Dubbing the third demographic dividend as the "silver dividend", Ogawa, who is a project professor for the graduate school of economics of the University of Tokyo, said with continuous health improvement, the potential of rehiring those in their 60s and 70s is high.

According to the Department of Statistics Malaysia (DOSM), about two million people, aged 65 and above, were recorded as elderly, making up 6.2% of the population as of Aug 15, 2017.

DOSM said Malaysia is expected to hit ageing population status by 2020, with the percentage of the old-age population exceeding 7%. The government has raised the retirement age to 60 from 55 following the implementation in 2013 of the Minimum Retirement Age Act 2012.

Meanwhile, Ogawa said Malaysia has been enjoying the first demographic dividend currently because of the country's young working population age between 15 and 64.

"The first demographic dividend arises because of an increase in the share of the population at ages during which production exceeds consump-

tion. Malaysia has been enjoying the first demographic dividend for about 20 years, but it is expected to end in 2029, and not 2020 as mentioned by the Malaysia Plan.

“However, the first demographic dividend is only temporary; the country should take advantage of this golden opportunity to implement a strong economic policy to keep pace with the ‘bulging’ productive population,” he said. Thus, the second demographic dividend involves a forward-looking generation that is involved in public or private savings as social protection as life expectancy improves.

He noted that capital accumulation has implications that can be used to raise productivity, such as the EPF scheme, but Malaysians should save more of their own accord. His study on Malaysia showed that the capital stock or wealth accumulation can last beyond 2060.

“Not many people are aware of this, but the magnitude of the impact on Malaysian economic growth of the second demographic dividend is twice as big than the first demographic dividend. It is happening now,” he said.

He said the government should inculcate financial literacy and encourage people to save more to help the economy.

Ogawa is leading a study at SSRC on policy recommendations taking advantage of the silver dividend that would be presented to the federal government soon.

Asked if the silver dividend would create a further setback in the unemployment rate, he said statistically, there would be no impact because the elder group has a different skill set and background.

“Job opportunities for the elderly are not substitution of the younger group. The study in Japan echoes the empirical data found in Europe, which show no impact on job deprivation among unemployed youths,” he added.



*Thank You*





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