
Malaysia | 15 June 2021

APEC Human Resources Development Working Group
August 2021
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INTRODUCTION

1. Project summary

An aging population has severe effects on APEC’s economy. Fewer working adults means less taxable income and a shortage of qualified workers, thus affecting productivity, and lowering APEC economic competitiveness. Furthermore, growing older brings about compounding concerns of retirement savings. In their retirement years, women are far more likely than men to face financial hardship and therefore, face more financial constraints compared to men. However, developing APEC economies lack effective strategies to deal with aging and gender inequality. This project will organize a three-day seminar to address income inequality between the genders and develop an Innovative Employment Management Model (IEMM) in sustaining employability of the aging population to economically empower senior citizens. The outputs of this project will open an alternative and gender-inclusive pathway for re-employment of the aging population through participation of stakeholders from industry, academia, and government sectors related to women and old folks.

2. Objectives

The overarching objective of this project is to sustain employability of the aging population which will eventually empower them financially, allowing them to continue to be self-dependent and productive. This is achieved by organizing the seminar that leads to the development of the IEMM leading to human capacity building in the form of improved knowledge and skills in designing age-friendly and gender-inclusive policies at the workplace.

3. Project output

This project has listed several outputs, as follows:
• **An Innovative Employment Management Model (IEMM)**

A three-day webinar was conducted on 29-21 January 2021 to congregate experts/speakers and participants who were interested to contribute to the research topic. Following three speaker sessions and one round table discussion, several key details were recorded to be included in the development of IEMM.

The IEMM is expected to comprise of several practical recommendations or strategies that can be adopted by the industries, academics and governments to support re-employment among aging population. These practical recommendations cover at least three success key elements such as approach to elderly re-employment in developing economies (e.g. list of job-matching, recruitment and selection criteria, re-employment law and policies, etc), elderly re-employment preparation (e.g. list of new skills, support for occupational health, etc), and gender inclusivity (e.g. workplace support for gender diversity and inclusivity, and gender-inclusive policies, etc). The model which is developed in this project can and may be used as a guideline for government and industry to implement in other APEC economies and other APEC fora.

• **Final Report**

The Final Report is expected to comprise of a detailed documentation of the co-developed IEMM between 40 to 50 pages that includes the cover page, table of contents, introduction, topic-based summaries of presentations, IEMM (discussion of the model content and graphical illustration of IEMM will also be included), conclusions, recommendations, references, acknowledgements and appendices. The Final Report will be made available on APEC’s website. The reports will be of interest to government and universities that focuses on elderly re-employment from APEC economies.

• **Project website**

A project website (microsite) that is linked to the main portal of the Institute of Malaysian and International Studies’ (IKMAS) has been designed and completed. The microsite provides information (project objective, contact details), latest updates on the project and related materials (e.g. project progress and resources related to re-
employment of aging population). It is made available and accessible worldwide in
compliance with APEC Publication Guidelines and nomenclature and APEC Website
Guidelines. The PO will seek the APEC speakers’/ experts’ and participants’ approval
before materials are shared with the non-APEC economies.

4. Evaluation and monitoring

This project has outlined several evaluating indicators:

- A minimum of 50% target response rate for pre-seminar questionnaire
- At least 10 APEC economies participating in the seminar
- At least 5 APEC developing economies participating in the seminar
- A minimum of 30% women’s participation among seminar participants, speakers,
  and experts
- The Day 3 diagnostic survey results indicate a minimum of 20% increase in the
  participants’ knowledge in at least one of the three areas which are re-employment
  of aging population, model development and gender inclusivity in comparison to
  the baseline result (Day 1 diagnostic survey result)

Please refer to the checklist table below for further details and information on the
evaluation indicators used.

<table>
<thead>
<tr>
<th>Project Evaluation Indicators</th>
<th>Status (✔)</th>
<th>Remarks</th>
<th>Remarks</th>
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<tbody>
<tr>
<td>10 APEC economies</td>
<td>✔</td>
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<td>Participating APEC economies: Australia, Brunei Darussalam, Indonesia, Malaysia, Mexico, New Zealand, the Philippines, Russia, Singapore, Chinese Taipei</td>
</tr>
<tr>
<td>5 APEC developing economies</td>
<td>✔</td>
<td></td>
<td>Indonesia, Malaysia, Mexico, the Philippines, Russia</td>
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<td>50% response target for pre-seminar questionnaire</td>
<td>✔</td>
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<td>Response rate for pre-seminar questionnaire reached 60%</td>
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<tr>
<td>30% women’s participation among seminar participants, speakers, and experts</td>
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<td>Women participation among seminar participants, speakers, and experts reached 60%</td>
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20% increase of knowledge for one of the three areas of diagnostic surveys

Knowledge for key area ‘gender inclusivity’ showed 58.43% increase

This project has outlined several monitoring indicators:

- Monitoring Report
  The Monitoring Report was completed and submitted on 23 October 2020 following the work plan.

- Final Report
  The Final Report is to be submitted on 20 March 2021.

- Completion Report
  The Completion Report is to be submitted in late July 2021. The Completion Report shall be 10-15 pages in total length containing title page, table of contents, background, key discussion points and references.
SUMMARIES OF PRESENTATIONS

1. Webinar summary

The webinar was conducted on 29-31 January 2021 (Friday-Sunday), 1000hrs – 1300hrs (Malaysia time GMT+8) with a line-up of experts/speakers and registered participants. Each day accommodated 1-2 sessions inclusive of experts/speakers sessions, roundtable discussion and presentation of initial IEMM.

The research team members were physically present at the Institute of Malaysian and International Studies (IKMAS) Meeting Room throughout the three-day webinar. The experts/speakers and participants attended the webinar virtually via Zoom Meeting.

2. Webinar agenda

The first day of webinar comprised of Session 1: Current Re-Employment Models and Gender Inclusivity and Session 2: Government Re-Employment Initiatives. The first experts/speakers session discussed on the current re-employment models with gender inclusivity practices by other economies around the world, while the second experts/speakers session shared the current government re-employment initiatives across APEC economies for the elderly and aging population.

The second day of webinar comprised of Session 3: Progressive Strategy of Re-employment & Gender Inclusivity for Aging Population and Session 4: Round Table Discussion. The third experts/speakers session discussed the progressive strategies of re-employment and gender inclusivity for aging population suitable for APEC economies, while the fourth session was dedicated to a roundtable discussion which focused on a question and answer (Q&A) session. This session was conducted to give the participants the opportunity to find out more on certain topics and keep both experts/speakers and participants engaged with the webinar content.
The third day marked the end of the three-day webinar and comprised of Session 5: Presenting the Initial IEMM. This session was organized to inform the participants on the initial draft of IEMM which was designed following the key points and discussions delivered from the previous experts/speakers speaker sessions.
**Summary of key points**

- Highlighted the importance of understanding the interplay of two main factors that affect and shape employment and re-employment policies of older workers. His discussion is supported by empirical work in Australia and Singapore, and reviews of relevant literature. The two factors are personal and institutional factors with gender embedded in these factors.

- Personal factors are factors relating to the individual workers themselves such as age, gender, employment type, employment history and status, education level, occupational capacities or skills, personal attributes and interests. In Singapore, varying levels of keenness to work exist among older workers as some are more concerned with family commitments. He also contrasted the employability between a dentist in his 70s, a manual labourer and the surplus of airline pilots in the COVID-19 pandemic. A pilot who reaches the age of 65 is no longer allowed to fly and when he reaches 60, he will have to work together with another pilot who is younger and these bring consequences to older pilots' employability and re-employability.

- Institutional factors are factors relating to the society and are affected by age and gender such as access to work opportunities, societal sentiments about age, gender, occupational requirements, government and workplace policies and practices, and access to continuous education and training or life-long education.

- Occupational requirements include whether the occupations are age intolerant or tolerant. Some age intolerant occupations include fire fighters, defence forces, frontline cooks, people working in advertising industry. Certain economies also have certain policies regarding retirement. For
instance, in academia, Prof Dr Stephen Billett explains that he would be too old to work in Netherlands, Switzerland or Sweden as the maximum age is 65. However, the universities in those economies would also not employ professors over the age of 60s as it is seen a poor investment whereas in Australia, such compulsory retirement policies are not in practice.

- Societal sentiments are views by the society and these shape how governments and communities engage in the employment of older workers, often acting against the employability and re-employability of older workers. Aging is often viewed negatively although maturation is not a process of physical and mental decline as often projected and accepted. Societal sentiments are not limited to aging but also affect vocational education for young workers.

- Paradoxes in societal prejudices and the ideal worker. There is a paradox in how employers are often reluctant to invest in older works because they think it is a poor investment and yet older workers are the ones who are more likely to stay with their occupations compared to younger ones who are more mobile.

- Because of societal sentiments, older workers are seen as less capable physically and productively than younger ones but superior in corporate knowledge, commitment and reliability. There is irony that the ideal employee often encompasses traits found in older workers and yet older workers are often passed over for younger workers. Some societal sentiments are also incorrect such as where a certain work was deemed as too difficult for women to be done but is also equally damaging for men.

- Consequence of societal sentiment. The damaging impact of societal sentiments can lead employers to not employing, re-employing or supporting older workers’ professional development and training. Some older workers accept these sentiments while some are provided positive support in spite of the negative societal sentiments.
• Need to sustain older workers’ employability over lengthening working lives. Educational level, occupation and work history should also be important factors instead of age being the sole deciding factor in older workers’ employability.

• There are also significant factors across economies, occupations and communities which must be understood to shape policies and practices that support older workers’ employability of both genders.

• The implication from the presentation is that societal sentiments are the key points in shaping government action, workplace practices, education provision and how the workers see themselves. Gender is embedded in these factors.

• Workplaces need to engage older workers on their attributes and capacities instead of prejudices. These older workers should be employed as important workers and not as last resort employees. Government action alone is insufficient as long as societal sentiments are not corrected.

Presentation by: Prof Datin Dr Norizan Abdul Razak
Title: Feminization of Poverty: Towards Gender Inclusivity at Workplace
Summary of key points

• The rate of unemployment among women is increasing including single mothers as they contribute to the most financially poor group category.

• The COVID-19 pandemic has had an effect on women in the B40 category as 40% of women have been unemployed and over 190,000 SMEs businesses are adversely affected mainly due to the inability to work from a physical workplace.

• Most business savings last no more than 1 month with the pressure to gain new sources of income increasing. Women with zero capital to start new businesses take multiple jobs to survive hence leading to massive income crises.
The challenge for women to maintain a work-life balance includes education and training, motivation, self-confidence, capital support and pressure by surrounding factors.

The strategies to overcome the challenges could include among others innovativeness and new skill development which will be essential in finding alternatives for new sources of income. Mastery in digital literacy should be regarded as the new normal mode of working from home and online business.

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<tr>
<th>Presentation by</th>
<th>: Prof Dr Joanne Crawford</th>
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<tbody>
<tr>
<td>Title</td>
<td>: Older Worker Re-employment in Europe</td>
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<tr>
<td>Summary of key points</td>
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<td>Category</td>
<td>Description</td>
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<td><strong>There is a big gap between the percentage of people moving from unemployment to employment 2018 in the EEA between people aged 25-54 years old and people aged 55-74 years old.</strong></td>
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<td><strong>The difficulties in re-employing older workers are caused by the whole work system, from individual, organisational (especially regarding job quality and sustainability), societal and gender.</strong></td>
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<td><strong>Individual factors include self-perception of ability to continue working or return to work, social norms, lack of sustainable work opportunities, lack of support from job agencies, more likely to take up job opportunities that may not be the best fit and exposure to ageism and stereotypes.</strong></td>
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<td><strong>Organisational factors include managers not always trained to manage diversity, human resource is not aware of the age structure within organisation, having equal access to opportunity in recruitment, job quality and sustainability.</strong></td>
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<td><strong>Societal and Media: Media both printed and online should remove stereotypes related to aging in their visual graphics, use of language that is more relevant and promote diversity by being more gender-inclusive.</strong></td>
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<td><strong>In terms of gender considerations, the impact of horizontal and vertical segregation in employment</strong></td>
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should be studied empirically. Ensuring equality of access to occupational health support for female workers, acknowledging family care responsibilities and not to be forgotten menopause among women are some concerns or take-away which require further discussion and exploration.

- The Age Management Approach which includes 8 issues such as job rotation and redeployment, employment exit and transition to retirement, job recruitment, knowledge transfer, training, life-long learning, career development, flexible working time practices, workplace health promotion and occupational safety and health management should be looked into to support elderly employment.
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<tr>
<th>Presentation by</th>
<th>Prof Dr. Stephen Billett</th>
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<tr>
<td>Title</td>
<td>Older Workers, Work and Employability: Re-employment Policies and Practices</td>
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| Summary of key points | - The way forward in re-employment policies and practices concerning older workers is in combatting negative social sentiments by highlighting positive agendas about the workers’ capacities.  
- In addition to that, there need to be policies and practices targeted at employers to employ and sustain older workers and providing continuous education and training that respects the readiness of older workers to contribute and engage them who have to balance work and family life. Apart from that, there is a need to sustain older workers’ interest and engagement in the employment.  
- In short, securing older workers’ employability requires reshaping negative social sentiments, supportive employment policies and practices, tailoring continuous education and training to suit older workers and sustaining interest in employment.  
- He highlighted three key goals for sustaining employability of older workers which are extending the duration of effective working life, facilitating greater engagement among older workers in meeting workplace, community and economy goals and promoting a richer working life for them.  
- In most developed and developing economies, there is an expectation of a longer working life and Prof Dr. Billett related his experience to Dr Joanne Crawford’s presentation where in his 1980s, he was told in his vocational educator training that his greatest challenge in being an adult educator, would be how adults would spend all their leisure time.  
- He also mentioned the second goal of facilitating greater engagement among older workers in work |
that is aligned to social, community and workplace goals. He mentioned that there is noticeably a greater effort in governments to align and prioritize programmes that are seen to lead towards economic gains such as in Australia, the funding regimes for students have been changed in a way that those doing humanities and social sciences are charged higher fees compared to courses on medicine but refrained from debating on the rights and wrongs of those policies.

- The third goal is promoting a richer working life so that workers can contribute. This leads to positive self-esteem for the workers. In Australia, there are mechanisms to increase the age of pension entitlement up to the age of 67 for males and females by 2023. Australia does not have a retirement age but one is entitled for apply pension and there is a suggestion to increase pension entitlement age to 70 which is causing concerns for those in age intolerant work such as those working in physically intensive work such as construction work and those short of sufficient funds to retire. As of now, the number of workers above the age of 65 has increased in Australia. Even before the global financial crisis, 18% of working Australians were working till their 70s and the number has increased and working till 70 is being considered by many people.

- Subsidies as a double edged sword in re-employment initiatives as it reinforces negative sentiments about older workers as one must be given subsidies in return of hiring them. He acknowledged that it is difficult to strike a balance in the use of subsidies as a re-employment initiative as subsidies also tend to be viewed as entitlement and frustration arises after it’s withheld.

- There is also a need to review age discriminatory practices that prioritize the young over the old and subsidies need to be carefully considered and exercised. For instance, in the pandemic, many subsidies are given in many areas by the Australian government and unfortunately subsidies were also given to employ younger workers over older workers and employers in tight financial situations would have problems
employing older workers. Instead of such practices, in Australia too, the Victorian State government introduced a scheme to help employers identify the type of work and emphasizes the expertise that is needed instead.

- Re-employment initiatives can be helpful but need to carefully considered with safety mechanisms to protect older workers. For instance, in Singapore, with the Re-employment Act, when a worker is 62, their employers can decide if the workers should receive extra training or exit the workforce and this act can be taken advantage of by unscrupulous employers to retire their older workers.¹

- Shaping societal sentiments of older workers requires joint action by government, industry and the community to support it. Although the government is aware of the low status of older workers, in government reporting, they are also positioned as a burden. E.g.: The healthcare budget that is impacted negatively as the population ages and explains that this leads to mixed messages about older workers.

- Some Australian local government have however, carried out initiatives to support more positive views about older workers such as DOME which stands for ‘Don’t Overlook Mature Experienced’.

- A lot of re-education concerning sentiments on older workers must occur in the community level to change views and these must be supported by the government and public education.

- Without addressing social sentiment, policies regarding employment and re-employment will not be long term. Public education, work experience, contribution of workers of all ages are important.

1 In Singapore, with the Retirement and Re-employment Act, when an eligible worker reaches statutory retirement age; currently at 62, the employer is obliged to offer re-employment to the worker until the statutory re-employment age; currently at 67. On further note, Singapore will raise the statutory retirement age and re-employment age to 63 and 68, respectively on July 1, 2022. If employers have considered all re-employment options within the organisation and unable to identify suitable jobs for eligible employees, employers may transfer the re-employment obligations to another employer with agreement from the employee; or offer a one-off Employment Assistance Payment as a last resort to help the employees tide over a period of time while he or she seeks alternative employment.
He also acknowledges the political situation where economies like Malaysia and the United States of America elect prime ministers and presidents who are older and this demonstrates a respect for age experience. He then relayed a personal anecdote about preferring to ask an older worker about an item in a hardware store compared to a younger one as the older is more likely to possess more knowledge and experience.

- More examples of outstanding older workers of all genders to change negative sentiment need to be given and there need to be a concentrated effort to overcome bias against older female workers in some communities.

Continuous education training:

- Continuous education training must also address the readiness of older workers and ability to engage and be tailored according to the older workers where CET programmes for 50 year olds may not be appropriate for 70 year olds.

- There is also a need to aligned CET to workers’ needs, CET provisions and ability to access them. In Singapore, older workers indicate that they would like a dialogic focus in their training so that they could contribute and learn from others’ experience. CET must also cater to other aspects of their life and recognize their prior learning. CET should not be limited to educational institutions but also workplace and community settings.

- The implications from the presentation is that economy policy and practice needs to engage employers of older workers and transform employers' and employees' perspectives. Policy responses must look at workers' qualities and intentions, opportunities provided by educational institutions, workplaces and other sources of support.

- Associated initiatives may need to target de-emphasising existing classification of older workers to accommodate the needs of workers from the age of 45 to 70 and to consider how best workplace environment and government policies
and practices by workers themselves can lengthen employability and productivity.

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<th>Presentation by</th>
<th>Prof Datin Dr Norizan Abdul Razak</th>
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<tr>
<td><strong>Title</strong></td>
<td>Women at Work Reemployment Model in Malaysia</td>
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| **Summary of key points** | • Life expectancy of Malaysians is 73 years old, 13 years after the retirement age for most Malaysians, resulting in imperative re-employment initiatives  
  • Re-employment is significant due to life commitments, financial status and work interest. The re-employment initiative needs to increase labour market flexibility, improve employment service in organisation, and offer job opportunities for pensioners.  
  • The government’s initiatives include  
    o providing the Prihatin package which allocates subsidies for all B40 households and all employees.  
    o implementing various skill upgrading and retraining programmes which create 500 000 new job opportunities.  
    o extending the Employment Insurance System (SIP) benefits to almost 130 000 job seekers for 3 months and providing an allocation worth of 6.5 billion to create job opportunities and provide work skills.  
    o granting RM500 incentives for 2 years for unemployed women under the women@work programme,  
    o offering micro credit financing and grants to empower women entrepreneurs through government agencies. |

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<th>Presentation by</th>
<th>Prof Dr Joanne Crawford</th>
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<tr>
<td><strong>Title</strong></td>
<td>Managing the Gap between Policy and Practice for Older Workers</td>
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| **Summary of key points** | • There is a positive change in terms of legislation where in 2006, there is a loss of default retirement age to help support elderly employment.  
  • While in 2010, the Equality Act in the United Kingdom stated that age is a protected characteristic. The extending working lives |
- An Extending Working Lives project involving employers and employees from local administrations, manufacturing, transport, hospitality and extractive industries was carried out.

- Learnings from the research are applicable to re-employment of older workers in filling in the policy-practice gap where line managers and employees are unaware of policies with the potential to extend working life such as reduced hours or more flexible timing.

- In terms of health, safety and well-being, this aspect is most often regarded as gender-blind. Thus, the risk assessment process may not cover all essential aspects which are pertinent in some cases. Taking a more individualized approach to risk assessment for a diverse workforce especially for vulnerable workers is important as there is no one case similar to another. Moreover, ensuring that access to training and occupational health is available at all ages is appropriate to avoid further stereotypes of the older workers.

- To move forward, we need to look at three aspects namely 1) the design of sustainable work; 2) health, safety and wellbeing for the workforce, and 3) education to all levels of workforce to promote diversity, age sensitivity, and capitalizing on older workers’ experience.
Summary of key points

- Children go to school for social skills development - making friends and learn how to communicate with other members of the community.

- Parents send children to school for utility reasons - to obtain good grades and secure themselves a good job and eventually lead a happy life.

- Research has however shown that to lead a happy life, one needs to live a purposeful life. As there is a gap between the retirement age and the life expectancy of Malaysians, going through retirement without a plan may not lead to a happy life. This results in senior citizens going through dementia and other illnesses.

- Re-employment is imperative to give life a purpose and to continue as a contributing and productive member of the society.

- There is a huge gap in education and happiness. How does education contribute toward a meaningful and fulfilling life?

- Life-long learning has the potential to fill in the huge gap between education and happiness. Education should contribute a strong foundation of knowledge and skills that are relevant to the field of work.

- UNESCO- 4% budget spent on aging population on life-long learning (other advanced economies), 1% budget allocated by the Malaysian government for life-long learning

- Education for Sustainable Development (ESD) empowers people to change the way they think and work towards a sustainable future. With a world population of 7 billion people, we, as individuals and societies need to learn to live together sustainably. Life-long learning is the
ongoing voluntary learning that is self-motivated for personal and professional needs

- 3 million of aging population in Malaysia who is above 60. According to new data released by the UNESCO Institute for Statistics (UIS), literacy rates for adults and youth continue to rise. Young women aged 15–24 are making the strongest gains, but still lag behind young men. In 2011, 87% of female youth had basic literacy skills, compared to 92% of males. Despite these gains, 774 million adults (aged 15 years and older) are still unable to read or write – two-thirds of them (493 million) are women. Among youth, 123 million are illiterate, of which 76 million are female.

We need to create multigenerational learning opportunities that harness on the wisdom, energy, knowledge, skills, and experiences of the aging population.

The working environment should allow the younger generation to work together with the aging population. Younger workers can learn and acquire skills that are exemplified by the older workers. The elder worker can achieve a sense of belonging and contribution to the younger generation. Contribution to society leads to happiness.

The dynamic relationship between younger generation and the older generation will lead to a more thoughtful and emphatic environment in the economy.

How can we make life-long learning a culture? At a personal level, have a growth mind set. Government’s policy and funding, private sectors need to encourage life-long learning, provide systems in the workplace that encourage life-long learning with learning coaches.

Some solutions to embrace the culture of life-long learning by the government. These solutions will help the population of APEC economies to lead a better life of dignity and productivity.

- Appoint learning coaches at schools who help plant the growth mind set.
Set up learning centres to provide training with accountable funding and proper documentation.

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<th>Presentation by</th>
<th>Dr Dewen Wang</th>
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<tr>
<td>Title</td>
<td>Labor Market Participation and Policy Recommendations for Older Persons in Malaysia</td>
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| Summary of key points | • Based on the report released by the World Bank recently, data reveals that Malaysia is aging at a very fast rate where Malaysia has about 12 years to transit from being an aging economy to aged economy.  
  • Next, the household composition or the number of older persons per household has steadily increased. Since only 19% of older persons live without non-older persons, the incidence of poverty among older persons has risen with age.  
  • Aging brings both opportunities and challenges. In terms of demography, aging brings about the fact that there exists a demographic dividend where older persons experience healthier longevity and self-fulfillment. On the other hand, there will be increase cases of age-related disabilities such as dementia which pose a question of demographic debt.  
  • In terms of economy, human capital accumulation occurs as more young people are experiencing unemployment. There also a term specifically referring to this situation where we call it as the ‘silver economy’. An economy that is driven by and for aging population. This economy has created many job opportunities and provide massive tax contributions to the economies. However, there seems to be a common view that aging creates a smaller workforce as employers are not seeing the value of older workers and thus removing them from the workplace. There is also a higher public spending which in overall lower or slows the economic growth.  
  • Aging population might be viewed as a burden to family and community, but if this issue is properly |

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addressed, it can help to increase job creations and tax contribution.

- Research indicated that older workers who work full-time or voluntarily work part-time have higher level of life satisfactions and subjective well-being than retirees.

- Working at older ages can lower the risk of cognitive decline including memory and mental health as well as with higher average physical functioning.

- Among relevant measures to foster productive employment for all age levels include ample training and long-life learning opportunities, development of regulations that encourage their involvement, and enhancement of incentives.

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<th>Presentation by</th>
<th>Dr Mia Mikic</th>
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<tr>
<td>Title</td>
<td>Emerging Technology, Gig Economy and Aging Population (yes, that other half)</td>
</tr>
<tr>
<td>Summary of key points</td>
<td>Automation can rapidly increase productivity gains, as computers take over many routine physical tasks and tasks that require cognitive abilities.</td>
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- A study by Mckinsey shows that between 2016 and 2030 around 15% of the global workforce, or about 400 million workers, could be displaced by automation. Partial automation is also bound to become more popular.

- These changes will lead to an increase in demand for technical and social skills and a potential decrease in demand of manual labour skills.

- Therefore, the future changes to work are due to technological progress and automation, expansion of the gig economy and remote work due to the COVID-19 pandemic.

- While technological advancement has the potential to increase productivity and economic growth, it may also have adverse effects such as job loss and displacement due to automation.
• The COVID-19 pandemic has forced 70% of gig workers to lose their income and in search of alternative sources of income.

• Another challenge is the shift in cost in terms of workers having to provide their own amenities, upskilling themselves and suffering from emotional burnout.

• 11% of the female workforce is at a high risk for automation than the male workforce (9%), with 26 million female jobs potentially at stake in 30 economies (28 OECD members, and Cyprus and Singapore).

• The differentiated risk for women is they have a higher risk of being displaced by automation due to lack of access to education which leads to low skill work, lack of visibility at the workplace and being pushed out by men as they enter into feminised occupation.

• Hence, to get rid of occupational imbalances women should be encouraged to enter the workforce and remain in it.

• Other recommendations include having access to universal and high quality basic and secondary education, training by employers to maximize technology and traditional social protections need to be adapted to the new forms of future work.
DISCUSSION ON THE MODEL CONTENT

MODEL

The IEMM underscores the development of effective and holistic approach of age management in promoting elderly employment. In addition to having a comprehensive view towards elderly employment, this model offers a comprehensive application of age management to help manage current interaction of diverse employment by providing a better access to occupations for older workers.

What is age management?

Age management is a human resource approach that is commonly practiced across all age categories and does not isolate one specific age segment (Urbancová et al., 2020). However, targeting different age groups by applying different concepts or strategies is more appropriate to produce significant impacts towards supporting employment development for the relative age groups. Therefore, this project delivers a prospective understanding of age management as the management of human resources with an explicit focus on elderly employment.

Despite extensive research or positive findings correlate with age management, there is no general consensus or standardized definition of this approach, yet several features are found to resonate its core principles or concepts (Rudolph et al., 2017). Further discussions on age management are foregrounded on two basic dimensions; the individual and organisation with their relevant components.

- Individual

Age management carries an individual dimension in which specific measures are arranged to maintain the employment of a particular person by equipping him or her with knowledge and skills required by the changing labour market demands. Within the elderly employment context, variation across economies exists in defining aging population. Subjective assessment or randomly assign age construct is important to
accurately define when the ‘aging’ starts. Interestingly, these approaches may bring about discrimination for the persons who fall short or beyond the age constructs. Defining aging population following different subgroups of older workers in terms of gender and skill levels has the ability to identify different motives for seeking employment which in turn contribute to the effectiveness of recruitment strategies among these workers (Parker & Andrei, 2020). Moreover, the importance of recognising that caring responsibilities tend to fall on females, and thus are more likely to leave work earlier which possibly leads to long-term unemployment during their older age (Bravo & Herce, 2020). This group of workers are often side lined in the mainstreaming of elderly employment and should be included when developing gender-inclusive elderly employment. This project, however found that establishing occupational age for elderly employment is advantageous for addressing this issue since the growing labour market would constantly offer various occupations where some are more likely to be affected by age.

- **Organisation** (thematic focus/interest)
  From the organisation dimension, age management appeals to the organisation’s interest as part of restructuring process, response to changing values in labour market or trade union policies (Stypińska & Nikander, 2018). Several thematic focus concerning the development of age management approach within an organisation is further discussed in accordance to the goal of promoting elderly employment that emphasises on gender inclusivity.

**Theme 1: Life-long learning**
Today’s knowledge-based economy advances human capital as a key source of success in any organisations. Under this theme, life-long learning plays a central role in providing measures to improve older workers’ access to learning and qualifications which are considered essential in the labour market (Kühn et al., 2018). Activities focusing on improving information and communication technologies (ICT) or developing new soft skills are the main measures to help the older workers in preserving or improving their employability. In addition, organisational life-long
learning strategies through continuous enhancement training (CET) are aimed at enhancing and setting up schemes for intergenerational learning to compete for newer skills development and retention of skilled labour. The creation of flexible learning pathways in both formal and informal learning centres can help organisation to facilitate access to encourage long learning among their workers. For better outcomes, the learning courses should be carefully tailored to the older workers’ current needs, experiences and levels of knowledge since adapting to changing labour market demands may pose unnecessary pressure. While creating responsive curriculum that meets the learning needs of the older worker is important to help improve their employability, the curriculum development should also include essential aspects related to gender inclusivity. These aspects might include carefully planned strategies from measuring physical attendance or gender composition in the program, to actively construct learning plans or goals following different learning needs of male and female older workers.

**Theme 2: Tackling of age discrimination**

Age discrimination is a prominent factor in realizing successful elderly employment and tackling this problem becomes a massive economic and social necessity. While different culture holds specific beliefs or views on this (e.g. Japanese local culture views elderly employment as part of their day-to-day work ethics) (Debroux, 2016), negative perceptions of elderly employees still exist in most economies despite they are able to contribute effectively. Much of these negative perceptions are built around the need for upskilling or reskilling the older workers which requires large financials. A crucial understanding of the primary purpose of job training is to improve worker’s productivity as well as the organisation’s profitability, at the same time happens across all groups of workers is important to help prevent age discrimination against the elderly. The fact that not all jobs require older workers to undergo further training should also be emphasised. Due to their work experience and their understanding of organizational culture, elderly employees who are familiar with certain jobs can immediately resume their work without much adaptation. The organisation or the employer would benefit by gaining rapid outcomes with minimal spending on job training. Otherwise, job matching is found to be significant in landing suitable jobs for elderly who are prepared to continue working. Matching their existing knowledge and
skills to the job requirements would help the elderly workers to adapt more easily with the tasks. Job matching can play significant role in supporting gender inclusivity by creating an appropriate gender-neutral matching process and setting gender-inclusive criteria. This way can help to eliminate potential discrimination against female elderly who are interested to pursue employment. Employers who are not willing to hire older workers or ready to bear the additional cost in providing further job training, may choose not to engage in the job-matching mechanism. In actual fact, hiring older workers facilitates life-long and intergenerational learning within the organisation by allowing them to provide on-the-job training for other workers who are less experienced. This approach is not only cost-effective but is also job-specific, and thus is effective in helping the workers to perform their job more productively.

**Theme 3: Social security provision**

This theme discusses on several aspects of social security provision which would offer protection or benefits for elderly employment. Aging is often projected as a process of physical and cognitive abilities decline, which to some extent should not be simply generalized to the whole aging population. The promotion of good physical, cognitive and mental well-being for older workers can help them remain occupationally fit to carry out their jobs in an effective manner (Alcover & Topa, 2018). More importantly, health or wellness programmes should be made available to all groups of workers because they can enhance their overall health status and working performance. Moreover, an age-friendly workplace environment which emphasises on ergonomic solutions for aging workforce can help the organisations to achieve and maintain high levels of worker productivity. As part of occupational health, improved ergonomics can help prevent common injuries or work-related accidents. Attractive working conditions which constitute engineering improvements, administrative improvements and safety gear are implemented to suit the job requirements and the capabilities of the worker. Nonetheless, most healthcare reform involving consistent health insurance coverage is limited to traditional employment and those who are working part-time, self-employed or under independent contracting may not be able to receive these benefits. Another important aspect to be discussed is to support female older workers by specifically providing support for health conditions related to menopause. This is expected to better facilitate the participation of female elderly in the labour market as
they perceive the large emphasis given on improving their healthcare and well-being. However, this project advances the understanding that such provision may reinforce age discrimination against older workers as one tends to view elderly employment as unprofitable investment. For instance, organisations are unlikely to invest in older workers due to poor investment and yet they fail to recognise that there is higher possibility of this group of workers to keep their jobs when compared to the younger workers. Therefore, achieving a balance in designing appropriate provision of benefits is important for supporting elderly employment.

**Theme 4: Flexibility of labour market**

Labour market flexibility is an important method to provide opportunities for workers to adjust their working hours to their life cycles and private responsibilities. In addition to promoting labour mobility, flexibility of labour market could also serve as cost-sharing mechanism by enhancing older workers’ employment within the organisation. Among the most common arrangements that increase workers’ flexibility are part-time work or flexible work hours (Chung & Van der Lipper, 2018). Following this, as part of self-employment strategy, gig economy has been a central discussion as it provides flexibility, freedom and personal fulfilment which align to the needs of older workers in achieving work-life balance. This would benefit the female older workers who are more likely to be interested or get involved in flexible working hours. Although gig economy is a promising outlook to promoting gender-inclusive elderly employment, this emerging economy is yet to be carefully regulated and offers little income protection or security. On the other hand, manual labour jobs which are very limited by age, are not recommended in the job designing for elderly employment. With extensive acquaintance, active jobs such as teaching, consulting or supervising and passive jobs such as office work or bookkeeping are highly recommended. However, preparing the older workers for a job that has not yet existed and required newer or different levels of skills will be a challenge to the organisation. The creation of employment opportunities for older workers from the organisational view is mainly based on demography-driven or diversity-driven model which both emphasises on organisational attitude towards workplace changes. Through the development of flexible labour markets which view older workers as important contributors to the organisations and understand the different living needs of this group of workers,
elderly employment should serve as a rewarding mechanism to improve the organisation performances.

**Theme 5: Government laws and in-house policies**

Age management approach should be legally addressed on various levels, starting from global or regional organisation to individual economy to help create more impactful outcomes. Reviewing current government laws or regulations which may inhibit elderly employment is undertaken and revised to augment their active participation within the economy (Harris et al., 2018). Measures such as rising statutory retirement age, restricting early retirement plan, pension fund and anti-age discrimination acts are suggested to be incorporated as part of the legal framework. Moreover, a focus on gender inclusivity should also be emphasised while designing anti-discrimination laws by decreasing the differences in terms of gender employment rate, gender gap wage and gender distribution of employment. By promoting that female older workers can contribute similar or even higher productivity in comparison to their counterpart, legal solutions can ensure elderly employment would involve both genders in more equal manner. Furthermore, regulating how the media presentation of the aging population would also benefit in promoting elderly employment. Other than presenting the positive sides of elderly employment, specific announcements or advertisement should include the benefits of older women’s employment which in turn would decrease gender discriminatory job announcements (Burn et al., 2020). It is important to understand that mutual agreement between the organisations and the workers should be achieved while designing any laws or regulation related to elderly employment. Therefore, the future work contracts involving older workers must be explicitly outlined in terms of working hours, compensation and benefits. Further collaboration between the economies and organisations is needed in building in-house policies to support elderly employment. Coordinating these efforts require the establishment of elderly employment committee or centre to help monitor and assess the progress or impacts of enforcing the laws, at the same time propose a solution when face with challenges. An effective committee comprising of influential representatives from government, law or policy makers, organisations or industries and academics is suggested to providing meaningful employment experiences to the elderly. Most importantly, the economies should focus on developing and
implementing productive aging strategies to assist the elderly in preparing for employment. Through public policy which emphasises on awareness building to tackle age discrimination, the government plays a crucial role to launch laws or regulations in guiding the organisations for elderly employment.
RECOMMENDATIONS

Strategic Goals 1: Establishing APEC Elderly Employment Network

The work on elderly employment so far has been critically diverse across different economies with some undergo rapid and positive changes while the others are less receptive to this prospective employment approach due to slow demographic transitions or less emphasis is given. A stronger relationship between economies through APEC Elderly Employment Network which is yet to be established, would enable all economies to reach a general consensus and improve knowledge sharing or transfer for promoting elderly employment in the region. In addition, this network should aim to identify challenges posed by demographic changes and set the development of regional policies which in turn would influence the development of laws or regulations within the economies in relation to elderly employment. Considering the complexity of the issue and the challenges of the aging population among APEC economy members, the strategic and operational aspects of the network are to underscore a framework for elderly employment based on the age management approach interconnecting the regional and economy levels.

Strategic Goals 2: Changing labour market attitudes and condition through multidimensional framework

Defining the legal structure for the employment of older workers through political, economic and legal frameworks can improve the overall age management approach. Strong collaboration between various stakeholders at the top or higher level would create impactful awareness on elderly employment by reviewing labour market systems and structures and sustaining attractive, productive and safe employment for older workers. Specific legislation with primary focus to outlaw age discrimination in elderly employment should be launched early as this issue is expected to continue due to influences from local cultures that negatively affect the entire employment system. Strengthening the core advantages of developing a work force with a balance
of youth and maturity as well as gender-inclusive is best to respond to the rapidly changing global labour market demands.

**Strategic Goals 3: Reforming social protection systems**

A future work for reforming social protection systems involves developing a remedial provision for older workers whose physical or mental health has declined due to their employment. In addition to good occupational safety and health management aiming at reducing risks across all groups of workers, specific measures for older workers have to be done on an objective and individual basis to avoid discrimination or actions made based on older worker stereotypes. Next, building a safety net such as employment injury schemes following such cases particularly for those working independently or on contracts is imperative as these workers often lack legal protection and may regularly face labour exploitation with low wages. Although job recruitment or design is an important aspect of elderly employment, another aspect that should not be overlooked is exit strategy for these older workers. Planning appropriate exit strategy ensures smooth transition and limit negative consequences of the process. Therefore, exit strategy which provides appropriate outcomes for both workers and organisations is planned ahead and assessed from time-to-time.

**Strategic Goals 4: Formalising continuous education and training through life-long learning**

Both formal and informal life-long learning centres play a crucial role in advancing knowledge dissemination and skills acquisition among older workers to improve their employability. Since providing continuous education or training requires extensive work and investment, formalising this effort would offer a better alternative for older workers to gain qualification or receive accreditation. Although formal learning pathways are yet to be designed to meet the learning needs of the working aging population, many informal learning centres have sprouted to fill the gap by focusing more on providing specific, hands-on experiences at a considerably lower cost. Despite the advantages or setbacks recognised by both methods, the initial purpose of educating the older workers must always remain top priority. Recognising the evolving cybercrime, scam or fraud, curriculum developers should emphasise on the
financial education to help the older workers in managing their payment correctly and wisely. Establishing a working group of experts or organisations who are interested and willing to help formalising continuous education and training through life-long learning is essential in facilitating a successful elderly employment.
CONCLUSION

Constant variations on the work to advance elderly employment between economies have been revealed which have consequently impacted on its progress and development process. Such differences create a large discrepancy and inconsistency in understanding as well as managing the issue on elderly employment at regional level. For instance, the varying definition of what constitutes aging population may inhibit how local policy can respond or apply fitting policy focusing on elderly employment. Despite growing complexity, a common argument exists as most APEC economies will face considerable challenge as they shift into aged or super-aged economies within the near future. Unprepared economies are more likely to be negatively affected by the demographic transition due to increasing demands on public service provision and the capacity to organise the financial needs.

It is important to note that this project is merely a starting point for discussion in addressing the elderly employment among APEC economy members. There is a need to establish a common ground on knowledge, experience and understanding among the economies to approach this issue in a systematic, effective and holistic manner. Moreover, further work to accurately and collectively describe the prospect of building a cooperative structure involving multiple levels of stakeholders is necessary to reach a mutual agreement in improving elderly employment.

Finally, the IEMM model proposed in this report is hoped to inform or revise prior knowledge on elderly employment by focusing on the aspects of emerging gig economy and how it would shape the policy-making development and social security provision. The industry-academia-government collaboration emphasised by the model represents the importance of cooperation and sharing values to promote elderly employment at the same time provide a critical insight on empowering elderly female to be employed.


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APPENDICES

Figure 1. Pre-webinar - Trial run involving Dr Nurfaradilla, Assc Prof Dr Manisah, Dr Dewen Wang and Dato’ Freida

Figure 2. Pre-webinar - Preparation of moderator scripts and consolidation of key points template by Dr Azlina
Figure 3. Pre-webinar - Trial run for entire team

Figure 4. Webinar Day 1 - Minutes before starting webinar
Figure 5. Webinar Day 1 – Moderated by Dr Ehsan

Figure 6. Webinar Day 1 - Context setting by Prof Dato' Dr Norazah
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Figure 8. Webinar Day 2 - Context setting by Dr Sheerad and moderated by Assc Prof Dr Manisah
Figure 9. Webinar Day 2 - Round table discussion with fellow experts moderated by Dr Khairul

Figure 10. Webinar Day 2 - Group table discussion with experts and participants
Figure 11. Webinar Day 3 - Presentation of initial IEMM by Prof Dr Sufian Jusoh

Figure 2. Webinar Day 3 - Initial IEMM presentation
Figure 13. Ms Nurfarahin and Mr Asyraf coordinating webinar sessions

Figure 14. Research team in front of IKMAS's main building