

AGING WORKFORCE IN MALAYSIA: NAVIGATING CHALLENGES AND SHAPING POLICIES

AZHAR, N.^{1*} – OMAR, A.¹

¹ *Department of Public Health Medicine, Universiti Malaysia Sabah, Sabah, Malaysia.*

**Corresponding author
e-mail: drliyana91[at]gmail.com*

(Received 16th January 2025; revised 26th March 2025; accepted 05th April 2025)

Abstract. As populations worldwide continue to age, governments face significant issues concerning the viability of public pensions, the provision of healthcare, and labour market dynamics. The shift toward an aging population will have significant implications for economies, social well-being, and public finances. In Malaysia, the declining fertility rate and rising number of those aged 60 and above will substantially affect economic implications, such as changes in labour force participation structure, productivity, and consumption patterns. This narrative review synthesises literature from peer-reviewed journals, policy papers, and statistical reports on Malaysia's ageing workforce from 2015 to 2024. Sources were selected based on relevance to pensions, healthcare, and the labour market. Themes were identified and grouped into demographic trends, economic impacts, and policy implications for comprehensive analysis. While older workers contribute to productivity, the increasing prevalence of chronic health conditions strains healthcare services. Addressing these challenges requires a dual approach: implementing strategies to attract and retain younger professionals while fostering an inclusive environment that supports older workers. Policies must balance accommodating the needs of an ageing workforce and promoting opportunities for younger generations. Workforce inclusivity, adaptive policies, and investments in lifelong learning are essential to navigating these demographic shifts effectively.

Keywords: *aging, workforce, policies, pension, healthcare, Malaysia*

Introduction

The United Nations has defined three categories of ageing: an ageing society, an aged society and a super-aged society, which refer to a population aged 65 years and above reaching 7%, 14% and 20%, respectively. The global population of individuals aged 60 and above reached 962 million more than twice the figure recorded in 1980. The elderly population is estimated to double again to about 2.1 billion by 2050. Two-thirds of the world's elderly live in developing countries, and their numbers are increasing faster than in developed countries. By 2050, it is predicted that roughly eight out of ten of the world's elderly will live in developing nations (UN, 2017). While developed nations have long navigated the challenges of an aging workforce, Malaysia faces a compressed timeline for policy responses due to its rapid demographic transition and middle-income status. The National Aging Blueprint (NAB), expected to be finalized in 2024, underscores the urgency of formulating policies that promote workforce participation among older individuals while ensuring economic sustainability. However, research by the Malaysian Research Institute on Ageing (MyAgeing) at Universiti Putra Malaysia highlights a critical issue where many employers hesitate to hire seniors, often excluding candidates over 40 from job postings (Sinar Daily Web Portal, 2024). Unlike previous studies that focus primarily on the demographic and economic consequences of an aging workforce, this review extends the discussion by comparing Malaysia's policies with global best practices, particularly in Japan and Germany, and recommends context-specific interventions. This review aims to analyze the implications of

Malaysia's aging workforce on three critical areas namely public pensions, healthcare, and labor markets. It explores policy solutions to mitigate economic risks while optimizing the potential contributions of older workers.

Review of literature

The global trend of population aging has garnered significant scholarly attention due to its implications for socio-economic systems. According to the United Nations (2017), countries are increasingly shifting from youthful to aging societies, with projections indicating that by 2050, nearly 80% of the world's elderly population will reside in developing countries. Developed nations such as Germany and Japan have long implemented adaptive policy frameworks, addressing the impacts of an aging population on the labour market, healthcare, and pension systems. In contrast, Malaysia's demographic transition is comparatively rapid and poses unique issues, particularly in employment and pension equity. In Malaysia, MyAgeing research has identified employer reluctance to hire workers above 40, underlining age-related discrimination (Sinar Daily Web Portal, 2024). Studies by Haron et al. (2024) as well as Wan Ahmad et al. (2015) affirm Malaysia's aging pattern parallels global trends but warn of insufficient social safety nets (Haron et al., 2024; Wan Ahmad et al., 2015). Comparative research (Nagarajan & Sixsmith, 2023; The World Bank, 2020) notes Malaysia's contributory pension model disproportionately benefits wealthier groups, unlike broader-based models in countries like Vietnam. Further, scholars like Ilmarinen emphasise age-friendly policies and continuous learning, while others highlight older workers' potential for contributing to productivity and community cohesion (Hisham, 2023; Ramely et al., 2022; Ilmarinen, 2006; 2001). Literature also points to the need for intergenerational integration and anti-discrimination measures to leverage this demographic fully. This review builds upon existing studies by synthesising key insights and highlighting policy gaps relevant to Malaysia's unique socio-economic context.

Materials and Methods

This narrative review synthesises literature from peer-reviewed journals, policy papers, and statistical reports on Malaysia's ageing workforce. Sources were selected based on their relevance to pensions, healthcare, and the labour market. Data collection involved systematic searches in databases such as Scopus, PubMed and Google Scholar to retrieve studies focusing on Malaysia's aging workforce. Themes were identified and grouped into demographic trends, economic impacts, and policy implications for completeness analysis.

Results and Discussion

Demographic trends and context related to ageing workforce

Demographic transition has emerged as a global phenomenon due to the decline in mortality and fertility rates accompanying the transition from high to low rates. This transition alters the population structure. Generally, nations further along in the demographic transition process tend to have a larger proportion of older adults. Population ageing, seen for a considerable amount of time in well-equipped developed

countries, will emerge as a separate demographic phenomenon in developing countries (Wan Ahmad et al., 2015). The transformation began earlier across Europe than in other regions. In 2017, Germany ranked third in terms of the proportion of its population aged 60 and older. The country's total fertility rate declined from 2.1 live births per woman in 1950 to 1.5 in 2017. From slightly under 15% in 1950 to 28% in 2017, the share of older people nearly doubled. Germany's fertility rate is likely to continue below replacement level for decades, and by 2050, 38% of the population will be 60 or older (UN, 2017). Demographic transitions in Malaysia mirror global patterns of declining fertility and increased life expectancy. From 3.1% in 1970, the proportion of Malaysians aged 65 and above has risen to 7.4% in 2023. The Malaysian Employers Federation (MEF) projects that by 2040, 7.3 million individuals will be over 60, representing a substantial workforce segment (Sinar Daily Web Portal, 2024).

The ageing workforce that comes along with the globalization of business will lead to increasing talent worldwide demands, and migration is needed for some countries (Hamid et al., 2018). Concurrently, international migration has changed the population age structure in various countries and areas, although decreased fertility and increased longevity are the leading causes of population ageing. International migration can slow population aging in countries with high immigration rates, as most migrants are of working age. To offset predicted population age structure changes due to long-term fertility and death trends, international migration must occur and be sustained at substantially higher levels than in the past. Global migration will likely have little impact on population ageing in most nations for the foreseeable future (UN, 2017). Conversely, young worker emigration has accelerated population ageing in some countries, mainly Eastern Europe, where increased access to EU labour markets and the 2008 economic crisis have caused large outflows of working-age people. For instance, the emigration of highly skilled professionals from Romania has exacerbated the country's aging crisis and led to shortages in key occupations, as most emigrants tend to be younger and more educated than those who remain (Bossavie et al., 2022). Some governments have implemented initiatives to slow emigration or encourage citizens to return (UN, 2017). Based on initiatives employed by countries, migration of the elderly, return retirement migration, and mobility of specialist workers, like those working in healthcare services, may increase (Zaiceva, 2014).

A few services in Malaysia provide seniors employment to ensure they are in the workforce longer to retain their skills and prevent potential knowledge gaps due to mass retirements. This also helps ensure these senior employees may obtain employment to provide for their economic needs and contribute meaningfully to the country. A recruitment portal, HireSeniors, provides services for seniors employment around the Klang Valley. Under the Ministry of Human Resources umbrella, the government-affiliated Talent Corporation Malaysia Bhd (TalentCorp) administers several initiatives to aid senior Malaysians in securing employment, such as the Career Comeback Programme for returning Malaysian expatriates. TalentCorp and the Ex-Servicemen Affairs Corporation (PERHEBAT) also collaborated to facilitate second-career opportunities for veterans of the Malaysian Armed Forces (Sinar Daily Web Portal, 2024). Working past retirement age can significantly benefit employees and society by contributing to their communities and families. Past studies have indicated that transitioning from a job to retirement can result in decreased cognitive stimulation, potentially harming cognitive health and raising the risk of dementia. Therefore, working beyond the typical retirement age may reduce the likelihood of developing

dementia. This could help reduce the government's healthcare expenses by enabling seniors to continue working and afford their care.

Employment opportunities for older adults promote well-being, social interaction, engagement, and active participation in society. Older individuals are linked to traditional social networks, which bring them joy and delight. At the same time, family obligations may limit some (Ramely et al., 2022). Other than keeping them mentally healthy, working seniors can also help keep them physically active and engaged instead of cooping at home (Sinar Daily Web Portal, 2024). Additionally, seniors can replenish their Employment Provident Fund (EPF) funds by working after retirement age.

Economic impacts of aging

The impact of aging on labor market participation is a significant economic concern, as a nation's productivity relies on workforce engagement. Compared to the working-age population, the growing ageing population is anticipated to diminish labour supply, raising labour costs and lowering production. Population ageing will lead to decreased economic growth, in which two-thirds of this reduction will be attributed to a decline in labour productivity and the other third to a slower labour force increase (Nagarajan and Sixsmith, 2023). Rise in old-age dependency ratio (OADR) leads to increased social security and pension expenditures, reducing government resources for other critical sectors. Studies suggest that a 1% increase in elderly dependency could reduce Malaysias GDP growth by 6.6% (Mohd et al., 2021). Underfunded pensions have compelled over 17 million German seniors to work, doubling their number in a decade (Nagarajan and Sixsmith, 2023). An aging population could negatively affect employer-employee relationships. Some countries opted for the sudden increase in the retirement age established by the law to deal with an ageing workforce partly due to the changing demography and their underfunded pension system. In most countries, workers must work longer and delay retirement, affecting their life plans. Expanding the retirement age may affect enterprises' earnings by weakening the wage-productivity balance. Countries with strict employment protection legislation (EPL), which prevents employers from dismissing older, less productive employees, face greater economic challenges (Croce et al., 2019). However, in an insufficiently competitive labour market with salaries that react slowly to productivity shifts, raising the retirement age is expected to impact the employers' financial position positively.

Public sector retirees in Malaysia typically reach the age of 56 to 57. The government of Malaysia, nevertheless, raised the age of retirement to sixty years. This has generated much public feedback, be it favourable or unfavourable. Although experts have conflicting opinions on increasing the mandatory retirement age in Malaysia, the increasing ageing population that occurs more rapidly than expected will lead the government to impose that unavoidable step in response to the demographic changes (ETHRWorld Southeast Asia Web Portal, 2023). Consequently, the private sector must also raise the retirement age. A gradual increase to 65 for the minimum retirement age, followed by a correlation with life expectancy, can augment annual GDP growth by 0.3% over an extended period (World Bank Group, 2020). The government's plan to raise the retirement age aims to address labour shortages by increasing the active workforce and reducing retirees (Nagarajan and Sixsmith, 2023). This will positively impact GDP and help balance pension programs. However, raising the retirement age necessitates concurrent employment promotion to ensure jobs are available for all job seekers. Researchers highlight that addressing older workers' challenges is crucial for

this policy's success (Samorodov, 1999). Pension reforms may also lead companies to reduce new hires, worsening youth unemployment. Ultimately, the decision to work beyond retirement should be voluntary. Some retirees benefit from increased social engagement, while early retirement allows for quality time with loved ones and pursuing hobbies, enhancing overall well-being (Sinar Daily Web Portal, 2024).

In Malaysia, less than 45.2% of adults aged 55 to 64 make a substantial salary compared to nations with higher earnings. Women aged 55 to 64 have a notably low employment rate compared to their counterparts. One of the factors contributing to this is the low minimum retirement age and the low minimum withdrawal age for the EPF. The proportion of older workers who are self-employed or employed part-time is higher. Self-employed individuals comprise 43.1% of employed men and half of employed women aged 60 to 64. According to the World Bank report, there is potential for senior workers to enhance their employment prospects, as there is insufficient evidence to indicate that this has a detrimental effect on the job prospects of younger workers (World Bank Group, 2020). Male and female survival rates to age 65 have grown from approximately 53% and 57% in 1960 to 72% and 87%, respectively, in 2010. Assuming Malaysia's required retirement age remains at 60 years, a rise in life expectancy means more time spent in retirement, which has varying repercussions and challenges for the social protection system. Without a robust social security system, it is anticipated that only one-third of Malaysian workers will have some form of financial security in their old age. The problem would be particularly pronounced among older women, who live longer and are more likely to live alone (Awang, 2014).

In their golden years, not all Malaysians have sufficient funds in their EPF accounts to support themselves during retirement. According to a March 2024 EPF report, only 33% of members possess the RM240,000 savings required for a comfortable retirement (Sinar Daily Web Portal, 2024). Simulations show this would translate to a monthly income of less than RM1,050. The coverage rate for old age protection is only 42% of Malaysia's total 24.2 million working-age adults, below the global average of 50%. This is far from the global average target of the Organisation for Economic Cooperation and Development, 87% (The Star Web Portal, 2024). The adequacy and inclusivity of pension systems are critical in maintaining older individuals' financial stability. *Figure 1* shows a comparative examination of the proportion of older individuals getting contributory and social pensions in selected Asian nations, stratified by wealth quintile. This data reveals considerable differences in pension coverage, as Malaysia not only exhibits lower overall rates for contributory pensions but also demonstrates a system that disproportionately favors the wealthiest quintile (5th) over the poorest (1st), underscoring the need for a more equitable distribution of retirement benefits. In contrast, countries like Vietnam and the Philippines demonstrate broader access to social pensions, which act as a safety net for the economically vulnerable.

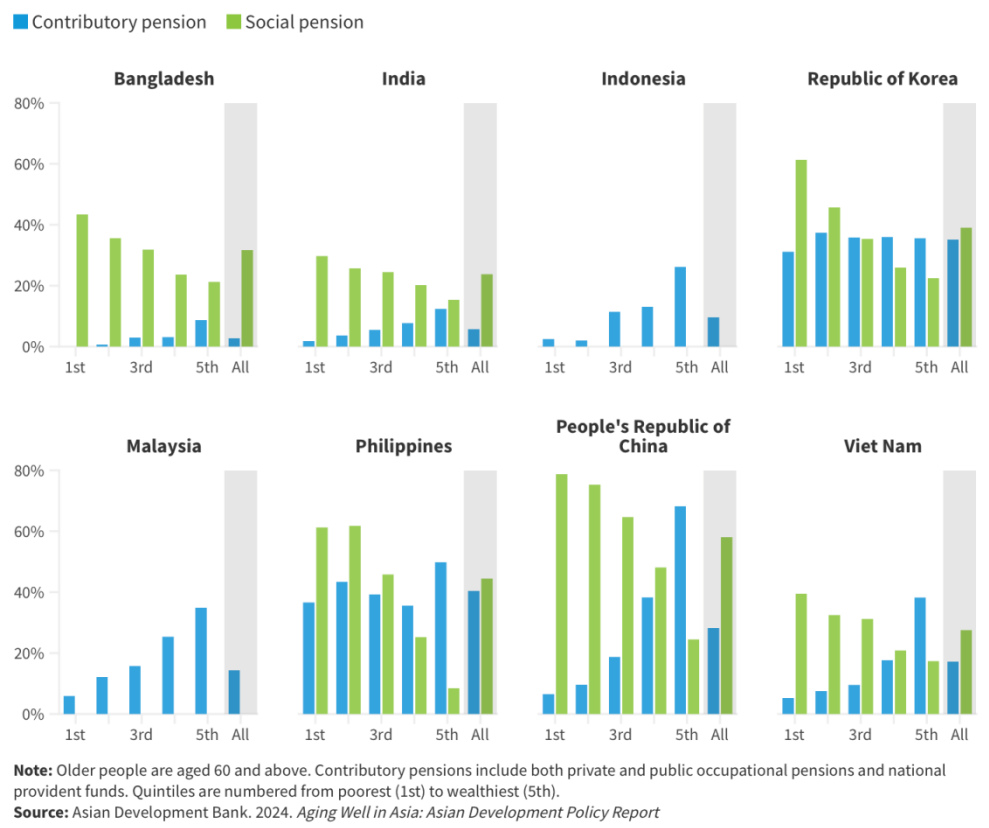


Figure 1. Share of older people receiving contributory and social pensions by wealth quintile in selected Asian countries.
Source: Asian Development Bank (2025).

Healthcare systems and workforce challenges

According to projections by Haron et al. (2024), Malaysia's population of older individuals (aged 60 and above) is expected to grow significantly, reaching 15.29% in 2030 and 19.83% by 2040, thereby classifying Malaysia as an aged nation by 2030 and a super-aged nation by 2040. This demographic shift imposes substantial economic pressures on healthcare systems. The healthcare cost attributable to older individuals is projected to rise from RM 3.8 billion (0.34% of GDP) in 2014 to RM 12 billion (0.76% of GDP) in 2030—a fourfold increase. By 2040, healthcare costs are anticipated to reach RM 21 billion, accounting for 1.08% of GDP. These trends highlight the escalating financial burden on Malaysia's healthcare system due to the ageing population. The aging workforce also presents challenges for the healthcare system, as they are often associated with chronic diseases and age-related illnesses requiring prolonged treatment and care. Chronic diseases such as diabetes, hypertension, and heart disease become more prevalent with age. These conditions require ongoing management, regular check-ups, and specialised care. Age-related conditions like osteoarthritis, dementia, and vision or hearing impairments also contribute to increased healthcare utilisation. The Khazanah Research Institute has estimated that 9.5 years of life expectancy will be spent in poor health due to the prevalence of non-communicable diseases (NCDs) or chronic diseases (Noor et al., 2020). Thus, planning and developing senior care programmes, preventive health measures, and age-appropriate medical research must be done to address specific healthcare needs related to this population.

The ageing workforce in healthcare itself poses challenges as many healthcare professionals are nearing retirement age, leading to potential shortages. Recruitment and retention of experienced healthcare professionals are essential for providing quality care. According to World Bank research, Malaysia has experienced an annual loss of nearly 20% of its qualified medical professionals since the late 1990s. Malaysia's 5.5% brain drain rate exceeds the global average of 3.3% (Joyce, 2024). From this perspective, all development stakeholders must consider multiple facets to account for the senior population. Strategies like flexible work arrangements, incentives, and career development can help retain experienced staff and attract new talent. Ilmarinen identifies four changes related to the ageing workforce that are needed to optimise occupational health, which are changing attitudes towards ageing, increasing knowledge of age-related issues among managers and supervisors, flexible work arrangements and lifestyle changes, such as shift work and adapting health care services to meet increased demand (Ilmarinen, 2006). Adapting to an ageing workforce requires the multifaceted involvement of related stakeholders due to the different challenges they pose. Individually, older employees may face problems in their functional capacity, health, competence, work motivation, work ability, work exhaustion and unemployment. Organizations may face challenges or opportunities associated with an aging workforce, including productivity, competitiveness, illness absence, tolerance for change, work organisation, work environment, and recruitment. Lastly, societal attitudes towards work and retirement, age discrimination, early retirement, work disability expenses, retirement costs, health care costs, and dependency ratios are essential factors to consider (Ilmarinen, 2001).

The most common problems ageing workers face, specifically on physically demanded job scopes like construction sites, are maintaining or restoring balance, visual information preserving equilibrium, and workplace falls. A worker's performance is primarily affected by age when the job demands physical abilities that decline over time. Other issues include prejudice against older workers seeking job training, older employees being less eager and able to embrace new situations, as well as feelings of anxiety and low self-image during the training process. Therefore, identifying the ageing population's challenges can help make employers aware of ageing issues, adapting occupations, health promotion and prevention, training, adjusting work paths, and developing a forward-thinking human resource management system (Hamid et al., 2018). An important issue that needs to be addressed before integrating an ageing workforce is the generational divide in the work ethic to ensure a supportive environment to help seniors prolong their working years, such as implementing flexible work arrangements and policies to combat age discrimination (Nagarajan and Sixsmith, 2023). Managing personnel from different generations can be challenging because each age group possesses distinct skills. Younger generations foster innovation, whereas mature employees contribute stability and sagacity through their extensive institutional knowledge and technical expertise, essential for sustaining operational excellence (Hisham, 2023).

A possible strategy is mandating educational training for elders and younger generations to promote age-inclusive practices, facilitating a seamless shift to an ageing workforce and optimising the diverse contributions of individuals across all age brackets. As technology advances, older workers who found digital training functional were likelier to report higher autonomy and competence need satisfaction (reflecting higher motivation and capability), indicating a stronger intention to stay with the

organisation. Older workers with a higher growth need to benefit more from digital training and its perceived usefulness (Chang et al., 2023).

Policy implications and recommendations

Implementing policy measures to tackle population ageing is crucial for attaining the Sustainable Development Goals (SDGs), especially for eradicating poverty (SDG 1), ensuring good health and well-being for everyone (SDG 3), achieving gender equality (SDG 5), promoting decent work for all (SDG 8), and reducing inequalities globally (SDG 10) (UN, 2020). The Twelfth United Nations Inquiry among Governments on Population and Development emphasised fourteen policy measures related to population ageing, promoting active ageing, lifelong learning, and private savings (2014-2019). Additional policy measures involve preventing abuse and violence against older individuals, enhancing assisted living and age-friendly communities, implementing programmes tailored to the needs of both genders, and increasing workers' pension contributions. The 2020 inquiry report highlighted Malaysia's efforts to address challenges related to population ageing in the Central and Southern Asia Region, with a strong emphasis on preventing abuse of older individuals. In Eastern and Southeast Asian countries, addressing age discrimination in the workplace emerged as the most widely implemented policy (UN, 2020). However, Malaysia lacks specific legislation explicitly targeting age discrimination. Nevertheless, the Industrial Relations Act 1967 and the Minimum Retirement Age Act 2012 provide employment security for older employees, supporting the ageing workforce (Sinar Daily Web Portal, 2024; UN, 2020).

Promoting productive employment for all workers, including the elderly, necessitates the implementation of policies that simultaneously increase job availability and demand. Governments and companies should consider flexible retirement policies that allow older workers to gradually transition out of the workforce. This could include part-time work, reduced working hours, or phased retirement. To address a labour shortage and ensure fiscal sustainability, Norway, for example, has raised the minimum retirement age, raised income taxes, cut retirement benefits, and cut retirement and disability benefits. Despite higher compliance costs, employers often provided flexible hours and lifelong training to retain older workers (Nagarajan and Sixsmith, 2023). Policies focusing on building capabilities and training older workers can allow them lifelong learning and skill enhancement opportunities to better adjust to technological changes and maintain their competitive edge. One recommendation is establishing tax incentives or subsidies for businesses that invest in programs that offer professional growth and development possibilities for their older employees. Encourage employers to create age-friendly workplaces that accommodate older employees needs, such as ergonomic adjustments, flexible schedules, and job-sharing arrangements. The World Bank suggests promoting the implementation of age-management strategies by organizations in recognition of the unique circumstances older workers face, such as their comparatively lower level of education and fostering enhanced training and continuous learning initiatives (World Bank Group, 2020). Effective incentive plans encouraging workers to continue working beyond retirement age are crucial for retaining older workers in the labour force (Nagarajan and Sixsmith, 2023). Additionally, targeted, conditional, and time-bound compensation subsidies could be introduced to promote the employment of older workers.

The employment gap between men and women is most significant between ages 50 and 60, in which only 17.9% of Malaysian women in this demographic are employed compared to 59.7% of men. Therefore, specific initiatives to improve women's participation in the workforce include improving childcare quality, affordability, and availability, as well as legal reforms and addressing gender norms and attitudes (World Bank Group, 2020). Regulatory frameworks can also enable older workers to work part-time and flexibly. Some British companies hire retirees part-time or on contract. The health and safety of elderly individuals must be prioritized as they are more prone to be injured at work. Thus, health assessment tools, frequent health screenings, active living, healthy eating, stress management, and work-life balance are expected to help older workers stay healthy and safe. Employers will profit because healthy workers are more productive and engaged. Preventing occupational injuries and diseases using ergonomic workplace practices helps older workers (Nagarajan and Sixsmith, 2023). Since Malaysia's old-age income security primarily relies on individual retirement savings, such as the EPF, implementing a modest, broadly targeted social pension and enhancing the coverage and adequacy of social insurance schemes must be undertaken to guarantee minimum income protection for all seniors (Awang, 2014). This can be achieved by expanding EPF coverage to include a more significant number of self-employed and informal sector workers, mandating the registration of all workers with EPF before the issuance of business licenses or government contracts, or progressively raising the minimum EPF withdrawal age to 65 and subsequently tying it to life expectancy. Implementing a tax-funded social pension system may be necessary to guarantee assistance for the most susceptible individuals in Malaysia. Lessons can be drawn from countries like Vietnam, which prioritizes social pensions to support lower-income retirees. Expanding coverage would also benefit informal sector workers, who often lack access to contributory pension systems like the EPF (Asian Development Bank, 2025). The current Bantuan Sara Hidup (BSH) system could be utilised, for instance, to implement a targeted pension of RM350 per month for the B40 aged 65 and older (World Bank Group, 2020).

Conclusion

When the working-age population shrinks due to ageing, total savings and labour productivity decline. This slowdown impacts demand, investment, and total economic growth. The ageing population also increases the likelihood of significant financial and political constraints on the public healthcare system, pension schemes, and social protection programmes. Policymakers are obligated to address these concerns to maintain economic stability. However, consumers of old age have the potential to contribute to the economy as a prosperous elderly population can propel economic growth and generate opportunities in elderly care services (World Bank Group, 2020). To enhance national competitiveness and gain access to a variety of perspectives, Malaysia must create a workforce that is very diversified by utilising the abilities of both older and younger workers (Hisham, 2023). In conclusion, Malaysia faces challenges and opportunities related to its ageing workforce. Policymakers must address employment, income security, and healthcare to ensure a productive and inclusive transition to an aged society.

Acknowledgement

This research is self-funded. The authors are thankful for the academic and institutional support provided by the Department of Public Health Medicine, Faculty of Medicine and Health Sciences, Universiti Malaysia Sabah, during the completion of this work.

Conflict of interest

The authors confirm no conflict of interest between any parties involved in this research study.

REFERENCES

- [1] Asian Development Bank (2025): Aging Well in Asia: Development Policies for Asia and the Pacific. – Asian Development Bank Web Portal 19p.
- [2] Awang, H. (2014): Social Security Research: Impacts of Ageing Population in Malaysia. – University of Malaya 41p.
- [3] Bossavie, L., Sanchez, D.G., Makovec, M., Ozden, C. (2022): Skilled migration: a sign of Europe's divide or integration? – World Bank Publications 111p.
- [4] Chang, C.H., Xu, H., Xie, B. (2023): Aging workforce in the context of technological advancements: Toward a socio-ecological model. – Work, Aging and Retirement 9(4): 323-328.
- [5] Croce, G., Ricci, A., Tesauro, G. (2019): Pensions reforms, workforce ageing and firm-provided welfare. – Applied Economics 51(32): 3480-3497.
- [6] ETHRWorld Southeast Asia Web Portal (2023): Malaysia discovers new ways to empower the ageing workforce. – ETHRWorld Southeast Asia Web Portal 13p.
- [7] Hamid, A.R.A., Muhamad, N., Zakaria, R., Aminuddin, E., Alwee, A.A., Tok, A. (2018): The challenges of the ageing population on the Malaysian construction industry. – In Journal of Physics: Conference Series, IOP Publishing 1049(1): 11p.
- [8] Haron, S.A., Koris, R., Orhun, N.M., Nur, A.M., Aljunid, S.M., Shafie, A.A. (2024): Economic Burden of Healthcare Utilisation by Older Persons Living in the Community in Malaysia. – Journal of Health Policy and Outcomes Research 2024(1): 3-15.
- [9] Hisham, H. (2023): Leveraging Malaysia's experienced, yet ageing workforce. – The Malaysian Reserve Web Portal 12p.
- [10] Ilmarinen, J. (2006): The ageing workforce-challenges for occupational health. – Occupational Medicine 56(6): 362-364.
- [11] Ilmarinen, J.E. (2001): Aging workers. – Occupational and Environmental Medicine 58(8): 546-546.
- [12] Joyce, J. (2024): Malaysia's healthcare dilemma: Tackling the issue of brain drain. – MalayMail Web Portal 14p.
- [13] Mohd, S.N.A., Ishak, A.A., Selvaratnam, D.P. (2021): Ageing population's impact on economic growth in Malaysia from 1981 to 2019: evidence from an autoregressive distributed lag approach. – Frontiers in Public Health 9: 9p.
- [14] Nagarajan, N.R., Sixsmith, A. (2023): Policy initiatives to address the challenges of an older population in the workforce. – Ageing International 48(1): 41-77.
- [15] Noor, N.M., Kahalid, J.R., Muzafar, P.M.M. (2020): Social inequalities and health in Malaysia: The state of households 2020-Part III. – Khazanah Research Institute 3p.
- [16] Ramely, A., Ahmad, Y., Harith, N.H.M. (2022): The Effects of Malaysian Older People's Participation and Engagement in the Local Labour Market. – Malaysian Journal of Social Sciences and Humanities (MJSSH) 7(7): e001685-e001685.

- [17] Samorodov, A. (1999): Ageing and labour markets for older workers. – Geneva: Employment and Training Department, International Labour Office 38p.
- [18] Sinar Daily Web Portal (2024): Preparing for Malaysia's future older workforce. – Sinar Daily Web Portal 20p.
- [19] The Star Web Portal (2024): Lack of retirement savings an ongoing concern. – The Star Web Portal 7p.
- [20] United Nations (UN) (2020): Government policies to address population ageing. – UN 4p.
- [21] United Nations (UN) (2017): World Population Ageing 2017. – UN 124p.
- [22] Wan Ahmad, W.I., Astina, I.K., Budijanto, B. (2015): Demographic transition and population ageing. – Mediterranean Journal of Social Sciences 6(3S2): 213-218.
- [23] World Bank Group (2020): A Silver Lining: Productive and Inclusive Aging for Malaysia. – World Bank Group Web Portal 7p.
- [24] Zaiceva, A. (2014): The impact of aging on the scale of migration. – IZA World of Labor 8p.