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**PRE-RETIREMENT PROGRAM FOR RETIRED ARMY IN MALAYSIA**

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**MASTER OF PUBLIC MANAGEMENT  
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## Abstrak

Kajian ini bertajuk Pra-Persaraan Program untuk Pesara Tentera di Malaysia. Kajian ini adalah mengenai program pra-persaraan yang disediakan oleh PERHEBAT. PERHEBAT adalah organisasi utama yang menganjurkan program pra-persaraan untuk Angkatan Tentera Malaysia (ATM). Secara umumnya, matlamat kajian ini adalah untuk mengkaji pelaksanaan dan keberkesanan program pra-persaraan untuk tentera bersara. Kaedah kualitatif akan digunakan dalam kajian ini. Sumber-sumber utama akan dikumpulkan dengan melakukan wawancara dan analisis statistik mengenai program pra-persaraan. Dapatan kajian menunjukkan bahawa terdapat beberapa faktor yang menyebabkan masalah-masalah yang dihadapi oleh ahli-ahli tentera tentera atau bekas dalam menyediakan diri secara mental, kemahiran, pengetahuan dan pengalaman untuk menghadapi hidup sebagai orang biasa, dengan itu melibatkan diri dalam bidang kerjaya. Faktor-faktor ini datang daripada sumber-sumber yang berbeza, iaitu peraturan-peraturan yang dikenakan oleh angkatan tentera, proses memilih program peralihan, pelaksanaan program, proses penyelarasan itu dan sikap ahli-ahli sendiri.

**Kata Kunci:** persaraan, pra persaraan, PERHEBAT, ATM.



## Abstract

The research is entitled **Pre-Retirement Program for Retired Army in Malaysia**. This research is mainly about the pre-retirement program that provided by PERHEBAT. PERHEBAT is the main organization that organized this pre-retirement program for Malaysia Armed Forces (ATM). Generally, the goal of this study was to examine the implementation and effectiveness of the pre-retirement program for retired army. The qualitative method will be use in this research. The primary sources would be collected by doing the interview and statistical analysis on pre-retirement program. The research finding shows that there are several factors causing the problems faced by the military or former military members in preparing themselves mentally, skills, knowledge and experience to cope with life as a layman, thus engaging in a career field. These factors come from different sources, namely the regulations imposed by the armed forces, the process of selecting a transition program, the implementation of the program, the adjustment process and attitude of its own members.

**Keywords: retirement, pre-retirement, PERHEBAT, ATM.**



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## **List of Abbreviations**

ATM – Angkatan Tentera Malaysia  
ATM PPSEV TBP – Program Pembangunan Sosioekonomi Veteran ATM Tidak Berpencen  
BOS - Blue Ocean Strategy  
CIDB - Construction Industry Development Board  
FITEC - Furniture Industry Technology Center  
IKK – Institut Kemahiran dan Keusahawan  
JHEV – Jabatan Hal Ehwal Veteran  
JPK - Jabatan Pembangunan Kemahiran  
JPPK – Jabatan Penyelidikan dan Pembangunan Kompetensi  
MARDI – Malaysian Agricultural Research and Development Institute  
MOD – Ministry of Defence  
NGO – Non Governmental Organization  
NRA-USA - National Restaurant Assosiation  
PBTM – Persatuan Bekas Tentera Malaysia  
PERHEBAT – Perbadanan Hal Ehwal Bekas Angkatan Tentera  
PMAT – Perintah Majlis Angkatan Tentera  
PPUV – Program Pembangunan Usahawan Veteran  
RMK 10 – Rancangan Malaysia Ke-10  
SPAN - Suruhanjaya Pengurusan Air Negara  
SPM – Sijil Pelajaran Malaysia  
SRP – Sijil Rendah Pelajaran  
ST - Suruhanjaya Tenaga  
TAFE – Technical and Further Education

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

Back to the public after years of serving in the Armed Forces (ATM) may not be easy for retired army encountered. To adapt to the new environment would be quite difficult in the beginning, especially if the pensioner get involved in a career that is quite different from the work area before. To overcome the problem, the ATM provides a transition to the training program prior to terminating the service to enable them to acquire the skills and experience to step into the world of public.

For military personnel, particularly for lower-ranking officers were given the choice to serve in the Armed Forces. Length of service in the armed forces is 10 years, 13 years, 15 years, 18 years, 21 years, 22 years and 23 years. However, the present members of the military can serve up to 25 years if their services are needed. Minimal level of education received at one time is six degrees or *Sijil Rendah Pelajaran* (SRP) and *Sijil Pelajaran Malaysia* (SPM).

After reaching a certain period, the soldiers are going through the retirement process. For military retirees, retirement occurs due to a number of factors that allow them to retire the mandatory retirement in a timely manner or voluntary. This means they can retire on completion of service. Next, the soldiers who have health problems and is

unable to perform the tasks advised to retire. Last but not least is the issue of discipline of members who have a record of poor discipline, had to be dismissed and will not be eligible to receive pre-retirement (Mohd Zuki, 2007 and Ros Hani, 2006).

Before they retired, retired army has to go through a transition program (Normah, Abdullah & Rusel, 2010). This transition program aimed at acquiring the additional skills other than the current experience in the armed forces to be used to meet the challenges of life as a layman (Aminahtu Zahriah, 2011). This approach has many forms of exercise, but the main objective is to provide the necessary knowledge and skills to the trainees to interact directly to the place of employment (Irwan, 2009). Skills training starts in two years and during this transition program vary according to the category and rank. The skills training program not only created for military retirees in Malaysia alone and even in some foreign countries also have a transition program, such as in Britain, the United States, Singapore, Taiwan and India (Azizan, Mohamood Nazar & Mohd Taib, 2003; Mohd Noor Hafiz , 2004; Normah, 2013).

However, after completing his military retirees transition skills program the occurrence of the challenges faced by military pensioners in continuing their life after retirement. The most important challenge is to manage life, especially in finding a job to support the family (Aminahtu Zahriah, 2011). Career transition is considered difficult by retired army for life and work they have experienced while in the military is much different than the life of a layman (Ros Hani, 2007). They are also less knowledgeable to get help and support from any party (Mohd Sharif & Roslee, 2006).

Based on previous studies, military retirees also stated that the difficulties experienced not only in themselves but also involve family members (Giger 2006). Graves (2005) explains that most military retirees face retirement without the proper career management. Difficulty retired army in the world to adapt to their retirement when 70.1 percent of military retirees have a low monthly income by doing part time jobs, compared with 29.9 percent who venture into business (Hafez, 2011).

Through the *Perbadanan Hal Ehwal Bekas Angkatan Tentera* (PERHEBAT), several quality courses and in line with current market demand like the Professional Cooking Course Package, Travel and Tourism Management, Retail, Computer Technician, Photography, Motor Vehicle Mechanics and Hotel Management Development Program. The purpose of these military retirees will be exposed to the relevant skills so they are better prepared and do not affect the life of their families (PERHEBAT, 2013).

PERHEBAT is a wholly owned corporation of *Lembaga Tabung Angkatan Tentera* (LTAT) established in August 1994 to implement various development programs socio-economic and welfare for members Armed Forces that would have been retirees. However, starting 1st January 2002, PERHEBAT required to concentrate its activities only to training programs, retraining and education for members the armed forces would have been retired only (PERHEBAT, 2014).

## 1.2 Problem Statement

Generally, the main problems faced by ex-army can be categorized into three. Firstly, the change in living standards after retirement. Members of the military who retire and end of service will experience a sharp decline in their income. Upon retirement, they no longer receive their salaries, allowances and basic amenities provided during the service. This problem is further complicated on the former military families increased financial responsibilities such as providing funding for the education of children. For the soldiers who quit without pensionable, the problem of degradation in the quality of life is felt when the remuneration received gratuities cannot fully meet the financial needs may be, before a second career is more stable, is obtained.

Based on previous studies, military retirees also stated that the difficulties experienced not only in their self but also involve family members (Giger 2006). Graves (2005) explains that most military retirees face retirement without the proper career management. Difficulty retired army in the world to adapt to their retirement when 70.1 percent of military retirees have a low monthly income by doing part time jobs, compared with 29.9 percent who venture into business (Hafez, 2011).

This difficulty is due to military retirees choose a different profession or not focused on what they have learned or still do not have a job in a long time after retirement. This was evident as every year the number of military retirees who are still unemployed increased and not being able to see the opportunities that exist around

them (Aminahtu Zahriah, 2011). The problems continued when not followed by skills training appropriate to the post applied for, their English is not good and the problem of aging. The tendency of employers to select younger candidates also causes this retired army faced with difficulties in obtaining employment after retirement (Azizan et al., 2003; Mohd Noor Hafiz, 2004; Ros Hani, 2006; Normah, 2013). Higate study (2001) and Kleykamp (2009) also noted a failure to work after retirement is the stereotypical perception of the employer towards employee especially for those workers who are older. Furthermore, in the job market, the former army had to compete with younger youth to get jobs requiring similar skills and education. On factors of age, former military service less attractive prospective employers. This led military retirees difficult to increase the knowledge and transferable skills acquired while in service and skills training.

All these data indicate that the living conditions of military personnel are extremely limited and difficult just before they retire, which he imagined a future problems if this situation is not corrected in post-retirement career.

Secondly, the future of military personnel also is uncertain. Prior to retirement, many military members have no preparation and planning to continue life as civilians. Members who retire or resign from the ATM which consists of elderly people in the age group of 40 years (at the level that is considered highly productive age) had to continue with their lives either continuously dependent on pensions or services received reward money or find a job just like running a business, working with others or self-employed. In at the same time, they had to undergo a change in the

pattern of life as the public suddenly after 20 years of living as a member of the military.

Past research also shows that there are military retirees who have skills that are not in line with labor market needs (Azizan et al., 2003; Yanos, 2004; Mohd Noor Hafiz, 2004), did not find an effective career strategy, lack of guidance from those who are successful and lack of support from skills training centers and the Department of Veterans Welfare (Hamzah 2008; Noraini, 2008; As'at, 2009). In addition, there are some military retirees did not attend any training offered instead choose to undergo skills training alone, think of retirement as a period of rest periods and the family cannot afford to be away with a few select areas of the training provided only qualified service not even serious when the interview and choosy in finding jobs. Such attitudes and thoughts are always expressed by retired army when monitoring is carried out to identify the cause of their failure to obtain a job (Noraini, 2008; Hafez, 2011). Indirectly, shows that there are still some military retirees who do not care about the development of their careers after retirement.

Studies have shown that military retirees who are unemployed are not making a tidy career management when dealing with the transition of his career before retiring (Ros Hani 2006). The unemployment problem will still exist even if the pensioner had undergone military training skills transition. Previous studies showed that most military retirees are not able to see the opportunities that exist around them (Azizan et al., 2003; Ros Hasni, 2006; Mc Dermott, 2007), while employment opportunities are offered more than 20 types of positions in a variety of sectors such as agriculture

, fisheries, retail and hospitality, and the hospitality (Job Placement Department, 2011). They had to undergo a change in the pattern of life as civilians suddenly after 20 years of living as a soldier (Azizan et al., 2003).

Thirdly, the issue of the welfare of ex-servicemen. There are allegations of former military that the government has ignored the welfare of themselves and their families. In this case, they claimed that the fate and future of the former military are not taken seriously by the government and issues of welfare of ex handled only by PBTM.

Welfare issues raised was not just limited to the former military but also in liabilities and their families. Yet others argue that the former military should be given special attention by the government compared with other communities.

### **1.3 Research Objectives**

Generally, the goal of this study was to examine the implementation and effectiveness of the transition program for ex-servicemen. This research has three research objectives;

1.2.1 To identify reasons why former soldier that have followed retirement pre programme not practice what has been learned (trained),

1.2.2 To determine whether retirement pre programme can provide preparation that is suitable for former soldier in achieving career need after retirement,

1.2.3 To identify whether career former soldier is in line with retirement pre programme or military skills (military trade) carried out.

#### **1.4 Research Questions**

Based on the phenomena and problems as mentioned, some questions need to be answered:

1.3.3 The effectiveness of pre-retirement program and post-retirement benefits provided to assist former military life during retirement?

1.3.2 Whether the program pre-retirement and post-retirement would be appropriate and in line with current career field and the need to maximize the satisfaction of former soldiers during retirement?

1.3.3 What are the implications and vulnerabilities in the program pre-retirement and post-retirement held?

1.3.4 Whether the scope or appropriate alternative model that can enhance the effect of pre-retirement program and post-retirement?

1.3.5 Whether the former soldiers can apply the skills and knowledge acquired and pre-retirement program and post-retirement held?

## **1.5 Significant of the Study**

According to a study made by Mohd. Taib et al. (1997), some of the former military claimed pre-retirement program and post-retirement held less effective and do not meet their satisfaction and social needs time. They suggest that this phenomenon is studied and reviewed to fate and welfare of ex-homeless. Changes and reforms need to be made so that each program is in line with the changing times and needs.

Therefore, the results of this study can give phenomena and problems being faced by former Malaysian army in life after retiring. Proposed suggestion also included in this study so that all the problems and welfare of ex-soldier in Malaysia seek redress.

This study would contribute to add on more research on Malaysia's welfare former soldier and add on university collections upon the study. Besides that, this study would help on understanding and explained the situation that happened inside Malaysia's welfare former soldier.

This study also has a range of interests are expected to provide valuable information to military retirees and other stakeholders in the welfare of military retirees. In fact, this research could also benefit the institutions administrators work either under the management of the Ministry of Defense or private management to create a system that is effective in helping to overcome the problem of pensioners are unemployed after completing military training.

Besides that, this study is expected to provide valuable information to the parties responsible for the welfare of military retirees to arrange so that retired military strategy is more focused. In addition, the training offered corresponds to the requirements of the job. The training is based on the actual situation is essential. Support and constant monitoring to military retirees needed in managing their own career and job opportunities to military retirees if you want to work after retirement.

A new formulation of indicators that should best be carried out by retired army and the authorities. All research findings in this study is expected to be a proposal that can be given to the authorities and the impact of the implemented system can establish and develop competence in designing way.

In conclusion, in terms of the contribution of knowledge, this study is expected to produce a solution which is needed by military retirees and institutions involved in forming an effective system for managing pre-transition program.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter is containing the literature review that reviewing only journals articles. Literature review is aims to strengthening the rationality of the study. Besides that, the literature review that made aims to seek the significant relations with the past research which can be related to this research. Also, this is aims to critically analyze the differences and gaps that exist especially on the theme, focus, area, methodology, finding and analysis. By that it proves that this research is important and it is different from the past study.

#### **2.2 Literature Review**

Economic and technological developments generate competition in the job for which the various changes in the services sector and an increase in job opportunities (Kuijpers, Schyns & Scheerens, 2006). Individuals who are successful in their careers are because it corresponds to their competence (Ilaamie, Zainal & Yusserie, 2008). Likewise for military pensioners who have been synonymous with the way of life as an ever-disciplined and responsible for defending the country. To be successful in a career transition, military retirees have to follow a training program consisting of classroom training received during a career transition. The views are

central aspects of skills training courses, training skills acquired, determining the choice of training courses, job type, and job status transitions completed training skills. Background and career training are covered by the transitional status of military pensioners have an impact on the formation of competence to manage their careers.

Skills training programs in training and career backgrounds are intended to help prospective pensioners and retired military, which on average still earning acquire skills that can be applied in new careers after retirement, as well as provide input to adjustment in life as a layman (Ros Hani, 2006; Normah, 2013). The goal is to help military retirees acquire skills that can be used as a second career after retirement. Experience in service and skills acquired from the transitional program can be transferred and adapted skills in public life. These skills are usually given based on the abilities, preferences, qualifications and interests of military personnel (Azizan et.al, 2003). In other words, this program is for shaping their careers after retirement (Mohd Noor Hafiz, 2004).

Study by Mahmood et al. (1991) and Habshah et al. (1995) find out, majority from former soldier can't manage with public life after retirement. This situation challenge price and their value in obtaining status-quo that same with civil society as they achieve while in service once.

Furthermore, the issue of termination of service before retirement period, young families with many dependents and less ability to meet the needs of the family, has

shown that there are some ex can be categorized as those who do not work (disfunctional) after completing their military service (Habshah et al., 1995). Then pre-retirement placement program has been created with the aim of helping ex-adjust their lives to meet the changing demands of public life (Mahmood et al., 1991).

Nevertheless, Mohd. Taib et al. (1997) find that despite there is public opinion which said this programme placement give much benefit to former soldier, however there is also a few spaces that need to be adapted and developed like adaptation programme with individual's wish, career counselling guide need, system observation that is weak on scheme that is existing, selection procedure and more. In fact there is also strong preference to many serviceman choose programme business development and entrepreneurship from other programme placement that organised.

Apart from that, it was a significant discrepancy exists in the pre-retirement program with a career after retirement. One reason is the existence of inappropriate planning made by the human resource department or MOD for retirement preparation. With this indicates that there is a need to look at alternative model that can be used.

Imbalance in interest is also a factor causing dissatisfaction among former soldiers in getting the appropriate program for their retirement preparation phase (Mohd. Taib, et al., 1997). The existence of such limitations must be understood in the context of relationships with current procedures or practices that have been excluded from the scope of previous studies.

### **2.1.1 Retirement**

Life expectancies have increased, and the age of retirement has lengthened, presenting many retirees with unexpected challenges in the world of work. That makes, the workers should know about the factors of career such as a sense of worth, continued self-fulfillment, intellectual stimulation, and social interactions have become equally as important in nowadays life. Besides, the lack of definitive plan to address this possible void can lead one to feelings of insignificance and an uncertainty about retirement (Cronan, 2009).

Retirement is the last phase in career development and all working people either in public sectors or private sectors will retire once day in the future. Johnson and Williamson (1987), retirement has been defined as "an event, a formal departure from paid work that occurs on a given day, a status with new rules to learn and a process that begins the day an employee acknowledges that the worker role will end". Retirement also can be conceptualized as self-definition with the role of a retiree (Szinovacz and DeViney, 1999). The role of pensioners releasing the work performed during the period of service in the department.

According to World Bank (2011) perspective on retirement in developed countries have emphasized that retirement is usually a gradual process: employees can reduce their working hours from present employer. besides, they also can move to work arrangements requiring fewer hours per week and out of retirement (Giles, Wang and Cai, 2011). But now, with the low unemployment rates and lack of skilled workers in

a booming economy offer opportunities for older skilled workers to continued their career. Sometimes, with the physical capacity, indeed they can continue to work full time until the age of 70.

In general, Lindbo and Shultz (1999) concluded that most individuals who actively retiring until the age of 60 years and after that they will be classified retired due to their age factor. Therefore, retirement should be viewed as a process that has great impact on life transition that will lead to a sense of emptiness, loneliness and a reduction in life satisfaction (Atchley, 1997).

Szicovacz (2003) state that retirement can be considered as a complex process that can follow multiple pathways and develop from variety influences. While some retirees are satisfied with their lives and successful in their retirement. However, some retirees feel this is a stressful transition to a lack of experience as well as a decline in well-being after retirement. Besides, retirement may also lead to the use of a new leisure activity because individual be more focused on socializing or traveling with friends and family, develop interests, skills, education or a new career.

The generally agreed upon operational definition defines a retired individual as one who "is employed at a paying job less than full time, year-round (whatever that may mean in a particular job) and if his or her income comes at least in part from a retirement pension earned through prior years of employment" (Atchley, 1988, p. 184). This definition means that pensioners do not have to work hard after retirement

because they receive money from the pension scheme available after years of hard work toiling to the needs for life consider retirement.

Retirement is a concept that refers to a person who no longer work and have completed their term of service or have been out of the labor market after reaching a certain age level. According Corsini (1994), retirement is defined as '*A process involving "the separation of an individual from a job role" - a role performed for pay - and the acquisition of the role of retired person*'. Here, the aspect emphasized was the separation of the individual from the work of financial reward. It refers to the movement of a person who works out of the labor market.

Retirement can be divided into three, namely voluntary retirement, involuntary retirement and pension contributions have been denied for reasons specific skills to the company (Dessler, 2000).

Retirement for most people is a bitter experience. For some groups, it is a long-time relaxation without having to consider the problem of workers. On the other hand, retirement is a trauma, especially for those who are active in the past when working but after retiring, become unproductive and blind without work to be done (Dessler, 1999).

In addition, inflation, financial status, interaction with colleagues and did not know what to do is a concern that will be experienced by the pensioners (Maule, 1995).

### **2.1.2 Pre-Retirement Program**

Pre-retirement program, refer to the setup program organized by the employer to employees who will retire or terminate services with the aim of equipping them with knowledge and skills to face the new situation when retire.

In the service of the armed forces in Malaysia, each individual is required to participate in pre-retirement training program before retiring. This is to ensure the welfare and comfort of living when they retire. So far, the MOD through the appropriate bodies designated have provided more than 81 courses for the former military which includes job skills, trade and entrepreneurship. Some courses are offered in partnership with higher education institutions and research centers such as the Technical and Further Education New South Wales (TAFE) College, ITC Company Management Centre Sdn. Bhd, Institut Teknologi Tun Abdul Razak, the Central Food Technology Research Institute (MARDI), the Contractor Service Centre at the Prime Minister and the like. Currently, there are courses for diploma being actively exploited, and diversified.

In summary, the pre-retirement program offered is intended to provide knowledge and skills to members of the military and former military order of their welfare is looked after and their lives after retirement more secure.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter will be discussing on the research methodology that used in conducting this research paper. Basically, there is three ways of conducting research. First is by quantitative method which is the statistic determined and mainly independent of researcher. Second method is the qualitative method that heavily dependent on the researcher's analytic skills and personal knowledge of the social context where the data is collected. Third method is mix method which is combining the quantitative and qualitative method. This research is conducted in qualitative method.

#### **3.2 Research Method**

The qualitative method is highlighting the qualitative analysis to understanding the phenomenon, rather than predicting or explaining the phenomenon. So, the explanation is not basis on the data alone but more to the understanding of the issue. The researcher plays an important role because the data is highly depending on the researcher's perspective.

For this research, the primary sources would involve the interview. Besides that, the primary data would be obtained by analysing the data that published by the official

publications of Ministry of Defence. The data is relating to the pre-retirement program for retired Malaysia Armed Forces. The interview will be conducted with the staff from Human Resource Department, Ministry of Defence.

The interview with the staff is important because they are the practioner and also involved in doing the pre-retirement program. The discussion would be basis on their experiences that is relates to retired army expectation on the past and current program. Moreover, the interview also meant to get information basically on their opinion upon pre-retirement program. The table 3.1 shows the proposition of the respondent,



*Table 3.1: Proposition of the respondent*

---

**Staff**

- **1 person from MOD**

**Tn. Hj. Mhd Ruslan bin Ab**

**Rahman**

**[mhdruslan@mod.gov.my](mailto:mhdruslan@mod.gov.my)**

**03-40274702**

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In order to analyze the interview, the content analysis will be executed on the interview data. The type of content analysis that will be executed is sentiment analysis which a technique that used in getting the respondent's opinion or attitudes towards the object of the research.

According to Schilling (2006: 28-37) the content analysis can be done by following these five steps. First, the interview that has been recorded need to be converted into raw text data so that the researcher would have the transcripts to be analyzed. Second the raw data converted into solid protocols, which the third step from the solid protocol converted into preliminary category system. Fourth step is use the preliminary category system to create coded protocols, and last step is analyzed coded protocols to generate interpretations about the phenomenon of interest (Bhattacharjee, 2012: 116). By following these five steps, the information from the interview session would have lower risk of being imitated by other researcher.

The other primary resources are by doing statistical analysis upon pre-retirement program from the past to current situation. This is important on showing the changes and improvement of the pre-retirement program. Besides that the statistical report was very important in order to see the movement, positive and negative contribution upon pre-retirement program. From each of this statistical analysis, it would be applied on the variables that considered as the factors that contribute to the pre-retirement program.

For the secondary sources, it would be doing by generalizing the information throughout the journals articles, books and internet sources. For this source, the content analysis method is use in order to carry out the information that pertinent for the research. Besides that, the reading and understanding upon the material would be in order to collect the writer's idea and opinion towards the issue on their writing which related and relevant to my topic.

To conclude, the main sources of the research collected through interviewing one respondent. Besides that, another primary source is the statistical report on showing pre-retirement program. Last but not least, the secondary sources were basically the reading and analyzing the previous study upon pre-retirement program and getting the current study upon that.

### **3.3 In-depth Interview**

One of the useful tools in qualitative data collection technique is in-depth interview that work for the assessment, program enhancement, to identify issue and for strategic planning. Besides that, the in-depth interview applied for few respondents and open-ended questions which for this research, the open-ended question asked to only one respondent.

Basically, in-depth interview have several characteristics which it must ask open-ended questions, it is in semi-structure format, the interview meant to seek understanding and interpretation. The interview that conducted for this paper will be done in two languages which are Malay and English. The respondent of the interview is not compulsory to use English as the medium.

So, for this research the main data were collected by doing in-depth interview that absolutely suitable with its respondent capacity and with the research title. This research needed open –ended question which it would help the researcher gains more

data and explanations from the respondent. There would be several questions under three objectives, and the respondent is free in what language they want to present their thought and opinion towards the issue that discussed.



## **CHAPTER FOUR**

### **FINDING**

#### **4.1 Introduction**

This chapter is explaining the finding from the data that collected via in-depth interview and secondary data. Basically, these findings were explained separately so that it would help on clearer view.

#### **4.2 Interview Finding**

Based on the data obtained from the interview, the researcher has managed to obtain information based on three objectives and five questions that analyzed the pre-retirement program. The researcher had interviewed one of the coordinator for the pre-retirement program. He is familiar in organizing the program and had many experienced with this program.

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**Objective 1: To identify reasons why former soldier that have followed pre-retirement program not practice what has been learned (trained).**

**Research Question: What is the effectiveness of pre-retirement program and post-retirement benefits provided to assist former military life during retirement?**

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All personnel of the Malaysian Armed Forces (ATM) will undergo a transition program under the Corporation's Affairs Former Army (PERHEBAT) before retiring as a preparation for living life as civilians. PERHEBAT is one of main organization under Ministry of Defense and the main function of PERHEBAT is to provide designing and implementing a good quality of Transition Training program and meet the customer needs according to the current time.

Overall in 2013, PERHEBAT has achieved key performance indicators that have set in their roles and functions as an organization that is responsible to provide training and knowledge to retiring and retired personnel of the armed forces. For example in 2012, PERHEBAT have managed a total of 4893 people retiring and retired personnel for training either at the main campus in PERHEBAT or external training centers. While the total of 4253 people will be retiring personnel were exposed regarding retirement planning Pre-Training program through the transition, which was held at the main campus and at some PERHEBAT selected locations.

*Table 4.1: Overall enrolment for the pre-retirement program for 2012*

<b>Location</b>	<b>Place</b>	<b>Attendance</b>	<b>Percentage (%)</b>
<b>Sg. Buloh</b>	2850	2658	93%
<b>Johor</b>	200	172	86%
<b>Sabah</b>	320	229	71.6%
<b>Kedah</b>	100	96	96%
<b>Sarawak</b>	300	337	112%
<b>Kelantan</b>	300	303	101%

<b>Perak</b>	200	236	118%
<b>Pahang</b>	100	122	122%
<b>Total</b>	<b>4250</b>	<b>4253</b>	<b>100%</b>

In PERHEBAT main campus, a total of 35 courses in the form of technical and non-technical for a period of six (6) months and eighteen (18) months have offered and implemented where a total of 1120 people retiring has joined. In addition of 291 personnel retirement had been approved to participate in various courses under the program Post-Transitional Training which aims to provide increased and diversified skills.

In 2012 also, PERHEBAT has also continued to implement the *Program Pembangunan Sosioekonomi Veteran ATM Tidak Berpencen (ATM PPSEV TBP)*. A total of 10,800 veterans who have completed their ATM service does not receive a pension has been identified in the outreach program. As a result of this total, 6610 were non-pensionable veterans were sent to undergo various courses according to their application in the form of soft skills and skills (hard skills) and a total of 195 ATM veterans have been placed in several States / Department. PERHEBAT also directly have involved in the Program of the National Blue Ocean Strategy (BOS 7) where the execution core is focused on increasing industry acceptance to training and graduate trainees PERHEBAT and guidance on entrepreneurship. PERHEBAT is committed to uphold the trust assigned by the government and continuously perform research to upgrade existing courses to match current job market needs.

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**Objective 2: To determine whether retirement pre programme can provide preparation that is suitable for former soldier in achieving career need after retirement.**

**Research Question: Can the former soldiers apply the skills and knowledge acquired and pre-retirement program and post-retirement held?**

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Former soldier definitely can apply the skills and knowledge as long as they get the chance. To strengthening this situation, post-retirement program was devoted to retired personnel ATM to increase or reload the diversity of skills that available or owned by them. The post-retirement program execute through the following approaches:

- 1) The modular through existing courses run at the main campus PERHEBAT.
- 2) The public and private training institutions in sponsorship.
- 3) *Program Pembangunan Usahawan Veteran (PPUV).*

In 2012 a total of 231 retired personnel have been approved to undergo sponsored training totalling RM227,990.00 for the following courses :

*Table 4.2: Post-Retirement Courses*

No.	Course Name
1	Sito Certificate (NIOSH)
2	Site Safety Supervisor
3	Installation of Natural Gas Vehicles

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4 Cleaning Operatos Proficiency Certificate

5 Intergrated Building System (IBS)

6 Rescue Diver

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**Objective 3: To identify whether career former soldier is in line with retirement pre programme or military skills (military trade) carried out.**

**Research Question: Are the program pre-retirement and post-retirement would be appropriate and in line with current career field and the need to maximize the satisfaction of former soldiers during retirement?**

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In line with the changing times and the progress of industry, The Government launched the 1Malaysia concept espoused by new policy such as the Public Sector Transformation Plan, the New Economic Plan and RMK 10, PERHEBAT has outlines a new roadmap and ATM Capital Transformation Human to ensure that pensioners have high skills in line with the needs of the country to achieve developed countries status by 2020.

PERHEBAT management is very sensitive and proactive to implement the mandate entrusted by the Government and keep under review in improving existing courses according to the needs of the current job market. PERHEBAT also equally committed to supporting the government's desire to develop talent. The objective is to produce human capital that able to improve their quality of life and socioeconomic after retiring.

*Jabatan Penyelidikan Dan Pembangunan Kompetensi (JPPK)* also serves as a coordinator in assisting the management in PERHEBAT in terms of human resource development training, development of industrial networks and recognition of Certification. Each of the activities undertaken by the JPPK is as part of the duties and functions outlined and classified as research, planning and training recognition. Function Research Division is to ensure courses performed always relevant or consistent with current industry requirements, discussions with public agencies and private sector, including stakeholder to diversify the recognition / certification, review the appropriateness and improved all courses that available.

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**Question: Is there have any appropriate alternative model that can enhance the effect of pre-retirement program and post-retirement?**

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According to PERHEBAT mission, it is clear that for ATM to uphold high income retirees is through two methods that by provide higher skills so that they have the marketability or independently create opportunities as entrepreneurs. PERHEBAT Transformation Training Program focuses on three cores namely Human Capital Development Program for Skilled, Empowering Entrepreneurship Program and Transformation Plan Competency Malaysian Armed Forces (ATM)

1) Human Capital Development Program for Skilled

Currently, PERHEBAT implement 43 training courses in seven areas, namely construction and engineering, automotive engineering, hospitality management covers services food and dish, hospitality and tourism, mechanical engineering,

electrical and electronic, security management, agriculture industry and business management. Certification from PERHEBAT currently gained recognition from several agencies, namely *Jabatan Pembangunan Kemahiran (JPK)*, Construction Industry Development Board (CIDB), *Suruhanjaya Tenaga (ST)*, *Suruhanjaya Pengurusan Air Negara (SPAN)*, National Restaurant Association (NRA-USA) and Furniture Industry Technology Center (FITEC).

## 2) Empowering Entrepreneurship Program

PERHEBAT develop strategies to strengthen entrepreneurship program for entrepreneurship is seen as the main catalyst toward helping military pensioners that will improve their quality of life. Entrepreneurship is something which becomes mandatory and relevant to support the success of the New Economic Models.

## 3) Transformation Plan Competency Malaysian Armed Forces (ATM)

Currents of change and transformation that was brought by pervading the country's leadership and appreciated by PERHEBAT. PERHEBAT intended to help ATM through the Transformation Plan Development, ATM Recognition of Human Capital and support the ATM vision which is “One Member, One Skill.”

The slogan suggests that they are potentially a member who is competent in their respective fields enabling them to become the preferred choice of potential employers after their retirement of the service later.

## **CHAPTER FIVE**

### **ANALYSIS**

#### **5.1 Introduction**

This chapter is discussing on the analysis on the finding from the interview session and also from the statistical data that gathered from pre-retirement program.

#### **5.2 Analysis**

The expectation of the analysis would be summarized to a few information that are important. The study found that the former soldier is still in the living conditions of marginalized and compared from preliminary studies, not many changes have been noted for their life status. Additional on it, based on the observations, research and assessments conducted during this study, the researcher concluded that there are several factors that are causing the problems faced by the military or former military members in preparing themselves mentally, skills, knowledge and experience to cope with life as a layman, thus engaging in a career field. These factors come from different sources, namely the regulations imposed by the armed forces, the process of selecting a transition program, the implementation of the program, the adjustment process and attitude of its own members.

Factors decreasing standard of living after they retire is the first problem faced by ex-servicemen. More seriously, they are also made up of the age group that is still productive. This can be seen in the statistics showing the age and the average retirement age are 41 years. Furthermore, this study also found that the problem of the high number of dependents is a factor enhancer economic burden and standard of living of military retirees.

Many people ask why the lives of ex-soldiers rather difficult when entering retirement. The answer is pensionable soldiers between the ages of 40 to 43 years during which time the children were growing up and studying in various academic levels. At a time when there are still outstanding debts such as housing loans, vehicle and others. In contrast to other civil servants who retire at least 56 years of age when most children have already graduated, employed and had all the basic needs are purchased and redeemed at full pay.

In addition, limited employment opportunities and the impact of the economic downturn also added burden to the former soldiers. For those who have jobs, some of them are often exchanged a string of career skills possessed insufficient, the company suffered a loss of employment or closed, dismissed, business failures and so on.

Former army also had to face various forms of employment challenges whether salaried jobs or running their own businesses. The study found that the challenges faced by ex-army including lack of experience and exposure to the underlying

business and employment, limited capital and business sites, competition with other businesses that have long been established, the problem of network construction business, commitment to high family, passion and power already in mid-level thinking, left out of mainstream information technology and various types of challenges again.

### **5.3 Suggestions**

In my humble opinion, there have some suggestions that can be used to improve and proposed to the pre-retirement program for retired army in Malaysia.

Generally, MOD which acts as the policy makers must obtain the cooperation and feedback from PERHEBAT as an implementing body for transition training program, PBTM a network of trading and former soldiers who had gone through a transition program for determining the former military career. Cooperation and this feedback should be done on a continuous basis in accordance with a predetermined period of time to measure the extent to which progress was made. In the meantime, the headquarters of ATM must also play a role in this regard.

The second is a proposal to make changes to the structure of the training process of transition. Proposed structure transition training process is based on the assessment of the training needs of the transition should be made in advance. Transition training courses offered should be focused on the interests of military personnel, military

skills acquired, and the existence of a transition to training and the total number of applicants.

Once an assessment is made, it will be followed by an adaptation process coach with the existing locations either in PERHEBAT, government agencies or private agencies. For prospective trainees with skills that are not the same as the interests, they are advised to follow the career counseling sessions for prospective trainees and found to have no special skills, they also need to follow the career counseling; even better is if the ATM can give injection skills or prepare a second career for them this time in the military barracks again. Accordingly, the parties involved with career counseling sessions will be responsible for establishing training courses and locations appropriate transition for them. However, the exemption given to those who have a different dedication as a higher education or planning their own business and so on.

In addition, members are required to attend a course is necessary army introduction and maintenance of career transition training. It aims to give an overview of the program after completing the transition and career so that they can make the initial inventory before launch transition exercise.

Meanwhile, transition training should follow current developments in the fields of skills, development of information technology (such as the use of advanced technology in practical training) and 'depth' phase transition training course syllabus (according to the needs and abilities of trainees). It is also recommended, transition

training extended period of time (as needed) as obtained transitional period the existing training is not sufficient to train and change the mindset and attitude of the character of soldiers who have been long-established in every military trainers.

Apart from that, there are four restrictions that have been identified by for this study. These restrictions are the problems faced by employees PERHEBAT in an effort to offer training services to military personnel transition.

First, the discussion to formulate the *Perintah Majlis Angkatan Tentera (PMAT)* is made only at the level of the Armed Forces and Ministry of Defense alone without involving PERHEBAT as the implementing agency directly. This caused some problems among military trainees even among its own staff cannot PERHEBAT brought up to the level of discussion mat. The problem is the inconsistency between the provisions of the period with courses offered and the welfare of the trainees during training military transition. So, with this it is recommended that the PERHEBAT invited to discuss and directly involved in drafting and enacting PMAT.

Second, PERHEBAT having trouble putting a new military trainer at the appropriate time due to the Armed Forces cannot set an exact date of transition training military trainers will start. There are some situations where military personnel who have a place for transition training session on the inclusion of January or July is only allowed to begin transition training session outside the field has to offer. This poses a problem to put them PERHEBAT in this at the appropriate time after the transition training course begins.

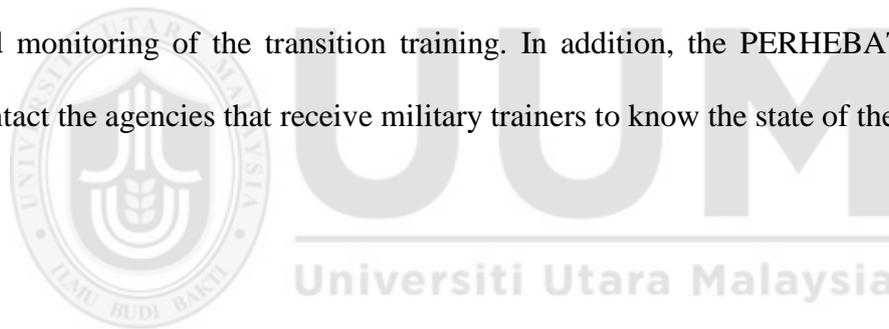
In this case, there are two alternative solutions proposed, which is the ATM allow any military personnel undergo transition training session on the inclusion of which has been offered by PERHEBAT or allow them to undergo transition training session on the inclusion of only transitional training begins (with the approval and bids PERHEBAT through reapplication).

Third, the restriction of shortage of teachers and teaching space in IKK, PERHEBAT to meet excess demand courses requested by the coach. Each year, PERHEBAT will face excess demand for certain skills courses such as electrician courses, courses mechanics refrigeration and air conditioning, electronics technology courses mechanics radio and video, motor vehicle mechanics courses and courses motorbikes. Excess demand exists due to IKK, PERHEBAT has become the location of choice for many military personnel will undergo transition training. Owing to the shortage of teachers and teaching space, PERHEBAT have sent this excess demand to other locations outside PERHEBAT like at *Pusat Giat Mara*, Industrial Training Centre and private agencies.

However, PERHEBAT suggested adding trainers and teaching space in IKK, PERHEBAT for courses often suffer from excess demand. PERHEBAT can also increase the amount of intake for these courses. Apart from that, PERHEBAT suggested that cooperation with other private agencies that have the potential to become the permanent location of transition training for military trainers.

Fourth, limit the shortage of staff and financial provisions for monitoring the condition of the coaches and training locations outside PERHEBAT transition. From the study, there were reports that some of the trainees are absent and did not participate fully transition training. Apart from that, it was a significant discrepancy state transition training location followed by courses that have been offered outside PERHEBAT. In fact, the researchers also found that there are situations where the transition training offered location is no longer operating.

So, to overcome this problem and to reduce the increasing cost that much, PERHEBAT suggested to appoint some members PBTM in each state as observation and monitoring of the transition training. In addition, the PERHEBAT advised to contact the agencies that receive military trainers to know the state of the coach.



#### **5.4 Future Study**

The researcher was able to outline some suggestions for future research needs to be done in the future. The proposed study is assessing to ensure that pensioners maintain the quality of their life as before the retirement, a good retirement planning and it will help the pensioners.

The key to success in life during retirement is dependent on retirement planning (AARP 1985, Atchley 1976, Ismail 2001). Planning before retirement includes

financial planning, health, leisure activities and planning to address psychological problems (Schlossberg, 1981). This because with the retirement planning, it may give rise to feeling more confident in dealing with their life and it also could be more positive view of the retirees future life. (Myers and Salmon 1984; AARP 1985; Pollan and Levine 1995; Riker and Myers 1990).

Research by AXA Retirement Scope, Canada Report (2010) found that middle class in between (35-49 years) did not give special attention initially planned retirement even though they know they are getting close to retirement. This means that continuous exposure of retirement planning is necessary to ensure that workers are planning their retirement planning more organized and more effective.

This proved that organization roles are a main factor towards retirement planning behaviour. Factors related to the role of these organizations look at the consequences of the programs run by the organization for employees under their umbrellas. The findings are similar to the opinion of the previous researcher obtained Thompson, Sharpe and Hamilton (1998), said that employers should provide equal pre-retirement training for their employees either women and man with useful education about the retirement planning. Hence, education from training or program provided by an organization is the opportunity to gain more information on retirement planning behaviour. Besides, the employees can gain a clear knowledge about specific characteristics of their plan and how that plan can fit with retirement lifestyle. This means, the solution based on the education program to help program

participations gain a fuller understanding of the plans they need to make for retirement.

These results indicate that organization roles are necessary to ensure that employees have the knowledge about retirement planning. The role played by employers in the retirement plan will have a positive impact on the motivation and reduce conflict. Theory that emphasizes the role of human as well as society requires a legal guide written (Turner, 1978). Built task will affect the perception of the status and the position and will be linked to the construction of past experiences. Finally, the role assigned will have a positive impact and reduce conflicts achieve a goal. Therefore, preparation for retirement is not just the responsibility of the employee alone, without the involvement of the employer accordingly.

Joo and Pauwels (2002) found that employer provided financial education program had a positive effect on retirement confidence. Seminars changed individual retirement goals and retirement savings behaviour in a positive way (Clark and d'Ambrosio, 2003).

In developed countries such as England and the United States, state educational retirement planning has been done since the 1960s (Brandy et. al., 1999). Similarly, Japan has begun to implement the educational program planning retirement in the late 1970s. The program had successfully helped employees to adjust earlier than their actual date and not just wait until it's date of retirement to do the planning. However, the programs implemented in these countries are more focused on

financial management and health care as major concern to prospective pensioners (Makino, 1996).

Retirement planning behaviour should be done regularly and consistently by the organization to prospective retirees to plan a course of time and they can talk directly about the real world of retirement. The program must disclose the related world of retirement and future plans related to financial issues, health, way of life, a new career, or a business that can be pursued so that the employee aware for the initial plan about their retirement (Lindbo and Shultz, 1999).

Organizations can help prospective retirees who do not have the skills for specific training so that they can find additional income and not rely solely on the EPF or pension money alone. However, no denying workers aged quite difficult to work for the program in place and working norms change very quickly (Schaie and Schooler, 1998).

## **CHAPTER SIX**

### **CONCLUSION**

#### **6.1 Conclusion**

This research is mainly about the Malaysian former soldier significantly in their welfare. Concern over government and Malaysian on life scenario and burden problem faced by former soldier and military retirees certainly undeniable. Three main entity namely PERHEBAT, PBTM and JHEV established for the purpose of this. Every this entity has planned various efforts and activity covering charity program and advisory service, program transition training, job placement program and manpower, loan program and entrepreneur development and advisory service program. Effort and this activity operating with financing achieved from government, private party, result business profit and contribution from public.

Establishment PBTM, PERHEBAT and JHEV that aims to help these people to some extent been able to ease the burden of this group. However, some problems still exist among these forces. Accordingly, this study has been researching and give some of the problems and phenomena faced by this group. Some alternative suggestions are also included in this study with the aim to improve their lives after serving in the armed forces.

The limitation over this research paper is on the methodology, which this paper conducted the in-depth interview. The crucial limitation is the respondent is not responding when the researcher invited for interview session. The researcher is using email and phone as the device to get connected with the respondent. The last limitation is time to schedule the interview. This is because this interview was conducted one month before the due of the submission. Supposed the researcher should schedule the interview session earlier in order to ensure there would be more time to analyzing the finding from the interview. To conclude, this research paper objective is achieved.



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## Appendix A

**Respondent: Tn. Hj. Mhd Ruslan bin Ab Rahman**

Date: 25<sup>th</sup> May 2015

Time: 11.30 am-12.15 pm

Via phone called

**Researcher:** Assalamualaikum wbth to Tn. Hj. Ruslan, Today I would like to interview you on the topic of Pre-Retirement Program for Retired Army in Malaysia. Before the interview session start, can you please introduce yourself first?

**Tn. Hj. Ruslan:** Waalaikumussalam wbth. Yes,sure. My name is Mhd Ruslan Ab Rahman and I am one of the coordinator for transition program in PERHEBAT under Ministry of Defence.

**Researcher:** Thank you Tn. Hj. Ruslan. Now I would like to begin my first question. To what extend the effectiveness of pre-retirement program and post-retirement benefits provided to assist former military life during retirement?

**Tn. Hj. Ruslan:** As we know, all personnel of the Malaysian Armed Forces (ATM) will undergo a transition program under the Corporation's Affairs Former Army (PERHEBAT) before retiring as a preparation for living life as civilians. PERHEBAT is one of main organization under Ministry of Defence and the main

function of PERHEBAT is to provide, designing and implementing a good quality of Transition Training program and meet the customer needs according to the current time.

Overall in 2013, PERHEBAT has achieved key performance indicators that have set in their roles and functions as an organization that is responsible to provide training and knowledge to retiring and retired personnel of the armed forces. For example in 2012, PERHEBAT have managed a total of 4893 people retiring and retired personnel for training either at the main campus in PERHEBAT or external training centers. While the total of 4253 people will be retiring personnel were exposed regarding retirement planning Pre-Training program through the transition, which was held at the main campus and at some PERHEBAT selected locations.

In PERHEBAT main campus, a total of 35 courses in the form of technical and non-technical for a period of six (6) months and eighteen (18) months have offered and implemented where a total of 1120 people retiring has joined. In addition of 291 personnel retirement had been approved to participate in various courses under the program Post-Transitional Training which aims to provide increased and diversified skills.

In 2012 also, PERHEBAT has also continued to implement the Program of Socio-Economic Development Veteran Not Pension (ATM PPSEV TBP). A total of 10,800 veterans who have completed their ATM service does not receive a pension has been identified in the outreach program. As a result of this total, 6610 were non-

pensionable veterans were sent to undergo various courses according to their application in the form of soft skills and skills (hard skills) and a total of 195 ATM veterans have been placed in several States / Department. PERHEBAT also directly have involved in the Program of the National Blue Ocean Strategy (BOS 7) where the execution core is focused on increasing industry acceptance to training and graduate trainees PERHEBAT and guidance on entrepreneurship.

PERHEBAT is committed to uphold the trust assigned by the government and continuously perform research to upgrade existing courses to match current job market needs.

**Researcher:** Okay. Now we proceed to my second question. Is pre-retirement program and post-retirement program would be appropriate and in line with current career field and the need to maximize the satisfaction of former soldiers during retirement?

**Tn. Hj. Ruslan:** In line with the changing times and the progress of industry, The Government launched the 1Malaysia concept espoused by new policy such as the Public Sector Transformation Plan, the New Economic Plan and RMK 10, PERHEBAT has outlines a new roadmap and ATM Capital Transformation Human to ensure that pensioners have high skills in line with the needs of the country to achieve developed countries status by 2020.

PERHEBAT management is very sensitive and proactive to implement the mandate entrusted by the Government and keep under review in improving existing courses according to the needs of the current job market. PERHEBAT also equally committed to supporting the government's desire to develop talent. The objective is to produce human capital that able to improve their quality of life and socioeconomic after retiring.

**Researcher:** My third question is what are the implications and vulnerabilities in the program pre-retirement and post-retirement held?

**Tn. Hj. Ruslan:** Due to limited financial allocation, implementation for pre-retirement training were focused in PERHEBAT's Main Campus. Likewise, there were few programs implemented in PERHEBAT's Zone Campuses as in Kelantan, Sabah and Sarawak.

Besides that, as usual employers who receive ex-military gives the impression that the majority of them are unable to perform their duties and provide results as soon as possible, and have less skills and knowledge accordingly. They prefer to hire a young employee. The main thing is the question of certification of skills that most retirees are not recognized by government agencies. This makes it difficult for them to get a job, especially after the end of service with the Malaysian Armed Forces (ATM).

**Researcher:** Is there any scope or appropriate alternative model that can enhance the effect of pre-retirement program and post-retirement?

**Tn. Hj. Ruslan:** According to PERHEBAT mission, it is clear that for ATM to uphold high income retirees is through two methods that by provide higher skills so that they have the marketability or independently create opportunities as entrepreneurs. PERHEBAT Transformation Training Program focuses on three cores namely:

1. Human Capital Development Program for Skilled
2. Empowering Entrepreneurship Program
3. Transformation Plan Competency Malaysian Armed Forces (ATM)

**Researcher:** My last question is can former soldiers apply the skills and knowledge acquired and pre-retirement program and post-retirement held?

**Tn.Hj. Ruslan:** Of course. As long as they get the chance.

**Researcher:** With all your cooperation today, your information is really informative and I would like to say thank you and Assalamualaikum wbth.

**Tn. Hj. Ruslan:** It is okay and good luck to you. It is my job to give information. You are welcome. Waalaikumussalam wbth.