

Protect, Promote and Prevent

Spearheading Social Protection Initiatives for All



UNIVERSITI
MALAYA

Pusat Penyelidikan Kesejahteraan Sosial
Social Wellbeing Research Centre
(SWRC)

Lack of
Retirement Savings
an Ongoing Concern

Page 7

Childhood Stunting is a
Major Problem

Page 11

Redefining Comprehensive
Social Protection
for Malaysia's Workforce

Page 9

The Malaysia Active
Ageing Index (MAAI)

Page 27

The Perspective

Strengthening
Household Food Security
Through Social Protection

Page 1

The Perspective

Strengthening Household Food Security Through Social Protection

The Food and Agriculture Organization (FAO) defines food security as “a situation that exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life.”

Food security consists of four dimensions – physical availability of food, economic and physical access to food, food utilisation, and stability of the three dimensions over time. The concept of food security often prioritises the supply side, focusing primarily on the physical availability of food within the economy, whether through domestic production, imports or a combination of both (refer page 5). This macro aspect of food security is to ensure that there is enough food for the number of inhabitants in the country. Undoubtedly, this aspect is crucial for the initial level of security. However, the distributive aspect is equally vital from the demand side perspective, representing another dimension of food security.

Even if a country has enough food supply, household-level food security is not guaranteed. Therefore, safeguarding household-level food security is crucial. Household-level food security is significantly impacted by labour productivity in the economy for the present and future generations. As inadequate nutritional food intake among the currently active labour force influences their health status and weighs down on the current economic productivity. At the same time, the inadequacy of nutritional food intake by their children will have a long-lasting effect on future labour productivity.

The second dimension of food security concerns households’ accessibility. The focus is on ensuring that households have reliable access to an adequate supply of nutritious food. This ability depends on their income and expenditure pattern, as well as on the markets and prices. Household income in Malaysia is rising over time. At the same time, food prices are also increasing as the demand for imported foods escalates, particularly among



higher socio-economic groups. This trend threatens the food security of vulnerable populations, as they struggle to keep pace with the rising cost of nutritious food. For some, the rising cost of living means smaller portions, less variety or resorting to cheaper, less nutritious food options. The UNICEF study on low-income households in KL entitled “*Living on the Edge*” reported 32 per cent of these households resorted to extreme measures like reducing food intake due to rising food prices.

Malaysia is on the verge of becoming a high-income nation. It is crucial to ensure that everyone enjoys the fruit of development because this, in turn, will be translated into sustainable economic growth. Compromising food security, particularly among children, will jeopardise future economic development. The distributional aspect of food security needs greater attention so that no one will be exposed to food insecurity. Although Malaysia is no longer struggling with extreme poverty, child food poverty is still a concern. Child food poverty refers to the children’s inability to access and consume a

nutritious and diverse diet in early childhood (UNICEF, 2024). Households’ financial affordability for food is the main factor for child food poverty. However, it is by no means the only reason, there are also other noneconomic reasons.

A significant portion of Malaysian households’ budgets go towards essential needs. Households allocate 56–81 per cent of their total expenditures to four key categories: food and beverage; housing, water, electricity, gas and other fuels; restaurants and accommodation services; and transportation. Table 1 provides a more detailed breakdown of the four key categories according to their respective quintile income groups.

As shown, the lowest income quintile households (Q1) spent most of their income on all expenditure groups, resulting in minimal savings (8.6%), followed by the second quintile (Q2) households with a savings of 18.9%. Both the first and second quintile households (which is also known as the bottom 40% of households with the lowest income – B40) spent about one-third

Table 1: Monthly Household Median Income and Consumption by Quintile, 2022 (RM)

Quintiles	Q1: 1-20	Q2: 21-40	Q3: 41-60	Q4: 61-80	Q5: 81-100
Median Income	2,559	4,313	6,338	9,449	15,867
Monthly Consumption Expenditure by Group of Expenditure (RM), Percentage of Their Respective Median Income in Parentheses					
Transportation	239 (9.3)	382 (8.9)	500 (7.9)	649 (6.9)	1,226 (7.7)
Food & Beverages	590 (23.1)	758 (17.6)	855 (13.5)	942 (10.0)	1,101 (6.9)
Housing, Water, Electricity, Gas and other Fuels	604 (23.6)	803 (18.6)	1,005 (15.9)	1,333 (14.1)	2,289 (14.4)
Restaurants and Accommodation Services	293 (11.4)	509 (11.8)	735 (11.6)	1,017 (10.8)	1,676 (10.6)
Total Consumption (including other nine expenditure groups)	2,340 (91.4)	3,496 (81.1)	4,556 (71.9)	5,947 (62.9)	9,836 (62.0)
Savings	8.6	18.9	28.1	37.1	38.0

Source: DOSM (2023)

PROTECT, PROMOTE AND PREVENT

of their income on food-related expenditure groups - food & beverage and restaurants & accommodation services (Q1: 34.5%; Q2: 29.4%). It is easy to see that the B40 households are very vulnerable to food security. They have to spend another one-third of their income on transportation and housing-related expenditures. This is on the backdrop of a spiralling cost of living as the expenses of most of the other expenditure groups are also rising.

High food-import bills have left the inflationary food prices unchecked. Some low-income households may resort to reducing their food intake to absorb the impact of food price increases, given their meagre savings. As high as three to three and a half million households fall into this category which may translate to be the households of approximately five million children.

The findings of the UNICEF study sounded an alarm for us to reassess our social security framework. There are significant cracks that need robust policy solutions. The highlights of the study related to food security are not something cyclical. They are structural issues that cannot be resolved by merely relying on countercyclical macroeconomic policy. Short-term economic growth and job creation are not the solution.

The analysis of household spending patterns highlighted deficiencies in the economy's distributional structure, particularly concerning expenditures on restaurants and accommodation, which stand out as notably distinctive. All five quintiles of households spent about 10-12

per cent of their income on this expenditure category. Ironically, the income proportion spent on this category is the biggest among the B40 households. This pattern hinted that spending on food and beverages away from home is not necessarily about the lifestyle of the rich. It is surprising why B40 households are not opting to substitute food away from home with home-cooked food.

In a nutshell, the distributional aspect of food security needs more attention. While children are the most vulnerable group affected by household-level food insecurity, it is essential to ensure protection for all members of society. Both economically poor and affluent countries may face challenges related to accessing food, whether economically or physically. The problem is not limited to poor households; some children in rich households may also be affected. Children are the most vulnerable group resulting from the failure of household-level food security.

Currently, there are pockets of Malaysian children exposed to child food poverty. Although we hardly heard of any starvation cases among children reported in the country, it does not mean other forms of child food poverty do not exist. The UNICEF study revealed that some households in Kuala Lumpur struggle with financial access to nutritious foods. Some parents and families also lack sufficient knowledge, skills and support to prepare healthy foods for their children. Various indicators of children's health in Malaysia could directly link to child food poverty (refer to page 6, Malaysian Children at Risk in this bulletin).



Malaysia should embrace UNICEF's recommendation to activate social protection systems to address income poverty in ways that are responsive to food and nutrition needs of vulnerable young children and their families.¹ Social assistance programmes to address income poverty like Sumbangan Tunai Rahmah (STR) could be augmented with nutritious food vouchers or direct in-kind food transfers. Food vouchers or direct in-kind food transfers are more effective in addressing child food poverty against cash transfers.

There is always a concern about the government's fiscal affordability to embark on other social transfers without worsening the fiscal deficits. Restructuring the current social assistance programmes, an effort that the government is actively pursuing can avoid worsening fiscal deficit. In addition to efficiency improvement, the basis for restructuring is to divert the assistance towards ensuring better benefits to society. For instance, the current blanket fuel subsidies that also benefit the rich come with a heavy societal cost. In 2022, the government spent between RM15 to RM17 billion for the top twenty per cent income group, out of the total RM50.8 billion fuel subsidies.

Rechannelling fuel subsidies favouring the rich towards providing free nutritious food for children gives a better return to society. A universal free nutritious food programme for school children is certainly more effective. We can start with an income-targeting programme to address the most vulnerable children. The household spending pattern that shows the lower-income households spent quite a big percentage of their income on food away from home should also be addressed from the perspective of child food poverty.

It is common for Malaysian children to be given pocket money for food in school, which is captured as food away from home in household expenditures. Financially poor households are facing a trade-off between quantity and quality of food for their children. This has exacerbated the child food poverty issue.

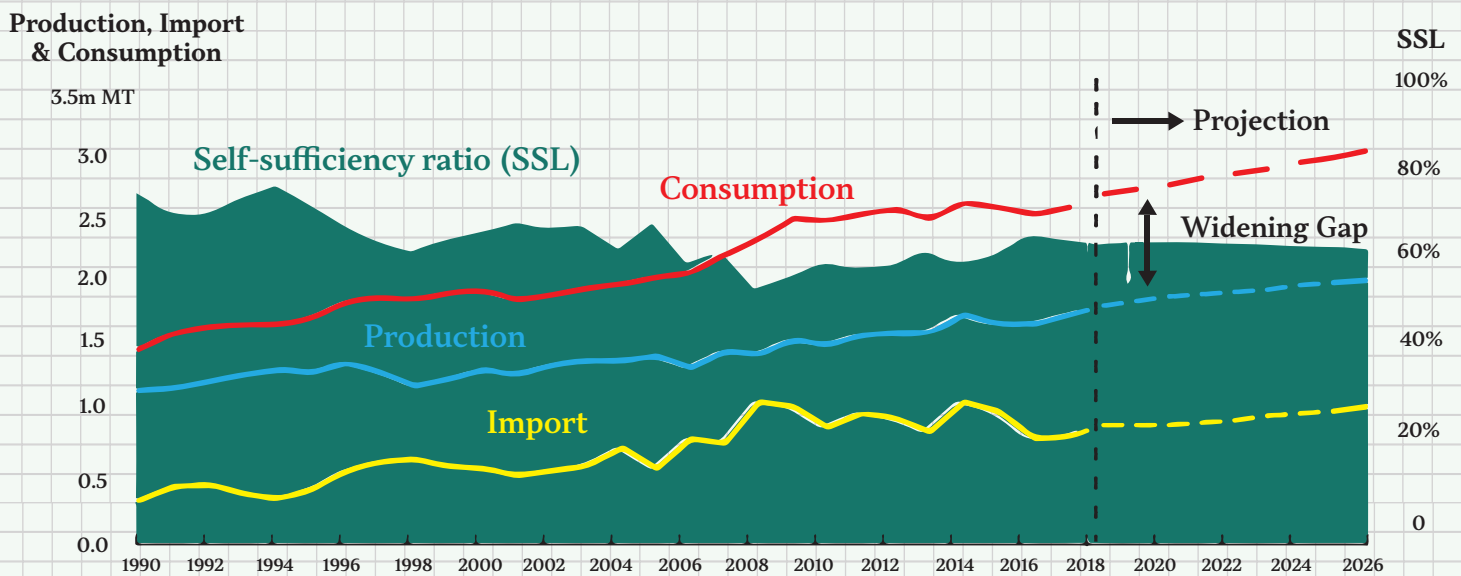
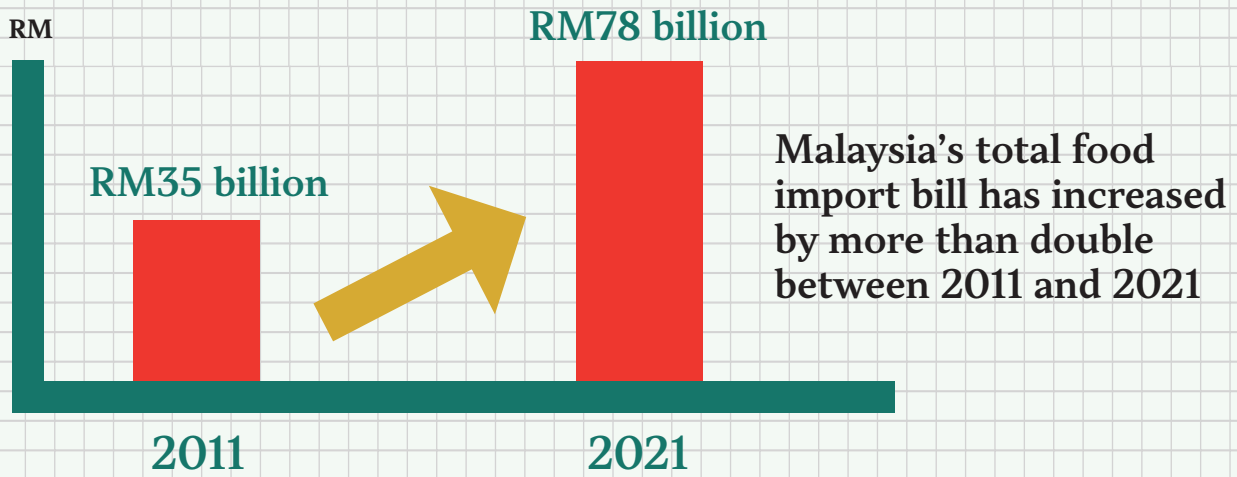
A successfully executed school food programme could lead to a reduction in the percentage of spending on food away from home among the lower-income households. Eventually, this will lead to a better eating habits, particularly among the lower income households, including substituting food away from home with home-cooked food. Learning from the experience of another country, for instance, a free school lunch programme in Brazil can reduce hunger for adults as well because when their children go to school, the parents will eat well, knowing that their children are taken care of.²



¹ UNICEF (2024). Child Food Poverty. Nutrition Deprivation in Early Childhood. Child Nutrition Report, 2024. UNICEF, New York, June 2024

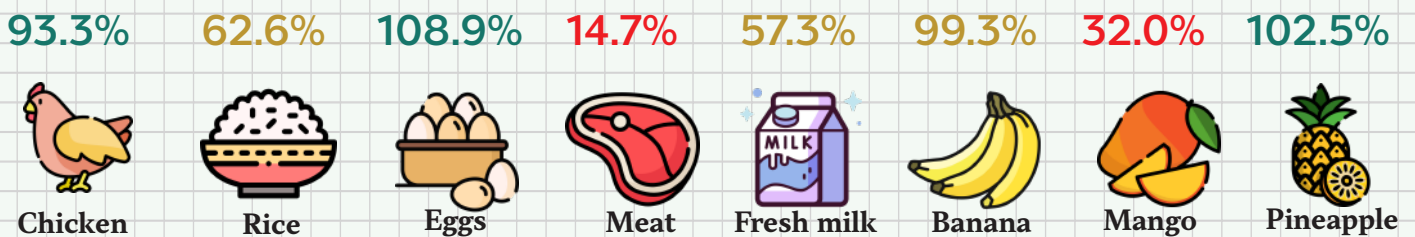
² School lunches are Brazil's secret – and delicious – weapon in halting hunger | NPR: <https://www.npr.org/sections/goatsandsoda/2024/01/08/1222567378/the-pandemic-sent-hunger-soaring-in-brazil-theyre-fighting-back-with-school-lunc>

The State of Food Supply in Malaysia



The gap between rice consumption and production is widening

SELF-SUFFICIENCY RATIO FOR SELECTED FOOD ITEMS



Source: DOSM (2023), KRI (2019) (2021)

NUTRITION

MALAYSIAN CHILDREN AT RISK



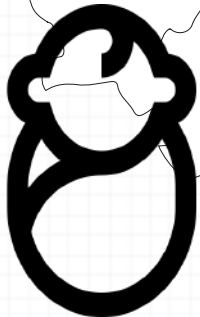
At least 70%

children aged 0.5 - 12 years did not meet the recommendations for calcium and vitamin D (FrieslandCampina, 2023)



At least 10%

children aged 0.5 - 12 years did not meet the recommendations for vitamin A, B1, B2, C and Iron (FrieslandCampina, 2023)

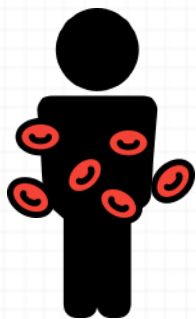


13.8%

Prevalence of low birth weight among newborns (UNICEF, 2020)

More than 50%

children from low-income households living in low cost flats in Kuala Lumpur eat less than 3 times a day (UNICEF, 2024)



40%

children younger than 4 years old have anaemia (FrieslandCampina, 2023)



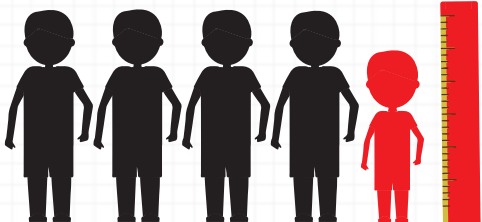
29.8%

children aged 5-17 years are overweight and obese (MOH, 2019)

“Child Obesity in Malaysia, the Second Highest in ASEAN”

-UNICEF (2019)

Prevalence of Stunting



1 in 5

children under five were stunted (UNICEF, 2023)



21.9%
Malaysia



16.8%
World Average

The prevalence of stunting among children in Malaysia is similar to low income countries such as Botswana (21.6%), Burkina Faso (21.8%), Eswatini (21.2%) and Zimbabwe (21.6%). (UNICEF, 2022)



Featured Article 1

Lack of Retirement Savings an Ongoing Concern

as featured in *The Star* on 4 March 2024

Most Malaysians do not have enough savings for their retirement, with only 33% of active Employee Provident Fund (EPF) members having recorded basic savings of RM240,000 as of last year, says the EPF chief executive officer.

Ahmad Zulqarnain Onn said this percentage represented 2.4 million members aged between 18 and 55 in the formal sector.

However, this was an improvement from the 31% in 2021 and 30% in 2022 – which were due to withdrawal facilities for EPF members during Covid-19 lockdowns – but still a plunge from 37% in 2020.

Basic savings is a pre-determined amount set according to age in Account 1 under EPF to enable members to achieve a minimum savings of RM240,000 by the age of 55.

Ahmad Zulqarnain said the data showed that the number of people aged between 41 and 50 who had achieved their basic

savings was higher than those aged between 51 and 55, who are closer to retirement age.

“All this data is telling me that a large portion of the population has inadequate savings for retirement,” he said during the 2024 EPF Financial Review Briefing here yesterday.

He also said that 75% of members who had retired and taken out their savings in a lump sum ran out of money within five years.

“The best thing to do is to withdraw only a portion of your savings instead of taking it all out at once. Members can even send instructions to EPF to withdraw their money monthly as opposed to a lump sum,” he said.

This money, he said, should be treated as income replacement during retirement, especially as Malaysia transitions to an ageing nation.

This transition should also be the focus of attention for policy-making as it would have long-term effects on the population, said Ahmad Zulqarnain.

“As we go forward and healthcare gets better, we anticipate Malaysians’ life expectancy will continue to improve to the age of 82 in 2060. Malaysians will live longer and will need to take care of themselves throughout those years,” he said, adding that only 42% of the total 24.2 million adults of working age in Malaysia were covered for old age protection.

This made Malaysia’s rate of coverage below the global average of 50%, he said.

“At EPF, we want this to increase to above the global average or strive to be as close to the Organisation for Economic Cooperation and Development’s average rate of 87%. This is very important as it provides social security for Malaysians,” he added.

Ahmad Zulqarnain also highlighted the transformation of the working landscape, with more people shifting beyond formal employment, as one of the challenges, referring to a rise in gig workers and self-employment due to the Covid-19 pandemic.

“The nature of work is changing due to technology, the low cost of communications, and lessons that we have learned from the pandemic.

“We anticipate that there will be an increase in different types of jobs going beyond formal employment, including gig jobs, remote working, and independent contractors.

“While this group of people would generate relatively higher income, they would not have old-age protection as they are not covered by any social security,” he said.

He cited research showing that by 2040, 33% of employment in Malaysia was projected to be in the informal category.

This would lead to lower likelihood of old-age income security and financial resilience upon retirement while at the same time, lowering the active formal membership base at EPF.

As at December last year, there were 16.07 million EPF members. Of this, 8.52 million were active members, representing 50% of Malaysia’s 17.03-million-strong labour force.

Ahmad Zulqarnain said among EPF’s strategic response was to extend coverage for those within and outside the labour force to address the changing work landscape.

This would include coverage for contract and gig workers, self-employed individuals and business owners. Other measures are introducing contributions beyond the statutory rate through voluntary excess and voluntary contribution programmes, such as i-Sayang and i-Saraan.

“All this data is telling me that a large portion of the population has inadequate savings for retirement.”

Featured Article 2

Redefining Comprehensive Social Protection for Malaysia's Workforce



as featured in *The Star* on 22 May 2024, written by Dato' Sri Dr. Mohammed Azman

Labour Day recently offered us a moment to commemorate the remarkable grit and resilience of every worker. Their tireless efforts, day in and day out, not only to sustain their loved ones but also drive our nation's prosperity forward.

However, a day off during Labour Day could not adequately recognise the magnitude of our workers' immense contributions and hard work. What truly strikes a chord is our steadfast commitment to fortifying our efforts in advancing the welfare and success of our 17.1 million workers within the labour force nationwide.

Aligned with the theme "Pekerja KESUMA Bangsa", Social Security Organisation (PERKESO) embraces the support and commitment of the Human Resources Ministry (Kesuma) in driving the pillars of its 3K agenda – Kemahiran (skills), Kebajikan (welfare) and Keberhasilan (success of workers) – all in the pursuit of shaping a Malaysia that is both developed and sustainable.

At the heart of this pragmatic agenda lies the essence of strengthening workers' social

protection, ensuring it encompasses every single member of our workforce, especially the most vulnerable individuals.

Investing in social protection not only amplifies workers' employment capacity, but also ensures a more resilient and equitable workforce for generations to come.

This safety net will be robust, providing essential support to workers during times of income shortfalls resulting from non-occupational accidents happening outside of their working hours, even if they are unrelated to their jobs.

To put this into perspective, three out of every hundred Malaysians bid their final goodbyes to their loved ones due to fatal transport accidents, whether work-related or not.

However, from 2011 until March 2024, PERKESO has regrettably been compelled to reject more than 54,062 applications due to cases of non-occupational accidents, which translates to an estimated average rejection rate of one in every 20 applications per year. PERKESO identifies this as a significant coverage gap precipitated by legislative restrictions.

Not only that, during the pandemic recovery phase in 2023, PERKESO observed a significant rise in accident-related applications, which were five times higher than the number of Covid-19 related applications in the same year.

While the immediate threat of Covid-19 has diminished, the country has diverted its attention to this long existing public health crisis.

How protected are we in this growing threat?

According to the Life Insurance Association of Malaysia, in 2022, almost 46% of Malaysians lack private health insurance, primarily due to the high costs of premiums, which often makes such insurance accessible only to those with higher incomes.

Addressing the issue of affordability, a social insurance scheme proposed by PERKESO distributes the financial burden across the entire workforce. The collective contribution lowers its premium cost and ensures that protection becomes more accessible to everyone, not just those who can comfortably afford it. The proposed scheme stands to rectify this disparity, ensuring that no worker is left unprotected in times of need.

This visionary initiative will not only bridge the gap but also elevate our social protection framework to new heights.

Building upon the solid foundation of our existing employment injury scheme, it will deliver equivalent benefits including essential medical coverage, temporary and permanent disability income replacement benefits, constant-attendance allowance, rehabilitation services, as well as survivor's and funeral benefits.

But this initiative is not just about meeting the current needs of our workforce; it is also about anticipating and preparing for the ever-evolving future.

In an era characterised by digital transformation and remote work and flexible scheduling, it is imperative that our social protection measures evolve in tandem.

Consider the following traditional scenario: if a worker had an accident at the workplace, treatment would be covered by PERKESO under the Act 4, Employment Injury Scheme.

However, with more people working from home and mobile working arrangements, who would cover their injury occurred at home or outside of traditional working hours when distinctions between work and personal time have become increasingly unclear?

Here lies the necessity for statutory accident insurance, providing comprehensive coverage irrespective of the work environment or the time of injury.

Moreover, with the advancement of social protection for workers, the country is also positioned to be an attractive destination for foreign investors. Social protection plays a vital role in fostering the social element of Environment, Social and Governance (ESG), in which our underscored commitment to sustainable and responsible welfare for workers can be met, ensuring its alignment with the ESG national development agenda.

In closing, efforts to enhance Malaysia's social protection are crucial not only for addressing current gaps but ensuring a future that values every worker's dignity. PERKESO's work in establishing a non-occupational injury scheme, alongside Kesuma, underscores a progressive move towards creating a robust safety net that protects all workers around the clock, irrespective of their employment circumstances. This vision will essentially not only honour the hard work and dedication of our workforce but also prepare Malaysia in its commitment to global inclusive growth.

Featured Article 3

Childhood Stunting is a MAJOR PROBLEM

as featured in NST on 1 August 2023, written by Meera Murugesan



Image via UNICEF

While the majority of Malaysian children and adolescents are growing normally, childhood stunting remains a concern for some. Based on the National Health and Morbidity Survey (NHMS) 2022, stunting affects 1 in 5 (21.2 per cent) of children in Malaysia. NHMS2022 also notes that 6.8 per cent of our adolescents are stunted.

Stunted children tend to fall sick more often, miss opportunities to learn, perform less well in school, and have lower self-esteem. They are also at risk of becoming stunted in adulthood – a condition that is associated with an increased risk of chronic diseases, decreased economic productivity, and lower lifetime-earning potential.

Growth faltering can occur at any time during childhood and adolescence.

Over time, these children may never be able to recover their height and end up becoming permanently stunted adults.

Good eating practices, optimal nutrition and regular growth monitoring are three ways in which stunting can be curbed. It's also important for the problem to be detected early and addressed.

If a child is found to be stunted or at risk of stunting, the next step would be to find out the underlying cause.

Food for Thought

Common causes include not having enough nutrition, having enough food but not balanced nutrition, underlying medical conditions or a combination of these factors, says IMFeD For Growth Programme chairman Professor Dr Lee Way Seah.

"Many children have feeding difficulties, ranging from picky eating to other more severe conditions. Correcting feeding difficulties at a young age is important because it may have a long-lasting impact on a child's development or growth," says Dr Lee.

Some children may be eating well but not eating the right food. For example, their diet may be overly focused on carbohydrates, but lacking in vitamins and minerals essential for growth.

We need to nip stunting in the bud, adds Dr Lee. When children do not receive adequate nutrition, their growth rate slows down.

Malaysian Paediatric Association president Dr Selva Kumar Sivapunniam says it's always best to have a trained professional assess the growth of a child.

"Growth and nutrition issues are often very subtle and easy for a layperson to miss," he says.

Shorter Than Normal

Consultant paediatrician and paediatric cardiologist Dr Yong Junina Fadzil agrees with Dr Selva.

However, when doctors inform parents that their child is small for his or her age, parents blame it on the child's genes, she says. They insist the child is short because he follows people in the family who are also short.

Dr Yong says in truth, only about 20 per cent of children, who are short, can lay the blame on genes. It has a lot more to do with diet.

The Covid-19 pandemic also significantly affected Malaysian eating habits. Dr Yong says during lockdowns, with lost jobs and pay cuts, many families found their incomes had shrunk. They couldn't afford certain foods anymore or couldn't afford to buy them in the amounts they used to, and children were heavily impacted by this shift. People started feeling down as well and this too affected eating habits.

The fact that many Malaysian children skip breakfast is not a good thing either, points out clinical dietitian Rozanna M Rosly. Due to starting the morning in a rush or having to wake up too early to go to school, children are less inclined to have a proper breakfast and this deprives them of important nutrients from the first and crucial meal of the day, she says.

"For children, we always advise to take small meals throughout the day which are nutrient-dense, not calorie-rich. These meals must be well-balanced too," says Rozanna.

Parents shouldn't overfeed in one meal because the child skipped the previous meal, she explains.

Clinical psychologist Professor Dr Firdaus Mukhtar says the impact of stunting is not just physical but psychological too.

These children will face mental health problems like depression and anxiety because they are different from their peers. Their self-esteem will be affected as they compare themselves with taller children in their peer group.

"They may feel inferior, less capable and less confident, especially during school activities or social interaction," says Firdaus.

This will ultimately affect their academic performance too.

SWRC In the News

Fading Population Dividend

as featured in The Star on 2 March 2024, written by Ganesbwaran Kana



Professor Datuk Norma Mansor
Director,
Social Wellbeing Research Centre (SWRC)



“

The government must put in place measures to prevent old-age poverty. About 42% of our old-age population is in relative poverty and it may worsen. So, we can't wait to improve our social protection.

We must also have a tax-funded social protection system for those who have no post-retirement savings and then for those with little savings.

Based on our calculations, if the government pays RM500 monthly to individuals aged 70 and above, it would only amount to RM8.8 billion, which is a fraction of the fuel subsidy bill.

”

SWRC In the News

Study, Learn from Better Retirement Systems



as featured in The Star on 8 March 2024, written by Ahmad Hisham Idris



A study – the Malaysia Ageing and Retirement Survey Wave 2 (2021-2022) – was conducted by the Social Wellbeing Research Centre (SWRC), Universiti Malaya (UM) in collaboration with the Asian Development Bank (ADB).

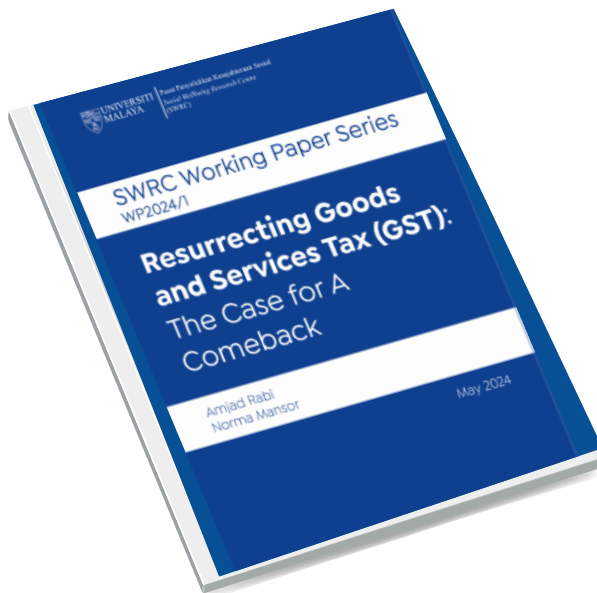
It found that over 80 per cent of elderly people in Malaysia are not prepared to live in an assisted living facility, more than 60 per cent having at least one doctor-diagnosed disease and most respondents needed social/financial assistance.

Majority of respondents even requested the government to make it mandatory for children to care for their parents. As such, financial security is not the only element to consider, as there are other factors to reflect on.



Featured Book

SWRC Working Paper Series - WP2024/1



Resurrecting Goods and Services Tax (GST): The Case for A Comeback

Amjad Rabi & Norma Mansor

For more info: please visit our website
<https://swrc.um.edu.my/working-paper-series>

Taxation serves as the cornerstone of modern societies, providing governments with essential revenue to fund public services and investments. Beyond its fiscal role, taxation promotes equity by redistributing wealth, mobilizes domestic resources for development, and fosters human capital through investments in education and healthcare.

Nevertheless, Malaysia has been moving in the opposite direction as tax revenue collection weakened over time, falling to less than 12 percent of GDP in 2023 from 20 percent of GDP four decades ago (Ministry of Economy, 2024) (IMF, 2023)

The decision to eliminate the GST in 2018, a pledge made during the 2018 election, stemmed primarily from its regressive nature as a consumption tax, disproportionately affecting the income of the less affluent compared to the wealthy. However, reintroducing it without addressing equity concerns poses significant political challenges.

This paper argues for a phased reintroduction of the GST coupled with a structured system of periodic tax refunds. Given the anonymity of transactions under a VAT system, designing a tax refund mechanism in the form of cash transfer to families with children, senior citizens, persons with disability, expecting mothers, can mitigate welfare losses resulting from inflationary pressures and diminished budgets during vulnerable life stages.



Activities and Gallery

A compilation of SWRC's activities, March - May 2024

SWRC-PERKESO

Professional Certificates Graduation Ceremony

2 March 2024 @ IDCC Shah Alam, Selangor Darul Ehsan

→ On 2 March 2024, Social Security Organisation (SOCSO) organised the Professional Certification Graduation Ceremony at IDCC Shah Alam, Selangor.

The 2024 PERKESO Professional Certification Graduation Ceremony celebrated the successful certification of 183 individuals who passed the Certified Disability Management Professional (CDMP) and Certified International Pension and Retirement Professional (CIPRP) examinations in Malaysia. This accomplishment represents a noteworthy milestone in recognizing professionalism in Disability Management and retirement planning within the country.

Among the recipients, 125 locals received the CDMP certification, with 14 individuals representing international entities such as the Employees' Compensation Commission (Philippines) and BPJS Ketenagakerjaan (Indonesia). Additionally, 44 individuals were awarded the CIPRP certification.

SOCISO's Deputy Chief Executive (Operation), Mr John Riba Marin attended the graduation ceremony. SWRC's Director Professor Datuk Norma Mansor delivered her speech, marking a memorable beginning to the prestigious graduation ceremony.





SOCISO's Deputy Chief Executive (Operation), Mr John Riba Marin and SWRC Director Emeritus Professor Datuk Norma Mansor graced the graduation ceremony.



BELANJAWANKU

Focus Group Discussion (FGD)

27-31 May 2024 @ Seremban and Bandaraya Melaka



→ As part of the preparation for the new wave of Belanjawanku (Expenditure Guide for Malaysians) 2024/2025, SWRC conducted a series of focus group discussions (FGD) in Seremban (Negeri Sembilan) and Bandaraya Melaka (Melaka) between 27-31 May 2024.



The objective of the FGD is to gather monthly expenditure data. It will then be reconciled to establish a realistic monthly budget for categories such as food, housing and transportation. The FGD sessions in both states saw the participation of over 100 local participants from various household categories including single, married without children, married with children, single parents and senior citizens.



The FGD session was led by Puan Nik Noor Ainoon Nik Osman (SWRC), Dr Sharifah Muhairah Shahabudin (UM), Dr Suhaimi Abd Samad (UiTM Seremban), Dr Suhaida Mohd Amin (UiTM Melaka), Dr Yong Sook Lu (UM), with the invaluable support from SWRC's staff.





PROFESSOR EMERITUS DATUK NORMA MANSOR



MAJLIS ANUGERAH TOKOH WANITA KEBANGSAAN CUEPACS 2024

8 March 2024 @ Klana Resort Seremban, Negeri Sembilan

→ SWRC's Director, Professor Datuk Norma Mansor was awarded the "Anugerah Tokoh Wanita" by the Congress of Unions of Employees in the Public and Civil Services (Cuepacs).

The award ceremony was held in conjunction with the International Women's Day on 8 March 2024.



Steering Committee Meeting

Design of an Integrated Social Protection Programme in Sarawak

8 April 2024 @ Ministry of Women, Early Childhood
& Community Wellbeing Development Sarawak



→ SWRC's Director, Professor Datuk Norma Mansor attended the steering committee meeting "Design of an Integrated Social Protection Programme in Sarawak."

UNICEF Malaysia is supporting the Ministry of Women, Early Childhood and Community Wellbeing Development in Sarawak (KPWK) to strengthen the delivery of social assistance programmes in Sarawak by providing concrete evidence-based options and recommendations for an integrated package of programmes that can be implemented and scaled up by KPWK in Sarawak.

UNICEF has commissioned the Economic Policy Research Institute (EPRI) to provide technical assistance. Professor Datuk Norma Mansor was appointed as the national expert to lead the local consultant team for the project. A steering committee meeting chaired by Madam Nur Alina Abdullah @ Colliner Gohe, acting permanent secretary of KPWK was held on 14 March 2024 in Kuching, Sarawak.

Launch of Asian Development Policy Report 2024: Aging Well in Asia

2 May 2024 @ Radisson Blu Iveria, Tblisi, Georgia



AGING WELL IN ASIA

ASIAN DEVELOPMENT POLICY REPORT

MAY 2024

ASIAN DEVELOPMENT BANK



PROTECT, PROMOTE AND PREVENT



Panellists



Aiko Kikkawa
Senior Economist, Economic Research and Development Impact Department, ADB



Philip O'Keefe
Professor of Practice, University of New South Wales Business School and Director, Ageing Asia Research Hub, Centre of Excellence in Population Ageing Research



Albert Park
Chief Economist and Director General, Economic Research and Development Impact Department, ADB



Norma Mansor
Director, Social Wellbeing Research Centre (SWRC), Universiti Malaya

→ SWRC's Director and the President of Malaysia Economic Association (MEA), Professor Datuk Norma Mansor was invited as one of the panellists for the launch of the Asian Development Policy Report 2024: Aging Well in Asia.

She was joined by Aiko Kikkawa (ADB), Philip O'Keefe (Centre of Excellence in Population Ageing Research) and Albert Park (ADB). The forum was moderated by Sharanjit Leyl (formerly from BBC News).

Developing Asia is ageing rapidly and the region needs to be prepared for this demographic change. The inaugural Asian Development Policy Report 2024: Aging Well in Asia explores key dimensions of wellbeing at old age, including health, employment and retirement, economic security, and social engagement.

Moderator



Sharanjit Leyl
Former Senior Broadcast Journalist, BBC News



Niaga Awani

Penstrukturan Akaun KWSP: Seimbangkan Disiplin, Fleksibiliti dalam Pengurusan Kewangan

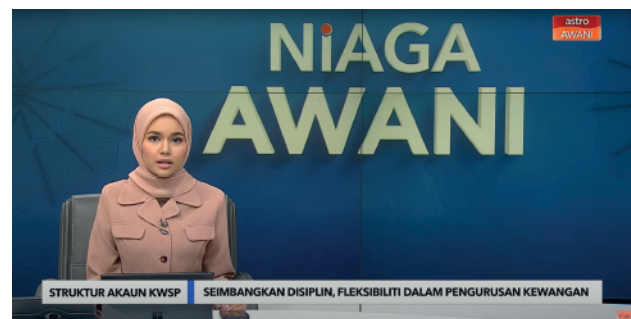
26 April 2024 @ Virtual



→ SWRC's Director, Professor Datuk Norma Mansor appeared on Astro Awani to discuss the recent restructuring of EPF's accounts.

Professor Datuk Norma Mansor asserted that the Third Account (Akaun 3) strengthened the social safety net for EPF members by allowing them to plan their finances, as well as enabling the flexibilities to lean on their retirement savings in times of emergencies, rather than taking out loans from dubious sources.

However, she also stated that, while the Third Account can be withdrawn flexibly, EPF members must exercise discipline to prevent overusing the withdrawal facilities. This is critical to ensuring future income security in old age, she explained.



PROTECT, PROMOTE AND PREVENT

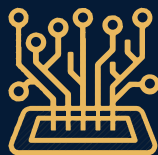
Join us @ Pension and Retirement Professional Programme 2024!

The Pension and Retirement Professional Programme (PRPP) is a three level course aimed to train social protection practitioners to become specialists in the retirement and pension industry.



Programme Objectives

The Social Wellbeing Research Centre aims to produce successful and certified professionals in the pension and retirement industry that are able to meet these criteria:



Capable of contributing towards the improvement of institutional development



Become the reference point for pensions management and retirement science in the region



Competent in the practices of pension analysis and retirement

Programme Structure

The Pension and Retirement Professional Programme will be taught by a combination of lectures, hands-on, practical sessions, guided studies, and exercises. The course will be facilitated by academics and social protection industry experts from all around the world. All educational reading materials will be provided by SWRC prior to the start of each course.

Courses

To ensure a dynamic learning experience, SWRC has developed three progressive levels of certification, which are:



Prospective Applicants

SWRC's certifications on social protection are designed for practitioners and professionals in the finance and insurance industry, retirement planning, advisory services and other sectors to sharpen their knowledge and skills in social protection, pension system and long-term care.

Contact Information

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The Malaysia Active

Ageing Index (MAAI)

Norma Mansor¹; Tan Chin Lung^{1,2}; Halimah Awang¹; Noran Naqiah Hairi³

¹ Social Wellbeing Research Centre, Ground Floor, Annex Building H09, Faculty of Business and Economics, Universiti Malaya, 50603 Kuala Lumpur, Malaysia

² Institute for Advanced Studies, Universiti Malaya, 50603, Kuala Lumpur, Malaysia

³ Centre for Epidemiology and Evidence-Based Practice, Department of Social and Preventive Medicine, Faculty of Medicine, Universiti Malaya, 50603 Kuala Lumpur, Malaysia

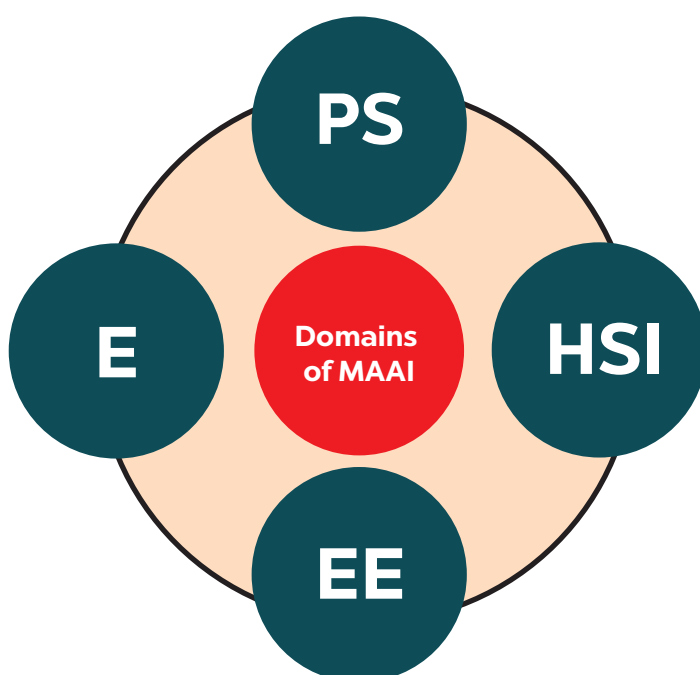
Introduction

Active ageing is a contemporary ageing-well concept that offers a holistic approach to optimise older people's capacity in terms of their physical, mental, social health, participation in societal activities, and financial security leading to congenial ageing.

The Active Ageing Index (AAI) is an innovative tool developed to quantify the contributions of older people aged 55 and older and the extent to which they participate in the labour market and various productive activities, while living healthily and independently. The AAI also monitors societal perspectives of the ageing phenomenon, which is valuable for effective policymaking.

The Malaysia Active Ageing Index (MAAI) was rigorously constructed based on a robust methodology which has been utilized by other countries at designing their AAI, adopting lifecourse approach involving different age groups. The MAAI consists of four domains and 21 indicators. Each domain was formed by a subset of the related indicators. To calculate the MAAI, several data sources were used including the Malaysia Ageing and Retirement Survey (MARS), and the Household Income and Expenditure Survey (HIES), life expectancy and healthy life expectancy. Each indicator was expressed in a positive coefficient and the MAAI has a minimum rate of '0' and a maximum of '100'. High score indicates high active ageing outcome.

Figure 1. Domains and indicators of MAAI



Note:

E: Employment





PS: Participation in Society

HSI: Healthy, Secure and Independent Living

EE: Capacity and Enabling Environment for Active Ageing

The Score

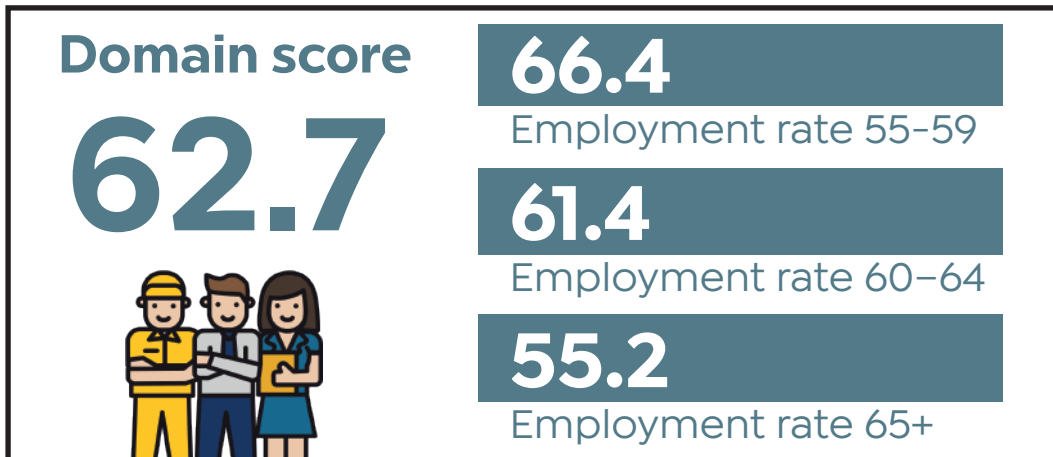
The results indicate that males' scores are better than females' in all domains.

<p>57.4 Overall</p>	<p>64.5 Male</p>	<p>51.6 Female</p>
<p>Domain 1: Employment</p> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="background-color: #800000; color: white; padding: 10px; border-radius: 10px;"> <p>Male score: 80.8 Female score: 47.9</p> <p style="font-size: 2em; font-weight: bold;">62.7</p> <p>Domain Score</p> </div>  </div>		
<hr style="border-top: 1px dashed #ccc;"/> <div style="display: flex; justify-content: space-between; align-items: center;">  <div style="background-color: #004a5a; color: white; padding: 10px; border-radius: 10px;"> <p>Domain 2: Participation in Society</p> <p>Male score: 45.6 Female score: 40.8</p> <p style="font-size: 2em; font-weight: bold;">43.0</p> <p>Domain Score</p> </div> </div>		
<hr style="border-top: 1px dashed #ccc;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <p>Domain 3: Healthy, Secure and Independent Living</p> <div style="background-color: #00806b; color: white; padding: 10px; border-radius: 10px;"> <p>Male score: 72.1 Female score: 69.9</p> <p style="font-size: 2em; font-weight: bold;">70.9</p> <p>Domain Score</p> </div>  </div>		
<hr style="border-top: 1px dashed #ccc;"/> <div style="display: flex; justify-content: space-between; align-items: center;">  <div style="background-color: #c87137; color: white; padding: 10px; border-radius: 10px;"> <p>Domain 4: Capacity and Enabling Environment for Active Ageing</p> <p>Male score: 53.0 Female score: 49.6</p> <p style="font-size: 2em; font-weight: bold;">51.1</p> <p>Domain Score</p> </div> </div>		

Domain 1: Employment

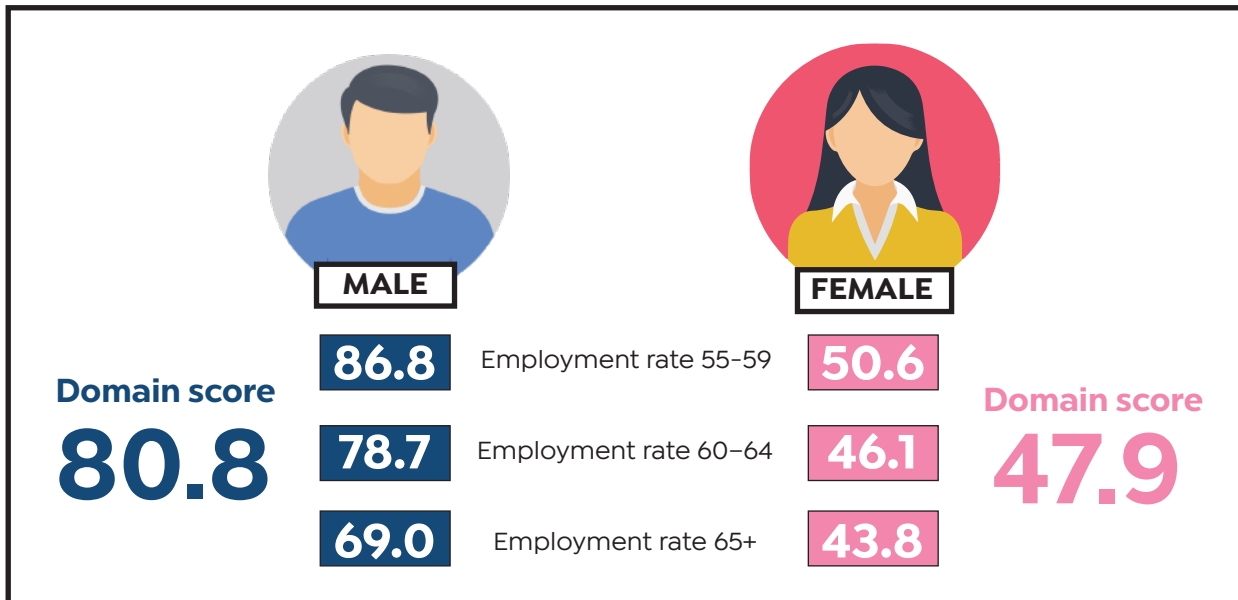
The number of older people who are working decreases by age, indicating they gradually leave the labour market. However, those who remained in the labour market after reaching the retirement age may include those from the informal sector.

Figure 2. Employment score - overall



The figure illustrates a significant gender gap in employment. The number of working females is lower than that of working males, even before retirement age.

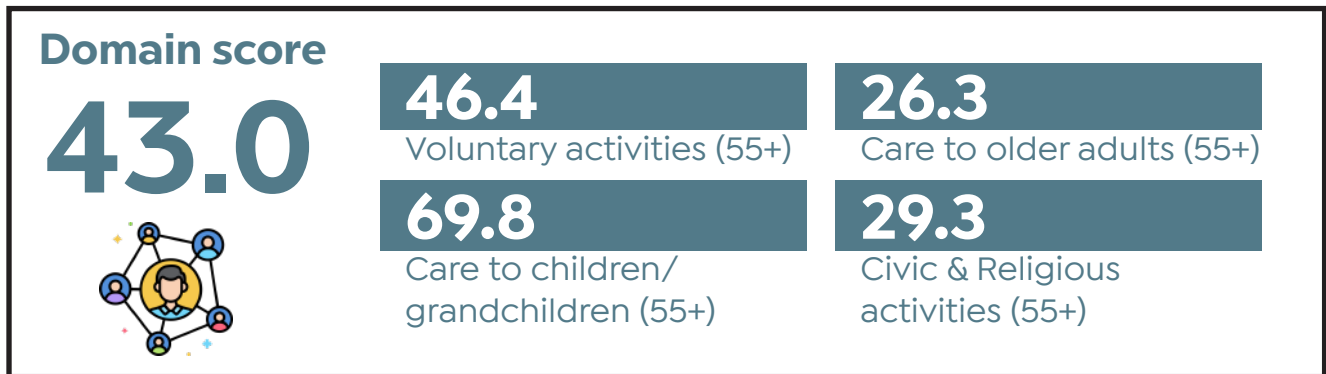
Figure 3. Employment score by gender



Domain 2: Participation in Society

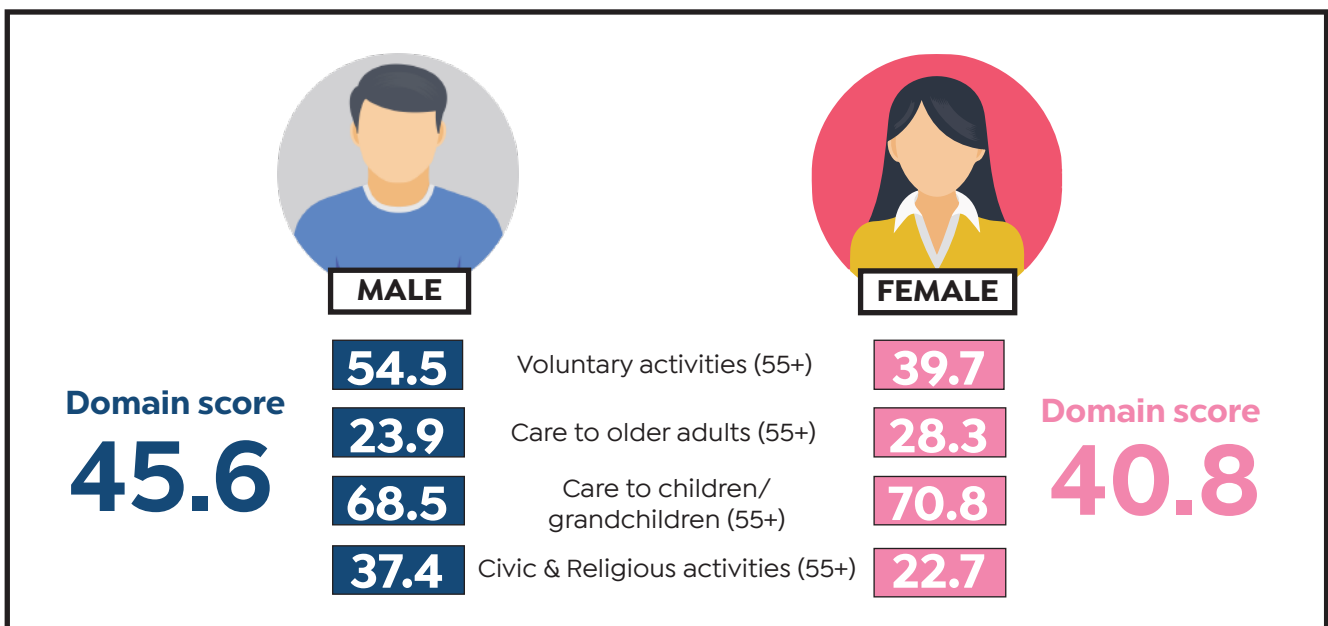
Among the activities in this domain, many older Malaysians engage in care provision for children/grandchildren reflecting strong intergenerational bonds. Their active engagement in care provision for children/grandchildren is their major contribution to the family.

Figure 4. Participation in Society score - overall



Generally, males are more active in community-based activities while females are more involved in home-based or family-oriented activities. A fact reflected by females being the major caregivers in the family and that could explain their low labour participation in the previous section.

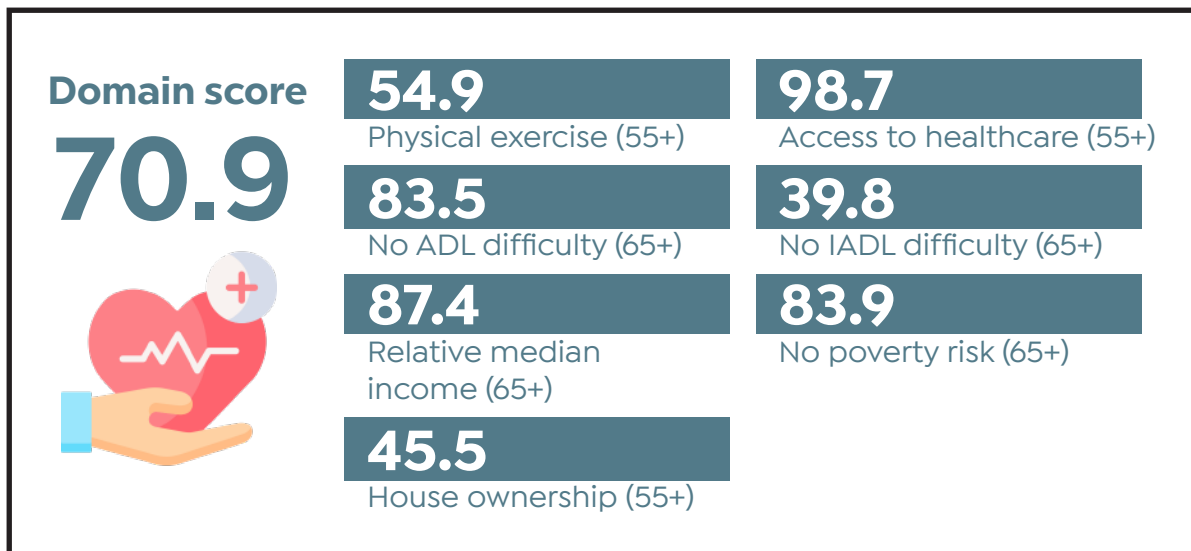
Figure 5. Participation in Society score by gender



Domain 3: Healthy, Secure and Independent Living

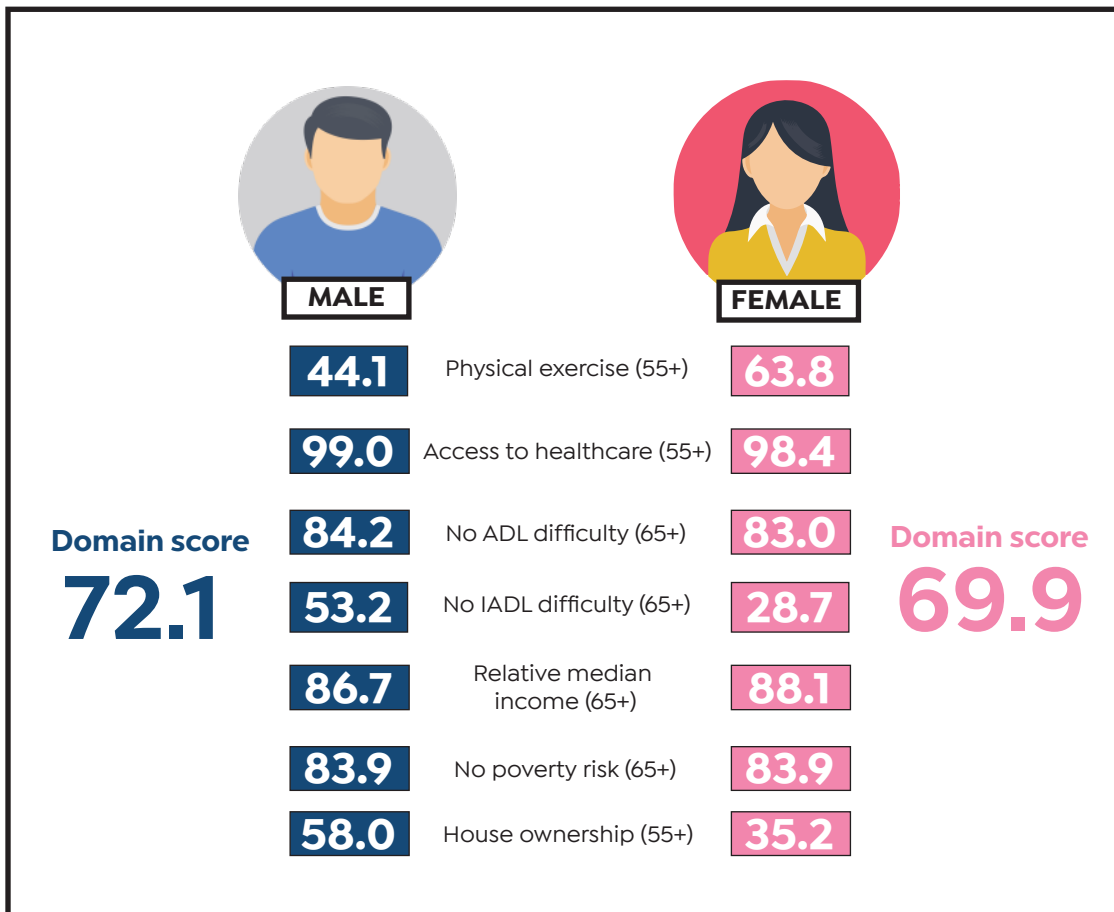
This domain depicts some patterns of healthy and independent lifestyle. The majority of older Malaysians have good access to healthcare facilities, indicating robust health coverage in Malaysia. Many older Malaysians can live independently as shown by the majority of them being able to perform basic daily activities (ADL).

Figure 6. Healthy, Secure and Independent Living score - overall



There is no significant gender gap in access to healthcare, further amplifying the robust health coverage in Malaysia that responds to the various needs of males and females. Of the seven indicators in this domain, females significantly outdo males in physical exercise while males outdo females in terms of no IADL difficulty and house ownership.

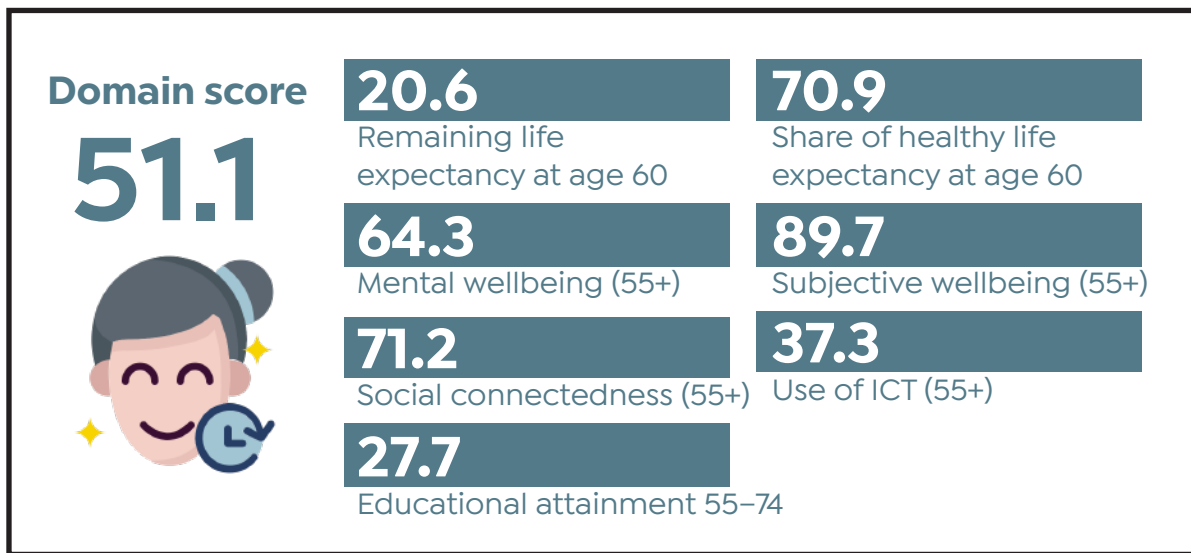
Figure 7. Healthy, Secure and Independent Living score by gender



Domain 4: Capacity and Enabling Environment for Active Ageing

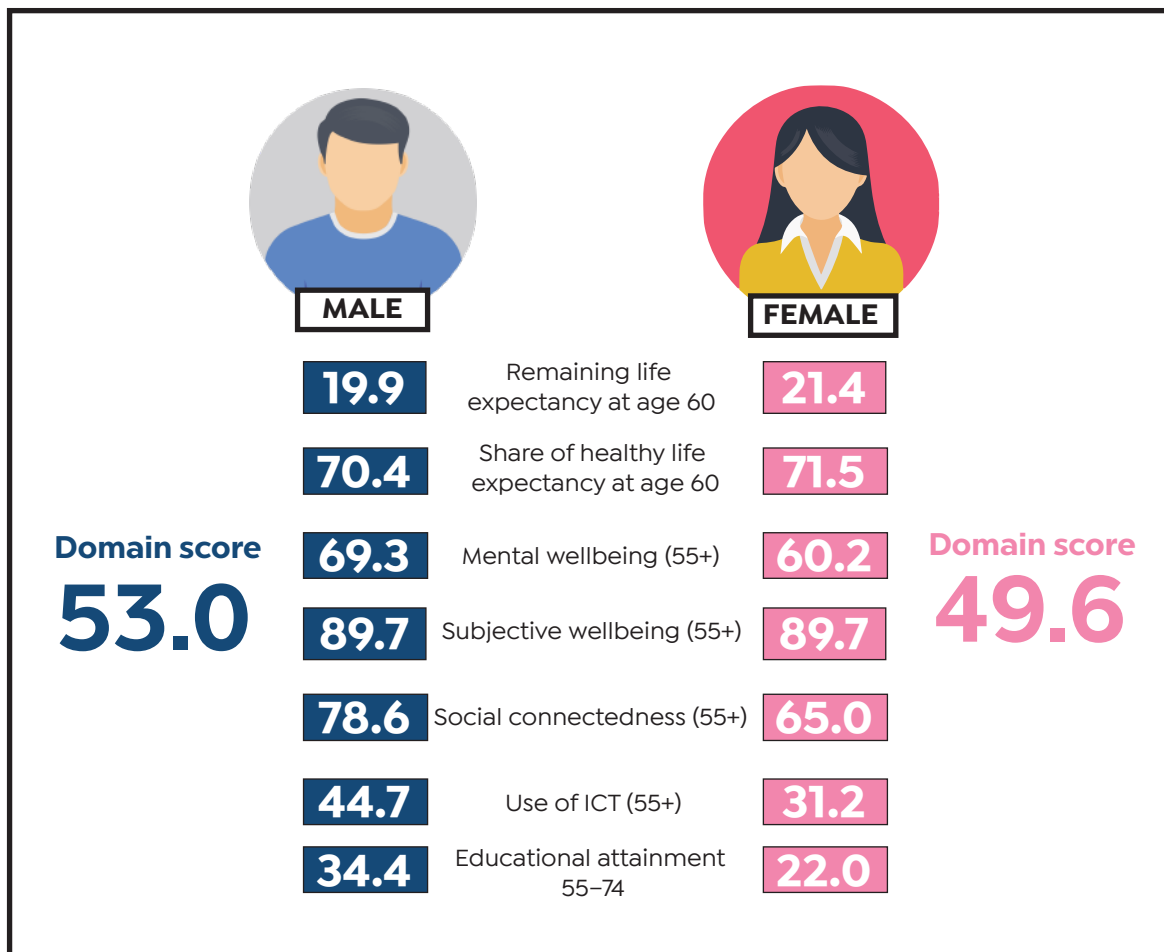
The majority of older Malaysians are satisfied with their lives and are socially connected. There is also evidence of health capacity to actively age where the majority of them are able to lead a healthy life and experience good mental wellbeing. The good health coverage in Malaysia may well be the contributing factor, as shown previously. However, low educational attainment and low ICT usage are observed among older Malaysians.

Figure 8. Capacity and Enabling Environment for Active Ageing score - overall



The low educational attainment and low ICT usage by both older males and females are of concern and thus the need to promote lifelong learning and encourage the development of ICT skills among ageing Malaysians. One notable gender gap that can be seen is that females are less socially connected than males. This may imply their overwhelming caregiving responsibility to their family that potentially prevents them from being involved in social activities. Nevertheless, Malaysian older females are healthier and living longer than their male counterparts, which is a reflection of a global scenario.

Figure 9. Capacity and Enabling Environment for Active Ageing score by gender



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About Social Wellbeing Research Centre (SWRC)

The Social Wellbeing Research Centre (SWRC) is an academic multi-disciplinary research entity, focusing on conceiving and implementing research in social security and old age financial protection.

SWRC has been providing evidence-based expertise and consulting in the aforesaid domains to elevate economic development on social cohesion in Malaysia.

The Centre supports research in social protection in general and old-age financial protection, in particular. The Employees Provident Fund (EPF) of Malaysia has graciously provided an endowment fund to create the nation's first endowed Chair in Old Age Financial Protection (OAFPC), now known as Social Wellbeing Chair (SWC) at Universiti Malaya.

FLAGSHIP PROJECTS



Malaysia Ageing and Retirement Survey (MARS)



Expenditure Guide for Malaysians (Belanjawanku)

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