

# *Protect, Promote and Prevent*

*“Spearheading Social Protection Initiatives for All”*

SWRC SOCIAL PROTECTION BULLETIN



PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL  
Social Wellbeing Research Centre (SWRC)

## **Sumbangan Asas Rahmah**

### **A Catalyst for Economic Growth by Widening and Raising the Protection Floor**

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## SARA - A Catalyst for Economic Growth by Widening and Raising the Protection Floor

**S**umbangan Asas Rahmah (SARA) is a programme introduced by the government in 2024 as a direct cash transfer registered with eKasih. Cash assistance is disbursed through MyCard and can only be used to purchase predetermined basic goods, mostly food items.

The programme has also been expanded in 2025 to include the recipients of Sumbangan Tunai Rahmah (STR) who are not in eKasih. Some 5.4 million beneficiaries are expected to benefit from the programme this year, including 700 thousand beneficiaries listed in

eKasih. It is undeniable that SARA provides relief to the low-income group facing the pressure of the rising cost of living. Much evidence from other countries shows the positive impact of cash assistance on vulnerable groups, especially in improving food intake.

Households that receive assistance, on average, spend on food, contributing to better growth among children. This will provide a long-term benefit to society through productivity gains while providing short-term relief to the targeted vulnerable

Figure 1: Categories of Essential Items Approved under the SARA Programme



Source: The Inland Revenue Board of Malaysia (2025).

people. Nonetheless, observing the current implementation of the programme reveals two aspects for further improvement: the selection of goods covered and the distribution method.

### Promoting Healthy Diet

Cash provided through the SARA programme can only be used to purchase 13 categories of goods: rice, bread, eggs, cooking oil, flour, biscuits, instant noodles, beverages, canned food, condiments, hygiene products, medicines and school supplies.

However, despite the large variety, the classification of certain goods as necessities is open to debate, particularly items like instant noodles, condiments, beverages with high sugar content, and specific canned foods.

The programme can be enhanced by incorporating a long-term objective to inculcate healthy eating practices in the community. Despite relatively cheap food prices in the country by world standards, many Malaysians face food affordability issues.<sup>1</sup>

The low level of minimum wage, coupled with a high incidence of low wages among Malaysians, contributes to these food affordability issues. Consequently, essential food items become relatively expensive, taking up a significant portion of their income, resulting in some households resorting to unhealthy food intake, especially among children. Therefore, SARA helps to a considerable degree.

The selection of essential food items should be based on the recommended healthy eating pyramid to encourage good eating practices among SARA recipients.

The current list of food items does not reflect this. For instance, choices for protein sources such as chicken and fish are scarce.



Photo by Falaq Lazuardi on Unsplash

<sup>1</sup>Rabi, A & Mansor, N. Food Affordability in Malaysia: When Markets and Money Decide What to Eat, SWRC Working Paper Series WP2025/1, March 2025.



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Moreover, vegetables and fruits are entirely unlisted. A healthier alternative would be to substitute sugar-added beverages with fresh milk.

### Promoting Supply

The implementation of SARA should be linked to the objective of food security for certain products through efforts to increase production, especially for products for which Malaysia has a high production capability, such as fruits, vegetables and meat products.

Malaysia imports many raw food items, such as fruits and vegetables, including some that can be produced domestically. Some raw food items, such as vegetables and fruits identified for SARA, can be mandated to be produced domestically.

The rapid industrialisation of Malaysia's economy, which began four decades ago, prompted a downward spiral in domestically supplied foods.

Resources were diverted to the manufacturing and services sectors, resulting in rapid urbanisation. The expansion of mass consumption patterns associated with urbanisation, coupled with a declining domestic food supply, contributed to increased import dependency and upward pressure on food prices.

Demand for food items this year is expected to rise as the allocation for SARA surges to RM13 billion in 2025, compared to RM10 billion a year before. To meet increasing demand, prioritising the production of specific food items is crucial.

Locally grown bananas, for example, are a viable addition to the SARA list. Given Malaysia's suitable soil and climate and considering that superior local varieties like Berangan and Mas have been overshadowed by imports such as Cavendish, including them in the SARA list would effectively stimulate domestic demand and benefit local suppliers.



Photo by Dr. Zulkiply Omar

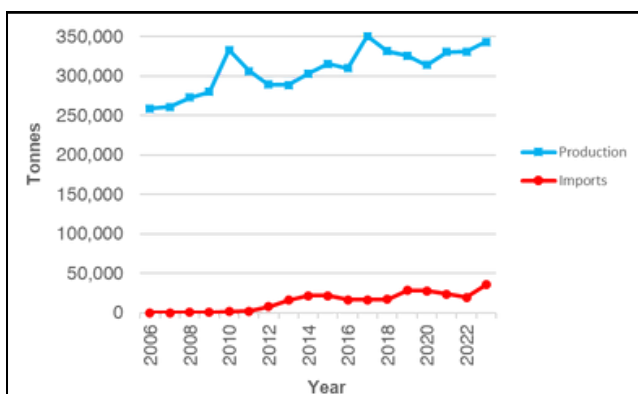


**Figure 2: *Berangan* Banana's Average Retail, Wholesale and Farm Prices per Kg, 2012-2023**



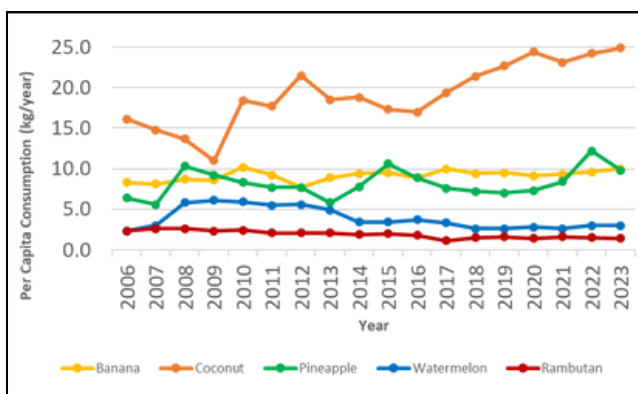
Source: DOSM (2023). Selected Agricultural Indicators

**Figure 3: Banana Production and Imports (Malaysia, 2006-2022)**



Source: DOSM (2023). Supply and Utilization Accounts Selected Agricultural Commodities.

**Figure 4: Per Capita Consumption (PCC) for Selected Fruits (Malaysia, 2006-2023)**



Source: DOSM (2023). Supply and Utilization Accounts Selected Agricultural Commodities.

Eventually, the demand for imported bananas will soften and the domestic price will moderate. Cheaper bananas will be enjoyed by all, beyond SARA recipients. Currently, Malaysians are paying the equivalent of 47 minutes of work time for a kilogram of banana, more than what most people in temperate countries pay.<sup>2</sup>

Furthermore, steps for branding local bananas for exporting should be encouraged to bring added benefit to the industry. This import substitution strategy would eventually be able to bring back the lost comparative advantage once owned by domestic bananas. In the longer run, steps for branding local bananas for export should also be encouraged to further elevate the industry. Similarly, other food products should follow the same strategy. Eventually, this selected import substitution strategy will have a positive impact on the economy, including food security, employment creation and, of course, a good contribution to GDP.

### Improving Distribution

Currently, SARA products are distributed through selected approved stores, mostly big supermarkets and established chain grocers. Although the number of stores has increased to more than 1,200 in 2025 compared to 700 in 2024, there are still some concerns about this distribution method.

Most of the SARA-approved stores are in town areas. Some SARA recipients from rural areas travel quite a distance for groceries, particularly in Sabah and Sarawak, thus incurring additional costs. Without SARA, they rely on local community grocers for their basic needs. Some rural communities even have personal credit arrangements with local stores to smooth out their consumption pattern amid their volatile incomes.

<sup>2</sup>Rabi, A & Mansor, N. Food Affordability in Malaysia: When Markets and Money Decide What to Eat, SWRC Working Paper Series WP2025/1, March 2025.

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This good practice of community networks is a sort of informal social protection in rural areas that will practically disappear with the existence of SARA.

It is costly for small local grocers to extend such credit facilities for non-regular customers. Hence, SARA recipients in the area will lose their potential lifeline during an emergency.

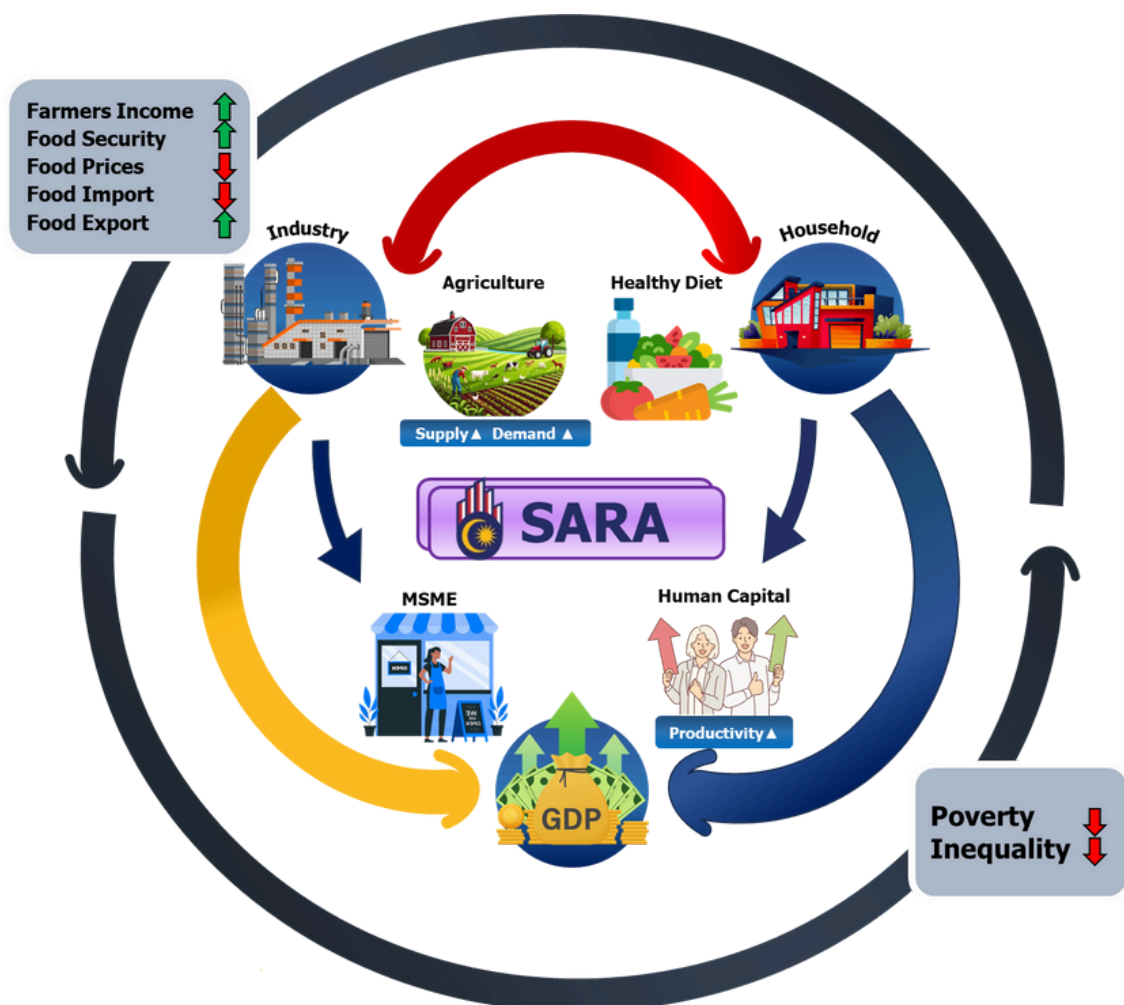
Conversely, the SARA initiative is inadvertently causing small community grocers to lose regular customers, as many rural residents are now recipients.

This negative consequence threatens the viability of these businesses, potentially leading to closures as their role diminishes within the community. As a remedy, they should be appointed as SARA distributors.

## Catalyst for Growth

Diagram 1 depicts a complete picture of potential economic growth from the SARA initiative reinforced by relevant industrial policies.

### Diagram 1: Potential Economic Growth from the SARA Initiative





SARA, as a direct cash transfer, is an effective social assistance mechanism to raise and widen the social protection floor. Empirical evidence shows that effective cash transfers have an immediate effect on reducing poverty and improving income distribution.

They are expected to have a positive impact on both the incidence of poverty and the Gini coefficient. This social empowerment is an important element for economic growth through productivity gains, as shown in Diagram 1.

Promoting a healthy diet culture benefits long-run productivity gains through good cognitive development among children, adding another channel to intensifying potential economic growth.

A concomitant supply-side policy should be initiated with the overarching objective of increasing potential output, particularly in the agriculture sector

Tying up SARA with domestic-supply products catalyses local production. Meanwhile, concerted efforts to promote local brands for export markets will further boost demand for local goods.

Robust domestic production will bring many positive impacts to the economy, among others, improving farmers' income, strengthening food security, and softening food price inflation.

Meanwhile, incorporating community-based micro, small and medium enterprises (MSME) into the SARA distributive channel is valuable for both the beneficiaries and local entrepreneurs.

“

*The association welcomed the government's initiative, which would not only alleviate the cost of living but also increase purchasing power. However, the success of the programme in ensuring that those in need can purchase basic goods requires close collaboration between retailers and government agencies. A shortage of supply due to increased demand could disrupt the smooth operation of the programme.*

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- Saravanan Tambirajah, CEO FOMCA

# IS THERE A FUTURE FOR BANANAS IN MALAYSIA?

## Where Does Most Banana Production Go?



Note: Other utilisation includes Feed, Loss and Processing.

Only a small portion of banana production is used for exports and other purposes; **the majority is consumed locally.**

## Top 10 Bananas in The World

-  Pisang Mas
-  Plátano de Canarias
-  Cavendish banana
-  Pisang Raja
-  Red banana
-  Matoke
-  Manzano banana
-  Goldfinger banana
-  Burro banana
-  Latundan banana

Source: TasteAtlas (2025)

## Malaysia: Self Sufficiency Ratio (SSR) of Selected Agricultural Product, 2024

Coconut



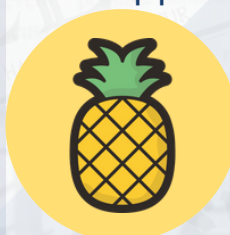
70.3%

Banana



96.9%

Pineapple



102.7%

Papaya



131.8%

Langsat



135.3%

Source: DOSM (2024)



# Belanjawanku Expenditure Guide for Malaysian Individuals and Families

## Klang Valley and Selected cities 2024/2025

Mansor, N., Nik Osman, N. N. A., Awang, H., Omar, Z., Abd Ghani, M. A. A., Aznan, M. H. H., Mohaimi, M. M., Shahabudin, S. M., Abdullah, N., Mohd Satar, N. H., Zakaria, R. H., Sook Lu, Y., & Yin Mei, N. (2024).

*Belanjawanku expenditure guide for Malaysian individuals and families: Klang Valley and selected cities 2024/2025. Social Wellbeing Research Centre.*

### INTRODUCTION

Belanjawanku is an **expenditure guide** that provides estimated minimum monthly expenses for various types of goods and services, tailored to different family sizes in Malaysia. It is a budget that can be used for informational purposes or as a guide for personal finance. Elsewhere, it is known as a reference budget or budget standard, containing household expenditures categorised into baskets of goods and services, along with their associated costs. It serves as a guide for families of specific sizes and compositions **to attain a decent standard of living**.



Scan the QR code to read or download the booklet

## Featured Article 1

# EPF launches three-tier savings framework for different retirement lifestyles

Photo by Mark Hang Fung So on Unsplash

as featured in *The Star*, on 12 December 2024

**T**he Employees Provident Fund (EPF) has rolled out a new three-tier savings framework as a reference for Malaysians to maintain different levels of financial security post-retirement.

Launched in tandem with Belanjawanku 2024/2025, the newly introduced Retirement Income Adequacy (RIA) Framework revises the recommended savings level from a single benchmark to three tiers, comprising "basic", "adequate" and "enhanced" levels of savings.

According to the EPF, the RIA Framework, which is set to be implemented in January 2026, allows members to set savings targets that reflect different retirement lifestyles and aspirations.

"This approach emphasises the importance of viewing EPF savings as a source of ongoing income, helping members to understand savings they will need to sustain themselves during retirement," said the pension fund.

The RIA Framework will be based off the Belanjawanku Guide, developed by the EPF and Social Wellbeing Research Centre (SWRC) at the University of Malaya, which estimates the minimum monthly expenses needed for a decent living standard in Malaysia.

According to Belanjawanku 2024/2025, a single elderly person must have access to about RM2,690 monthly for their retirement income to be deemed "adequate".

Under the RIA Framework, a person falling within the "adequate savings" tier must have 240 times the adequate retirement income, rounded down to the nearest RM10,000. Based on the RM2,690 monthly income recommended in Belanjawanku 2024/2025, this amounts to RM650,000.

For the lower tier "basic savings", a person must have 60% of the adequate savings amount, which is RM390,000.



The higher tier "enhanced savings" must have two times the adequate savings sum, amounting to RM1.3mil.

The EPF noted that the basic savings benchmark of RM390,000 represents an increase from the previous RM240,000.

It said there will be a phased transition with the basic savings benchmark increasing gradually by RM50,000 annually over three years until it arrives at RM390,000 in 2028.

Due to the rising cost of living, the RIA Framework will be reviewed every three years starting from 2029, using updated data from the Belanjawanku findings.

Meanwhile, the withdrawal policy for savings above RM1 million will align with the enhanced savings benchmark, offering members flexibility in managing their surplus funds.

Like basic savings level transition, the threshold for this withdrawal will increase gradually by RM100,000 annually over three years.

Additionally, under the Members' Investment Scheme (MIS), members can transfer 30% of savings above the basic

savings amount in Akaun Persaraan to approved funds managed by fund management institutions premised on the new basic savings table effective Jan 1, 2026.

EPF CEO Ahmad Zulqarnain Onn said the Belanjawanku and RIA Framework help average Malaysians navigate the challenges in managing household expenses.

"By offering a comprehensive view of monthly expenditure and introducing new savings benchmarks, we aim to guide our members toward achieving a dignified and fulfilling retirement.

"These initiatives not only underscore EPF's commitment to adapting to evolving socioeconomic realities but also reflect our objective to stay relevant and responsive to changing times. Our goal is to ensure that no Malaysian is left behind in planning for a secure and meaningful future," he added.

The Belanjawanku 2024/2025 can be downloaded from the EPF website at [www.kwsp.gov.my](http://www.kwsp.gov.my).

The Belanjawanku App can also be downloaded for free from Apple App Store, Google Play, and Huawei App Gallery.

*"These initiatives not only underscore EPF's commitment to adapting to evolving socioeconomic realities but also reflect our objective to stay relevant and responsive to changing times. Our goal is to ensure that no Malaysian is left behind in planning for a secure and meaningful future"*

*- Ahmad Zulqarnain Onn, CEO EPF*



## Featured Article 2

# Adaptable social protection frameworks crucial to address evolving challenges - PERKESO

as featured in The Sun on 18 September 2024, by Bernama

Creating adaptable social protection frameworks that are both inclusive and resilient, especially for vulnerable workers, is crucial to advocate stronger social security systems capable of addressing evolving challenges.

Social Security Organisation (Perkeso), chief executive officer Datuk Sri Dr Mohammed Azman Aziz Mohammed, who is also president of the International Social Security Association (ISSA), highlighted the issue during the BRICS Labour and Employment Ministers' Meeting (LEMM) in Sochi, Russia, recently.

In a statement by Perkeso, Mohammed Azman was quoted as saying that the discussions are timely as many nations are grappling with economic disruptions and technological shifts that have widened income gaps and led to more unstable jobs, particularly in the informal and gig economies.

"The discussions in Sochi are not just about policy but (also) about tangible solutions that can reshape social protection systems to be more inclusive.

"The focus on recalibrating social security systems is seen as vital in emerging economies, where gaps in coverage often leave large segments of the population unprotected," he said.

Perkeso stated that the two-day meeting, which started on Sept 9, brought together ministers and critical representatives from BRICS nations such as Brazil, Russia, India, China, and South Africa, as well as new member countries, including Egypt, Iran, Saudi Arabia, the United Arab Emirates, and Ethiopia, to address pressing challenges in labour markets and social protection.

The discussions focused on recalibrating social security frameworks to tackle the rising issues of precarious employment, income inequality, and the evolving nature of work, with the outcomes expected to have a significant spillover effect on global labour practices, particularly in emerging economies.

It added that Mohammed Azman represented the voices of 332 ISSA members across 162 countries at the meeting and the association's proactive stance aligned with



national priorities to foster greater social inclusion and protect workers in an increasingly volatile global economy.

"The (ISSA's) involvement in these talks highlights its readiness to contribute to developing frameworks that provide universal coverage for workers across borders.

"This is especially relevant as many countries face the challenge of adapting outdated social protection models to meet the demands of modern, dynamic workforces," the statement read.

The statement added that as BRICS continues to explore ways to enhance social protection among its member states, Malaysia is expected to play a critical role in shaping the future direction of global labour and social security policies.

In July, Prime Minister Datuk Seri Anwar Ibrahim announced Malaysia's application to join BRICS, positioning the country to enhance its international collaborations and represent ASEAN's voice in global forums.



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*The discussions in Sochi are not just about policy but (also) about tangible solutions that can reshape social protection systems to be more inclusive. The focus on recalibrating social security systems is seen as vital in emerging economies, where gaps in coverage often leave large segments of the population unprotected.*

- Datuk Seri Dr Mohammed Azman Aziz Mohammed. CEO SOCSO

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**Ruangan Bahasa Melayu****Lensa Jaringan Keselamatan Sosial**

# Kaji Kadar Gaji Pastikan Akses kepada Makanan Sihat, Berkhasiat.

*diterbitkan di Berita Harian pada 19 Mac 2025, oleh Dr Amjad Rabi dan Dr Muhammad Aizat Zainal Alam*

**D**i Belanda, seorang pekerja menerima gaji minimum hanya perlu bekerja empat minit untuk memperoleh satu liter susu, sebaliknya di Malaysia, pekerja dengan gaji minimum perlu bekerja 58 minit bagi mendapatkan jumlah sama.

Jurang perbezaan signifikan ini bukan sekadar mencerminkan kos sara hidup berbeza, bahkan menggambarkan kuasa beli rakyat di negara ini semakin terhimpit akibat struktur gaji tidak seiring kenaikan kos kehidupan.

Isu ini tidak boleh dipandang remeh kerana ia mempunyai implikasi langsung terhadap kesejahteraan rakyat, khususnya dalam memastikan akses kepada makanan mencukupi dan berkhasiat. Pendapatan tidak mencukupi memaksa ramai rakyat memilih makanan lebih murah dan diproses berbanding makanan segar serta berkhasiat.

Situasi ini bukan sahaja menjejaskan kesejahteraan dalam jangka pendek, bahkan membawa kesan kesihatan berpanjangan.

Kekurangan makan seimbang atau malnutrisi dan obesiti semakin meningkat, terutama dalam kalangan isi rumah berpendapatan rendah. Kanak-kanak isi rumah berkenaan berisiko mengalami kekurangan zat makanan, manakala golongan dewasa sering bergantung kepada makanan segera yang tinggi kandungan gula dan garam.

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Situasi ini mencerminkan ketidakseimbangan antara pendapatan dengan kos kehidupan, memberi impak negatif terhadap kesihatan rakyat. Dalam konteks pembangunan, pemakanan baik adalah asas pembentukan generasi

masa depan yang lebih sihat dan produktif. Kanak-kanak menerima pemakanan seimbang akan membesar lebih baik, berdaya saing serta memiliki keupayaan kognitif lebih tinggi.

Peluasan program pemakanan di sekolah menjadi langkah strategik yang boleh membantu menangani isu ketidakcukupan makanan murid. Program ini bukan sahaja berpotensi meningkatkan tahap kesihatan kanak-kanak, bahkan menyumbang pencapaian akademik lebih baik.

Sekiranya pelajar mendapat makanan berkhasiat di sekolah, mereka dapat memberi tumpuan lebih tinggi kepada pembelajaran tanpa gangguan akibat kelaparan atau kekurangan tenaga.

Antara kesilapan persepsi sering berlaku dalam perbincangan mengenai kos makanan ialah anggapan harga makanan rendah bermakna ia mampu milik. Walaupun harga makanan di negara ini lebih rendah berbanding purata global, ia tidak semestinya menjamin kemampuan rakyat memperolehnya.

Apabila gaji berada pada tahap terlalu rendah, makanan murah sekalipun boleh menjadi sukar dibeli. Golongan berpendapatan rendah perlu mengorbankan perbelanjaan lain demi memastikan keperluan makanan dipenuhi.

Walaupun harga bahan makanan asas seperti beras, minyak masak dan ayam lebih rendah berbanding negara lain, keutamaan perbelanjaan terhadap menyebabkan mereka terpaksa berkompromi terhadap aspek kualiti pemakanan.

Ketidakseimbangan harga makanan antara bandar dengan luar bandar turut memberi kesan kepada tahap kemampuan rakyat mendapatkan makanan.

Kos makanan di bandar cenderung lebih tinggi disebabkan faktor seperti kadar sewa premis, kos logistik dan margin keuntungan peruncit.

Akibatnya, golongan miskin bandar lebih terkesan kerana bukan sahaja perlu menghadapi harga makanan lebih tinggi, bahkan dibebani kos perumahan dan pengangkutan semakin meningkat.

Antara penyelesaian utama wajar dipertimbangkan ialah mekanisme penyelarasan gaji minimum secara automatik mengikut kadar inflasi dan pertumbuhan ekonomi.

Kenaikan harga barangan tidak dapat dielakkan dan sekiranya kadar gaji tidak meningkat sejajar dengan kenaikan ini, kuasa beli rakyat akan terus merosot. Dengan pelaksanaan mekanisme pelarasan automatik, rakyat akan dapat menyesuaikan diri dengan perubahan kos sara hidup tanpa perlu menunggu kajian semula dasar gaji minimum yang lazimnya mengambil tempoh panjang.

Negara seperti Kanada dan Australia sudah lama mengamalkan pendekatan ini bagi memastikan taraf hidup rakyat kekal stabil walaupun berdepan perubahan dalam landskap ekonomi.

Walaupun ramai merungut kenaikan harga makanan, masalah lebih kritikal adalah kadar gaji terlalu rendah. Apabila rakyat memiliki pendapatan mencukupi, kenaikan harga makanan dapat diseimbangkan dengan daya beli lebih kukuh.

Namun, apabila kenaikan gaji tidak berlaku pada kadar sepatutnya, setiap peningkatan harga barangan makanan akan menjadi satu beban semakin berat untuk ditanggung. Dalam jangka panjang, keadaan ini boleh mengakibatkan jurang ekonomi semakin melebar, seterusnya

meningkatkan ketidakseimbangan sosial masyarakat.

Kesedaran mengenai kepentingan pemakanan sihat juga perlu dipertingkatkan dalam masyarakat. Masih ramai beranggapan makanan sihat mahal dan sukar diperoleh. Namun, dengan perancangan betul, makanan sihat sebenarnya boleh menjadi pilihan utama tanpa memerlukan perbelanjaan besar.

Kerajaan dan pihak berkaitan boleh memainkan peranan penting dalam menyediakan insentif kepada pengusaha pertanian tempatan bagi meningkatkan bekalan makanan segar pada harga lebih berpatutan. Kempen kesedaran kepentingan pemakanan seimbang perlu diperluas agar rakyat lebih cenderung membuat pilihan makanan lebih baik dan berkhasiat.

Kajian terkini Pusat Penyelidikan Kesejahteraan Sosial (SWRC) dalam makalah Food Affordability in Malaysia: When Markets and Money Decide What to Eat mengukuhkan lagi hujah isu kemampuan makanan di negara ini berkait rapat dengan kadar gaji rendah.

Ia menunjukkan bagaimana kuasa pasaran dan tahap pendapatan menentukan akses rakyat kepada makanan berkhasiat, sekaligus membuktikan kenaikan harga makanan bukanlah satu-satunya punca permasalahan ini. Oleh itu, dasar lebih menyeluruh perlu dirangka bagi menangani isu ini secara efektif.

Di negara ini, realiti menunjukkan makanan berkhasiat semakin sukar diakses golongan berpendapatan rendah. Isu ini memerlukan perhatian segera kerana pemakanan sihat bukanlah satu kemewahan, sebaliknya keperluan asas penting bagi kesejahteraan masyarakat.

Jika isu kemampuan makanan tidak ditangani secara tuntas, kesannya bukan sahaja akan dirasai pada tahap kesihatan awam, tetapi juga terhadap produktiviti negara secara keseluruhan.

Oleh itu, dasar menyokong peningkatan pendapatan rakyat serta kestabilan harga makanan perlu diberi keutamaan dalam agenda pembangunan negara.

Kesimpulannya, isu kemampuan makanan bukan sekadar berkaitan harga barangan semata-mata, bahkan membabitkan tahap gaji rakyat.

Bagi memastikan rakyat Malaysia menikmati taraf hidup lebih berkualiti, kerajaan dan majikan perlu menilai semula kadar gaji minimum serta merangka strategi memastikan semua lapisan masyarakat mempunyai akses kepada makanan sihat dan berkhasiat.

Selain itu, usaha meningkatkan kesedaran pemakanan sihat, memperluaskan program pemakanan di sekolah serta menyokong pertanian tempatan perlu digiatkan.

Jika isu ini tidak ditangani sewajarnya, jurang ekonomi dan kesihatan dalam kalangan rakyat akan terus melebar, mengakibatkan golongan berpendapatan rendah semakin terpinggir dalam arus pembangunan negara.

Malaysia tidak boleh membiarkan situasi ini berlarutan.





SWRC In the News

## My Say: Affordable food: When markets and money decide what we eat

*as featured in The Edge on 18 March 2025, written by Amjad Rabi and Norma Mansor*

“

“Food affordability is not just about food prices; it is fundamentally linked to household income, wage policies and social protection mechanisms,” wrote Dr Amjad Rabi and Professor Datuk Norma Mansor in their joint commentary, highlighting the need for a more holistic approach to tackling urban food insecurity in Malaysia.

They called for urgent and coordinated reforms, including the establishment of a well-structured social protection floor to safeguard vulnerable groups during key life stages, the expansion of universal school feeding programmes to support child nutrition and relieve household food burdens, and the implementation of automatic minimum wage adjustments to preserve the purchasing power of low-income earners.

These measures, they argue, are essential to closing the affordability gap, which persists despite Malaysia’s relatively low food prices, and ensuring that all Malaysians—especially those in urban low-income communities—can access adequate and nutritious food.

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## SWRC In the News

# Stagnant wages, rising food costs push low-income families into poor diets, says study

*as featured in New Straits Time on March 14, 2025.*

“

Rising food costs and stagnant wages are forcing Malaysia's low-income urban households into unhealthy eating habits, leading to a growing public health crisis of malnutrition and obesity.

A recent study by the **Social Wellbeing Research Centre (SWRC) at Universiti Malaya** found that many struggling families rely on instant noodles, fried foods, and sugary drinks instead of nutritious meals.

The study, titled **Food Affordability in Malaysia: When Markets and Money Decide What to Eat** by **Amjad Rabi and Norma Mansor** stated that food affordability was a challenge for urban communities, where wages remain low despite government subsidies keeping food prices below global averages

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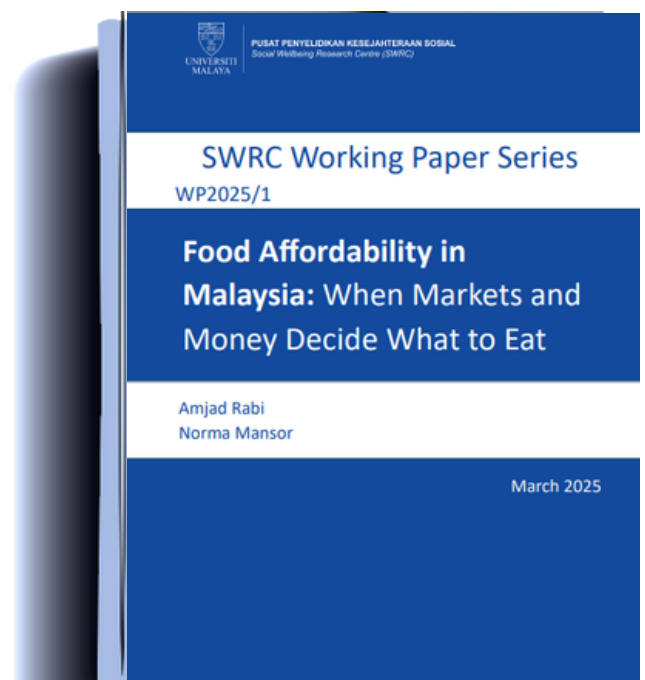
## Featured Working Paper Series

# Food Affordability in Malaysia: When Markets and Money Decide What to Eat

Food affordability in Malaysia is increasingly shaped by urbanisation, wage structures, and market dynamics. With nearly 80 percent of Malaysians now residing in urban areas, access to food is no longer determined by availability but by affordability. Unlike rural households that may engage in subsistence farming, urban residents must purchase all their food, making income levels the key determinant of food security. While Malaysia benefits from relatively low food prices due to open trade policies and government subsidies, low wages and income inequality continue to limit many households' ability to afford adequate and nutritious food.

Although Malaysia's food prices remain below the global average, this does not automatically translate into affordability for all, particularly for low-wage earners. Malaysia's minimum wage is low compared to international benchmarks, and a disproportionately large share of the workforce earns less than two-thirds of the median wage. As a result, a significant portion of the population faces food insecurity despite relatively stable prices.

*"While a minimum-wage worker in the Netherlands needs only 4 minutes of labour to buy one litre of milk, a Malaysian worker must work for 58 minutes to afford the same amount"*



For more info: please visit our website  
<https://swrc.um.edu.my/Reports%20and%20Books/Sandwich%20generation.pdf>



or scan the QR code



PROTECT, PROMOTE AND PREVENT

# Activities and Gallery

Highlights of SWRC's Activities from January - June 2025





## MARS Wave 3 Training

February 2025 | Imperial Hotel, Kuching

→ Building on the success of the first two waves, Wave 3 of the Malaysia Ageing and Retirement Survey (MARS) has officially commenced and is currently in progress. This ongoing wave continues the commitment to generating high-quality, nationally representative longitudinal data on the ageing population in Malaysia. Wave 3 aims to deepen insights into the evolving needs, behaviours, and expectations of older Malaysians, while also capturing the impacts of recent socioeconomic developments, public health challenges, and policy changes on their wellbeing and retirement preparedness.

As Malaysia moves further along the path of demographic transition, sustained and rigorous data collection is crucial for identifying emerging trends, monitoring intergenerational shifts, and designing policies that are responsive to the realities faced by older adults. The continued implementation of MARS reflects the strong collaboration between the Malaysian government, the academic community, and international partners, and reaffirms the importance of long-term, evidence-based planning. By tracking these dynamics over time, Wave 3 will contribute to a more inclusive and resilient policy landscape that supports healthy, productive, and secure ageing for all.



# SANDWICH GENERATION ROUNDTABLE, ISIS 2025

12 March 2025 | Auditorium, ISIS



→ The roundtable brought together policymakers, experts, and stakeholders to examine the growing pressures faced by Malaysia’s “sandwich generation”—individuals supporting both ageing parents and dependent children. Against the backdrop of a rapidly ageing society, rising life expectancy, and entrenched cultural expectations, the event focused on policy gaps and the need for systemic support.

Key presentations addressed the pension shortfall and proposed a consumption-based contributory pension model, explored global lessons on ageing and the labour market, and highlighted the importance of investing in children within an ageing demographic context. Panel discussions delved into the intersections of social protection, wellbeing, and the care economy, underscoring the need for integrated strategies and rights-based approaches.

The event concluded with calls for greater investment in the care economy, enhanced retirement planning, and policies that holistically support both care responsibilities and economic participation for the sandwich generation.



# BELANJAWANKU

## FOCUS GROUP DISCUSSION (FGD)

9 - 10 May 2025 | Neo+ Hotel, Georgetown Penang



→ In preparation for the upcoming Belanjawanku (Expenditure Guide for Malaysians) 2026/2027, the Social Wellbeing Research Centre (SWRC) conducted a Focus Group Discussion (FGD) in Georgetown, Penang, from 9 to 10 May 2025.

The objective of the FGD is to collect monthly household expenditure data from residents of Penang. This data will be used to develop a realistic monthly budget covering essential categories such as food, housing, and transportation. The FGD sessions brought together over 50 participants representing diverse household types, including singles, married couples without children, married couples with children, single parents, and senior citizens.

The FGD sessions were led by Puan Nik Noor Ainoon Nik Osman (SWRC), Dr Sharifah Muhairah Shahabudin (UM), and Dr Muhammad Aizat Zainal Alam (UM), with invaluable support from the dedicated staff of SWRC.





## Roundtable Discussion

### EXPANDING EPF COVERAGE TO MIGRANT WORKERS IN MALAYSIA

15 January 2025 | Wyndham Grand Bangsar Hotel



→ The Roundtable Discussion on Expanding EPF Coverage to Foreign Workers in Malaysia, organized by the Social Wellbeing Research Centre (SWRC) at Universiti Malaya, focused on the proposal to mandate Employees Provident Fund (EPF) contributions for foreign workers at the same rate as local employees—13% from employers and 11% from employees.

During the session, Dr Zulkipli Omar, Senior Research Fellow at SWRC, highlighted that such a policy could potentially generate an additional RM7 billion annually in national savings. He emphasized that EPF contributions are a vital source of domestic capital, driving investment and enhancing the country's production capacity through more productive and technology-driven economic activities.

Dr Zulkipli also pointed out that the current voluntary EPF scheme for foreign workers creates a dual system that not only discriminates against non-citizens but also distorts the labour market. This leads to inefficiencies such as suppressed wages, low productivity growth, and a lack of motivation among firms to adopt labour-saving technologies.

Moreover, the preference for hiring cheaper foreign labour reduces the demand for skilled workers, resulting in a mismatch between the supply of skilled graduates and the availability of quality jobs. This, he noted, forces skilled workers into lower-paying roles and contributes to underemployment.

# Join us @ **Pension and Retirement Professional Programme (PRPP) 2025!**

The Pension and Retirement Professional Programme (PRPP) is a three level course designed by the Social Wellbeing Research Centre (SWRC), Universiti Malaya. The programme equips social social protection practitioners to become specialists in the retirement and pension industry.



## Programme Objectives



Promote economic development and social wellbeing



Prepare practitioners to meet the evolving needs of an ageing society



Develop a robust and dynamic workforce in the field of pension and retirement services



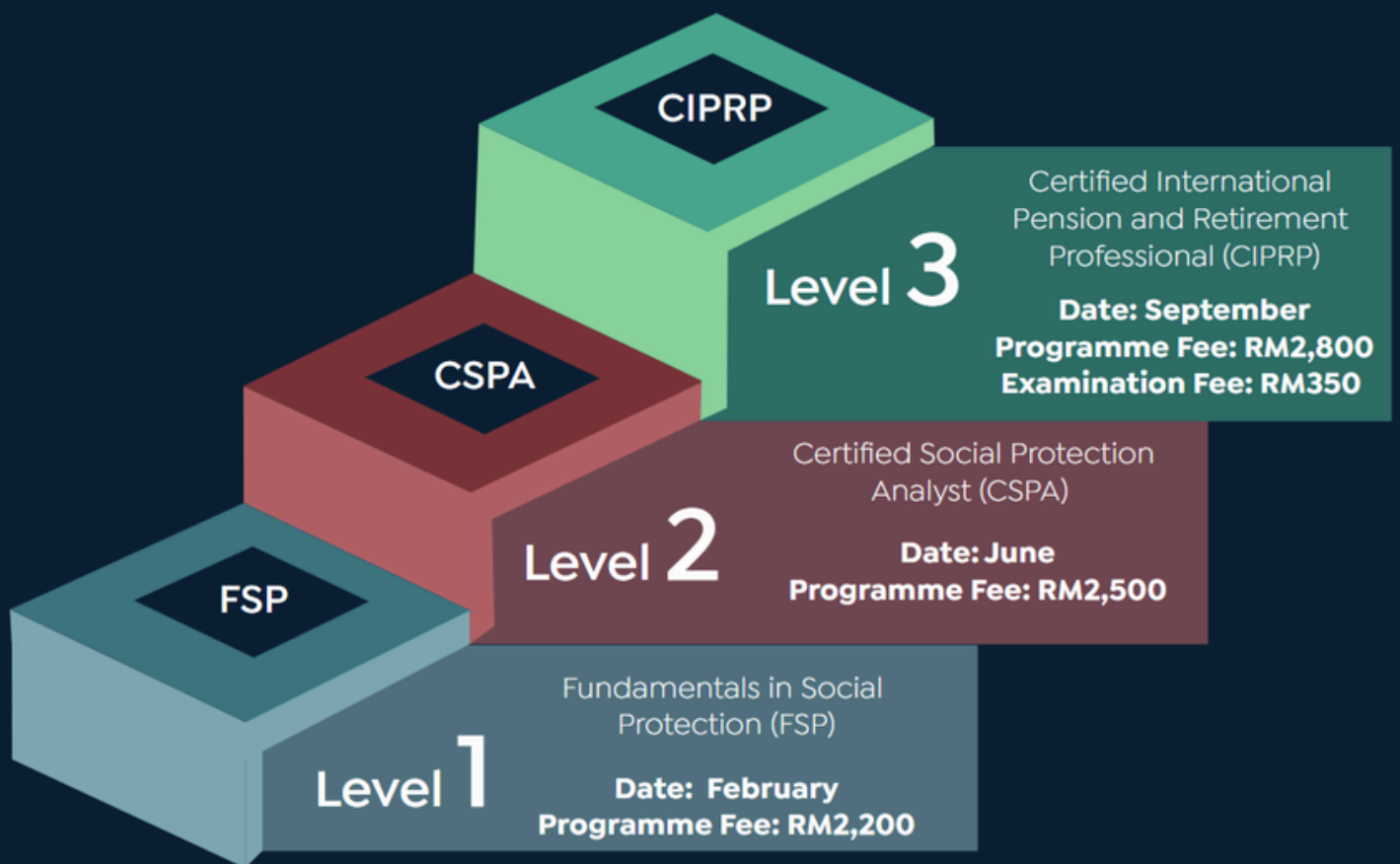
# Programme Delivery

- engaging face-to-face lectures
- hands-on practical sessions
- immersive case studies
- interactive workshops

Participants will benefit from the expertise of both local and international academics, as well as industry professionals specialising in retirement and social protection

## Levels of Certification

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



\*daytime course over **three days**

## 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.

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# FLAGSHIP PROJECTS



**Malaysia Ageing and Retirement Survey (MARS)** is a major research undertaking by the Social Wellbeing Research Centre (SWRC) to produce nationwide longitudinal micro-level data relating to ageing and retirement involving personal interviews of individuals aged 40 years and older in Malaysia.

MARS is carried out every 2 years and is part of the harmonised database parallel with leading international family studies, namely, Health and Retirement Survey, USA; Survey of Health, Ageing, and Retirement Europe (SHARE); and Japanese Study of Ageing and Retirement.

MARS collects information on vital issues impacting their lives which include personal (background characteristics, etc.), family (relationship with spouse, parents, children, siblings, transfers, etc.), health (health status, diagnosed illness, healthcare utilisation, physical measurement, etc.), economic (work, employment, retirement, income, etc.) and other social factors (friends, social participation, etc.).

## Interested in MARS dataset?

Data request is available through SWRC website ([swrc.um.edu.my/mars-data](http://swrc.um.edu.my/mars-data)) and the Gateway to Global Aging Data (<https://g2aging.org/>).



**Belanjawanku** is an expenditure guide that provides estimated minimum monthly expenses on various types of goods and services for different family sizes in Malaysia. It is a budget that can be used for information or as a guide for personal finance. It is known as a reference budget or a budget standard, that contains household expenditure, basket lists of goods and services and their cost thereof, a guide for a family of a specific size and composition to attain a decent standard of living.

The first wave of Belanjawanku (2019) covers the cities and districts in Klang Valley. The second and third wave of Belanjawanku was conducted between 2019-2022 and covered the additional cities including Alor Setar, Kota Kinabalu, Johor Bahru, Kuala Terengganu, Kuching, Georgetown, Kuantan, Kota Bharu, Ipoh, Seremban and Malacca City.

Belanjawanku App was launched in 2023. The app provides a medium for users to track their expenses and plan their budget smartly to achieve a dignified standard of living.



**Belanjawan** *ku*

Belanjawan kini lebih mudah



For iOS



For Android

**Download yours now!**