

# Protect, Promote and Prevent

Spearheading Social Protection Initiatives for All



UNIVERSITI  
MALAYA

Pusat Penyelidikan Kesejahteraan Sosial  
Social Wellbeing Research Centre  
(SWRC)

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## The Perspective

# Unemployment Insurance for All

The COVID-19 pandemic serves as a real-life lesson on the importance of social protection for everyone. The primary purpose of social protection is to protect every member of society against vulnerability throughout the life cycle. The pandemic demonstrated that every person can be vulnerable at any time.

The social protection system consists of three main elements: social insurance, social assistance and labour market intervention - all of them were tested at various levels during the COVID-19 outbreak. The adequacy, effectiveness, and sustainability of the system were all put to the test.

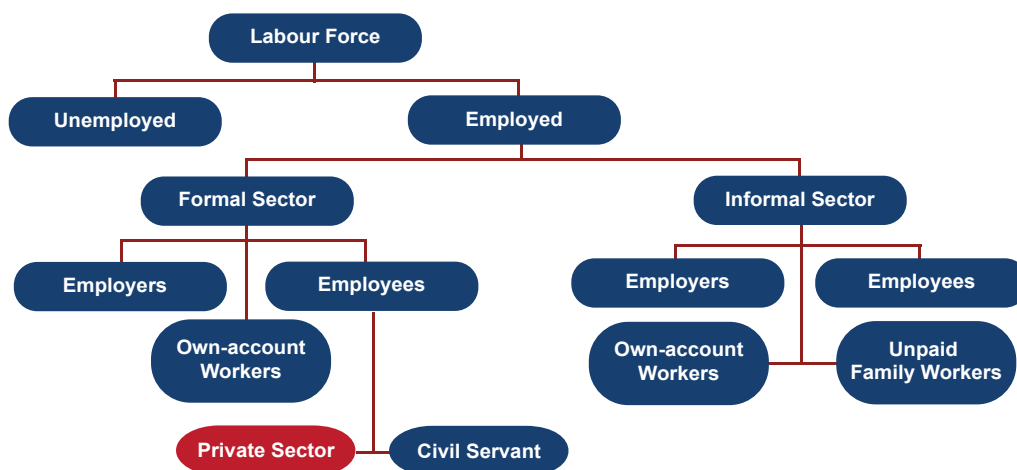
Social assistance programmes, particularly in the form of cash transfers, became the lifeline to many during the pandemic. Some people who were not normally on the list of vulnerable groups also benefited from the programmes.

However, the amount received may be inadequate for some. People were expecting more than what they had received. In the meantime, the government was reconciling between lowering the fiscal deficit and helping those affected. The long-term solution lies in achieving sustainable economic growth. Therefore, the social protection system should not weigh down on growth.

The invaluable lesson of having insurance against the loss of employment (LOE) during the pandemic, was learnt the hard way.

In Malaysia, the Employment Insurance System (EIS) administered by SOCSO was established in 2018 to protect insured persons who have lost their jobs. All employees, except government employees, domestic workers and the self-employed, are covered by the system through monthly contribution (Figure 1).

Figure 1: Overview of Employment Insurance System (EIS) Coverage in Malaysia



■ Covered by mandatory employment insurance scheme provided by EIS

In the case of loss of employment, the members will receive income replacement for six months (job search allowance), in addition to re-employment assistance and skills training provided by SOCSO.

Since the COVID-19 outbreak, the number of beneficiaries of EIS has increased tremendously to nearly threefold, while the value of benefits received jumped 3.5 times in 2020 compared to the year before (Table 1).

Except for a few countries like Germany and Spain, the coverage of employment insurance (also known as unemployment insurance in some countries) is limited to employees of the formal sector.

The fact of the matter is, informal workers are more vulnerable in comparison. Hence, it is time to shift attention to the informal workers as their numbers are increasing.

There are about 2.0 million informal workers in this country in 2021, a significant contribution of 13.3% of the country's total employment, according to the Department of Statistics Malaysia (DOSM). The self-employed gig workers are gaining popularity and have become a significant part of the industry.

In both Germany and Spain, the informal workers or the self-employed are covered by their unemployment insurance system on voluntary basis. The value of the protection provided encourages workers to participate in the system. The eligibility of recipients is based on their income tax record and the text system itself is the 'mean-tested' mechanism in identifying recipients.

The COVID-19 pandemic has also reminded us of the weight of optimising the distribution of a country's wealth among its people. Having an efficient market economy does not guarantee a fair distribution of wealth in the society.

The government's visible hand should play a judicious role in distribution, augmenting the market's functional distribution. The higher the government's revenue collection, the greater the value of social assistance that can be distributed to society. Although the government may choose to run a fiscal deficit to increase the amount of social assistance, like what was done during the COVID-19 period, it however has adverse tax implications in the long run.

It may sound paradoxical; the truth is that people ought to pay more taxes in order to get more benefits from social assistance.

Table 1: Job Search Allowance Paid by EIS, SOCSO, 2018-2020

Year	Benefits Payment (RM million)	Number of Recipients
2018	0.06	23,697
2019	96.07	40,084
2020	338.79	107,024

Source: SOCSO Annual Report (2019 & 2020)

## PROTECT, PROMOTE AND PREVENT

The government will be able to distribute more social benefits when the tax collection system is improved, as conceptually shown in the circular flow (Figure 2).

A growing economy ensures a wealthier population. The number of taxpayers, as well as the amount of tax collected, will increase through higher coverage and progressiveness; in other words, getting more people to pay tax and making the rich pay more.

Despite being on the verge of becoming a high-income nation, Malaysia's tax collection is still considerably low. In 2021, the tax revenue as a percentage of GDP stood at only 11.8%, compared to the average of 19.8% for the Asia-Pacific countries and 34.1% for the OECD average.

Lower tax collection, among others, is attributable to lower coverage of taxpayers and a less progressive tax system. Only about 15% of workers in Malaysia are taxpayers. Understandably, some of the non-taxpayers are workers in the lower-income bracket.

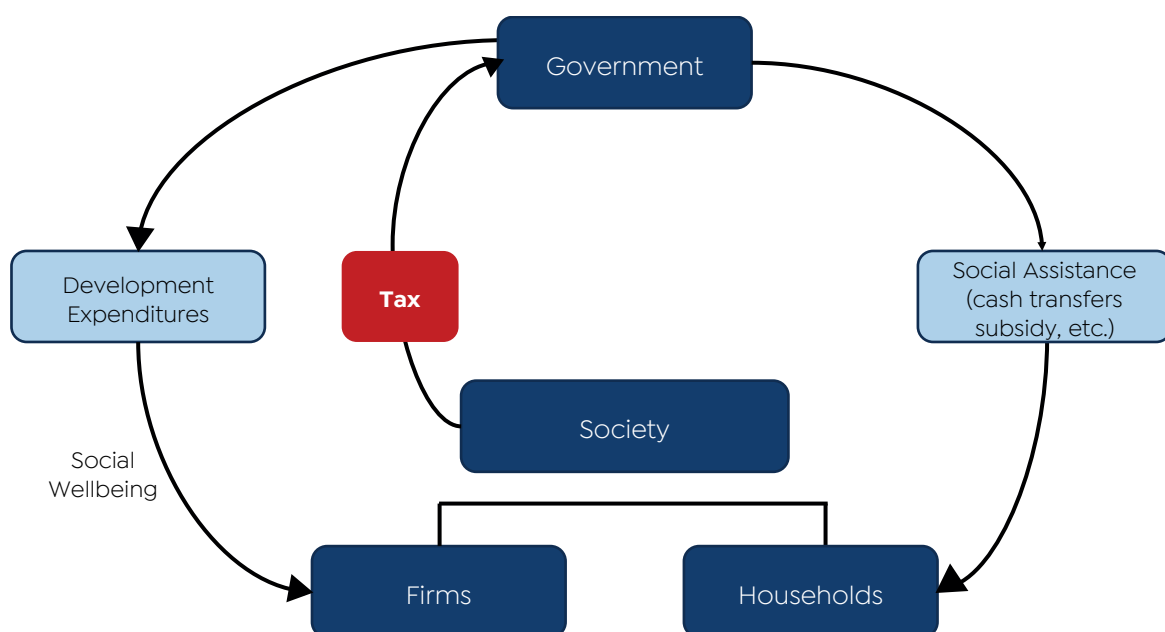
Nevertheless, quite a significant portion of the workforce does not possess an income tax account, especially among the informal workers.

In a nutshell, the above scenario implies that the social protection system in Malaysia can be strengthened through a better tax system. A thoughtful design on the premise of increasing tax coverage and progressivity would improve societal wellbeing. More people would be able to enjoy the benefits from participating in the EIS, including the informal workers.

Likewise, the distribution of social assistance programmes would be optimised, where the intended recipients will receive a greater amount, be it in cash or in kind. At the same time, both the exclusion and inclusion errors will be reduced if not eliminated.

First and foremost, all residents of Malaysia should be given income tax identification. For citizens, this should be done through auto registration such as the one recently proposed for the EPF account.

Figure 2: Wealth Distribution in the Economy



For non-citizens, the process should be part of the working visa.

This requirement ensures that everyone is accounted for not only for tax compliance purposes but also for all social assistance programmes. In other words, all cash or in-kind transfers should be treated together with individual income tax filing. This would be a one-stop process that may resolve various uncoordinated and inefficient government social assistance programmes.

This individual income tax account should be kept simple and should be viewed positively. The process should focus on helping people to comply rather than punishing them for noncompliance.

Individuals in the lower-income bracket should find reasons to be optimistic - because, most likely they will end up receiving cash transfers from the government instead of having to pay tax.

Currently, we are witnessing a rapid expansion of informal business activities, and particularly for those who are home-based, many are reaping high profits and better incomes, sometimes surpassing their formal counterparts.

Taxing them is only fair as they are benefitting from the same market. Paying tax will naturally absorb them into the formal sector, which can provide them with legal protections and safety nets which will ultimately benefit the entrepreneurs and their employees.

This process will also directly recognise the informal workers, allowing them to participate in the EIS. In this instance, informal activities can also motivate people to take the risk of exploring new business activities. However, failing will steer them back to the formal sector.

Registering business activities with Companies Commission of Malaysia (SSM) and other relevant authorities is a step forward towards recognising informal workers. Of course, this amounts to formalising the activities - which should be the ultimate objective in the long run, consistent with the developed nation status that we aspire to be.

Nevertheless, the transition should be as seamless as possible. People in the transition stage should receive more benefits, or at least not lose any, particularly from the social protection perspective.

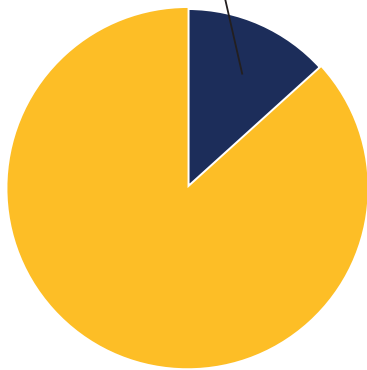
As more people are willing to take risks, it will also spearhead the development of micro, small and medium enterprises in the economy and boost the much-needed productivity-driven growth.



# Snapshot of Informal Sector in **Malaysia**

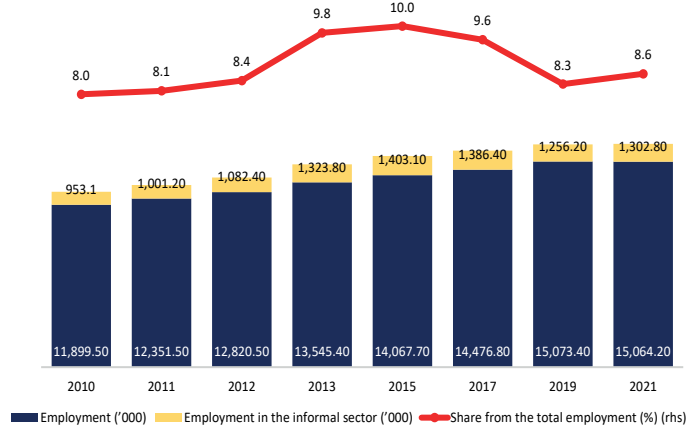


Informal Employment, 13.3% (2.0 million)



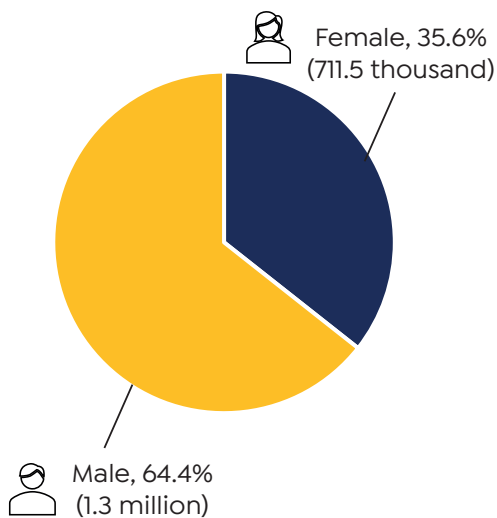
Employment in the informal sector (including agriculture) in 2021 recorded 2.0 million persons, comprising 13.3% of the total employment in Malaysia.

Share of Informal Employment to the Total Employment, 2010-2021 (%)



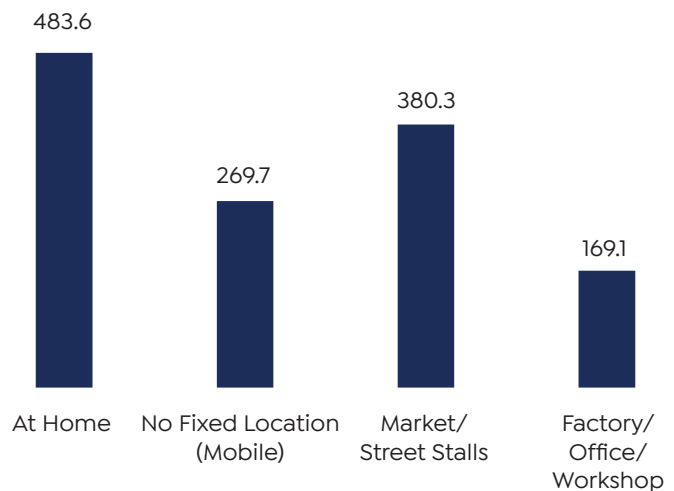
Employment in the informal sector (excluding agriculture) increased from 953.1 thousand (2010) to 1.3 million (2021).

Employment in the Informal Sector by Gender



Male recorded higher employment in the informal sector at 1.3 million, compared to female (711.5 thousand)

Employment in the Informal Sector by Type of Workplace (thousand)



The majority of employment in informal sector operates at home (483.6 thousand), followed by market or street stalls (380.3 thousand), no fixed location (269.7 thousand), and factory/ office/ workshop (169.1 thousand)

Source: Department of Statistics Malaysia (DOSM), 2021

# What is **MARS**?

## **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 two 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 (JSTAR).

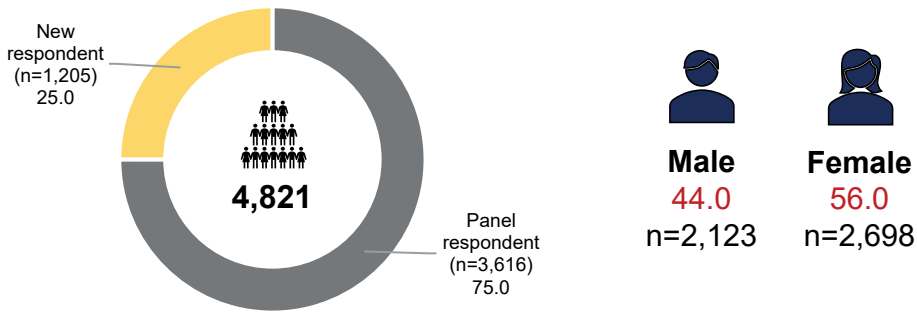
MARS collects information on vital issues impacting people's lives which include personal (background characteristics etc), family (relationship with spouse, parents, children, siblings, transfers etc), health (health status, diagnosed illness, healthcare utilisation, physical measurement etc), economic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



# Quick Facts on **MARS Wave 2**

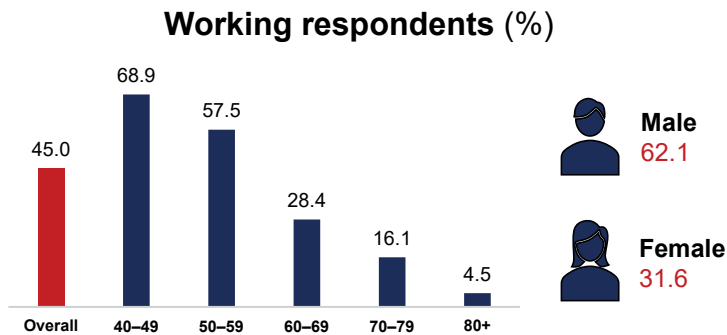
## Background of Respondents

There were 3,616 panel respondents and 1,205 new respondents in MARS Wave 2. The number of female respondents was higher than that of male respondents.



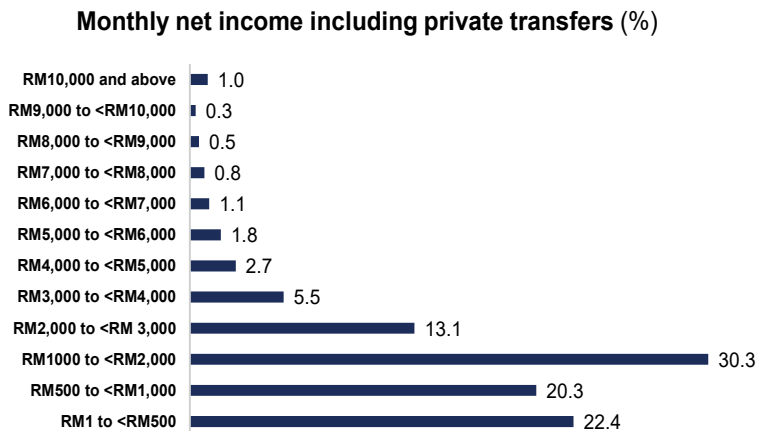
## Work Status

Overall, 45% of respondents were still working and this proportion decreased by age. The number of male working respondents was higher than that of the female respondents.



## Income

Overall, about 79% of respondents received some form of income in the past 12 months. However, 73% reported income of less than RM2,000 per month. 46% cited cost-of-living allowance as their source of income.

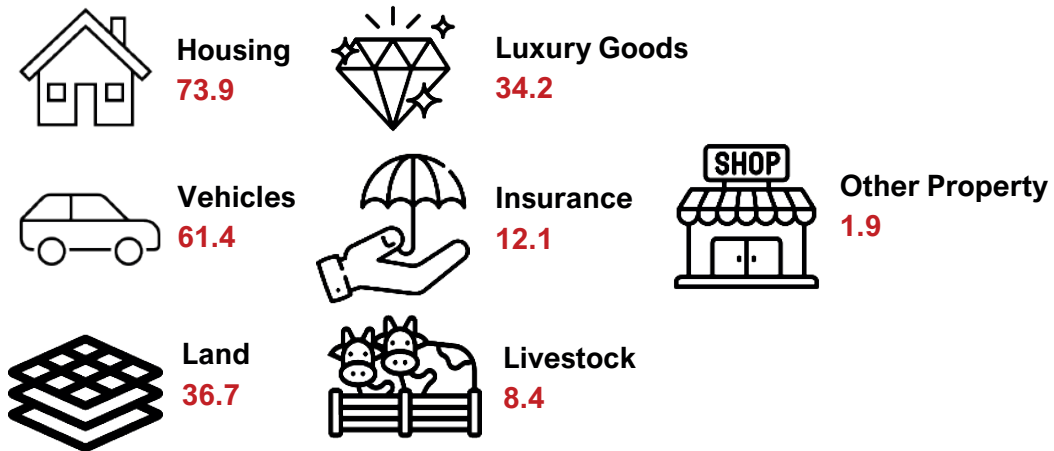


Scan the QR Code to View MARS Wave 2 Key Findings Report



### Assets

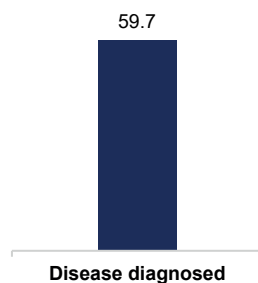
57% of respondents have some assets. Among those who had assets, asset types included house (74%), fully paid vehicles (61%), land (37%), and luxury items such as gold (34%).



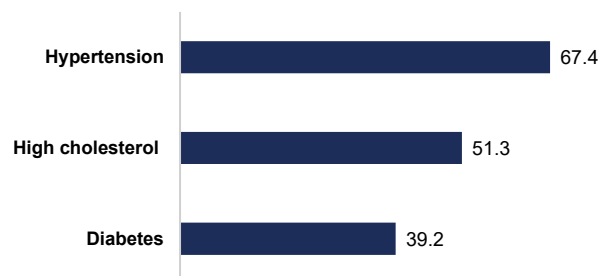
### Self-rated Health & Diseases

Overall, about 51% of respondents reported being in good health. But more than half have at least one doctor-diagnosed disease. The top three diseases are hypertension (67%), high cholesterol (51%) and diabetes (39%).

Respondents with diseases diagnosed by a doctor (%)



Top three diseases (%)



### Social Assistance

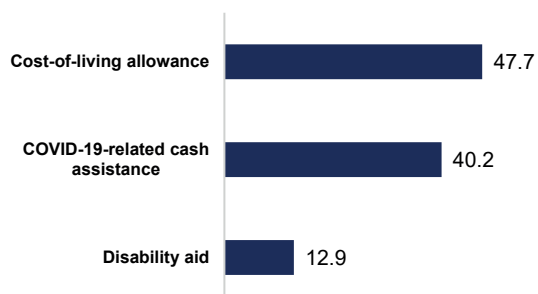
51% of the households received at least one social assistance, whether cash or in-kind, from a household member. 48% received a cost-of-living allowance, 40% received COVID-19-related cash assistance and 13% received disability aid.

**51%** Household received at least one social assistance

Types of assistance (%)



Top three social assistance (%)



## FEATURED PUBLICATIONS



### How Hard Is Life In Klang Valley?

*as featured in Daily Express on 27 August 2023*

A survey has revealed that a single person who depends on public transport and lives within 30km of the centre of the Klang Valley needs at least RM1,930 a month. If he has a car, the budget is RM2,600. A family with one child needs RM5,980 while one with two children would require about RM6,890.

The survey, which was conducted by the Employee's Provident Fund in collaboration with the Social Wellbeing Research Centre (SWRC), Universiti Malaya, for the Belanjawanku Guide 2022/2023, also covered senior citizens.

The survey covered 12 other cities in Malaysia including Kota Kinabalu and Kuching. But the focus was on the Klang Valley, which is the most expensive place to live in Malaysia.

The initial reaction is, are the budgets realistic?

A simple answer is yes. A single person can go on with his or her life with less than RM2,000 per month. As for families, the estimated budgets revealed by the survey are realistic amounts for them to handle their affairs on a month-to-month basis.

However, they have to be frugal in their spending and modest in their style of living. The amounts are enough for people to live on, have a roof over their heads and not starve.

But the more pertinent question is whether this frugal lifestyle can be sustained for the long term. Be it an individual or families, there surely would be some who want more than to just live within their constrained means.

For instance, the survey assumes that the individual lives in a rented room. In reality, most individuals rent rooms as a temporary measure. Over the longer term, they tend to look for a studio apartment or a small flat, which would cost at least RM1,000 per month in rental.

The person also cannot afford to splurge on extras such as entertainment or have a nightlife.

The budget for food is only for non-alcoholic beverages. It does not take into account the few hundred ringgit a month most individuals tend to spend on entertainment.

A vacation abroad would be quite difficult when one has a monthly budget of less than RM2,000.

As for families, the budget assumes that the cost of housing is RM1,000 a month and the cost of childcare is RM1,150 per month. A couple with two children will find it almost impossible to afford a house within the city centre.

The cheapest single-storey houses are easily more than RM1,200 per month and those are difficult to come by. It is possible to get houses or flats at RM1,000 per month on the fringes of the Klang Valley, but the location and neighbourhood may not be ideal.

Childcare is another expensive item for families. The cost of having a full-time maid is certainly more than RM1,150 per month, if one takes into account the upfront cost one incurs to hire the domestic helper.

Which is why most families with constraints on their monthly budget tend to live near their parents.

But as a long-term arrangement, how many couples have the luxury of counting on immediate family members to assist them with childcare?

Hence, it comes back to the question of how many families would be able to lead a frugal life on a sustained basis. The answer is obvious – it would be difficult.



The study serves as a useful guide for individuals, small families or senior citizens to manage their finances. It is also useful to the government agencies when they channel resources to help people on the ground.

Led by Professor Datuk Dr Norma Mansor, who is the director of the Social Wellbeing Research Centre (SWRC), Belanjawanku is the third in a series of surveys conducted to determine the pattern of spending of individuals and households.

In many ways, it determines the cost of living in different towns and cities in the country.

The outcome was arrived at after data was harvested from focus group discussions, questionnaires and price surveys in shops. The data had been collected since 2017. In the latest survey, 1,200 questions were posed to people living in the Klang Valley and 12 cities and towns.

The survey covers not just basic spending on food, housing and transport, but also drills down to expenditure incurred for discretionary items, social participation and ad-hoc spending.

Discretionary spending includes contribution to parents, vacations and medical care while ad-hoc expenses are one-off items such as children's school fees or car repairs. Social participation covers expenses for weddings and gatherings.

In a nutshell, the outcome of the survey is a fair reflection of the reality on the ground in terms of cost of living.

It is not surprising that the cost of living is the highest in the Klang Valley, followed by Georgetown and Johor Baru, while the cheapest places to live in are Alor Star and Kota Bharu.

The biggest expenditures are food, housing and transport. Those staying in the Klang Valley pay the most for almost all segments of expenditure, from housing to ad-hoc spending.

The only exception is public transport. An individual using public transport in the Klang Valley forks out RM140 per month while his counterpart in Kuala Terengganu pays RM150 per month.

The cost of public transport is high in almost all of the 13 places surveyed, ranging from RM110 to RM140 per month. The only exceptions are Seremban and Kuching, where the cost is RM90.

The survey also touched on other areas that impact the cost of living. For instance, it suggests that the term "affordable housing at RM300,000" needs to be reviewed as houses in that price range already exist and are not being taken up.

Financial literacy was also severely lacking among the respondents. However, only one in three admitted to not having any skills in financial literacy.

Another area is lack of emphasis on savings. The "live for today" attitude is prevalent. What it means is that most respondents place savings at the bottom of their priority list, which supports the outcome of another piece of research that says 52% of the population cannot survive for more than three months without a job.

# Activities and Gallery

## The Launch

### Malaysia Ageing and Retirement Survey Wave 2 (2021–2022) Survey Report

29 August 2023 @ Zenith Putrajaya Hotel



MARS Wave 2 (2021-2022) Survey Report was officially launched on 29 August 2023 in a joint partnership event between the Social Wellbeing Research Centre (SWRC) and the Asian Development Bank (ADB) that took place at Zenith Putrajaya Hotel.

MARS Wave 2 Survey Report features comprehensive and nationally representative data on key aspects of the wellbeing of older Malaysians. The survey highlights their needs, aspirations, preparedness and expectations in old age. More importantly, it identifies key areas for change for policymakers.

The launch was graced by the presence of Dr Donghyun Park, Asian Development Bank (ADB); Professor Ir Dr Shaliza Ibrahim, Deputy Vice-Chancellor, Universiti Malaya; Puan Balqais Yusoff, Employees Provident Fund (EPF); and Dr Edrin Nazri bin Abdul Rasib, Social Security Organisation (SOCSSO).

## PROTECT, PROMOTE AND PREVENT

Dr Donghyun Park delivered the welcoming remarks for the event. He stressed that economic development which excludes and marginalises the large and growing number of senior citizens in Asia cannot possibly be inclusive. Therefore, going forward, inclusive development in Asia mandates that the region's senior citizens are empowered to lead healthy and productive lives.



It was followed by the keynote address delivered by Professor Ir Dr Shaliza Ibrahim. She highlighted how the dissemination of MARS findings through the various platforms will certainly strengthen UM's position as a leading institution of academic excellence.



During the event, key findings from MARS Wave 2 Survey Report were presented by SWRC Director Professor Datuk Norma Mansor, where she also explained the main motivation behind MARS. She also cited several key issues faced by the ageing population in Malaysia that were identified by MARS, such as low income, lack of retirement planning and health diseases.

The launching ceremony saw the participation from various representatives from Ministry of Domestic Trade and Costs of Living, Kumpulan Wang Persaraan (KWAP), Institute of Strategic & International Studies (ISIS), Department of Statistics Malaysia (DOSM), and many others.



### Interested in MARS dataset?

For data dissemination, Wave 1 harmonised dataset is currently available upon request through SWRC website ([swrc.um.edu.my/mars](https://swrc.um.edu.my/mars)) and through the Gateway to Global Aging Data (<https://g2aging.org/>).

MARS Wave 2 data would soon be available, subject to the completion of data clean-up, data transformation and data harmonisation.

# International Social Wellbeing Conference (ISWC) 2023

5-6 July 2023 @ Mandarin Oriental KL

**ISWC2023**  
INTERNATIONAL SOCIAL WELLBEING CONFERENCE 2023

**Day 2: PANEL SESSION III**  
**PUTTING SOCIAL PROTECTION AT THE FOREFRONT**

CO-ORGANISERS: KWSP EPF, MALAYSIAN FEDERATION OF UNIVERSITIES (MAMPU), ISSA

**RELOOK AT THE NARRATIVE of SOCIAL PROTECTION & HOW THAT INFORMS the DESIGN of our SOCIAL POLICIES!**  
IT NEEDS TO BE SEEN AS A BIPARTISAN, COLLECTIVE RESPONSIBILITY

**THE FIRST STEP IS TO FIND A WAY TO MAKE PEOPLE CARE ABOUT SOCIAL PROTECTION**

**OUR BASIC IMPLEMENTATION OF UNIVERSAL HEALTHCARE WON'T CHANGE**

**BUT TO WHAT DEGREE IS HOW WE FUND IT CURRENTLY SUSTAINABLE?**

**THERE ARE WAYS OF DOING MORE IN THE SHORT TERM!**  
PROVIDE RELIEF IN HARD TIMES, BUT MAKE IT UP LATER

**EASE THE PEOPLE INTO REFORMS TO AVOID PUBLIC UNREST!**

**ESPECIALLY AS WE BRING IN MORE COMPLICATED & EXPENSIVE TREATMENTS!**

**GOVERNMENT as a REGULATOR INSTEAD OF A PROVIDER**

**EMERITUS PROF. DATUK DR. NORMA BINTI MANSOR**  
DIRECTOR, SOCIAL WELLBEING RESEARCH CENTRE (SWRC)

**ERNESTO BRODERSOHN**  
SENIOR OFFICER in SOCIAL SECURITY, INTERNATIONAL SOCIAL SECURITY ASSOCIATION (ISSA)

**WILLIAM PRICE**  
CEO of DSP GLOBAL

**DR. HELMY HAJA MYDIN**  
CEO, SOCIAL AND ECONOMIC RESEARCH INITIATIVE (SERI)

ISWC is an annual conference organised by EPF which convenes world-class thinkers and experts from home and abroad, serving as a knowledge platform for a broad spectrum of subjects pertaining to social wellbeing and social protection.

This year, ISWC took place on 5-6 July 2023 at Mandarin Oriental Kuala Lumpur.

SWRC Director, Professor Datuk Norma Mansor was invited to moderate a panel session entitled “Putting Social Protection at the Forefront”.

She was joined by William Price (DSP Global) and Dr Helmy Haja Mydin (SERI) as panellists.

The conference was officiated by the Prime Minister of Malaysia, Dato’ Seri Anwar Ibrahim



# The 2023 Meeting of the HRS Around the World

22 August 2023 @ Trinity College, Dublin, Ireland



The 2023 Meeting of the HRS around the World saw the participation of various countries including Mexican Health and Aging Study (MHAS), China Health and Retirement Longitudinal Study (CHARLS), Longitudinal Ageing Study in India (LASI) and Malaysia Ageing and Retirement Survey (MARS).

SWRC Director, Professor Datuk Norma Mansor and SWRC Principal Research Fellow, Dr Halimah Awang attended the two days meeting in Trinity College, Dublin, Ireland.

Professor Datuk Norma presented MARS data collection process during the meeting.





# Pre-PRAXIS 2023 Social Security Roundtable Discussion

5 September 2023 @ ISIS, Kuala Lumpur



On 5 September 2023, the Institute Of Strategic & International Studies (ISIS) partnered with Women's Aid Org (WAO) in organising the Pre-PRAXIS 2023 Social Security Roundtable Discussion to map pathways for a robust cradle-to-grave care economy in Malaysia.

SWRC Director, Professor Datuk Dr Norma Mansor was invited as the panel expert to moderate the session.

The roundtable discussion was graced by the presence of the National Council of Women's Organisations (NCWO) President, Tan Sri Dato' Seri Professor Emeritus Dr Sharifah Hapsah, as well as the participation of various organisations and institutions including government ministries, World Bank, Khazanah Research Institute (KRI), Taylor's University etc.



# ADB Live Webinar

## Survey Insights on Aging and Retirement in Malaysia

8 September 2023 @ Zoom Meeting

**ADB** **ASIAN IMPACT**  
ADB RESEARCH IN ACTION

### Survey Insights on Aging and Retirement in Malaysia

Will Asia's seniors have adequate financial, medical, and social resources to thrive? The latest *Malaysia Ageing and Retirement Survey* provides data to better target the needs of older persons today and in the future.

**LIVE WEBINAR**  
Register at <https://asianimpact.adb.org>  
8 September 2023, 9:00-10:00 a.m., Manila time (GMT +8)

**Donghyun Park**  
Economic Advisor  
Economic Research and Development Impact Department  
Asian Development Bank  
WEBINAR HOST

**Norma Mansor**  
Director  
Social Wellbeing Research Centre  
Universiti Malaysia  
PRESENTER

**Aiko Kikkawa**  
Senior Economist  
Economic Research and Development Impact Department  
Asian Development Bank  
MODERATOR

**David Weir**  
Research Professor  
Institute for Social Research  
University of Michigan

**Meredith Wyse**  
Senior Social Development Specialist (Aging and Care)  
Sectors Group  
Asian Development Bank

Malaysia is undergoing rapid population ageing with the proportion of population aged 60 years and older projected to increase from 11.1% in 2020 to 23.1% by 2050.

Based on the face-to-face and telephone interviews with nearly 5,000 people aged over 40, the Malaysia Ageing and Retirement Survey Wave 2 (MARS Wave 2) report offers detailed information on older persons' living arrangements, daily activities, economic security, and their evolving needs and challenges.

SWRC Director, Professor Datuk Norma Mansor presents findings of the MARS Wave 2 report, focusing on the health status of older persons and their needs for social assistance and long-term care, while also shedding light on the lasting impact of COVID-19 pandemic.

A panel of experts comprised of David Weir (University of Michigan) and Meredith Wyse (ADB) offer insights on the report and how surveys can better contribute to ongoing policy discussions in the region and what can be done to feed the data and analysis into policy.

# Belanjawan*ku*

## App

**Belanjawan*ku*** application provides a medium for users to track their expenses and plan their budget smartly to achieve a dignified standard of living.

With an inclusivity approach in mind, this application is designed to be used by various household categories in Malaysia, from single individuals to married couples, single parents and seniors.

This app was developed based on the expenditure guide for 11 primary baskets that a household typically spends on including food/grocery, housing, transportation, utility, personal care, health care, child care, discretionary expenses, ad-hoc expenses, social participation expenses and savings.



For Android



For iOS

# Do You Want to Know More About **BELANJAWANKU**?

- Methodology and Data Collection
- Basis of Development of Belanjawanku
- Construction of Belanjawanku



Scan the QR Code to  
View the Report



## Join us @ Pension and Retirement Professional Programme 2023

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

For queries, please contact our coordinator:  
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Tel: +603-7967 3615 Email: [zahira\\_adila@um.edu.my](mailto:zahira_adila@um.edu.my)

## About 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.

## Editorial Team



**Chief Editor**  
Dr Zulkiply Omar



**Editor**  
Dr Halimah Awang

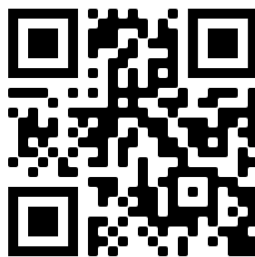


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PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL  
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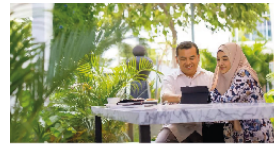
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## FLAGSHIP PROJECTS



MALAYSIA AGEING AND RETIREMENT SURVEY

Malaysia Ageing and Retirement Survey (MARS)



**BELANJAWANKU**

Reference Budget for Malaysian (Belanjawanku)

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