

MALAYSIA

Social Protection in
Addressing Life Cycle Vulnerabilities

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Social Protection in Addressing Life Cycle Vulnerabilities

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CHAPTER 1

Introduction

“People are the real wealth of the nation”¹— this was the inspirational and central message of the first Human Development Report. In the first Human Development Report (1990), human development was defined as “a process of enlarging people’s choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living.”² The human development approach is a shift from the traditional development perspective focusing on economic growth and basic needs to a people-centric development approach, with the main aim being the enhancement of people’s capabilities in all areas of their life — in economic, social, political and cultural spheres³.

This paper aims to look at risks and vulnerabilities faced by people in Malaysia and how social security can protect and promote a decent living standard. In Human Development Report 2014, human vulnerability is defined as “the prospect of eroding human development achievements and their sustainability”⁴. There are certain risks and vulnerabilities that everyone faces in the event of economic shock, external shock and other personal circumstances. However, when these events occur, some are more vulnerable than others. Therefore, it is important to take into account people’s different capabilities and level of resilience against vulnerabilities, so

¹ UNDP 1990:9.

² Ibid:10.

³ Denuelin and Shahani 2009.

⁴ UNDP 2014:15.

that mechanisms to protect them, the most vulnerable in particular, are introduced.

Social security is considered as “an objective pursued through public means rather than as a narrowly defined set of particular strategies”⁵. There are two aspects of social security, firstly protection, which is concerned with preventing a decline in living standards; the second is promotion, which is concerned with the enhancement of general living standards and to the expansion of basic capabilities of the population. United Nations viewed social protection as “a set of public and private policies and programmes undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work; to provide assistance for families with children as well as provide people with health care and housing”⁶. Holzmann and Jorgensen defined social protection as “public intervention to (i) assist individuals, households, and communities better manage risk, and (ii) provide support to the critically poor”⁷. There is, however, no unanimous definition on these two terms and, therefore, in this paper social protection is considered as a public means to protect the people from the vulnerabilities and risk that they face and to promote the people to have a decent living standard. As social protection is more widely used in the literature regarding the programmes and interventions in Malaysia, thus starting from this point, this paper will use the term social protection.

This study aims to examine the social protection system in Malaysia as a holistic programme using the life cycle approach. The analysis will be done through the gender lens as the needs of men and women are different even at the same point of time in life. It seeks to identify the remaining gaps in the social protection system in the country and narrow down the analysis to focus on the coverage of social protection programme for the Bumiputera Minorities⁸.

The life cycle approach helps to understand the vulnerability,

⁵ Dreze and Sen 1989.

⁶ United Nations 2000.

⁷ Holzmann and Jorgensen 2000.

⁸ Malays and indigenous people in Sabah, Sarawak and Peninsular

risk and exclusion faced by people at important events throughout lifetime which could help to highlight the connection between investments in human development and contributions to pro-poor growth⁹. Only with an understanding of the vulnerabilities faced could a more comprehensive analysis of social protection system be done.

This paper is divided into seven sections. Following this section, background information on Malaysia is presented. Section three presents an overview of social protection in Malaysia looking at the history and progress of social protection starting from 1950s till 2014. Then, analysis of the life cycle vulnerabilities through gender lens is done and gaps in the social protection system throughout lifetime are identified and specific recommendations are included in this section. Section four of the paper examines if the social protection system in Malaysia considers gender differences and the attainment of gender equality as well as suggests recommendations to achieve gender equality. Then, in section five, the paper focuses on the Bumiputera minorities which has been identified as one of the vulnerable groups in the country and proposes policy change to help this vulnerable group. The sixth section will look at the social protection system as a whole and identify gaps and put forward recommendations for policy change. Lastly, summary and conclusion will be in the last section.

Malaysia are classified as the Bumiputeras. The Bumiputera minorities include only non-Malay people, as the Malays are the majority in this group.

⁹ Cain 2009:4.

CHAPTER 2

Background of Malaysia

2.1 Socio-economic profile of Malaysia

Malaysia is a country of diverse ethnicity and culture. The population consist of Malay (50.5%), Chinese (22.1%), Indians (6.7%) and Bumiputera minorities (11.9%), such as the indigenous people of Sabah, Sarawak and in Peninsula Malaysia¹⁰. According to the Department of Statistics (DOS), the population is estimated to have reached 28.6 million in 2010¹¹. The gender composition was 51.5% for male and 48.5% for female in 2010¹². The Population Projection Report 2010-2040 for Malaysia¹³ reported that Malaysia is expected to reach an ageing population by year 2021¹⁴ and the percentage of those 65 years old and above will reach 11.4% of the population in 2040. In 2010, life expectancy was 72 years for male and 77 for female and this is estimated to increase to 78 years for male and 83 years for female in 2040.

The notion of growth with equity and inclusiveness has stirred the nation's development policies since 1970s. There are four national development policies since 1970 that have driven the direction of the development in Malaysia. The first was the New Economic Policy

¹⁰ EPU 2013b.

¹¹ DOS 2012.

¹² Ibid.

¹³ Ibid.

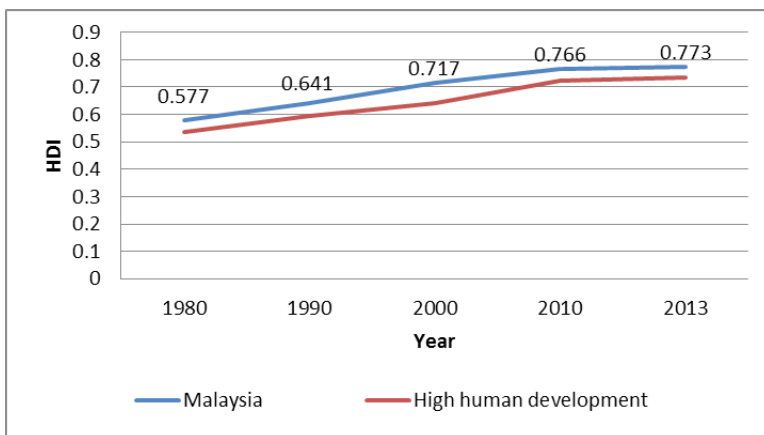
¹⁴ According to United Nations definition, the aging society is where those with aged 65 and above achieve 7 per cent of the population.

(NEP) which was implemented after the racial riot on 13 May 1969. It was a two-pronged strategy to eradicate poverty and restructure society. In 1991, the National Development Policy (NDP) was launched together with Vision 2020, which is a long-term vision to achieve developed nation status by year 2020. Following the NDP, the National Vision Policy (NVP) was implemented with the vision of building a resilient and competitive nation. The latest development policy launched in year 2010 was the National Economic Model (NEM), which aims to drive Malaysia towards a high income, sustainable and inclusive country. It is the final push in strive towards the Vision 2020.

The five-year development plans are Malaysia's medium-term planning framework guided by various development policies. The latest five-year plan, the Tenth Malaysia Plan, emphasises the importance of having an inclusive society, in which one of its three goals is to enable all communities to fully benefit from the wealth of the country.

Since independence, Malaysia has achieved significant human development achievements. The Human Development Index (HDI) value for Malaysia has increased since 1980 (Figure 1). In comparison

FIGURE 1: HUMAN DEVELOPMENT INDEX FOR MALAYSIA, 1980-2013



Source: UNDP 2014.

to the average of high human development countries, Malaysia performed well throughout the last three decades. Nevertheless, the increase has been slightly flattish since 2000 and this calls for continued efforts to promote sustainable human development.

Other considerable progress has been recorded in terms of poverty eradication and access to healthcare and education. The poverty rate dropped from a high 49.3% in 1970 to a mere 1.7% in 2012. Access to public healthcare services is also widely available to all segments of the society. Public primary and secondary education is free for all Malaysians. According to the World Bank (2013)¹⁵, less than 2 per cent of the children aged between 7 and 12 years are out of school. Further, net enrollment in lower secondary education was estimated to be at 96.4% in 2012¹⁶.

However, there are other issues that persist. One of them is the slow reduction of the Gini coefficient from 0.513 in 1970 to 0.431 in 2012 (Figure 2). The inequality gap narrowed during the NEP era (1970-1990) by 10 percentage points as compared to only 6 percentage points from 1992 to 2012. This reflects that poverty reduction does not necessarily mean a reduction in inequality. Thus, there is a need for government policies to direct its focus from poverty reduction to addressing inequality, identifying the vulnerable groups and understanding the underlying cause of inequality are important to address the problem.

In the “Millennium Development Goals at 2010” Malaysia country report¹⁷, it was found that the Bumiputera minorities, female-headed households, head of households with only primary education or less and children in poor households are more vulnerable and more likely to be in poverty. Furthermore, the first Malaysia Human Development Report¹⁸ indicated that there is heterogeneity in terms of poverty level within the Bumiputera group where the

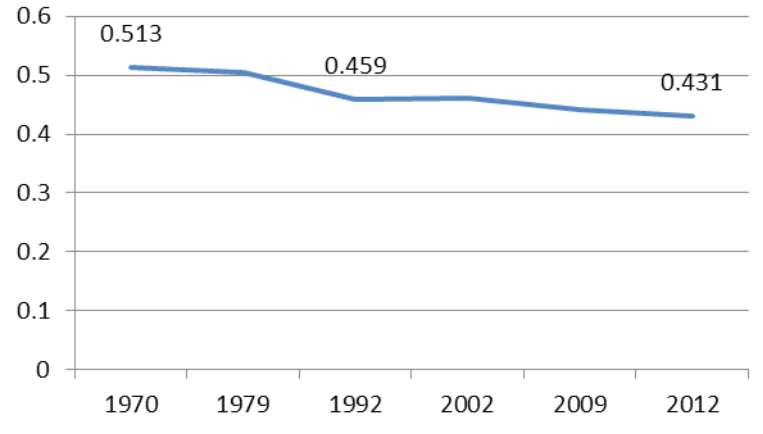
¹⁵ World Bank 2013.

¹⁶ Enrollment data in the World Bank Report are estimates based on household income surveys, and may not necessarily match the census-based official enrollment data reported in UNESCO.

¹⁷ UNCT 2011.

¹⁸ UNDP Malaysia 2014.

FIGURE 2: GINI COEFFICIENT, 1970-2012



Source: EPU 2013a.

overall poverty rate for this group is 5.3% in 2009, while the Kadazan Dusun and Murut¹⁹ have 25% incidence of poverty within them. The Tenth Malaysia Plan also highlights that poverty is prevalent amongst the Orang Asli²⁰ community and ethnic minorities in Sabah and Sarawak²¹. Social protection as defined above plays a significant role as a means to help the poor to protect them from vulnerabilities and also to promote a decent living standard for them. The poor are one of the vulnerable groups as they have less or no protection when facing vulnerabilities, risks and shocks. The issue of poverty requires poverty eradication measures and social protection is one of the means to achieve that goal. Therefore, this paper will devote one section on social protection for Bumiputera minorities as their level of poverty is a situation that needs to be addressed with urgency.

¹⁹ Kadazan Dusun and Murut are indigenous people in Sabah who are part of the Bumiputera minorities.

²⁰ Orang Asli are indigenous people in Peninsular Malaysia.

²¹ Malaysia 2010.

2.2 Brief History and Progress of Social Protection System in Malaysia, 1950-2014

The development of the social protection system in Malaysia dates back to the 1950s, when protection was provided mainly to employees in the formal sector. The Employee Provident Fund (EPF), a contributory saving scheme contributed by the private sector employee and employer for the employee's old age, was established in 1951 under the Employees Provident Fund Ordinance 1951. In the same year, the government pension scheme for civil servants was also established under the Government Pension Ordinance 1951. The pension scheme was amended by the Pension Act in 1980. Then, in 1969, Malaysia had its first social insurance scheme, which was formed according to the Employee's Social Security Act 1969. This scheme is managed by the Social Security Organisation (SOSCO). The Tabung Angkatan Tentera (LTAT) was established in 1972 for the members of the army below officer rank to participate in a saving scheme similar to EPF. Under the Employer's Liability Scheme, there are two types of benefits: (1) the Employment Injury Compensation, which is provided under the Workmen's Compensation Act 1952, and (2) the maternity and sickness benefits which are provided under the Employment Act 1955.

2.2.1 *Welfare Assurances*

For those without coverage under the formal social protection schemes, they could apply for welfare assistance programme under the various ministries if they meet the eligibility criteria. The main ministry that provides welfare is the Department of Welfare under the umbrella of the Ministry of Women, Family and Community Development. They provide financial assistance and in-kind transfer to those who are in need and these assistances are mean-tested. Each financial assistance and in-kind transfer have their own eligibility criteria; thus, applicants have to fulfil those criteria in order to apply for a specific assistance. As different programmes and assistances are under different ministries, application process and criteria, thus it is confusing for people in need to identify which are the programmes

that they could apply for. Database such as e-kasih, which is to track those who are poor, and database for people with disabilities (PWD) were put in place to track and coordinate the application process of the programmes and assistances. However, not all ministries are using the database²² and one has to register to be included in the database. Therefore, access to information is one of the factors to have access to social protection and asymmetric information will put those who are less informed at a disadvantage.

Besides welfare assistance, education and health come under the purview of the Ministry of Education for the former and Ministry of Health for the latter. Access to public healthcare services is widely available for all segments of society at a minimal fee²³. Public primary and secondary education is free for all Malaysians. As mentioned above in Section 2.1, Malaysia has high primary and lower secondary enrollment rates. It is also reported that lower secondary completion rate is over 90 per cent for young adults aged 25-29 years at the time of the 2012 Household Income Survey²⁴.

2.2.2 Social Protection in Development Policies

Social protection has not been identified as one of the significant goals in development policies. According to Rayagah, Lee and Saaidah²⁵, the government emphasized more on the private sector and supply-side strategies, like human resource development and labour flexibility. Furthermore, there is a notion that social safety nets encourage indolence and discourage productivity²⁶. Therefore, Malaysia has not developed a comprehensive social protection system.

Under the leadership of Tun Dr Mahathir Mohamed, the role

²² Prime Minister Department, Malaysia 2013.

²³ In public healthcare facilities, a Medical Officer's consultation with medicine cost only RM1 for Malaysians below the age of 60 and is free for those aged 60 and above.

²⁴ Ibid.

²⁵ Ragayah, Lee and Saaidah 2002.

²⁶ Ibid.

of the family in terms of welfare and social security was greatly emphasized²⁷. In times of economic shock and life cycle events, the family institution plays a very significant role as the main absorber in providing social security and welfare. However, with the change of times, economic growth, industrialisation, urbanisation and modernisation have caused major changes to family relationships²⁸. Thus, with the changes in the family institution, a more formal and comprehensive social protection is needed to ensure that Malaysians have protection in times of economic shock and life cycle events.

2.2.3 Recent Social Protection Initiatives

There are recent social protection initiatives launched under the Government Transformation Programme (GTP). As Malaysia is striving towards Vision 2020, which is to obtain developed, high-income nation status by 2020, it is important that the improvement of people's well-being goes hand in hand with economic growth. The government realised the importance of a people-centric development in line with the economic growth of the nation in realising Vision 2020, thus the National Transformation Policy was rolled out in 2010 to achieve the Vision 2020. Under the National Transformation Policy, one of the initiatives that were launched is the Government Transformation Programme (GTP). The GTP focuses in transforming the government to be a more efficient and people-centric institution.

Under the GTP, there are seven National Key Results Areas (NKRAs)²⁹. Among the seven areas there are three that further expand the social protection system that is available. First, BR1M (Cash transfer to the poor households), Back to School Assistance and 1Malaysia Clinics, were introduced and implemented under

²⁷ Ragayah 2012.

²⁸ Chan 2006.

²⁹ The seven National Key Results Areas are reducing crime, fighting corruption, improving students outcome, raising living standards of low income households, improving rural basic infrastructure, improving urban public transportation and addressing cost of living.

the national key result area of “Addressing cost of living”³⁰. All the three programmes have achieved their target in 2013³¹. BR1M has benefitted over 4.8 million households with a monthly income of below RM 3,000 (\$ 893.79 USD) and around two million single-person aged 21 years who earns a monthly income of RM2,000 (\$595.86 USD) and below³². Back to School Assistance has reached out to about 5.2 million students both in public and private schools. BR1M and Back to School Assistance achieved 100% of their target. As for 1Malaysia Clinics, a target of setting up 70 operating clinics in 2013 was achieved. Secondly, under the “Increasing the living standard of low income households” NKRA, the 1Azam programme, which is to generate income opportunities for the low income households³³, has been implemented. This programme has managed to increase the income of 18,249 participants by RM 300 for any three months and there is a total of 38,663 new participants in 2013³⁴. Thirdly, the “Improving Student Outcomes” NKRA, which focuses on improving the quality of education, recognised the importance of pre-school education as the foundational stage of children’s learning. Assistance fee for low income households to enrol their children in public pre-school has been implemented in line with this. In 2013, 34,552 students from low income households received pre-school fees assistance and the total amounts to RM 29 million³⁵.

In addition to the initiatives rolled out under GTP, there are other programmes initiated in recent years. One of them is the 1Malaysia Retirement Savings Scheme in 2010 which is to encourage those who

³⁰ 1Malaysia Clinics are new addition to the public healthcare services to provide fast and cheap healthcare and to reduce the pressure on government hospitals.

³¹ Prime Minister Department, Malaysia 2013.

³² Ibid.

³³ 1Azam has six initiatives; Azam Tani (helps the participants in agriculture), Azam Niaga (helps the participants to set up small businesses), Azam Kerja (job matching), Azam Khidmat (helps the participants to set up service businesses), 1Azam Sabah (specifically for Sabah) and 1Azam Sarawak (specifically for Sarawak).

³⁴ Prime Minister Department, Malaysia 2013.

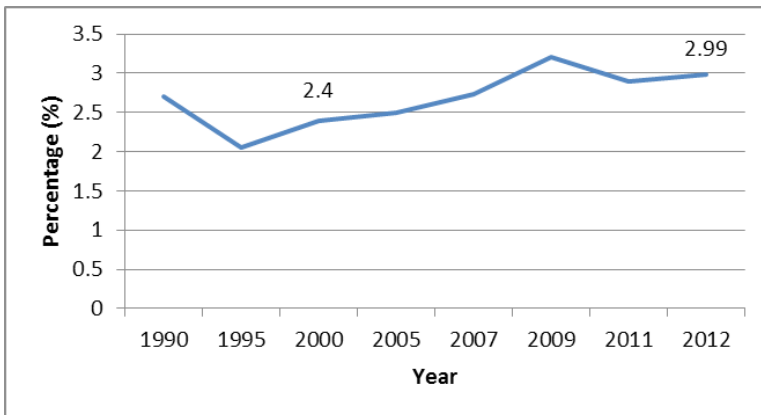
³⁵ Ibid.

are in the informal sector to save for old age. It is a voluntary saving scheme which is similar to the EPF where government plays the role of the employer and pays the additional 10% to the contribution. Since April 2012, maternity protection under the Employment Act 1955 is extended to all female workers in the formal sector irrespective of salary. The government has recently announced in budget 2015 that an Employment Insurance System will be introduced for the retrenched workers. This system aims to provide temporary financial assistance as well as training for up-skilling and re-skilling.

2.2.4 Expenditure on Social Protection Programmes

In terms of expenditure of the social protection programmes, from 1990 to 2012, the expenditure for social protection in Malaysia has always hovered around two to three per cent of the GDP (Figure 3). Malaysia's expenditure of social protection is below the Asia Pacific average of 4.6 per cent of GDP and also below the average of middle-income countries of 6.7 per cent of GDP. The increase (year 2000 to 2012) in expenditure for social protection for Malaysia is 25%,

FIGURE 3: MALAYSIA'S TOTAL PUBLIC SOCIAL PROTECTION EXPENDITURE (AS % OF GDP)



Source: ILO, 2014

which is low in comparison to other middle-income countries like Thailand (182%), Indonesia (46%), India (48%) and China (45%)³⁶.

The latest statistics released in the World Social Protection Report 2014/15 by International Labour Organization (ILO) shows that the largest portion of the social protection expenditure in Malaysia is directed to public healthcare. As for the allocation to different age groups, the largest allocation is for older persons (0.89%), followed by those in the working age (0.17%) and the least for children (0.02%)³⁷.

Despite a slow progress after the establishment of the existing formal sector social protection, more programmes are being rolled out to ensure that the coverage is extended to the informal sector and vulnerable groups, for example the low income households. However, the expenditure on social protection has been flat and more targeted investment is needed to ensure that social protection is inclusive especially for the vulnerable groups. There are still rooms for improvement in the system and the following sub-sections will assess the social protections system from the life-cycle perspective.

³⁶ ILO 2014.

³⁷ Ibid.

CHAPTER 3

Social Protection in Malaysia at Different Stages of Life

3.1 Life Cycle Approach

The life cycle approach is to look at vulnerabilities faced by people throughout their lifetime and how social security could help to alleviate these vulnerabilities. There are two aspects in the life cycle perspective where one is the age-stages where the needs of an individual are assessed from birth to death and the other is the life cycle phases and events³⁸. With globalisation and demographic change of an ageing population, certain phases might be repeated in life; for example, an individual may go back to school in his or her thirties or even forties or later. An individual might have cyclical patterns of life phases and it is no longer a linear progress from birth to death³⁹. In this study, the life cycle is categorised into the following age-stages as shown in Table 2 below. Life phases for both men and women are shown in the Table 3.

Vulnerabilities at different stages of life bring particular risk to an individual. The degree of exposure to risk and ability to cope with risk varies at different stages of life and different individuals⁴⁰. Table 3 shows the vulnerabilities and risks at different stages of life.

³⁸ Cain 2009.

³⁹ Gracia and Gruat 2003.

⁴⁰ Ibid.

TABLE 1: AGE-STAGES

<i>Age</i>	<i>Stages</i>
0-3	Birth to toddler
4-6	Pre-school age
7-12	Primary school age
13-17	Adolescent/Secondary school age
15-24	Youth
16-60	Working age
60 and above	Old age and retirement

TABLE 2: LIFE PHASES

<i>Life Phases</i>
Birth
Early childhood
Primary education
Secondary education
Tertiary education
Working in the formal sector
Unemployment
Return to work
Marriage
Divorce
Disability
Working in the informal sector
Education and training
Workplace violence
Re-entering the workforce
Death of spouse
Pregnancy and Parenting
Sickness and diseases
Workplace injury
Starting a business
Retirement
Death

TABLE 3: EXAMPLES OF VULNERABILITIES AND RISKS AT DIFFERENT STAGES OF LIFE

<i>Age</i>	<i>Examples of vulnerabilities/risks</i>
0-6 years old	<ul style="list-style-type: none"> • Poor maternal nutrition and malnutrition which will affect growth and other life-long health and development • Loss of parents or carers • Poor cognitive, psychological and emotion development if care and early stimulation is inadequate • Disability through lack of early intervention • Neglect and discrimination of girls
7-12 years old	<ul style="list-style-type: none"> • Risk of not attending school because of inability to pay for school related cost • Inability to benefit from school because of domestic responsibilities or difficulty in adapting to the school environment • Discrimination of girls in which their education are not prioritised and they are burdened with domestic responsibilities • Poor diet and malnutrition which will affect growth, health and development
13-17 years old	<ul style="list-style-type: none"> • Vulnerability of (especially girls) children to early withdrawal from school due to lack of parents/family income • Impact of triple burden of work, unpaid care and schooling • Risks from early marriage and child-bearing • Increasing vulnerability of girls due to gender based violence
18-60 years old	<ul style="list-style-type: none"> • Lack of access to credit/asset building opportunities • Lack of employment or further training/development • Loss of employment/reduced income earning potential for women due to pregnancy and childcare • Loss of employment or employment insecurity due to care for younger and older family members (particularly women)

	<ul style="list-style-type: none"> • Loss of partner’s support through temporary or cyclical migration as well as death, illness, abandonment leading to increased responsibility for dependents • Acquired disability through hazardous employment or other practices
60 and above	<ul style="list-style-type: none"> • Loss of income if not protected by savings or pension • Poor health in later life due to poor nutrition, multiple childbirth, poor working environment and lack of health care in earlier years • Extension of working life beyond retirement age to support self and dependents through low-income earnings and often in physically disabling jobs • Widow’s loss of access to late husband’s family resources • Increased likelihood of age-related disability and chronic illness

Source: Cain 2009 and own examples

The vulnerabilities and risks faced by an individual at different stages of life are multidimensional and often interlinked thus a comprehensive social protection system that addresses all the facets of risks and vulnerabilities is needed. In this paper, the analysis will be done according to the age-stages focusing on the main vulnerabilities that each age group faces. When analysing the vulnerabilities faced by each group, major life events will be incorporated in the analysis. However, not all life events and vulnerabilities will be discussed due to the constraint of the paper. The next subsection of this paper will discuss on the social protection in Malaysia across lifetime using the life cycle approach and from a gender perspective.

3.2 Life Cycle Vulnerabilities Faced by Malaysians

This subsection will look at the life cycle vulnerabilities faced by Malaysians, both men and women. The discussion will be limited to the main vulnerabilities faced at each age stage. Then it will analyse the current social protection available and identify the gaps that

should be addressed to ensure that there is basic social security to protect the people from a decline of living standards and to promote the enhancement of general living standards.

3.2.1 Children and Youth

Early childhood is one of the most crucial years in determining the quality of life one has in the later years. The Human Development Report 2014 has emphasised the importance of early childhood in creating human capabilities⁴¹. The report further stressed that competences such as cognitive, social, emotional and language skills are all interdependent and shaped during the formative years of one's life and will contribute to lifelong capabilities. A child's lack of basic nutrition, healthcare and stimulation will be put his or her at a disadvantage⁴². When life investment is done earlier on in life, it will reap better results and is more economical as compared to measures taken at later stages of life⁴³.

Children

The government has shown increasing attention to pre-school and early childhood education. In Malaysia Education Blueprint 2013-2025⁴⁴, the government has set a target of 100% enrollment in pre-school education by 2020. A target of 88% pre-school enrollment was set under the GTP for 2013⁴⁵. However, the actual results fall slightly behind the target and reached 81.7% of pre-school enrollment. Besides that, another target was to achieve 100% completion of the pre-school standard quality self-assessment for all public pre-schools. Of all the public pre-school 99.2% had completed the test in 2013. In order to encourage more enrollment of children into pre-school, the government provided fee assistance for children from low income

⁴¹ UNDP 2014: 90.

⁴² Ibid.

⁴³ Ibid.

⁴⁴ Ministry of Education, Malaysia 2012.

⁴⁵ Prime Minister Department, Malaysia 2013.

households (Table 4). In 2014, a total of 41,109 children enrolled in private pre-schools benefitted from the fee assistance which totals to RM 36.78 million (\$10.96 million USD)⁴⁶. Furthermore, there were 1,103 children in private childcare received fee assistance and the amount totals to RM 3,145,868 (\$937,246.54 USD)⁴⁷.

The focus for pre-school education is mainly on the enrollment and less focus on the quality of education for the children. Research has shown that in order for pre-school education to be beneficial, it must be of high quality, especially for children from low-income background⁴⁸. Under the ETP, the government acknowledges that the majority (93%) of early child care and education teachers do not possess a formal qualification⁴⁹. Thus, since 2010, the government has provided assistance of RM1,000 (\$297.93 USD) for teachers who wish to upgrade themselves to meet the minimum requirement of having a diploma in early childhood education⁵⁰.

In 2014, the actual target was to send 700 in-service pre-school teachers for diploma courses in early childhood education. However, only 30% of the target was achieved where a total of 209 teachers enrolled in the course⁵¹. Although this is a good initiative, the results fell short of the target. The government recognised that this initiative has failed to achieve the target due to several factors which includes the key factors such as lack of incentive for private institutions to send their teachers for training and the unfeasibility of teachers to take time off for the diploma course⁵². The fees structure for a Diploma in Early Childhood Education is estimated to be around RM 12,000 (\$3,575.15 USD) a year and the diploma takes two years to complete⁵³. Therefore, the fee assistance of RM 1,000 (\$297.93 USD) might be too low for some teachers who could not afford the

⁴⁶ PEMANDU, Prime Minister's Department 2015.

⁴⁷ Ibid.

⁴⁸ Espinosa 2002.

⁴⁹ PEMANDU 2013.

⁵⁰ Ibid.

⁵¹ PEMANDU, Prime Minister's Department 2015.

⁵² Ibid.

⁵³ This figure is an estimation according to the fees structure of Segi College, government's partner in this initiative, in year 2012.

course. A specific target of when the enforcement that all pre-school teachers should have at least a basic diploma qualification would be a good motivation to private institutions to send their teachers for training. Besides, more targeted and higher assistance to quality in-service teachers would help to encourage more teachers to participate in this programme.

More comprehensive strategies have to be planned and implemented to ensure better quality of pre-school education as these are the crucial years of the young children's life. Teacher's qualification is only one aspect towards the quality of education. Other aspects, such as pre-school management and system, syllabus and environment, are factors that determine the quality of the pre-school education and needs to be looked into as well. Taking the example of Singapore, in 1999, the Singapore's Ministry of Education forged a policy framework to raise the quality of pre-school education. The initiatives focused on several aspects which includes developing a curriculum framework as a guide for pre-school teachers to customise classes for their students and also a pre-school self-appraisal for quality improvement⁵⁴.

Table 4 shows the social protection available for children and youth (in tertiary education). Public primary and secondary education is free for all Malaysians. As mentioned above, enrollment rates are near 100% for both primary school age and lower secondary age children in 2012. However, the Bumiputera minorities registered the lowest percentage of secondary school enrollment across all socioeconomic status⁵⁵. The SUHAKAM report also highlighted that the dropout rates are high for the Orang Asli children; out of 100 Orang Asli children enrolled in standard one, only 6 will complete their secondary education where 94% of the 100 would have dropped out in between the years⁵⁶. Thus, in terms of access to education, Malaysia has done significantly well in general but there are specific segments of the society which are left out. Further discussion on the education for the Bumiputera minorities children will be discussed in section five.

⁵⁴ Tan 2007.

⁵⁵ World Bank 2013: 59.

⁵⁶ Nicholas 2010.

TABLE 4: SOCIAL PROTECTION FOR CHILDREN AND YOUTH

		<i>Social Protection Programmes and Policies</i>			
<i>Types of Social Protection</i>	<i>Pre-birth-age 3 (baby and toddler)</i>	<i>Age 4-6 (pre-school age)</i>	<i>Age 7-12 (primary education)</i>	<i>Age 13-17 (secondary education)</i>	<i>Age 18 and above (tertiary education)</i>
Social assistance and assistance programmes	Cash transfer (orphans and children in foster care)				
	In kind transfer (food assistance for babies starting from 6 months and above, immunisation)	In kind transfer (food assistance, immunisation)	In kind transfer (food assistance, milk programme, uniforms, tuition aid scheme, text-book loan scheme, hostel, special schools, immunisation)	In kind transfer (food assistance, uniforms, tuition aid scheme, text-book loan scheme, hostel, special schools, immunisation)	Education loans (Students in need, Bumiputera)
		Early childhood education KEMAS/TASKA and TAJAK (low income families)	Cash transfer (schooling assistance)		In kind transfer (book vouchers)
	Children protection programmes		Cash transfer - Apprenticeship allowance (youth)		

<i>Types of Social Protection</i>	<i>Social Protection Programmes and Policies</i>			
	<i>Pre-birth-age 3 (baby and toddler)</i>	<i>Age 4-6 (pre-school age)</i>	<i>Age 7-12 (primary education)</i>	<i>Age 13-17 (secondary education)</i>
Legislation and Policies				<i>Age 18 and above (tertiary education)</i>
	Child Act 2001 (under 18)			
	Convention on the Rights of the Child (CRC), 1995			
	ILO Convention 182 on the Worst Forms of Child Labour (Ratified in 2000)			
	National Policy and Plan of Action for Children, 2009			
	ILO Minimum Age Convention 138 (Ratified in 1997)			
	National Child Protection Policy and Plan of Action, 2009			

Social assistance to school related cost are available for all the students from Primary 1 to Form 5; for example, textbook loan for all, uniform assistance for those who are in need, hostel for students who live in remote and rural areas and tuition aid scheme for poor students with low academic performance. As for tertiary education, scholarships and education loans are available for those who have good academic achievements and could obtain a placement in a local or overseas university.

However, starting from November 2014, the National Higher Education Fund Corporation (PTPTN) announced that new student loans will be reduced by 50,000 students⁵⁷. This step was taken due to the high accumulated amount that was not repaid by previous borrowers which reached RM 1.3 billion (\$387.31 million USD)⁵⁸. This will greatly affect students who are to enrol in local universities starting from 2015. Till September 2014, more than two million students have benefitted from PTPTN and 22,361 students had converted their loans into scholarships after attaining first class honour degrees⁵⁹.

Although education is not a type of social protection, it is an important enabling factor in developing children's capabilities and to protect children from vulnerabilities in the future. Malaysia's enrollment rates have achieved good results and the challenge for the education system is to look beyond access to education and ensure that the quality of education is enabling the younger generation to expand their choices in life. Quality of education has not kept pace with the achievement in terms of access to education⁶⁰. In 2012, Programme for International Student Assessment (PISA) test, Malaysian students only outperformed their Indonesian peers but lagged behind other East Asian countries that participated in the test⁶¹. It is time for Malaysia to shift its focus from "access to education" to "access to quality education" as quality of education is

⁵⁷ Sin Chew Daily 2014.

⁵⁸ Ibid.

⁵⁹ Ibid.

⁶⁰ World Bank 2013.

⁶¹ Ibid.

the main determinant that could shape the potential of the children.

From a gender perspective, both girls and boys are on equal standing in terms of access to education. The pre-school enrolment is 68% for girls and 73% for boys in 2011⁶². According to the Malaysia Educational Statistics, in 2013, the enrollment rates for primary education for boys and girls are 51.38% and 48.62% respectively and the proportion of boys and girls in secondary education are 50.23% and 49.77%⁶³. For Malaysia, there is a higher dropout rate of boys in the secondary education. The male to female ratio drops for every cohort from Standard 1 in primary to Form 5 in secondary in 2011⁶⁴. Thus, in-depth study on reasons why boys are dropping out should be conducted to have a better understanding of this situation.

In terms of healthcare, the coverage for children is generally adequate. Besides public healthcare facilities which are available at an affordable rate, vaccinations are provided for children at certain stages; for example, babies must be vaccinated for Polio, Rubeola and Hepatitis B when they are one month old. Further vaccinations are given at 18 month, 7 years old, 12 years old and 13 years old. Taking into consideration the health of girls, the government has implemented the Human Papillomavirus (HPV) vaccination⁶⁵ for girls aged 13. Infant immunisation has a good coverage of 96% and above for all types of immunisation provided by the government (Table 5). As for Measles, Mumps and Rubeola Vaccine (MMR) and HPV immunisation coverage, the percentages are 95.25% and 94.33% respectively.

However, Bumiputera minorities continue to have problems in accessing healthcare services due to distance of their villages from the facilities. According to the Child Rights Report⁶⁶, this lack of access has cause negative implications on children and mothers'

⁶² World Bank 2014.

⁶³ Educational Planning and Research Division, Ministry of Education, Malaysia 2013.

⁶⁴ Ministry of Education, Malaysia 2012.

⁶⁵ Human Papillomavirus (HPV) is a vaccination to prevent cervical cancer.

⁶⁶ Child Rights Coalition Malaysia 2012.

TABLE 5: CHILDREN IMMUNISATION COVERAGE, 2013

<i>Immunisation</i>	<i>Coverage (%)</i>
B.C.G. (infants)	98.59
DPT–HIB (infants)	96.92
Polio (infants)	96.87
Hepatitis B (infants)	96.32
MMR for children aged 1 to 2 years	95.25
HPV (Girls aged 13)	94.33

Source: Ministry of Health, 2014.

health. The infant mortality and maternal mortality of Bumiputera minorities are relatively higher than the national average⁶⁷. It was also reported that the infant mortality rate among Orang Asli children is alarming high at 51.7 per 1,000 births⁶⁸. The national average for safe deliveries is at 99.2% however for the Orang Asli it is much lower at 80.6%⁶⁹. There are flying doctor services and mobile health teams visiting the Bumiputera minorities' villages but the visits are irregular and bad weather conditions will prevent both services from reaching the villages⁷⁰. Furthermore, the visit also depends on the availability of vehicles and designated staff⁷¹. In 2013, there were 212 mobile health teams and 13 flying doctor teams nationwide⁷². Physical access to the clinic is difficult due to the rough terrain and distance between the facilities and remote villages. Therefore, these mobile health teams and flying doctors are crucial for the health of those who live in remote villages.

Nutrition during early years of one's life is important for life-long good health. It is also recognised that the nutrition of mothers is crucial for the wellbeing of babies to be born as well as infants. Therefore, nutrition programmes for children and also pregnant

⁶⁷ UNDP Malaysia 2014.

⁶⁸ Child Rights Coalition Malaysia 2012.

⁶⁹ Ibid.

⁷⁰ SUHAKAM 2010.

⁷¹ SUHAKAM 2011.

⁷² Ministry of Health 2014.

mothers are important, especially for those who come from low-income households. The Nutrition Rehabilitation Programme is for children from six months old to 6 years who are underweight and come from hardcore poor households. The government provides them with a food basket monthly until the child is of normal weight or the family has increased its income and is no longer classified as hardcore poor. Besides that, the Mykasih Foundation, which is a government programme in partnership with donors, has provided food aid to more than 100,000 underprivileged families⁷³. This programme donates RM 80 (\$23.83 USD) every month to the recipients for them to purchase food items at distribution centres. There is also a Nutrition Rehabilitation Programmes for low income pregnant women (Table 6). In the long term, programmes to educate the mothers about healthy eating and enhancing their general living standards are needed to eradicate the problem of malnutrition among children.

Another health issue that requires attention is malnutrition among the Bumiputera minorities' children. Malnutrition rates among the Orang Asli children had increased from 30.8% in 2007 to 53% in mid-2008 according to a study⁷⁴ done on the Orang Asli children who were admitted to the Pediatric Department at Ipoh Hospital⁷⁵. There are specific community feeding and milk programme targeting the Orang Asli. Despite having programmes like community feeding and milk programme (Table 11), malnutrition is still prevalent among the Bumiputera minorities' children. Thus, the efficiency and effectiveness of the programme should be reviewed to understand how to solve this issue effectively.

Youth

For youths, one of the main areas of concern is youth unemployment. Although the official age for youth is defined as those age 15 to 40,

⁷³ Prime Minister's Department 2013.

⁷⁴ The study is done during the period of January to December 2007 and January to June 2008. The number of children included in this study is 123 for 2007 and 64 for 2008.

⁷⁵ Child Rights Coalition Malaysia 2012.

this study will only focus on those aged 15 to 24 in accordance to the definition used by United Nations. This age group is in transition from adolescent to adulthood. The youth unemployment rate according to Worldbank Database⁷⁶ is at 10.3% in 2012. The rate does not vary much between male (9.8%) and female (11.0%). Though the unemployment rate is not high, the ratio of youth unemployment rate to the unemployment rate is 3.3 times and is 60% of the total unemployment rate⁷⁷.

One of the main reasons as cited in the World Bank Report 2014 for the youth unemployment is due to a mismatch of talents for jobs. Besides that, another factor is due to limited interactions between employers and higher institutions. There are initiatives such as Graduate Employment Management Scheme done by the government under Talentcorp to match fresh graduates with the employers. Without employment these youths are vulnerable and they will have to depend on their family for livelihood.

In the Budget 2015, a new Employment Insurance System was announced. However, this insurance system is for those who are retrenched and not for those who have no work experience. Support for unemployed youths should be strengthened as the start of their career life is important to ensure that they could continue to develop their skills and potential. Support in terms of training to increase their employability and also support in terms of access to credit for those who are unemployed and are willing to venture into entrepreneurship. Unemployment allowance for the youths who are in training will help to ensure that the youths are able to maintain a decent standard of living before securing a job. Good implementation and monitoring of the programme is needed to ensure that the youths graduate from the programme and are able to get a job. There have been success stories like Youth Unemployment Programme in United Kingdom and Denmark which have decreased youth unemployment and this would be a good investment to address this issue. However, the issue of youth unemployment lies deeper in the education system which is not providing sufficient training in terms of skills and preparedness

⁷⁶ World Bank 2013.

⁷⁷ World Bank 2014.

for the working world. Thus, it is time to relook at the education system especially the higher education to ensure that the younger generation is competitive and able to transit well into the working world.

3.2.2 *Working age*

Many life events happen during the working age stage, for example, working in the formal sector, marriage, unemployment, going back for further education, workplace injury, sickness and disabilities, starting a business and working in the informal sector. It is recognised that men and women have different needs even in the event of a same life event. For example, becoming a parent will be a different experience for men and women. Even in homogenous situation as in the workplace, men and women experience it differently due to social and cultural stigmas; for example, men are seen as leaders, while women should be docile followers.

Table 6 and 7 are lists of the social protection coverage for those who are in the working age⁷⁸. Generally, the formal sector workers have better coverage in terms of healthcare and old age than the other segments within the working age group. The civil servants are entitled to the pension scheme which is a non-contributory scheme financed by the government. As for those who are working in the private sector, it is mandatory to save in the EPF for old age. The contribution from the employee is 11% while the employer contributes 12% (13% for those whose monthly income is below RM 5,000) into the fund⁷⁹. As of December 2013, there was a total of 6,530,838 active members in the EPF and this is 32.12%⁸⁰ of the working age population. As for those who are in the army and below officer rank, they have a saving scheme for old age, Tabung Angkatan Tentera (LTAT), which is similar to EPF. In terms of health benefits, medical fees of civil

⁷⁸ According to the Children and Young Persons (Employment) Act 1966, the legal working age is starting from age 16.

⁷⁹ Employee Provident Fund 2012.

⁸⁰ The figure is derived from number of active EPF members in 2013 per the working age population in 2013.

servants are covered at all public healthcare facilities. Whereas, those working in the private sector will be covered under the Employer's Liability Scheme, where the employers are to provide two types of benefit which is employment injury compensation and the second is maternity and sickness benefits. In the event of retrenchment, the government has recently announced in the Budget 2015 that a new Employment Insurance System will be introduced. This new system will be a good protection for the retrenched worker in ensuring that their living standards are maintained during this period of income loss.

There is a lack of social protection for those who are in the informal economy. According to the Informal Sector Workforce Survey Report 2013 for Malaysia, 1.3 million persons (9.7%) of the 13.2 millions persons in employment work are in the informal economy in 2013. This percentage has increased by 1.5 percentage point from 2012. The majority is from the urban areas and there is not much difference between men (50.1%) and women (49.9%). They are also mainly concentrated in the 40-44 and 45-49 age group with a combined percentage of 27.9% of the informal economy. The majority of those in the informal economy are the Bumiputera (67.3%). More than half of those in the informal economy have a secondary education (63.6%). In terms of status of employment, 70.6% of them are own account workers.

From the Table 6, it can be seen that there is limited social protection for workers who are in the informal economy. There is only one voluntary saving scheme, 1Malaysia Retirement Scheme, for old age. Starting from 2014, on top of the dividend, the government will contribute 10% on the amount that is saved by the contributors to a maximum of RM 120 and it will only contribute for a period of four years, which is from 2014 to 2017. The government has increased the percentage of contribution from 5% (2010-2013) to 10% (2014-2017). The same dividend rate of 6.15% was given to this scheme similar to EPF.

TABLE 6: SOCIAL PROTECTION FOR WORKING AGE ADULTS (SOCIAL ASSISTANCE, ASSISTANCE PROGRAMMES AND SOCIAL INSURANCE)

<i>Types of Social Protection</i>	<i>Social Protection Programmes and Policies</i>						
	<i>Formal employment (including workplace violence, injury)</i>	<i>Informal employment (including self-employment, subsistence economy)</i>	<i>Entrepreneurship</i>	<i>Unemployment (including retraining and re-enter into workforce)</i>	<i>Maternity (including post-natal, re-enter into workforce)</i>	<i>Housing</i>	<i>Family and Childcare (including marriage, divorce, death of spouse, childcare)</i>
Social assistance and assistance programmes	Loans for employee's skills training	Loans for employee's skills training	Grants to launch business	Graduate Employment Management Scheme	Nutrition Rehabilitation Programme (low-income pregnant women)	Stamp duty exemption for first time house buyer (those below age 40)	Shelter and help for domestic violence
			AIM, TEKUN (Financing Scheme)	Loans for employee's skills training			Childcare centres

TABLE 7: SOCIAL PROTECTION FOR WORKING AGE
(LEGISLATION AND POLICIES)

<i>Legislation and Policies</i>
Compensation for termination (Employment Act, Sabah Labour Ordinance and Sarawak Labour Ordinance)
Industrial Relations Act and Trade Union Act
Minimum wage
Occupational Safety and Health Act, 1994
Workers' Minimum Standards of Housing and Amenities Act, 1990
Employees' Social Security Act, 1969 [Act 4]
Employees' Provident Fund Act, 1991 [Act 452]
Employment Act, 1955 [Act 265]
Federal Constitution, 1957
Destitute Persons Act 1977 [Act 183]
Pensions Act, 1980 [Act 227]
60 days maternity leave according to Labour Law and 90 days maternity leave for those in the public sector (up to five children)

On 4 March 2013, Sin Chew newspaper reported that 60,518 individuals have contributed to the 1Malaysia Retirement Scheme with contributions totalling to RM 200.54 million (\$59.75 million USD). Even with the assumption that all the individuals who had contributed to the scheme are in the informal economy, the coverage is only 4.7% of the informal economy. The coverage is still low and the attractiveness of the scheme should be reviewed. The initiative of the government to increase the percentage of contribution to 10% is a good step; however, the maximum contribution is capped at only RM 120. There is a need for EPF to ensure that the funds are invested efficiently and to maximise returns. Only with a highly profitable portfolio would EPF be able to distribute a high rate of dividend to the contributors and to enhance the attractiveness of the scheme.

Apart from this retirement scheme, there is no other social protection for workers in the informal economy. They bear the burden of medical fees except for the provision of the public

healthcare facilities at an affordable rate. Besides that, there is no protection in terms of legislation for workers' rights to benefits such as health, maternity and injuries. The only protection that they could have is through private insurance and the cost of the premium is on them to bear. Besides that, income and job security is another issue that they would face. The new Employment Insurance System is not extended to those who are in the informal economy. It is crucial to look at how this could be extended to the informal economy workers to ensure that they too could have an insurance system that could protect them in the event of job loss.

As stated above, around 10% of the workforce is in the informal economy and this number has been increasing. Therefore, government should look at social protection for this group of people as they are not covered in terms of healthcare, job security and old age. One important measure that could be taken is to set up organisation or labour unions for the informal sector workers. Some of the successful examples of informal sector workers organisation are Self-Employed Women's Association (SEWA) in India and Streetnet International. The organisations would serve as a body to negotiate and protect the rights of informal sector workers and also to develop social protection for the workers.

One of the factors highlighted in the Human Development Report 2014 that contributes to building a country's resilience is to have full decent employment. It was explained that the objective of full decent employment is to move towards higher productivity, higher value added, higher quality and better remunerated forms of employment⁸¹. The unemployment rate for Malaysia in 2013 is 3.1%⁸² which is close to full employment. The productivity of Malaysia has been increasing since 1972⁸³. However, the growth of wages has not kept up with productivity. In addition, it was found from the Malaysia Human Development Report (MHDR) 2013 that there is an increase in terms of wage inequality where the share of wages to national income has dropped from 33.8% in 1971 to

⁸¹ UNDP 2014: 95.

⁸² DOS 2013c.

⁸³ UNDP Malaysia 2014.

30.1% in 2008, whereas the corporate profit increased from half of the national income to two-third during the same period⁸⁴. Hence, wages are not compensating the workers for the productivity increase.

From a gender perspective, women do face more challenges in the labour market as compared to men. Social perspective that women bear the responsibilities of reproductive and care work exacerbates the situation. Women labour force participation rate in Malaysia finally passed the 50% mark in 2013 at 52.4%⁸⁵. There are two issues faced by women in the labour market in Malaysia, one is the wage differential between men and women, where women are paid less than men, and the other is difficulty for women to re-enter the workforce after reproductive responsibilities⁸⁶. The gap is wider especially between high-earning professionals. Further discussion on gender issues will be discussed in section 4.0.

3.2.3 Old Age

As stated in the introduction section above, the life expectancy of Malaysians are estimated to increase, thus it is increasingly important that the elderly are protected especially during the vulnerable events in their life. Elderly women are more vulnerable as they have a longer life expectancy and most likely to be housewives during their working age.

In this study, the elderly are classified as those who are 60 years and above. On 1 July 2013, the government increased the retirement age for private sector from 55 to 60 years, which is the retirement age for the public sector. Social protection for the elderly is shown in Table 8.

One of the vulnerabilities that the elderly face in the later years of their life is increasing likelihood of age related diseases and chronic illnesses. The public healthcare facilities are available and affordable for the elderly. However, challenges persist in terms of accessibility to services, especially in rural areas where often people live far away from

⁸⁴ UNDP Malaysia 2014: 55.

⁸⁵ DOS 2013c.

⁸⁶ UNDP Malaysia 2014.

TABLE 8: SOCIAL PROTECTION FOR THE ELDERLY

<i>Types of Social Protection</i>	<i>Social Protection Programmes and Policies</i>
Social assistance and assistance programmes	Cash transfer (In need and BR1M)
	Medical fees exemption in public health facilities
	Care services (Care houses, home help service)
Legislation and policies	National Policy for the Older Persons, 1995
	National Health Policy for Older Person, 2008

the public medical healthcare facilities. According to the Household Income Survey 2012⁸⁷, 30% of the poor in rural areas live more than 9 kilometres away from the nearest public health centre. Thus, the location of the public healthcare facilities and flying doctors should take into account the distance that patients travel to the facilities. Another crucial factor in providing healthcare services is the quality of the services to ensure that the elderly are being protected and have sufficient care and support. With the high rate of urbanisation among the young working adults and change in the relationship in the family institution, care and support for the elderly are essential as they might not have the protection that the family institution used to provide. Therefore, the role of government in providing protection and care for the elderly is increasing as the role of the family institution in providing social protection weakens.

Another vulnerability faced by the elderly is the loss of income in their old age. Old age retirement schemes are source of income for the elderly when they retire. Adequacy of the fund from these schemes will determine the standard of living that the elderly enjoy. However, it was found that the retirement scheme such as pension, EPF and LTAT are not sufficient to even support basic living standard for the average old person. The poverty line in Malaysia is classified as RM763 (\$227.32USD) for Peninsula, RM 1,048 (\$312.23USD) for Sabah and Labuan and RM912 (\$182.33USD) for Sarawak. In 2007, Nizam reported in the Utusan Malaysia that, on average, each contributor in the EPF will only receive RM

⁸⁷ DOS 2013a.

114,000 (\$33,963.95USD). Thus, they will only have RM 475 (\$141.52USD) per month till the age of 75⁸⁸. The LTAT registered a higher than average dividend rate as compared to EPF, however with the average amount of savings of contributors to the LTAT is comparable to those who contribute to EPF. They also face the issue of adequacy, inflation and longevity⁸⁹. As for pension, Suhaimi and Norma indicated that those lower income civil servants wages are relatively low and this resulted in a pension amount that is not enough for basic standard of living and thus they have to continue working or risk living in poverty. This situation is worse among those who work in the informal economy and housewives as they do not have an old age retirement scheme. They would have to rely on private insurance, saving schemes and other investments made during their working age. Though there is a new 1Malaysia Retirement Scheme for those in the informal economy it is still a new scheme and would not cover those who are already in their golden age now.

As the old age retirement scheme is inadequate for the elderly to enjoy a decent standard of living, thus other support and income is needed to finance their livelihood. One of the traditional supports comes from the family and children of these elderly persons. Apart from that, the elderly will have to depend on social assistance to survive. Currently, there is social assistance of RM 300 per month extended to the elderly in need by the Ministry of Women, Family and Community Development. Besides that, in Budget 2015, it was announced that the BR1M, which is a cash transfer programme, will increase the cash assistance to senior citizens⁹⁰ who live alone to RM 650 per year. BR1M is not a mean-tested programme, its criterion is that the elderly should be aged 60 or above and is living alone. However, it does not take into consideration the socio-economic status of the elderly. For those senior citizens who are poor, it is still not sufficient to ensure a decent basic standard of living even with this assistance. Furthermore, there is no legislation that protects the

⁸⁸ Exchange rate as of 21 November 2014 at 3.3565MYR equivalent to 1USD.

⁸⁹ Ragayah 2012.

⁹⁰ Those aged sixty and above.

elderly if they need to or choose to continue working after retirement. Therefore, the government should examine more targeted schemes for the old people and ensure that they will have a steady inflow of income to maintain a decent living standard. Targeted schemes will ensure that the ones who are in need will benefit from the programmes.

Table 9 provides an overview of social protection schemes available to some vulnerable groups, such as people with disabilities, rural residents and those in poverty. Person with disabilities (PWD) are well covered in terms of social protection from financial assistance and in-kind transfer. Besides that, there are training for PWDs who want to enter into workforce and also those who would like to start a business. Thus, there is support to help them to be independent and be able to earn their livelihood. As for the low income household, social assistance like cash transfer and in-kind transfer are available. Shelter is considered a basic necessity as programmes such as housing and rental assistance are available. The poor are also given income generating opportunities to be independent and rise out of poverty. The programmes available are sufficient however monitoring and evaluation of these programmes are important to ensure the effectiveness of the programmes. Official statistics on the impact of these programmes should be made public so that study on the impact and coverage could be done.

TABLE 9: SOCIAL PROTECTION FOR TARGETED GROUPS

<i>Types of Social Protection</i>	<i>PWD</i>	<i>Poverty</i>	<i>Untargeted</i>	<i>Rural</i>
Social assistance and assistance programmes	Cash transfer	Cash transfer -BRIM (low income and single parents), SARA 1 Malaysia Scheme	Food subsidies	Public education facilities (library, IT education, workshops)
	Grants to start business	PRIMA housing for the low income	Fuel subsidies	Skills development and training (women in rural areas, rural entrepreneurs, rural communities)
	Scholarships and tuition exemption	Cash transfer (poor students in residential schools)	Utilities subsidies	Healthcare (flying doctors)
	In kind transfer (Purchase of device, vehicle purchase without excise duty)	Low cost housing and assistance for rental		
	Medical fees exemption in public health facilities	Amanah Ikhtiar Malaysia (AIM) - microfinance		
Transportation fees discount and road tax relief	Destitute care homes			

	Housing (rental reduction, purchase discount)	Skill development and training (bottom 40% - single mothers and women, women in rural areas)	
	Fee exemption for official registration documents	1Azam programme (provide income generating opportunities)	
	Community rehabilitation programme	Entrepreneurship program (urban poor)	
	Help to access employment (training, online portals, job creation)	Food basket (urban poor)	
		Anjung Singgah Homes (Urban homeless)	
Social Insurance	Insurance services		
Legislation and Policies	Convention on the Rights of Persons with Disabilities, 2010		
	Persons with Disabilities Act, 2008 [Act 685]		
	National Social Policy, 2003		
	National Housing Policy, 2011		
	National Welfare Policy, 1990		
	National Key Reform Areas (NKRA) - Strategic Reform 3 (Improving Public Sector Delivery), 4 (Narrowing Disparity) and 6 (Human Capital Development)		

CHAPTER 4

Social Protection and Gender

Throughout their lives, women and girls face many vulnerabilities which are gender specific. Girls might face vulnerabilities such as neglect and discrimination, risk of not attending school, not being prioritised for investment in education, early withdrawal from school, gender based violence and early marriage and child-bearing⁹¹. As they grow older, women faced other types of vulnerabilities be it in their family, workplace and community. They face vulnerabilities such as unequal labour markets where they are less likely to be in the formal sector and paid less than men for the same work⁹². Furthermore, they might also face other vulnerabilities due to life cycle events like pregnancy and childbirth, divorce and death of spouse. Apart from life cycle events, there are also vulnerabilities due to culture, for example, unequal intra-household decision-making power, gender patterned violence and limited decision making power be it in the community or in policy-making⁹³.

In 1985, Malaysia formulated the National Policy on Women to include women in the development process. The stature of women in national development gained more recognition in the Sixth Malaysia Plan (1991-1995). Malaysia signed the ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1995. Later in 2001, more concentrated focus was

⁹¹ Cain 2009.

⁹² Holmes and Jones 2013.

⁹³ Ibid.

given when the Ministry of Women, Family and Community Development was established where its main concern is to look at issues related to women, family and community. In addition, a gender focal point is position in all ministries and agencies to ensure that there is no discrimination against any female employee and women in the ministries and agencies as well as mainstreaming gender in the policy-making process. In August 2001, the constitution was amended to prohibit gender discrimination in any law.

In the Human Development Report 2014, the Gender Inequality Index for Malaysia is 0.210 which is above the average of high human development countries of 0.315 and ranked 39 among the 187 countries. In terms of the indicators for the Gender Inequality Index, Malaysia performs well in areas of maternal mortality, adolescent birth rate and attainment of secondary education. However, it could be improved in terms of female share of seats in parliament and labour participation rate which are below the average of high human development countries. Labour participation rate of women in Malaysia has increased from 37.2% (1970) to 47.8% (1990) and ever since then the rate has been flattish and in 2013, it finally crossed the mark of 50% at 52.4%⁹⁴.

Does social protection considers gender differences and the attainment of gender equality or not?

Table 10 shows the social protection programmes which caters specifically to women and girls. However, it is notable that in all other social protection programmes do not discriminate on a gender basis. All social protection programmes included in the Table 5, 6, 7 and 8 are also available for all women and girls.

It is unquestionable that the social protection system in Malaysia is gender targeting. There are women targeting programmes to serve the needs of women at different life phases, for example, training programme for housewives to re-enter the workforce, skills development for women in the rural area and nutrition rehabilitation programme for low income pregnant women. Women are included

⁹⁴ DOS 2013c.

TABLE 10: SOCIAL PROTECTION SPECIFICALLY FOR WOMEN

<i>Aspect of Social Protection</i>	<i>Social Protection Programmes and Policies</i>
Maternity	Nutrition Rehabilitation Programme (low-income pregnant women)
	60 days maternity leave according to Labour Law and 90 days maternity leave for those in the public sector (up to five children)
Income generation	Skills development and training for women in rural areas
Training and development	Training programme for housewives to re-enter the workforce (Housewives Enhancement and Reactive Talent Programme)
Code of Practice	Sexual Harassment and Discriminatory Practices against Women at Workplace
Legislation	Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), 1995

in the national development plans and the Ministry of Women, Family and Community Development to look at issues related to gender. Furthermore, the Gender Inequality Index is low at 0.210.

However, it has yet to be successful in gender mainstreaming despite government's effort in having a gender focal point for all its ministries and agencies to ensure gender mainstreaming in the policy-making process. Gender mainstreaming in the Economic and Social Council in its Agreed Conclusions 1997/2 is defined as below.

“Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.”

Most of the schemes and programmes are implemented without the consideration of gender differences and needs. For instance, in the

design of the old age retirement schemes available, women's position in the unequal labour market was not taken into account. Women face more disadvantages in the labour market due to social stigma and social view of the person being responsible for reproductive care and household work. Thus, the needs of women are neglected where only those who have worked have a pension or savings for their old age. However, for those women who are not working or are working in the informal economy due to reproductive care or household responsibilities, they do not have security from the old age retirement schemes. Another example would be the cash transfer BR1M where it does not consider the intra-household inequalities where the individuals in the households have different level of influence of the household expenses and the money might be spent on items such as cigarettes, alcohol or gambling. Studies have shown that cash transfers directed to mothers are more likely to be used for the nutrition or education for the children⁹⁵.

Gender targeting is still a necessary tool to ensure that vulnerable women are being protected through schemes and programmes that would maintain their basic standard of living⁹⁶. Nevertheless, gender

⁹⁵ Holmes and Jones 2013.

⁹⁶ As Malaysia does not have a Social Protection Floor, thus basic living standard in this paper will be defined according to the four elements recommended in the Social Protection Floors Recommendation, 2012 (No. 202) by ILO, where social security guarantees the following:

(a) access to a nationally defined set of goods and services, constituting essential health care, including maternity care, that meets the criteria of availability, accessibility, acceptability, and quality;

(b) basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care, and any other necessary goods and services;

(c) basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity, and disability; and

(d) basic income security, at least at a nationally defined minimum level, for older persons.

One of the recommendation in the policy recommendations will be to

mainstreaming should be an integral dimension in the design, implementation, monitoring and evaluation in the social protection system as the attainment of gender equality needs a comprehensive strategy.

Another factor that could contribute to the attainment of gender equality is that the social perspective of the role of women has to be changed. If the notion that women bear the responsibilities in childcare, household and other care work in the family persists, it would naturally translate to a decline in female labour participation rate especially after child-bearing age. A time-use survey done by UNDP on women in six medium and low development countries found that women on average spent 3:13 hours cooking and cleaning in a day while men spend only 0:24⁹⁷. Furthermore, women also spent 44 minutes caring for family members daily as compared to men who spent only 10 minutes⁹⁸. Empowering women does not depend only on education but there is also a need to change the social stigma attached to women stereotyping. This change will have to start from the young at school level, to eradicate occupation by gender and the gender roles stereotyping where mother is portrayed as the person who is responsible for household and care work while father is the breadwinner of the family.

One of the ways that could help to change the perception to the one that household responsibilities should be shared by both husband and wife is to encourage the involvement of men in these responsibilities. This could be done through encouraging the public and private sector to provide employee benefits such as parental leave for both men and women and also allow paternal leave as to acknowledge and support the father's role and contribution in childcare. Employers should treat any employee, man or woman, who would want to take parental leave for childcare responsibilities fairly.

have a nationally defined Social Protection Floor and have goals towards achieving basic social security for all.

⁹⁷ UNDP Malaysia 2014.

⁹⁸ Ibid.

CHAPTER 5

Social Protection for Bumiputera Minorities

The Bumiputera minorities refer to the indigenous people in the Peninsular, Sabah and Sarawak. Malays and indigenous people of the Peninsular, Sabah and Sarawak are classified as Bumiputera meaning 'sons of the land'. Due to the racial riot on 13 May 1969, the NEP which was an affirmative action policy was implemented with a two pronged strategy: first to eradicate poverty and secondly to restructure the identification of race by economic activity and location. Through the NEP, Malaysia has achieved impressive results in economic growth and poverty eradication especially among the Bumiputeras. The poverty rate among the Bumiputeras declined from a high percentage of 64.8% in 1970 to 17.5% in 1992 and further down to a low 2.2% in 2012⁹⁹. The gap between the Bumiputeras has narrowed significantly which can be seen in Figure 4.

However, if the Bumiputera group is disaggregated into Malays and the Bumiputera minorities, the story of poverty reduction is different. The Bumiputera minorities have high incidence of poverty where there is about 10% of the Malaysian population in Sabah but more than 40% of the poor people in the country lives there¹⁰⁰. Moreover, more than half of the Sabah's population consist of Bumiputera minorities. The Kadazan Dusun and Murut¹⁰¹ recorded an incidence of poverty of 25%¹⁰². The income poverty rate of the

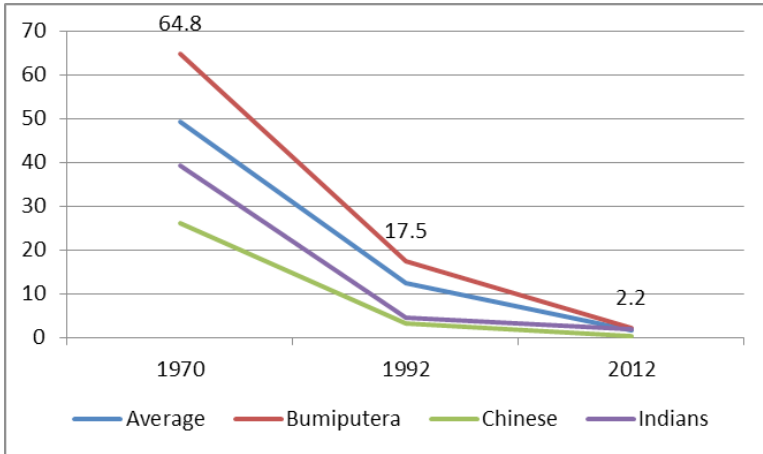
⁹⁹ EPU 2013a.

¹⁰⁰ UNDP Malaysia 2014: 21.

¹⁰¹ Indigenous people in Sabah.

¹⁰² Ibid: 41.

FIGURE 4: POVERTY RATE FOR MALAYSIA BY ETHNICITY



Source: EPU 2013a

Orang Asli¹⁰³ was at a high rate of 50% in 2009¹⁰⁴. In Sarawak, the Penans¹⁰⁵ registered the highest hardcore poverty¹⁰⁶. Poverty which is one of the major vulnerabilities of the Bumiputera minorities has to be addressed in order for them to have a decent living standard.

Birth registration is a prerequisite to be covered by social protection in the country. The stateless children face repercussions such as denial to access of education, health and other basic social services. The statelessness issue is prevalent among the Bumiputera minorities, particularly those who live in remote areas¹⁰⁷. Ignorance and cost of travelling to the birth registration centres are the main reasons for not registering the birth of their children¹⁰⁸. The Status Report on Children's Rights in Malaysia highlighted that for those who live in remote areas mobile birth registration centres are available;

¹⁰³ Indigenous people in Peninsular Malaysia.

¹⁰⁴ Ibid: 143.

¹⁰⁵ Indigenous people in Sarawak.

¹⁰⁶ Ibid: 220.

¹⁰⁷ UNDP Malaysia 2014.

¹⁰⁸ Ibid.

however, the coverage of these facilities are limited. Furthermore, late registrations will cause the process to be very slow and complicated¹⁰⁹.

More vigorous efforts and measures are needed from the government to ensure that this issue of statelessness will be resolved as the implications of being stateless has a life-long impact on their rights of being a citizen and the well-being on these individuals. Mobile centres for birth registration should visit the remote villages frequently to make certain that the children born in remote areas are registered and not denied of their rights as citizens of the country.

Table 11 shows the social protection programmes for the Bumiputera minorities. There are resettlement areas, economic development programmes and social development programmes designed to address the issue of poverty among the Bumiputera minorities. However, there are underlying issues to these programmes and development plans specifically in the villages of the Bumiputera minorities.

TABLE 11: SOCIAL PROTECTION FOR THE BUMIPUTERA MINORITIES

<i>Types of Social Protection</i>	<i>Social Protection Programmes and Policies</i>
Social assistance and assistance programmes	Adult literacy class (Orang Asli and Penan Parents)
	Financial assistance for housing (Bumiputera minorities)
	Financing for Young Bumiputera entrepreneurs
	Economic development programme (Bumiputera minorities)
	Community Feeding and Milk Programme (Orang Asli)
	Health Service Coverage (Orang Asli)
	Home repairs (Orang Asli)
	Educational Assistance Programme
	Structured Placement Programme
Legislation and Policies	Aboriginal Peoples Act 1954

¹⁰⁹ Ibid.

The purpose of the restructured placement programmes is to eradicate poverty, modernise their way of life and relocate them in suitable centres according to their traditional cultures. However, there are non-delivery, under-delivery and late-delivery of the poverty eradication projects that were promised and furthermore those development goods are usually already enjoyed by the Orang Asli before the resettlement schemes¹¹⁰. Besides that, there are also the food shortages in resettlement area due to higher population density¹¹¹. Another reason for resettlement is to give way to new development such as building of airport and dams. In the SUHAKAM report¹¹², an example was given where two Orang Asli villages, Kampung Air Hitam and Kampung Busut, were relocated for the building of Kuala Lumpur International Airport (KLIA). Resettlement and placement programmes deny the right of the Bumiputera minorities to the customary land that is rightfully theirs. Losing the ownership of their land also means losing their livelihood and security as they usually survive on subsistence agricultural. It is in the Aboriginal Peoples Act 1954 that the Bumiputera minorities have right to their customary land and resources therein. Thus, adherence to this act is needed at all levels of government policies and development to ensure that their rights and livelihood are protected.

As discussed above, national enrollment rates for Malaysia are high but for the children of the Bumiputera minorities the rates are not so optimistic¹¹³. There are barriers of access to education for these Bumiputera minorities' children including financial and structural barriers. There are educational assistances in making education affordable for these children. The SUHAKAM report¹¹⁴ reveals that the reduction of educational assistance in year 2000 has caused a sudden rise of dropout rates among the Orang Asli children from 15.1% in the previous year to 42.9% in 2000. Thus, this reveals that educational assistance is crucial for the children to continue

¹¹⁰ Nicholas 2010.

¹¹¹ Nicholas 1999.

¹¹² Nicholas 2010.

¹¹³ Discussed in section 1.3.1.

¹¹⁴ Nicholas 2010.

their schooling. There are cases of non-delivery of educational assistance reported in the SUHAKAM report which should be given serious consideration in the implementation and monitoring of the allocation of assistance. Another study has examined the issue of late-delivery of educational assistances to the Orang Asli and found that the reason of late-delivery is due to bureaucratic processes and less-diligent staff who prevented Orang Asli from obtaining their approved assistance in cash or in-kind¹¹⁵. Besides that, facilities such as hostel were often told to be full. Hostel facilities are important to the Orang Asli students as they usually live in remote areas and will need to travel far to their schools¹¹⁶.

Besides financial barriers, there are structural barriers that are hindering the Bumiputera minorities' children from going to school. First, the Bumiputera minorities' children have difficulty in understanding the curriculum in national schools as Bahasa Malaysia is the main language used. Most of them could only understand their own mother tongue¹¹⁷. Secondly, the culture in national schools is different from their own culture. An example given in the SUHAKAM report¹¹⁸, Orang Asli children are not accustomed to the disciplining style of scolding and beating in school, thus they might be fearful of going to school if such action is imposed on them. Thirdly, there is a problem of transportation for those whose villages are far from the school. Sometimes even if the distance is not far, the road conditions will be difficult for a child to travel by foot. Thus, they are reliant on the transportation to go to school. There are complaints from the parents that the transportations are irregular and sometimes the transportations would not turn up¹¹⁹.

Non-delivery, under-delivery and late-delivery of the assistance and social protection that the Bumiputera minorities have are impacting the quality of their lives and the future of the younger generation. The programmes and assistance are available. However,

¹¹⁵ Kamaruddin 2008.

¹¹⁶ Ibid.

¹¹⁷ SUHAKAM 2010.

¹¹⁸ Nicholas 2010.

¹¹⁹ Ibid.

the main concern is not with the availability of these programmes and assistance but with the delivery of these assistance and programmes. There should also be a monitoring and evaluation system designed to ensure that the programmes and assistance are being monitored closely and reasons of why certain programmes failed should be investigated to ensure that there is efficiency and effectiveness in the government's investment. It was noted in the SUHAKAM report¹²⁰ that for the few years between 2000 to 2005 allocation for the Orang Asli development has hovered around RM100 million per year. Nevertheless, this investment has not seen the desired result of eradicating poverty among the Orang Asli. Leakages in the system should be examined and ensure that the allocation truly benefit those who are in need.

Another important factor to take into consideration, while designing policies for the Bumiputera minorities, is ensuring respect for their culture and diversity and including them in the planning and decision-making process. Understanding their needs and wants through consultations is a prerequisite for making good policies for the Bumiputera minorities. Even within this group there is so much diversity as each tribe has their own culture and language. The best solutions are those that incorporate the needs and wants of the Bumiputera minorities and not what others think is the best for them.

¹²⁰ Ibid.

CHAPTER 6

Gaps in the Social Protection System in Malaysia and Recommendations

Throughout the lifetime of Malaysians, there are social protection programmes and schemes to protect and promote them from poverty. The wide range of available programmes and schemes consider the vulnerabilities and risks of the people at different stages of their life as well as different life events as illustrated in section three above. However, there are still gaps in the social protection system which needs to be addressed to enhance the social protection system.

There is a need to recognise the importance and advantages of using social protection as a public means to ensure a decent standard of living for the people. Thus, a nationally defined social protection floor should be put in place to have a clear direction and notion of decent standard of living for Malaysians. According to the Social Protection Floors Recommendation¹²¹, social protection floors are:

“nationally defined sets of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability, and social exclusion. These social security guarantees should ensure:

(a) access to a nationally defined set of goods and services, constituting essential health care, including maternity care, that meets the criteria of availability, accessibility, acceptability, and quality;

(b) basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care, and any other necessary goods and services;

¹²¹ UNDG 2014.

- (c) basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity, and disability; and*
- (d) basic income security, at least at a nationally defined minimum level, for older persons.”*

In the course of defining the floor of social protection, consultations from all groups in the society are important to ensure that the nationally defined social protection floor is inclusive of everyone in the country.

There should be a paradigm shift to view social protection as a public means to protect the people from risks and vulnerabilities and to promote a decent standard of living. There is a need to relook at the social protection in the country and not leave it to the family institution. The family institution used to be the main absorber in times of economic shocks as mentioned above. With the change in the relationship in the family institution, thus government should take up the main role and provide sufficient protection and ensure a decent living standard for the people. Other parties such as family, private sector and non-government agencies could play the supporting part in the whole social protection system. One of the key drivers of social protection in contributing to the reduction of poverty and inequality in Brazil was attributed to the adoption of the Federal Constitution in 1988 where the state is responsible for providing basic education and healthcare as part of the right of citizens as well as the right to social assistance for the poor.

Coordination among the ministries and agencies, which design and implement social protection programmes, is integral in the functioning of the social protection system. The social protection system is fragmented with the implementation of different programmes by different ministries. There are around 18 ministries and agencies that offer programmes of social protection. For example, to apply for cash transfer for the senior citizens, there are two different platforms and programmes. One is the BRIM¹²² cash transfer where the senior citizens have to apply through the Inland Revenue Board of Malaysia's website while for the cash assistance

¹²² Discussed above in section 3.5.

for those senior citizens without income and family, application has to be routed through the Social Welfare Department. Coordinated efforts will bring forth many advantages. First, it is to ensure that there is no duplication of programmes and all vulnerable groups are targeted in the system. Secondly, it is to ensure that there is a vision and direction in the process of designing a comprehensive social protection system. Thirdly, coordinated effort allows more sharing of ideas and learning with other ministries and agencies.

There is a need for an integrated platform for the people to have access to information and application of the benefits and programmes. Currently, since different programmes are under different ministries thus the application process and platform for application is different. Someone who is in need might have to go to different ministries or agencies to know what are the available help and support that they could get. For those who do not have the knowledge about these programmes, they might not know of the help and support available. An integrated platform could enable the people to have more access to information and programmes available if they need any assistance in any form.

One good example of success story of how numerous programmes integrate into a single programme is the Bolsa Familia programme in Brazil. The Bolsa Familia is a consolidation of numerous cash transfers and also registering potential beneficiaries into a single registry platform. Several studies have shown that this programme contributed to the reduction of inequality in Brazil. One study estimated that there is 14% of reduction of inequality in the country due to Bolsa Familia programme between 2001 and 2004¹²³. This reform increased efficiency in the usage of public resources and also improved the mechanism to identify target population¹²⁴.

In the process of designing the social protection programmes there are a few elements that require strengthening. First, prior to the planning and design of programmes, consultations with the targeted groups will enable the government to have a better understanding of the underlying issues faced by the targeted groups in order to develop

¹²³ Holmes, Hagen-Zanker and Vandermoortele 2011.

¹²⁴ Ibid.

programmes that caters to the needs of the people. Furthermore, this will increase the likelihood of the success of the programmes in achieving the impact that is desired. As in the case of the Bumiputera minorities, there is a need to understand why the children are dropping out of schools and measures that address the specific needs should be taken to address the issue effectively.

Secondly, the social protection system should be reviewed as a comprehensive system with both short term and long term strategy. Short term strategy to ensure that there are protective measures to protect the people in the event of life cycle vulnerabilities and economic shocks, for example social assistance programmes. While the long term strategy is to promote the vulnerable to have a decent standard of living and also to 'graduate' out of poverty and vulnerabilities. The current system has both short term and long term programmes; however, these programmes are fragmented and not seen as an integrated strategy. All the programmes should be reviewed as the whole of the social protection system to ensure that there are no duplications and gaps could be identified and addressed.

Thirdly, monitoring and evaluation should be incorporated in the design of the programmes to ensure the efficiency and effectiveness of programmes. Monitoring is important as to ensure that the programmes are implemented according to plan. One of the monitoring aspects of the programmes that should be looked into is timely delivery of the assistance and development projects. For example, in the case of the Orang Asli as mentioned in the previous section, timely delivery of assistance is important that the children are able to go to school and be able to fully participate in class. Late delivery or non-delivery not only place the vulnerable at a difficult situation but also might create more complications for them. The second element which is evaluation is to measure the efficiency, effectiveness and impact of the programmes for the purpose of learning from the past to design better programmes for the future. There seems to be a lack of monitoring and evaluation aspect in most of the social protection programmes and schemes in Malaysia. This aspect should be included when designing programmes and schemes to ensure the efficiency and effectiveness of programmes.

At this juncture, information and statistics on impact and

effectiveness is not widely available. Most of the statistics provided are 'number of beneficiaries' and not many figures on the impact of the programmes on people's life. Measuring the impacts of programmes is essential to determine the efficiency of programmes and make certain that the investments put into these programmes are being used effectively. These information and statistics should be made available to public to ensure transparency and enable further studies and analysis on the programmes to be done.

CHAPTER 7

Conclusion

Malaysia has many programmes to protect the people from vulnerabilities and risks and to promote a decent living standard. However, it has yet to view social protection system as a comprehensive system. An integrated and coordinated approach is essential to address the vulnerabilities and risks of the people throughout their life cycle. Gender mainstreaming, which has yet to be fully implemented, is important to promote gender equality in programmes and policies design. The final goal of social protection should be to help the vulnerable to come out of their situation and be able to have a decent living standard.

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