

# Protect, Promote and Prevent

Spearheading Social Protection Initiatives for All



UNIVERSITI  
MALAYA

Pusat Penyelidikan Kesejahteraan Sosial  
Social Wellbeing Research Centre  
(SWRC)

## THE PERSPECTIVE

Coverage and Adequacy  
of Social Protection  
in Malaysia

-page 1

## Featured Publications

Protecting our  
Homemakers

-page 7

Who Says I  
Am Retired?

-page 9



# The Perspective

## Coverage and Adequacy of Social Protection in Malaysia

The ultimate objective of socioeconomic development is a sustained improvement in societal well-being. An improvement in people's well-being, in turn, is often measured by monetary income, tacitly indicating what money can buy. This is the essence of the market economy. Seemingly, the more developed the society, the more goods and services are traded. In essence, Malaysians need more income to improve their well-being as the country is dashing towards a high-income nation status, plausibly, a developed nation.

Malaysia renewed its target to be a high-income nation status by the end of the Twelve Malaysia Plan (RMK-12) after failing the 2020 target. The target seems within reach if the average GDP growth remains above 4.0 percent a year until 2025. Malaysia's GNI per capita in 2021 was US\$10,930, falling short of the World Bank threshold for a high-income nation status of US\$12,695. GNI per capita measures the overall economic status of a country and the general living standards of the citizens.

We need to be cautious of the notion of the general living standards of the citizens. It is highly plausible for a country to be in the rich-nation club after fulfilling the aggregate measure of GNI per capita without much improvement in the living standards of its citizens. This possibility could arise, for example, in a situation of economic growth without the creation of sufficient jobs for its citizens. Some vulnerable groups in society may not



receive the benefits of development. Senior citizens could easily fall into poverty without retirement income. Children of the lower income bracket may suffer from nutrient deficiencies. The list can go on. This is the question of how well the wealth of a nation is shared among its citizens. In other words, it is how economic growth is translated into the improvement in societal well-being. Market forces alone are not sufficient for the acceptable wealth distribution in society. This signifies the importance of the social protection system in the economy.

Social protection is a development tool more than a welfare tool - as perceived by some. The well-executed social protection plans are growth-enhancing, primarily through productivity improvement. Therefore, the notion of social protection for protecting unproductive members of society is disputable.

Malaysia's accomplishment in overall social protection is considered inadequate based on the amount of spending on social protection. For the 2012-2019 period, the share of social protection expenditure to

GDP for Malaysia was between 3.8 to 4.7 percent, which is about the same level of social protection spending for the lower-middle-income countries (Table 1, Table 2, Figure 2, Figure 3). The expenditure-to-GDP ratio on all three pillars of social protection for the same period fell short of the average spending for Asia, high-income countries, as well as for upper-middle-income countries. The three pillars of social protection are social insurance, social assistance, and labour market programme. The components of the three pillars are listed in Figure 1.

Table 1: Malaysia: Social Protection Expenditure as a Share of GDP (%)

Year	Total Social Spending	Social Assistance	Social Insurance <sup>1</sup>	Labour Market Programme
2012	4.5	0.9	3.5	0.02
2013	4.5	1.0	3.5	0.02
2014	4.8	1.0	3.7	0.02
2015	5.4	1.0	4.3	0.03
2016	5.2	0.8	4.4	0.02
2017	4.6	0.8	3.8	0.02
2018	4.8	0.9	3.9	0.03
2019	4.7	0.9	3.9	0.03
2020	7.1	2.0	4.1	1.0
2021	6.2	1.6	3.9	0.6
2015 group average <sup>2</sup>	Total Social Spending	Social Assistance	Social Insurance	Labour Market Programme
Asia	5.3	1.1	4.2	0.1
High-income countries	11.6	1.5	10.0	0.1
Upper-middle income countries	6.0	1.5	4.5	0.1
Lower-middle income countries	3.9	0.9	3.0	0.1

Sources: Author's calculation based on Federal Government Financial Statement released by Accountant General's Department of Malaysia (AGD)

Note:

<sup>1</sup> Social insurance includes private and public pensions following OECD methodology, whereas ADB excludes private pensions.

<sup>2</sup> The Social Protection Indicator for Asia assessing progress, July 2019, Asian Development Bank (ADB).

Figure 1: Pillars of Social Protection

# Pillars of Social Protection

## Social Insurance

Mandatory and voluntary contributory schemes, protection during working and retirement

### Old age and retirement

Defined benefits (public pension)

Defined contribution (EPF, PRS)

### Injury and death at the workplace

Social security protection scheme (SOCSO)

### Unemployment and income reduction

Employment Insurance System (EIS)

## Labour Market Programme

Labour market intervention to help the labour force find re-skilling and up-skilling opportunities, apprenticeship, vocational and skills training, and work.

### Active labor market policies and programs

(pre-employment training, skills development and upgrading, public works, matching supply and demand for labour)

### Passive labor market policies and programs

(compliance with core labor standards, job security provisions, improving working conditions, Job Search Allowance (JSA))

## Social Assistance

Non-contributory schemes/ programmes

### Government cash transfer

e.g.: Bantuan Keluarga Malaysia, etc.

### Welfare transfer programme

e.g.: Social Welfare Assistance (JKM), zakat etc.

### Universal healthcare coverage

Universal health coverage for all Malaysians

### School feeding programme

Supplementary Food Programme (RMT)

The boost in social protection spending during the COVID-19 period was just enough to bring Malaysia to the average level of spending for upper-middle-income countries during the normal period. Unless the social protection spending remains at that level, there is an indication that Malaysia needs to revisit the country's social protection plans.

Social insurance is the prime component of social protection. It is a form of social protection against economic risks of financial instability, whether due to financial hardship, disability, or age. Old age income protection is the most important form of protection for the community. The ever-improving life expectancy at birth among Malaysians, which signifies the benefit of development, exposes more people to the old-age income risk. Considering a lower share of expenditure to GDP on social insurance for the period 2012-2021 (Table 1), older Malaysians are highly exposed to the old age income risk. The share of social insurance expenditure to GDP fell short of the average share for the upper-middle-income countries. This may mar Malaysia's reputation on the verge of achieving high-income nation status.

Lower social protection expenditure could be related to the width or depth of social protection. Narrow protection coverage implies many intended beneficiaries are not protected. This will expose many vulnerable groups for example, senior citizens and informal workers. The depth of social protection relates to the level of protection or protection adequacy. For instance, a small retirement income may risk senior citizens into poverty. There is always a trade-off between financing generous benefits and extending coverage from the perspective of a public policy framework.

The social protection coverage in Malaysia is narrow compared to most Asian countries. For instance, only 9.1 percent of intended beneficiaries were protected in 2015, out of which 6.1 percent was protection for social insurance and 3.0 percent for social assistance (Table 2). This width of social protection coverage is way below the Asia average of 55.1 percent and world average of 12.8 percent. A staggering nine out of ten intended beneficiaries are left uncovered, which is too high, even worse than many other low-income countries.

Table 2: Malaysia: The Width and Depth of Social Protection, 2015:

	Total	Social Insurance	Social Assistance
Coverage of Social Protection (% of intended beneficiaries) <sup>2</sup>	9.1 (55.1)	6.1 (35.2)	3.0 (18.4)
Size of Social Protection Benefits (% of GDP per capita) <sup>2</sup>	48.7 (11.2)	70.9 (21.4)	4.6 (5.7)

Note: 1 exclude labour market programme pillar.

2 Asia average in parentheses.

Source: The Social Protection Indicator for Asia assessing progress, 2019, ADB

## PROTECT, PROMOTE AND PREVENT

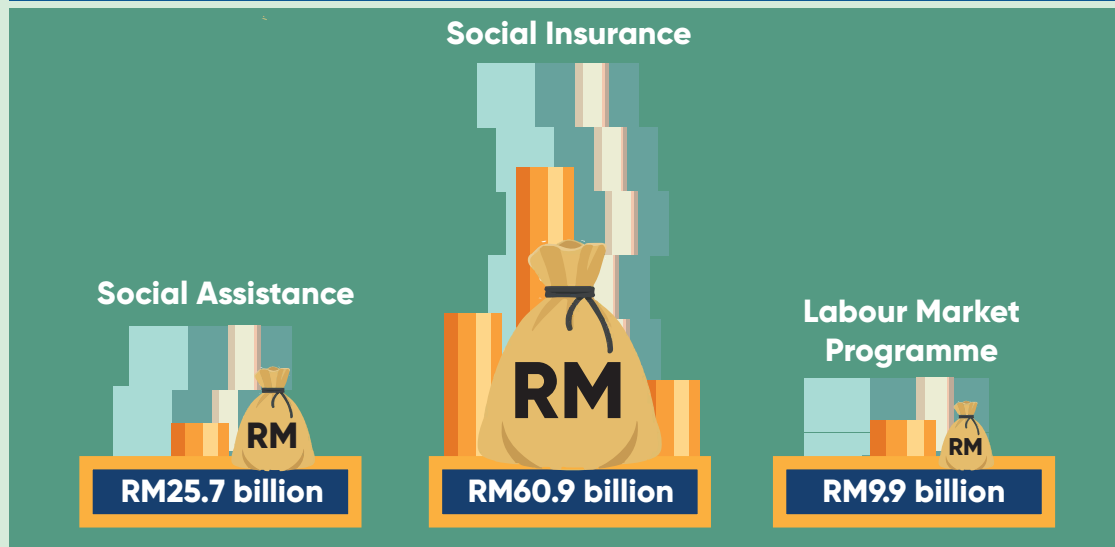
Conversely, the beneficiaries of social protection in Malaysia are generously protected as compared to other Asian countries or even compared to high-income countries. For instance, the benefits of social protection received by the actual beneficiaries in 2015 were 48.7 percent of GDP per capita, compared to 11.2 percent of GDP per capita average for Asia (Table 2). Specifically, the adequacy of social insurance is good at 70.9 percent of GDP per capita (the average for Asia is 21.4).

The above analysis suggests that, from the perspective of social protection

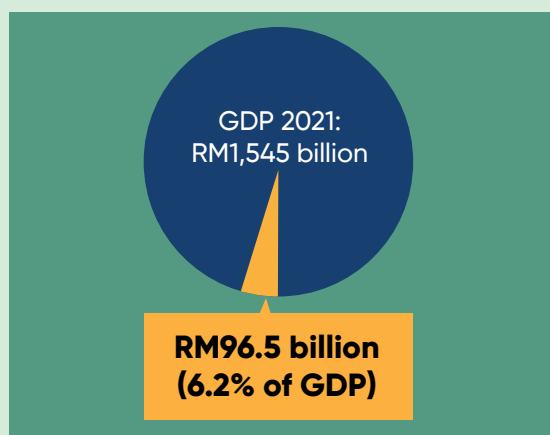
many Malaysians are not covered. However, those who are covered; are well covered. This situation does not correspond well with Malaysia's aspiration of becoming a high-income nation, as well as achieving the target of the Shared Prosperity Vision 2030 (WKB 2030). This also shows a challenge ahead for Malaysia to fulfil the United Nation's Sustainable Development Goal (SDG) 1.3, which is to "implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable".



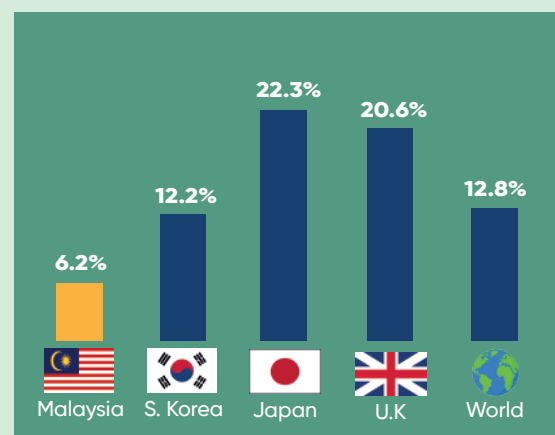
**Figure 2. Social spending in Malaysia by social protection programme in 2021**



**Figure 3. Social spending in Malaysia as a percentage of GDP**



**Figure 4. Social spending to GDP, Malaysia vs selected countries\***



Sources: Author's estimates based on Federal Government Financial Statement released by Accountant General's Department of Malaysia (AGD)

\*OECD Social Expenditure Database, Organisation for Economic Co-operation and Development (OECD) World Social Protection Report 2020-2022, International Labour Organization (ILO)

## FEATURED PUBLICATIONS

### Protecting Our Homemakers

*as featured in The Star on 01 August 2022*

They have to deal with endless rounds of cooking, cleaning and scrubbing. “It’s not so easy,” said homemaker Qurnisha Hamka, 33. And there is always the risk of getting hurt while they are busy with household chores.

“Don’t assume that there are no accidents at home. There’s no guarantee that you won’t be splattered with hot oil while cooking. Or you may accidentally touch a hot pan. You may also slip while cleaning the toilet,” she said.

As such, she feels more protected following the passing of the Housewives’ Social Security Bill in the Dewan Rakyat last Monday, which would allow housewives to contribute to the Housewife Social Security Scheme (SKSSR). The Bill offers voluntary insurance protection for some three million Malaysian housewives aged below 55.

Qurnisha said the scheme, which is managed via the Social Security Organisation (SOCSO), was also an indication that work done by housewives was acknowledged and appreciated.

“As housewives, we don’t have any contributions that protect us except for insurance. So, when we have this contribution, it is an advantage for mothers,” she said.

Wan Anis Ilyani Wan Mohd Azhar, 34, said the scheme was a saviour since accidents could



happen anywhere, anytime. “Since I’m self-employed with no regular income, this scheme is very helpful. It also allows husbands to show concern and take care of their wives’ needs,” the home baker said.

Under the scheme, a husband can choose to contribute for his wife – if he opts to do this, he would need to inform SOCSO.

Economics and social protection expert Datuk Emeritus Prof. Dr. Norma Mansor of Universiti Malaya said it was a move in the right direction for the government, through SOCSO, to come up with social security for housewives.

She encouraged housewives to protect themselves through SKSSR.

Prof Norma said data on Malaysian women labour force participation showed that 45% of women of working age are not in the workforce, but Malaysia’s social protection, prior to SKSSR, is employment-based.

“It means that if you’re not in employment then you’re not covered by any kind of social protection,” she said.



She explained that a good social protection would address two things: coverage (how many people it covers) and adequacy (if the coverage is enough to financially support the insured).

“It is not necessary for you to have both, but if you want to have both, then the cost will be high. If the government is contributing and supporting the B40 group, then it would cost the government more if they want to give higher protection or wider coverage. What’s important for us in Malaysia is to have wider coverage, which means more people covered by social protection,” she said.

Prof Norma added that the scheme is a good start and can be extended further after its implementation.

“I would encourage housewives to set aside RM10 a month because although the coverage is small, at least there is some kind of coverage against injury and death,” she said.

SOCSCO Chief Executive Datuk Seri Dr Mohammed Azman Aziz Mohammed said SOCSCO believed that the Bill is effective for housewives and stay-at-home mothers because it provides a social safety net that safeguards their welfare.

The proposed Act, he said, covers housewives, whether they are stay-at-home mothers or working and part-time housewives against any accidents, illnesses or incidents resulting in permanent disability or an invalidity that affects their normal duties.

He explained that the payment of contributions to the SKSSR by the housewives or other parties, including husbands, is on a voluntary basis.

“If a housewife opts to be protected from domestic accidents or invalidity, the payment of contributions will apply for a period of 12 consecutive months. The contribution payment of RM120 a year needs to be made before the coverage under the scheme takes effect,” he said.

As for the husband who chooses to contribute for his wife, the concept of “once in, always in” will be applied once he informs SOCSCO. It is mandatory then for him to pay for his wife’s contributions, he said.

“If a husband who chooses to contribute for his wife dies or gets divorced from the wife, the ‘once in, always in’ contributions payment becomes void,” he said.

He added that if a housewife decides to work, be it in formal or informal sectors, the SKSSR coverage still remains and the housewife will continue to be protected when she performs household activities outside her work, until the end of the coverage period.

“This scheme will not be a burden to housewives since it is voluntary. Housewives who cannot afford to contribute and are in the i-Suri category will be covered under this scheme, in which the contributions will be made by the government,” he said.



# WHO SAYS I AM

Retired?



This book project on active ageing was initiated in 2015. Letters were sent out to about 50 retirees to write about their own active engagement, and their views on preparation for retirement. We received 33 short autobiographies and two articles on retirees' perspectives of active ageing.

The authors of the articles comprise mainly of academicians, and professionals from the corporate sector and the civil services. Most of the authors were over 70 years old, and a few were in their 80s. From these autobiographies, we could see that they have common traits such as having a strong self-efficacy, willingness to help others, and being passionate about their work and social engagement.

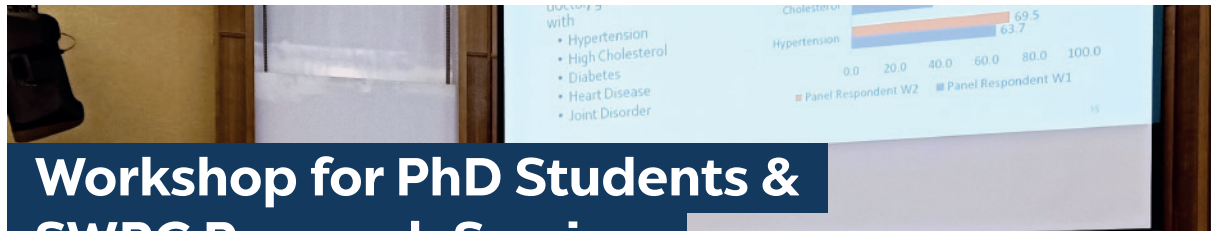
They have all planned for their retirement and hence their active engagement is not driven by financial motivation, but rather their passion for work and a strong desire to contribute to the society. However, the authors do have some regrets such as not spending sufficient time with family and friends, and neglecting their health.



For more info, log on to (or scan the QR code):

<https://ssrc.um.edu.my/wp-content/uploads/2018/09/Who-says-I-am-retired-upload.pdf>

# Activities and Gallery



## Workshop for PhD Students & SWRC Research Seminar

10 November 2022 @ Faculty of Business & Economics, UM



On 10th November 2022, SWRC collaborated with the Faculty of Business and Economics, UM to organise this Workshop for Ph.D. Students. The objective of the workshop is to guide Ph.D. students in developing and writing their thesis. Assoc. Prof. Dr. Martin O'Brien session from Sydney Business School, University of Wollongong led the workshop. Around 30 Ph.D. students participated in the workshop.

The SWRC Research Seminar was in the afternoon. Four papers were presented:

- 1) An Overview of MARS Wave 1 & Wave 2 Panel Respondents: Key Findings
- 2) Measuring Capacity to Work Among Older Malaysians: Using CMR Method
- 3) Self-rated Health and Loneliness: Analysis of Panel Respondents using GEE
- 4) COVID-19 & Wages and Salaries Dynamics in Malaysia: A Blessing in Disguise?





## Pension and Retirement Professional Programme Certified Social Protection Analyst (CSPA)

4-6 October 2022 @ Pullman Kuala Lumpur Bangsar Hotel

CSPA is the second level of the three levels of Pension and Retirement Professionals Programme (PRPP).

CSPA took place on the 4-6 October 2022 at Pullman Kuala Lumpur Bangsar Hotel, involving 30 participants from EIS Office, SOCSO Kuala Lumpur and SOCSO Putrajaya.

This intermediary-level course was designed to equip practitioners with advanced knowledge, along with practical and technical skills to analyse pension and retirement issues.



### CSPA Experts

- Mr. Markus Ruck - ILO
- Dr. Matthew Dornan - World Bank
- Prof. Emeritus Datuk Norma Mansor - SWRC, UM
- Dr. Amjad Rabi - ILO
- Prof. Noran Naqiah - Faculty of Medicine, UM
- Prof. Tan Maw Pin - Faculty of Medicine, UM
- Assoc. Prof. Datin Dr. Izlin Ismail - Faculty of Business & Economics, UM
- Mr. Mark O'dell - LIAM
- Ms. Linnet Lee - FPAM

### CSPA Modules

- Introduction to Social Protection
- Social Protection in Malaysia
- Ageing and Related Issues: Part 1 & 2
- A Comprehensive and Integrated Social Protection System
- Personal Financial Planning: Part 1 & 2
- Retirement Planning: Part 1 & 2

## Townhall Session: Malaysia Ageing and Retirement Survey (MARS) Wave-2 Findings and Policy Issues 17 November 2022 - Pullman Kuala Lumpur Bangsar Hotel



On 17th November 2022, SWRC organised a town hall session at Pullman Kuala Lumpur Bangsar Hotel. The objective of the town hall session is to promote further research undertaking using MARS Wave-2 data to ministries, agencies, researchers and postgraduate students.

The town hall session began with the welcoming remarks by SWRC Director, Emeritus Professor Datuk Norma Mansor, followed by the opening remarks by Deputy Vice-Chancellor (Research & Innovation), Professor Ir. Dr. Shaliza Ibrahim. The session continued with the presentation of MARS Wave-2 preliminary findings by Dr. Halimah Awang.

Participation from various ministries and agencies was seen, including EPF, SOCSO, MOH, KPWKM, MOF, MOHR, KPT, KPKT, KWP, Bank Negara Malaysia, ICU, UM and MyAgeing UPM.





KICK-OFF CONFERENCE  
KAJIAN SEPARUH PENGAL  
RANCANGAN MALAYSIA  
KEDUA BELAS 2021-2025

## SESI 2 - STRENGTHENING WELLBEING AND INCLUSIVITY

Moderator : YBhg. Prof. Dato' Dr. Madeline Berma  
Felo Akademi Sains Malaysia



### **Inclusivity and Reducing Inequalities**

YBrs. Dr. Matthew Wai-Poi  
Lead Economist for the Poverty and Equity Global Practice  
World Bank



### **Aged Nation by 2044: What We Need to Do**

YBhg. Emeritus Prof. Datuk Norma Mansor  
Pengarah  
Pusat Penyelidikan Kesejahteraan Sosial  
Universiti Malaya



### **4th National Physical Plan for a Prosperous, Resilient and Liveable Malaysia**

YBrs. TPr. Dr. Alias Rameli  
Ketua Pengarah  
PLANMalaysia



### **Cost and Standard of Living: Belanjawanku Reference Budget for Malaysian**

Puan Nik Noor Ainoon Nik Osman  
Timbalan Pengarah  
Pusat Penyelidikan Kesejahteraan Sosial  
Universiti Malaya



## Kick-Off Conference: Twelfth Malaysia Plan Mid-Term Review 06 December 2022 - The Everly Hotel Putrajaya

On 6th December 2022, SWRC Director, Professor Emeritus Datuk Norma Mansor and SWRC Deputy Director, Puan Nik Noor Ainoon Osman were invited by the Economic Planning Unit (EPU) as panelists for the second session of Kick-Off Conference: Twelfth Malaysia Plan Mid-Term Review, 'Strengthening Security, Well-being and Inclusivity'.

The Kick-Off Conference was conducted by the EPU to determine what has been achieved halfway through the Twelfth Malaysia Plan and the challenges that persisted in order to implement the Twelfth Malaysia Plan successfully.

Professor Emeritus Datuk Norma Mansor delivered her presentation on 'Aged Population by 2044: What We Need to Do?' while Puan Nik Noor Ainoon Osman delivered her presentation on 'Cost and Standard of Living: Belanjawanku Reference Budget for Malaysian'.





## ISSA World Social Security Forum 2022

SWRC Director, Professor Emeritus Datuk Norma Mansor attended the World Social Security Forum (WSSF) 2022. The forum was organised by the International Social Security Organisation (ISSA).

WSSF 2022 highlighted the key role of social security for resilience and inclusive societies and gathered the global social security community to review reform strategies. The triennial event took place on the 24-28th October 2022 in Marrakech, Morocco.

**Date: 24-28th September 2022**

**Venue: Marrakech, Morocco**



## International Forum on Disability Management

SWRC Research Fellow, Dr. Halimah Awang represented SWRC at the International Forum on Disability Management (IFDM) that took place on 28-30th September 2022. The theme for this year's forum was 'Disability Management for Healthy and Inclusive Workplace and Labour Market'.

**Date: 28-30th September 2022**

**Venue: Nhow Brussels Bloom Hotel, Brussels, Belgium**

## PROTECT, PROMOTE AND PREVENT



Organised by: **NST STRAITS TIMES**



## NST Insight: 2023 Budget: Booster shot for economy?

SWRC Senior Fellow, Dr. Zulkiply Omar, was invited as a panelist for the NST Insight Forum on '2023 Budget: Booster Shot for the Economy'. The session discussed the prospect of the 2023 Budget boosting the nation's economic recovery momentum next year.

**Date: 7th October 2022**

**Venue: Live on NST Facebook page (virtual)**



## National Financial Literacy Symposium 2022

On 12th October 2022, SWRC Director, Professor Emeritus Datuk Norma Mansor, was invited to deliver the closing remarks for the National Financial Literacy Symposium. The symposium was jointly hosted by Perbadanan Insurans Deposit Malaysia (PIDM) and Bank Negara Malaysia, in collaboration with the Malaysian Economic Association (MEA).

The symposium provides a forum for policymakers, academicians, researchers, practitioners, analysts, associations, NGOs and other stakeholders to advance the nation's financial literacy agenda in tandem with the country's post-pandemic recovery and rebuilding efforts.

**Date: 10-12th October 2022**

**Venue: Sasana Kijang, Bank Negara Malaysia, Kuala Lumpur**





## Invitation to Present Belanjawanku at EPF Strategic Committees Meeting No. 4/2022

SWRC Director, Professor Emeritus Datuk Norma Mansor, was invited to present the latest figures of Belanjawanku to the EPF board members.

**Date:** 6th October 2022

**Venue:** Menara KWSP, Kwasa Damansara

## Perdana Leadership Foundation CEO Forum: The State of Malaysians Government Finances & The Impact of Policy Imperatives



In think tanks and Mamak stalls, the Malaysian government's debt and the government's economic initiatives usually ignite heated discussions and debates.

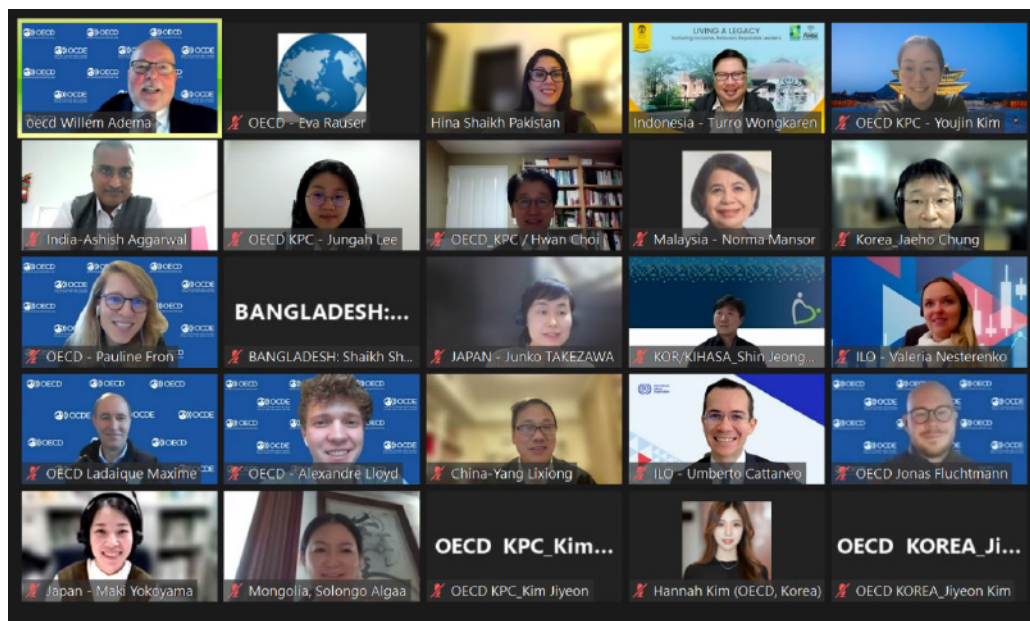
This forum opens up discussion on these issues, focusing on the state of our national finances as well as the 12th Malaysia Plan (2021-2025) and the 2023 Budget. What is the true standing of our national finances and what is the impact of the government's economic policies? Are they addressing current socio-economic challenges as well as future aspirations?



SWRC Director, Professor Emeritus Datuk Norma Mansor moderated the forum alongside Prof. Dr. Jomo Kwame Sundaram and Mr. Nicholas Khaw as panelists

**Date:** 1st November 2022

**Venue:** Berjaya Times Square Hotel, Kuala Lumpur



## The 17th OECD Social Policy Experts Meeting

On 30th November 2022, SWRC Director, Professor Emeritus Datuk Norma Mansor was invited to participate in the 17th OECD Social Policy Experts Meeting held virtually through Zoom.

Representatives from various Asian countries including Bangladesh, Cambodia, China, India, Indonesia, Japan, South Korea and Malaysia joined the meeting.

Professor Emeritus Datuk Norma Mansor presented the trends in social expenditure in Malaysia. The presentation also highlighted the impact of social protection reform and whether the measures taken during the COVID-19 pandemic were effective in addressing the issues and challenges.

**Date: 30th October 2022**

**Venue: Zoom meeting (virtual)**

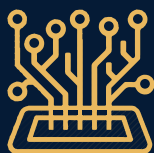
## Join us @ Pension and Retirement Professional Programme 2023

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



### Programme Objectives

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



Capable of contributing towards the improvement of institutional development



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



Competent in the practices of pension analysis and retirement

## Programme Structure

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

### Courses

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



### Prospective Applicants

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

### Contact Information

For queries, please contact our coordinator:  
Muhammed Haris Ridwan Hasbullah  
Tel: +603-7967 2911 Email: haris\_ridwan@um.edu.my

# Belanjawan*ku* App

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



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

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



For iOS



For Android

## Download yours now!



## Belanjawan*ku*

Belanjawan kini lebih mudah

← 🔍 ☰

## Belanjawanku

KWSP

Uninstall
Open

**What's new** • →

Last updated Aug 2, 2022

Thank you for using Belanjawanku mobile application. This release has the following functionalities:  
...

**Rate this app**  
Tell others what you think

☆
☆
☆
☆
☆

[Write a review](#)

← **Belanjawanku Spending Guide**

Belanjawanku for  
**Married Couple**

Budget Estimate/Month  
**RM 4,590 \***

Housing  
RM 1,000

Transport  
RM 990

Food/Grocery  
RM 920

Savings  
RM 400

Utilities  
RM 310

Ad Hoc  
RM 300

Discretionary  
RM 300

Lifestyle  
RM 200

Personal Care  
RM 100

Health Care  
RM 70

Child Care  
RM 0

\* Based on Social Wellbeing Research Center's research

← **Add Expense**

Select the date

TODAY

Choose a category below

Housing

Food

Transport

Lifestyle

Personal Care

Ad Hoc

Discretionary

Utilities

Health Care

Savings

Child Care

Description

---

Amount

0.00

---

Expense Group

Household
Personal

← **Tips & Information**

How do I plan my budget?

How do I determine whether a car is affordable?

How do I determine whether a house is affordable?

## About SWRC

The Social Wellbeing Research Centre (SWRC) is an academic multi-disciplinary research entity, focusing on conceiving and implementing research in social security and old age financial protection. SWRC has been providing evidence-based expertise and consulting in the aforesaid domains to elevate economic development on social cohesion in Malaysia.

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

## Editorial Team



### Chief Editor

Dr. Zulkipli Omar



### Advisor

Professor Emeritus  
Datuk Norma Mansor



### Editors

Prof. Dr. Norbani Che Ha  
Dr. Halimah Awang



### Editorial Assistant & Graphic

Muhammad Amirul Ashraf Abd Ghani



Please scan the QR code to visit SWRC's website

## FLAGSHIP PROJECTS



Malaysia Ageing and Retirement Survey (MARS)



**BELANJAWANKU**

Reference Budget for Malaysian (Belanjawanku)


## STRATEGIC PARTNERS



## CONTACT US

### Social Wellbeing Research Centre (SWRC)

Ground Floor,  
Annex Building H09,  
Faculty of Business and Economics,  
Universiti Malaya,  
50603 Kuala Lumpur

 +603 7967 3615

 [swrc@um.edu.my](mailto:swrc@um.edu.my)

 <https://swrc.um.edu.my>

 SWRCUM

 umswrc

 SWRC\_UM