

# Protect, Promote and Prevent

Spearheading Social Protection Initiatives for All



Social Wellbeing Research Centre  
(SWRC)

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## THE PERSPECTIVE:

# Social Protection for Foreign Workers

Foreign labour is a touchy issue in Malaysia. Its origin began during the industrialisation period, probably as a temporary solution for transitory labour shortage. It was a transitory issue since the labour-intensive production process was anticipated not to last forever. It must give way to a sounder technological-capital intensive type of production in order to maintain a higher productivity growth. Today, after more than three decades, the transitory notion of foreign labour has decreased. It has probably become the nation's biggest development paradox. Job creation is crucial for development, as witnessed during the industrialisation era of the 1990s. Nowadays, we are acknowledging growth without creating jobs for the citizens. The only thing that matters seem to be the economic growth.

This love-hate subject of foreign labour in Malaysia has triggered various policy complications. A high dependency on foreign labour is the breeding ground of many other serious socio-economic issues. All these issues could be best summed up by low-productivity economic growth. We are forced to accept a low-productivity economic growth by sacrificing the creation of skilled jobs. Undoubtedly, this issue needs to be addressed for the nation's long-term development. Notwithstanding other important issues about foreign labour, this article is focussing on the topic of social protection.

Since the foreign workers are already in the country, the main concern should be about



their social protection instead of questioning the reason they are here. Social protection is increasingly accepted as a basic human right. Article 2 (two) of the Universal Declaration of Human Rights (1948) guarantees no discrimination against any national or social origin. Meanwhile, the International Labour Organization (ILO) Social Security (Minimum Standards) Convention, 1952 (no. 102) requires member states to rectify three of the nine social security branches. The nine branches include medical care, sickness, unemployment, old-age, employment injury, family, maternity, invalidity, and survivors'

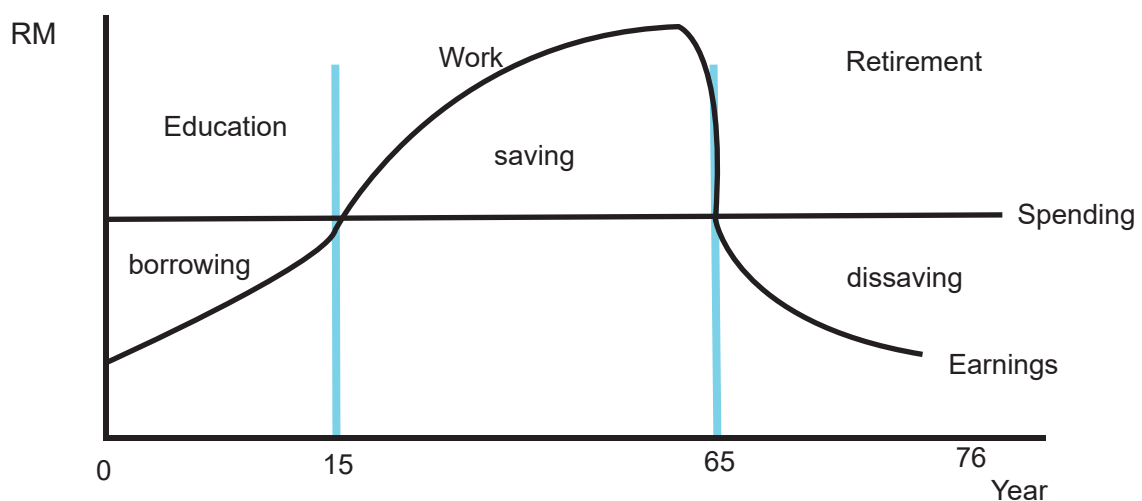
benefits. Malaysia should prioritise the application even though the ratifying countries are offered flexibility in their application, depending on their socio-economic level. It is also consistent with the Sustainable Development Goals (SDG) of reducing inequality within and among countries.

The rationale to consider social protection for foreign workers can be established from the economic perspective. The economics of social protection is based on two principles, that is, the life cycle hypothesis and the saving-investment macroeconomic management paradigm. This framework rides on the idea that income protection is a responsibility of an individual. Based on the life cycle hypothesis, individuals will try to smooth out their lifetime expenditures to maximise their lifetime satisfaction according to their income constraints (Figure 1). From this perspective, individuals will try to save a portion of the income that they received during their productive working life for their old age consumption.

All individual workers, foreigners or locals, hypothetically will try to save for their old-age consumption. Nevertheless, most people are tempted to overspend a portion of their current income that should have been saved for the future. Therefore, a built-in automatic mechanism riding on the life cycle hypothesis for all individual workers to save a predetermined portion of their income for old age is accommodating. This concept of pay-as-you-go (PAYG) defined contributions like the EPF savings scheme for private sector workers in Malaysia.

As for now, foreign workers are allowed to contribute to the EPF scheme voluntarily, 11% of their monthly salary. However, employers are only required to contribute a flat rate of RM5, regardless of how much the foreign workers earn. The low contribution on the part of the employers can be a deterrent to foreign workers from enrolling in the scheme. Subsequently, it may also bring unintended outcomes to the labour market in which it might discourage employers from hiring local workers since the mandatory EPF contribution for local workers is much higher. Eventually, this will hamper the effort of reducing the country's dependency on foreign labour.

Figure 1: Life Cycle Hypothesis of Earnings and Savings





# SOCIAL PROTECTION COVERAGE for Foreign Workers in Malaysia



“Effective January 2019, employers who hire foreign workers shall register their employees with the Social Security Organisation (SOCSO) and contribute to the Employment Injury under the Employee’s Social Security Act 1969 (Act 4).”

The rate of contribution is 1.25% of the employee’s monthly salary and to be paid by the employer.

Foreign workers registered under SOCSO’s Employment Injury Scheme are entitled to receive the following benefits: medical, temporary and permanent disablement, dependants’, funeral and rehabilitation (except for dialysis, educational benefit, vocational training or Return to Work programme).

Foreign workers are excluded from contributing to and receiving benefits under the SOCSO Invalidity Scheme.



Unlike local workers, EPF contribution is voluntary for foreign workers.

The contribution rate for employees is 11%, while contribution for employers is a flat rate of RM5, regardless of the employee’s salary.

If the foreign workers decided to return to their country of origin, they may opt to withdraw all of their EPF savings.



Employment Insurance System (EIS) only covers for Malaysian citizen. It does not provide coverage for foreign workers.



The second principle that forms the basis of the economics of social protection is related to macroeconomic management. Saving attributed to social protection is growth enhancing. Saving leads to investment. Investment, in turn, propels potential growth by strengthening the supply side of the economy. Based on the two principles mentioned above, EPF contribution for foreign workers should be made compulsory with contribution rates similar to that of their local counterparts, both for the employees as well as the employers. First, it guarantees their old-age income protection while they are working here. Second, the amount of savings can be channelled to capital investment that will improve capital efficiency. The improved capital efficiency, in turn, will lead to productivity growth. Eventually, more skilled jobs can be created to absorb the local skilled workforce and at the same time, the need for unskilled foreign workers can be minimised.

A mandatory contribution for foreign workers will significantly increase savings in the economy. In our simulation using data from the Department of Statistics, Malaysia (Salaries and Wages Survey Report 2019), EPF could generate an additional savings of about RM4.11 billion

a year if a mandatory contribution is implemented for all the legal foreign workers in Malaysia based on the current contribution rates (11% for employees and RM5 for employers). If the contribution rates for employees and employers are similar to Malaysian workers, an additional savings of close to RM9.0 billion a year could be generated (Table 1).

Currently, registered foreign workers in Malaysia are also protected by the Social Security Organisation's (SOCSO) Employment Injury Scheme. Beginning January 2019, employers that hire foreign workers are required to register their employees with SOCSO and contribute to the Employment Injury Scheme. The contribution rate is 1.25% of the employee's monthly salary and is to be paid only by the employers. According to the Ministry of Human Resources, there are 1.94 million foreign workers registered with SOCSO as of July 2022. This will contribute to about half a billion-ringgit savings a year to the economy. Nevertheless, foreign workers are excluded from contributing to the Invalidity Scheme. The exclusion from the invalidity scheme means that foreign workers are not protected from permanent injury or death outside or not related to their employment.

Table 1: Savings Generated from Foreign Workers Compulsory Retirement Plan

Foreign workers mandatory EPF contribution	Potential savings (RM billion)
PAYG with the current contribution rates (11% from employees; RM5 from employers)	4.11
PAYG with the rates similar to Malaysian workers (11% from employees; 13% from employers)	8.95

*\*data for number of non-citizens employees and their mean salary is extracted from Salaries & Wages Survey Report 2019 (DOSM, 2019)*

To sum up, making a retirement plan for foreign workers compulsory is not merely a gesture of social responsibility. It is also growth augmenting. Additional savings generated in the economy can be directed towards improving technologically-driven investments, which in turn, will boost demand for skilled jobs. This will partly address the current issues plaguing the labour market that include among others, labour mismatch, youth unemployment, underemployment, and brain drain. At the same time, the dependency on unskilled foreign workers will be inevitably reduced. All in all, this will to some extent, address the issue of a slowdown in productivity growth that currently is limiting Malaysia's economic growth.



# SNAPSHOT OF Foreign Workers in Malaysia

Malaysia enjoyed an episode of rapid economic growth during the industrialisation period that started in the mid-1980s and lasted for more than a decade, thanks to the favourable inflow of foreign direct investments (FDIs), particularly in the manufacturing sector. GDP grew by 8.9 percent a year for the period 1986-1997. Many jobs were created during that period as FDIs were dominated by labour-intensive technology. Households experienced rapid income improvements and poverty rates were decelerated. Malaysia rose to a high-middle income country.

The infamous Asian Financial Crisis at the dawn of the new century put a serious test on Malaysia's economic structure. The economy began to deindustrialise. Heavy dependency of the export-oriented manufacturing sector on the global value chain (GVC) networks failed to elevate the economy towards higher-value-added production. At the same time, Malaysia started to suffer from serious low-skilled labour shortages as more Malaysians are highly educated and expect more high-skilled jobs. Meanwhile, foreign investors already in the country were at the crossroad, to stay put in the country or relocate to other cheaper countries. The new investors in favour of labour-intensive production technology had an easy decision to make if Malaysia cannot supply cheap labour. Thanks to the influx of foreign low-skilled workers from neighbouring countries, investors continued to invest in the country with a serious setback for the much-needed adoption of higher technological-based production technology.



Consequently, Malaysia entered a period of slower economic growth. Productivity grew at a slower pace derailing Malaysia's progress towards a high-income and developed nation status. The demand for low-skill labour continued to rise contributing to a low-productivity economic growth. There were only around 350 thousand foreign workers in Malaysia in 1992, accounting for about 5.0 percent of the labour force. More recently, the Department of Statistics Malaysia (DOSM) reported that foreign workers have been hovering around 15 percent of Malaysia's total labour force for the past several years. In 2019, there were about 2.24 million registered foreign workers and about 40 percent of them were employed in low-skilled occupations (DOSM, 2019).



Another pressing issue that adds to the discrepancy in the labour market is the growing number of illegal foreign workers in the country. The World Bank in its report '**Who is Keeping Score: Estimating the Number of Foreign Workers in Malaysia**', estimated that there were between 2.96 million to 3.26 million foreign workers in our country in 2017, with about half of them (between 1.23 million to 1.46 million) were estimated to be illegal foreign workers.

As the economy grows, Malaysia has become a destination country for refugees

and asylum-seekers. Refugees and asylum-seekers are classified as illegal or undocumented migrants since Malaysia has not ratified the 1951 Refugee Convention. According to UNHCR, there were around 184,980 refugees and asylum-seekers in Malaysia as of July 2022; 40.0 percent of them (slightly more than 70,000) are illegally participating in the labour market, mostly in lower-skilled and low-earning jobs. A huge proportion of them primarily came from conflict-affected countries such as Myanmar, Yemen, Sri Lanka and Palestine.





**Top sending countries:\***

- Indonesia:** 495,860
- Nepal:** 392,854
- Bangladesh:** 251,625
- Myanmar:** 115,887
- India:** 117,659
- Pakistan:** 62,566
- Philippines:** 17,348
- Vietnam:** 14,796
- China:** 8,313
- Thailand:** 6,847
- Sri Lanka:** 4,209
- Cambodia:** 1,352
- Laos:** 10

Source: Ministry of Home Affairs (2017)



**2.2 million**  
legal foreign workers in  
Malaysia (DOSM, 2019)



**1.23-1.46 million**  
illegal foreign workers in  
Malaysia (World Bank, 2017)



Mostly are concentrated in  
**low-skilled**  
and **3Ds jobs**



**184,980 thousand**  
refugees and asylum-seekers  
in Malaysia (UNHCR, 2022)



- Services:** 876.0 thousand
- Manufacturing:** 575.8 thousand
- Agriculture, forestry and fishing:** 491.3 thousand
- Construction:** 287.2 thousand
- Mining and quarrying:** 5.1 thousand

# FEATURED PUBLICATIONS

## Factors associated with Obesity and Abdominal Obesity among Malaysian Older Adults

by Yamunah Devi Apalasy, Halimah Awang, Norma Mansor, Nur Fakhriana Ab Rashid, Nurul Diyana Kamarulzaman & Tan Lih Yoong

### INTRODUCTION

- Growing prevalence of elderly obesity globally.
- National Health Morbidity Survey: adults, 67.3%-abdominal obesity (AO) & 32.6 % (obesity).
- Risk factor for life-threatening health conditions: heart diseases, diabetes, stroke, gall stone, dementia, and cancers.
- Elderly obesity-Multifactorial involves aging, endocrine, immunological, lifestyle, environmental, genetics, and epigenetics.
- Abdominal obesity (AO) significant predictor of obesity-linked diseases, and all-cause mortality regardless of having normal or overweight BMI (Body Mass Index).
- Regular PA is crucial for healthy aging, where inactivity is a key risk factor for morbidity and disability.
- There are limited longitudinal studies on obesity and AO for ageing population in Malaysia.

### OBJECTIVE

To examine the prevalence of overweight, obesity, and AO, and their associated factors among older Malaysian adults.

### METHODS

- Study: Malaysia Ageing and Retirement Survey (MARS) Wave 1 conducted in 2018-2019 among 5,613 Malaysians aged 40 years and older.
- MARS-Nationally representative longitudinal study on ageing and part of international family studies, namely Health and Retirement Survey (HRS) in the US, Europe, China, UK, Mexico, Japan & India.
- AO was defined as WC  $\geq 90$  cm in males or  $\geq 80$  cm in females based on the WHO/IOTF/IASO cutoffs.
- BMI: Malaysia CPG ( $\geq 27.5$ ) and WHO Cutoffs ( $\geq 30$ ).
- Study protocol approved by University Malaya Ethics Committee (UM.TNC2/UMREC-341).



## RESULTS

Table 1: Prevalence of Obesity and Abdominal Obesity

	BMI WHO (%)	BMI CPG/WHO Asian (%)	WC WHO/IASO/IOTF (%)
Underweight	3.8	3.8	NA
Normal	36.8	20.4	36.9
Overweight	37.1	38	NA
Obesity/AO	22.3	37.8	63.1

### RESULTS (cont.)

- Highest AO rate among those aged between 50 and 59 years (65.1%) and decreased thereafter.
- Obesity and AO were highly prevalent among Malays (64.3%) and Indians (75.8%).
- Prevalence of obesity and AO were 42.8% versus 65.9% in females, and 30.9% versus 59.2% in males, respectively.
- Homemakers showed the highest proportion of obesity and AO while the lowest proportion was observed among respondents who are unemployed/no longer working.
- Prevalence of obesity and AO among respondents earning income  $\geq$ RM 2000 was 40.2% and 66.1%, respectively.
- Increasing rate of obesity with increasing education.
- Respondents performing low levels of vigorous and moderate PA had an almost similar proportion of obesity and AO.

### DISCUSSIONS AND CONCLUSION

- Increasing age was significantly associated with decreased odds for obesity and AO in Malaysian older adults.
- The ethnic disparities could also be influenced by dietary habits that are affected by the traditional cultural beliefs, and values as well as genetic, epigenetic and environmental factors.
- The study participants earning higher income are prone to become obese, which could be influenced by their eating habits.
- Ethnicity (Indians), gender (female), older adults (all ages), and higher income were associated with higher risks for both obesity and AO.
- Different factors (health status, physical activity, and marital status) are also linked with obesity and AO among older Malaysians.
- Healthy eating and physical activity to slow the progress of obesity epidemic.
- As prevalence of obesity continues to increase, effective intervention strategies should be the top priority to avoid overwhelming social and economic.

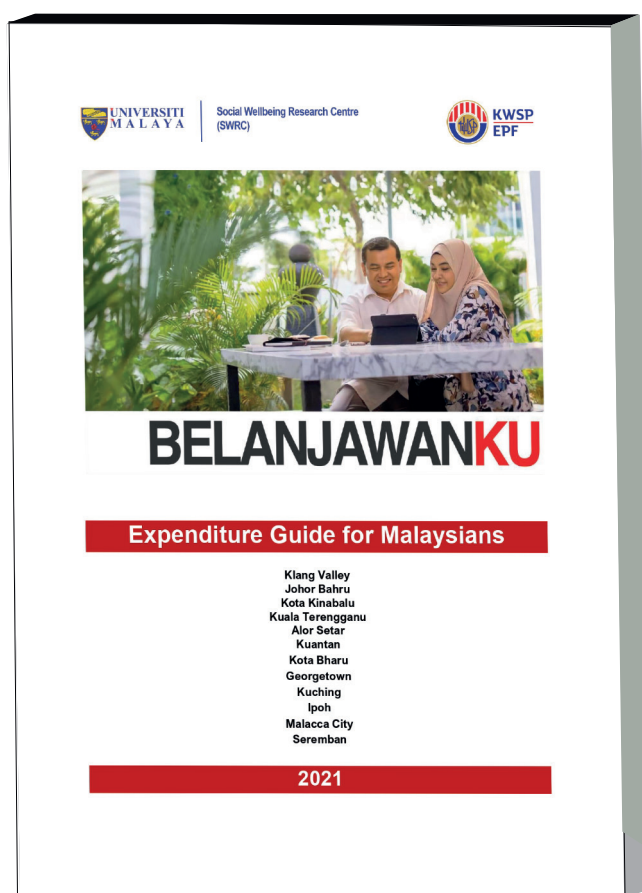
### ACKNOWLEDGEMENT

The authors would like to thank all the study participants.

Reference: Apal Sammy YD, Awang H, Mansor N, Ab Rashid N, Kamarulzaman ND, Lih Yoong T. Factors Associated with Obesity and Abdominal Obesity Among Malaysian Older Adults. *Asia Pac J Public Health*. 2021 Jul;33(5):547-554. doi: 10.1177/10105395211014634.

# BELANJAWANKU

## Report 2021



Belanjawanku is an expenditure guide, providing estimated minimum monthly expenses on various types of goods and services for different household categories in Malaysia.

Belanjawanku can help you plan your personal and family budgeting to achieve a reasonable standard of living. It is developed based on actual spending patterns on common goods and services by urban households in Klang Valley and selected cities in Malaysia.

Belanjawanku Report 2021 is expected to be officially launched soon.

For more info, log on to (or scan the QR code):  
<https://swrc.um.edu.my/belanjawanku-report-2021/>





# Activities and Gallery



**Short-term Training Programme:  
Informatics for Labour Market Analysis (ILMA)**  
28-30 June 2022 @ AcaREDEMY, SOCSO Rehabilitation Centre, Melaka



ILMA was carried out between 28-30 June at AcaREDEMY, SOCSO Rehabilitation Centre, Melaka, involving 31 participants from various SOCSO offices.

ILMA guides the learners to harness the power of digital technology in transforming data and information into knowledge in labour market analysis.

Participants were exposed to the knowledge of labour market information system (LMIS) by understanding the purpose, functions, components, data sources, indicators, and caveats of LMIS in labour market analysis.



**ILMA Expert:**

Assoc. Prof. Dr. Yong Chen Chen  
Deputy Dean (Postgraduate), Faculty of Business and Economics, UM



## Capacity Building Programme: Fundamentals of Social Protection (FSP) 23-25 August 2022 - EPF Learning Campus, Kajang

FSP course is the first level of the three levels Pension and Retirement Professionals Programme (PRPP).

FSP took place between 25-28 August 2022 at EPF Learning Campus, Kajang, involving 41 participants from various organisations including SOCSO, EPF, MOF, KWAP and ICU.

This course provided an expansive introduction to the concept of social protection and ageing. Participants also learned the basics of retirement planning and personal financial skills. This training course intended to help participants navigate the complexities of social protection concepts and its effects on ageing, pension and retirement.



### FSP Experts

- **Dr. Halimah Awang**  
SWRC, UM
- **Dr. Zulkipli Omar**  
SWRC, UM
- **Mdm. Nik Noor Ainoon Nik Osman**  
SWRC, UM
- **Mdm. Farizan Kamaluddin**  
Employees Provident Fund (EPF)
- **Mr. Edmund Cheong Peck Huang**  
Life Insurance Association Malaysia

### FSP 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





## Invest Shariah Conference 2022: Alleviating Old-age Poverty Through Islamic Finance

SWRC Director, Professor Datuk Norma Mansor, was invited as a panellist for the Invest Shariah Conference 2022 on Alleviating Old-Age Poverty Through Islamic Finance.

**Date:** 26th July 2022

**Venue:** Bursa Malaysia Berhad, Exchange Square, Bukit Kewangan, Kuala Lumpur



## ICMR's closed-door Behavioural Workshop: Understanding New Age Vulnerability within the Malaysian context

SWRC Director, Professor Datuk Norma Mansor, was invited as a panellist for the closed-door Behavioural Workshop on Understanding New Age Vulnerability within the Malaysian context by the Institute for Capital Market Research (ICMR) to share her understanding of the structural issues that have contributed to the current state of vulnerability in Malaysia, the role of policymakers and if behavioral interventions can be applied to help these vulnerable groups.

**Date:** 14th July 2022

**Venue:** Securities Commission (SC), Bukit Kiara, Kuala Lumpur





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**JEFFREY SACHS CENTER**  
on Sustainable Development  
SUNWAY UNIVERSITY, Malaysia

**PERSATUAN EKONOMI MALAYSIA**  
(Malaysian Economic Association)

## CONSEQUENCES OF RUSSIA'S INVASION AND SANCTIONS

Friday, 9 September 2022 | 3.00 – 4.30 PM  
Dewan Kuliah 3, Faculty of Business and Economics, University Malaysia

Moderated by  
**Professor Emeritus Datuk Norma Mansor**  
President of the Malaysian Economic Association (MEA)

**Dr Iikka Korhonen**  
Director of Bank of Finland Institute for Emerging Economies

Scan to register OR register at <https://shorturl.at/losY9>

Any enquiry, contact us at: 03-9967 3647 or [mgt@pem.org.my](mailto:mgt@pem.org.my)

## Consequences of Russia's Invasion and Sanctions

SWRC Director, Professor Datuk Norma Mansor, was invited as a moderator for the seminar on “Consequences of Russia’s Invasion and Sanctions”. The panellist for the session was Dr. Iikka Korhonen, Director of Bank of Finland, Institute for Emerging Economies.

This public lecture assessed the effects of sanctions on the Russian economy and global economy. The lecture also discussed how Russia’s actions had exacerbated the global energy and crisis, resulting in shortages and high prices in many countries.

**Date:** 9th September 2022

**Venue:** Dewan Kuliah 3, Faculty of Business and Economics, Universiti Malaya



## The 17th East Asian Economic Association (EAEA) International Convention: Malaysia's Economic Recovery: Digitalization and Green Transition



SWRC Director, Professor Datuk Norma Mansor, was invited as a panellist for the 17th EAEA International Convention plenary session titled “Malaysia’s Economic Recovery: Digitalization and Green Transition” at Sunway University.

**Date:** 28th August 2022

**Venue:** Sunway University, Kuala Lumpur



## Policy Roundtable: The Future of Pensions and Social Protection in Malaysia

On 6th September 2022, SWRC was invited by the Malaysian Institute of Economic Research (MIER) to participate in Policy Roundtable: The Future of Pensions and Social Protection in Malaysia.

SWRC was represented by Dr. Halimah Awang, Puan Nik Noor Ainoon Nik Osman and Puan Kama Firdaus Subbahi.

**Date: 6th September 2022**

**Venue: Malaysian Institute of Economic Research (MIER), Bukit Petaling, Kuala Lumpur**



## SWRC x EPF: Discussion on Belanjawanku 2022

On 7th September 2022, SWRC held a discussion with EPF to review and update on the latest figures for the Belanjawanku 2022 booklet, pamphlet and apps.

**Date: 7th September 2022**

**Venue: Menara KWSP, Kwasa Damansara**



## AWCA Technical Seminar Managing Social Security Post COVID-19: The Malaysian Perspective

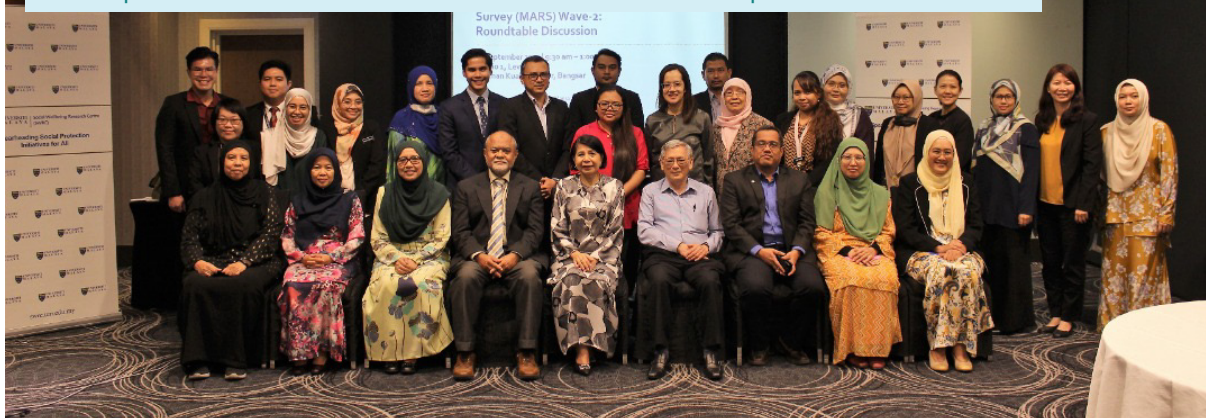
SWRC Director, Professor Datuk Norma Mansor, was invited as a panellist for AWCA Technical Seminar on Social Security Protection for Foreign Workers.

**Date: 6-8th September 2022**

**Venue: Intercontinental Hotel, Kuala Lumpur**



## Roundtable Discussion: Malaysia Ageing and Retirement Survey (MARS) Wave-2 Findings and Policy Issues 13 September 2022 - Pullman Hotel, Kuala Lumpur



On 13th September 2022, SWRC organised a roundtable discussion on "MARS Wave-2 Findings and Policy Issues".

The roundtable discussion was aimed at drawing policies that could be used to provide meaningful discussions related to ageing in Malaysia.

As Malaysia's population is ageing rapidly, the roundtable discussion focused on five main components of ageing and related issues:

- 1) Family support and living arrangement
- 2) Health, healthcare utilisation, psycho-social and cognition
- 3) Work, employment and retirement
- 4) Income, savings and assets
- 5) Social protection and COVID-19.

The roundtable discussion was participated by various agencies, ministries and research centre including EPF, SOCSO, MOH, KPWKM, MOHR, EPU, UNDP, ICU, KRI, World Bank, UM and MyAgeing UPM.





# 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

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Last updated Aug 2, 2022

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

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[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



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PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL  
SOCIAL WELLBEING RESEARCH CENTRE (SWRC)



Please scan the QR code to visit SWRC's website

## FLAGSHIP PROJECTS



MALAYSIA AGEING AND RETIREMENT SURVEY

Malaysia Ageing and Retirement Survey (MARS)



**BELANJAWANKU**

Reference Budget for Malaysian (Belanjawanku)

## STRATEGIC PARTNERS




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