

Protect, Promote and Prevent

Spearheading Social Protection Initiatives for All



Social Wellbeing Research Centre
(SWRC)

THE PERSPECTIVE

Social Protection for the
Informal Sector

The Chronicle of the
Informal Sector



RECOMMENDED READINGS:

Social Protection for Workers
in the Informal Sector

Malaysia Needs an
All-encompassing National
Pension System



THE PERSPECTIVE:

Social Protection for the Informal Sector

The informal sector plays a significant role in the economy. It works like a shock absorber smoothing out the system. Sometimes it fills the cracks in the system; while at other times informal sector competes with the formal counterpart making the latter more efficient, benefiting the masses. Most importantly, the informal sector employs many who otherwise would be unemployed. In total, it helps maintain social stability.

Due to its informality, people involved in the sector have the least income protection. They do not have effective coverage by any standard social insurance to prepare them for retirement or unexpected unemployment.

The importance of the informal sector in Malaysia cannot be overemphasised. The pandemic COVID-19 has validated its relevancy by absorbing some displaced workers. The slowdown in economic activities drove many people temporarily out of jobs. Some have resorted to the informal sector to supplement their income. Unwarranted event but the pandemic has taught us an important lesson about how crucial social protection is.

The COVID-19 pandemic has also contributed to structural unemployment as some businesses have permanently adjusted their operations. This adjustment is commonly dubbed the new norms resulting from the pandemic. Some jobs became irrelevant, while some others may require some modifications. Both employers and employees are resorting to more pragmatic



approaches to doing business, through the gig economy.

The notion of the gig economy is becoming more comprehensible to many, thanks to the COVID-19 pandemic. A labour market in the gig economy is characterised by the dominance of short-term contracts or freelance work as opposed to permanent jobs. It benefited both employers and employees through efficiency improvement. That bring the case, the gig economy

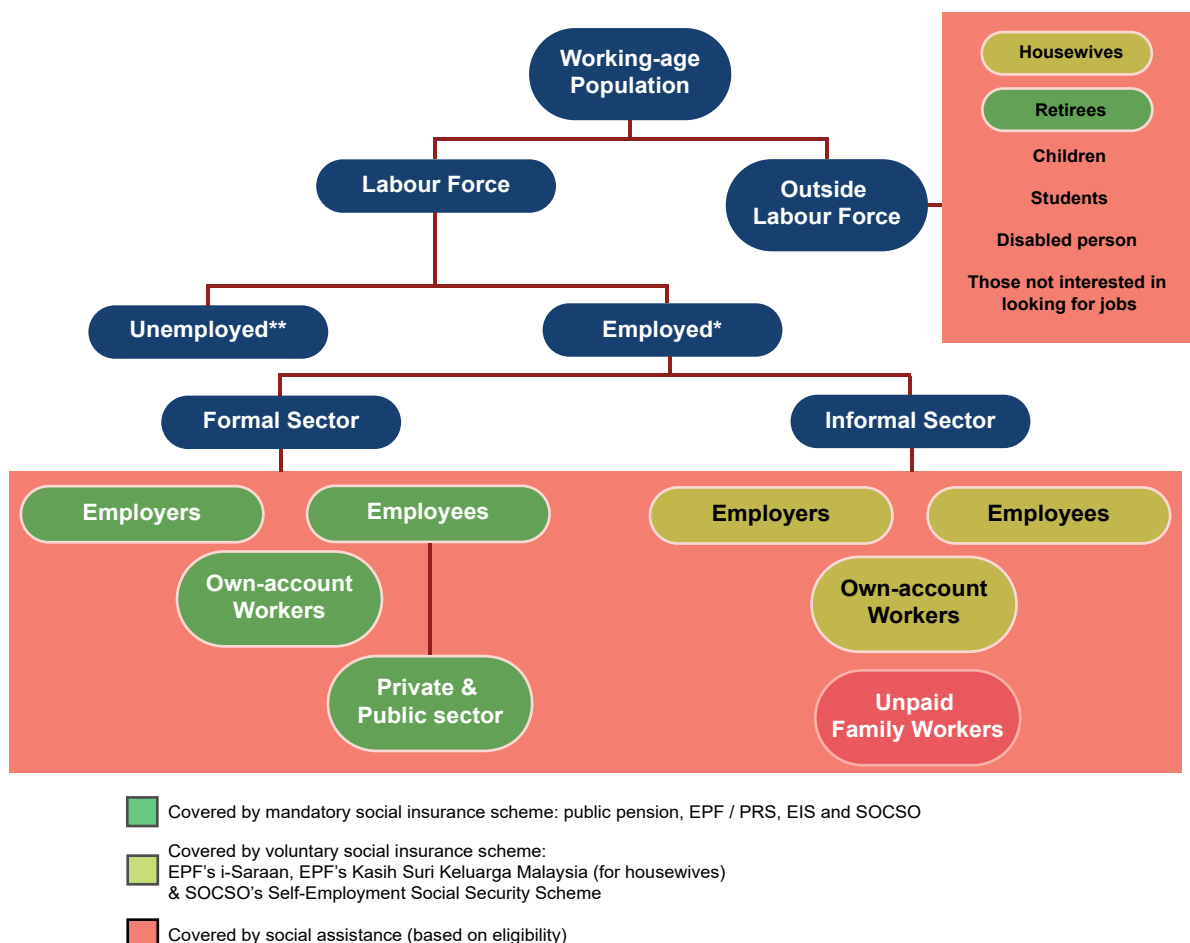
is most likely here permanently rather than just a temporary adjustment. It might be good for the economy as a whole. Nevertheless, it raises the issue of income protection, the subject we are currently grappling with for the right balance.

be within the ambit of formal or informal sectors depending on their registration status. Coming up with the right treatment for them could result in a long drawn debate. Meanwhile, they are facing the issue of lacking in income protection.

The main contention about the gig workers is their legal classification. It falls between employees and independent contractors, and therefore has repercussions on the employment benefits. In the Malaysian context, freelance gig workers are classified as own-account workers according to the classification by the Department of Statistics Malaysia (DOSM) (Figure 1). They can

We need to first recognise them in order to understand the extent of inadequacy of social protection among the informal workers. Figure 1 details the job classification according to DOSM. While Table 1 defines the categories and highlights the extent of social protection coverage for all.

Figure 1: Overview of social security coverage



*includes foreign workers

**could be covered by social assistance

Table 1: Social protection topography

Category	Definition	Social Protection Coverage	Notes
Working-age Population	15-64 years old residents.	Social insurance, social assistance and labour market interventions.	Including non-citizens
Labour Force	People of the working age who are working or looking for employment.	Unemployed: unemployment insurance, social assistance.	Employed (including foreign workers) + unemployed
Outside Labour Force	People of the working age who are voluntarily not employed or not looking for employment.	Retirement income/pension and social assistance.	Children 0-14 years old, retirees, full-time students, people with disability, housewives or anyone not interested to work
Workers in the formal sector	Employer/employee of public and private sectors.	Social insurance: public pension scheme, EPF, SOCSO and social assistance.	Can be either employer, employee or own-account worker (one-man establishment). Private establishments that are registered with SSM, ROS, SKM etc.
Workers in the informal sector	Employer/employee in the unregistered establishments and unpaid family workers.	Social insurance (voluntary contribution for EPF and SOCSO) and social assistance.	Can be either employer, employee or own-account workers and unpaid family workers. Note that unpaid family workers can be either with registered or unregistered establishments.

Two groups are typically not protected by social insurance; they are people outside the labour force and those in the informal sector. Hence, in terms of social security, they are heavily dependent on social assistance. Therefore, labour market intervention is crucial for optimising social security distribution horizontally and vertically, to enable coverage and adequacy, respectively. An effective labour market intervention focusing on improving labour force participation would reduce the number of people outside the labour force, which will in turn benefit social assistance, particularly in terms of adequacy, because of more allocation for lesser recipients. Such intervention is particularly crucial for women that currently has labour force participation rate of about 55.3% (2020). Housework or family responsibilities appeared to be the main reason for people not joining the labour force accounting for 45.6% (some 3.3 million people) of people outside the labour force in 2019; most of them are women, majority are

housewives. A fruitful labour market intervention in this perspective would unleash potential economic growth for the country.

Labour market intervention could also focus on 'formalising' the informal sector. The standard treatment of social insurance will prevail in transforming this sector. On the other hand, formalisation could also be done by recognising the unconventional method, like the gig economy, by assuring sufficient social insurance coverage for those affected. It means the category of informal sector employment in Figure 1 is maintained as per the status quo, but workers are fully covered by social insurance. This approach has merit as it is not disturbing the current labour market operation. Conversely, transforming the sector into a formal one could be counterproductive.

The gig workers can also fall in the formal sector if they are registered, own-account workers. In that case, they are covered



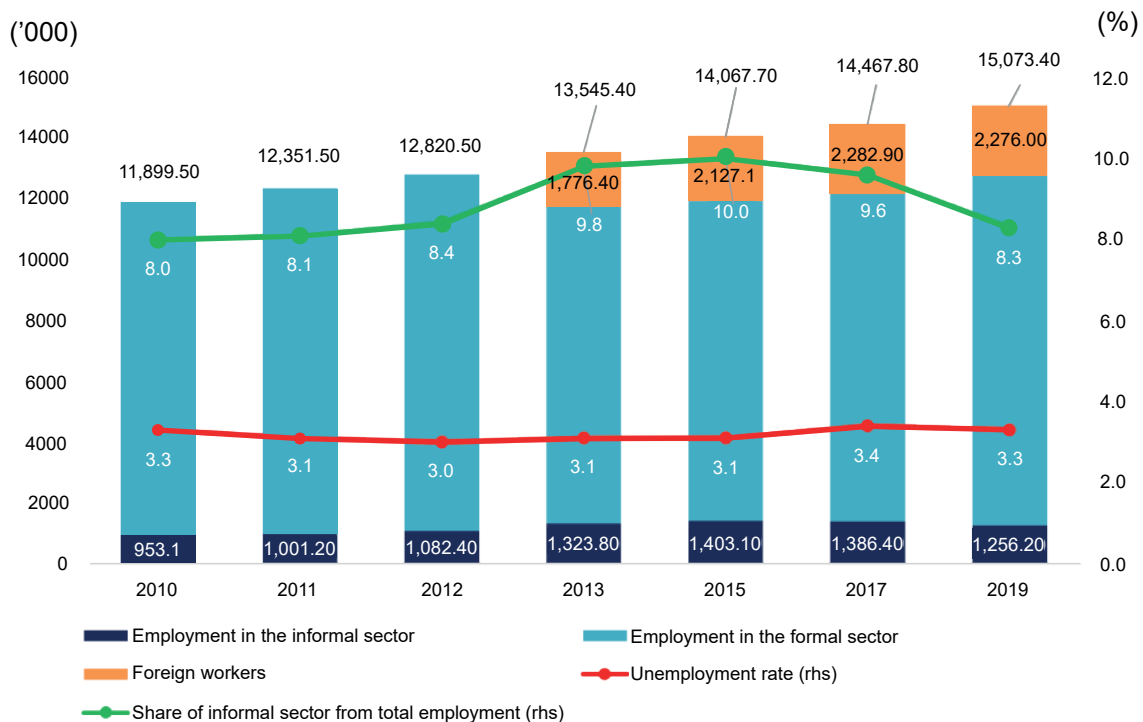
under the current social insurance. However, the bulk of own-account workers is in the informal sector with the conventional type of work (non-gig), for instance, people in the petty trading businesses, odd jobs, and other self-employments. Currently, they are only covered by a voluntary social insurance scheme under EPF and SOCSO, which is less effective due to its voluntary nature.

The significance of employment in the informal sector is growing, filling up the vacuum of labour demand in the job market, especially with the influx of foreign labours (refer to Figure 2). This sector has even attracted more skilled workers, like

people with tertiary qualification, maybe due to insufficient demand matching their skills in the market. In that sense, this sector should be 'formalised' as it provides a job opportunity to those unemployed. A sector that is most likely quite efficient as it is market-based. Therefore, a deliberate policy measure should be designed targeting social insurance but with broad objectives, including promoting entrepreneur development and eventually fostering economic growth.

Recognising the informal sector should be aimed at making its members legal entities without converting them to the formal sector. Being a legal entity, the workers in

Figure 2: Employment distribution in Malaysia, 2010-2019



Source:
 i. Department of Statistics Malaysia. (various years). *Informal Sector Workforce Survey Report*. Putrajaya: Department of Statistics Malaysia.
 ii. Department of Statistics Malaysia. (various years). *Labour Force Survey Report*. Putrajaya: Department of Statistics Malaysia.

Note: No data for foreign labours prior to 2013

the informal sector would be able to make more meaningful contributions to the economy. Notwithstanding that their incomes are taxable, they should be able to benefit from the social protection system, for instance, through direct deduction of social insurance premiums. The lower-income group should be fully covered by social insurance. Some may be eligible for negative tax through social assistance.



The Chronicle of the Informal Sector

Lately, the informal sector, particularly self-employment, is becoming more prominent. As illustrated in Figure 2, the number of employment in the informal sector has gained momentum from just 953.1 thousand in 2010 to 1.256 million in 2019. The flourishing gig economy adds up to the upsurge in the informal sector. Often, the gig economy managed to serve as an alternative source of additional income for the people. During the COVID-19 pandemic, it even serves as a buffer to assist affected people in sustaining their livelihood. The flexibility and the dynamic working hours offered by the gig economy make it more attractive to many compared to the typical 8-5 working hours of the traditional formal sector.

Let us look at the informal sector closely and ascertain who are the people involved. The Department of Statistics Malaysia (DOSM) defines the informal sector as an informal enterprise that produces at least one or more goods and services for sale or barter transactions (exclude agriculture-related sectors and activities). It should be an enterprise that is not registered with the Companies Commission of Malaysia (CCM) or any professional bodies, including local authorities. Those working in the informal sector can either be an employer, employee, own-account worker (self-employment), or unpaid family worker.

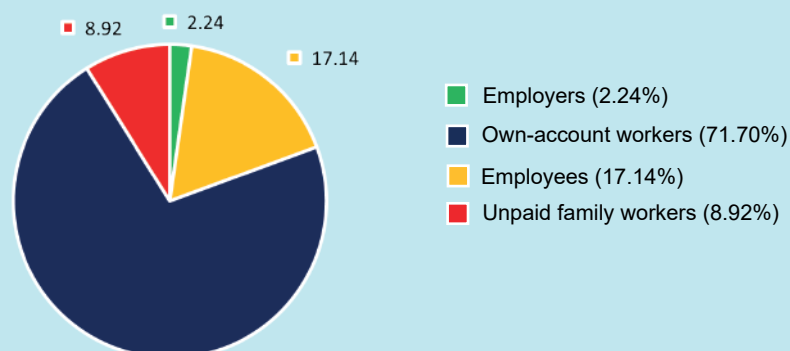
Due to its informality, the sector has a drawback despite its positive contribution to the economy. First, tax collection from the informal sector is less efficient, reducing revenues for the government. Second, the workers do not have sufficient social security protection because they are not mandatorily obliged to contribute to the social protection schemes as compared to their formal counterparts. Although several voluntary social protection schemes are available such as EPF's voluntary retirement programme, i-Saraan, and SOCSO's Self-Employment Social Security Scheme, the penetration within the informal sector remains low. As of December 2020, the number of members registered under the i-Saraan programme is 329,202, amounting to a RM223.11 million contribution. Meanwhile, SOCSO's Self-Employment Social Security Scheme fares better, with 2.72 million self-employed registered under this scheme as of July 2021.

Own account workers (self-employment) made up the highest proportion of informal employment (71.7% in 2019) (Figure 3), amounting to 6.0% of total jobs in the country, and it is on the rising trend. In 2011, self-employment made up a lower proportion of 64.1% of informal employment or 5.2% of total jobs. Number of self-employments in the labour force



could be even higher if the people in the agriculture-related sectors and activities are considered. It is crucial to recognize the importance of self-employment in the agriculture-related activities to promote the industry, particularly with the current issues of food security and rising food prices in the country. Therefore, self-employment might not be just employment of the last resort as widely believed; it could just be the chosen type of employment for the future. The democratisation of education leads to more skilled labour being produced faster than the creation of formal jobs. Self-employees also ought to be more productive due to intense competition.

Figure 3: Distribution of informal workers by status of employment, 2019 (%)



Source: Department of Statistics Malaysia. (2019). *Informal Sector Workforce Survey Report: Malaysia 2019*. Putrajaya: Department of Statistics Malaysia.

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)



KWSP
EPF

i-SARAAN

i-Saraan Voluntary Retirement Incentive allows EPF members who are self-employed and do not earn a regular income to make voluntary contributions towards your retirement, and at the same time receive additional contribution as an incentive from the government. They are also entitled to receive annual dividends and death benefits up to RM2,500.

The number of members registered under the i-Saraan programme is 329,202 members, amounting to contributions of RM223.11 million as of December 2020.



FOR INFORMAL WORKERS



Self-Employment Social Security Scheme

Self-Employment Social Security Scheme is implemented under the provisions of the Self-Employment Social Security Act 2017.

This voluntary scheme is a great innovation to protect self-employed workers against risks and injuries while working.

Initially, this scheme is compulsory for the self-employed in the Passenger Transportation Sector including taxi, e-hailing and bus drivers. On January 2020, the scheme extends its coverage to 19 other sectors in the informal sectors.

As of July 2021, there are 2.72 million self-employed registered under this scheme.

RECOMMENDED READINGS

Social Protection for Workers in the Informal Sector

by Emeritus Professor Datuk Norma Mansor, as featured in BERNAMA on 18 March 2022

Recent data shows that 77 per cent of the total employed persons in Malaysia fall under the category of employees. As employees in the formal sector, they are providentially protected by the Social Security Organisation (PERKESO) and the Employees Provident Fund (EPF).

PERKESO is designed to protect employees in the formal sector from vulnerabilities such as injuries at the workplace, critical illnesses or loss of employment while EPF safeguards its members with financial security following retirement.

Informality and growth

On the other hand, 16.8 per cent of the total employed persons in Malaysia are made up of self-employed or own-account workers. Representing the second biggest segment of employment in Malaysia, these workers fall under the category of employees in the informal sector.

Unlike their counterparts in the formal sector, employees in the informal sector are not protected by either PERKESO or EPF. This places them at a higher risk of exposure to vulnerabilities.

The scope of jobs in the informal sector is vast. The informal sector has gained prominence not merely due to the lack of opportunities in the formal sector, but it is also fuelled by the current labour market

development. Historically, the informal sector was a significant contributor to the labour market in the country before the rapid growth of the export-oriented industries in the 1980s and 1990s, tracing back to the early days of pre-independence where a large majority of the population worked as paddy planters and fishermen and in other various types of informal jobs.

With the rapid advancement of the gig economy, and further accentuated by the impact of the COVID-19 pandemic, a large number of people have become self-employed, either by choice or by force. The gig economy has subsequently become an alternative option for many to earn income and sustain their livelihood.

Flexibility versus fragility

However, the prominent rise of the informal sector has raised some alarming concerns that need to be addressed by the government. Despite becoming an important source of income for many, workers in the informal sector are not protected by any form of safety net. They are not covered by PERKESO and neither do they have to make the obligatory contribution to EPF for retirement.

The informal sector is essentially a non-contractual entity with no obligations other than payment for the services rendered. Such a business entity can

either be registered or not registered with any official authorities.

Yet, the nature of their work might expose them to various risks such as death or injury at the workplace. An example of such a job is that of a fisherman. Fishermen have to venture into the vast seas for their livelihood. The sea is their only source of revenue but fraught with perils such as stormy weather, assaults from sea pirates, or death from drowning. A popular occupation that emerged from the COVID-19 pandemic is the food delivery service. The food delivery riders face the risk of injury or death due to road accidents while performing their duties.

Voluntary Measures: are they sufficient?

Undeniably, the government has taken some proactive measures to protect the welfare of workers in the informal sector. The Self-Employment Social Security Scheme under PERKESO is currently enforced under the provisions of the Self-Employment Social Security Act 2017.

In January 2020, the scheme extended its coverage to 19 other sectors listed under the informal sector. The scheme, as announced in the Budget 2022 speech, will be expanded to cover nine new categories of self-employment. The expanded coverage is expected to benefit more than 810,000 self-employed workers in the country.

Similarly, the EPF voluntary scheme i-Saraan has been extended to include the self-employed. Those who participate in this programme are entitled to receive annual EPF dividends similar to regular contributors, death benefits of RM2,500 and 15 per cent government contribution (a maximum of RM250 per year on top of their own contributions).

Nevertheless, the increasing prominence of the informal sector combined with the increasing life expectancy of the country's population affirms that social protection for workers in the informal sector should be given serious consideration. This is to ensure that the workers are protected against injury, unemployment and inadequate or no income during old age.

The most immediate solution is to ensure that the workers have adequate protection against any injury or illness in the course of their employment that can lead to invalidity for the rest of their lives. The safety net should safeguard workers against depletion of income, job security and absence of income during old age.

Enhancing national resilience

A scheme that is eligible to all working adults is most welcomed to protect self-employed workers against various risks. However, the contribution must be carefully designed to ensure that it does not burden the workers while, concurrently, it is sufficient to secure their wellbeing in the face of fragilities.

Briefings and learning sessions need to be further intensified to educate people on the importance of protection against risks in their lives, while at the same time providing incentives, ease of registration and better payment method.

In the long run, the social safety net must be made mandatory and automatic. Getting every Malaysian adult covered would mean having a steady income, even when faced with illness, work-related injury, invalidity, unemployment, and old age.

Certainly, it is a good strategy to advocate for our national development to ensure shared prosperity.

RECOMMENDED READINGS

Malaysia needs an all-encompassing National Pension System

by Emeritus Professor Datuk Norma Mansor, as featured in NST on 17 March 2022

As Malaysia joins the rest of the world in becoming an ageing society, it has become imperative for the government to address the challenges that increasing life expectancy pose to social security arrangements. Increasing life expectancy brings with it weeping changes in population needs and capacities. The most evident sign is the strain on the pension system as the number of people requiring protection and support is on the rise.

There are growing concerns that many are not prepared for a comfortable retirement, or might have inadequate savings for senior years. The concern is about the quality of life. Increasing life expectancy means a longer time will be spent in retirement.

It would be ideal if everyone could ensure their retirement funds are adequate by the time they retire. However, the reality is that it is almost impossible for many to secure their future and have a comfortable retirement. The retirement schemes in Malaysia do not cover everyone. The pension scheme was designed for old age protection for public sector employees.

The Employees Provident Fund (EPF) provides retirement benefits for private sector and pensionable employees. The protection against work injuries for formal sector workers is provided mainly by the Social Security Organisation (SOCSO).

These schemes have limitations. The pension scheme for civil servants covers only about 10 per cent of the working population.



Since the pension amount is tied to the last-drawn basic salary, a small percentage of retirees still live in poverty.

Though the formal sector employees have better protection under the EPF scheme, the majority of them have very low savings. It has been reported that out of 14 million EPF members, only eight million are actively contributing to it, and 46 per cent have less than RM10,000 in their accounts.

Though there are schemes for employees in the informal sector, contributions are voluntary, not compulsory. The government has a narrow window of opportunity to address the complex issue of social protection and to ensure a solid social security infrastructure for the nation's ageing society.

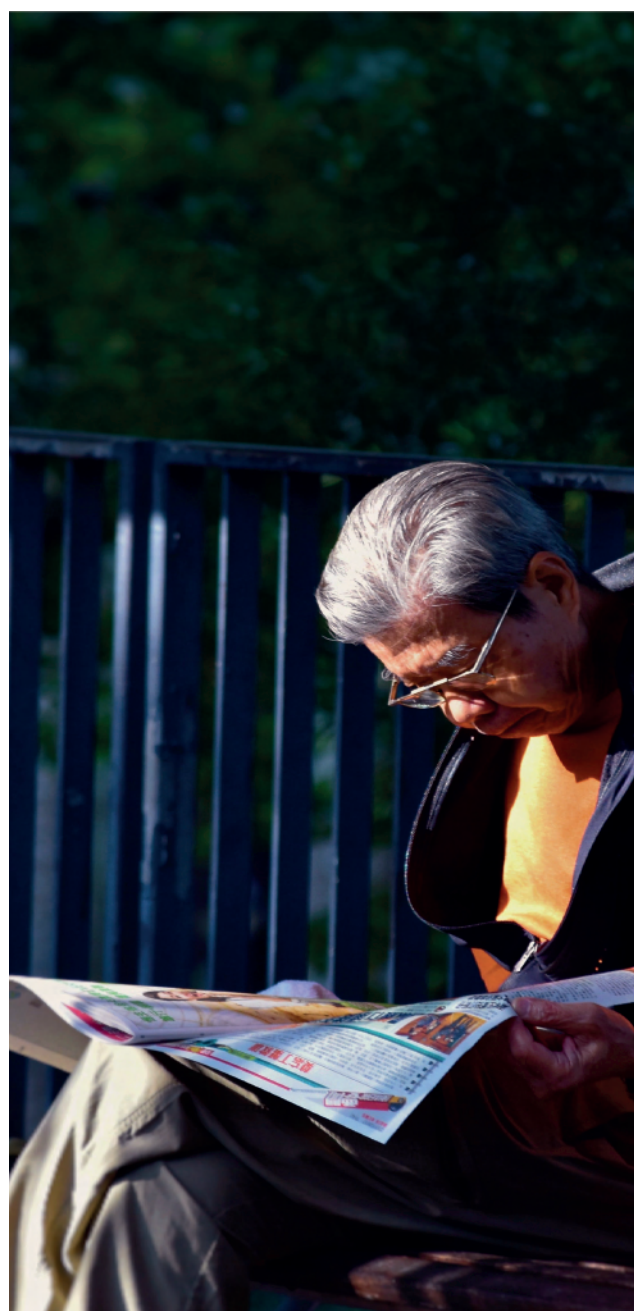
If it's not addressed now, we will see more people aged 60 and over living in poverty or still working to sustain themselves financially. Most of the existing social assistance schemes cannot adequately cater to the needs of the older age group, the result of fragmented policies managed by multiple agencies at the federal and state levels.

It is time that we reviewed the sustainability and adequacy of the pension and social security systems in ensuring that basic needs are met, resilience against poverty is achieved and economic potential is maximised. Reassess the social protection system in terms of coverage, adequacy and equity. The social protection programmes should include self-employed and informal sector workers.

Addressing the lack of retirement savings in the private and informal sectors is the next best step. Strengthening public pension schemes and promoting the private pension market are among the priorities given by South Korea as her traditional system of old-age support within families is on the decline.

The United Kingdom links retirement age to life expectancy as it believes this could improve the sustainability of the pension system. In Japan, everyone aged between 20 and 59, irrespective of nationality, must be covered by the National Pension System and must make contributions.

Malaysia should emulate the UK, South Korea, Japan and Australia, which have re-examined their systems of social protection and put reforms in place. A national pension system that covers a range of policies and programmes to combat lifelong consequences of poverty and exclusion is necessary to strike a balance between the provision of safety nets, financial resilience and human capital development.



Activities and Gallery

11 May 2022

UNIVERSITI MALAYA | Social Wellbeing Research Centre (SWRC)

WEBINAR
MINIMUM WAGES - THEORY AND PRACTICE IN AUSTRALIA

'The setting of minimum wages is a widely debated and often controversial topic in most countries, with employers concerned with limiting the cost implications associated with any increase while workers or trade unions focused on increasing income and living standards.'

SPEAKER

ASSOCIATE PROFESSOR DR. MARTIN O'BRIEN
DIRECTOR OF THE CENTRE FOR HUMAN AND SOCIAL CAPITAL RESEARCH
SYDNEY BUSINESS SCHOOL
UNIVERSITY OF WOLLONGONG

10.00AM - 10.10AM
OPENING SPEECH FROM DIRECTOR OF SWRC
BY PROFESSOR EMERITUS DATUK NORMA MANSOR

10.10AM - 11.30AM
MINIMUM WAGES - THEORY AND PRACTICE IN AUSTRALIA
BY ASSOCIATE PROFESSOR DR. MARTIN O'BRIEN

11.30AM - 12.00PM
Q & A SESSION

12.00PM
END OF WEBINAR

11 MAY 2022 (WEDNESDAY)
10.00AM - 12.00PM

To register, please visit <https://bit.ly/3KqYt04> or scan the QR code below:

FOR FURTHER INFORMATION, PLEASE CONTACT

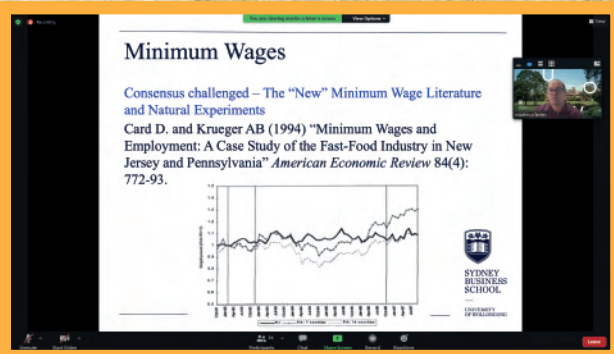
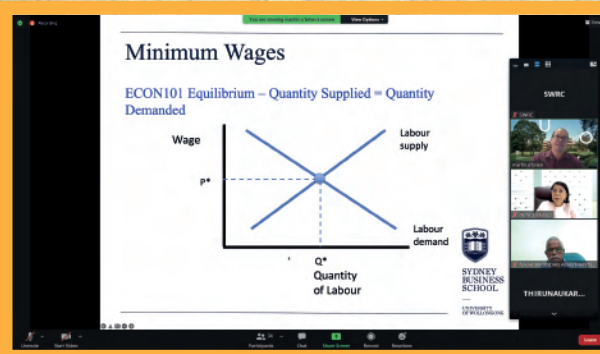
03 7967 3795 | swrc@um.edu.my

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

Webinar
Minimum Wages - Theory and Practice in Australia

Following the implementation of the new national minimum wage, RM1,500 effective from 1st of May 2022, SWRC took the initiative in bringing the discussion to the wide audience by conducting a webinar titled 'Minimum Wages - Theory and Practice in Australia'.

This webinar discussed the setting of minimum wages from Australia's perspective and what Malaysia can learn from, shared by Assoc. Prof. Dr. Martin O'Brien, Director of the Centre for Human and Social Capital Research at University of Wollongong, Australia.



14-16 June 2022



Capacity Building Programme Certified International Pension and Retirement Professional (CIPRP)

CIPRP is the highest level of the Pension and Retirement Professionals Programme (PRPP). This programme is an advanced level course designed to prepare practitioners to become a professional in the pension and retirement industry.

CIPRP took place recently from 14-16 June 2022 at Azman Hashim Building, Universiti Malaya.

There are 29 participants involved in this programme, coming from various institutions including EPF, SOCSO, LTAT, ICU and PPA.

CIPRP Experts

Dr. Richard Marshall

(United Nations Multi Country Office)

Dr. Amjad Rabi

(International Labour Organization Country Office)

Dr. Nuno Meira Simoes da Cunha

(International Labour Organization
Regional Office for Asia and the Pacific)

Dr. Reiko Hayashi (National Institute of
Population and Social Security Research)

Mr. Mark O'Dell

(Life Insurance Association Malaysia)

Ms. Linnet Lee

(Financial Planning Association Malaysia)

Professor Emerita Datuk Norma Mansor

(Social Wellbeing Research Centre, Universiti Malaya)

Dr. Halimah Awang

(Social Wellbeing Research Centre, Universiti Malaya)

Professor Dr. Noran Naqiah Mohd Hairi

(Health & Wellbeing Research Cluster, Universiti Malaya)

Associate Professor Dr. Datin Izlin Ismail

(Faculty of Business & Economics, Universiti Malaya)

Datin Azlaily Abd Rahman

(Former Deputy Director, SOSCO and HRDcorp Trainer)

CIPRP MODULES:

CIPRP 3001 The Social Protection System

CIPRP 3002 Investment Planning

CIPRP 3003 Personal Wealth and
Portfolio Management

CIPRP 3004 Old Age Protection and
Health Planning

CIPRP 3005 Policies on
Retirement and Ageing

PROTECT, PROMOTE AND PREVENT



Sesi Kunjungan Hormat ke Jabatan Perangkaan Malaysia (DOSM), Putrajaya, 12 April 2022



Dealing With Challenges in Rising Cost of Living in Malaysia, 13 April 2022



Agenda AWANI – “Beringat Demi Keselesaan Hari Tua”, Kuala Lumpur, 18 April 2022



Jamuan Raya SWRC, 20 May 2022

FEATURED PUBLICATIONS

In the Spotlight

A compilation of newspaper articles by
Norma Mansor



This book is a compilation of all the 29 newspaper articles by Emeritus Professor Datuk Norma Mansor, featured in Berita Harian, New Straits Times and Bernama, since 2014 until 2022.

The issues covered in these articles are diverse, ranging from macroeconomic perspectives including national economic policies, labour market situations, global trade, the global ageing phenomenon as well as microeconomic perspectives such as personal financial management.

This book is part of continuous efforts by the author in augmenting the spirit of bridging the knowledge gap between academia and the communities.

**Coming
Soon!**

Longevity Risk and Social Old-Age Protection in Malaysia:

Situation Analysis and Options for Reform

This paper highlights critical issue currently facing the existing social protection arrangements for the old-age citizens. It provides a set of strategies and options for creating coherence between the different providers to close the coverage gap among post-working age population, at the same time ensure fiscal sustainability of the next 15 years.

The paper starts with trend scanning of Malaysia's demographic and poverty profile. Against this background, which established the demand for old-age protection, a thorough baseline review of the existing social old-age protection programmes is conducted. Together, these two chapters highlight the demand and supply for old-age protection in Malaysia with emphasis on gaps and inefficiencies.

In the last chapter, the paper proposes a framework for creating synergies between the different arrangements to close the coverage gap and achieve more impactful and efficient system of social old-age protection. A costed set of recommendations are presented.



For more info: please visit SWRC website

<https://swrc.um.edu.my/book-longevity-risk-and-social-old-age-protection-in-malaysia/>

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



Advisor

Professor Emeritus Datuk Norma Mansor



Chief Editor

Dr. Zulkipli Omar



Editor

Dr. Halimah Awang



Editorial Assistant & Graphic

Muhammad Amirul Ashraf Abd Ghani

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SOCIAL WELLBEING RESEARCH CENTRE (SWRC)



Please scan the QR code to visit SWRC's website

FLAGSHIP PROJECTS



Malaysia Ageing and Retirement Survey (MARS)



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

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

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