

Discourse of Welfare State and Social Security Network in Malaysia

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ABSTRACT: *The rapid development of globalization in the 1990s has reduced the role of the country in development within the developing countries. Consequently, the implementation of the social security network in Malaysia requires a long-term social policy. The social policy serves to provide initiative to the less beneficiaries of the economic and socio-political development program. It is parallel to the practice of the welfare within capitalism system. This research examined the country's role in implementing the social security network through a long-term program in the social development in Malaysia. This study uses a qualitative approach that is theoretical and empirical in nature. It includes interview with authoritative sources and research in libraries to obtain information about political and economic theories in Malaysia. Malaysia has the potential to be a welfare state despite some difficulties in managing it. Malaysia takes into account the importance of the role of market or the private sector, particularly in order to reduce the country's burden in providing and managing social welfare assistance to the people. Hence, the cooperation with the private sector has an impact on the development of the social safety's net development in Malaysia—referring to the context of capacity building that contributes to the continued sustainability of the workforce for the public and private sectors in the future.*

KEYWORDS: *Social security network, social policy, capitalism system, welfare state, private sector*

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I. INTRODUCTION

Welfare is a substantial element in the debate on the welfare economy and development. This debate is growing and has a strong connection with the social security aspect, so the discussion on the implementation of the network social security system is also been adopted. Social security network is considered as an important element in the welfare state. The emergence ideas of the welfare economy around 1970s reinforces this statement, which is also became an important debate in the context of capitalism. Malaysia does not overlook on the importance of welfare through the implementation of development policies such as The New Economic Policy (Dasar Ekonomi Baru) 1971-1990 (NEP). A report by the Economic Planning Unit (UPE) on the 10th Malaysia Plan (Rancangan Malaysia ke-10) shows that economic policies are based on the philosophy of growth and distribution have shown an excellent economic performance for four decades since the implementation of the NEP. This plan has reduced the poverty rates, improved the economic participation, and expand the coverage of basic services such as healthcare and education across the country.

The existence of social security network in the context of Southeast Asian countries is different from what has been practiced in developed countries in the West. Numbers of the debates in the West are about social security programs, protection, and social network security that are focused on the implementation of social policies. It comprises of the rights of people who have no permanent job or unemployed to survive by providing them a regular assistance by the government. This is related to a country that needs the basic needs of the people throughout their lives. However, in Malaysia, security programs, safeguards, and social security networks are more toward the "short-term aid" because of the policy frameworks they have are focusing only for emergency planning.

Therefore, the implementation of social security network in Malaysia requires a long-term social policies to assist groups that are less benefited from economic and sociopolitical development programs. This is corresponding with the practice in the welfare system of capitalism which is also takes into account of the importance of the country's role. This is not been highlighted in the implementation of social policy in Malaysia. Malaysia is not a country that wanted to be known as a welfare state that endures the lives of their people, but the assistance they provide is intended for training and skills in preparation for the low-income groups to live independently within the stipulated time frame.

Some forms of social security network assistance are seen as a substantial mechanism to show the importance of the country and the private sector to meet the principles of social corporate responsibility. The Malaysia Training Scheme (SLIM) and the Malaysia People's Aid (BR1M) are seen as the mediums in which the Malaysian social assistance plan is successful in providing assistance and supporting for low-income people to become self-reliant in a perspective of the emergence economic competition.

The main hypothesis of this study is the role of relevant countries in shaping and managing the social security network. This is in line with the role of the private sector (market) in providing social assistance to socially disadvantaged groups especially under the Government Transformation Program (GTP) and the New Economic Model (MEB). The general objective of the study is to study the role of countries in implementing social security network through long term programs for social development in Malaysia.

Social Security Network at the Global Level

The debate on the social security network system began to be discussed in the welfare and development discourse around mid-1995. A conference on social development, The World Summit for Social Development was held in Copenhagen in March 1995 that focused on contemporary social issues and analyzed the dimensions, causes, and directions of social trends. It is dominated the social development around the world during that time. In this regards, the social security network system began to be discussed and give an important factor in the development of the welfare economy.

Vivian (1994) in *Social Safety Nets and Adjustment in Developing Countries* and Mitra(2005) in *Disability and Social Safety Nets in Developing Countries* have the same focus and scope of discussion on the position of social security network systems in the context of developing countries. However, they both write about two different themes. Vivian focuses on the harmonizing structures in shaping on the social costs that have a significant impact on the less dominant sectors. She outlined the coordination approach in the implementation of policies which is the most efficient approach to solve problems related to economic development of the people. The increasing on the social costs in social coordination packages or commonly known as social security network has the ability to change the economic structure and contribute to economic growth.

The study of social security network is not only focused on the Western context, it also involves the social security network in Southeast Asia and East Asia. Lippit (2005), Tambunan (2005), Sotharith (2005), and Xin (2005) are studies on social security network that refers to the scope and context of Southeast Asian and Asian countries.

Social Security Network in Malaysia

The studies on security, social protection, and social security network in the context of Malaysia are mainly addressed the issues of poverty, per-capita income, health, economic development, and welfare. These issues have broadly discussed on the elements of the growing welfare state in Malaysia. Some of the previous studies are related to this second theme and complemented on the list of previous studies for clarifying the gaps in previous studies.

The book "Income Inequality and Poverty in Malaysia" by Shireen Mardziah Hashim (1998) is one of the most influential works on the issue of welfare and inequality in the household income in Malaysia, focusing on the links between inequality and economic development. It is also shows trends or forms of income distribution that are then been analyzed by referring to the urban and inter-ethnic inequalities in Peninsular Malaysia, Sabah, and Sarawak.

This study evaluates the inequalities that occur and it begins with an explanation of the calculations of poverty line in Malaysia, while the scope of the study was during the New Economic Policy 1971-1990 (DEB) in Peninsular Malaysia, Sabah, and Sarawak. The findings of this study show that there is a particular problem in measuring the poverty lines in Malaysia, and some of the changes in income distribution and poverty through the implementation of the DEB by the Malaysian government.

Meanwhile, Ragayah Haji Mat Zin, Hwok Aun Lee and Saaidah Abdul-Rahman (2002) through their paper on *Social Protection in Malaysia* discusses the implementation of social protection programs in Malaysia. The implementation of social protection in Malaysia is explained by referring to the background of national income and per-capita income of Malaysian. The main focus is on the intensive development programs in economic development in Malaysia, in particular to the economic landscape of the post-Asian financial crisis 1997 in Asia. Therefore, some forms of social protection schemes that exist in Malaysia are debated, but they are only focused on the workers' welfare in Malaysia. Sity Daud and Zarina Othman (2005) in *Human Security and the Social Security Network* focus their research on the correlation that exists between the concept of human security and the social security network. The arguments made are referred to human security as the basis for the security and well-being of a country. This contributes to the regional political stability.

The main focus of this study is on social protection specifically referred to the public and private employees according to income classification. Through the implementation of the social security network which is the social protection programs, it provides more comprehensive protection especially to face the crisis related to the post-global financial crisis 2008/2009. Their findings suggest that the social security network needs an empowerment through the strength of family and personal savings. This is the effect of implementing short-term social security and protection programs.

Muhammad Syukri Salleh (2014) in the Organizational and Defitional Reconfiguration of Zakat Management focused on the implementation of zakat as a form of social security network. It focuses on how zakat management has become a social protection and security program related to the implementation of social security network in the context of the distribution of charity aid in Malaysia. The main objectives of the study is to identify barriers or restrictions in zakat management and work on existing solutions to make zakat management more efficient. The issue of professionalism is against traditionalism, and the issue of centralization with decentralization is also debated. Focus is given to these two issues as they both give an impact to the limitations of zakat distribution and management. Therefore, he presents a final view to reconfigure the definition of zakat implementation with Islamic compliance rather than being bound by Western ethnocentric definitions in an effort to ensure that the zakat distribution objectives as a social protection program are met.

Mohammed Abdul Khalid (2014) in *The Color of Inequality: Ethnicity, Class, Income and Wealth in Malaysia* emphasizes on the inequalities inherent in the class structure of Malaysian society. The discussion refers to the scope of the Malaysian nation from the colonial era to the post-colonial period and to contemporary contexts. The trickle down-effect advocated by most economists is not just about everyone but in reality it only affects some forms of community groups. He argues that this assumption is based on the income gap statistics from 1957. He points out that income gaps are still at the same level today as income has increased in line with current economic growth and has triggered a phenomenon correspond with the income gap which is, the existence of wealth and ownership. The issue of inequality has largely dominated the economic, political and social issues in Malaysia, however, the authors conclude that it was not deliberately raised and discussed because the racial block in Malaysia is still strong in the debate on inequality in Malaysian. Therefore, this study tends to address the issue of inequalities in distribution especially in terms of asset ownership among Malaysian, which focus on the income gap between the Bumiputera and non-Bumiputera minorities.

Based on the previous studies, they focused on implementation of security programs, safeguards and social security network that exist only in the form of short-term plans to deal with situations that threaten economic, political and society in a country. Therefore, most of the relevant studies on social security network find this mechanism only as a temporary support that provides assistance to groups of people who are affected by social phenomena that threaten their survival. Assistance is provided in the form of training and skills for underprivileged economic development groups.

Hence, the previous studies have their limitations. They do not discussed on the need for implementation of social security network mechanisms as long-term social security (structural coordination) programs, nor do they discussed forms of cooperation between countries and the private sector to ensure effective implementation of social security network. Therefore, this study examines Malaysia's role as a developing country that adopts elements of the welfare state. It formulates the social policy and manages the implementation of social security network in the context of a long-term social welfare plan with reference to the New Economic Model Transformation Program (MEB) through the 1Malaysia People's Aid (BR1M). In spite of previous studies addressing the role of the country in development, they did not focused on the main subject, which is the correlation of social security network and their correlations with the development of welfare capitalism in developing countries especially Malaysia.

Social Protection

The concept of social protection in the context of welfare states is a concept underlying the implementation and formulation of social policies aimed to ensure the welfare of the people. Social protection programs often require high expenses in order to implement them for high social security (Esping-Andersen, 1990: 115). This is often been highlighted by Western welfare states to measure the level of welfare statism. Social protection is generally defined as a program or product to provide the community with the help and needs of individuals and communities to face the economic pressures (Dixon, 1999).

Under the social protection program, four major domains are exist which are related with poverty prevention, poverty eradication, social compensation and income redistribution. These four domains are translated into the implementation of social protection programs and generally transformed into several forms of social insurance, social assistance, social allowance, public savings, employer liabilities, pensions or savings and pensions or personal savings. In the context of social security of employees' welfare, employers play a key role in providing social security to workers (Dixon, 1999: 47-48). This is the aspect of social security that is practiced in many countries around the world.

Whereas in Malaysia, the implementation of social protection is classified into two main categories: first is social security and second is social insurance. The social security program is a program that regulates the retirement program for two large groups of workers, both public and private. Whereas social insurance programs provide employment compensation protection programs under the Employer Liability Scheme, Workers' Compensation Scheme, and Social Security Organization (SOCSO).

This study is based on theoretical and empirical methods as the main method of research. The method used requires a thorough understanding of the theory due to the evolution of definitions of welfare states, welfare capitalism and social security network which have often been used as rhetoric by national leaders either from the political party or from the opposition. Therefore, the interdependence of political economic theory should be studied and taken seriously for the benefit of future generations.

Therefore, there are several factors that indicate this study is significant to be conducted. First, research on welfare states in the context of Malaysia is still limited. However, such study is not completely impossible because most of the studies do not explicitly describe the welfare state, it also discusses some important elements that are closely related to the concept of welfare state.

Second, this study is important as the world is moving towards a mature system of capitalism that challenges human thinking with the emergence of new theories with a strong medium of mediation. This is the reason why this study is important based on the phenomena that occur for both globally and locally. Through these concerns, there are problems in the distribution and welfare of society. The study is significant in addressing some of the key issues in the practice of welfare capitalism and the implementation of social security network that have existed in Malaysia but have never been raised to improve the society in terms of their social security and welfare, and contribute to the development of the corpus of knowledge on the concept of welfare state in developing countries. It has major implications for social welfare development policies including the role of the nation and the market (the private sector).

The Role of the Nation in the Transformation of Social Development in Malaysia

The country plays a major role in the implementation of the DEB. This is acknowledged by some scholars such as Sity (2003); and Jomo (2014); stating that the DEB era is clearly shows that there is a mechanism for national intervention in the area of social development in Malaysia. In the beginning of the DEB formation, the role of the state began to be widespread and intervention also demonstrated the political and bureaucratic control aspects of development planning in order to create growth among the Malay capitalist and middle classes. This is influenced by the demands of the Malays to develop the economy, then some form of administration and the institutions established to provide assistance to the economic development of the Malays. Referring to the context of poverty eradication, efforts that are shown through the perspective of "outset" includes the implementation of the DEB in an apparent bid to restructure the aspects of wealth and property ownership, especially for businesses owned by Malays ethnic in the pursuit of equity shareholding of 30% by the Malays in the corporate sector in 1990.

According to the increment of national income, which is through the corporate sector that is dominated by the business community of the Malays, the funds for the eradication of average is dominated by the Malays and can be established and strengthened to meet the basic needs of these groups and provide social assistance for those who are thinking of something to guarantee the survival of this group. The country's intervention and role began broadly in the late 1970s, in the early stages of the implementation of the DEB (Economic Planning Unit 2004). Although the DEB is ended in 1990, however, subsequent development policies such as the National Development Policy 1990 (DPN), the National Vision Policy 2000-2010 (DVN) and the revision of the DVN to the National New Agenda (NNA) show a continuing agenda based on key projections formed from the implementation of the DEB. Despite the criticisms which suggest that choosing any job desired through the opportunity promoted not only in the public service or state-owned enterprises but also in the public sector, especially in the private sector, is due to government influence (Jomo, 1990; 2004; 2014; and Ishak, 1999).

The facts mentioned in the matter of the involvement and role of the nation in the effort to distribute wealth more evenly are in line with the goals of the DEB. This can be seen through the implementation of the concept of trustees in an effort to restructure society in Malaysia. Through the DEB, the concept of trustees represents a major shift from public interest to Bumiputera interests, with most public enterprises acting as "trust agencies" on behalf of Bumiputeras (Sity, 2003). As a result, it has established several post-DEB policies that are rooted in the practice of social policy in Malaysia, particularly related to the aspects of community development and social development that is discussed in the next section. Some of the key social policies include the National Welfare Policy 1990 (DKMN), the National Citizens Policy 1995 (DWEN) and the National Social Policy 2003 (DSN).

National Social Welfare Policy 1990

The role of post-DEB countries is still has a national intervention in managing the problems that arise from the rapid development of social changes in the Malaysian community. Due to the difficulty of social life resulting from the impact of rapid development and social change, it has put some pressures on the lives of individuals, families, groups and communities to deal with the social problems that exist in Malaysia society. These pressures have contributed to the rise of social problems such as increasing in crime rates, juveniles, prostitution, child abuse that give pressure and disrupt the country's well-being. Thus, in 1990, the Malaysian

cabinet reached an agreement to approve the formulation of social policy on welfare at the national level in line with the DEB's goal to establish a national unity. This is also due to the rising standard of living associated with rapid social change. This has contributed to an increase in the social issues related to social welfare which are important issues at the cabinet and national level.

To address this problem, the policy is formulated based on the assessment of the ability of the above groups (individuals, families and specific groups in the community) by increasing the level of ability of the group so that they have the ability to meet current challenges in terms economic, political and social threats. If this is not done, it can cause a threat and create social problems that may be difficult to control and recover from the country. Thus, the National Welfare Policy in 1990 was established to promote the well-being of the people and the stability of society towards the establishment of social justice. The main goal of this policy is to create a prosperous and stable society for the betterment of the nation. In line with this goal, it aims to create a self-reliant society, enjoy equal opportunities and practice a culture of passion (Prime Minister's Department, 2003; Ministry of Women, Family and Community Development, 2011).

National Senior Citizens Policy 1995

Incorporate from the implementation of the National Welfare Policy 1990, a social policy that focused more on the specification of "aging" was implemented specifically to protect or to take care for the welfare of elderly in 1995. The social policy is known as the National Senior Citizens Policy (DWEN). Aging is a phenomenon that is popular in 21st century and give impacts on a country depends on the country's readiness to deal with it. According to the Ministry of Women, Family and Community Development (2011), aging occurs when the percentage of the elderly population is 60 years old and above reaches 15% of the population. Thus, the aging of the population is a new phenomenon occur in human civilization. As a result, several international conferences have focused on the aging issue. Based on the conference, numbers of important documents have been cited by the country for programs planning on population issues. Among these documents are the Vienna International Plan of Action, 1982; Principles for Older Persons, 1991; International Conference on Population and Development, 1994; The Copenhagen Declaration on Social Development, 1995; Agenda for Action and Social Development in the Escap Region Revisited, 1997; Macao Declaration and Plan of Action on Aging for Asia and the Pacific, 1999; Shanghai Implementation Strategy, 1999; Millennium Development Goals, 2000; and the United Nations Guide to the National Implementation of the Madrid International Plan of Action on Ageing, 2008. (Wan Ibrahim, 2000; Doris, Nor Aini, and Norlaila, 2010; Ministry of Women, Family, and Community Development, 2011). The phenomenon of aging is something that cannot be avoided by humans, as it relates to the human biological system which is definitely encountering the phase of change. Hence, the country has taken initiatives based on the above documents to implement the National Senior Citizens Policy so that this group of senior citizens are guaranteed their rights as citizens of Malaysia.

The National Senior Citizens Policy implemented in 1995 is aimed to optimize the welfare of the elderly. In this regard, the Ministry of Women, Family and Community Development acting as the governing body for this policy through the National Population and Family Development Board (LPPKN) has introduced a special program called "Golden Third Age 3A: Elegant and Healthy" that targets on the involvement of 40 years and above in preparation for their golden age and to be more organized and substantive. The program is designed to enhance the knowledge, awareness and skills of healthcare and well-being in the golden age preparation. The program includes enhancing the individual's knowledge, skills in financial management, property and skills as well as enhancing their morale and participation of senior citizens in volunteer activities for continuously contributing to the community.

National Social Policy (DSN) 2003

The drafting of the National Social Policy (DSN) in 2003 was the implementation of social policy in line with the aspirations of 2020 vision that highlighted aspects of economic development such as Tun Mahathir Mohamad's (1991) speech in presenting his report on Vision 2020:

"...The developed country of Malaysia should not be a society with their own economic declining"

This statement is the DSN basic implementation framework. The rapid economic development and social development should not be overlooked. Tun Mahathir's speech is found as a catalyst for the country's efforts to focus more on the social development aspects that should be aligned with the rapid development of economic development. This is in line with the economic practice of happiness that focuses on social development and welfare in a country that correspond with the rapid growth of an economy in a country. The implementation is also structurally based on the key projections of the DEB elements especially in social development. The significance of the national unity development includes the national welfare aspects — issues of social welfare that are fundamental to the implementation of the DSN.

Therefore, the DSN is implemented and acted as an policy that encompasses the philosophy and various social development policies of the country that form the direction for the planning and implementation

of social development programs in Malaysia. The DSN was officially launched on August 19th, 2003 under the management of Expansion and Development Division (PINTAS), the Ministry of Women, Family and Community Development Malaysia (Mohamad Zahir, Roziah and Isma Addi, 2013). The aim of the DSN is to create a great and progressive Malaysian society where every member has the opportunity to develop their optimum potential in a healthy social environment based on unified, resilient, democratic, moral, tolerant, progressive, caring, fair and equitable in line with Vision 2020. From a policy point of view, DSN is identified as a policy of social development based on values and enhanced human capacity to achieve social cohesion and stability, national resilience and the well-being of Malaysian society.

Government Transformation Program (GTP)

The Government Transformation Program or GTP is a program created in 2009 through the suggestion of the 6th Prime Minister of Malaysia, Datuk Seri Najib Abdul Razak as part of efforts to form the groundwork for transforming the country into a prosperous and high-income nation in line with Vision 2020. It is an action plan to achieve rapid success in sustainable manner. The goal of the GTP is to make the radical changes for government and community level in effective solutions. This can improve the country onward (PEMANDU, 2011).

Eventually, the GTP is based on two main objectives, which are to transform the government to be more effective in delivering services and responsible for the success of the people. The GTP is also aimed to lead Malaysia towards a united and equitable society with a high standard quality of life. This is in line with the national mission towards achieving Vision 2020 — Malaysia has achieved a fully developed nation status. Besides, the implementation of the GTP focuses on areas that require the government's attention and grouped under seven National Key Result Areas (NKRA) before a clear reporting framework is presented. To achieve this objective, the implementation of the GTP is correspond with the implementation of the New Economic Model (MEB) and the 10th Malaysia Plan (RMK10) as a government effort to transform Malaysia into a harmonious and progressive high-income nation. Therefore, the GTP is driven by two main mechanisms, focusing on the people's highest priority through the "People First" slogan and establishing fundamental changes across the country for the rapid success of "Performance Now". This two slogans combination produced frequently heard slogan "People First, Performance Now". In this context, the country's efforts provides the best quality of life for Malaysians and led to socioeconomic benefits that are accepted by all levels of society, especially the middle and lower classes.

Through the implementation of the GTP, the country's goal is to reduce rural poverty rates to zero. However, priority should be given to eradicating the hardcore poverty groups that could threaten Malaysia's efforts to become a high-income country. However, strong competition exists in today's global world, and this create a threat to become a developed and high-income country. In this regard, the people are depressed because of the rising cost of living, thus increasing the problem of their inability to compete in their country. Therefore, attention is given to several key areas of the country's success especially to prevent imbalance competition from groups in society.

Social Security Network Implementation in Malaysia

Social security network is a new term that has begun to intensify in the post-financial crisis in 1997-1998, especially related to the social welfare development aspect. However, it has actually been existed for a long time in the context of development in Malaysia, since the beginning of Malaysia's independence. However, the implementation of social security network, particularly those related to social responsibility, was already reflected in the implementation of the DEB in 1971. The role of the country is to play a leading role in shaping and managing economic and social development. The implementation of the national security network is in line with the country's responsibility for adequate access to basic health services, education, and infrastructure, while the income support mechanism will be strengthened as subsidies are abolished gradually. This is one of the key initiatives in the implementation of the MEB.

Social security network is a mechanism under the concept of welfare in the pursuit of human safety (Sity and Zarina, 2005: 197). In Malaysia, the implementation of social security network is shaped by the country's efforts to reduce poverty and create prosperity in society. The social security network is a new term, but they have been existed for a long time — known as social protection or social security. It is also a mechanism for the protection of economic threats that impact on the social development in many forms. The threats come in many forms, such as the financial crisis. The financial crisis that plagued Malaysia in 1997-1998, had a great impact on economic, political, and social aspects.

Therefore, in respect to the country's responsibility for ensuring the basic needs of the people are met and secured, the implementation of social security network is an important mechanism that acts as a survival mechanism. It give an impact on the economic threats for not losing their source of income at critical times. Thus, social security network is defined as the countries that provide guarantees for the rights of individuals

living in the country. However, the terms of the social security network have often been replaced by terms such as welfare assistance, social assistance, and emergency assistance although theoretically the various assistance provided by the country over the years has been grouped into aspects of the social security network.

Finally, although the MEB is highlighted as a guiding medium, in terms of welfare or social services, the country played a key role in the distribution of equality of opportunity and justice in achieving the access especially in the area of equitable benefit among Malaysians. Thus, related to the implementation of the RMK10, which emphasizes on the strengthening the social security network implementation, the role of the country is perceived as the leading entity that managing and shaping the social security network in Malaysia. These include social security schemes, social insurance, savings schemes, public assistance, the labor market, poverty eradication programs, and assistance for the senior citizens.

II. Conclusion

This study has extended the perspective of the country's role through economic and social development programs by arguing that this country plays an important role in implementing social security network in Malaysia. This argument is stated because the role of the state has been given special attention by scholars and has gained a place among civil society regarding the relevance of their role. The role of a country is seen to be consistently interpreted as a key entity or main actor that exists in the development of modern country. However, based on this study, the practice of nation-to-market relations in establishing cooperation is seen as a key paradigm in shaping the development of Malaysia which has the potential to become a welfare state.

This study presents aspects of the country's role in the development discourse. Arguments about the role have been put forward by many local scholars such as Jomo (1986); and Ishak Shari (1999) that emphasizing on the aspects of the country's role in economy and industrialization, economic development and the formation of the middle class. In addition, Saidatulakmal (2010) found Malaysia as a welfare regime, but the main focus is on the development of the Malaysia towards the welfare regime. However, the study does not provide an argument for the paradigm of national relations with the market in establishing and implementing social security network in Malaysia.

This study focuses only on the implementation of social security network in Malaysia. This selection is according to the current developments — countries are beginning to address the issue of implementing effective social security network and acting as social assistance to those who are in need. The focus of this study is on the implementation of SLIM and BR1M under the MEB and 1Malaysia programs. In addition, there are other programs that are parallel with the goals of the MEB in providing and ensuring that those benefits are accepted by all parties. Future studies need to address the gaps in this study as there are other programs under the MEB that have the potential to perform as models of social security network in Malaysia.

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