

Never Let a Good Crisis Go to Waste—Time to reimagine social protection

KRI VIEWS 34/20 | 30 April 2020 | Nur Thuraya Sazali

Views are short opinion pieces by the author(s) to encourage the exchange of ideas on current issues. They may not necessarily represent the official views of KRI. All errors remain the authors' own.

This view was prepared by Nur Thuraya Sazali, a researcher from Khazanah Research Institute (KRI). The author is grateful for the valuable comments from Christopher Choong Weng Wai, Hawati Abdul Hamid and Siti Aiysyah Tumin.

This work is available under the Creative Commons Attribution 3.0 Unported license (CC BY3.0)
<http://creativecommons.org/licenses/by/3.0/>. Under the Creative Commons Attribution license, you are free to copy, distribute, transmit, and adapt this work, including for commercial purposes, under the following attributions:

Attribution – Please cite the work as follows:
Nur Thuraya Sazali. 2020. Never Let a Good Crisis Go to Waste—Time to Reimagine Social Protection. Kuala Lumpur: Khazanah Research Institute. License: Creative Commons Attribution CC BY 3.0.

Translations – If you create a translation of this work, please add the following disclaimer along with the attribution: This translation was not created by Khazanah Research Institute and should not be considered an official Khazanah Research Institute translation. Khazanah Research Institute shall not be liable for any content or error in this translation.

Information on Khazanah Research Institute publications and digital products can be found at www.KRIInstitute.org.



Introduction

The Covid-19 pandemic has clearly demonstrated that many are living from hand to mouth; unable and unprepared to face stormy weathers. These trying times have shown how pre-existing gaps in social protection are compounding the vulnerabilities of unprotected communities.

This article will look at the working age population to examine who these workers are, why and how they can be better protected beyond the immediate term. To quote a catchphrase from Rahm Emanuel, President Obama's chief of staff and later mayor of Chicago: "Never let a serious crisis go to waste".

This crisis could be an opportune moment to challenge and perhaps change the status quo. Instead of going back to the existing system, this could be the time to reimagine a better social protection system that is more inclusive, equitable and sustainable.

Except for essential services¹, the Movement Control Order (MCO) has halted income-generating activities for most in Malaysia. This is a worldwide phenomenon. By early April, based on the [Oxford COVID-19 Government Response Tracker](#), close to 150 countries have instituted movement restrictions at varying degrees of stringency.

With the prediction that the “Great Lockdown” will be the worst economic recession since the Great Depression, these measures come with a hefty—but worthy—price tag². In the case of Malaysia, Prime Minister Tan Sri Muhyiddin Yassin said the economy is losing RM2.4 billion each day during the MCO³. Tentatively scheduled to end on 12 May 2020, the MCO is expected to last for 56 days, resulting in approximately a RM134.4 billion loss or roughly 8.7% of gross domestic product (GDP).

As of end of March, the International Labour Organization (ILO) estimated that social distancing has impacted 81% of the global workforce⁴. The impacts, however, have been far from even. In Malaysia, this is supported by the Department of Statistics (DOS) Special Report on Covid-19. Whilst the survey may not represent the views of all Malaysians, the findings revealed that the outbreak has been impacting different individuals differently.⁵

Who are the most affected?

Self-employed/non-salaried workers

As shown in Table 1, self-employed (or non-salaried) respondents reported overt negative impacts on their livelihoods. Typically, these are those who work for themselves without any hired help⁶. Almost half of the self-employed respondents lost their jobs (46.6%), while almost all (94.8%) reported reduction in their income amid the pandemic outbreak. More worrying, 7 out of 10 claimed to have savings that can only last for less than a month. Employers (those who work for themselves but with hired workers) experienced a similar situation, albeit to a lesser extent.

On the flipside, employees (or salaried workers) are in a much better position, with a much higher percentage of them being able to work from home and receive usual income⁷. It also matters who their employers are. From the survey responses, working with established companies reduces

¹ The first 22 essential services (as gazetted by the in the Prevention and Control of Infectious Diseases (Measures within the Infected Local Areas) Regulations 2020) can be found [here](#). The additional eight sectors (as announced in April) can be found [here](#). According to Dato' Sri Mustapa, Minister of Economic Affairs, one million workers in approved sectors have returned to work amid the MCO. Starting 29 April 2020, approved essential sectors can work at full capacity. Source: BFM News (2020) and MITI (2020)

² This sentiment is shared by IMF and economic experts. See: IMF (2020) and IGM (2020)

³ The Star (2020)

⁴ ILO (2020)

⁵ A total of 168,183 online survey respondents were collected between 18th and 31st March (2-week) as part of DOS's first round special survey on the effect of Covid-19. The analysis does not claim to be representative and confined to the responses received. Note that the analysis excluded responses from civil servants. Source: DOS (2020)

⁶ This is based on DOS definition of own account workers. The same goes for the definition of “employers”. Source: DOS (2019a)

⁷ For a deeper discussion on working from home, refer Siti Aisyah Tumin (2020a)

the odds of being adversely affected by the outbreak. For instance, while 41.1% of private employees reported income reduction, only 15.6% of GLC employees and 14.2% of MNC employees reported the same experience.

Table 1: Effect of Covid-19 outbreak by employment status (%), 2020

		Lost job	Experiencing drop in income	Work from home	Receiving usual income	Savings (less than a month)	Savings (more than a month)
Non-wage recipients	Self-employed	46.6	94.8	25.1	4.7	71.4	28.6
	Employer	23.8	86.3	30.9	13.1	49.2	50.8
Wage recipients	Government-Linked Company (GLC) employee	0.4	15.6	73.7	84.1	38.9	61.1
	Private employee	1.8	41.1	48.9	58.5	58.0	42.0
	Multinational Company (MNC) employee	0.4	14.2	80.8	85.2	31.2	68.8

Source: DOS (2020)

These findings illustrate a stark contrast between non-wage recipients and wage recipients, with the latter faring much better than the former. It has been estimated that when the total employment is divided into these two categories, self-employed or non-salaried accounted for 25.3% (or about 3.8 million) in 2019⁸. As will be discussed later, this group is excluded from the current job protection efforts deployed by the government.

Non-standard workers

Based on the survey, industries that are most affected by the outbreak in Malaysia do not necessarily match the ones categorised as the hardest-hit sectors at the international level⁹. Yet, depending on the type of workers, the industrial analysis shows that not all industries are equally affected. There is particularly a clear negative relationship between the impact of Covid-19 and the prevalence of (full-time) wage recipients within each industry. In 2018, there were 8.8 million full-time wage recipients in Malaysia, equivalent to 60% of total employed individuals.

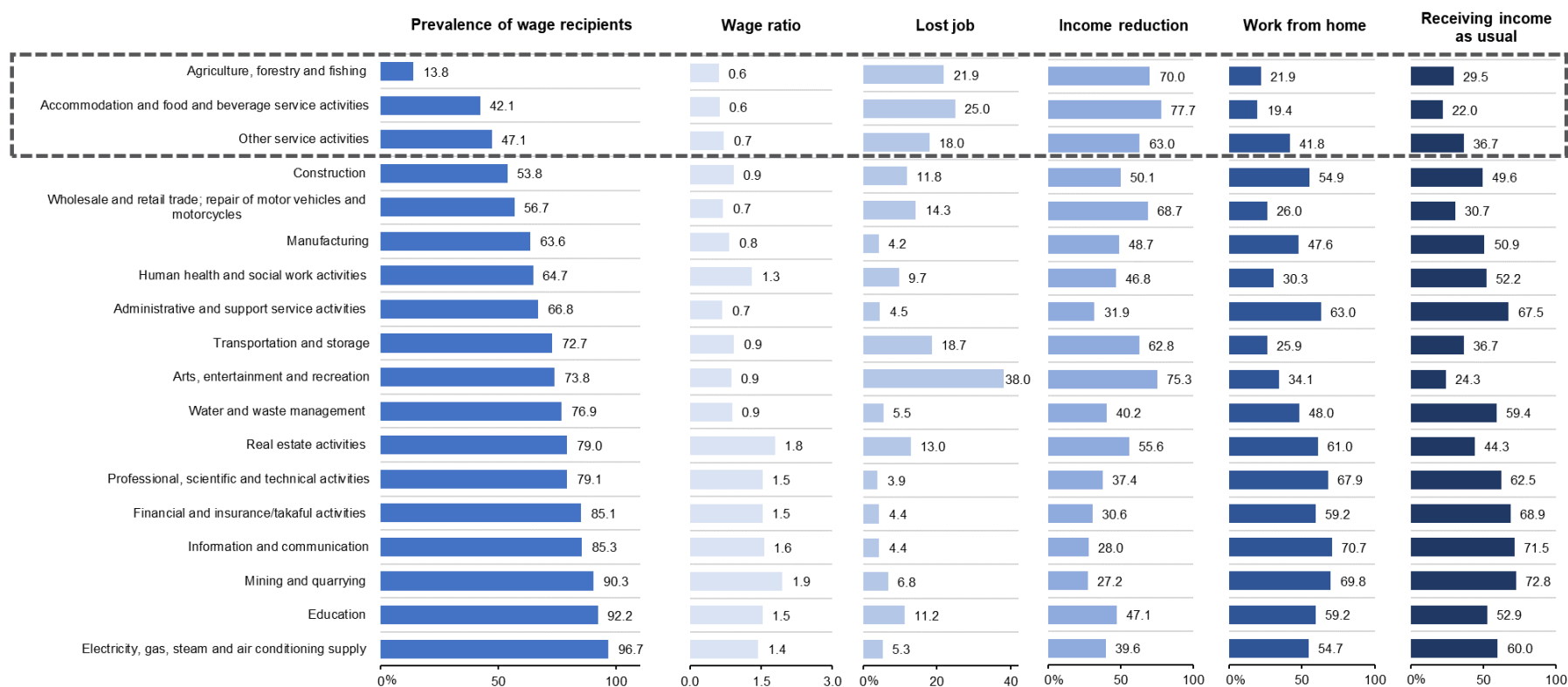
It is observed that industries with lower shares of full-time wage recipient—a proxy for standard employment—tend to be more affected by the pandemic. As illustrated in Figure 1, workers in agriculture and food & beverage service not only typically earn less but are more likely to lose their jobs and experience reduction in their incomes. By contrast, industries with higher shares of standard employment who typically earn more are also more likely to be able to work from home and to receive income as usual. These observations are consistent with the theoretical framework, where those with non-standard employment are especially vulnerable in time of crisis due to their nature of employment¹⁰. In other words, those who were vulnerable are becoming more vulnerable amid this crisis.

⁸ The share of estimated self-employed out of total employed is estimated by the World Bank. The total in million is computed using the ILO estimates for total employment in Malaysia. Source: World Bank (n.d) and ILO (n.d-a).

⁹ Sectors considered at high risk of disruption are accommodation and food service activities; manufacturing; real estate, business and administrative activities; and wholesale and retail trade, repair of motor vehicles and motorcycles. Source: ILO (2020)

¹⁰ See ILO (n.d-b)

Figure 1: Effect of Covid-19 outbreak by industry (%), 2020



Note: Prevalence of wage recipients is used as a proxy for standard employment; The 2020 survey data for accommodation and food and beverage service activities data is presented as a simple average; According to The Malaysia Standard Industrial Classification 2008 (MSIC 2008), “other service activities” are activities that are not covered elsewhere like trade unions and repairs of personal goods

Source: Prevalence of wage recipients (% wage recipients of total employed persons) and wage ratio (average monthly income within industry / national average monthly income) calculated using DOS (2019b) data. The rest from DOS (2020)

Informal workers

By definition, informal workers are those who are not protected by the existing employment-related social protection schemes¹¹. In Malaysia, for private workers, these are typically those not covered by the retirement package under the Employer's Provident Fund (EPF) and the employment-related insurance under the Social Security Organisation (Socso)¹².

Due to data constraints¹³, information on these workers is far from perfect. Alas, the latest estimate on workers without social protection indicates that 39% (5.6 million) of workers in Malaysia were informal workers in 2017¹⁴. Put differently, 4 out of 10 workers in Malaysia are not entitled to employment-related social protection and benefits.

These schemes typically rely on workers having a clear employer-employee relationship, where workers as well as their employers are obliged by law to contribute to the workers' EPF and Socso accounts. For those without a clear employment relationship like the self-employed, EPF and Socso have recently offered corresponding but voluntary schemes like [i-saraan](#) and [Self-Employment Social Security Scheme](#). Therefore, it has to be noted that not all self-employed and non-standard workers are informal workers (or not covered by social protection).

Nevertheless, existing evidence suggests that social protection coverage for workers with atypical employment arrangements is sparser than that for typical workers. For instance, a 2018 Khazanah Research Institute survey on youth found that only 18% of self-employed youth contributed to at least one social protection scheme, versus 66% for those with standard employment and 47% for those with non-standard employment¹⁵. A 2018 Zurich-University of Oxford survey on workers also found that only 18% of self-employed respondents in Malaysia were equipped with some form of income protection, versus 21% of employed workers¹⁶. Finally, a 2019 online survey by the Centre on e-hailing riders found that full-time gig workers are less likely to have savings and employment-related insurance (44%) as compared to casual gig workers (61%) who are doing the work for supplementary incomes and maybe covered by employment insurance schemes elsewhere.¹⁷

While confined to survey respondents and designs, these results still corroborate the point that those without full-time employment arrangements are less likely to participate in employment-related social protection. Putting aside minute differences, the findings presented thus far point to the fact that some workers are more vulnerable than others and their vulnerabilities are compounded in times of crisis as they are not covered by the existing employment-related social protection system.

¹¹ This is also known as informal employment.

¹² Note that this applies to private sector workers. Public sector workers have a different social protection mechanism. Source: MyGovernment (n.d)

¹³ For further discussion refer Nur Thuraya Sazali and Tan Zhai Gen (2019) and Siti Aiysyah Tumin (2020b)

¹⁴ WB Women Report 2019 The World Bank refers this as "workers who are not subject to national legislation and income tax, nor entitled to social protection and employment." Source: World Bank (2019, p. 52)

¹⁵ KRI (2019)

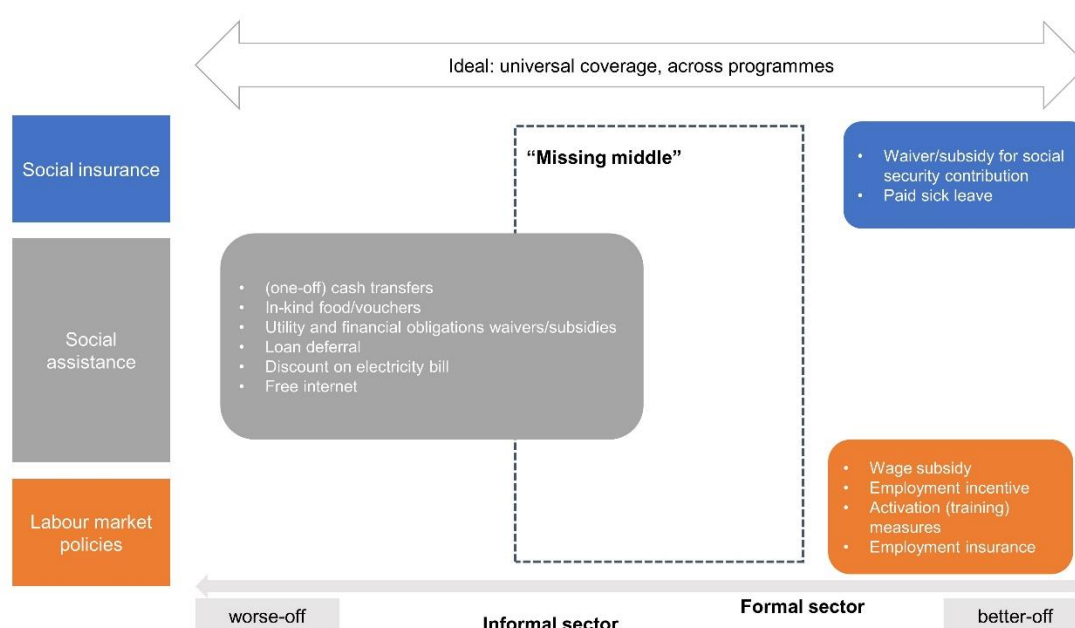
¹⁶ Zurich (2020)

¹⁷ Goh (2020)

The need to reimagine social protection

As of April 24, 2020, Malaysia is among the [151 countries](#) identified to have created and expanded social protection measures in response to the pandemic outbreak. As illustrated in Figure 2, social insurance and labour market policies are confined to existing contributing members (i.e. formal workers). This includes but not limited to EPF contribution deferment for SMEs (e-CAP), savings withdrawals (i-lestari) and reduction in employee contributions; Socso Employment Retention Program (ERP), Wage Subsidy Program (WSP), Employment Insurance System (EIS)¹⁸ and Prihatin Screening Programme (PSP); HRD levy exemption; and foreign worker levy discount.

Figure 2: Social protection components and instruments used in Malaysia amid Covid-19 outbreak



Source: Framework adapted from Barca (2020); programme categorisation for Malaysia taken from Gentilini, Almenfi, and Orton (2020)

As the above-mentioned packages are exclusive to contributing members, the informal workers are automatically excluded from these assistances. This exclusion is also known as the “missing middle”. Instead of expanding the coverage of these packages to informal workers, the government opted for social assistance mechanism like the one-off categorical cash transfers known as the Bantuan PRIHATIN Nasional (BPN) to address the needs of the missing middle.

¹⁸ It is worthwhile to note that the legal discussion surrounding the expansion of EIS to other affected groups is currently underway. Source: Socso (2020)

While these packages are far from perfect¹⁹, they are good enough in the immediate term given the urgency to roll out aids²⁰. In fact, Malaysian social assistance programmes have been reported to cover at least 19,770,000 or 60% of its 2020 population²¹. This is an impressive feat although the breadth and depth should be continuously improved. As we look to the future, there is an even more urgent need to learn from the current implementation hiccups and move beyond one-off measures in protecting livelihoods.

Three main reasons behind the need to reimagining social protection are laid out as follows. First, the pandemic's impacts on incomes and unemployment are anticipated to be more far-reaching than initially expected²². Practitioners have also argued that anticipating pre-pandemic level of employment by loosening social distancing measures is overly optimistic²³. This is in light of the expected prolonged (intermittent) social distancing required in the absence of vaccine as estimated by epidemiologists²⁴. There is also agoraphobia or "quarantine state of mind" where individuals will be less likely to spend and interact like in the past as observed in Wuhan²⁵. Considering these continuous mental and physical barriers, workers, for instance in the tourism industry, are still less likely to be immediately employed or be earning regular incomes even when the strict movement control order is relaxed.

Second, given the grim prospects, informal workers are expected to continue to be adversely affected in the future. This is supported by key survey findings summarised in the first part of this article. If we have yet to see the full extent of the impact, the one-off cash transfer measure will probably be insufficient. Note that the two-month duration of the cash transfer is also shorter than the global average of close to three months²⁶.

Third, hiccups in aid delivery reveals data gaps in the current registry. For example, as announced on 29 March 2020, Bantuan PRIHATIN Nasional (BPN) allocated RM10 billion targeting approximately 8.5 million recipients²⁷. Fifteen working days since the announcement, as of 19 April, only 7.6 million recipients (89% of the total targets) have received the transfer²⁸. Interestingly, as of 20 April, the Inland Revenue Board (IRB) has also received three million new applications from the M40 category who were not initially listed in the system²⁹. This surge of new applicants is puzzling since the M40 income bracket (RM4k to RM8k) actually makes many of them in the taxable income bracket (RM34k per annum or roughly RM2.8k per month). For

¹⁹ Some of the main criticisms include the one-off transfer discounts differences between the states' cost of living and the number of dependents within households. In other words, the financial stress for a household earning RM 4,000 with two dependents in Kuala Lumpur is different from one living in Perlis.

²⁰ Perfection should not be the aim at least for the initial response. Source: Strupat (2020)

²¹ Gentilini et al. (2020)

²² The ILO acknowledged that its initial predictions on the impact on employment may have been too conservative. Source: ILO (2020)

²³ Alfes (2020) and Alfes et al. (2020)

²⁴ Kissler et al. (2020)

²⁵ Vox (2020)

²⁶ Gentilini et al. (2020)

²⁷ Gentilini et al. (2020, p.46)

²⁸ MOF (2020a)

²⁹ Ibid. Announced on April 28, 2020, latest update shows an increase of 0.14 million to 7.74 million recipients.

comparison, it was reported that only 2.5 million workers (or 16.5% of 15 million workers) were subject to income tax in 2017³⁰.

Reimagining social protection

It is highly unlikely that this pandemic will be the last threat to the livelihoods of these informal workers. For most, the nature of their jobs makes incomes irregular and more susceptible to shocks. These shocks can occur at different points in time and for different reasons, ranging from displacement due to natural disasters to job skills becoming obsolete. These intersecting risks further underscore the need for a livelihood recovery support. To operationalise this, lessons can be drawn from [countries with social pension system](#) and/or private income protection insurance.

Instead of creating another scheme that requires careful vetting of new applications, exclusion errors can be minimised by making the support automatically approved for B40 individuals and households under the Bantuan Sara Hidup (BSH) database. This is justifiable insofar that informal workers are more likely to reside in than outside the B40 category³¹. If the current target reach is any indication, the outreach of the current BSH database is rather impressive with 96.6% of B40 households and 92.3% of individuals receiving the allocated aids within the first two weeks of the announcement³². This seemingly effective delivery performance could also be leveraged to centralise aid-related packages from other ministries. Efforts to improve coverage, accuracy and governance can then be narrowed to just one database³³. This can be a momentous opportunity to streamline what is described as fragmented and poorly targeted social assistance landscape³⁴.

To allow this cash transfer mechanism to provide a longer-term relief, an add-on feature can be introduced³⁵. This is where the livelihood recovery support can come in. Instead of reacting to the next crisis with more cash transfers, we can start building the reserve for a livelihood protection insurance with B40 recipients as the automatic members. Mirroring EPF contribution rates, 20% of cash handouts can be automatically transferred into the fund. If it is impractical to carve out 20% from the existing assistance budget, administrative cost savings from the centralisation or a fresh fiscal injection can be sought as a top-up. An opt-out feature could also be added so that recipients who are protected elsewhere or need to receive the cash in full can do so. Instead of opt-in, the automatic contribution to this fund ensures that most recipients can save to prepare for future crises. As the income of the recipients rises, their accounts can be then transformed into a semi-contributory.

Like the income protection insurance, eligible members can tap into this reservoir when necessary. For those who do not make any claims, they can be rewarded with retirement disbursements. As a forewarning and to avoid conflicts of interest, the selection of administrative agency must be well thought out and articulated to the public. Preferably, institutions with

³⁰ MOF (2019)

³¹ Schmillen et al. (2020)

³² MOF (2020b)

³³ Cheng (2019) provides a succinct overview on the existing social assistance system.

³⁴ Nixon et al. (2017)

³⁵ See Roelen et al. (2017) for further discussion on the merit of add-on feature.

legislative-based infrastructure (and perhaps among existing institutions) should be executing this to ensure its sustainability and efficacy. Operational challenges and potential resistance may also be redressed by engaging practitioners and grassroots leaders in the design process. With more buy-ins, this scheme can be further extended to more individuals in the future. For instance, a proportion of individual tax contributions can be automatically disbursed into this scheme on behalf of income taxpayers as tax incentives. While the scheme will require deeper and careful thoughts to circumvent trade-offs³⁶, the need to start the conversation is more urgent than ever.

Conclusion

This article explores one potential way in rethinking social protection in Malaysia. This is in light of the increasing pressure on existing mandatory contributing funds, the lacklustre enrolment of voluntary contributing funds, and the seemingly limited fiscal space. The crisis has laid bare how the most vulnerable individuals tend to be informal workers who are relying on social assistance, primarily cash transfers, as their lifeline. The aim of social protection is clear: to reduce vulnerability so that communities can be more resilient to shocks. If we expect the future to be more volatile, the lessons drawn from this crisis should be utilised to redesign a system that is more inclusive, equitable and sustainable.

References

- Alfers, Laura. 2020. *Covid-19 & Informal Workers: Economic Impact & Social Protection Solutions*. socialprotection.org.
https://socialprotection.org/sites/default/files/publications_files/Webinar%20Presentation%2021%2004%202020.pdf.
- Alfers, Laura, Rachel Moussié, and Jenna Harvey. 2020. "The Covid-19 Crisis: Income Support to Informal Workers Is Necessary and Possible." OECD: Development matters.
<https://oecd-development-matters.org/2020/04/22/the-covid-19-crisis-income-support-to-informal-workers-is-necessary-and-possible/>.
- Barca, Valentina. 2020. *How Can Social Protection Systems Respond to the Covid-19 Crisis? A Conceptual Framework Based on Shock Responsive Social Protection Systems Work to Date*. <https://socialprotection.org/>.
https://socialprotection.org/sites/default/files/publications_files/Webinar%20Presentation%2007%2004%202020.pdf.
- Barrientos, Armando. 2012. *What Is the Role of Social Pensions in Asia?* In ADBI Working Paper Series. Tokyo: Asian Development Bank Institute.
<https://www.adb.org/sites/default/files/publication/156206/adbi-wp351.pdf>.
- BFM News. 2020. *Ds Mustapa : At Least a Million People Have Returned to Work During the Mco in Approved Sectors*.: BFM: The Business Station.
<https://twitter.com/NewsBFM/status/1253555818072399874>.

³⁶ There is a need to be mindful of the trade off in rolling out non-contributory social pension as it may reduce incentive for those not eligible to contribute. See: Barrientos (2012)

- Cheng, Calvin. 2019. *Bantuan Sara Hidup (Bsh): Design Consideration for Cash Transfer Programming*. Institute of Strategic and International Studies (ISIS) Malaysia. <https://www.isis.org.my/2019/08/29/bantuan-sara-hidup-bsh/>.
- DOS. 2019a. *Labour Force Survey Report 2018*. Putrajaya: Department of Statistics.
- DOS. 2019b. *Salaries and Wages Survey Report 2018*. Putrajaya: Department of Statistics.
- DOS. 2020. *Report of Special Survey on Effects of Covid-19 on Economy & Individual - Round 1*. Department of Statistics https://www.dosm.gov.my/v1/index.php?r=column/cone&menu_id=a0dyT2d5UmFMNEZJVTlmL0k5cFjNZz09.
- Gentilini, Ugo, Mohamed Almenfi, and Pamela Dale. 2020. "Social Protection and Jobs Responses to Covid-19: A Real-Time Review of Country Measures "Living Paper" Version 6 (April 24, 2020)." The World Bank. <http://documents.worldbank.org/curated/en/383541588017733025/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures-April-24-2020.pdf>.
- Gentilini, Ugo, Mohamed Almenfi, and Ian Orton. 2020. "Social Protection and Jobs Responses to Covid-19: A Real-Time Review of Country Measures "Living Paper" Version 3 (April 3, 2020)." <http://www.ugogentilini.net/>. <http://www.ugogentilini.net/wp-content/uploads/2020/04/Country-social-protection-COVID-responses-April3-1.pdf>.
- Goh, Edwin. 2020. "Gig Work: Full-Time Benefits for Full-Time Work? Part 2: Gig Workers' Views on Social Protection." The Centre. <https://www.centre.my/post/gig-work-full-time-benefits-for-full-time-work>.
- IGM. 2020. "Policy for the Covid-19 Crisis." IGM Chicago Booth. <http://www.igmchicago.org/surveys/policy-for-the-covid-19-crisis/>.
- ILO. 2020. *Ilo Monitor: Covid-19 and the World of Work. Second Edition. Updated Estimates and Analysis*. International Labour Organization. https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_740877.pdf.
- ILO. n.d-a. *Employment by Age and Sex--Ilo Modelled Estimates, Nov. 2019 (Thousands) - Annual*. International Labour Organization. https://www.ilo.org/shinyapps/bulkexplorer16/?lang=en&segment=indicator&id=EMP_2EMP_SEX_AGE_NB_A.
- ILO. n.d-b. "Non-Standard Forms of Employment." International Labour Organization. <https://www.ilo.org/global/topics/non-standard-employment/lang-en/index.htm>.
- IMF. 2020. *World Economic Outlook, April 2020: Chapter 1*. International Monetary Fund. <https://www.imf.org/en/Publications/WEO/Issues/2020/04/14/weo-april-2020>.
- Kissler, Stephen M., Christine Tedijanto, Edward Goldstein, Yonatan H. Grad, and Marc Lipsitch. 2020. *Projecting the Transmission Dynamics of Sars-Cov-2 through the Postpandemic Period*. Science. <https://science.sciencemag.org/content/early/2020/04/24/science.abb5793.full>.

- KRI. 2019. *The School-to-Work Transition of Young Malaysians*. Kuala Lumpur: Khazanah Research Institute.
- MITI. 2020. *Economic Sectors Allowed to Operate During Mco Phase 1, 2 and 3 Are Permitted to Increase Workforce Capacity 100 Per Cent and May Also Operate without Hours Restriction* Ministry of International Trade and Industry. [https://www.miti.gov.my/miti/resources/Infographic/Economic sectors allowed to operate during MCO Phase 1, 2 and 3 are permitted to increase workforce capacity 100 per cent and may also operate without hours restriction .pdf](https://www.miti.gov.my/miti/resources/Infographic/Economic%20sectors%20allowed%20to%20operate%20during%20MCO%20Phase%201,%202%20and%203%20are%20permitted%20to%20increase%20workforce%20capacity%20100%20per%20cent%20and%20may%20also%20operate%20without%20hours%20restriction.pdf).
- MOF. 2019. *Fiscal Outlook and Federal Government Revenue Estimates 2020*. Ministry of Finance https://www1.treasury.gov.my/pdf/budget/budget_info/2020/revenue/section2.pdf.
- MOF. 2020a. *Laporan Laksana Kedua Pelaksanaan Pakej Rangsangan Ekonomi Prihatin Rakyat (Prihatin)*. Ministry of Finance <https://www.treasury.gov.my/pdf/Teks-Ucapan-Laporan-LAKSANA-PRIHATIN-Kedua.pdf>.
- MOF. 2020b. *Laporan Laksana Pelaksanaan Pakej Rangsangan Ekonomi Prihatin Rakyat (Prihatin)*. Ministry of Finance. <https://www.treasury.gov.my/pdf/Teks-Ucapan-Laporan-LAKSANA-PRIHATIN-Kedua.pdf>.
- MyGovernment. n.d. "Social Protection Policy." The Malaysian Administrative modernisation and management planning unit. <https://www.malaysia.gov.my/portal/content/30703>.
- Nixon, Stewart, Hidekatsu Asada, and Vincent Koen. 2017. *Fostering Inclusive Growth in Malaysia*. In OECD Economics Department Working Papers, No. 1371. Paris: OECD. <https://doi.org/10.1787/24837aed-en>.
- Nur Thuraya Sazali, and Tan Zhai Gen. 2019. *The Demise of Formal Employment? — a Literature Update on Informality*. Khazanah Research Institute. [http://www.krinstitute.org/Discussion Papers-@-The Demise of Formal Employment%5E %E2%80%94 A Literature Update on Informality .aspx](http://www.krinstitute.org/Discussion%20Papers-@-The%20Demise%20of%20Formal%20Employment%20-%20A%20Literature%20Update%20on%20Informality.aspx).
- Roelen, Keetie, Stephen Devereux, Abdul-Gafaru Abdulai, Bruno Martorano, Tia Palermo, and Luigi Peter Ragno. 2017. *How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors*. In Innocenti Working Papers: unicef. <https://www.unicef-irc.org/publications/915-how-to-make-cash-plus-work-linking-cash-transfers-to-services-and-sectors.html>.
- Schmillen, Achim, Alyssa Farha Jasmin, and Amanina Abdur Rahman. 2020. "Defending Livelihoods in Response to Covid-19." World Bank Blogs <https://blogs.worldbank.org/eastasiapacific/defending-livelihoods-response-covid-19>.
- Siti Aiysyah Tumin. 2020a. *How Common Is Working from Home?* : Khazanah Research Institute. [http://www.krinstitute.org/assets/contentMS/img/template/editor/DP_WFHv4 updated.pdf](http://www.krinstitute.org/assets/contentMS/img/template/editor/DP_WFHv4_updated.pdf).
- Siti Aiysyah Tumin. 2020b. *Unregistered and "Invisible": Workers in Malaysia's Informal Sector*. [http://www.krinstitute.org/Discussion Papers-@-Unregistered and %E2%80%9CInvisible%E2%80%9D : Workers in Malaysia%E2%80%99s Informal Sector.aspx](http://www.krinstitute.org/Discussion%20Papers-@-Unregistered%20and%20Invisible%20-%20Workers%20in%20Malaysia%20-%20Informal%20Sector.aspx).

- Socso. 2020. *Melindungi Pekerjaan Di Waktu Krisis Covid-19*. Social Security Organisation
<https://www.perkeso.gov.my/index.php/ms/pengumuman>.
- Strupat, Christoph. 2020. *The Coronavirus Triple Threat and How Social Protection Can Contribute to a More Comprehensive Pandemic Response*. socialprotection.org.
https://socialprotection.org/sites/default/files/publications_files/Webinar%20Presentation%2007%2004%202020.pdf.
- The Star. 2020. *Our Economy Loses Rm2.4bil Every Day Mco Is Active, Says Pm*. The Star.
<https://www.thestar.com.my/news/nation/2020/04/25/our-economy-loses-rm24bil-every-day-mco-is-active-says-pm>.
- Vox. 2020. "The Legacy of the Pandemic: 11 Ways It Will Change the Way We Live." Vox.
<https://www.vox.com/the-highlight/2020/4/16/21213635/coronavirus-covid-19-pandemic-legacy-quarantine-state-of-mind-frugality>.
- World Bank. 2019. *Breaking Barriers toward Better Economic Opportunities for Women in Malaysia*. The World Bank.
- World Bank. n.d. *Self-Employed, Total (% of Total Employment) (Modeled Ilo Estimate) - Malaysia*. The World Bank.
<https://data.worldbank.org/indicator/SL.EMP.SELF.ZS?end=2019&locations=MY&start=1991&view=chart>.
- Zurich. 2020. "Zurich-University of Oxford Agile Workforce Study: Gig Economy Rises in Malaysia, Income Protection Lags." Zurich Insurance & Takaful.
<https://www.zurich.com.my/en/about-zurich/zurich-in-the-news/2020/2020-01-16>.