

WHO CARES?

COVID-19
SOCIAL PROTECTION RESPONSE
IN SOUTHEAST ASIA



Edited by Rosalia Sciortino

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COVID-19 Social Protection Response in Southeast Asia

Edited by

ROSALIA SCIORTINO

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CHAPTER 3

Social Protection and Voices from Below during the COVID-19 Pandemic in Malaysia

Heong Hong Por

Introduction

In late July 2021, Malaysia was almost two months into its third nationwide lockdown to contain the COVID-19 pandemic. Twenty-seven-year-old Mohamed Ismad was struggling to make ends meet. Originating from Sabah's Sandakan, Ismad was a bachelor who had graduated from a local university in Sabah and made a living as a GrabCar driver in Kota Kinabalu. He was kept afloat by the federal government's one-time Geran Khas PRIHATIN (PRIHATIN Special Grant or GKP) RM¹ 1,500 cash handout. Moreover, he had to prematurely withdraw his meager savings from the Employees' Provident Fund (EPF), a retirement fund for workers in the private sector. Despite receiving state assistance, Ismad still felt the pinch. Before the pandemic, he made over RM 3,000 per month as a GrabCar driver, but his income was almost halved to about RM 1,800 per month during the pandemic. Meanwhile, his personal expenses remained the same, and he began having to support his jobless and divorced mother and younger siblings in Sandakan. While the government aids have been timely, they've proven far from sufficient, as Ismad explains:

In the long term, it's not enough *lah*, because these aids are not enough to help me stay afloat for a long time... even though accessing these aids is helpful, very helpful, it's just not enough in the long run... (Mohamed Ismad interview, July 21, 2021).²

1. The official currency of Malaysia, the Malaysian Ringgit or RM averaged 0.24 USD in the 2020–2021 period according to the Interbank Foreign Exchange Market portal www.bnm.gov.my

2. Unless otherwise specified, all names of this research's interlocutors are pseudonyms.

Ismad is not the only person impacted by the pandemic. Since the outbreak of COVID-19, Malaysia's unemployment rate has increased. Despite his own hardship, Ismad involved himself in an NGO (non-governmental organization) to collect and distribute community aid to people who had sunk even more deeply into poverty than him. Over 746,200 people remained jobless in the third quarter of 2021 (DOSM 2021a). However, according to two surveys carried out over the third quarter of 2021 by the National Chamber of Commerce and Industry Malaysia and the Federation of Malaysian Manufacturers, Malaysia's manufacturing industry faces an acute workforce shortage, with over 600,000 places yet to be filled up (Ong 2021). The above statistics show somewhat contradictory pictures of the country: many people are unemployed in Malaysia, while various industrial sectors, such as the hospitality and manufacturing industries, face acute staffing shortages. One commonly found narrative suggests that this is due to the reluctance of Malaysians to take up "3D" (dirty, dangerous, difficult) jobs. But this is far from the whole picture (see the section on Continuity of Pre-Pandemic Structural Issues).

Looking back, this is not the first-time Malaysian workers have faced a need for social protection. During the Asian financial crisis in 1997, many people were left unprotected from the sudden loss of jobs, income, and savings (Mansor and Fakhri 2016; Ragayah 2012). Yet, social protection is a contested notion in and beyond Malaysia.

Generally, social protection can be understood as "a set of public policy measures that intend to achieve three key objectives: (1) ensuring basic income security for all; (2) ensuring universal access to basic needs; and (3) enhancing people's capability to be productive and resilient to vulnerabilities" (Khazanah Research Institute 2021). However, when discussed in the context of promoting businesses and economic growth, social protection carries several negative connotations, such as "moral hazard" and "reduced productivity" (Bidet 2004; Schmidt and Goodin 1998). While proponents claim that social protection will enhance people's productivity, those hostile to the suggestion argue otherwise. Employers tend to equate social provisions and the welfare they provide for workers with increased production costs and reduced profit margins. Workers' social rights tend to be at odds with the interests of employers. Finding a balance between the two groups is fundamental for addressing the well-being and social rights of general workers. Yet the mainstream narrative tends to tilt toward employers' interest, especially when the discussion concentrates on costs and productivity.

The existing literature on Malaysia's social protections lacks in-depth insights about how crisis-induced job and income losses are absorbed at institutional and

community levels. The following questions have only been partially answered in the Malaysian context: Who are the stakeholders and main actors in shaping social security? How do people, especially those who fall through the cracks, cope during this pandemic? What are the challenges of accessing aid and assistance? What are the gaps, if any, between the government's rhetoric and action with regards to social protection during this pandemic?

With their primary focus on the technicalities—such as programs, strategies, guidelines, costs, and administration—of social provision, the existing literature tends to be very descriptive. Its arguments are often powered with rich statistics, showing where the gaps are and which groups go unserved. This body of work is also prescriptive. In the hope that legislators will adopt their diagnosis of problems and prescription of a solution, social policy researchers seem to target policymakers as their readers (Caraher 2003; Lee 2002; Mohamad 1997; Khalid 2021; Mansor and Fakhрина 2016; Ragayah 2012; Ramesh 2005; Daud 2021). For example, during this pandemic, several leading experts in social security proposed that social protection must be inclusive and urged the authorities to extend it to all, including migrant workers (Bhattacharjee 2020; Daud 2021). Experts acknowledge that the changing structures of the labor market and demography urgently call for social protection reform and rightly propose a rights-based approach. However, none of these experts in social policy research seems to be interested in addressing the politics of social transformation and the contestation over social redistribution. Self-positioned as advisors to policymakers, social protection researchers in Malaysia rarely examine the political processes that shape social protection or the everyday realities that people on the ground have to grapple with.

Another corpus of literature focuses on the political rights of workers and ordinary citizens, especially the political process of development and industrialization, class struggles, unionization, and industrial relations (Bhopal and Todd 2000; Crinis and Parasuraman 2016; Jomo and Todd 1994; Loh 2001; O'Brien 1988; Scott 1972; Wad 1997). As prominent scholars of welfare regimes point out, political rights, class struggles, and unionization (or the lack of it) are crucial for understanding the political processes that shape social policies and the pathway of a country's development (Esping-Andersen 1998; Rothstein and Steinmo 2002; Skocpol and Rueschemeyer 1996; Weir et al. 1988). Yet, the issues of social protection seem to have eluded the attention of those who study the politics of development, class struggles, unionization, and industrial relations in Malaysia.

Conscious of the disconnection between these two disparate yet potentially related bodies of literature, this chapter takes a different approach to thread a story of social protection by bringing together different perspectives into the Malaysian pandemic context. These perspectives are:

- (1) government responses and social protection policies to the COVID-19 pandemic;
- (2) the voices of ordinary people such as hairdressers, street food operators, tourist guides, taxi drivers, freelance workers in the entertainment industry, and migrant workers;
- (3) and the views of non-state actors who participated in negotiation with the government and distributing aid.

I argue that the study of social protection is incomplete without investigating the voices of ordinary people, views of the grassroots community, and the political struggles that shape social protection programs. No policy or institutional framework for social protection takes shape in a social vacuum. Social protection programs are products of how the state, society, and the market interact and negotiate. The shape and (in)adequacy of social protection can be better grasped only by considering the dynamics between state and non-state actors, between the elites and grassroots. Importantly, as pointed out by scholars of welfare politics, social rights and political rights are inseparable: people without social protection face tremendous difficulty in exercising their political rights, while those without political rights are unlikely to be conferred the minimum standard of work and living conditions (Weir et al. 1988). Moreover, whether a country pursues universal or sectional unionism is crucial in shaping social provisions (Esping-Andersen 1998).

The empirical materials of this chapter derive from multiple sources, including media coverage, government reports and statistics, reports produced by think tanks and 43 in-depth interviews conducted between July and December of 2021 in the states of Selangor, Penang, Kelantan, and Sabah. Due to the lockdown, all interviews were conducted either through phone calls or online meetings. Those we interviewed include citizens and non-citizens residing in Malaysia, workers in different industries, activists and unionists, representatives of NGOs and occupational groups, lawmakers, and government workers.³ However, only select stories are presented in this chapter. While statistics are important to provide the big picture at an aggregate level, personal narratives of real people give the study of social protection additional perspectives and a human voice. The following sections

3. My deep gratitude to Mahidol University for fully financing this research and to Rosalia Sciortino for putting the research team together. I am also indebted to my four research assistants—Elsapaula Rijem, Nurfarhana Che Wang, Siti Munawirah Mustafa, and Tung Wan Qing—and to all the interlocutors who accepted our interviews and enriched the conversation on social protection. This article would not have been possible without their joint participation and contribution. Also, thanks to Alexander Trupp for all the comments, which helped improve this chapter. All flaws and shortcomings of the article, however, belong to the author.

introduce the political backdrop against which the pandemic occurred in Malaysia and analyze the government's ensuing social welfare responses. Subsequently, the country's socioeconomic statistics are presented, which offer further details about the impacts of the pandemic. The third section introduces the experiences and voices of ordinary people who encountered hardship, followed by the activities and challenges faced by community mobilization and NGO actors. The chapter then ends with a discussion of the need to reframe social protection narratives by addressing several structural issues, such as low-wage policies and overreliance on the precarious migrant workforce.

Political Coup, Pandemic Governance, and Socioeconomic Repercussions

An Untimely Coup and Uncertainties during the Pandemic

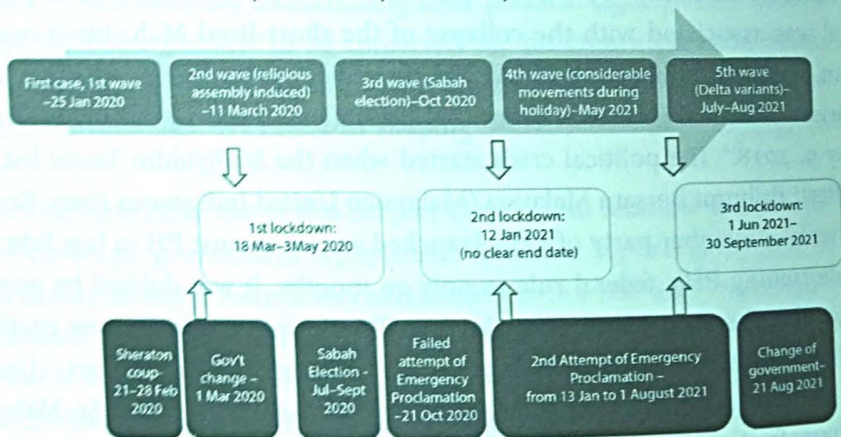
From the beginning of the COVID-19 outbreak, the twin crises of pandemic and economic downturn coincided with a national political crisis. This political turmoil was associated with the collapse of the short-lived Mahathir-Anwar led Pakatan Harapan (Alliance of Hope, PH thereafter) government, which defeated the Barisan Nasional (National Front, BN thereafter) in the 14th General Election on May 9, 2018.⁴ The political crisis started when the Muhyiddin Yassin led race based Parti Pribumi Bersatu Malaysia (Malaysian United Indigenous Party, Bersatu thereafter)—a member party of PH—launched a coup against PH in late February 2020, shortening PH's federal rule to only 20 months. It was dubbed by popular media as the Sheraton Move. After leaving PH, Bersatu formed a new coalition Perikatan Nasional (PN) with two other Malay-Muslim based parties—United Malays National Organization (UMNO thereafter) and Parti Islam Se-Malaysia (PAS thereafter). PN was soon joined by the other, smaller member parties of Barisan Nasional—the ruling coalition in pre-2018 General Election—in East and West Malaysia, and Muhyiddin was sworn in as the new Prime Minister (PM) on March 1, 2020.

Even though PN claimed that it commanded a simple majority, its installation never went through a proper show of confidence vote in the parliament. Using the pandemic as an excuse, PN refused to conduct a parliamentary meeting, even remotely, as suggested and urged by several NGOs. Turning a deaf ear to these

4. The victory of PH in the 2018 General Election marks the country's monumental moment, which witnessed a change of government for the first time after being under BN rule for over six decades since achieving independence in 1957.

NGOs' calls, PN instead scheduled a one-day sitting on May 18, 2020, only to meet the minimum procedural requirement of the constitution. It was not until several months later that PN's majority was finally confirmed, when its proposed 2021 National Budget received 113 votes out of the total 222 parliamentary seats on November 26, 2020. Nevertheless, of the 113 seats held by PN, only 31 belonged to Bersatu, while UMNO and PAS controlled 35 and 18, respectively. Despite being a minority party, Bersatu was the chair of PN, a factor that contributed to the PN government's instability. The pandemic governance was thus overshadowed by uncertainties at multiple levels: continuous rivalry between PN and PH, and internal fights between Bersatu and UMNO in the PN government itself. As a result of continuous politicking, the country reencountered a PM change of seventeen months after the Sheraton coup when Muhyiddin lost the support of the Royalty, the final pillar of its political legitimacy. The government's actions and inaction in managing the health and socioeconomic crises during this pandemic must be understood against this backdrop of political instability (Figure 1).

Figure 1: Political Development and Government Responses to the COVID-19 Pandemic in Malaysia (January 2020–September 2021)



Pandemic and Economic Governance Overshadowed by Continuous Politicking

Any evaluation of Malaysia's overall performance in managing the pandemic must take into account both its economic status and health resources. Affordable and accessible health care is an important pillar of social protection. As an upper-middle-income country, Malaysia's total national health expenditure was RM 60.2 billion in 2018, of which government spending constitutes 52 percent, while out of pocket expenditure makes up 48 percent. From 2008 to 2019, government spending

on health as a share of general government expenditure has increased nearly twofold from 6 percent in 2008 to 10.3 percent in 2019. Compared with its regional counterparts in Southeast Asia, Malaysia's government health spending, at 611 per Capita in PPP Int\$ in 2018, was the third highest after Singapore and Brunei.⁵ Due to its highly-subsidized state health system, lockdown policy, and the largely compliant population, Malaysia very successfully curbed the COVID-19 pandemic in the first three quarters of 2020, despite the untimely political coup earlier that year. After an eight-week lockdown, known as Movement Control Order (MCO), which lasted from March 18 to May 3, 2020 (Photo 1), and the imposition of public health SOPs (Standard Operating Procedures),⁶ the pandemic was successfully controlled, with daily confirmed cases fluctuating between one and two digits per day in July and August 2020.

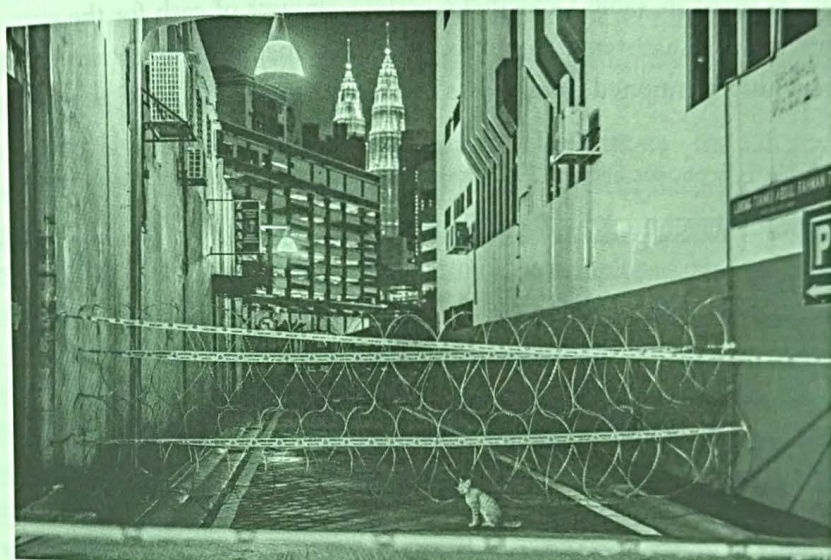


Photo 1: Cordoned Off Area along Jalan Tunku Abdul Rahman and Jalan Masjid India in Kuala Lumpur under Total Lockdown (April 2020)

On the pandemic front, the government gained international recognition with its outstanding performance in the first three quarters of 2020 (Lowy Institute 2021). On the economic front, however, the picture was bleak. Even before the lockdown was imposed, subdued international travel during the first two months of 2020 had already begun to impact the tourism industry. When the first MCO was imposed

5. Health expenditure data derived from the World Health Organization's interactive global databank.

6. SOP refers to precautionary public health measures imposed by the federal government. They are adjusted, relaxed, or tightened from time to time, depending on the seriousness of the outbreak. While the underlying and guiding principles of preventive measures are the same, how they are practiced differs across different industries.

in mid-March, only essential businesses were allowed to operate.⁷ The halt, even though temporary, had disrupted the livelihood of many. As anticipated, the unemployment rate rose from 3.5 percent in the first quarter of 2020 to 5.1 percent in the second quarter of 2020, and later moderated at 4.7 percent to 4.8 percent in the following months (DOSM 2021a). To remedy the socioeconomic repercussions, the PN government merged the RM 20 billion aid packages of the preceding PH government, mainly targeting workers in the tourism sector (The Edge 2020), with newly announced economic stimulus and aid packages, including subsidies for household electricity bills, the PRIHATIN aid relief package, and i-Lestari, which permitted EPF members below 55 years of age to prematurely withdraw from their funds. In June 2020, Muhyiddin released the PENJANA stimulus package followed in September by Kita PRIHATIN. Except PEMULIH,⁸ these and successive relief packages as listed in Table 1 channel a certain amount of cash for the purpose of one-time financial assistance to micro, small, and medium enterprises or MSMEs (the previously mentioned Geran Khas PRIHATIN or GKP) (MOF 2020, 2021).

Table 1: Economic Stimulus Packages Implemented by the Federal Government

Date	Economic stimulus packages	Economic Impact, RM billion	Actual Fiscal Spending, RM billion
March 2020	PRIHATIN	250	25
April 2020	PRIHATIN Plus	10	10
June 2020	PENJANA	35	10
Sept 2020	Kita PRIHATIN	10	10
Jan 2021	PERMAI	15	2
March 2021	PERMERKASA	20	11
May 2021	PERMERKASA Plus	40	5
June 2021	PEMULIH	150	10
Total		530	83

Source: From various publicly available data (MOF 2021; Asia Analytica 2021; The Edge 2021; for more information on the packages see Loong and Usamah 2022)

In addition to the newly added pandemic-specific relief packages described above, the government also relied on existing aid programs to mitigate impact. It continued to distribute RM 5 billion in 2020 through its annual one-time cash handout program Bantuan Sara Hidup or BSH (Living Cost Aid), which is a continuation

7. What was considered "essential" had been contested. The government had to change and update the list of essential businesses from time to time, often after receiving complaints.

8. PEMULIH in full is Perlindungan Rakyat dan Pemulihan Ekonomi (Protection of the People and Recovery of the Economy)

and rebranding of the Bantuan Rakyat 1 Malaysia (BR1M) initiated in 2012 during Najib Abdul Razak's premiership (The Star 2020). Senior citizens over 60 years old with less than RM 5,000 monthly income, people with disabilities, and three categories of households—those with monthly income below RM 2,000, between RM 2,000 and RM 3,000, and between RM 3,000 and RM 4,000—were eligible to receive BSH. The eligibility criteria and amount of aid vary over the years and across different categories and households. The lower a household's monthly income is, the higher the amount of aid it receives. The highest ever recorded is RM 2,000 per household per year in 2022. After the 2020 political coup, Muhyiddin Yassin rebranded BSH again, this time as Bantuan PRIHATIN Rakyat (BPR, People Caring Aid), in November 2020. The program was yet again renamed, now as Bantuan Keluarga Malaysia (BKM, Family Aid Malaysia) when Ismail Sabri Yaakob took over premiership in August 2021. The multiple rounds of rebranding suggest that whoever helms the government often leverages the state-funded aid program for shoring up one's own political popularity.

Three years before the pandemic, two landmark legislations—the Employment Insurance System Act 2017 and the Self-Employment Social Security Act 2017—were passed to extend SOCSO protection to previously uncovered individual workers, including those who were self-employed, unemployed, and gig workers. The Social Security Organization (SOCSO) is a statutory body formed in 1969 and a risk pooling scheme for indemnification against invalidity and protection against unemployment. The two new legislations have expanded the function of SOCSO to include administration of crucial and long overdue protections against unemployment, such as training and wage subsidies. In this pandemic, the authorities have also used the SOCSO fund to subsidize local workers who lost their wages. This includes a SOCSO administered wage subsidy program under PEMULIH in 2021 (Table 1). However, the implementation of this program has been questioned for being biased in favor of employers because only employers are eligible to apply for wage subsidies on behalf of their employees (Sivaranjani Manickam, workers' rights activist, interview on June 26, 2021).

Even when the two acts were passed in 2017, it was, at the beginning, compulsory only for self-employed people in the Passenger Transportation Sector, such as taxi drivers, e-hailing service providers, and bus drivers, to register with SOCSO. Not until January 1, 2020, was coverage extended to another 19 sectors, including tourism. Yet this monumental change took place just two months before the first lockdown. Many self-employed people and gig workers were unaware of the new policy. They remained unregistered during the pandemic, like many people we talked to in our interviews (see the section labeled "Lives on the Ground"). In any case, because only employers may apply on behalf of their employees, a worker

might still face the risk of being dismissed without being eligible for compensation on the grounds of disciplinary issue:

[Under certain circumstances] certain employers may look for the 'mistake' of their own staffs, causing stress and mental torture on their [unwanted] staffs. [This is because] if they retrench you, they need to pay you the compensation, but if they make you suffer and you resign on your own, they don't need to pay anything. Or if they terminate you because of disciplinary issue, they won't need to pay you anything. These are the two tactics to victimize the workers... workers who lose their job under these two situations are not protected under the Employment Insurance Act 2017 (Sivaranjani, workers' right activist interview on June 26, 2021).

Sivaranjani's comments reveal the tension and conflicting interests between employers and workers, reaffirming the notion that workers' welfare tends to be at odds with the interest of employers.

Despite its questionable legitimacy, Muhyiddin's establishment skilfully presented itself as a caring and benevolent government by implementing these relief packages. In a poll by Malaysia's Department of Statistics (DOSM) in April 2020, 96.8 percent of 41,386 respondents said they had benefited from the government's stimulus packages and 68.2 percent had received at least three forms of assistance (DOSM 2020a). In a different survey carried out in August 2020 by the Merdeka Centre for Opinion Research, 69 percent of 3,415 surveyed individuals found Muhyiddin government's performance satisfactory, while 58 percent of respondents were happy with the performance of the government (New Straits Times 2020). These survey results suggest the rising popularity of the government thanks to its relief packages.

However, the success of earlier efforts by the state and community to curb the spread of COVID-19 was soon reversed by the authorities' complacency. Despite health experts' caution (Arumugam 2020), the government prematurely relaxed some precautionary measures during the campaign period of Sabah state election, which fell on September 26, 2020, causing a drastic surge in infection (Lim et al. 2021; Photo 2). Just a month after the polling day, daily confirmed cases hit four digits for the first time at 1,240 cases on October 26, 2020. Despite the dire situation, the government found it difficult to impose a blanket lockdown this time around, as popular sentiment was clearly against such a move. Instead, the authorities implemented a targeted lockdown in areas severely hit by community transmission, which was later proven insufficient. By the end of 2020, the country recorded a tenfold rise in its total cases per million people, from 346 per million in September to 3,492 per million in December, and a nearly fourfold rise in COVID-19 related

deaths, from 4 persons per million in September to 15 per million in December.⁹ Despite having one of the best public health systems in the region, Malaysia ranked third among Southeast Asian countries for the same period in terms of COVID-19 infections and deaths (see also Sciortino in this book).



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Photo 2: Voters of Sabah State Election Line Up to Cast Their Vote at Pulau Gaya, (September 26, 2020)

The political situation, meanwhile, further escalated when the country entered 2021. The PN government faced challenges not only from the outside, but also from inside the coalition. The anti-Muhyiddin faction in UMNO continued to threaten Bersatu by releasing rumors that UMNO would break with Bersatu and leave PN.¹⁰ To manage the health crisis, the PN government reimposed lockdowns in several badly hit areas on January 11, 2021, which was followed by a proclamation of a nationwide state of emergency on January 13, 2021. The imposition of emergency rule, which lasted for seven months from January 13 to August 1, 2021, was both praised and criticized. Some pundits hailed it as a timely move and called for all parties to stop politicking and focus instead on managing the pandemic. In contrast, others questioned the move on the grounds that existing laws, such as the Prevention and Control of Infectious Diseases Act, conferred sufficient power to the authorities to handle the health crisis (Malay Mail Reporter 2021a; Bernama 2021). Judging from what can be observed on social media, many even viewed the state of emergency

9. COVID-19 data derived from "Our World in Data," an online interactive global databank administrated by University of Oxford.

10. Muhyiddin is a former UMNO leader. The party's supreme council sacked him in 2016 for criticizing then UMNO president Najib Razak.

as a political tool of Muhyiddin's power bloc to suspend the parliamentary session and avoid a motion of no confidence. Irrespective of the real agenda that drove the declaration, the pandemic situation improved two months after the second lockdown. National daily confirmed cases dropped from nearly 6,000 in late January 2021 to just over a thousand by the end of March 2021.

A Third Lockdown, More Economic Packages, and Community Responses

As the pandemic situation improved at the end of March 2021, more economic activities began to pick up. Unlike in 2020, Muslims, who make up over 60 percent of the entire population, were now allowed to operate Ramadan bazaars during the fasting month (mid-April to mid-May 2021). Traditionally, the Ramadan bazaar is the most lucrative season for many small Muslim traders, but they were deprived of the opportunity to do business in 2020 due to the first nationwide lockdown. To be sensitive and not to offend the Muslim community a second time, the authorities approved all Ramadan bazaars to operate under the condition that they follow public health measures. Unfortunately, the authorities had to shut many Ramadan bazaars down when they were found to be associated with several community outbreaks (New Straits Times 2021). In the middle of the Syawwal month of the Islamic calendar, just two weeks after the celebration of Idulfitri (mid-May 2021), the country registered 9,020 new confirmed cases on May 29, 2021. In view of the serious uptick, the authorities announced that another nationwide lockdown would be imposed in June 2021. This would be Malaysia's third nationwide lockdown since the outbreak of the pandemic. Despite a blanket lockdown, infections continued to climb, with daily confirmed cases hitting five digits: 11,079 cases on July 13, 2021, and 24,599 cases on August 26, 2021.

As the prolonged lockdown pushed even more people deeper into poverty, Muhyiddin told the public that "not much money was left" in the government's coffer, after "spending over RM 600 billion" for various economic stimulus packages in 2020 and 2021 (Kow 2021). He seemed to suggest that the government funded all the packages. How accurate was his statement? According to various sources, as of July 2021, a total of RM 530 billion worth of relief aid was available, of which only RM 83 billion, or 16 percent, was fiscal spending for cash handouts and wage subsidies (see Table 1). In contrast, the remaining RM 447 billion were for loan guarantees, loan moratoriums, EPF withdrawals, and other initiatives. It is important to bear in mind that some of the packages were only put in place after the government was criticized for not spending enough to help people (Idris 2021; FMT Reporters 2021a). Without these critical voices, the government probably would have spent less.

It is also worth highlighting that, of the above packages, Malaysians were self-financing as much as RM 350 billion or 66 percent through early EPF withdrawal and the postponement of loan repayment (or moratorium) (Asia Analytica 2021). In other words, many Malaysians were encouraged to extend their loan terms and use their retirement funds to survive the present hardship, which will take them years to build back up to pre-pandemic levels (Table 2). As mentioned earlier, EPF is a statutory agency that manages retirement funds for private-sector employees. It is mandatory for full-time workers and their employers to jointly make a monthly payroll-based contribution to every employee's EPF account. In contrast, for workers in the public sector, such as civil servants and the armed forces, their retirement income security is very well protected by Kumpulan Wang Persaraan (Public Service Pension Fund, KWAP) and Lembaga Tabung Angkatan Tentera (Armed Forces Board Fund, LTAT) respectively. But the same cannot be said about workers in the private sector, who make up almost 90 percent of the 16 million labor force. As of 2019, only 52.3 percent or 7.63 million of the total 14.58 million EPF members were active members (EPF 2019). Considering that the country's population of working-age people was 22.8 million in 2019, 7.63 million active members of EPF suggests a rather low coverage rate and high risks for both the working-age and retired populations (DOSM 2019). Moreover, mandatory monthly EPF contribution is applied only to full-time employees, while self-employed people and freelancers are encouraged to voluntarily contribute to their own accounts. The multiple premature EPF withdrawal schemes have left 6.1 million EPF members with less than RM 10,000 in their accounts. Of this figure, some 3.6 million have less than RM 1,000 in their savings (Daim 2021a). The trend is dangerous not only for individual workers, but also for EPF itself, as massive fund reduction will erode popular confidence in the system.

Table 2: Three Premature EPF Withdrawal Schemes Approved by the Muhyiddin Helmed Federal Government

Date	EPF Schemes	Details
April 1, 2020–March 31, 2021	i-Lestari	EPF members below 55 years old are allowed to withdraw RM 500 for a row of twelve months.
Approved in December 2020, delivered in November 2021	i-Sinar	EPF member below 55 years old, whose Account 1 has 1. RM 100,000 or below, are allowed to withdraw up to RM 10,000 2. More than RM 100,000, are allowed to withdraw up to 10% of the total amount in Account 1, but not exceeding RM 60,000
Approved in June 2021, delivered around August 2021.	i-Citra	EPF members below the age of 55 are allowed to withdraw up to a maximum of RM 5,000, subject to their total combined balance in both Accounts 1 and 2.

Source: From various official websites (EPF 2020a, 2020b, 2021)

By presenting self-financing as a part of its “aid packages,” the PN government strategically portrayed itself as a benevolent force without actually spending more, creating gap between its rhetoric and its actions to protect people during the pandemic. It is as crucial to look at these programs’ wordings to make sense of the underlying ideology. Instead of branding the government packages as “social protection,” the authorities preferred to call them “economic stimulus” packages, suggesting that rather than prioritizing social protection and welfare for the people, these programs are market and business oriented.

Despite the aid packages described above, the worsening pandemic situation presented both Malaysians and the authorities with the dilemma of needing to curb transmission while saving livelihoods. *#KerajaanGagal* (failed government) hashtags trended online in April and May 2021 as banners and graffiti bearing the same slogan were spotted in many places across the country, signaling seething rage. Many people struggled to make ends meet, while enduring the multiple inconveniences caused by the restrictions of public health measures daily. One month into the third lockdown, in late June 2021, a white flag campaign—a spontaneous community movement which called for people to overcome the stigma of poverty and raise a white flag in front of their house if they ever needed aid—emerged. Concurrently, a black flag movement—organized by a youth group Secretariat Solidariti Rakyat (People’s Solidarity Secretary) to protest against the authorities’ failure in handling both the COVID-19 pandemic and saving people’s livelihoods—surfaced and culminated in a youth gathering on July 17 and a street rally in the city center of Kuala Lumpur on July 31, 2021 (FMT Reporters 2021b; Photo 3).



Photo 3: Youth Protest in Dataran Merdeka in Kuala Lumpur City Center (July 17, 2021)

In the meantime, as the end date of emergency rule approached and both the health and socioeconomic situations worsened, the King pressed the PN government to reconvene parliament and table the Emergency Ordinances as well as pandemic exit strategies for debate (Malaysiakini 2021). On July 21, 2021, Muhyiddin's cabinet revoked the Emergency Ordinances without tabling it in the parliament or gaining the King's consent, which triggered a range of diverse responses. While Muhyiddin insisted that the move was constitutional, others labeled it as "treacherous" and called it unconstitutional. In a public statement dated July 29, 2021, the King expressed his disappointment over the move, indicating that Muhyiddin had lost the final pillar of political legitimacy—the support of the Malay Royalty. Two weeks later, on August 16, 2021, Muhyiddin and his cabinet tendered resignation, ushering in UMNO's Ismail Sabri Yaakob as the ninth PM of Malaysia on August 21, 2021.

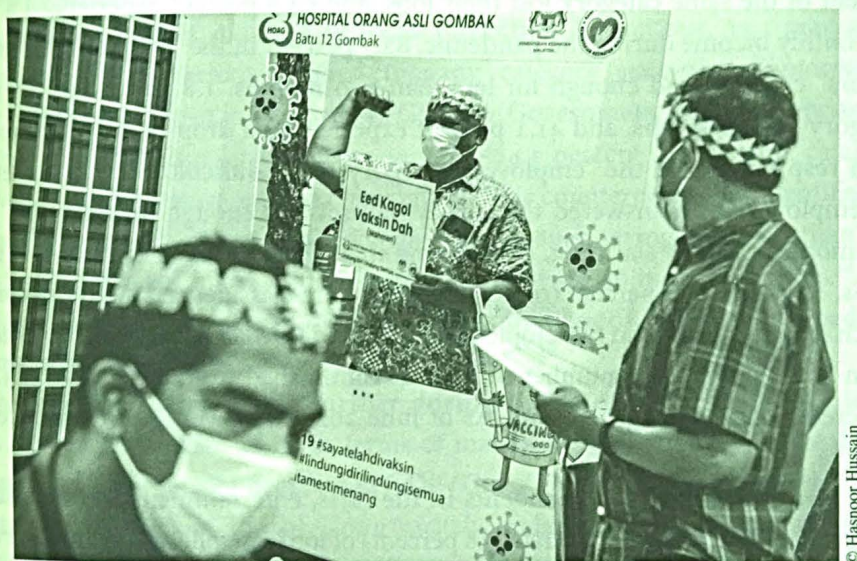


Photo 4: Orang Asli (Indigenous Ethnic Groups) Village Chiefs Receive Their COVID-19 Vaccination in Gombak, Selangor (June 19, 2021)

The dust of political uncertainty raised by the Sheraton Move eventually settled toward the end of August 2021. Meanwhile, the vaccination program, generously funded by petroleum revenue, was expedited to get as many people as possible, including non-citizens, protected from infection.¹¹ Thanks to the tireless effort of a vaccination team manned by both volunteers and professionals, the situation on the health front showed significant signs of improvement after four months of intensive vaccination between June and September 2021 (Photo 4). Internal borders reopened and more businesses resumed operation in October 2021. Even though

11. This is confirmed by several refugees and migrant workers we have talked to.

there were vaccine doubters, no large scale organized anti-vaccination resistance was registered. As of December 31, 2021, 79.2 percent of the population received two doses of COVID-19 vaccine and 19.9 percent had received a booster dose.¹²

A Glimpse at Statistics: Widening Disparities

While politicians were preoccupied with power grabs, many ordinary people faced major economic issues. According to a DOSM's survey of 168,182 people aged 15 and above, conducted online between March 18 and 31, 2020, during the first nationwide lockdown (DOSM 2020b), 71.4 percent of those who identified as "self-employed" revealed that they had savings sufficient for less than one month. 46.6 percent of the same category lost their jobs, and 94.8 percent experienced a drop in monthly income during the pandemic. 82.7 percent in the "employees in private sectors" category had enough for less than two months, 1.8 percent of the same category lost their jobs, and 41.1 percent experienced a drop in monthly income. Even respondents in the "employer" category faced difficulties. 77.2 percent of the employers who answered the survey had savings enough for not more than two months. This is alarming, considering that Malaysia has a total of 1,151,339 SMEs, of which 78.4 percent (or 903,174 firms) are classified as micro enterprises, which employ fewer than five employees and have less than a RM 300,000 turnover. From 2019 to 2020, the number of MSMEs diminished from 925,717 to 903,174, a decrease of 22,543 micro firms. As of June 2021, they were further reduced to 896,570.¹³

In terms of industry, respondents in the "arts, entertainment and recreation" industry put down the highest rate (38 percent) of job loss, followed by food services (35.4 percent). Their counterparts in the "professional, scientific and technical" (3.9 percent) and "manufacturing" (4.2 percent) industries documented the lowest rate of job loss (DOSM 2020b). This is hardly surprising, considering that cinemas, performing art theatres, and galleries were prohibited from operating during the lockdown. Meanwhile, even though food services were considered essential, only food delivery and take away were allowed while dining in was forbidden entirely. It was challenging for many eatery operators, especially for canteen operators in schools and those who had to pay exorbitant rent or relied on tourists. According to a survey conducted by the Malaysia Singapore Coffee Shop Proprietors' General Association and Malaysian Muslim Restaurant Owners Association during the first

12. Derived from "Our World in Data" platform.

13. SME statistics derived from DOSM's Interactive Statistical Business Register.

lockdown in 2020, nearly 10 percent (or about 2,000) of eateries in the country have shut down permanently (Carvalho 2020).

Location-wise, Sabah based respondents had the highest rate (66.7 percent) of being “severely affected financially,” while those based in Kuala Lumpur registered the lowest rate (42 percent) for the same. One should not be taken by surprise, considering that 29 percent or 409 out of a total of 1,422 inbound travel agencies registered nationwide are found in Sabah alone. The figure points to Sabah’s reliance on the tourism industry, the sector most affected by the pandemic. This is just a part of the larger picture of hardship during the first lockdown, which lasted eight weeks, from March to May 2020. Even before the pandemic, those in the informal sector and precarious workers in the gig economy were already hard-pressed in their everyday lives due to the rising cost of living, unaffordable housing, the changing labor market, and lack of social protection. In contrast, 33.3 percent of employees in the “government linked company” category (state-owned enterprises, more commonly known in Malaysia as GLCs or Government-Linked Companies) had enough savings for at least three months. 84.1 percent of the same category received income as usual, and 40.6 percent of their counterparts who identified as an “employee in [a] multinational company” had enough savings for more than two months. 85.2 percent of the same category encountered no income changes.¹⁴ The pandemic has not only deprived many of their livelihoods, but also widened the income gap of Malaysians.

The situation deteriorated further during the third nationwide lockdown from June to September 2021. In terms of macro-economic indicators, Malaysia encountered a 4.5 percent decrease in GDP (Gross Domestic Product) in the third quarter of 2021 (DOSM 2021b). Unfortunately, no large-scale surveys are available to understand the degree of impact at the aggregate and segregated levels. However, the following accounts that we collected in several parts of the country shed additional light on people’s lives on the ground and how they coped with the crisis.

Lives on the Ground and Perspectives from Below

As I have mentioned at the outset, it is not enough to examine the impact of the COVID-19 pandemic from the government’s statistics, programs, and perspectives. Now we turn to look at the lives and voices of people in micro businesses, precarious workers in the tourism sector, freelancers in the entertainment and creative

14. Survey results derived from DOSM’s *Report of Special Survey on Effects of COVID-19*; tourism data derived from the official website of Malaysia’s Ministry of Tourism and Culture (MOTAC): <https://www.tourism.gov.my/statistics>.

industry, and workers of other vulnerable occupations, whose personal accounts illuminate such important information as the gaps between citizens' needs and government provisions.

Micro Businesses Accessing Government Aid: Timely, Helpful, Yet Insufficient

Sally is a 42-year-old married woman. She has one child and lives with her husband and mother in Penang. As a self-employed hairdresser, she single-handedly operates a small hair salon and has been in the same industry for over 20 years. Unlike some services that have the potential to be peddled online, hairdressing requires close physical contact between a hairdresser and a customer, which conflicts with anti-COVID-19 measures. During the MCOs, Sally's hairdressing business came to a complete halt, while she continued to pay RM 1,500 in monthly rental fees for a small studio located in a residential area. During the hardest months, she and her husband had to discontinue the family allowance they used to provide for their parents. Despite facing hardship, she remains a considerate person. "I don't blame my landlady at all, even though she didn't reduce the rent, I don't blame her, because she is a retiree, she needs the money to survive," said Sally.

Even when the first MCO was relaxed and barber shops and hair salons were allowed to reopen in June 2020, Sally's business volume was only half the pre-pandemic level. This is partly due to the government-imposed precautionary measures, which allowed barbers and hair salons to provide haircut services only, while banning other services like manicures, hair washing, and perming. Meanwhile, the general public had been extra cautious, reducing their visits to hair salons to avoid the risk of infection. Luckily, Sally's husband kept a fulltime job in a factory, and she managed to access several aid packages from the government, including a one-time RM 3,000 GKP for micro businesses and four rounds of RM 500 BSH. This support was just enough to cover the rent during two rounds of strict lockdown. Among hairdressers, Sally's story is an exception. Compared to larger hair salons, which continued to pay rent, Sally felt her financial stress was relatively light. "I know some people operated [their salon] secretly [during lockdown], especially the large salons, you cannot blame them, because their monthly expenses are so high, they are forced to do so..." said Sally (interview, December 6, 2021). The need for clandestine business operation highlights the insufficiency of government funding to fully support micro businesses under the conditions imposed by the pandemic.

Sally is the owner of but one of Malaysia's nearly million micro businesses. Like Sally, 29-year-old bachelor Moorthy is an operator of a micro business, a small roadside food stall in Kuala Lumpur. Moorthy originated from Perak, a state in the north of Peninsular Malaysia. He started operating a food stall in the area of

Brickfields in 2019, with the help of five workers, a few of whom were migrants. He rented a house at RM 1,700 per month and lived with all his workers to save money, while all his family members remained in Perak. Those who patronized his stall were mostly migrant workers near Brickfields:

[People] not allowed to dine in, this is the problem, business volume has dropped. When business volume drops, I can't even pay my workers... [also] when lockdown, local people can work from home, but migrant workers cannot, they continue to work outside, [yet] they prefer to cook at home, because they want to save more money, so my business volume drops, income also drops... (Moorthy interview, September 12, 2021).

Moorthy was eligible for the one-time GKP, but he had no EPF savings to withdraw from. He found the grant timely and helpful, but far from enough. Due to reduced business volume and decreased income, he had no choice but to terminate two workers in early 2021. Moorthy's lack of EPF savings is not unique. Not all workers in the private sector have EPF savings, especially those in the informal sectors and those who are self-employed, and even if they had an EPF account, they might not earn enough to contribute regularly. The minimum wage for blue collar workers was last revised at RM 1,200 per month on February 1, 2020, barely enough for an individual to survive, much less supporting a household or saving for retirement.

Precarious Workers in the Tourism Industry: Adapting and Changing to Keep Afloat

According to the World Travel and Tourism Council's data, the tourism sector contributed RM 175.5 billion or 11.7 percent to Malaysia's GDP in 2019 (WTTC 2021). Since the pandemic, Sabah, Selangor, and Penang experienced the greatest economic losses and highest number of hotel cancellations (Abhari et al. 2021). Penang's Georgetown, which became one of the most famous tourist spots in Malaysia after attaining UNESCO World Heritage status in 2008, has been badly hit. In January 2020, the Penang state government was anticipating over 8 million tourist arrivals by flight for that year (Lo et al. 2020). But the COVID-19 pandemic and border closures thoroughly upended those expectations. The Penang International Airport movement record shows a 90 percent decline in domestic and international passengers during the second quarter of 2020 compared to the record number of arrivals during the same quarter in 2019 (Yeong and Lee 2021). Even when the number of domestic tourists slowly picked up while the inter-state travel ban was lifted between June and December 2020 and again in October 2021,

the number of international visitors was stagnant as international borders remained closed. Nationwide, the number of tourist arrivals dropped 83 percent in 2020 compared to 2019.¹⁵ This has significantly impacted the workers and businesses in the tourism and hospitality industry, as further elaborated below.

As of December 31, 2020, Malaysia had a total 17,067 licensed tourist guides. Some license holders work as tourist guides full time, while others do it part-time for side income.¹⁶ Twenty-nine-year-old Zafrul was a PhD student at a local university while working part-time as an in-house guide with a daily wage in a Penang tourist park to support his studies. Back in September 2019, he used all his savings to sign up for a RM 6,000 course to become a tourist guide, anticipating that he would finish all trainings within six months and become eligible to register a tourist guide licence by April 2020. Once registered with a licence, he would be a state-recognized tourist guide and qualified to receive local and international tourists beyond the small tourist park he worked for, a prospect for more income. Unfortunately, his training and plan were thrown into turmoil by the pandemic, and his licence came a year late. Without the licence, he was not eligible to get the one-time RM 500 subsidy for workers in the tourism sector. Instead, he was only eligible for the one-time RM 100 subsidy for student category and a RM 300 coupon from his university. His life and work were disrupted not only by the postponement of his licence registration, but also by international travel restrictions. Even when he successfully registered a tourist guide licence in April 2021, very few international visitors were allowed entry due to border closures and the new requirement of a vaccination passport. Luckily, he was offered a job as a research assistant at a university. After four attempts at online submission on his own and a final attempt through the help of the Penang-based Mutiara Tourist Guide Association, Zafrul finally, in October 2021, received the RM 500 assistance designated specifically for tourist guides by the federal government (Zafrul interview, June 22 and December 15, 2021).

Liana, a 54-year-old tourist guide, has been in the tourism industry for over three decades. However, due to her company's retrenchment plan, she gave up her job as a fulltime guide and became a freelancer in 1994. Her income, therefore, relies on inbound tourists and the number of trips she handles:

This pandemic poses an unprecedented challenge to tourist guide. The tourism industry has gone through several economic and health crisis in the past, but none as devastating as COVID-19. Tourists continued to come

15. Derived from the official website of Malaysia's MOTAC.

16. *ibid.*

even during the time of SARS and the avian flu outbreak, borders were not closed. During 911 and the Bali bombing, even though nearly 90 percent tourists from the West cancelled their trips to Malaysia, those from Asia continued to come. [Now] with closed border and almost no tourists, tourist guides have lost their rice bowls (Liana interview, December 16, 2021).

Nonetheless, Liana's three-decade-long experience in the sector has proven to be an advantage. She has been a trainer of tourist guides over the last few years. During the lockdown, she managed to conduct online training courses. However, the income derived from conducting courses was around just RM 500 a month. Over the last two years, she has received RM 500 in cash assistance from the federal government on three occasions. She has also withdrawn from her EPF savings to stay afloat. These funds are just enough to put food on her table and cover her transport expenses. Luckily, she lives in her sibling's house without paying any rent.

For many years Liana was not eligible for SOCSO protection, and she was unaware of the latest legislation until receiving our interview. Before the 2017 legislation, Liana and other freelance tourist guides tried to apply for SOCSO but were rejected on the grounds that tourist guides' work and workplaces are too fluid to be defined. In addition, some issues of occupational safety remain unaddressed. For example, tour agencies tend to maximize profits by selling every single seat to tourists, leaving no seats for tourist guides on moving vehicles, resulting in potential health hazards. The Malaysian Tourist Guides Council, though not a union, did once fight for the welfare of tourist guides. However, the council is no longer as influential as it used to be, as Liana explains:

As tourism sector diversifies at many fronts, tourist guides too are divided correspondingly along the lines of race, states, subsectors etc. Today, there are too many tourist guide associations, each representing a small sectorial interest. Hence, it's become more difficult and challenging to find a common ground and speak with one voice (Liana interview, December 16, 2021).

Moreover, despite the proliferation of tourist guide associations, most guilds operate as advisors to MOTAC. They may conduct social activities but are largely uninterested in raising the issues of welfare and social protection for tourist guides. Liana's story and the working conditions of other freelance tourist guides are representative of the general trend of Malaysia's labor-market structures. Today there are even more categories of freelancers, self-employed people, and newly emerging precarious workers, such as gig employees, freelance artists, freelance

academics etc., who constitute 17 percent of the country's workforce, equivalent to about 2.6 million workers (DOSM 2021a).

Tourist guides are not the only people who rely on tourists to make a living. E-hailing service providers, taxi drivers, tour van services and trishaw paddlers were affected as well (Photo 5). Thirty-four-year-old Hafiz is married and has two children, one and three years old (Hafiz interview, June 23, 2021 and December 15, 2021). He is a self-employed taxi driver, while his wife is an operator in a factory in Penang. Hafiz valued the freedom and autonomy of being a taxi driver very much. However, before the pandemic, his income was already greatly reduced due to intensified competition from e-hailing services. During this pandemic, his income was further reduced by almost 95 percent. He has so far received three rounds of the one-time GKP—RM 3,000, RM 1,000, and RM 500, respectively—from the federal government; RM 500 from the Penang state government; and another RM 500 from *zakat* (a form of Islamic alms). To keep afloat, he now runs a roadside burger stall. Some of Hafiz's friends, who used to be taxi drivers or tour vehicle operators but found these professions unsustainable, have begun delivering food, driving lorries, or working as security guards. Even though Hafiz has an EPF account, he is one of the seven million dormant account holders who have insignificant savings for retirement.

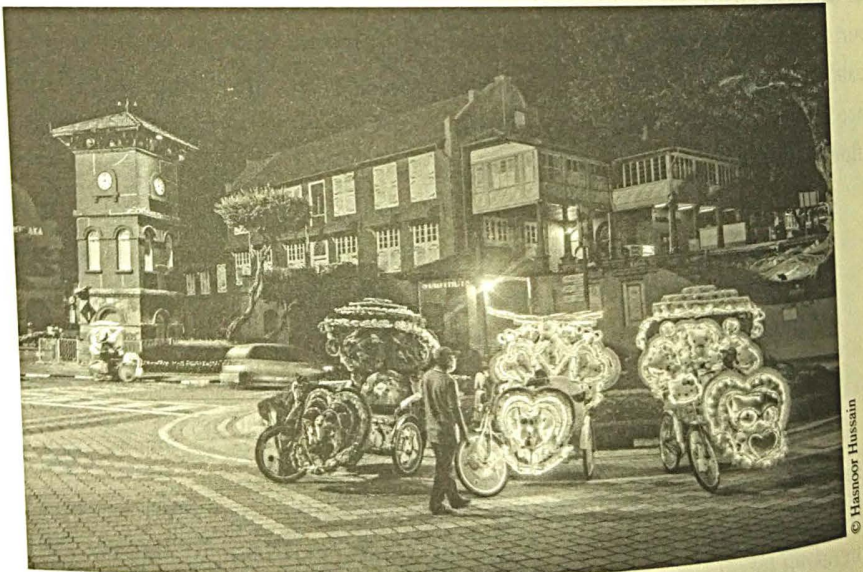


Photo 5: No Costumers for the Trishaw Paddlers at the Malacca UNESCO World Heritage Site (October 8, 2021)

Freelancers in the Entertainment and Creative Industry

The picture for the art and entertainment industry is bleak. Most performing arts require artists to work closely together and meet their audiences physically, usually in indoor theaters or halls. The requirements for social distancing and ventilation have posed great challenges to the industry. Less affected are those who are employed as full-time and permanent artists or curators in the MOTAC or other official organizations. Aida is a 43-year-old single woman and a freelance dancer, choreographer, and dance instructor, unaffiliated with any official organization. She used to work full-time in the Istana Budaya (Palace of Culture)¹⁷ from 1997 to 2005. She then quit her job to further her studies, majoring in choreography, at a local university in 2006. Before the pandemic, she used to perform at various venues and at different events, including weddings. When the MCO was imposed, the industry came to a halt and she lost her income:

I'm not the only one affected, all in the entertainment industry are affected. Let me give you some examples, dancers, [especially] freelance dancers, [they] don't have [full time] job. But those who work under the ministry or cultural institutions, they're safe, because they have permanent salary... so they don't have any problem, except their own commitments (Aida interview, June 29, 2021).

Unlike her MSME and tourism industry counterparts, Aida was only eligible for the annual government aid *Bantuan Sara Hidup*, but not the GKP. Because the aid was insufficient, she had to withdraw prematurely from her EPF savings through *i-Sinar* and *i-Lestari* schemes. To keep herself afloat, she started selling and delivering homemade food. Many of her friends in the industry also had no choice but to start doing business online or in person, such as selling food, fruits, and headscarves. Even though there were no occupational associations to look after the welfare and interests of artists and performers, artists provided mutual support to each other. Rizo too is an artist and a 37-year-old woodcarver (real name, interview, June 30, 2021). He is also one of the founders of *Pangrok Sulap*, a collective of Malaysian artists and social activists based in Ranau, Sabah. Unlike Aida, Rizo can sell his products online, even though it is no longer feasible to travel to or promote his work at events.

Ismad, Sally, Moorthy, Zafrul, Liana, Hafiz, Aida and Rizo come from diverse backgrounds and all have different occupations. Each of their stories has its own idiosyncrasies and is by no means representative of others who are also struggling to

17. A state-owned performing art theater.

make ends meet. They do, however, share one thing in common: vulnerability to the shock of income loss. Some have been unable to contribute to their EPF accounts or do not have enough savings to draw from, while others withdrew prematurely from savings meant for retirement to survive the pandemic. However, they are not faceless and helpless people with no agency. Instead, they demonstrate resilience, adapting to their circumstances by conducting business through different platforms, changing jobs, starting new businesses, etc. Some, such as Ismad, even participate in efforts to coordinate and distribute aid to others.

Community Aids: Mobilizing Without Consolidating Social Hierarchies

This section focuses on non-state actors who have negotiated with the government and/or played important roles in distributing aid and support. Without doubt, state provisions have been crucial to keeping many people afloat during this pandemic, but they are far from sufficient. Malaysia's commercial and industrial sector relies heavily on underpaid laborers, local and migrant, who often have limited, slower, or indirect access to government resources. Nonstate provisions often filled the gap where government aid was needed but was unavailable or insufficient. Friends and families in the private sphere offered informal assistance, while more organized collective mobilization and civil society organizations aided the broader society (Photo 6).



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Photo 6: A Volunteer Preparing Food Packs at a Food Bank in Perhentian Island in Terengganu (June 25, 2021)

Informal Provision: Family, Friends, and Community Transfer

Several research participants revealed that they relied on the help of their extended family to survive challenging times. Former taxi driver Hafiz lived very close to his parents, sometimes going to his parents' house to eat, saving him some money. His parents and siblings would also provide him with some cash. Hazri, a 31-year-old married man, was a self-employed land surveyor based in Kelantan whose wife worked in Kuala Lumpur. The lockdown deprived him of job opportunities and income. The RM 1,000 cash assistance from the federal government during the first lockdown was too little to support his family. Because of severe financial hardship, he temporarily lived with his parents in Kelantan (Hazri interview, June 24, 2021). In both cases, Hafiz and Hazri relied on their parents for support. Things were, however, different for Sally, who was the one to provide her parents with provisions, rather than the other way around. Although Sally had to suspend regular provisions to her parents, she cooked and ate with them to save money.

Networks of friends and family were even more important for non-citizens, who were not eligible for assistance from the Malaysian government. Zam is a 45-year-old construction worker originating from Batam, Indonesia. He had obtained permanent residency after having lived in Malaysia for over 30 years but remained ineligible to receive any form of aid from the Malaysian government. His younger siblings, who had been born in Malaysia and were conferred citizenship, were eligible for government aid. Zam lived with his wife and a teenage son, both of whom he had to support, in addition to himself. He relied during these difficult times on his limited savings. He also had the advantage of borrowing cash from friends and siblings who lived nearby (Zam interview, September 4, 2021).

Tini is also a migrant from Indonesia. She is 48 years old and has a 24-year-old son who lives in Indonesia. She has been working in Penang for over 15 years. Before the first lockdown, she worked at a canteen in a primary school on weekdays and as a freelance cleaner on the weekends. She lost both jobs when the MCO was imposed but was allowed to stay in the workers' hostel provided by the canteen owner. As the pandemic improved, the canteen was reopened and she again began offering cleaning services, but fear of transmission kept patronage low. When another strict lockdown was imposed in 2021, the school canteen was again closed. She decided to leave the canteen workers' hostel and stay at her friends' place. Her friends have been sharing food with her because she could not afford to buy any. To survive, she started making and selling food. What she earned was just enough to live on. Tini also reached out to the Indonesian government for help but did not receive anything because the Embassy only handed out food and cash assistance to targeted groups (Tini interview, June 21, 2021). Indonesian Ambassador Hermono's statements in one

media interview confirms Tini's story. Even though the Embassy did distribute food and provide cash assistance to its citizens during the lockdowns in 2020 and 2021, most recipients were from the construction and services sectors (Vinothaa 2021).¹⁸

These accounts reaffirm past observations that both the provision of aid and direct transfers within extended families and among friend networks constitute an informal but significant shock absorber in times of economic hardship (Caraher 2003; Mansor and Fakhrina 2016). Despite the crucial role they play, such transfers and provisions are often taken for granted by the authorities.

Mutual Help: Individual Initiatives, NGOs, and Occupational Groups

Refugees had already had their own informal and personal networks before the onset of the pandemic. Despite years of NGO negotiation with lawmakers, refugees are not legally permitted to work. Nonetheless, some manage to find jobs at factories, in food markets, and elsewhere with the help of warmhearted local people (New Straits Times 2019). But the lockdowns exacerbated refugees' struggles even further. Many were afraid to go out due to the ubiquitous police roadblocks intended to monitor people's movements. This treatment of public-health management as a security issue has given rise to discomfort and unease among local citizens, but it has caused significantly greater distress to refugees and people with no documents. Moreover, the many migrant raids and detention cases have caused even greater fear among refugees and undocumented migrant workers.

In spite of these circumstances during the lockdowns, refugees proficient in the local language or in English would work with local NGOs and activists to coordinate food distributions to refugee communities. Several informal and personal networks evolved into more organized mutual help collectives. Meena, a 26-year-old single-mother refugee from Yemen, is proficient in English. She came to Malaysia by herself in 2018 as a student at a local university. She now holds a UNHCR (United Nations High Commissioner for Refugees) card.¹⁹ People like her became bridges among such mutual aid collectives:

We see that Malaysians and local NGOs, they are really trying all their best to provide the fund, provide food during this pandemic... Also we have non-locals, for example Yemenis who are businessmen or whatever, offer their support. And, you know, we support each other (Meena interview, July 8, 2021).

18. For a more comprehensive picture of the situation of migrant workers, refer to Wahab (2020).

19. The UNHCR Card is an identity document stating that the card's bearer is under the protection of UNHCR as a refugee, but it does not grant specific rights under Malaysian law since the country is not party to the 1951 Refugee Convention nor its Protocol.

Meena also stated that the Malaysian government proactively reached out to the UNHCR to coordinate vaccination for refugees. Twenty-five-year-old Rohingya refugee woman Syuhada speaks fluent Malay and English. She has been working at the Rohingya Women Development Network for a few years. During the pandemic, with the help of her own family members and the funding of local people, she coordinated the distribution of food to more than five hundred Rohingya families near where she lived:

[So far] no assistance from the government, all [assistance] from Malaysian people, Malays, Chinese, Indian, they collect and give us money to buy food, so we buy food and distribute... My family help me to distribute, my siblings, my husband, they all help to pick up and distribute food for the 520 families registered with the Rohingya Women Development Network (Syuhada interview, June 9, 2021).

Community-aid efforts require more coordination and organization than does the transfer of resources among family members in the private sphere. More importantly, it is built on trust and compassion. Community aid for refugees would not have been possible without the active participation of a spirited local community (Aznil and Por 2021).

Migrant workers, especially undocumented ones, found themselves in similarly challenging circumstances (Wahab 2020). During the first lockdown in 2020, a *#KitaJagaKita* (we help ourselves) hashtag was trending on social media, calling for, coordinating, and extending community aid, including food and daily goods, to people who needed assistance, regardless of nationality and citizenship status. Mahi Ramakrishnan (real name, interview, August 19, 2021), founder of an organization registered in 2018 called Beyond Borders, worked with women from the migrant and local low-income community to jointly initiate a community project, Biryani Wallahs, through which these women would cook and sell *nasi bani*, a popular dish, to earn a basic living. They also cooked for frontline workers in hospitals and at vaccination centers.

In response to the hardship caused by the third nationwide lockdown in June 2021, a citizen on the East Coast initiated the *#BenderaPutih* (white flag) campaign, which soon spread across the country (Photo 7). It drew on the same sense of community spirit as *#KitaJagaKita*. During its early stages, the movement was viewed by some in the government as a critique of the authorities for failing to manage the pandemic. Some even interpreted the white flag as a symbol of surrender. But the movement's spirit of solidarity came to redefine the act of raising a white flag in front of one's own house as defying the stigma of poverty. Food banks

sprang up across the country in response to the white flag movement. People used Google Maps as the basis for mobile applications that facilitated food distribution by directing users to the locations of food banks (Tan 2021). The white flag movement also sparked a conversation about period poverty, as several groups and individuals called for the donation of sanitary pads, which were to be placed at various food banks, helping to give menstruation greater visibility as a need to be addressed among aid providers (Ramlan 2021).



Photo 7: A White Shirt Used as a White Flag, Hung in Front of a House in Wangsa Maju, Kuala Lumpur (5 July 2021)

In addition to the aid that these initiatives provided, they are significant for the spontaneity with which they arose, the spirit of mutual aid with which they were conducted, and the opportunities for learning they represented. These efforts developed social networks, skill in coordinating movements of this nature, and memories of collective action that will be stored communally, all of which will be tremendous social capital in the future. Nonetheless, these initiatives faced several challenges. While roadblocks were meant to control infection, they also created barriers for people who wanted to distribute resources. “The food that we wanted to send got stuck in road blocks, then there are many bureaucratic procedures you need to go through,” said Shaq Koyok, a 36-year-old single established male artist of the Temuan tribe who helped distribute goods to indigenous people (interview, September 29, 2021). Another commonly encountered challenge was how tedious and time-consuming the process of coordination was:

[It] takes up a lot of time, because coordinating with communities and donors and Lalamove [a delivery service] etc. on the ground, making sure everything happens smoothly, getting volunteers in, managing and coordinating the volunteers, making sure the SOPs are also adhered to, is a lot of work... all of that is one thing. But finding the funds, engaging with or trying to find new companies and corporates and donor organizations are also a big challenge. And you must know that for the migrant workers and refugees there has been no help from the state (Mahi Ramakrishnan interview, August 19, 2021).

Another form of collective, non-state action was undertaken by guilds and occupational groups. Guilds or industry-specific associations are relatively more organized, formal, and resourceful than spontaneously generated collective efforts. They conduct regular elections and collect member fees for organizing activities and courses. Some of these groups' representatives proactively negotiated with the government to create industry specific SOPs. They also voiced the need for state assistance, applied for aid on behalf of their members, and organized online workshops and professional-development courses that would help their members. Sally is not a fee-paying member of the Malaysia Hairdressing Association (MHA). However, she was included in the MHA WhatsApp group through which she received updates about these activities (Sally interview, December 6, 2021).

Both Zafrul and Liana are members of the Mutiara Tourist Guide Association, which, during the pandemic, conducted online professional-development courses for both licensed tourist guides and those who wished to be registered as one. The Malaysian Tourist Guides Council (MTGC) has also been vocal about seeking more assistance from the government (Chin 2021). They are, as a matter of fact, stakeholders in negotiations for state provisions, but are often ignored in the literature on social protections.

Narrative of Community Mobilization: Social Solidarity Over Charity

Community mobilization, despite being unrecognized by the authorities, plays a significant role in ameliorating hardship in time of tremendous precarity. Nonetheless, these efforts also reveal the extent of Malaysian society's economic stratification, the power relations between providers and recipients of aid, and social hierarchies (Spade 2020). Apart from cultivating a sense of community, collective efforts aimed at providing aid also sparked important conversations about social inequality.

During the lockdown, some people shared photos of themselves delivering aid, sometimes exposing the identities of the recipients and suggesting a lack of respect for those who were financially challenged. Such photos have been criticized for self-glorification, for reinforcing social hierarchies between the privileged and under resourced segments of the population, and for reifying the stigma of poverty (Baharin 2021). Critiques of such images urged people to stop doing so and invited the public to ponder the difference between charity and solidarity: the former involves delivering aid without addressing pre-existing social inequities, while the latter emphasizes and strengthens horizontal collaboration in the extension of community assistance.

Community mobilization occurs within and reacts to existing paradigms. For example, Beyond Borders activist Mahi Ramakrishnan is careful not to reproduce existing social hierarchies and avoids self-positioning as “the voice of the voiceless.” Instead, she views her work as merely providing a platform for migrants, who are capable of making their own voices heard:

I don't want to say to give the voice to the voiceless, it's a bit too much—but then I could actually tell their stories, that because they don't really have a platform, I could provide that platform for them to tell their stories, and I could also tell their stories and media has a wide reach. And they realized that it can trigger conversations, you can bring about awareness, and it can make people think, want to contribute, want to work with them. It can shape minds and perspectives and change conversations (Mahi Ramakrishnan interview, August 19, 2021).

The community movement of Pangrok Sulap also manifests the importance of community mobilization. Rizo, who was based in Sabah, uses wood carving to connect with and tell the local community's story and to address injustice and inequality. He too consciously decides to cultivate more collaborative and non-hierarchical relations in community movements: “In fact, we do things collectively, we discuss and try things together. In this [Pangrok Sulap] collective, we have no ‘head’. We all take responsibility of the things we do together” (Interview, June 30, 2021).

Beyond Borders and Pangrok Sulap are two collective efforts that attempt to address inequalities and marginalization without reproducing them. Their significance lies not only in framing the narratives of community mobilization and inequalities, but also in shaping actual practices of collective movement.

Continuity of Pre-Pandemic Structural Issues: Insufficient Retirement Protection, Low-Wage Policies, and Migrant Vulnerabilities

Thus far this paper has shown that government aid, the private transfer of resources, and community assistance have been helpful means of mitigating material hardship during the pandemic. However, inequality has undoubtedly widened. This is well exemplified by the large volume of premature EPF withdrawals, which cut into workers' retirement funds. Insufficient retirement protection was a looming crisis even before the pandemic, but it has since been laid bare. This section examines how pre-COVID-19 structural issues continued to impact socioeconomic vulnerabilities throughout the pandemic. I first visit mainstream narratives regarding insufficient savings for retirement. Then I link the crisis of insufficient retirement funds to the structural issues of Malaysia's overreliance on a precarious migrant workforce and the country's low-wage policies. Later I bring to the discussion the contradictory picture set out at the beginning of the chapter—that a large unemployed workforce co-exists with an acute shortage of human resources in various industrial sectors.

Over the past decade, EPF has thrice revised the benchmark for basic savings (the minimum target savings) for 55-year-old individuals. It was first benchmarked at RM 196,800 in 2014, later revised to RM 228,000 in 2017, and adjusted to RM 240,000 in 2019 (Daim 2021b). Over the years, workers have been encouraged to save more for their retirement. The expansion of the gig economy and the trend of job market precarity have made it even more urgent to address the issue. The Chief Executive Officer of EPF, Datuk Seri Amir Hamzah Azizan, stated the following during an interview:

In the EPF, we have started dialogue and partnership programs with Grab to incentivize Grab's community of drivers and delivery-partners to build their retirement savings via the EPF's i-Saraan program.²⁰ This collaboration has managed to attract more e-hailing drivers to save for their retirement, and so far, 10,000 partners have registered for the program. We believe that mobilizing our resources and efforts together is highly imperative to overcome the pressing problems of the nation (The Edge 2021).

State and corporate efforts to have workers register for and contribute to EPF accounts places responsibility for the issue of retirement savings on the

20. I-saraan is a voluntary contribution that allows EPF members who are self-employed and do not earn a regular income to make voluntary contributions toward their retirement, and at the same time receive additional contribution from the government.

shoulders of workers while failing to address the sustainability of low-wage policies, which affect workers' ability to save, among other structural issues. Because EPF is a payroll-based contributory or saving scheme, its members are not considered pension beneficiaries like their counterparts under the KWAP scheme for public servants. The total savings an EPF member can accumulate by the time of one's retirement depends on the wages received during one's working age.²¹ Given that the current minimum wage is set at RM 1,200 per month, many workers are unable to support themselves, much less contribute to their retirement fund. Based on the basic savings quantum, only 27 percent of EPF members, aged between 18 and 55, are estimated to have sufficient savings in their EPF account (Daim 2021b). As of early 2022, there have been calls to increase the minimum wage to RM 1,500 per month (Ramachandran 2022). However, the proposal has yet to be gazetted.

The presence of a large migrant workforce further complicates these economic woes. Despite being a middle-income country, Malaysia depends heavily on a "precarious" and "disposable" migrant workforce with a high turnover rate to run its commercial and industrial activities. In 2019, migrants numbered more than 3.1 million, representing over 10 percent of the local population (DOSM 2021b). However, social researchers have long contested that the actual number is much higher, equivalent to about 15 percent of the local population, if undocumented workers are counted (Lee and Khor 2018). Since the outbreak of the pandemic, thousands of migrant workers have been deported by the authorities, while many more left the country due to economic slowdown (ASEANPLUS News 2020). In 2021, the migrant workforce decreased to 2.69 million or less than 9 percent of the local population. In the meantime, the Malaysian Employers Federation and the Federation of Malaysian Manufacturers urged the government to approve recruitment of migrant workers, despite over half a million local workers remained jobless (Krishnan 2021; Malay Mail Reporter 2021b).

The Central Bank of Malaysia has described Malaysia's economy as having a "low-cost production model and high dependence on low-skilled foreign workers," which "discourages productivity enhancements, depresses wages, and encourages the creation of low-skilled jobs" (Bank Negara Malaysia 2021). (It is also worth noting that migrant workers provide billions of ringgits in direct revenue to the Malaysian government. Each documented worker is levied from RM 640 to RM 1,850 per year, depending on the sector.) The narrative that migrant workforce depresses salary rates predates the pandemic (Chang 2016). As a precarious group, migrant workers are often scapegoated for larger systemic issues they are not responsible

21. For a more comprehensive discussion on the technical arrangement and inadequacy of EPF scheme, see chapter five of Khazanah Research Institute (2021).

for. Local workers blame them for loosening the labor market by accepting wages at an unsustainable rate, while employers argue that paying a higher minimum wage to migrant workers will cause an outflow of remittances (Chang 2016; Tay 2019). The coexistence of a large, unemployed local workforce and acute labor shortage must be contextualized against the backdrop of state-sanctioned low-wage policies and worker-employer tension. Therefore, the commonly cited narrative that “Malaysians are reluctant to take up ‘3D’ jobs” is a convenient rhetorical tool to avoid conversations about raising the minimum wage and upgrading social protection by placing blame on migrant and local workers alike.

Indeed, the retirement fund crisis predates COVID-19, and it is inseparable from other structural issues. Proponents of social protections must be able to visualize and address these four interconnected issues—insufficient retirement savings, low-wage policies, overreliance on a low-skilled workforce, and the precarity of the migrant workforce. Apart from proposing raises to the minimum wage and payroll-based savings, there are also calls for a bolder change, such as moving from mean tested periodic assistance for targeted aged groups toward a tax-funded universal social pension scheme. To what extent these calls will move fiscal conservatives and policymakers to action remains to be seen (Syed Jaymal Zahiid 2021). Over the last two decades, Malaysia’s tax revenue has registered a nearly fourfold rise, from RM 49.1 billion in 1996 to RM 180.6 billion in 2019. Notwithstanding the growth, its tax-to-GDP ratio has been almost halved from 19.38 percent in 1996 to 11.95 percent in 2019, indicating a shrinking tax base over the same period. Even though Malaysia’s per capita GDP ranks third in Southeast Asia, after Singapore and Brunei, its tax-to-GDP ratio is lower than those of Cambodia, Thailand, the Philippines, and Singapore, and far behind many middle- and high-income countries.²² If Malaysia were to implement a tax funded universal social pension scheme, it should widen its tax base rather than allowing it to shrink further.

Conclusion

In this chapter, I argue that social protection policies *are* products of the dynamics between state and non-state actors. Therefore, this research brings together the perspectives of three main stakeholders and groups. First, I examined the machinations of the political elite and outlined the government’s socioeconomic policy responses to the COVID-19 pandemic. Second, I represented the stories and voices of how ordinary people—such as small business owners, migrant workers,

22. Comparison based on statistics derived from World Bank’s online interactive databank.

hairdressers, and tourist guides—coped with the consequences of the crisis. Third, I depicted community initiatives providing aid, including guilds and occupational groups, showing how support has been mobilized by non-state actors.

Multiple types of aid and protection were available to absorb the economic shock induced by strict public health measures and border closures. At the institutional level, the government has relied on both pre-pandemic social protection programs such as BSH, EPF, and SOCSO, and new pandemic-specific aid programs to help its citizens. Non-state actors—including individual activists, community coordinators, guilds, occupational groups, and NGOs—were also involved in distributing aid and food. Some of these non-state actors—especially guilds, occupational groups, and workers' rights activists—were indispensable in bridging the gap between needs and provisions, and in negotiating terms for reopening and relief for their respective trades. The stories of Sally, Zafrul, and Liana point to the importance of these groups, which have been helpful during the pandemic by representing workers in negotiations with the government for better terms and more assistance. For example, the MTGC and the MHA have been vocal in seeking more assistance from the government for their constituencies of guides and hairdressers respectively. Even though they are not unions, they have played an important role in collective bargaining. NGOs, guilds, and spontaneous community mobilization have all done important work to advance the cause of providing unofficial social provision. Their presence and action affirm the notion that political rights and social rights are inseparable.

Citing people's personal narratives, I have also shown how individuals have coped with material hardship caused by the pandemic. Government assistance has undeniably been crucial in keeping people afloat, especially for the self-employed, freelancers, gig workers, and other precarious workers who have little to no savings to cushion the shock of job and income loss. Despite being extremely helpful and timely, government relief packages were far from enough, and much of this aid was, in fact, financed by the recipients themselves, who prolonged loan terms and withdrew prematurely from their EPF accounts. Despite this, the government skilfully portrayed itself as benevolent by describing its relief package as *prihatin*, which means “caring” or “attentive,” while incorporating self-financing schemes into its “aid packages” to avoid spending more. This speaks to the gap between the government's rhetoric and its actions in offering social provision during the pandemic.

Despite the gap between discourse and policy, the government's relief packages were crucial in boosting the Muhyiddin government's legitimacy following the Sheraton coup, as indicated by the results of two large scale surveys conducted in the second and third quarters of 2020. But the administration's credibility was soon

compromised during the third nationwide lockdown from June to July 2021, which occasioned a steep economic decline. Several media reports disclosed that more than half of the government's relief packages were self-financed by recipients. The descriptions of these relief packages also reveal the authorities' thinking. Instead of branding these packages as "social protection," the authorities keep referring to them as "economic stimulus" packages, suggesting that these programs are market and business oriented, rather than aimed at providing social protection for people.

I have also shown that the changing market structures and hiring practices have created a large precarious workforce who endure unstable income and lack proper protection against the risk of invalidity and job loss. Even though the authorities passed two landmark legislations in 2017, SOCSO protection was extended to cover the self-employed workforce in the Passenger Transportation Sector only at the early stage of its implementation. It was not until January 1, 2020, that self-employed people in another 19 sectors were included. Yet, this desirable change was so close to the first lockdown that many were unaware of it and remain unprotected by SOCSO.

Moreover, not everyone has access to government aid. It was particularly tough for people in remote areas, such as indigenous people, to access provisions. Meanwhile, migrants and refugees have been entirely excluded from these initiatives. Community mobilization was thus crucial, yet often unrecognized by the authorities, in assisting those who fell through the cracks. These non-state efforts also gave rise to two important conversations, one about period poverty, the other about the difference between charity and solidarity, and the importance of extending aid without reproducing unequal class relations. The latter can be observed in the critique of those who took selfies with aid recipients. These conversations were significant in shaping both the *narrative* and the *practice* of community mobilization.

Importantly, social protection must cover both the working age and retired populations. The widened base of SOCSO coverage is crucial to address protection for the working-age population, but EPF savings for the elderly remains inadequate due to low-wage policies. The issue of insufficient retirement income protection predates the COVID-19 pandemic, but the profusion of premature EPF withdrawals makes it even more urgent to address. If more premature withdrawal schemes are approved, it will affect not only individual workers but also erode popular confidence in the statutory body itself and the mandatory saving scheme. Rather than implicating local and migrant workers for systemic issues, narratives about social protection must be reframed to address low-wage policies, which contribute to inadequate retirement savings, and other structural issues such as overreliance on a low-skilled workforce and the precarity of migrant workers.

This chapter has limited space and cannot address the full magnitude of the COVID-19 pandemic's socioeconomic impact. I include what appears most important from interviews with 43 interlocutors. Inequality has undoubtedly widened in this pandemic. While precarity is a trend that cuts across many sectors and industries, the actual situation and experience of precarity differ in each occupation and vulnerable community. Each vulnerable group deserves thorough research to do more justice to them.

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