

Policy-in-practice case study: Malaysia

National Policy for Older Persons, 2011



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11% of Malaysia's population is now aged 60 years or older.

17 years is the average lifespan after retirement at the age of 60.

16.6:1 is the estimated ratio for older-age dependency by 2030, compared to 7.4 in 2010.

Malaysia's population is ageing. Eleven per cent of the country's 32 million people is now aged 60 years or older and it is projected that by 2042 the proportion of older persons will exceed the proportion of those under the age of 15 years. This group is the most at risk in terms of maintaining a minimum standard of living until the age of 77 or so (this is the average lifespan in Malaysia and means that 60-year-olds live approximately 17 years on average, after retirement). It is also expected that the older-age dependency ratio will have increased from 7.4 in 2010 to 16.6 by 2030.

Malaysia's government must ensure decent employment and services for the young, while at the same time providing necessary assistance and life options for older people. Rising life expectancy, economic development and changing family relationships pose several challenges, especially for financial sustainability, retirement incomes, healthcare financing, older-age care and support, and social security. This calls for an effective national policy on ageing.

Malaysia's National Policy for Older Persons (NPOP) – approved by the government in 2011 – aims to enable the country's older people to live independent, dignified lives and continue realising their full potential, including in contributing to national development. It also aims to ensure their health and wellbeing.

The NPOP 2011 has significantly altered the trajectory of the old age and ageing situation in Malaysia. NPOP 2011 represents an evolution from earlier policies (the National Policy for Older Persons, 1995, and the Plan of Action for the Older Persons, 1998) that promoted a welfare focus for older people's programmes in Malaysia, towards a focus on active, healthy, productive, positive, and supported ageing (see Figure 1, next page →).

NPOP does not have dedicated funding for implementation. And while underlying weaknesses in the programme are structural (one of the major problems in NPOP implementation is that its activities and programmes are implemented through different ministries, meaning State and local governments are not involved in coordinating policy responses at district or municipal levels) NPOP has nevertheless been successful in mainstreaming ageing issues – and their solutions – in Malaysia.



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Since the introduction of NPOP, the government agencies and implementers have adopted a more comprehensive approach to the population ageing phenomenon and are more attuned to regional and international developments on ageing policy.



Older Person's Associations were involved in drafting the policy as part of the stakeholder engagement, and older people are also represented in the National Advisory and Consultative Council for Older Persons (which oversees implementation of the NPOP) by civil society organisations (CSOs) including the National Council of Senior Citizens Organizations Malaysia (NACSCOM), the Gerontological Association of Malaysia (GeM), the Central Welfare Council of Malaysia (MPKSM), and the Golden Age Welfare Foundation (USIAMAS).

Headed by the Ministry of Women, Family and Community Development, seven working committees from the Ministries of Health, Education, Human Resource, Housing and Local Planning, and the Economy Planning Unit, Department of Social Welfare and Ministry of Science & Technology are involved in delivering required services to older people. The Department of Social Welfare and the Ministry of Women, Family and Community Development work closely with and directly fund CSOs, especially Voluntary Welfare Organizations (Pertubuhan Sukarelawan Kebajikan) on programmes such as the home help services programme (KBDR), older person's activity centres (PAWE), and older people's homes (e.g. Rumah Sejahtera).¹ However, it recognised that CSOs' capacity has to be further developed to enable further partnerships in both service identification and delivery. CSOs rely on a mix of government grants and public donations to sustain their activities, and in recent years the role of private corporate social responsibility and social impact investment is providing new avenues of funding support.

NPOP improves on earlier efforts at implementation and monitoring by creating committees at national, state and district levels. It is also important to note that the National Policy for Older Persons and Plan of Action for Older Persons were formulated taking into consideration various international conferences focused on ageing, including principles outlined in the Madrid International Plan of Action on Ageing.

NPOP 2011 offers potential good practice in that it:

- adopts a lifelong developmental approach;
- recognises older people's right to access basic needs such as housing, food, and health care, in addition to access to older-person-friendly infrastructure and improved care services;
- prioritises equal opportunities to access a variety of resources;
- enhances dignity and independence;
- fosters closer intergenerational ties and relationships;
- increases older people's involvement and participation in society;
- strengthens cooperation and sharing of responsibilities between the state and civil society.

Key areas addressed

NPOP objectives:

- Develop a caring society towards older people and prepare people for older age;
- Improve access to lifelong learning among older persons, their families and communities;
- Ensure the security and protection of older persons;
- Build an effective and integrated service delivery system for older persons;
- Increase the participation of older persons in society; and
- Encourage the use of research findings as the basis for planning, evaluation and monitoring of programmes for older persons.

NPOP strategies

The six main strategies to achieve NPOP's objectives are as follows (these are unpacked from page 4):

- Promotion and advocacy
- Lifelong learning
- Security and protection
- Administration and shared responsibilities
- Participation and intergenerational solidarity
- Research and development

Environmental drivers of policy implementation

Growing emphasis on ageing issues in national development plans

Tracing the major policies and programmes since the first National Policy for the Elderly (NPE, 1995) up to the current NPOP reveals a growing emphasis on old age and ageing issues in successive national development plans (Malaysian Plan 9 to 12). It is believed that as more data on ageing and older persons become available, policy makers and key stakeholders will have strong reasons to invest in novel solutions to ageing challenges and opportunities.

Recognition that ageing interventions are multidisciplinary and multisectoral

Ageing interventions have traditionally been recognised as multidisciplinary and multisectoral activities and thus inter-ministerial coordination and communication have been strengthened in the years since independence in 1963. These include a national healthcare system, employees' provident fund and civil service pension, a financial assistance programme and government-funded homes for older people (all of which predate the Malaysian independence).

Preparing for the needs of an ageing population

Recent research suggests that Malaysia has about 24 years to meet its imminent 'ageing nation' status and to cater to the needs of the country's older people now and in the future. In preparing these policies and programmes, ethnic, geographical and gender dimensions must be considered. For example, it has been noted that Malaysian Chinese in urban areas enjoy longer life expectancy than other communities. However, with fewer children to care for older relatives, there is a greater demand for aged care products and services.

Low female labour force participation and thus income security is a significant challenge for Malaysian women. The employment gap between men and women is greatest between the ages of 50 and 60, since only around 18 percent of women are employed compared to 60 percent of men. Women make up a larger portion of those self-employed or in unpaid work, resulting in less social insurance coverage for women. A viable policy option would be to establish specific initiatives to improve women's participation in the workforce such as improvements to the quality, affordability and availability of childcare, legal reforms and measures to address gender norms and attitudes.²

Need for a more developed care sector for older people

There is an urgent need to address gaps in provision of systems and services to ensure the wellbeing of all older Malaysians, and to develop a care sector for older people that can offer both institutional care and home-based care. Currently, a high percentage of older people wish to have home-based services but there are only very few local services available outside of major cities and towns. A more developed sector (which caters to regional differences in need, socioeconomic status, and capacity for local-level provision) will enable access to a range of care and support services that are easily available and affordable to ensure older people can enjoy their right to choose where they live and with whom on an equal basis with others.

The health care system in Malaysia is improving but remains mainly directed towards short-term care and hospitalisation. Since older people with chronic diseases and disabilities require long term care, it is essential that the current health care system is better geared towards providing appropriate services to them. Although Malaysia has comprehensive medical and health care services for the general population, specialist programmes for older people are lacking. This is in part due to a lack of



personnel trained in geriatric health care but also limited prioritisation of geriatric care. Healthy lifestyle promotion among the young should also be encouraged as a healthy young adult would normally continue to become a healthy older person. In this respect, it is essential that primary prevention should not be directed exclusively at older people but also at other age groups to facilitate healthy ageing.

Life-cycle approach to education and work

Growing longevity needs to be addressed as a developmental matter, and not a welfare issue, and requires life-cycle approaches to education, work, and leisure. Policies are needed to encourage older people to remain active and productive in older age and to ensure that they can fully enjoy their right to education, work, and leisure. There is also a great need to reduce cultural barriers in work and labour force participation to tap into the experiences of older persons for development. In addition, it is essential to reappraise the social relationships and the importance of social networks in later life. As Malaysia's economic growth continues, an inclusive society for all ages, as advocated by the Sustainable Development Goals, calls for new ways of addressing Malaysia's vision of Shared Prosperity in 2030.



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Elements of a rights-based approach used in NPOP

Broad rights-based interventions at population level:

Health: Public healthcare is near universal and outpatient treatment (including medication) is provided for free to older Malaysians aged 60 years or over. The elderly healthcare programme started in 1997 under MOH and the Ministry also developed its own National Health Policy for Older Persons in 2008 (Hamid & Yahya, 2008).

Education: Lifelong learning was highlighted as a key strategy under NPOP and efforts to upscale and replicate third age education was achieved in various ways under the Department of Community Colleges, Older Person Activity Centres (Pusat Aktiviti Warga Emas) and NGOs (senior citizen clubs, U3As and senior citizen health clubs). Funding support for PAWE activity by the Department of Social Welfare has promoted active ageing in the community at virtually no cost to older people.

Employment: The Income Tax Rules 2019 are an example of government efforts to promote older-age employment. Employers can apply for deductions if they employ workers aged 60 years or over (on a salary of less than RM4,000 a month).

Security: The Department of Social Welfare allocates nearly half a billion a year in cash assistance to the elderly (e.g. Bantuan Orang Tua at RM500 a month with nearly 130k beneficiaries). There is a current effort Malaysian Social Protection Council (MySPC) under the PMO (Prime Minister's Office) to initiate social protection reform for old age pension and income security in later life.

Specific programmes for older people included in the NPOP:

Lifelong learning

- Expansion of lifelong learning projects to the entire country through multi-sector collaborations (i.e. community colleges, NGOs, and private providers).
- Developing a financing scheme to assist poor/low-income older people to access lifelong learning activities.
- Provision of tax rebates for adult children that finance the cost of lifelong learning of elderly parents.
- Provision of incentives for poor older people to be involved in lifelong learning programmes.
- Provision of incentives for service providers to provide lifelong learning programmes for older people.



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Security and protection

- Improvements in employment opportunities for older persons in the formal sector through flexi-work time, part-time work, work from home, and piece work.
- Expansion of the microcredit system to older persons.
- Expansion of the coverage of social welfare assistance schemes, including home repairs and modifications, assistance for prostheses, transport, mobile services, and lifelong learning.
- Review of tax rebates to adult children for purchase of medical devices for elderly parents.
- Inclusion of tax rebates for adult children carers of ageing parents.
- Development and expansion of community-based care through multi-sectoral cooperation (public, private and civil society).
- Setting of safety standards for home and community facilities for older people.
- Implementation of a price ceiling for basic supportive services and devices, assistive technology and other equipment needed by older people.
- Provision of sufficient budget for the prevention and management of elder abuse, neglect, and maltreatment.
- Improvement in the skills and capacity of related offices and community leaders in identifying elder abuse.
- Development of a reporting and action mechanism for elder abuse cases.
- Establishment of a coordinated system for elder abuse prevention and management among all affected implementing agencies.

Administration and shared responsibilities

- Improvements in inter-sectoral cooperation in developing integrated older people's care services.
- Allocation of financial and human resources for the implementation of the Plan of Action in all related government agencies, at all government levels.
- Enforcement of rules and regulations relating to the welfare and protection of older people.
- Reviewing the welfare system so that it is transparent and effective.
- Establishing a standard for social services and ensuring service providers meet the established standards.
- Establishing certification for older people's care service positions.
- Implementing a licensing system among carers and service providers for older people's care.
- Creating a system of representation of older persons in committees at district, state, and federal levels.
- Ensuring implementation of the Plan of Action through regular monitoring and evaluation.
- Reviewing laws and regulations to ensure the needs of older people are met (e.g. Domestic Violence Act 1994; Road Transport Act 1987; Insurance Act 1996, Care Centres Act 1993, Employment Act 1955, Pension Act 1980).
- Identifying the need for new legislation on power of attorney, end of life decisions and the Older Persons Act.

Progress of intervention

The holistic scope of NPOP strategies has enhanced the involvement of multiple stakeholders in effective policy delivery at various levels to implement a comprehensive, sustainable, properly monitored programme for older persons.

Since 2011, the most significant interventions have been the gradual increase in the levels of social welfare (the Bantuan Orang Tua is RM500 a month from 2021 onwards) and the expansion of the household cash allowance programme known as Bantuan Sara Hidup (BSH). Although federal-funded homes for older people are being upgraded, there has been an explosion in the growth of older people's care facilities and the new Act 802 is still not fully in force. However, an Association for Aged Care Operators of Malaysia (AgeCope) was formed in 2018, and the introduction of a private retirement savings scheme under the Private Pension Administrator Malaysia (PPA) in 2012 also marked the beginnings of a private pension market.

During the COVID-19 pandemic, many senior citizen activity centres were closed, and older people's care facilities were considered high-risk because of regular COVID-19 outbreaks. There is still much to be done and key areas requiring attention include the capacity building of CSOs and the corporate social responsibility and social enterprise roles of businesses; greater inter-ministerial cooperation and coordination at different levels of government and the healthcare system; and social protection system reforms for more sustainable development.³ As such, more direct engagement is needed with lawmakers, activists, researchers, and policy implementers so that the administrative response can be improved.

Governance structure for implementation of the National Policy for Older Persons

The National Advisory and Consultative Council for Older Persons was established to help the government respond appropriately to the advent of population ageing in Malaysia. Under the chairmanship of the Minister of Women, Family and Community Development, it monitors implementation of NPOP and its associated Plan of Action. The Council oversees the execution of programmes for older people in the country and is responsible for obtaining the budget required to implement these programmes.

Council members include the Minister of Women, Family and Social Development, Chief Secretaries of eight government ministries, Directors from four government departments, representatives from various corporate/statutory bodies, NGOs, and individuals from different professional backgrounds. In total the Council consists of 34 members from various government agencies, NGOs,



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the private sector, and individuals with an interest in ageing issues. The Department of Social Welfare is the secretariat for the Council and serves as the focal point for all ageing-related issues. The National Advisory and Consultative Council for Older Persons meets once or twice a year to investigate the progress of various sub-committees and to listen to new proposals and ideas for implementation. The Council is also attended by representatives of NGOs and related gerontology groups.

It is important to also note the contribution of the National Council of Senior Citizens Organizations Malaysia (NACSCOM) – a non-profit organisation founded in 1990 to advocate for policies and services to enhance older people's wellbeing in Malaysia. NACSCOM is a member of the National Advisory and Consultative Council on Ageing, the Council of Health for the Elderly, and of several organisations representing older people, including HelpAge International. In addition, 48 senior citizens' associations belong to NACSCOM, representing a total of 18,000 members.

Facilities and services for older persons in Malaysia are provided by the government, NGOs, and the private sector. Services provided by the Department of Social Welfare include community and institutional services, while NGOs provide services such as village homes or cottages to enable older people to continue living in their own communities. The Care Centre Act 1993 under the Department ensures that the minimum standards of care and services in NGO-run and private old persons' homes are maintained (see Figure 2, right).

Furthermore, it is important to note the Implementation of the Plan of Action for Older Persons is inter-sectoral and multi-disciplinary and involves coordination among the ministries, agencies, CSOs, the private sector and the community. Programme implementation involves short-, medium- and long-term strategies. The plan of action enables the National Advisory and Consultative Council for Older Persons to monitor and evaluate the effectiveness of programmes carried out for the older persons.

Figure 2: NPOP governance structure, National Policy for Older Persons, 2011



Source: www.kpwkm.gov.my/kpwkm/uploads/files/Muat%20Turun/MOST/S4_P1_Tuan%20Hj_%20Fazari.pdf

Intervention outcomes

This policy intervention has made a significant impact on healthy and productive ageing in Malaysia:

- The creation of the Malaysian government-NGO SMART partnership whereby CSOs and the community run older persons’ programmes with government financial assistance. Under the SMART partnership initiative, the government provides guidance, funding, and reporting system and the CSOs are the main implementers.
- The extension of retirement age to 60.
- The national day of older persons’ celebration themes have increased their emphasis on healthy and active ageing, including lifelong learning.
- Nearly 150 senior citizen activity centres for older people (PAWE) are now the focal point of contact for the Department of Social Welfare, where older people are routinely mobilised for social activities and public initiatives.
- Near universal healthcare services for free to older Malaysians since 1995, and older people receive free medication for chronic illnesses through public hospitals and clinics.

Under the National Policy for Older Persons and National Plan of Action, there are number of programmes currently being implemented successfully:

Home Help Services

Home Help Services have been established throughout the country through smart partnerships with CSOs to provide care for older persons living alone. Among the services provided are bringing bedridden older persons to hospitals/clinics for health treatment and assisting the older persons with their personal care needs. Currently, there are 451 NGO volunteers providing services to 655 older persons.

Unit Penyayang (WE CARE Services)

WE CARE Services have been established by NGOs to transport older persons to hospitals/clinics for health treatment or other purposes.

Activity centres

The government has established 22 activity centres for older persons throughout the country to organise activities and socialize with the community. Activities and programmes provided at the centres include indoor/outdoor games, health services and therapy, religious studies, skills training, and volunteer services. These centres have provided benefits for 19,904 older persons. In addition, 23 more activity centres are expected to be developed by the government.

Homes for the elderly

Nine government-funded homes for poorer older persons currently benefit 1,662 people, providing care and protection, treatment, and a better quality of life. NGOs and the private sector run a further 196 homes, benefitting a further 4,857 older persons.

Home for the chronically ill

The government has established two homes providing a comfortable and tranquil setting, care, treatment, and shelter for older people who are not self-sufficient or who have chronic illnesses. These homes have provided benefits to 222 occupants.

Lifelong learning

Under the Ninth Malaysia Plan (RMK-9), older persons were encouraged to be active and productive so that they can continue to contribute to the family, society, and country. In addition, the first University of the Third Age U3A in Malaysia was set up in affiliation with the Institute of Gerontology, Universiti Putra Malaysia in 2008 to encourage learning for leisure among the elderly.

Financial assistance schemes

This scheme aims to increase the quality of life of older people aged over 60 with no other income support, and it provides them with US\$500 per month to help them remain in their homes and in their communities.

Many developments have resulted from the strategies and programmes of the (ongoing) NPOP Plan of Action. Notable developments include:

2012

- Mandatory retirement age for civil servants rose from 55 to 56 in 2001 before being revised to 58 in 2008 and 60 in 2012. The Minimum Retirement Age Act 2012

(Act 756) was passed to ensure that private sector workers now enjoy the same right to work up to at least the age of 60. Together with the minimum wage set under the National Wages Consultative Council Act 2011 (Act 732), this act has had a significant impact on retirement savings and extending older workers' participation in the labour force.

- The Private Retirement Schemes (PRS), a voluntary, long-term savings and investment plan, was launched in July 2012.
- Seniors' Living was identified as a Business Opportunity under the National Key Economic Area (NKEA) for Healthcare. PEMANDU, through the Economic Transformation Programme (ETP). This has attracted the attention of businesses in the region to invest and build new retirement villages as well as home-based and mobile care services.
- In 2012, the DSW also converted all 22 senior day care centers (Pusat Jagaan Harian Warga Emas, PJHWE) into Senior Citizen Activity Centers (Pusat Aktiviti Warga Emas, PAWE). From this point onwards, PAWE was supposed to have its own guideline and funding through the Department of Social Welfare, swelling rapidly in numbers to 143 in late 2020 (DSW, 2021).

2013

- A National Occupational Skills Standard (NOSS) for Elderly Care Centre Operations (Level 3, 4 & 5) was developed and published in 2013.
- PLAN Malaysia, under the Ministry of Housing and Local Government, published a Physical Planning Guideline for the Elderly (GP031) in 2013 that specified parameters for optimal build-up and design of physical spaces for older persons living at home or in institutions. This document was updated in 2018 (GP031-A).

2015

- The Kuala Lumpur Declaration on Ageing: Empowering Older Persons in ASEAN was adopted in 2015 during the ASEAN Summit.

2018

- The Private Aged Healthcare Facilities and Services Act 2018 (Act 802) was passed in December. This Act combined parts of the Care Centres Act under the DSW and the Private Healthcare Facilities and Services Act under the Ministry of Health to address the increasing need to regulate the older people's social care industry.

2019

- The Income Tax (Deduction for Employment of Senior Citizen, Ex-Convict, Parolee, Supervised Person and Ex-Drug Dependent) Rules 2019 introduced to promote old-age employment (allowing employers a tax deduction for hiring older workers earning RM4,000 or lower).



Summary and conclusion

A life-cycle approach in this policy intervention is carried out through six main strategies developed to achieve the objectives of the NPOP (2011):

1. **Promotion and advocacy;**
2. **Lifelong learning;**
3. **Security and protection;**
4. **Administration and shared responsibilities;**
5. **Participation and intergenerational solidarity; and**
6. **Research and development.**

A life-cycle approach can be observed in the NPOP and related Plan of Action for Older Persons through the key elements being embedded into its programmes under these six strategies.

Furthermore, the objectives and strategies of the NPOP correctly seek to address the rights of older people, and gender equality. This national ageing policy intervention also places particular emphasis on productive and healthy ageing and clearly highlights ageing from a multi-dimensional approach, advocating improvements

towards healthy, active, productive, positive, and supportive ageing.

Most importantly, NPOP recognises older people as citizens with diverse backgrounds and experience, with rights to a prosperous life, who are respected and can continue to contribute to national development. With the implementation of NPOP, Malaysia has identified an urgent need to develop appropriate policies and programmes that will cater to the needs of the current and future aged.

With this policy Malaysia has started to pay more attention to the rights and needs of older people, now that rapid ageing has been acknowledged by the government as a national concern. The government has also recognised that the promotion of elderly care systems and institutions as a necessity for protecting the rights of an aged population. A key feature of Malaysia's national ageing policy is its focus on improving female participation in the labour force as a means of eliminating old-age poverty as older women will continue to make up the majority of older people.





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Endnotes

1. Malaysia's new 'SMART' approach is a partnership which sees the government of Malaysia providing direct funding to CSOs and their development programmes.
2. <https://www.worldbank.org/en/country/malaysia/publication/a-silver-lining-productive-and-inclusive-ageing-for-malaysia>
3. Social protection systems which include floors are vital for ensuring no one is left behind. They are necessary to prevent and reduce poverty across the life-cycle, and include cash transfers for children, mothers with newborns, for persons with disabilities, for those poor or without jobs, and for older persons. They guarantee protection through contributory social insurance, tax-funded social assistance and other schemes supporting basic income security.

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