



ASEAN Social Security Association

# ASSA Good Practice Workshop

## Knowledge Sharing 1 : Social Security

### i-SURI

Special Government Incentive for housewives  
registered under the National Database on Poverty (e-Kasih)  
(EPF Voluntary Contribution)



# OBJECTIVE

Knowledge sharing on the implementation of i-SURI pursuant to the Malaysian Government's initiative to enhance women's wellbeing.



# IMPLEMENTATION

Launching of i-SURI on 8 August 2018  
Registration commenced on 15 August 2018

## 1<sup>st</sup> Phase

- ▶ Participant : **eKasih** | EPF contribution : **RM5** per month
- ▶ Incentive : **RM40** in EPF

## 2<sup>nd</sup> Phase

(requires amendment of **Section 51, EPF Act 1991**)

- ▶ Participant : **eKasih & all housewives**
- ▶ EPF contribution – **RM5** per month ; and
  - Deduction of **2%** salary taken from husband's monthly EPF contribution
- ▶ Incentive **RM40** in EPF

**Implementation to focus on :-  
1<sup>st</sup> Phase (voluntary)**



# EPF Members' Contribution

## MANDATORY CONTRIBUTION

Liabile to contribute until:

- **Age 60** according to minimum retirement age;
- **Age 75** if continue working after reaching retirement age.

Contribution rate is based on **age** and **monthly salary**.

## VOLUNTARY CONTRIBUTION

### NO GOVERNMENT INCENTIVE

#### SELF CONTRIBUTION

- Members choose to self-contribute (self employed)
- Voluntary Excess (VE)
- *Topping up*

### WITH GOVERNMENT INCENTIVE

#### CARUMAN SUKARELA INSENTIF PERSARAAN (i-SARAAN)

- Incentive of **15%** of annual contributions will be credited into member's Account 1 subject to maximum **RM250 per year** for members below age **55**
- Incentive period: 2018 - 2022

#### Target Group

- Self-employed and informal sector worker
- Example : Hawkers, petty traders, fishermen, e-hailing drivers including housewives

#### CARUMAN SUKARELA INSENTIF SURI (i-SURI)

- Incentive of **RM40 per month @ RM480 per year** that will be credited into housewives' Account 1 and 2 whose age below **60**
- Contribution of at least RM5 per month into housewives' EPF account

#### Target Group

- Housewives of Head of Household (HOH) and female HOH including widow, divorcee and single woman who fulfilled criteria based on eKasih's database as at 30 June 2018.



# VOLUNTARY CONTRIBUTION

## With Government Incentive

### Voluntary Contribution Retirement Incentive (i-SARAAN)

#### Target Group

- Self-employed and informal sector workers including **housewives**.
- Example : Hawkers, petty traders, fishermen, e-hailing drivers etc.

- Incentive of **15%** of contributions will be credited into member's **Account 1** subject to maximum **RM250** per year for members below age **55**
- Incentive period: 2018 – 2022.

### Voluntary Contribution Housewives Incentive (i-SURI)

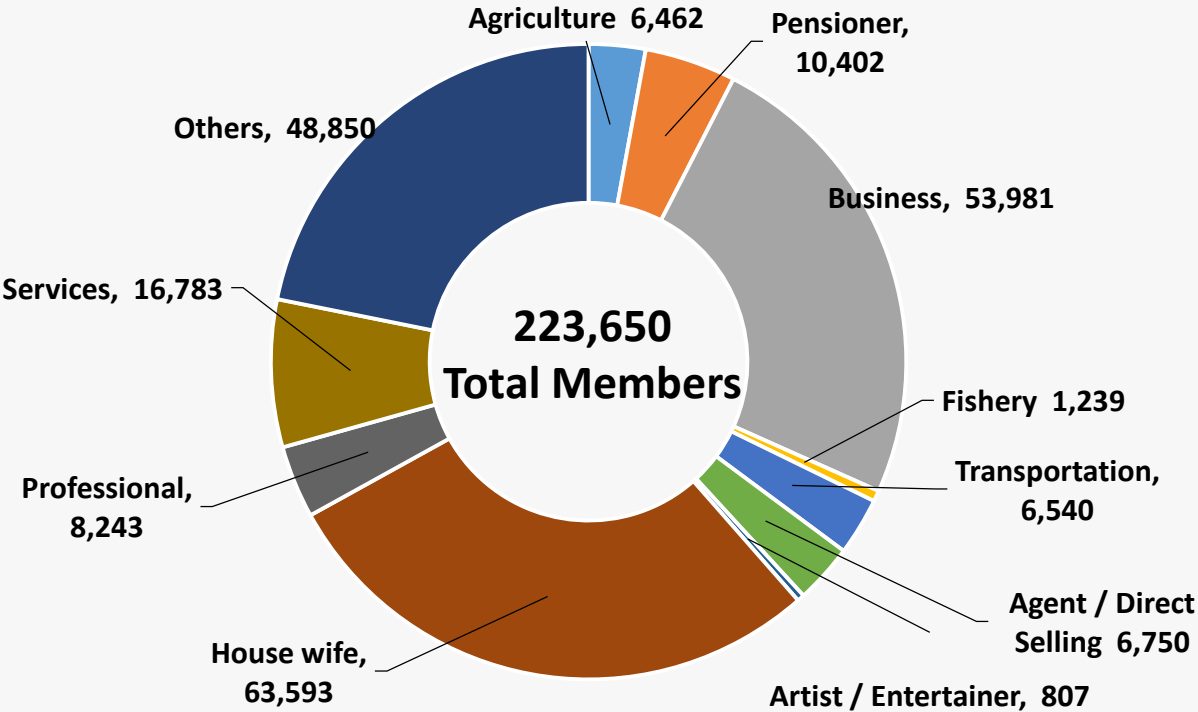
#### Target Group

- Housewives of Head of Household (HOH)
- Female HOH including widow, divorcee and single women who fulfilled specific criteria

- Incentive of **RM40 per month** or **RM480** per year will be credited into housewives' **Account 1 and 2** whose age below **60**
- Contribution of at least RM5 per month or RM60 per year, into housewives' EPF account.



# Total Members i-Saraan



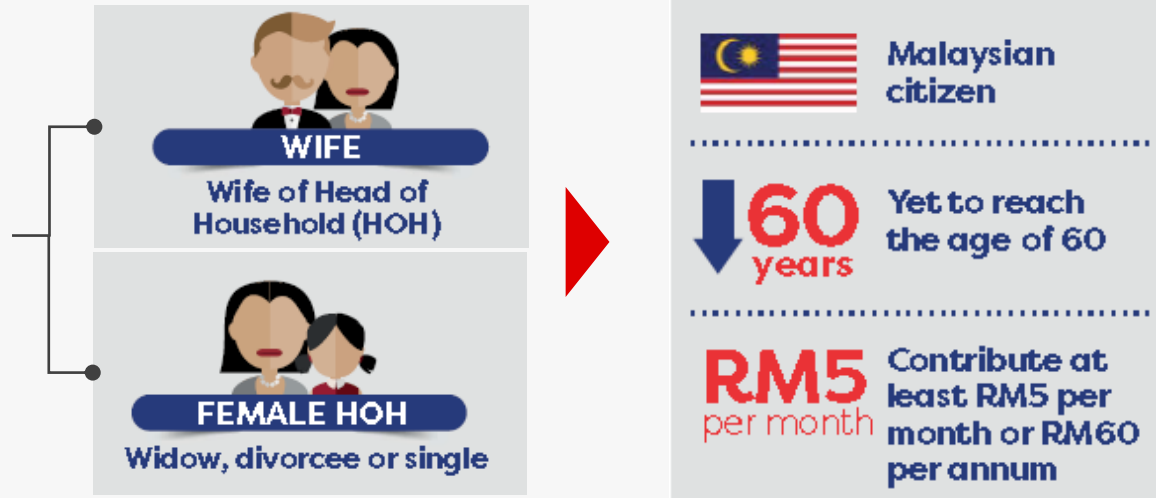
- Only 8 % Self Employed registered as i-Saraan
- Contribution amount RM94.96 million as at July 2019



# IMPLEMENTATION OF PHASE 1 : i - Suri

## ELIGIBILITY

- Housewives who are registered in e-Kasih
- E-Kasih is a database system created at the national level to collect data of poor family in order to plan, implement and monitor poverty program
- It is conducted by the Department of Statistics (DOS) with the results submitted to the ICU (Implementation Coordination Unit) of the Prime Minister Department as the main input to the eKasih.



## BENEFITS

### GOVERNMENT CONTRIBUTION

Government makes contribution of **RM200** in 2018



Government Contribution of **RM480 per annum** in the subsequent year

The Government makes contribution of up to RM200 into the EPF account of eligible individuals who make personal contribution during the period August – December 2018 [subject to any prevailing rules]. Total contribution by the Government in the subsequent year is RM480 per annum.



# STATISTICS

## Cummulative : i-Suri Registration & Contribution as at 15 August 2019



Total Registration:-

**123,095 Members (38.21%)**

(15 Aug 2018-15 Aug 2019)

**i-SURI**

Total e-Kasih Data (as at 30 Nov 2018)

**321,313 Records**



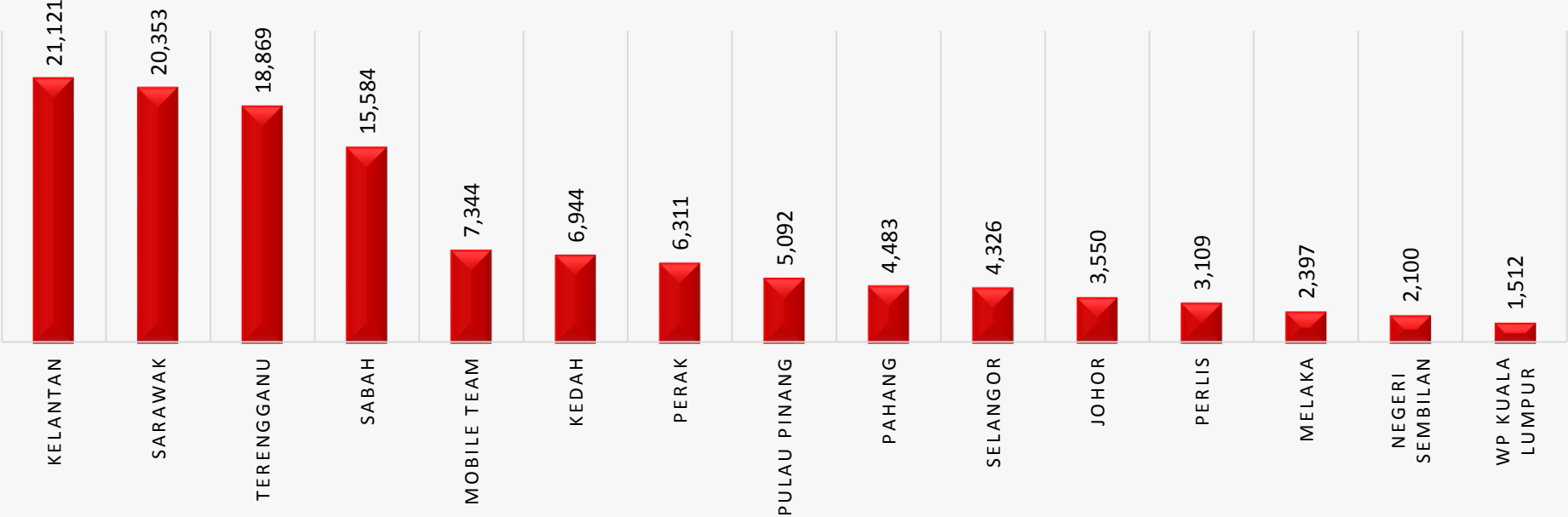
Total Registration:-

**46,814 Members**

(15 Aug 2018-15 Aug 2019)

**i-SARAAN (House Wife)**

REGISTRATION STATISTIK I-SURI AS AT 15 OGOS 2019



### TOTAL MEMBERS CONTRIBUTE

**60.08%**

Compared to total member registered

Total : 73,950

### CONTRIBUTION AMOUNT

**RM 4,551,260.00**



Jan 2019 – 15 Aug 2019  
**KWSP | EPF**

Source : Business Intelligence



# STATISTICS

## Eligible Participants for i-SURI registered under e-Kasih as at July 2019

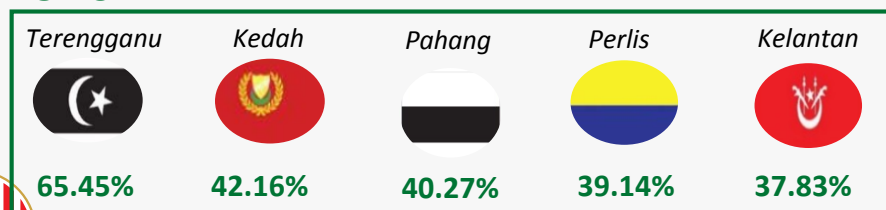
STATES	MEMBER OF HOUSEHOLD (AIR – Ahli Isi Rumah)	HEAD OF HOUSEHOLD (KIR – Ketua Isi Rumah)	TOTAL
Johor	6,619	4,862	11,481
Kedah	12,471	3,999	16,470
Kelantan	41,172	14,656	55,828
Melaka	5,117	4,218	9,335
Negeri Sembilan	4,623	3,944	8,567
Pahang	6,884	4,247	11,131
Perak	13,790	6,837	20,627
Perlis	5,622	2,321	7,943
Pulau Pinang	9,255	4,987	14,242
Sabah	30,666	10,634	41,300
Sarawak	44,946	20,676	65,622
Selangor	12,461	8,925	21,386
Terengganu	21,637	7,193	28,830
Wilayah Persekutuan	4,412	4,139	8,551
<b>TOTAL</b>	<b>219,675</b>	<b>101,638</b>	<b>321,313</b>

# STATISTICS

## Cummulative : i-Suri Registration Vs e-Kasih as at 15 August 2019 by States

STATE	TOTAL E KASIH PARTICIPANT (a)	i-Suri			
		REGISTER		YET TO REGISTER	
		TOTAL (b)	(%) (c) = (b/a)*100	TOTAL (d) = (a) - (b)	(%) (e) = (d)/(a)*100
Sarawak	65,622	20,353	31.02	45,269	68.98
Kelantan	55,828	21,121	37.83	34,707	62.17
Sabah	43,471	15,584	35.85	27,887	64.15
Terengganu	28,830	18,869	65.45	9,961	34.55
Selangor	21,386	4,326	20.23	17,060	79.77
Perak	20,627	6,311	30.60	14,316	69.40
Kedah	16,470	6,944	42.16	9,526	57.84
Pulau Pinang	14,242	5,092	35.75	9,150	64.25
Johor	11,481	3,550	30.92	7,931	69.08
Pahang	11,131	4,483	40.27	6,648	59.73
Melaka	9,335	2,397	25.68	6,938	74.32
Negeri Sembilan	8,567	2,100	24.51	6,467	75.49
Perlis	7,943	3,109	39.14	4,834	60.86
WP Kuala Lumpur	6,380	1,512	23.70	4,868	76.30
Mobile Team	0	7,344	-	-	-

### TOP 5



### BOTTOM 3



# PAYMENT STATISTICS & CHANNEL

1 Jan 2019 – 15 Aug 2019

## CONTRIBUTION PAYMENT

	TOT. MEMBER	TOT. CONTRIBUTION
As at 15 Aug	<b>73,950 Ahli</b>	<b>RM 4,551,260.00</b>
JAN	16,524	765,906.00
FEB	15,004	740,796.00
MAC	15,066	712,282.00
APR	14,350	670,727.00
MEI	9,199	466,682.00
JUN	9,139	441,607.00
JUL	10,897	544,088.00
15 Aug	3,875	209,172.00

### % of Members Contribute

**60.08%**

Compare to total members registered

REG: 123,095    CONTRIBUTE: 73,950



KWSP | EPF

## PAYMENT CHANNEL

### CURRENT

- ▶ **EPF Counter**
- ▶ **Bank Counter**  
*RHB, Maybank, Public Bank, BSN*
- ▶ **Internet Banking**  
*Maybank, Public Bank*
- ▶ **Money Order/Postal Order**
  - EPF Counter – Sep 18'
  - Mobile Team – Apr 19'



### FUTURE

- ▶ **EPF Counter**
- ▶ **Bank Counter**  
*RHB, Maybank, Public Bank, BSN*
- ▶ **Internet Banking**  
*Maybank, Public Bank*
- ▶ **Money Order/Postal Order**
  - All EPF Counter
  - Mobile Team
- ▶ **\*BSN Bank Agents**
- ▶ **\*DIGI SMS Contribution**

Q4 2019



Source : Business Intelligence

# THANK YOU

