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Keluarga Malaysia insurance scheme to help hardcore poor

KELUARGA MALAYSIA INSURANCE SCHEME TO HELP HARDCORE POOR

THE government has approved the Keluarga Malaysia Insurance Scheme to provide more protection for poor households if their head of family passes away or is disabled.

Prime Minister Datuk Seri Ismail Sabri Yaakob, in announcing the scheme on March 25, said participants need to pay a premium of only RM50 a year.

In exchange, they will receive coverage in case the family's main breadwinner dies or has serious injury/illness.

If death is caused by natural causes, the family will receive RM10,000, while death due to an accident will be covered with RM20,000.

In the case of permanent disability, the compensation is RM10,000.

Ismail Sabri said this is on top of the free insurance protection by Pru-Takaful BSN (through its corporate social responsibility programme since 2018), whereby RM30,000 in coverage is given to heads of poor households.

The Keluarga Malaysia Insurance Scheme will help protect 268,000 families in the poor and hardcore poor categories, said the prime minister. It will be financed by the federal government with an allocation of RM13.4mil.

The insurance scheme will be run through the eKasih system under the government's Welfare Department, said Ismail Sabri when launching the Keluarga Malaysia Aspiration Tour in Kangar on March 25.

Figures as of November 2021 show that some 550,000 people are classified as "poor" in the eKasih database. Of that number, just under half, or 262,000 people, are categorised as "hardcore poor". The

Protection for 268,000 families in the poor and hardcore poor categories



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household income for hardcore poverty in Malaysia is RM1,169 a month.

In Kangar, the prime minister also explained that the government was committed to strengthening the income of the poor through a programme to improve the living standards of the B40 agricultural community, especially of farmers.

To this end, various types of assistance have been distributed to 39,171 recipients with an allocation of RM109.7mil.

In addition, a total of 1,300 padi farmers have benefited from the large-scale SMART Padi Field (SMART SBB) programme for the purpose of increasing the productivity of padi cultivation.

"The government always listens to the calls of Keluarga Malaysia for assistance.

"This is why we have implemented our latest decision for the RM10,000 special withdrawal from the Employees Provident Fund (EPF).

"This was at the request of the public," explained Ismail Sabri.

On March 23, the prime minister announced several other initiatives after chairing the Malaysia Social Protection Council (MySPC) meeting at Parliament in Kuala Lumpur.

This was to boost the socio-economic level of Keluarga Malaysia by focusing on programmes to increase the income of household heads among the poor registered under eKasih.

The MySPC meeting also agreed to strengthen the welfare net down to district level through the State Social Protection Technical Committee (JTPSNg). This will help deal with poverty under the Social Protection Profile (phase two) programme.

Besides that, the Malaysia Productivity Corporation (MPC) will be given the responsibility to lead the Working Committee on Modernising Subsidies to increase productivity, said Ismail Sabri.

All the measures decided at the MySPC meeting would help strengthen the social protection agenda to achieve the government's target of zero hardcore poor by 2025.

The Covid-19 pandemic has made all parties aware of the weaknesses of the social protection system in most countries around the world, including Malaysia," said the prime minister.

"Therefore, the government through the Malaysia Social Protection Council has identified a social protection mechanism that is more dynamic, flexible and able to respond to any risks faced by members of Keluarga Malaysia."