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Women's Propensity to Contribute to the Housewives' Social Security Scheme (SKSSR) in Malaysia: An empirical study

Suhaimi Abd Samad^{1*}, Nik Nursyakila Zakaria¹, Nur Rashidah Mohd Shah¹, Pawinee Chuayprakong²

**Corresponding Author*

¹ Faculty of Administrative Science & Policy Studies, Universiti Teknologi MARA (UITM), Cawangan Negeri Sembilan, Kampus Seremban, Malaysia

² Graduate School of Public Administration, National Institute of Development Administration (NIDA), Bangkok, Thailand

suhaimi@uitm.edu.my, 2022610852@student.uitm.edu.my, 202248765@student.uitm.edu.my, pawinee.chu@nida.ac.th
Tel: +606-6342913

Abstract

This paper examines the propensity of women to contribute to the Housewives' Social Security Scheme (SKSSR), introduced by SOCSO, to enhance their social protection. Acknowledging women's crucial role in family and community wellbeing, the study explores determinants such as trust, promotion, awareness, and financial capability to contribute to SKSSR. Data was collected through structured electronic questionnaires in Selangor and Negeri Sembilan. All variables exhibit positive correlations with the propensity to contribute to SKSSR, with trust being the strongest predictor. Thus, it provides insights for SOCSO and policymakers to improve SKSSR's implementation strategy, communication, and sustainability in social protection for women.

Keywords: : Housewife's Social Security Scheme (SKSSR); social security; SOCSO; women

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1.0 Introduction

Social protection is an essential pillar of human development and societal resilience. Across the globe, governments are striving to strengthen social security systems to ensure that vulnerable groups are adequately protected against risks such as illness, accidents, unemployment, and old age. In Malaysia, the Social Security Organization (SOCSO) plays a vital role in extending social protection to formal sector workers. However, for decades, one group has remained marginalized in the social security landscape: housewives. Housewives, whether married, divorced, widowed, or single mothers, contribute significantly to household well-being, yet their work often remains invisible in the economy. Without formal employment, they are excluded from contributory schemes such as the Employment Injury Scheme or the Invalidity Pension Scheme. Their lack of coverage leaves them vulnerable to income shocks, accidents, or health complications that may reduce their caregiving capacity. In response to these concerns, the Malaysian government launched the Housewives' Social Security Scheme (SKSSR) on 1st December 2022. The scheme, administered by SOCSO, was designed to provide coverage for housewives against domestic injuries, disabilities, and death while also extending support for rehabilitation and health services (Nadzri, et al., 2025). While the initiative represents an important policy step towards gender-sensitive social protection, its uptake has been far below potential. Out of an estimated three million eligible women in Malaysia, only 512,518

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had registered by 2025—representing merely 16.5% of the target group. This study examines the factors influencing women's propensity to contribute to SKSSR, with a focus on their willingness to participate. Specifically, it assesses the roles of trust, awareness, promotion, and financial capacity in shaping women's decisions.

1.1 Problem Statement

One of the important challenges in social protection is to extend the coverage to the population. Despite being an innovative program introduced by SOCSO since 2022, SKSSR faces several challenges. SOCSO has set a target of registering 500,000 women under the SKSSR. However, this figure remains significantly lower than the total number of eligible women, as current enrollment under the scheme accounts for only 16.5 percent of the overall population of housewives in Malaysia (Malaysia Gazette, 2024). SKSSR is a voluntary contribution-based programme. It represents a continuous effort undertaken by SOCSO to expand social protection coverage within society, with the broader aim of achieving inclusivity in line with the principle of “no one left behind” in social protection.

As a voluntary, rather than mandatory, scheme, the primary challenge lies in addressing issues of take-up. Although the government has implemented various initiatives to extend protection to the informal sector, the voluntary nature of membership and contributions has encountered significant obstacles, particularly in eliciting robust engagement and participation from the target population (Samad et al., 2025; Uchiyama et al., 2022). It can be examined from two key perspectives. From the individual perspective, these challenges encompass women's awareness of the availability of such protection, as well as their trust in SOCSO's capacity to safeguard their welfare in the event of accidents or injuries. Furthermore, financial constraints play a crucial role, as the ability to contribute on a monthly or annual basis remains a significant factor influencing participation.

From the organisational perspective, SOCSO as the scheme provider bears the responsibility of effectively promoting SKSSR to ensure that information reaches the intended target groups. The approach adopted under SKSSR mirrors that of the Self-Employed Social Security Scheme (SKSPS), which operates on a voluntary contribution basis similarly. Taken together, these barriers explain the significant gap between eligible women and actual registrants. If these issues are not addressed, the scheme risks failing to achieve its objectives of inclusive social protection for women in Malaysia. Thus, these challenges provide the primary motivation for this study.

1.2 Objectives

This study is designed to examine the relationship between women's propensity to contribute and the factors of trust, awareness, promotion, and financial capacity, and identifying the most influential factors shaping women's propensity to contribute. These objectives are framed to generate empirical evidence that can provide awareness in understanding the performance of the initiative and to guide policymakers in strengthening SKSSR's outreach sustainability.

2.0 Literature review

2.1 Social Security and Women

The concept of social security is rooted in protecting individuals against social risks that threaten income and well-being (Yusof et al., 2024; Samad et al., 2025). However, women—especially those engaged in informal sector and unpaid domestic work—have historically been excluded from mainstream social security schemes (Samad et al., 2025; Razavi, 2011). Feminist scholars argue that this exclusion reflects broader gender biases in social policy, which undervalue care work (Elson, 2017). Globally, the International Labour Organization (ILO) has emphasized the need for gender-responsive social protection systems that extend coverage to informal and unpaid workers.

Social security is a foundation of inclusive development, offering protection against life's socio-economic uncertainties such as illness, unemployment, disability, and old age. In Malaysia, women—especially those outside the formal workforce—face unique vulnerabilities that necessitate targeted social protection mechanisms. Social security for women in Malaysia encompasses both social insurance and social assistance mechanisms, aimed at safeguarding their well-being across different life stages and employment statuses. Under social insurance, SOCSO offers SKSSR, introduced through the Housewives' Social Security Act 2022, which protects housewives against domestic accidents, permanent disability, and serious illnesses, with benefits including rehabilitation, dialysis, and funeral expenses.

SOCSO also administers the Employment Insurance Scheme (EIS), which provides financial aid and job placement services to women who lose their jobs involuntarily. On the retirement front, the Employees Provident Fund (EPF) has introduced voluntary schemes, such as i-Sayang, which allows husbands to contribute 2% of their EPF savings to their wives' accounts, and i-Saraan, which enables self-employed women to save for retirement. Despite these initiatives, challenges persist, particularly for women in informal employment who lack access to formal social protection, and those with caregiving responsibilities that interrupt their career trajectories and contributions. Studies using the Decomposed Theory of Planned Behaviour (DTPB) highlight that factors such as financial literacy, religiosity, perceived behavioural control, and social norms significantly influence women's propensity to contribute to voluntary schemes. Social assistance programmes administered by the Department of Social Welfare (JKM) include Child Assistance (BKK) for single mothers, Old Age Assistance (BOT) for older women, and Federal Social Assistance for women in poverty, all of which are means-tested and designed to alleviate hardship. Internationally, conditional cash transfer programmes in Latin America, such as Mexico's and Brazil's Bolsa Família, have empowered women economically by targeting them as primary recipients, while India's Atal Pension Yojana offers micro-pensions to informal workers, including women, with flexible contributions and government backing. A 2024 UN Women report revealed that over 2 billion women and girls globally lack access to any form of social protection, underscoring the urgency for

gender-sensitive policy design. In Malaysia, enhancing social security for women requires expanding coverage to informal workers, promoting financial literacy, incentivizing voluntary contributions, and coordinating efforts across SOCSO, EPF, and JKM to ensure inclusive and efficient service delivery. These measures, informed by global best practices, can help build a resilient and equitable social protection system that empowers Malaysian women economically and socially.

2.2 SKSSR for Women

SKSSR marks the serious effort and initiative by the SOCSO aimed at protecting housewives and full-time caregivers. The protection aims to safeguard women, not limited to housewives and the informal sector, but eligibility is extended to all Malaysian women under 55 who are housewives, divorcees, widows, or single mothers. Among the benefits available are medical coverage for domestic accidents, permanent disability benefits, morbid allowance for severe health conditions, rehabilitation and dialysis services, survivor's pension for dependents, and funeral benefits. With an annual contribution of only RM120, this makes it accessible and affordable.

The degree of vulnerability experienced by women in social well-being is shaped by a variety of interrelated factors. Despite these programmes, several issues hinder women's participation in social security schemes. First, women are underrepresented in informal sectors, which often lack access to formal social protection. This includes domestic workers, hawkers, and gig economy. Secondly, Women frequently exit the workforce for caregiving, leading to interrupted contributions and reduced retirement savings. This affects their eligibility and benefit levels. Many women are unaware of voluntary schemes like i-Saraan or SKSSR. Lack of financial literacy further discourages participation. Lastly, traditional gender roles and societal expectations often limit women's financial autonomy and decision-making, affecting their ability to contribute to social security schemes (Nadzri et al., 2025).

Thus, the introduction of SKSSR is a very timely and vital effort to curb social exclusion. The scheme is significant because it formally recognizes the contribution and right to social protection of housewives. However, participation remains low, raising questions about women's readiness and ability to contribute. Numerous studies have been conducted to examine the propensity to contribute to voluntary social protection schemes such as Ngo & Nguyen (2025), Wango (2024). One of the most relevant works in this context is the study by Yusof et al. (2023), which explores the inclination to participate in the SKSPS, introduced by SOCSO in 2020. Motivated by this foundational research, the present study also adopts and refers to several key factors that influence the tendency to contribute to such voluntary schemes. These factors include trust, awareness, financial capability, and promotion.

2.3 Determinants of Participation in Social Security

Several determinants influence participation in social security schemes. Firstly, there is trust. It relates to trust in institutions as a critical factor in financial decision-making (Ngo & Nguyen, 2025). Mayer et al. (1995) define trust as the willingness to be vulnerable to another party. If women lack confidence in SOCSO's governance, they may be less likely to contribute to SKSSR. Following awareness, it shapes perceptions of benefits and costs, which are emphasized by Wango (2024) in their findings that information is crucial for the adoption of social innovations. Without effective communication, potential beneficiaries may remain indifferent. To promote awareness, the respective social security providers must actively promote the scheme to attract more enrolment. Effective promotion can create demand (Loewe, 2024; Marina et al., 2000). Kotler et al. (2015) argue that marketing strategies influence consumer behavior, including in public policy contexts. If SKSSR is poorly promoted, uptake will be limited. Finally, there is the financial capability of the potential contributor. Financial literacy and disposable income have a significant impact on participation (Ngo & Nguyen, 2025; Ng et al., 2025; Lusardi & Mitchell, 2014).

Although studies on social security in Malaysia have expanded in recent years, very few have focused on housewives and SKSSR. Existing studies primarily focus on the EPF or SOCSO's employment schemes. This leaves a gap in understanding how women perceive and respond to SKSSR. The current research addresses this gap by providing empirical evidence on women's propensity to contribute and the key influencing factors.

2.5 Conceptual Framework

The conceptual framework for this study is grounded in theories of social protection adoption and behavioral decision-making. Four key independent variables—trust, awareness, promotion, and financial capacity—are hypothesized to influence the dependent variable, namely women's propensity to contribute to SKSSR.

- I. Trust – Institutional trust serves as the psychological foundation for financial commitments. When women perceive SOCSO as transparent, accountable, and efficient, their likelihood of contributing increases.
- II. Awareness – Awareness of SKSSR is crucial. Without adequate information, women may underestimate its benefits or perceive it as irrelevant. Effective communication campaigns can thus increase propensity to contribute.
- III. Promotion – Promotion entails strategies to reach target groups, including community outreach, social media campaigns, and partnerships with NGOs. Successful promotion reduces informational barriers and motivates enrollment.
- IV. Financial Capacity – This reflects the affordability of contributions. Even if trust and awareness are high, women from low-income households may find contributions burdensome, reducing their likelihood of participation.

The framework shows a direct relationship between these four factors and women's propensity to contribute, as illustrated in Figure

1.

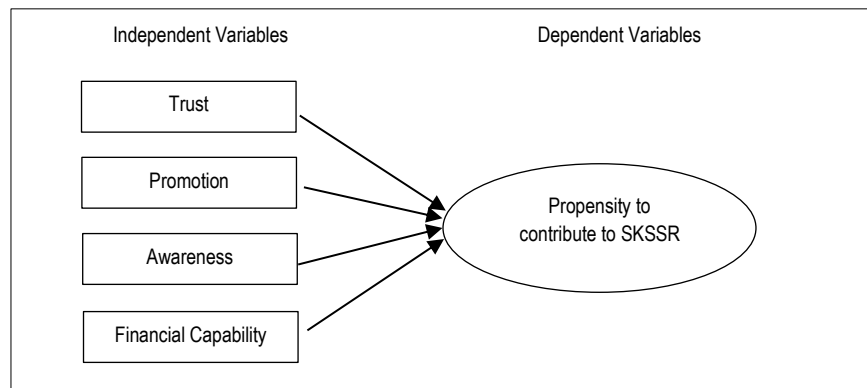


Fig. 1: Conceptual framework of women's Propensity to contribute to SKSSR

3.0 Methodology

This study adopted a quantitative survey design to collect empirical data on women's perspectives regarding SKSSR. A structured questionnaire was developed, drawing on existing literature on social protection and financial decision-making. The target population comprised housewives, including married, widowed, divorced, and single women who identified themselves primarily as homemakers. It is consistent with the qualifying condition specified by the SKSSR. A convenience sampling method was applied due to accessibility and time constraints. A total of 152 respondents were surveyed from both urban and rural areas in Selangor and Negeri Sembilan, based on socio-economic variation, diverse women's labour participation, and practical fieldwork efficiency. This number is considered adequate based on the Roscoe model (1975). Cronbach's Alpha values were calculated to ensure internal consistency reliability, with all constructs exceeding the acceptable threshold of 0.70.

The questionnaire contained five sections and was adapted from Yusof et al. (2024) and Mayer et al. (1995).

- I. Demographics (age, marital status, education, household income).
- II. Trust (measured as the trust respondents have towards the scheme provided by SOCSO).
- III. Awareness (measured using items assessing knowledge of SKSSR).
- IV. Promotion (measured using items on perceived effectiveness of outreach strategies).
- V. Financial Capacity (measured using items on affordability and income constraints).
- VI. Propensity to Contribute (measured with items assessing willingness to pay).

Surveys were distributed both physically and online via Google Forms. Fieldwork was conducted between January and March 2025. Participation was voluntary and anonymity assured. Ethical clearance has been obtained from the faculty with referral number FERC/01/2025 (AM228). Data were analyzed using SPSS software. Descriptive statistics provided an overview of respondent demographics and variable levels. Correlation analysis identified relationships between independent and dependent variables. Multiple regression analysis was employed to determine the most significant predictors of women's propensity to contribute. However, the study is limited by a small sample size, restricted geographic coverage, and other potential factors that may influence women's decisions to contribute to SKSSR.

4.0 Findings

4.1 Respondent Profile

Of the 152 respondents, 65% were married housewives, 20% single mothers, 10% widows, and 5% divorced. The age distribution revealed that 40% were between 31 and 40 years, 35% between 41 and 50 years, 15% were above 50, and 10% were below 30. In terms of income, 55% were from B40 households (<RM4,850/month), 35% from M40, and only 10% from T20. Education levels ranged from primary (15%) to tertiary (40%).

4.2 Correlation Analysis

Based on Table 1, there is a significant relationship between trust and the propensity to contribute to SKSSR ($r = 0.783$, $p = 0.000$, $p < 0.05$). This suggests that as trust levels increase, the propensity to contribute also increases. This finding aligns with previous studies that have emphasised trust as a fundamental determinant of individuals' willingness to participate in social security schemes (Ngo & Nguyen, 2025; ILO, 2021).

Additionally, the results show a significant positive relationship between promotion and propensity to contribute ($r = 0.606$, $p = 0.000$, $p < 0.05$), as well as between awareness and propensity to contribute ($r = 0.504$, $p = 0.000$, $p < 0.05$). These findings are supported by the literature, which highlights how effective promotional campaigns and increased awareness can influence participation in health and social insurance programs (Loewe, 2024; Marina et al., 2020; Wango, 2024).

Financial factors also show a significant positive relationship with contribution propensity ($r = 0.563$, $p = 0.000$, $p < 0.05$), which aligns with research suggesting that affordability, income stability, and perceived value of benefits significantly influence individuals' decisions to contribute to such schemes (Ng et al., 2025; Wango, 2024).

All four independent variables—trust, awareness, promotion, and financial capacity—showed positive correlations with propensity to contribute ($p < 0.05$).

Table 1. Correlation between trust, awareness, promotion, and financial with propensity to contribute to SKSSR.

Variables	Result	
Trust	Pearson correlation	0.783**
	Sig (2-tailed)	0.000
	N	152
Promotion	Pearson correlation	0.606**
	Sig (2-tailed)	0.000
	N	152
Awareness	Pearson correlation	0.504**
	Sig (2-tailed)	0.000
	N	152
Financial Capability	Pearson correlation	0.563**
	Sig (2-tailed)	0.000
	N	152

4.3 Regression Analysis

Table 2. Regression result

Variables	Beta	Sig.	Tolerance	VIF
Trust	0.715	0.000	0.412	2.2425
Promotion	-0.014	0.879	.0317.	3.151
Awareness	-0.036	0.632	0.452	2.211
Financial	0.164	0.019	0.511	1.957
R		0.792		
Adjusted R		0.618		
F Change		61.973		
Sig.		0.000		

Based on Table 2, the regression analysis reveals that trust, promotion, awareness, and financial factors were examined as predictors of the likelihood of contributing to SKSSR. The model is statistically strong, with an R value of 0.792 and an adjusted R² of 0.618, meaning about 61.8% of the variation in contribution behavior can be explained by these factors. The overall model is significant ($F = 61.973$, $p < 0.05$). Among the variables, trust is the most influential predictor ($\beta = 0.715$, $p = 0.000$), showing a strong positive effect—higher trust leads to a greater likelihood of contributing. Financial factors also play a meaningful role ($\beta = 0.167$, $p = 0.019$). However, promotion and awareness were not statistically significant ($p > 0.05$), suggesting they do not strongly influence contribution when considered alongside other variables. The model passed the multicollinearity test, with all variables showing acceptable Variance Inflation Factor (VIF) values below five and tolerance values above 0.1, confirming that each variable contributes independently. Overall, trust and financial considerations are the key drivers of contribution to SKSSR, and efforts to strengthen these areas may effectively boost participation.

5.0 Discussion

The study examined how trust, awareness, promotion, and financial factors influence housewives' tendency to contribute to the SKSSR. Findings show that trust ($r = 0.783$, $p = 0.000$) and financial factors ($r = 0.563$, $p = 0.000$) have strong, significant relationships with the propensity to contribute. Trust reflects confidence in the scheme's transparency, effectiveness, and future benefits. Yusof & Said (2022) emphasized that public support for welfare programs increases when they are perceived as credible and well-managed. Financial considerations—such as affordability and perceived value—also play a key role, especially for non-income earners like housewives (Rahman & Khalid, 2020).

Although promotion and awareness showed some positive correlation, they were not statistically significant predictors when analyzed alongside other variables. Nasir (2021) noted that knowledge of rights and benefits can influence participation, but in this study, these factors had only indirect effects.

Regression analysis further confirmed trust as the most influential factor, with the highest beta value ($\beta = 0.715$, $p = 0.000$). Ghosh and Kanjilal (2018) highlighted that trust in public institutions is essential for participation in formal schemes. Bujang et al. (2020) added that consistent and transparent communication boosts public trust. Thus, building institutional trust is key to increasing SKSSR contributions. While financial incentives and awareness campaigns are helpful, trust remains the strongest driver of participation among Malaysian housewives.

6.0 Recommendation and Conclusion

Based on the findings above, several recommendations can be proposed to increase the propensity among women to SKSSR. First, SOCSO should implement a comprehensive strategy combining financial incentives, flexible options, transparency, and grassroots outreach. Introducing a co-contribution model—where the government subsidizes 50% of contributions would reduce financial barriers and encourage enrollment, aligning with Malaysia's inclusive social protection goals under the Twelfth Malaysia Plan (UNDP Malaysia, 2023). It is recommended that the state government become involved in providing these initiatives to informal and full-time housewives for better inclusion. Flexible payment schedules, such as quarterly or biannual contributions, would accommodate irregular income patterns among informal workers and housewives, a need highlighted by the rise of flexible work arrangements. Transparency is crucial; SOCSO should publish annual reports detailing SKSSR fund usage and success stories, as seen in its reporting of over RM2.7 million in approved claims for 1,480 beneficiaries. Community-based promotion should replace generic digital campaigns, with SOCSO collaborating with women's NGOs, community leaders, health clinics, and schools to disseminate information. Mass media channels, such as radio, TV, and WhatsApp groups, remain practical tools for reaching rural and underserved populations, especially during crises like the COVID-19 pandemic, where mobile-first communication proved vital (UNDP Malaysia, 2023). These integrated efforts would enhance awareness, trust, and accessibility, making SKSSR more appealing to its target demographic.

In conclusion, SKSSR is a landmark policy in Malaysia, recognizing the unpaid contributions of housewives and extending them the much-needed social protection. However, uptake remains far below potential, with only a small proportion of eligible women enrolling. This study highlights that women's propensity to contribute is shaped by four main factors: awareness, financial capacity, trust, and promotion. Among these, trust is the most influential. For SKSSR to achieve its objectives, policymakers must prioritize in building institutional trust, awareness campaigns and addressing financial barriers. Subsidized contributions for low-income households, coupled with transparent reporting and grassroots promotion, can significantly enhance participation. By strengthening SKSSR, Malaysia can move closer to a universal and inclusive social protection system that values women's invisible labor and secures their well-being.

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Paper Contribution to Related Field of Study

This study advances gender-focused social protection by identifying key factors influencing women's participation in Malaysia's voluntary social security scheme. Thus, it contributes to the discourse on inclusive social protection and provides policy-relevant insights for improving scheme participation.

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