

Population and Family Policies in Malaysia

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Abstract

One of the objectives of development in the country is to improve the quality of life for all the people. Therefore, populations are at the core of development. Understanding demographic trends provides policy-makers with the tools to design interventions that lead to development especially in social sectors (family, health, education and labour) and providing infrastructure services. Knowledge on the population is crucial for planning resource allocation and designing appropriate policies. This paper intends to provide a review of population trends and population-related policies in Malaysia. It considers descriptions of Malaysia demographic changes, and then turns to the 1966 family planning programmes, the 70 million Population Policy in 1984 and to the recent Family Policy. This paper also attempts to provide insight into these policies by their evolutions, patterns and approaches, characteristics and provide recommendations for the future challenges.

Introduction

Today, Malaysia is being confronted with the outcome of changes in their core demographic processes of fertility, mortality and migration. Some of these changes had occurred in the recent decades, such as the influx of labour migrants together with declining fertility and increasing life expectancy, while others such as declining in mortality had occurred in more than three decades ago. Socio-demographic changes such as rise in education attainment and increase in female labour force participation are directly related to these demographic changes which would further affect the family institutions in Malaysia.

As the country progresses towards an industrialised nation, falling of birth rate and population ageing are inevitable. All of these phenomena generate a public and the Government concern about the family, gender, work-life arrangement and the best policy approaches to overcome these problems. Consequently, phrases like "Family-Friendly Policy"

are becoming more popular issues of discussion and of particular interest especially among female employees. As comparative studies of family policy are rarely being done in non-Western countries especially in Southeast Asia region, this article intends to give a review on the population-related policies in Malaysia that should interest policy makers, planners, social scientists and policy analysts in understanding approaches to family policy in this country.

This article will briefly describes the demographic changes and trends in Malaysia, then highlights the population-related and family policies as well as describes some of the programmes associated with these policies. The conclusion attempts to provide some of the recommendations from identifying characteristics, strengths and weaknesses, patterns and approach of the current family policies.

Setting a Stage to Population and Family Policies: Malaysia Demographic Trends

Population Size, Growth and Age Structure

When Malaya achieved its independence in 1957, the population was only 6.3 million. However, when Malaysia was formed in 1963, the population of the whole country became approximately 9 million. By the first Malaysian census in 1970, the population has grown to 10.44 million, displaying an average annual growth rate of 2.7 per cent during the period of 1960 - 1970. In 1980, the population was enumerated as 13.13 million, an increase of 2.7 million from 1970. However, this period witnessed an unprecedented fall of an annual growth rate to 2.3 per cent. The growth rate had bounced back in the period of 1980 - 1991 to 2.6 per cent to bring the population to 18.38 million in 1991 and the growth rate maintained at 2.6 per cent nine years later with a figure of 23.27 million population. The latest 2010 census shows that the population had hit almost 30 million mark with the average annual growth rate of 2.0 per cent.

In terms of age structure, the present population of Malaysia can be described as moderately young. In the year 1957, about 44 per cent of its population was below 15 years old, indicative of a very young population. Due to high fertility in the last few decades coupled with declining mortality, as many as 32 per cent of the current population are under the age of 15 years. The current median age of the population is about 24 years.

With regard to the aged population (60 years and older), there has been a clear trend towards an ageing population. During independence (1957), the proportion of those aged 60 and above was 4.6 percent. It increased to 5.8 per cent in 1991. The proportion of the elderly in 2010 is estimated at 7.9 per cent (Table 1).

Table 1
Percent Distribution of Population and Dependency Ratio

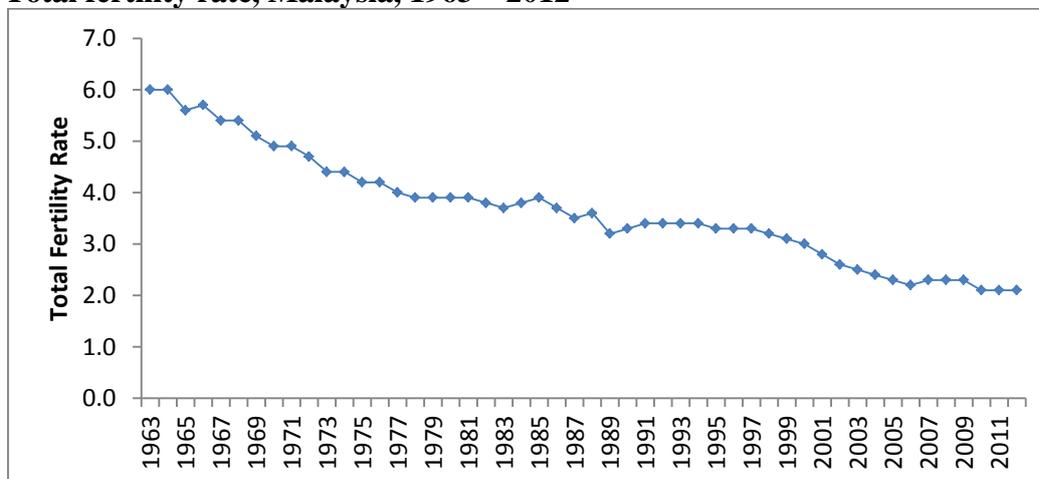
Age Group	1957	1970	1980	1991	2000	2010
0 - 14	43.8	44.9	39.9	36.5	33.3	27.4
15 - 59	51.6	49.9	54.6	57.7	60.5	64.8
60 and above	4.6	5.2	5.5	5.8	6.2	7.9
Dependency Ratio	93.8	100.4	83.2	73.3	65.3	54.5

Source: Department of Statistics Malaysia

Fertility and Marriage

The decline in fertility is apparently not a new issue to Malaysia. In fact, the first signs of a sustained decline in fertility in this country began to emerge way back in 1958 (Hirschman & Fernandez, 1980). Until 1991, Malaysia recorded a Total Fertility Rate (TFR) of 3.4 which can be considered to be at the intermediate level. The TFR continued to decline to 3.0 in 2000 and currently at the replacement fertility level, 2.1 children per women (Figure 1).

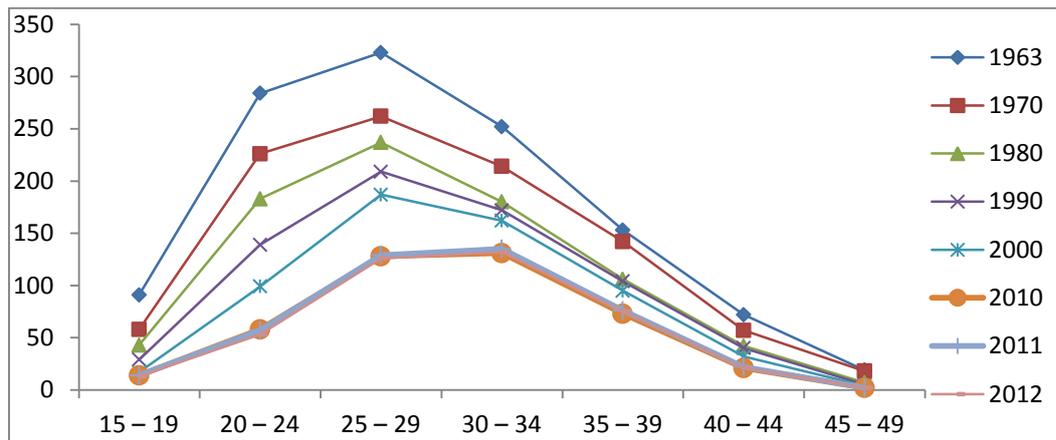
Figure 1
Total fertility rate, Malaysia, 1963 – 2012



Source: Department of Statistics Malaysia, Various Vital Statistics, 1963-2010.

The age-specific fertility rate is moving to higher ages (Figure 2). During the period of 1970 to 2000, fertility was almost stable at all ages below 25, and declining at 25 and older. After the year 2000, there was an increase in fertility at all ages before 35. This might be due to rising minimum age at marriage, improving female education and employment opportunities, easy access to reproductive health services and safe and effective contraception.

Figure 2
Age-specific fertility rate, Malaysia, 1963-2012



Source: Department of Statistics Malaysia, Various Vital Statistics, 1963-2010.

The age at first marriage is one of the key determinants of when women begin to bear children. The postponement of marriage has contributed to an increasing age at first birth. The trends of delaying marriage can be traced since 1980's whereby more women were getting more opportunities in education and employment (Tey,2007). The significant increase in age at marriage can be observed from the decade of 1970 to 1980, where women age at marriage has increased by 1.4 years. After 1991, the age at marriage just increased about 0.5 year per decade. This might indicate that Malaysian women are intending to have fewer children although they are relatively married early (Table 2).

Table 2

Singulate mean age at first marriage (SMAM), Malaysia, 1970 to 2010

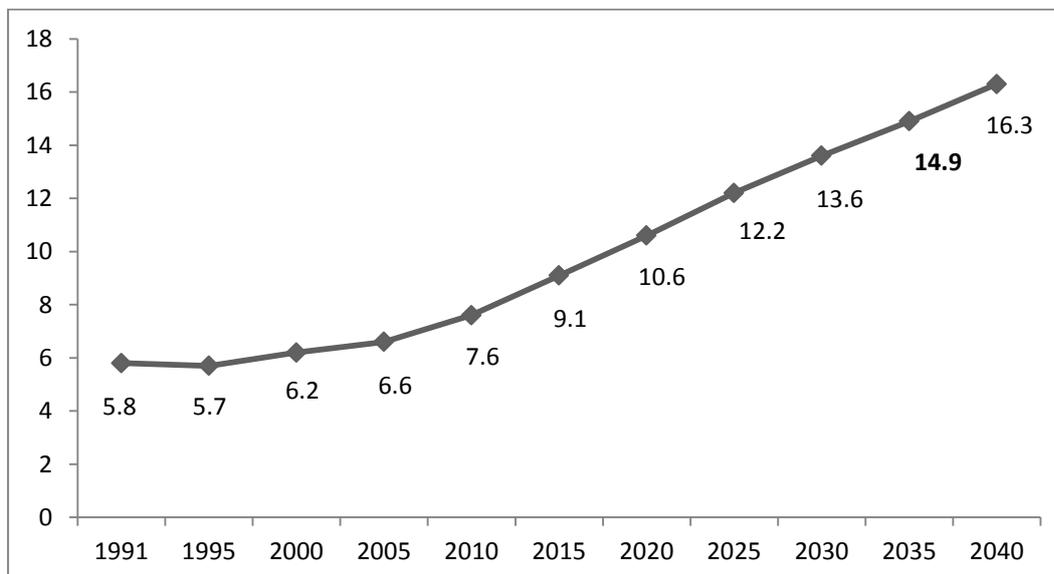
Year	SMAM (years)	
	Men	Women
1970	25.6	22.1
1980	26.6	23.5
1991	27.9	24.6
2000	28.6	25.1
2010	28.0	25.7

Source: World Marriage Data 2012, United Nations

Population Ageing

Due to the rapid decline in mortality, TFR and increasing age at marriage, there is a clear trend of increasing number of the aged population (60 years and older). In 1991, the number of aged population in Malaysia was only 1 million (5.8%) of the total population as compared to 2.3 million (7.6%) in the year 2010. With almost 30 million people in the current population of Malaysia, this percentage is projected to keep on increasing to 10.6 percent in 2020 and 13.6 percent in 2030. Malaysia is expected to become an aged country by the year 2035 (figure 3).

Figure 3

Percentage of population aged 60 years or older, Malaysia, 1990 to 2040

Source: Department of Statistics Malaysia (1995), Population and Housing Census of Malaysia, 1991.

Department of Statistics Malaysia (2001), Population and Housing Census of Malaysia, 2000.

Department of Statistics Malaysia (2012), Population Projections, Malaysia, 2010-2040

While rising life expectancy envisage the improvement of health and health care system of a country, aged population presents a number of challenges to families, communities and societies with the issues of economic security of old age, their health care systems and the familial support systems. While the family remains the key source of financial support and care giving for the older persons, it cannot play such a key role when the proportion of older persons rises to much higher levels. Old-age support ratios are getting lower and expected to continue to decrease in the coming decades. In 1994, 10 working-age population (15-59 years) per older person as compared to only 7.8 working-age population per older person in 2012. As a result, there will be fiscal pressure on support systems for older persons in terms of health and living.

Evolution of Population Policy in Malaysia

The evolution of population policy in Malaysia began from the period of the First Malaysia Plan (1966-1970) when high fertility during the post-war period prompted a new policy. This led to the passage of the National Family Planning Act No. 42, 1966 and arising from it, the National Family Planning Programme was thus launched. The objective, among others, is to lower the population growth rate from 3.0 percent in 1966 to 2.0 percent by 1985.

The Mid-term Review of the Fourth Malaysia Plan (1981-1985) represented a major milestone in the country's population policy. In this Review, the Government recognised the inter-linkages between population and development processes. It also recognised that continued population growth does not necessarily have a negative effect on development. A larger population, and the increased domestic market can be beneficial in achieving national development goals provided that the quality and productivity of the population are being constantly raised. Thus, although set in the context of a very long time horizon (115 years), a specific population size of 70 million was identified as an ideal target towards which Malaysia might aim at.

A reassessment of the policy conducted in 1992 shows that, due to the rapid pace of development and industrialisation in the country, the total fertility rate was dropping faster than expected. The quantitative target of 70 million population by the year 2100 will, therefore, not be achieved. The Vision 2020 Policy stresses human resource development as well as the need for the creation of an economically resilient and fully competitive

community. In this respect, it is the quality, rather than quantity of the population that matters. Hence, the main thrust of our future population programme is to sustain population growth that is in balance with resources and development. This is in accordance with the Government's efforts to create Malaysia as an industrialised nation, but at the same time maintaining quality population founded on a healthy, resilient and stable family system.

A further reassessment, Second Population Strategic Plan Study, was conducted in 2009-2010 shows that Malaysian families are getting smaller and the total fertility rate is dropping much faster and may reached replacement level fertility of 2.1 children per women by the year 2015. Several recommendations/suggested policies were made to arrest or slowdown the fertility decline so as to ensure that the natural increase does not fall into negative territory in the longer run by putting in place policies that will sustain fertility at replacement level, while enabling couples to meet their labour market goals and their family building goals:

- introducing a period of paid paternity leave to make it clear the government's support for gender balance in childrearing;
- providing for paid compassionate leave in cases of children's sickness;
- allowing more flexible working hours;
- provision of child-minding facilities at the workplace, and providing government subsidies for childcare costs incurred by working mothers;
- increasing tax concession for dependent children;
- programmes to encourage husbands to be more fully involved in childrearing and household activities;
- the needs of those with unmet needs for contraception need to be fully met especially among disadvantaged groups, and failure to meet their contraceptive needs will place further barriers to their families' socio-economic progress.

Other Population-related Policies

National Social Policy

The National Social Policy (NSP) which was adopted in 2003 provides the framework for the planning and the implementation of social development programmes. Its vision is to create a

progressive and established Malaysian society with every member having the opportunity to develop his/her potential to the optimum in a healthy social environment based on the qualities of unity, resilience, democracy, morality, tolerance, progress, care, fairness and equity in accordance with the goal of Vision 2020.

The objectives of NSP are to ensure that the basic necessities of the individual, family and community are provided for, develop and empower human life, consolidate social support systems and services and generating multi-sector synergy. This policy is being reviewed at the moment and to be replaced with a New Social Model.

National Policy on Women and Plan of Action

As the country progresses towards achieving greater gender equality, the role of the Government has been supportive, pre-eminent and continuous. In particular, the Government has provided an enabling environment for the advancement of women at both the national and international levels. At the national level, the formulation of the National Policy on Women (NPW) in 1989 marked a turning point, enunciating for the first time clear guidelines for the effective participation of women in the country's development. The policy was revised in 2009 with a vision to ensure an equitable sharing of resources and benefits of development for men and women. With more educated women over the years, yet, still lagging in employment and decision making position, this policy is aimed to increase recognition of women's role as well as integrating women in all sectors of development.

National Policy for Older Persons and Plan of Action

The new revised policy in 2011 based on a review of the 1995 National Policy for the Elderly is to ensure an enabling and supportive environment for the well-being of older persons as well as to promote healthy, active and productive ageing. Some of the policy responses are the increasing of retirement age to 60 years, tax rebate on cost of retrain older persons and tax rebate of up to RM5,000 to encourage family care.

National Policy on Reproductive Health and Social Education

National Policy on Reproductive Health and Social Education implies that adolescents are a priority population. It aims to empower adolescents with knowledge and positive attitudes towards social and reproductive health. This policy was adopted in 2009 to facilitate the introduction of the Reproductive Health and Social Education in the National Service Curriculum (PEKERTI@PLKN) in 2011 and Health and Social Education in schools (PEKERTI@ SCHOOL) in 2012. The establishment of young people friendly centres, kafe@TEEN in 2006 as part of Psychosexual Development Programme and the introduction of Reproductive Health and Social Education, had benefitted quite a number of young people in Malaysia.

Family in Malaysia

Socio-demographic context

In the Malaysian Census, the number of family estimation is based on counting of the household, which is defined as “a group of individual staying under the same roof and using the same facilities in the house”. The reason is that, of those staying in the same household are usually are the members that make up the family, even though there are some exemption.

As shown in Table 9, the number of household (regarded as family in this context) has been increasing steadily over the last four decades. In 1980, the number of households were about 2.5 million. It has increased to 3.6 million in 1991, to 4.8 million in year 2000. The last Census in 2010 has recorded about 6.4 million households.

On the contrary, the size of the family is decreasing. The census 1980 estimated the average family size was at 5.22 persons. It has reduced steadily to 4.92 persons in 1991, 4.62 persons in 2000 and reduced further to 4.31 in year 2010.

In term of family structure, the proportion of nucleus family households has increased from 55 per cent in 1980 to 70 per cent in 2010. On the other hand, the proportion of extended family household is steadily decreasing from 28 per cent in 1980 to merely 18 per cent in 2010. Table 9 also shows that the people are marrying later, which means the time span for having children will be lessen. Increasing education level and women labour force participation are said to be the main factors why people choose to marry later.

Table 3: Number of Households, Family Size, Family Structure, and Mean at First Marriage, 1980, 1991, 2000, 2010

	1980	1991	2000	2010
Number of Households (million)	2.5	3.5	4.8	6.4
Average Family Size (persons)	5.22	4.92	4.62	4.31
<u>Family Structure (%)</u>				
Nuclear	55	60	65	70
Extended	28	26	20	18
Single	9	8	7	8
<u>Mean age at first marriage (year)</u>				
Male	26.6	27.9	28.6	28.0
Female	23.5	24.6	25.1	25.7

Source: Malaysian Census, 1980, 1991, 200, 2010

Challenges

The changes as shown by statistics in Table 3 have indeed over-simplified the changes that are happening in the Malaysian family as a whole. For example, with the increasing of

nuclear family proportion, it shows that leisure of support from extended family is diminishing. The family is indeed losing their support from extended family members which make them more vulnerable to any negative influences. One of the main issues here is an increasing dependent on child care services, maids as well as alternative child care arrangement. This has indeed contributed to the emergence of “sandwich generation”, whereby working-age adults having to support both their elderly parents and young children. Work and family life has become highly interdependent with the rise of dual income family where working women and men balancing between family and career.

Together with the current economic demand were both parents need to work to cover for family expenditure, child care and care for the elderly is becoming an important issue. Even though Malaysian Population and Family Survey,2004 has found that family members are still the main source of child care for working parent, this support is diminishing. On the contrary, issues on hiring maid to take care of the children and the elderly parents, is here to stay.

In short,, Malaysian families are facing rapid changes that are shaping the new face of the world. Never before has changes been so rapid, as we are currently living in a borderless world where development in external environment can immediately have an impact on families. These changes can profoundly alter the pattern of contact, sharing and relationships in families. These trends and challenges include:

- Structure, roles and responsibilities of Malaysian families will continue to change as a result of modernisation and urbanisation of the population;
- Work and family life will become highly interdependent with the rise of dual-income families;
- More parents will face “time-bind” which may result in weakening of the family, relationships and inadequate value transmission to the children;
- Changing attitudes towards relationships, marriage and family may contribute to more Malaysians remaining single, delaying marriage and having fewer children;
- Youth may adopt increasingly liberal views towards sexual intimacy, marriage, commitment and childbearing.
- More women will enter the labour force due to processes of modernisation, industrialisation and higher education achievement; and

- Family mobility will increase due to development of new townships, job transfers and job opportunities. Adjustments to new environments, such as different homes, neighbourhoods, changing jobs, schools, and friends will present many challenges to all family members.

Family policy in Malaysia

Family in Malaysia is still regarded as central element of contemporary life. It offers companionship, security and protection. On the other hand, rapid socio-economic development has had an impact on the pattern of family formation, composition and structure. Due to demographic trends such as the changing age- structure of the population, decline in fertility rate, delay in marriage and mobility of the population have led to major changes in the family structure and size. However, family is highly valued and esteemed and the traditional norms and values are still being practiced by a majority of families.

Since 1960's until now, Malaysia family policy can be classify using Gauthier's classification scheme (1996) as "pro-traditional model". In this model, the preservation of family is the main concern. The government will take some responsibility for supporting family but the most important sources are seen from the families and voluntary organisations.

Malaysia has long had an implicit family policy. The main strategy is more focusing on means-tested benefits, community/society assistance, abuses and anti-poverty. As for the context of work-life balance, the government has been more inclined to let employers operate rather than issuing statutory legislation. Family-friendly practices in employment have therefore been based mainly on voluntary between workers and employers or with tax-incentive for employers. Family policy for Malaysia as of 2014 is summarised as follows:

Parental Leaves are divided into two schemes:

- **Maternity leave**, addressed in 1955 Employment Act, can last for 60 consecutive days of leaves at full pay. Maternity leaves have increased from 60 days to 90 days since the beginning of 2011 for civil servants. Some banks, state government employees and multinational companies begin to follow the 90 days of leaves.
- Policy of 5 years unpaid leave for childcare without losing out on seniority and service.

- *Paternity leave* for civil servants increased from 3 days to 7 days beginning 2003.

Cash Allowances are divided into means-tested and non-means tested under Child Act 2001 and Care Centre Act 1993.

- A RM180 subsidy is given for each child sent to childcare centres for civil servants with a household income of less than RM5,000
- A RM250 subsidy is given for parents with household income of not more than RM900 who sent their children to private childcare centres registered under the Social Welfare Department
- Grant for opening up nursery and childcare centres. Government agencies that provide child care centres at their work place will be given a RM200,000 grant to renovate and furnish their facilities. The government agency does not operate the centre themselves. It is usually out-sourced to an association or individual who has to submit a working paper to the Ministry of Women, Family and Community Development with a recommendation from that relevant government agency.
- Employers from the private sector who set up child care centres are given a 10% tax reduction per annum on the setting up cost for a period of 10 years. This is only for child care centres that are set up at the work place.
- Tax relief of RM1,000 per child under the Income Tax Act 1967.

Flexible Working Arrangements programme also known as FlexWorkLife.my, a collaboration between the Ministry of Women, Family and Community Development and TalentCorp was created to provide a solution that women are faced with challenges of having to juggle personal commitments and work responsibilities. It aims to build a network of employers and talent to optimise work-life integration, while maximising work efficiency and enhancing employee enhancement.

The National Family Policy

Recognising the challenges as stipulated above, the Malaysian Government has focused on strengthening and implementing policies and taken positive steps to help the family

especially in balancing the work-life and help to ease their burden. At the same time, the Government realised that to help the family facing this ever rapid changes of the world, need the involvement of all parties, to help, to provide and to enable family to face the challenges of this new millennium.

The National Family Policy (NFP) was launched on 19th March 2011. The policy advocates the concept of family wellbeing based on family values such as caring, honesty, justice and equity regardless of status, gender and age. At the macro level, the policy acts as the catalyst to urge all stakeholders to take into account the family perspective in all their planning, strategy formulation or development efforts, either through their commitment, formulation or review of policies and laws that are not family friendly to ensure that programmes, services and family friendly facilities are accessible.

The NFP has three strategic thrusts, which are as follows:

- a) To increase the commitment and involvement of various stakeholders to prioritise the family perspective in all socioeconomic development efforts;
- b) To ensure that laws, policies procedures and enforcement of laws prioritise the family perspective and;
- c) To ensure that programmes, services and family friendly facilities are accessible.

To achieve the aims of the NFP, the Ministry of Women, Family and Community Development has identified several strategies such as:

- a) Research and development on family wellbeing;
- b) Advocacy to prioritise family wellbeing;
- c) Training and lifelong education for human capital development and family wellbeing;
- d) Provision of resources;
- e) Conducive environment for family empowerment;
- f) Consultation and strategic partnerships with various Governments agencies, private sector, NGOs, institutions of higher learning and the community; and
- g) Monitoring and evaluation.

Some Current Programme for Family

The Government has also adopted innovative and creative measures via the **National Blue Ocean Strategy (NBOS)** to enhance public sector services and programme delivery. Through this strategy, it encourages the participation of the Public, Private and People (3Ps) in ensuring national development. This collaboration and commitment will lead to high impact achievement, low cost and rapid execution of government activities that emphasise People First, Performance Now concept. Among the initiatives under the NBOS is **the 1Malaysia Family First (1MF1st)** movement. It is in recognition of the integral role the family plays in nation building and development. The 1MF1st movement is implemented under the ambit of National Family Policy. The programme and activities are implemented through 3 key focus areas, namely:

- a) Family perspective commitment;
- b) Review policies and laws to be more family friendly ; and
- c) Accessibility to family friendly services.

As the nation's commitment towards the important role of the family and recognition that the family is the pillar of the society, the Prime Minister has declared November as the National Family Month. Among the Incentives given for the Family Month is that any company that organises the family activities for their employees will be given tax exemption for the expenditure.

There are various family development programmes being offered by LPPKN. These programmes are aimed at building stable, healthy, happy and harmonious families and some of them have been implemented since early 1990s. These programmes consist of training modules on preparation for marriage and marriage enrichment, parenting skills for parent with young children and teenagers, fatherhood, adolescent development and counselling services for families and adolescent.

Recognising the increasing participation of women in the labour force, concrete steps have been taken to create awareness and provide knowledge to parents on the importance as well as the need to balance work and family. Therefore, the **Parenting@Work** programmes, conducted at the workplace, was launched in 2007, to provide a guidance on parenting skills, ensure stable and resilient family units and to equip families to face modern day challenges

and work-life balance issues. Skills and knowledge on financial and expenditure management is important to achieve financial stability and harmonious family. Realising this, LPPKN has introduced family financial management programme called SMARTBelanja@LPPKN in 2009. This programme is implemented with the collaboration from Credit Management and Counselling Agency (an agency under the Central Bank of Malaysia) and NGOs as one of the strategy to help families to plan their expenditure wisely.

Family Wellbeing Index

Realising that the wellbeing of the family is the primary goal in the development of the country, LPPKN has developed a FamilyWellbeing Index in 2011. The index comprises of 7 domains that covers key family wellbeing components, namely family relations, family economy, family health, family and community, family and religion, family and safety, as well as housing and environment. The index measures the subjective wellbeing of families. For the year 2011, the Malaysian wellbeing index is 7.55 out of 10. This indicates that Malaysian families have a relatively high level of wellbeing and are able to manage the challenge of development.

Moving Ahead: Some Recommendations for Family Policy

Based on the demographic trends and changes, along with research and programmes on family that have been discussed earlier, we would like to propose several recommendations that hopefully would contribute to further deliberation on family policies in Malaysia. Our recommendations do not indicate that Malaysian Government is deficient in this aspect. In fact, we believe that the Government is already moving forward by taken many measures to strengthening families in Malaysia. Indeed, family aspect is never being neglected in every 5-year Malaysia Plan. The recent establishment of the National Family Policy further demonstrated that Malaysia is moving towards a well-coordinated family policy.

In this section, we will propose the following recommendations for further development of family policies in Malaysia:

- **Work-life Balance Deserves More Attention**

There still exists a gap between employee's needs and the availability of family friendly policies. A recent study on family-friendly policies reveals that there are many work places in Malaysia that practice family-friendly policies such as various types of leave entitlements but in terms of working hour's flexibility, there is still a lack of awareness and urgency among employers (Subramaniam&Selvaratnam 2010). Without family-friendly environment especially in workplaces, family solidarity would be weaken and the fertility rate may decline further. Countries like Singapore, Germany and France are the evident of these problems (A Cross-National Comparison of Family Policy Report, 2009: p.118). In retaining women in labour force, flexible working arrangements such as flexi time, working from home and permanent part-time may allow women with caring responsibilities to reconcile work and family responsibilities. Countries like United Kingdom and New Zealand already have a legislation on flexi-working arrangements (FWA) that gives the employees a statutory right to request their working arrangements if they have to take care of families. Therefore, we need to have a legislation of FWA's and to configure it well.

- **Gender-neutral policy: More Men Should Involved**

The increased labour force participation of women would be the source of tension and stress that would probably lead to declining fertility rate, family dysfunction or even emotional burn out. Policies should consider how to get men more involve with caring and should not be discouraged from taking care leaves.

- **On-site public-private partnership child care centre**

The Government through the National Family Policy/Employment Act/Child Act should mandate on-site, non-profit childcare centres at workplaces that hire more than 300 workers in total. The employer should pay at least half of the management costs for these on-site centres. When the employer is unable to establish on-site child care, the employer must replace with other support in the form of jointly child care centres with other employers, contracting with nearer/local child care facilities or providing a

child care allowance. Incentives to establish these on-site childcare centres include partial financial aid/grants and tax benefits.

- Preparation to an Ageing Nation: Harnessing the Second Demographic Dividend

To introduce/mandate a compulsory family/life insurance package for the middle and upperclass. With today's working adult generally have better education and anticipating a longer life expectancies, Malaysia somehow will benefit from the 'second demographic dividend'. As they realise they will live longer and could not rely heavily on younger family members, they certainly will accumulate greater savings so that they can achieve more financial independence in old age. This is when working adults save accordingly in preparations for their retirement. Hence, their accumulated savings are expected to rise and the effect of this is called the 'second demographic dividend'. It will then act as an investment which in turn will help boosted Malaysia economic growth which is even more than first demographic dividend. At the end, populations aging will produce a sustainable family while contributing an economic bonus through higher per capita income.

- Need More Resource for Family Policy

Family policy often requires financial resources. It is not feasible for the Government to follow countries like Sweden to always allocate tax revenue to family policy when we facing a fiscal deficit at the moment. A more realistic approach will be to examine what public and private resources are available for better utilisation. The Government may put stronger effort in promoting private enterprise in adoption of family-friendly employment practises. Another form of public-private partnership is to make use of community resources for example using mosques, churches, temples and other religious centres in the community and housing area can be used as child/elderly care centres. Private companies should be involved to bear the management cost, human resource and training modules.

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