

## 【刘哲伟专栏】允许公积金提款的真正原因？



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作者认为，即使政府不想给人们做选择，坚持拒绝提款，也没问题，只是不要滥用人们作为挡箭牌。（档案照：透视大马）

事先声明，我不是支持或反对提取公积金存款，我之前文章的立场基于案例和论证，不是盲目的赞成或反对。然而，上一届政府和现在的政府决定令人失望，因为他们的论述具有误导性。

首先，拒绝提取公积金存款的原因是什么？一开始的答案是公积金存款是养老，在构建高尚的叙事，即政府保障人民的退休生活。然而，一段时间后，当时的财政部长东姑查夫鲁称，提领公积金存款是会影响公积金局的财务和投资。最近拉菲兹也加入相同的言论。

所以现在的问题是，政府拒绝提领公积金存款，到底是为了保障人民的退休生活还是保全公积金局的投资基金呢？这是两个截然不同的问题，对我来说，政府要保全公积金局的投资比保障人民退休生活更加重要。然而，以保护投资的名义拒绝提领，在政治上是不可行的，因为会面临各种反击，但是以人民退休生活为理由，可以更容易让政府看起来更加高尚。



首相安华在提呈2023年预算案时，表明政府拒绝允许再次提领公积金。（档案照：透视大马）

在我提出关于如何保障退休人士的未来安全网，以及提领存款作一个论证链之前，我先分享我的辩论前辈告诉我的，数据是如何可以被操纵。

今年，A公司确实设法卖出了1个单位的产品，而第二年，他们设法卖出了2个单位的产品。同时，他们的竞争对手B公司设法卖出了100万个单位的产品，而第二年则卖出了110万个单位的产品。这里的问题是，谁的表现更好？

为了支持A公司，我将使用这样的论据：A公司设法使其销售量增加了100%，而B公司只设法使其销售量增加了10%。从统计学上看，这一点都没有错。也没有说谎。

为了支持B公司，我的论点是：B公司设法增加了100,000个单位的销售，而A公司只设法增加了1个单位的销售。同样，从统计学上看，他们没有错，也没有作弊。

以上例子说明，当涉及到数字时，人们给出的统计数字是正确的，没有隐瞒，但这种统计数字在多大程度上能代表整体信息，这是我们需要问的问题。

再回来说说公积金局提领存款的方面，如果政府的论点是为投资基金的规模为出发点，我完全可以接受这个论点。只是要诚实告知，政府并没错，毕竟这是个意识形态问题，不是是非题。

同时，我们也不能指望获得一切，要提款，又不要投资基金受影响，就如又要马儿好，又要马儿不吃草。然而任何政府都必须敢于以诚实的方式捍卫自己的决定，而不是将论点转移到政治上更容易接受的新事物上，事实却不是如此。

那么，如果允许提款，未来人们的退休生活怎么办？政府根据公积金局的数据，即存款少于1000令吉和少于1万令吉人占多数。对于统计数据，我有几个问题要提出。我在之前的文章中确实提到了一些。

首先，政府在发表言论前，是否把“非真正”的会员剔除？第一个应该被剔除的群体是那些参加养老金计划的公务员。他们自己知道，即使是有养老金计划的公务员，在他们早年也需要向公积金局缴纳，直到他们收到养老金状况的确认。换句话说，把这些人概括进去是不行。

其次，有很多自由职业者和零工，他们之前有缴纳公积金，但是其实并没有开始正式工作，例如大学生，全职家庭主妇等等。这是另一类“非真正”的会员，在提供一个更全面的数据前，也应该先摒除他们。



作者认为，（档案照：透视大马）

第二，如果担心的是退休后的生活，政府可以设定规则，只允许那些能够保证在退休后至少有24万令吉的人，也就是政府认为“安全”的金额才可以批准提领。如果一个人每月收入是5000令吉，他们每月的供款是1150令吉（雇主12%，雇员11%），在一年内，不包括利息，他们可以积累1万3800令吉。在15年内，还没有纳入加薪和利息的情况下，他们可存取20万7000令吉。

我没有一个正确公式，但我相信，如果把每年的加薪和公积金所支付的利息计算在内，要达到政府所建议的24万令吉，需时不到15年。我们以15年为假设，退休年龄为60岁，这意味着政府应该允许45岁及以下的人提款，而这不会影响他们退休后的生活。

同样，对于那些每月赚取1万令吉的人来说，他们可能只需要不到7年的时间，甚至更短的时间就能达到存款24万令吉的目标。换句话说，以政府想要保护退休后的生活为理由，这些53岁及以下的人，应该被给予一个选择来提款。

总而言之，我并不是支持提取公积金存款，但以退休后的生活为借口拒绝提取，对我来说，是不能接受的。别滥用同情心论述或伟大论述来掩盖现实的右翼资本经济论述。说实话，我个人觉得，拒绝提款公积金是为了保护投资基金的规模，并不是真的因为人们的储蓄少。

如果单纯以人们退休生活作为主要考量，政府可以简单地设定一个更高的公式，如上文所述，只允许那些在退休时能达到24万令吉的人提款退休存款。更何况，这群中高阶层并没获得太多政府的资助。如果他们真的要提款，选择权应该在他们手上。即使政府不想给人们做选择，坚持拒绝提款，也没问题，只是不要滥用人们作为挡箭牌。

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# [Liu Zhewei Column] The real reason for allowing provident fund withdrawals?



**Liu Zhewei**

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*The author believes that even if the government doesn't want to give people a choice and insists on refusing to withdraw money, that's fine, just don't abuse people as a shield. (File photo: The Malaysian Insight)*

Let me state in advance that I am not supporting or opposing the withdrawal of provident fund deposits. The positions in my previous articles are based on cases and arguments, and are not blind approval or opposition. However, the decisions of the previous government and the current government are disappointing because their presentation is misleading.

First of all, what are the reasons for refusing to withdraw provident fund deposits? The answer at the beginning is that provident fund deposits are for retirement, constructing a noble narrative, that is, the government guarantees people's retirement life. However, some time later, the then Finance Minister Tengku Zafrul Tengku Zafrul said that withdrawing EPF deposits would affect the EPF's finances and investments. Rafiz recently joined in with the same remarks.

So the question now is, by refusing to withdraw provident fund deposits, is the government trying to protect people's retirement life or to preserve the investment funds of the Provident Fund Board? These are two completely different issues. To me, it is more important for the government to preserve the investment of the Provident Fund than to protect people's retirement life. However, refusing to withdraw funds in the name of protecting investment funds is politically unfeasible because it will face various counterattacks, but using people's retirement life as an excuse can make it easier for the government to look more noble.



*When Prime Minister Anwar presented the 2023 budget, he stated that the government refused to allow another withdrawal of provident funds. (File photo: The Malaysian Insight)*

Before I present a chain of argument on how to secure a future safety net for retirees and access savings, I share what my debate seniors told me about how data can be manipulated.

This year, Company A did manage to sell 1 unit of the product, and the next year, they managed to sell 2 units of the product. Meanwhile, their competitor Company B managed to sell 1 million units of the product, and the following year sold 1.1 million units of the product. The question here is, who performed better?

To support Company A, I will use the argument that Company A managed to increase its sales by 100%, while Company B only managed to increase its sales by 10%. Statistically speaking, this is not wrong at all. Didn't lie either.

In support of Company B, my argument is this: Company B managed to increase sales by 100,000 units, while Company A only managed to increase sales by 1 unit. Again, statistically speaking, they are not wrong and they are not cheating.

The examples above illustrate that when it comes to numbers, the statistics people give are correct and nothing is being held back, but to what extent such statistics represent the overall message is the question we need to ask.

Let's talk about the withdrawal of deposits from the Provident Fund. If the government's argument is based on the size of the investment fund, I can completely accept this argument. I just want to be honest and tell you that the government is not wrong. After all, this is an ideological issue, not a right or wrong issue.

At the same time, we cannot expect to get everything. We want to withdraw money without affecting the investment funds, just like wanting a horse to be good but not eating grass. Yet any government must dare to defend its decisions in an honest way and not shift the argument to something new and more politically acceptable, which is not the case.

So what happens to people's retirement lives in the future if withdrawals are allowed? According to the government's data from the Provident Fund Board, the majority of people have savings of less than RM1,000 and less than



RM10,000. I have a few questions to ask about the statistics. I did mention some in my previous article.

First of all, does the government exclude “non-genuine” members before making any remarks? The first group that should be eliminated are those civil servants who participate in pension plans. They themselves know that even civil servants with pension plans are required to make contributions to the Provident Fund in their early years until they receive confirmation of their pension status. In other words, it is not possible to generalize these people.

Secondly, there are many freelancers and gig workers who have paid provident fund before but have not actually started formal employment, such as college students, full-time housewives, etc. This is another category of “non-genuine” members, and they should be eliminated before a more comprehensive data is provided.



*The author believes that (File photo: The Malaysian Insight)*

Second, if the concern is about life after retirement, the government can set rules and only allow those who can guarantee that they will have at least RM240,000 after retirement, which is the amount the government considers

"safe" to withdraw. If a person earns RM5,000 per month and their monthly contribution is RM1,150 (employer 12%, employee 11%), in one year, excluding interest, they can accumulate RM13,800. Within 15 years, before salary increments and interest are taken into account, they can deposit and withdraw RM207,000.

I don't have a correct formula, but I believe that if the annual salary increase and the interest paid by the Provident Fund are included, it will take less than 15 years to reach the RM240,000 recommended by the government. We assume 15 years and the retirement age is 60, which means the government should allow people aged 45 and below to withdraw money without it affecting their life after retirement.

Similarly, for those who earn RM10,000 per month, it may take them less than 7 years, or even less, to reach the goal of saving RM240,000. In other words, those aged 53 and under should be given an option to withdraw their money, on the grounds that the government wants to protect their retirement life.

All in all, I do not support withdrawing provident fund savings, but using post-retirement life as an excuse to refuse withdrawal is unacceptable to me. Don't abuse the rhetoric of compassion or the narrative of greatness to cover up the reality of right-wing capitalist economic discourse. To be honest, I personally feel that the refusal to withdraw funds from provident funds is to protect the scale of investment funds, not really because people have little savings.

If people's retirement life is simply the main consideration, the government could simply set a higher formula, as mentioned above, and only allow those who can withdraw their retirement savings to reach RM240,000 at retirement. What's more, this group of middle- and upper-class people don't receive much government funding. If they do want to withdraw money, the choice should be theirs. Even if the government doesn't want to give people a choice and insists on refusing to withdraw money, that's fine, just don't abuse people as a shield.

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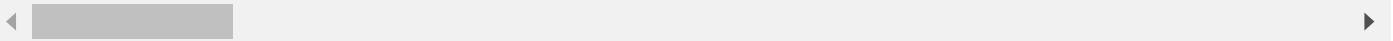
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