

RESEARCH ARTICLE

Non-standard workers' perceptions of Malaysia's social security programmes during the COVID-19 pandemic

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ABSTRACT - The emergence of the COVID-19 pandemic, along with its unprecedented economic and livelihood challenges, has had unparalleled repercussions on non-standard workers worldwide. To cushion the impact of COVID-19 on workers and employment, several measures were implemented by the Malaysian government. However, anecdotal evidence suggests that these measures largely focused on those in standard employment. Accordingly, this study explores non-standard workers' perceptions of Malaysia's social security programmes during the COVID-19 pandemic. The research adopts a qualitative design, with data collected from nine non-standard workers and analysed using thematic analysis. The results reveal that non-standard workers experienced job losses, financial strain, significant income reductions, and challenges in accessing government assistance during COVID-19. The findings also indicate that this group did not benefit as equally as standard workers from the government's emergency social measures, such as wage subsidies, financial aid, and other pandemic-related programmes. While financial aid and special grants for micro-businesses provided short-term relief, many non-standard workers believe the government could have done more. Additionally, the government's social security programmes were found to promote social cohesion and contribute to a more unified society. Overall, the findings underscore the need for inclusive and adaptable social security frameworks that address the unique needs of non-standard workers, particularly in times of crisis.

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1. INTRODUCTION

The emergence of the COVID-19 pandemic, along with its unprecedented economic and livelihood challenges, has had unparalleled repercussions on non-standard workers worldwide, particularly in Malaysia (Gunn et al., 2022; Jaiyeoba et al., 2023). This traumatic crisis eventually transformed into an economic and labour market shock, with impacts extending beyond the production of goods and services to also affect consumption and investment, according to the International Labour Organization (2020). Businesses, especially those in severely affected industries like tourism, aviation, hospitality, and entertainment, faced significant challenges related to declines in revenue, job losses, and insolvencies (Ozili & Arun, 2020; Rahman et al., 2024). As a result of the measures taken to curtail the spread of COVID-19, the International Labour Organization reported an estimated 24.7 million additional unemployed people globally and over 35 million people pushed into working poverty in 2020. Furthermore, a survey conducted during the same period by the Department of Statistics Malaysia (DOSM) indicated that 46.6 percent of those who reported job losses due to COVID-19 and the Movement Control Order (MCO) were non-standard workers.

Compared to standard workers, non-standard workers experienced significant strain due to their lack of access to adequate social protection coverage (Lu et al., 2020). Although non-standard workers occupy a substantial share of the global labour force, many organisations, including governments, offer them fewer benefits and no access to pensions. As a result, non-standard workers were constantly worried about being injured or falling ill due to the lack of extended medical, dental, or disability benefits. They were also concerned about the future of their work due to the adverse effects of COVID-19 and whether they would be able to retire without pension plans (Zeytinoglu & Cooke, 2005). Persistent heterogeneity in employment systems is thus a major challenge for the labour market, particularly in the post-COVID-19 environment (Bosmans et al., 2023). Therefore, there is an urgent need to address this issue because such a persistent gap in social protection coverage for workers could intensify social and economic divides, potentially generating anger, divisions, and political discontent in the country (Mexi, 2020).

As one of the countries commended for its prompt response in rolling out social protection measures following the COVID-19 pandemic outbreak, Malaysia's measures largely focused on standard workers. For instance, the insurance and labour market policies were restricted to contributing members (i.e., standard workers). These policies include, but are not limited to, EPF contribution deferment for SMEs (e-CAP), savings withdrawals (i-Lestari), reductions in employee contributions, the SOCSO Employment Retention Programme (ERP), Wage Subsidy Programme (WSP), Employment

Insurance System (EIS), Prihatin Screening Programme (PSP), HRD levy exemptions, and foreign worker levy discounts (Sazali, 2020). While essential, the government primarily opted for social assistance mechanisms, such as one-off categorical cash transfers known as Bantuan Prihatin Nasional (BPN), to address the needs of non-standard workers, despite evidence showing that non-standard workers were largely affected. To provide adequate social protection coverage for non-standard workers, there is a need to learn from the experience of COVID-19 and move beyond one-off measures in protecting this group of workers.

In addition, a series of emergency response packages were announced to cushion the impact of COVID-19 by supporting enterprises, jobs, and incomes, as well as stimulating the economy, protecting workers in the workplace, and providing financial relief. Similarly, the Malaysian Employers Federation (MEF) issued guidelines to address the impact of COVID-19 in the workplace for its members. Although these packages were substantial in mitigating the effects of COVID-19 on employment and the economy, they largely focused on standard workers, with less emphasis on non-standard workers. Therefore, the emergence of COVID-19 highlights the significant role that social security programs could play in providing essential social protection for all workers, promoting inclusive economic development, and mitigating a range of downside risks (Jou et al., 2022). While there are clear indications that Malaysia's response to major public emergencies needs improvement (Samsudin et al., 2022), improving this response for non-standard workers requires special consideration, as the measures rolled out were largely focused on standard workers (Cheng, 2020).

To minimise the employment and economic impact of crises that could force millions of non-standard workers out of work or threaten employment by forcing companies out of business, it is crucial to investigate the experiences of non-standard workers regarding government measures to cushion the impact of Covid-19, in order to find innovative solutions to limit income loss in future potential crises. Therefore, this research explores non-standard workers' perceptions of Malaysia's social security programmes in cushioning the impact of the COVID-19 pandemic. By revealing these perceptions, the government will be better equipped to plan for comprehensive coverage for non-standard workers in Malaysia. Meanwhile, this research is structured as follows: Section Two reviews pertinent literature on non-standard workers and social security protection. Section Three discusses the methodology adopted and data-related issues. Section Four presents the qualitative thematic analysis performed on the data collected for this study and discusses the findings. Section Five offers theoretical and practical implications. The final section, Section Six, concludes this study and provides recommendations for future research.

2. LITERATURE REVIEW

2.1 Non-Standard Workers: A Review of Related Studies

In recent decades, non-standard employment has gained prominence in both industrialised and developing countries. According to the International Labour Organization (2016), this form of employment includes “temporary employment, part-time work, temporary agency work, multi-party employment relationships, disguised employment relationships, and dependent self-employment.” Specifically, this study focuses on part-time workers, freelancers, and dependent self-employed individuals with unstable incomes. Non-standard employment differs from standard employment, which is typically continuous, full-time, or contract full-time work and is generally associated with more comprehensive social security coverage. Non-standard workers constitute a significant portion of the labour force, often being employed temporarily in casual work. Compared to standard workers, non-standard workers are more exposed to greater insecurity and have less access to adequate welfare due to limited social security coverage (Gunn et al., 2022). In many organisations, non-standard workers are positioned in the “periphery” of the firm with conditions characteristic of the secondary labour market. This contrasts with standard workers, who are part of the “core” group within the firm, experiencing primary labour market conditions. The primary reason for the rise in non-standard employment is employers' goal of reducing costs—characterised by low wages and minimal, if any, benefits (Zeytinoglu & Cooke, 2005).

In addition, Galli and Kucera (2004) highlight that the growth in non-standard employment is linked to the decline in public sector jobs, expansion of the service sector, increased female labour supply, and labour policies that overlook the role of wages and working conditions as incentives. Lehmann and Pignatti (2018) document that non-standard employment is often used as a transitional stage for workers aiming to enter standard employment. Loayza and Rigolini (2011) conclude that non-standard employment serves as a safety net or a growth engine for self-employed individuals who engage in it while searching for standard employment or pursuing personal advancement. Arias et al. (2018) note that the costs associated with entering non-standard employment are significantly lower compared to transitioning into standard employment. Auguste et al. (2024) use data from a sample of 4,756 workers from a unique national survey to examine the economic hardships among non-standard workers during the COVID-19 pandemic. They find that gig workers experienced significantly greater economic hardship than non-gig and other self-employed workers during the pandemic. Their findings specifically reveal that gig workers were more likely to experience food insecurity, miss bill payments, and suffer income loss compared with non-gig and other self-employed workers. They note that although household liquid asset endowments prior to the pandemic reduced the effect of economic hardships on non-standard workers, having dependent children in the household increased this effect.

Elia and Bekker (2023) analyse how Belgium, Cyprus, and Poland used Temporary Support to mitigate Unemployment Risks in an Emergency (SURE) to support non-standard and self-employed workers during COVID-19. Compared to Belgium and Poland, they find that the situation in Cyprus is less clear-cut, as no specific measures were

implemented to support non-standard workers, despite introducing measures to support employees. Bosmans et al. (2023) investigate the insecurities experienced by non-standard workers in countries with varying welfare states, including Belgium, Canada, Chile, Spain, Sweden, and the United States. Their interview data reveal that non-standard workers across these countries face multiple insecurities, such as income and employment instability, and relational tension with employers or clients, all of which are influenced by social inequalities. Bosmans and Vanroelen (2024) further explore how feelings of inferiority are expressed and experienced in the work lives of non-standard workers. Their interviews with non-standard workers from Belgium reveal that feelings of inferiority manifest through various metaphors, including “disposable product,” “outsider,” and “jack of all trades.” They also highlight that non-standard workers’ lack of financial independence, the disparities between standard and non-standard workers created by labour market and social security regulations, and discrimination in contexts beyond work, such as in the housing market, contribute to these feelings of inferiority. Bosmans and Vanroelen conclude by urging governments and employers to intensify efforts to equalise rights and treatment between non-standard and standard workers, with the aim of reducing feelings of inferiority and improving overall well-being for non-standard workers.

Ewertowska (2020) explores the experiences of young workers in non-standard employment in New Zealand by interviewing 12 individuals aged 20 to 24. She finds that this group faces a lack of autonomy and control over their work and working hours, poor relationships with managers and employers, and negative impacts on their personal lives due to substandard working conditions. Parveen et al. (2022) investigate the challenges faced by non-standard female workers. Their thematic analysis shows that women engage in non-standard employment to improve their economic status but encounter several issues, including harassment, bullying, mental stress, physical fatigue, and exploitation. Parveen et al. note that these problems reduce women's efficiency and adversely affect their well-being. Gunn et al. (2022) examine the effects of non-standard employment, unemployment, and associated economic, health, and safety outcomes during the COVID-19 pandemic in Sweden, Belgium, Spain, Canada, the United States, and Chile. They find that non-standard workers experienced changes in work hours, income, and benefits, along with a high prevalence of severe to extreme anxiety or depression. Their study provides further evidence that non-standard workers and the unemployed experienced complex and adverse effects during the pandemic, highlighting the need for tailored pandemic responses and recovery strategies.

Despite the popularity of non-standard employment, this type of employment has been associated with social insecurity. For example, a study conducted by Ruiz et al. (2017) shows that non-standard employment is linked to social insecurity, poor self-rated health, and mental health issues, especially during crises. Having examined the challenges faced by non-standard workers, Kolomoets et al. (2023) argue that these challenges can be addressed through careful policy development that balances the need for flexibility with the need for worker protection. While studies have investigated non-standard workers in various countries, none have specifically explored their perceptions of social security programmes. Given the social security challenges associated with non-standard employment in Malaysia, it is crucial to examine non-standard workers’ perceptions of social security programmes designed to cushion the effects of the COVID-19 pandemic. Accordingly, this study specifically explores non-standard workers’ perceptions of Malaysia’s social security programmes in mitigating the effects of the COVID-19 pandemic.

2.2 Social Security Programme

Social security programmes are government programmes used to provide benefits to qualified individuals against certain life risks and social needs. It is an important measure to mitigate series of downside risks and to promote social cohesion, inclusive economic development, and human dignity (Qian, 2020). According to McKinnon (2020), the goal of social security protection systems is to manage the labour market and life cycle risks faced by the population. Effective practice of social security protection systems usually guarantees income security and health protection, resulting into social inclusion, and reduction in poverty and inequality. Social security benefits can be provided in cash or in kind and are generally intended to ensure adequate access to health services, medical care, and income security, especially in cases of unemployment, illness, crisis, employment injury, loss of the family breadwinner, and during retirement and old age.

The social security programme enables governments and organisations to make crucial investments in the well-being of workers and citizens, reinforcing social cohesion, building social peace, and promoting inclusive economic development (International Labour Office, 2011). Additionally, the social security programme encompasses various initiatives to support different segments, including cash transfers for low-income groups, pensions for the elderly, and specific youth skills training programmes. It generally includes social insurance, social assistance, and labour market policies. In Malaysia, social assistance can be categorical, universal, or means-tested, such as Bantuan Prihatin Nasional (BPN), Bantuan Orang Tua, and Bantuan Awal Persekolahan. Malaysia’s social security protection system includes three main programmes: social insurance, the provident fund, and the social assistance system. Although the current system in Malaysia is inadequate to fully mitigate risks and shocks arising from uncertainties (Sazali, 2020), it has served as a stabiliser during crises.

Notwithstanding, the recent COVID-19 pandemic has highlighted persistent and deep structural inequalities in the social security response for non-standard employment in Malaysia. Compared to standard workers, non-standard workers were largely excluded from the country’s social security systems. For instance, insurance and labour market policies are restricted to contributing members (i.e., standard workers). Meanwhile, government interventions, especially during periods of economic instability, such as the COVID-19 pandemic, aimed at non-standard workers can significantly impact

their well-being and financial stability (International Social Security Association (ISSA), 2022). Specifically, direct cash transfers from the government can assist non-standard workers in meeting their daily expenses, such as food, rent, and utilities, particularly during periods of income loss (Immervoll et al., 2022; Pereira-Kotze et al., 2022). Since non-standard workers often lack employer-provided health insurance, government-backed healthcare subsidies or access to public health insurance schemes—critical during health crises like the COVID-19 pandemic—could help alleviate the burden of medical costs (Khan et al., 2022).

Besides, as many non-standard workers face increased stress and anxiety due to job insecurity and financial instability, providing access to mental health services is another vital component that could help them maintain their overall well-being (Padrosa, 2022). Similarly, government policies aimed at protecting non-standard workers' jobs, such as incentives for companies to retain their workforce or offering upskilling opportunities to transition to more stable employment, are crucial (Spasova & Regazzoni, 2022). Therefore, extending government social security benefits to non-standard workers will not only promote social inclusion and equity but also ensure that all workers, regardless of employment type, have access to basic protections. These interventions can help reduce income inequality among workers, as many non-standard workers often earn less and have fewer benefits compared to their full-time counterparts. By exploring non-standard workers' perceptions of Malaysia's social security programmes to cushion the effects of the COVID-19 pandemic, this study aims to inform relevant agencies about the issues confronting non-standard workers in Malaysia and assist in achieving the government's socioeconomic goals.

3. METHOD

This research adopts a qualitative research design to explore non-standard workers' perceptions of Malaysia's social security programmes in cushioning the effects of the COVID-19 pandemic. This research approach has been widely used by researchers in similar studies, such as Bosmans and Vanroelen (2024), Jaiyeoba et al. (2018, 2024), Pereira-Kotze et al. (2022), Shahrudin et al. (2020), and several others. In conducting this study, interview data were collected from part-time workers, freelancers, and dependent self-employed individuals with unstable incomes in Malaysia. As noted by Malterud et al. (2015), six to twelve interviews with experienced informants are deemed sufficient for a homogeneous study like this, which aims to explore non-standard workers' perceptions of Malaysia's social security programmes. While 15 part-time workers, freelancers, and dependent self-employed individuals were formally invited to be interviewed for this research, only nine accepted our invitations and met the established criteria. To be eligible for an interview, individuals needed to possess a bachelor's degree and have worked as part-timers, freelancers, or dependent self-employed individuals for five years, including during the COVID-19 lockdown.

Furthermore, although there are many competing methods that researchers can employ to collect data in a study using a qualitative research approach, such as in-depth interviews, direct observation, participation in the setting, and document review (Marshall & Rossman, 2016), this study considers in-depth interviews to be the most appropriate. This is because the study aims to gain a deeper understanding of non-standard workers' perceptions of Malaysia's social security programmes in cushioning the effects of the COVID-19 pandemic. To guide the data collection process, semi-structured interview questions were prepared to cover a range of issues concerning non-standard workers. Following the development of these questions, the interview script was validated by experts in this area of research to ensure clarity, relevance, and effectiveness (Jaiyeoba et al., 2024). Subsequently, invitation letters, which introduced the purpose of this research and assured participants of their confidentiality, were sent to the interviewees, with ethical considerations in mind. The issues investigated during the interviews include:

- a. How non-standard workers were particularly affected by the COVID-19 pandemic,
- b. The effectiveness of government palliatives in addressing the needs of non-standard workers,
- c. Whether non-standard workers benefited equally as standard workers and the steps needed to ensure that all groups benefit adequately from such policies in the future,
- d. Measures to ensure that government palliatives continue to support non-standard workers beyond the pandemic, and
- e. Whether government social security programs contribute to social cohesion among non-standard workers.

In addition, the interviews were conducted in English. The recorded audio, obtained with the permission of the interviewees, was subsequently transcribed using NVivo software and analysed using a thematic analysis method (Jaiyeoba & Haron, 2016). According to Kiger and Varpio (2020), six steps should be followed when using the thematic analysis approach to analyse interview data. These steps are: (a) familiarising yourself with the data, (b) generating initial codes, (c) searching for themes, (d) reviewing themes, (e) defining and naming the themes, and (f) producing the report/manuscript.

4. ANALYSIS

4.1 Informants' Profiles

The demographic profiles of the interviewees are summarized in Table 1. As shown, the nine informants interviewed met the criteria established for this study. Specifically, our interviewees comprised eight females and one male. Five of them have completed a master's degree, while the remaining four hold bachelor's degrees. They include five part-timers,

two self-employed individuals, and two freelancers. The monthly household income of most of them is less than RM4,851. Seven of them experienced changes in their employment status or income due to the COVID-19 pandemic. Eight of them are somewhat satisfied with the government support or social security benefits received during the COVID-19 pandemic. Six do not have access to workplace benefits such as health insurance, retirement plans, or paid time off. Although not reported, the majority of them described their current financial situation as either struggling to make ends meet, in debt and struggling, or living pay cheque to pay cheque. Finally, they all described their current employment status as insecure.

Table 1. Informants demographic profiles

Informants	Gender	Highest Qualification Obtained	Employment Status	Household Income	Changes in Employment Status	Satisfied with Government Support	Workplace Benefits	Job Security
1	Female	Master's Degree	Part-Time Employee	Less than RM4,851	Yes	Somewhat satisfied	No	Not secured
2	Female	Master's Degree	Self-Employed	RM4,851 - RM10,970	Yes	Somewhat satisfied	No	Not secured
3	Female	Master's Degree	Part-Time Employee	Less than RM4,851	Yes	Somewhat satisfied	No	Not secured
4	Female	Bachelor's degree	Self-Employed	Less than RM4,851	Yes	Somewhat satisfied	No	Not secured
5	Female	Master's Degree	Freelance	RM4,851 - RM10,970	Yes	Somewhat satisfied	No	Not secured
6	Male	Bachelor's Degree	Freelance	Less than RM4,851	Yes	Somewhat satisfied	Yes	Not secured
7	Female	Master's Degree	Part-Time Employee	Less than RM4,851	Yes	Somewhat satisfied	Yes	Not secured
8	Female	Bachelor's Degree	Part-Time Employee	RM4,851 - RM10,970	No	Somewhat satisfied	Yes	Not Secured
9	Female	Bachelor's Degree	Part-time Employee	RM4,851 - RM10,970	No	Satisfied	No	Not secured

Source: Authors' own creation

4.2 Thematic Analysis

This section discusses the thematic analysis performed on the data that were collected for this study. Thematic analysis identified five themes: COVID-19 effect on non-standard workers, effectiveness of government palliatives, non-standard workers vs. standard workers, social cohesion, and government support post-pandemic. These themes, along with the findings and verbatim quotations, are discussed here.

4.2.1 COVID-19 effect on non-standard workers

This theme specifically discusses the impact of the COVID-19 pandemic on non-standard workers in Malaysia. As documented by Lim (2022), non-standard workers, including self-employed, part-timers, freelancers, casual workers (gig workers), owners of small businesses, and family workers, were more affected than standard workers. Non-standard workers are more susceptible to economic shocks. For example, the disease prevention measures instituted by the government, which required physical distancing and new operating procedures, resulted into loss of employment for this group of workers. To explore this theme, we asked non-standard workers how they were particularly affected by the COVID-19 pandemic. It was discovered that non-standard workers were severely impacted. The findings reveal that non-standard workers experienced job losses, financial strain, significant reductions in income, and challenges in accessing government assistance. The following quotations were extracted from the interviewees' responses:

"[...] As you are aware, workers like me, who are part-time, are often in vulnerable positions, with limited job security, low wages, and minimal benefits. Many of us, including nurses and those in sectors like tourism, hospitality, and retail, have been hit especially hard by the pandemic, which has severely impacted our income." [...] (Interviewee No. 3)

"[...] Due to the pandemic and the resulting lockdown measures, many non-standard workers, including myself, lost our businesses or experienced significant reductions in income. We were also faced challenges in accessing government assistance, as many social safety nets were geared primarily toward formal workers." [...] (Interviewee No. 2)

"[...] before I started working, I was assured that if I came to the office, I will be compensated. However, during the COVID-19 outbreak, the Prime Minister declared a Movement Control Order (MCO) for the entire country, which led to the closure of all offices and required all employees to work from home. As a

part-time employee, working from home was not an option for me because no tasks were assigned to me, so I was not paid during that period. However, after the restrictions were slightly relaxed, part-time employees were allowed to work in shifts.” [...] (Interviewee No. 1)

“Financially, I think most part-time, or contract workers feel anxious about their situation. You know that workers worldwide were being retrenched, right? So, I was always worried that I might be the next to lose my job. My sister, for example, was retrenched during the pandemic. She was a contract worker, not permanent, so she lost her job.” [...] (Interviewee No. 7)

“Based on my experience, before the pandemic, I was able to teach students in person. However, due to COVID-19, I could not work for a while. Fortunately, when online learning initiatives were introduced, I was able to resume work, albeit with reduced hours. Although my working hours were cut, I was still able to earn some income. That was my experience with how the pandemic has affected my work.” [...] (Interviewee No. 5)

4.2.2 Non-standard workers vs. standard workers

This theme investigates non-standard workers’ perspectives on whether they benefited equally compared to standard workers from the government’s social security measures. According to Behrendt and Nguyen (2018), non-standard workers are often not covered, or only partially covered, by social protection systems, particularly employment-based schemes. While some of these workers may be excluded from coverage, others who are included may receive lower benefits, both in terms of levels and duration, due to lower earnings, shorter working hours, and interrupted employment careers. Additionally, some may be unable to claim benefits if they do not meet eligibility conditions related to the minimum period of employment, working hours, and/or earnings. The findings from the interviews reveal that non-standard workers did not benefit equally compared to standard workers from the government’s emergency social measures. It was recommended that the government take steps to ensure that all groups of workers benefit equally from such policies in the future and extend health insurance to non-standard workers. The government was also urged to work closely with employers to ensure that non-standard workers receive job security, fair wages, and adequate working conditions. The following quotations support this perspective:

I do not think non-standard workers receive the same benefits as standard workers. For example, part-timers do not get paid if they take sick leave. As a former part-timer, I can say that part-time workers often have to do more work than full-time workers, yet their efforts and compensation are not commensurate. My suggestion to ensure that all groups benefit equally from policies in the future is to treat part-timers similarly to full-timers. It does not make sense to keep renewing part-time contracts for years unless the company has financial issues or relies on personal connections for job placement. [...] (Interviewee No. 1)

Definitely not, because we are not attached to any company. We are just part-time, which means we can be terminated at any time. There is no insurance coverage for non-standard workers. My recommendation is that there should be contracts in place that offer reassurance to non-standard workers. The contract should be fair, giving us time to think about our future if something happens. If we are suddenly terminated, people will struggle to cope. So, I believe it's important to have a fair contract law in place for us. [...] (Interviewee No. 3)

Not at all. [...]. My recommendation is to ensure that all groups benefit equally from such policies in the future. First, the government should review and update existing policies to make sure they are inclusive and cover all workers, including non-standard workers. For example, they could extend social security benefits, such as health insurance, to these workers. Additionally, the government should work closely with employers to ensure that non-standard workers receive job security, fair wages, and adequate working conditions. This would help protect the rights of non-standard workers. The government could also provide incentives to employers to encourage them to offer these benefits to their workers. [...] (Interviewee No. 4)

I do not think just giving money is enough. Like I said earlier, they should probably extend contracts or even make contract workers permanent. For contract workers, the minimum duration should be about two years. I also think they should provide healthcare benefits at least similar to those of standard workers. [...] (Interviewee No. 9)

4.2.3 Effectiveness of Government Palliatives

This theme explores the effectiveness of government palliatives in cushioning the impact of COVID-19 on non-standard workers. As noted by Christl et al. (2021), government support, such as monetary compensation schemes, played a major role in mitigating the effects of the COVID-19 shock. Additionally, Gallo and Raitano (2023) document that palliatives, such as cash social transfers, significantly cushioned the potential increase in income poverty and inequality levels. Hence, interviewees were asked about their opinions on several palliatives rolled out by the Malaysian government to address the impacts of COVID-19. While some respondents agreed that financial aid, such as i-Lestari, Bantuan Prihatin Rakyat (BPR), Bantuan Khas COVID-19 (BKC), and special grants for micro businesses, was helpful to non-standard workers in the short term, others believed that the government did not do enough to assist those in need. They called on

the government to review its palliative programmes to make them more inclusive. The following quotations support these findings:

“I do not think it was effective because we saw in the news how people, especially B40s and non-standard workers, really suffered. Some even had to resort to desperate measures. If you were in Malaysia or read about the white flag movement, you might have heard of it. People were encouraged to hang a white cloth outside their homes if they do not have enough food or money, so that other citizens, not the government, could help them. From that alone, it is clear that government was not doing its utmost to assist those in need.” [...] (Interviewee No. 1)

“It is not very effective because non-standard workers were not secure in their income. The only thing that helped a bit was when the government slowed down loan payments. However, for daily life, we still need to survive, and we still need to earn something, so the impact was not that significant. The government provided only a small amount of assistance, which felt more like a gift. It is not enough for long-term sustainability.” [...] (Interviewee No. 9)

“I think that financial aid, such as i-Lestari, Bantuan Prihatin Rakyat (BPR), Bantuan Khas COVID-19 (BKC), and special grants for micro businesses, was very helpful to people, especially the non-standard workers, but only in the short term because it was not enough to help them survive in the long run. Even now, many businesses are still struggling; some have gone out of business entirely. Many people lost their jobs during the pandemic. So far, I am not aware of any comprehensive government programs to help people after the pandemic, in the post-pandemic period. I believe our government has been quite ineffective in addressing people’s problems after the crisis.” (Interviewee No. 4)

“[...] While these government palliatives provided some relief to non-standard workers, challenges remain in accessing these programs, and many workers have fallen through the cracks. Although providing cash assistance to low-income households is good, it had limitations in reaching the most vulnerable non-standard workers. Similarly, the wage subsidy program was mainly targeted at formal sector employees, which excluded many non-standard workers, including nurses and others.” [...] (Interviewee No. 3)

“[...] I believe there is a need for the government to review these programs and make them more inclusive in future, particularly for the most vulnerable non-standard workers who have been hardest hit by the pandemic.” [...] (Interviewee No. 2)

4.2.4 Social cohesion

This theme explores the interviewees' perspectives on whether the government’s social security programs contribute to social cohesion among non-standard workers. As noted by Burchi et al. (2022), social security programs are capable of improving the vertical dimension of all attributes if they are universal rather than differentiated according to social groups, such as employment-related social insurance schemes, professional or trade union programs, or geographically targeted social transfer schemes. They document that social security programs, especially social transfer schemes, are likely to generate stronger effects on social cohesion. Accordingly, interviewees were asked whether government palliatives during the pandemic contributed to social cohesion among non-standard workers. With some reservations, it was discovered that the government’s social security programmes did indeed promote social cohesion and contribute to a more unified society.

Although not enough, but I think the government palliatives have had a positive impact on social cohesion among non-standard workers. [...], by providing us with much-needed financial support during the pandemic, these measures have helped mitigate the negative economic impact on our well-being. Additionally, the government palliatives were helpful in addressing the needs of those most affected, regardless of their employment status. By supporting non-standard workers, the government has fostered a sense of community and shared responsibility among different groups of workers. This support has promoted social cohesion and contributed to a more unified society. [...] (Interviewee No. 3)

[...]. As a part-time worker, the palliatives received helped bridge the gap when my hours were cut. It was reassuring to see that others in similar situations were also getting the help they needed. We started to see each other not just as competitors for shifts but as part of a community that was collectively being supported by the government. This sense of shared experience brought us closer together, and I felt more connected to other non-standard workers than before. [...] (Interviewee No. 7)

Working as a self-employed during the pandemic was tough, but the government palliatives made a big difference. The financial aid helped me get through the slower days, and it also made me realise that there are many others like me facing the same challenges. We started sharing tips on how to navigate the aid system, and I noticed that there was a stronger sense of unity among us. We all knew that we were in it together, and that sense of solidarity stayed with us even after things started to improve. [...] (Interviewee No. 2)

It should help, but unfortunately, some other income groups felt they also deserved some form of palliative support but did not receive much. For example, [...], those in the M40 group often could not benefit much. Members of the M40 group have different responsibilities, so it is understandable why most of us felt overlooked. [...] (Interviewee No. 5)

As a freelancer, the government palliatives during the pandemic offered some relief, but they did not really foster a sense of social cohesion for me. The financial support was helpful to stay afloat, but the isolation of working from home made it hard to connect with others in the same boat. While I appreciated the support, I did not feel any stronger connection to other non-standard workers because we were all dealing with our own struggles separately. [...] (Interviewee No. 1)

4.2.5 Government support post-pandemic

This theme explores the interviewees' perspectives on the measures the government can implement to ensure continued support for non-standard workers beyond the pandemic. As stated by Spasova and Regazzoni (2022), most of the social protection measures offered by the government to cushion the impact of COVID-19 on non-standard workers were temporary stopgaps, as this category of workers will continue to need improved social protection after the pandemic. Due to their limited access to social protection, non-standard workers are among the most at risk of poverty during prolonged recessions. Regarding this issue, non-standard workers were asked about the appropriate measures that could ensure they continue to receive government support beyond the emergency measures instituted during the pandemic. Non-standard workers urged the government to create targeted programs that specifically address their needs, promote skill development, create decent work opportunities, and expand social protection schemes. Other findings are captured in the following quotations:

“I think the first step is for the government to create targeted programmes that specifically address the needs of non-standard workers. [...], this should include financial assistance, wage subsidies, and job training programs. These programs should be designed to be inclusive and encompass non-standard workers, not just standard workers. Additionally, the government can collaborate with employers to encourage the provision of benefits such as health insurance, retirement savings, and paid sick leave for non-standard workers. Government can promote decent work for non-standard workers by enforcing labour laws and standards, ensuring they receive fair wages, and providing opportunities for career advancement and skills development.” [...] (Interviewee No. 6)

“I really appreciate the government's encouragement for people to upskill. I think it is a good initiative because upskilling can benefit individuals in the long term. There is a saying, “Give a person a fish, and they eat for a day; teach them to fish, and they eat for a lifetime.” This idea resonates here because non-standard workers are in a tough situation, with uncertainty looming at any moment. They need to upgrade their skills to compete more effectively. I believe the government can play a crucial role in promoting upskilling, ensuring that everyone—regardless of age—has the opportunity to learn and improve their skills.” [...] (Interviewee No. 3)

“I think creating more jobs for graduates is crucial because most graduates in Malaysia have student loans to repay. By creating more job opportunities, it would help them manage their financial obligations. Additionally, improving food subsidies is important, as a single subsidy is not very helpful.” [...] (Interviewee No. 4)

“One way is for the government to provide training and education to help non-standard workers transition to other jobs or sectors. This additional training and education can help them develop new skills and improve their employability. Additionally, the government can ensure that non-standard workers have adequate healthcare coverage. Many non-standard workers, including myself, lack access to healthcare benefits. The government could offer insurance schemes or subsidise healthcare services to address this gap.” [...] (Interviewee No. 1)

“[...] Government should focus on building resilience among non-standard workers by promoting skill development, creating decent work opportunities, and expanding targeted social protection schemes. This can help reduce their vulnerability to future crises and contribute to the long-term sustainability of Social Security programs. [...], they can explore different sources of funding to mobilize resources for Social Security programmes, such as taxes on the wealthy and corporate social responsibility (CSR) initiatives. This can help ensure the long-term sustainability of these programs and promote more equitable and inclusive economic development. [...], they should focus on strengthening the institutions that support Social Security programs, such as social welfare agencies and civil society organisations. This will help ensure that these programs are well-designed and effectively implemented. [...] (Interviewee No. 7)

4.3 Discussion of Findings

This research explores non-standard workers' perceptions of Malaysia's social security programs in cushioning the effects of the COVID-19 pandemic. In line with the adopted research design, qualitative data were collected from non-standard workers in Malaysia to achieve the stated goal. As indicated, the thematic analysis identified five key themes:

the effect of COVID-19 on non-standard workers, the effectiveness of government palliatives, the comparison between non-standard and standard workers, social cohesion, and government support post-pandemic. The first theme examines non-standard workers' perspectives on how they were particularly affected by the COVID-19 pandemic. Analysis reveals that non-standard workers experienced job losses, financial strain, significant reductions in income, and challenges in accessing government assistance.

Exploring this finding suggests that non-standard workers are particularly vulnerable to health and economic crises. During economic shocks, non-standard workers are often the first to lose their jobs as businesses shut down or scale back operations. Even those who did not lose their jobs entirely faced significant reductions in income. This led to immediate financial strain, making it difficult for them to meet basic needs such as housing, food, and healthcare, further exacerbating their financial insecurity with little buffer to weather the crisis. Since government social security systems were primarily designed with standard employment in mind, the challenges faced by non-standard workers in accessing government assistance further compounded their difficulties. This finding supports the results of Gunn et al. (2022), which reported that non-standard workers in Sweden, Belgium, Spain, Canada, the United States, and Chile encountered challenges related to work hours, income, and benefits, as well as a high prevalence of severe to extreme anxiety or depression.

The second theme investigates non-standard workers' perspectives on whether they benefited equally compared to standard workers from the government's social security measures. The results reveal that non-standard workers did not benefit equally as standard workers from the government's emergency social measures, such as wage subsidies and financial aid, instituted in response to the COVID-19 pandemic. This finding suggests that these measures were likely designed with standard workers in mind, as they offer more benefits to standard workers who could more easily demonstrate a loss of income or job due to the pandemic. This finding supports Behrendt and Nguyen's (2018) argument that non-standard workers are often not covered, or are only partially covered, by social protection systems. According to them, those who are included may receive lower benefits, both in terms of levels and duration.

The third theme explores the effectiveness of government palliatives in cushioning the impact of COVID-19 on non-standard workers. The analysis shows that while some respondents found financial aid and special grants for micro businesses helpful to non-standard workers in the short term, others believe the government could have done better. This finding partially supports previous studies, such as those by Christl et al. (2021) and Gallo and Raitano (2023), which document that government support, such as monetary compensation schemes and cash social transfers, played a major role in mitigating the effects of the COVID-19 shock. The fourth theme addresses the contribution of the government's social security programs to social cohesion among non-standard workers. The results indicate that these programs indeed promoted social cohesion and contributed to a more unified society. This finding confirms Burchi et al.'s (2022) assertion that social security programs, especially social transfer schemes, are likely to have stronger effects on social cohesion. The final theme explores the measures that the government can implement to ensure continued support for non-standard workers beyond the pandemic. Respondents urge the government to create targeted programs that specifically address the needs of non-standard workers, promote skill development, create decent work opportunities, and expand social protection schemes.

4.4 Implications for Theory and Practice

Theoretically, the present study has extended the literature and enhanced researchers' understanding of the impact of government interventions on non-standard workers from the perspective of Malaysia. By emphasising the importance of government interventions in establishing social cohesion in the country, this research has offered fresh theoretical insights into how social security programmes can influence societal trust and unity, especially within vulnerable groups. Practically, this study has provided valuable insights into the need to design more inclusive and adaptable social security programs that cater not only to standard workers but also to non-standard workers. Thus, policymakers in Malaysia and beyond can leverage the findings of this research to reform existing social protection schemes to make them accessible and responsive to the needs of a diverse workforce. The findings also highlight the need for practical steps on the part of the government, including the establishment of flexible benefit schemes and rapid response teams tasked with addressing the needs of non-standard workers, especially during crises. In line with our findings, the government needs to incentivise companies that employ non-standard workers through public-private partnerships, corporate social responsibility initiatives, or other means of engagement, to provide additional protections and benefits, such as income guarantees or health insurance, during periods of economic instability. Additionally, the government can partner with relevant non-governmental organisations to develop training programmes, such as workshops to create awareness of the existing social schemes targeted at non-standard workers, financial literacy programs, and legal aid services to assist with documentation and application processes to help address the challenges non-standard workers face in accessing social security benefits. Finally, our research emphasises the need to develop better communication strategies to educate non-standard workers on how to access government support during crises.

5. CONCLUSION

This research offers a comprehensive understanding of non-standard workers' perceptions of Malaysia's social security programs during the COVID-19 pandemic. Compared with standard workers, non-standard workers often faced difficulties in navigating complex application processes, accessing benefits, and understanding the support available to them, which exacerbated their financial and social vulnerabilities during the pandemic. Using a qualitative approach and

thematic analysis, our findings underscore the need to address the unique needs of non-standard workers through inclusive and adaptable social security frameworks, particularly in times of crisis. Undoubtedly, this research makes a significant contribution to the body of knowledge by revealing the critical role that equitable access to social security plays in promoting social cohesion, economic stability, and trust in government institutions. It is anticipated that the insights gained from this study will inform the development of inclusive policies that ensure the country's social security programs significantly benefit all workers, regardless of their employment status.

While this study provides valuable insights into non-standard workers' perceptions of Malaysia's social security programs, it is important to acknowledge some limitations. First, the findings are based on interviews with nine non-standard workers in Malaysia, and their views may not fully represent the diversity of this group across different countries, regions, and socioeconomic backgrounds. As such, the results may not be applicable to all non-standard workers in Malaysia or elsewhere. Future research that includes a larger sample of interview data, as well as quantitative data on actual access to and usage of benefits, would offer a more comprehensive understanding of the impact of government social security programs. Additionally, this study relies solely on self-reported cross-sectional data from interviews, which can be subject to biases such as social desirability bias, recall bias, or inaccurate reporting. The potential impact of these biases on the accuracy of the participants' reported experiences should be noted. Longitudinal studies that track experiences over time would be beneficial to address these issues.

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CONFLICT OF INTEREST

The authors declare no conflict of interest. We certify that the manuscript submitted is original work and it is not under review at any other publication.

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