

KONGRES KESATUAN SEKERJA MALAYSIA



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MEMORANDUM KEPADA YAB MENTERI KEWANGAN MALAYSIA

MENGENAI KEPUTUSAN YAB MENGURANGKAN CARUMAN KWSP PEKERJA

MTUC Executive Committee at its meeting on 17th November 2008 discussed at length the strong objections raised by 230 affiliates representing 550,000 workers against YAB Finance Minister's arbitrary decision, to reduce the rate of workers' contribution to the EPF by 3%.

Matlamat penubuhan KWSP adalah jelas iaitu untuk keperluan hari tua pekerja. Tujuan skim persaraan ialah untuk menyediakan manfaat persaraan bagi membolehkan orang yang dilindungi, sama ada pekerja atau setiap rakyat/penduduk membiayai kehidupan persaraan mereka tanpa bergantung kepada orang lain.

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Government's Decision Unfair And Unreasonable

We believe Government's decision was taken in great haste without taking into consideration the serious implications to the old age benefits of close to 6 million workers.

We quote here Government's reply to a question raised by a member of Parliament on 24 November 2008

"Menggalakkan permintaan dalam negeri melalui inisiatif meningkatkan pendapatan boleh guna rakyat. Ini dicapai melalui pengurangan caruman wajib pekerja dalam Kumpulan Wang Simpanan Pekerja (KWSP) daripada 11% kepada 8% yang dapat meningkatkan penggunaan dalam negeri yang menjana pertumbuhan ekonomi. Ini dijangka mampu menjana pertambahan pendapatan boleh guna kira-kira RM4.8 billion setahun di peringkat nasional jika semua pencarum memilih caruman 8%. Sebaliknya, jika separuh daripada pencarum

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memilih berbuat demikian, jumlah pertambahan pendapatan boleh guna ialah RM2.4 billion setahun”.

From the above statement it is obvious that the unilateral decision was taken to add to the profits of the corporate sector at the expense of workers' old age benefit.

Low Retirement Age

More than five million workers in the private sector are entirely dependant on their savings with the EPF for their survival on retirement at the age of 55 years. It is relevant to point out that although Government has raised the retirement age for public sector employees, Government has rejected repeated calls to intervene and direct the private sector to follow the retirement age set by the Government.

<i>Jangka Hayat Penduduk di Malaysia</i>		
Jangka Hayat Pada Umur Kelahiran di Malaysia		
Tahun	Lelaki	Wanita
1950	55.1	55.1
1980	63.5	67.1
1990	68.7	72.9
2000	71.3	75.9
2010	73.3	78.0
2020	75.4	80.4

Sumber : BNM 1992

Manakala **jangka hayat pada umur 55 tahun** pada tahun 2000 bagi lelaki pula ialah 72 tahun dan wanita adalah 75 tahun. Ini bermakna pada umur persaraan 55 tahun, tempoh persaraan bagi setiap pekerja adalah hampir 20 tahun. Ini bermakna pekerja **akan dapat meneruskan hidup selama 17 tahun bagi lelaki dan 20 tahun bagi wanita.**

Dengan peningkatan jangka hayat, tempoh bersara bagi ahli juga akan turut meningkat daripada **20 tahun** kepada **30 tahun**. Ini secara tidak langsung akan menjejaskan kecukupan manfaat persaraan pekerja kerana simpanan mungkin tidak cukup bagi membiayai tempoh bersara yang panjang.

Daripada analisis ini dapatlah dirumuskan bahawa kebanyakan ahli KWSP mempunyai simpanan yang rendah untuk membiayai kehidupan persaraan. Ahli KWSP tidak mempunyai jaminan persaraan sepanjang hayat seperti yang dinikmati oleh pesara perkhidmatan awam. Masalah kewangan ini akan menjadi lebih rumit jika pesara KWSP menghidap penyakit kritikal yang mana kos rawatannya adalah tinggi.

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Discriminatory Practices Against Women

Many companies, including multinational corporations, require women workers to retire at the age of 50 years. Government has turned a deaf year to complaints of such discriminatory practices against women workers.

On 17th November 2008 New Straits Time reported as follows:-

Second Finance Minister Tan Sri Nor Mohamed Yakcop said the Malaysian habit of saving had prevented the country from being hit hard by the global financial crisis. He said Asian values like thrift, trade, investment and saving had protected the economy from the turmoil in international financial markets. He said Malaysia's high savings rate of 37 percent, compared with the United States' zero percent, had cushioned it from the global credit crunch.

MTUC fully endorse the Minister's conclusion that Malaysian habit of saving had indeed prevented an economic meltdown. However Government's decision to compulsorily reduce workers' contribution to the EPF is in direct contradiction to the Minister's support for the habit of saving.

EPF's Study

Five years ago EPF carried out a study to ascertain the adequacy of workers' savings in the EPF to ensure that they can maintain a decent standard of living on retirement.

The study concluded that more than 70% of the workers exhausted their entire EPF savings within four years.

This is a clear indication that EPF savings at current rate of 11% by employees and 12% by employers is drastically inadequate for the vast majority of EPF contributors.

Therefore is not difficult to understand that there is a great need to give better savings security in retirement, particularly since the retirement, has been set so at 55 and at 50 for majority of women.

Adalah didapati kebanyakan ahli KWSP yang berumur dalam lingkungan 50 tahun pada masa ini mempunyai simpanan yang rendah untuk menyara persaraan mereka. Selain itu, berbanding dengan pesara perkhidmatan awam, pesara yang menerima simpanan KWSP tidak mempunyai perlindungan kesihatan. Oleh itu, jika mereka mengidap penyakit kritikal pada umur tua mereka akan menghadapi kesulitan kewangan yang lebih berat.

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Government's Unilateral Decision Violates Principle Of Tripartism

We are deeply disappointed with Government's decision to completely ignore the existence of registered trade unions in the country and the Malaysian Trades Union Congress as the National Centre of Trade Unions. Worse still Government even ignored the EPF Board consisting of representatives of the workers, employers and Government.

Abuse Of Power

We see that the YAB Minister of Finance has invoked powers vested in him under Section 74 of the EPF Act 1991. For the reasons stated hereabove we are of the view that YAB Minister failed to consider the impact of the compulsory reduction on the old age benefits of six million workers.

Reduction Of Contribution To Be Voluntary

Initial announcement by the YAB Finance Ministry stated that the proposed reduction up to 3% would be voluntary. Disappointingly subsequent clarification contradicted the initial announcement.

Based on the clarification given by the EPF Management the reduction is compulsory. Those who wish to maintain their contribution at the current rate are required to submit written application by completing a specific form obtainable from the EPF.

Don't Burden Employers

We wish to state that most employers have responded favourably to workers request to maintain workers' contribution at 11%. As a consequence of Government decision Employers are now burdened with the additional responsibility to change million of entries in their computer records and where records are maintained manually the work load to compute thousands of employees new rates will be time consuming.

Government must be mindful that that worker's are free to submit requests to raise their contribution at any stage in the period of 24 months. Again employers will be required to draw up a new contribution list which may not be at a uniform rate. This exercise definitely does not contribute towards better productivity.

In view of the numerous reasons stated hereabove, we request that YAB Minister of Finance reverse the procedure – i.e. the rate of contribution for all contributors be maintained at the current rate and those who opt to reduce be required to apply in writing.

3rd December 2008