

SOCIAL PROTECTION SCHEMES FOR WOMEN WORKERS IN MALAYSIA: KEY LESSONS

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Featured image: Group photo of participants at the Seminar on Social Protection Schemes for Women Workers in Malaysia

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Supported by the Mama Cash Grant under the Capacity Building on Labour Rights component, Persatuan Sahabat Wanita Selangor (PSWS) organised a half-day seminar on Social Protection Schemes for Women Workers in Malaysia at Oriental Crystal Hotel, Kajang, on Saturday, 22 August 2026.

The session was delivered by Puan Razanah Suaida Rosli, Senior Executive Officer, PERKESO Headquarters, Putrajaya, who provided an overview of two key social protection schemes: Lindung Kendiri (Self-Employment Social Security Scheme, Act 2017) and Lindung Kasih (Housewives' Social Security Scheme, Act 838).

A total of 40 PSWS members registered for the seminar. In addition to the presentation, participants were guided to download and access the PRIHATIN PERKESO mobile application on their mobile phones, enabling them to access information and services relating to their social security protection more conveniently.

The presentation was followed by a lively and substantive question-and-answer session, during which participants raised questions about eligibility, registration, benefits and claims procedures. Several participants also shared personal experiences of approaching SOCSO/PERKESO offices to claim benefits and reported that they had been turned away without their cases being properly considered or referred for medical assessment. These experiences highlighted the importance of ensuring that workers understand their rights and the proper procedures for accessing social protection.

PSWS founder and former Executive Director, Irene Xavier, who was also present at the seminar, offered an important reflection on gaps in social protection. Having stepped down from her position following a stroke in her seventies, Irene's experience highlights the limitations of existing SOCSO coverage for individuals whose circumstances may fall outside the scope of the schemes, particularly those who have reached the applicable age limits. Her presence served as a poignant reminder of the importance of ensuring that social protection systems provide adequate, accessible and inclusive support throughout the different stages of women's working lives and beyond.

PSWS Secretary, Susie Devaki Arumugam, delivered the welcome speech and closing remarks, thanking Puan Razanah Suaida Rosli for sharing the latest information on the various social protection schemes available to Malaysian women workers, patiently responding to participants' questions, and offering to assist with their individual cases.

Key Lessons from the Session

- **Employees' Social Security Act 1969 (Act 4) – Invalidity Scheme (Skim Keilatan)**

Participants learned that the Invalidity Scheme (Skim Keilatan) under the Employees' Social Security Act 1969 (Act 4), administered by PERKESO, provides 24-hour protection against invalidity or death arising from causes not connected with employment.

The session also clarified that eligibility for invalidity benefits depends on fulfilling the prescribed contribution conditions, including the relevant minimum contribution requirements (24 months or one-third of a worker's working life) for the different forms of invalidity protection. The invalidity or death must also occur before the insured person reaches the prescribed retirement age (before 60 years of age).

For further reference, see PERKESO's Invalidity Scheme (Lindung Pekerja) at <https://www.perkeso.gov.my/en/our-services/protection/invalidity-scheme.html>

- **Lindung Kendiri – Self-Employment Social Security Scheme (Act 2017)**

Lindung Kendiri refers to the Self-Employment Social Security Scheme, administered by PERKESO under the Self-Employment Social Security Act 2017.

The scheme provides social security protection to eligible self-employed persons across 20 sectors against employment-related injuries, occupational diseases and accidents arising from their self-employment activities. Participants also learned that Lindung Kendiri does not provide protection under the Invalidity Scheme, which is a separate form of social security protection.

- **Lindung Kasih – Housewives' Social Security Scheme (SKSSR) (Act 838)**

Participants learned that Lindung Kasih, officially known as the Social Security Scheme for Housewives (SKSSR) and established under Act 838, is administered by PERKESO and provides social security protection for eligible housewives.

The session clarified that the scheme is available to Malaysian women citizens who meet the prescribed eligibility requirements, including receiving an allowance for the domestic work performed and being below the applicable age limit of 55 years.

Moving Forward



The questions and experiences shared during the session highlighted the need for continued rights awareness, clearer information on eligibility and claims procedures, and accessible mechanisms for women workers to seek assistance.

Several participants shared that their claims or applications had been rejected at the counter at PERKESO Headquarters, Putrajaya, without their cases being properly assessed including being directed to undergo medical assessment or other procedures without their claims being properly considered.

Puan Razanah Suaida Rosli, Senior Executive Officer, PERKESO Headquarters, Putrajaya, offered to look into their individual cases and provide further assistance moving forward