

OBJEKTIF

1



Menyediakan **bantuan kewangan segera** (7 hari selepas pengesahan hilang kerja) kepada pencarum yang hilang pekerjaan

2



Membantu pencarum yang hilang pekerjaan **mendapat pekerjaan baharu** melalui program penempatan semula pekerjaan termasuk **mobility assistance**

3



Meningkatkan **kebolehpekerjaan (employability)** pencarum yang hilang pekerjaan melalui program latihan & latihan semula (training & re-training)



APAKAH KONSEP SISTEM INSURANS PEKERJAAN (SIP)

SIP merupakan jaringan keselamatan sosial yang bertujuan bagi membantu pekerja yang kehilangan pekerjaan. SIP terdiri daripada 2 komponen utama iaitu Insurans Pekerjaan (Employment Insurance) dan Dasar Pasaran Buruh Aktif (Active Labour Market Policies, ALMP).

- **Komponen pertama (Bantuan Kewangan):** pekerja yang terjejas akan diberikan bantuan kewangan sementara untuk menyokong diri dan keluarga mereka semasa mencari pekerjaan baharu. Mereka juga akan diberikan bantuan kewangan tambahan jika mereka menjalani program latihan yang diakreditasi untuk meningkatkan kebolehpasaran mereka.
- **Komponen kedua (ALMP):** pekerja yang terjejas akan disokong dengan program perkhidmatan pekerjaan untuk membantu mereka mendapatkan pekerjaan baharu secepat mungkin. Ini termasuk bantuan kaunseling kerjaya, carian dan padanan pekerjaan serta latihan bagi pekerja yang memerlukan.



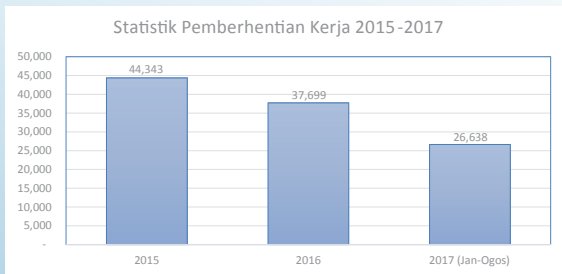
KENAPA SIP PERLU DIPERKENALKAN, MEMANDANGKAN SUDAH WUJUD FAEDAH PEMBERHENTIAN KERJA

- Pelaksanaan SIP sebenarnya tiada kaitan dengan Bayaran faedah pemberhentian kerja. SIP ialah untuk melengkapkan jaringan keselamatan sosial pekerja yang akan meliputi 100% (6.6 juta) pekerja di sektor swasta. Di samping menawarkan bantuan kewangan segera (7 hari selepas disahkan kehilangan pekerjaan), SIP turut menawarkan perkhidmatan penempatan pekerjaan termasuk latihan & latihan semula vokasional kepada pekerja yang memerlukan latihan.
- Bayaran Faedah Pemberhentian Kerja yang termaktub dibawah Akta Kerja 1955; Ordinan Buruh (Sabah Bab 67) dan Ordinan Buruh (Sarawak Bab 76) pula hanya meliputi 52% pekerja swasta termasuk mereka yang diliputi oleh perjanjian kolektif (CA) iaitu bagi pekerja yang berkesatuan. Bayaran faedah pemberhentian kerja merupakan tanggung jawab majikan kepada pekerja sebagai pengiktirafan kepada pekerja yang telah berkhidmat lama kepada satu-satu majikan. Tiada elemen dasar pasaran buruh aktif di dalam aspek bayaran faedah penamatan kerja oleh majikan.



STATISTIK PEMBERHENTIAN KERJA 2015-2017

Statistik pemberhentian kerja untuk tahun 2015, 2016 dan 2017 (sehingga Ogos) adalah seperti graf di bawah:



- Berdasarkan kajian oleh Pertubuhan Buruh Antarabangsa (ILO) pada 2010 hingga 2012, jumlah pekerja yang kehilangan pekerjaan dan berpotensi untuk menuntut faedah di bawah SIP dianggarkan antara 137,000 hingga 215,000 setiap tahun.

LIPUTAN DAN KADAR CARUMAN

Liputan

- Semua majikan (anggaran 430,000) yang mempunyai seorang pekerja atau lebih
- Semua pekerja sektor swasta (6.6juta) tanpa mengira had gaji
- Tertakluk kepada had siling gaji yang diinsuranskan (GYD) RM4,000

Kelayakan

(Qualifying Condition)

- Kehilangan pekerjaan (**KECUALI** meletak jawatan secara **sukarela**, tempoh penggajian kontrak telah **tamat** mengikut terma kontrak yang ditetapkan, penamatan kerana **salah laku** dan **bersara wajib**)
- Tuntutan mengikut syarat kelayakan caruman (Cth: Minimum 12 bulan caruman dalam tempoh 24 bulan)

Kadar Caruman
0.4% GYD

- Majikan (0.2%)
- Pekerja (0.2%)



MANFAAT PELAKSANAAN SIP



PEKERJA YANG HILANG PEKERJAAN

- Mengurangkan kesusahan dan kemiskinan serta mengelakkan konflik keluarga
- Peluang lebih baik untuk mendapatkan pekerjaan baharu yang sesuai
- Meningkatkan kebolehpekerjaan melalui latihan dan latihan semula



SYARIKAT / MAJIKAN

- Peningkatan produktiviti
- Pemberhentian kerja lebih mudah diterima oleh pekerja
- Kurang tekanan jika berlaku bankrupsi atau pengecilan operasi



PEKERJA

- Perlindungan dan jaminan
- Mengurangkan keperluan simpanan berhati-hati (precautionary savings)



KERAJAAN

- Kestabilan ekonomi semasa kegawatan
- Mengurangkan bebanan sosial kerajaan



MASYARAKAT

- Kestabilan sosial: Mengurangkan ketegangan dan jenayah



CONTOH KADAR CARUMAN DAN JUMLAH FAEDAH ELAUN MENCARI PEKERJAAN (EMP) DAN ELAUN LATIHAN (EL) BAGI PEKERJA YANG BERGAJI **RM1000** DAN **RM2000** SEBULAN

Gaji (RM)	Kadar Caruman Pekerja Sebulan (0.2%)*	Caruman (Bulan)	Bilangan bulan faedah dibayar (bulan)	ELAUN MENCARI PEKERJAAN (EMP)							Sub Total Elaun Latihan (EL) (RM)	Total (RM)
				(RM) / Bulan						Sub Total EMP		
				1st	2nd	3rd	4th	5th	6th			
1,000	RM1.90	12	3	800	500	400				1,700	900	2,600
1,000	RM1.90	16	4	800	500	400	400			2,100	1,200	3,300
1,000	RM1.90	20	5	800	500	400	400	300		2,400	1,500	3,900
1,000	RM1.90	24	6	800	500	400	400	300	300	2,700	1,800	4,500
2,000	RM3.90	12	3	1,600	1,000	800				3,400	1,500	4,900
2,000	RM3.90	16	4	1,600	1,000	800	800			4,200	2,000	6,200
2,000	RM3.90	20	5	1,600	1,000	800	800	600		4,800	2,500	7,300
2,000	RM3.90	24	6	1,600	1,000	800	800	600	600	5,400	3,000	8,400

CONTOH KADAR CARUMAN DAN JUMLAH FAEDAH ELAUN MENCARI PEKERJAAN (EMP) DAN ELAUN LATIHAN (EL) BAGI PEKERJA YANG BERGAJI **RM3000** DAN **RM4000** SEBULAN

Gaji (RM)	Kadar Caruman Pekerja Sebulan (0.2%)*	Caruman (Bulan)	Bilangan bulan faedah dibayar (bulan)	ELAUN MENCARI PEKERJAAN (EMP)							Sub Total Elaun Latihan (EL) (RM)	Total (RM)
				(RM) / Bulan						Sub Total EMP		
				1st	2nd	3rd	4th	5th	6th			
3,000	RM5.90	12	3	2,400	1,500	1,200				5,100	1,800	6,900
3,000	RM5.90	16	4	2,400	1,500	1,200	1,200			6,300	2,400	8,700
3,000	RM5.90	20	5	2,400	1,500	1,200	1,200	900		7,200	3,000	10,200
3,000	RM5.90	24	6	2,400	1,500	1,200	1,200	900	900	8,100	3,600	11,700
4,000	RM7.90	12	3	3,200	2,000	1,600				6,800	1,800	8,600
4,000	RM7.90	16	4	3,200	2,000	1,600	1,600			8,400	2,400	10,800
4,000	RM7.90	20	5	3,200	2,000	1,600	1,600	1,200		9,600	3,000	12,600
4,000	RM7.90	24	6	3,200	2,000	1,600	1,600	1,200	1,200	10,800	3,600	14,400

FAQ's OF EMPLOYMENT INSURANCE SYSTEM

WHAT IS EMPLOYMENT INSURANCE SYSTEM?

- Employment Insurance System (EIS) is a form of social safety net that aims to help workers who lose their jobs. EIS contains two components of benefits namely financial assistance and employment services programmes.
- **First component;** the affected workers would be provided with temporary income assistance to support themselves and their families while searching for a new job. They would also be given additional financial assistance if they undergo accredited training programmes to enhance their employability.
- **Second component;** in addition to the financial assistance, the affected workers would be supported with employment services programmes in order to help them getting new and suitable jobs as soon as possible. This includes job search assistance, job matching, career counselling and career training.



CURRENTLY, RETRENCHED WORKERS WILL BE PAID SEVERANCE PAYMENT AS STIPULATED UNDER THE EMPLOYMENT TERMINATION AND LAYOFF BENEFITS (ETLB).

SO, WHY INTRODUCE EIS?

- ETLB covers those earning RM2,000 and below only (RM2,500 in Sabah and Sarawak) while EIS would cover all local private sector workers. Therefore, EIS coverage will be more comprehensive. Protection for workers who are covered under ETLB will also be improved as they would be getting EIS benefits as well.
- Based on the Labour Department's statistics for the past 10 years, about RM65 million severance payment per year are yet to be paid to retrenched workers. Although there has been court order, the employers have not paid the compensation for reasons such as winding up of businesses or have no financial resources to do so.

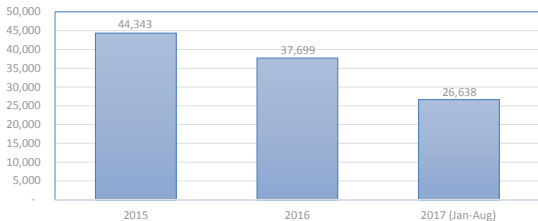


- When a worker loses his or her job, it means loss of ability to earn a living, especially if the compensation is not paid. Today, certain categories of jobs have become obsolete due to the advent of new technology; therefore, protection against loss of employment must be enhanced too.

WHO WILL BE COVERED BY THE EIS?

- The implementation of EIS will cover all local private sector workers, regardless of their salary.
- Based on existing data, EIS is estimated to benefit about 6.6 million workers. The number will increase in tandem with increment of workforce in the country.

Retrenchment Statistic 2015-2017



HOW WORKERS WILL BE BENEFITTED?

- Workers who have lost their employment will be provided with personalised employment services support such as job search, job counselling, arrangement of interview and other services to help the workers get back to suitable employment as soon as possible.
- In addition, workers who have been insured under EIS, would be eligible for the following financial assistance in the event of loss of employment:

- **Job Search Allowance (JSA).** JSA will be paid between 3 to 6 months based on descending percentage of insured wages (last drawn salary). For example, if a worker has insured wages of RM1,000, he/ she would be eligible to receive RM800 for the first month, RM500 for the second month and RM400 for the third month if the percentage is set at 80%, 50% and 40% respectively.
- **Early Re-employment Allowance (ERA) incentives.** ERA will be paid at the rate of 25% of the balance of JSA if the worker secures a new job before his or her JSA is used up. For example, if the worker obtains new job in the second month of the 6 months JSA eligibility, he or she would receive 25% from the remaining 4 months JSA. In the initial stage, an employee who secures a new job would normally be paid wages at the end of his first month. Therefore, ERA is a financial incentive until he receives his wage for the first month. The purpose of ERA is to encourage unemployed workers to be back to employment as soon as possible.



- **Training Allowance (TA).** TA will be paid at the rate of 25% of insured wages, subject to minimum RM300 and maximum RM600 for a maximum 6 months period. For example, if insured wages is RM1,500, the amount of TA is RM375. The training programmes will be based on demand of job market to ensure the worker will be better equipped in searching for a new job.
- **Reduced Income Allowance (RIA).** In Malaysia, there are workers who work for more than one employer. If one of the employer terminates his employment, the worker would be paid RIA in lump sum as the partial replacement to the income that was reduced.



HOW WILL EIS BE FUNDED?

- EIS will be funded through payment of contributions from workers and employers.

Workers
0.2%

Employers
0.2%



EXAMPLE OF CONTRIBUTION RATE AND TOTAL JOB SEARCH ALLOWANCE(S) AND TRAINING ALLOWANCE FOR EMPLOYEES EARNING BETWEEN RM1000 AND RM2000 PER MONTH

Salary (RM)	Employee Contribution Rate (0.2%)*	Contribution (Monthly)	Benefit period (month)	JOB SEARCH ALLOWANCE (JSA)						Sub Total Training Allowance (TA) (RM)	Total (RM)	
				(RM) / Month								Sub Total EMP
				1st	2nd	3rd	4th	5th	6th			
1,000	RM1.90	12	3	800	500	400				1,700	900	2,600
1,000	RM1.90	16	4	800	500	400	400			2,100	1,200	3,300
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2,000	RM3.90	12	3	1,600	1,000	800				3,400	1,500	4,900
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2,000	RM3.90	24	6	1,600	1,000	800	800	600	600	5,400	3,000	8,400

EXAMPLE OF CONTRIBUTION RATE AND TOTAL JOB SEARCH ALLOWANCE(S) AND TRAINING ALLOWANCE FOR EMPLOYEES EARNING BETWEEN RM3000 AND RM4000 PER MONTH

Salary (RM)	Employee Contribution Rate (0.2%)*	Contribution (Monthly)	Benefit period (month)	JOB SEARCH ALLOWANCE (JSA)						Sub Total Training Allowance (TA) (RM)	Total (RM)	
				(RM) / Month								Sub Total EMP
				1st	2nd	3rd	4th	5th	6th			
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4,000	RM7.90	20	5	3,200	2,000	1,600	1,600	1,200		9,600	3,000	12,600
4,000	RM7.90	24	6	3,200	2,000	1,600	1,600	1,200	1,200	10,800	3,600	14,400

Untuk maklumat lanjut dan sebarang pertanyaan mengenai SIP
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