

ASSA Recognition Award

- 1.1 The ASSA Recognition was first introduced by the Employees Provident Fund (EPF) of Malaysia in 2015. The purpose of the Award is to recognize ASSA member-institutions' achievements.
- 1.2 Following the approval of EPF's proposal on the ASSA Sustainability Pledge at the 41st ASSA Board Meeting in Manila, Philippines in November 2024, and the signing of the Pledge by member-institutions in Palawan, Philippines in March 2025, **the Government Service Insurance System (GSIS) of the Philippines, introduces a new award category on Sustainability - recognizing programs and initiatives that address climate risks, environmental stewardship, sustainable development, and long-term resilience.**
- 1.3 The new criteria and categories for the ASSA Recognition Award are as follows.

| No. | Categories of Recognition | Description of the Categories |
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| 1. | Innovation Recognition Award | Creation of an innovative technology, product or service which has led to improvements in services or products. |
| 2. | Transformation Recognition Award | A practice that has resulted in improvement in the overall effectiveness, efficiency, and success of the organisation. |
| 3. | Customer Service Recognition Award | Organisations that have implemented successful customer service strategies which are able to meet customers' expectations in terms of delivery and quality of service. |
| 4. | Continuous Improvement Recognition Award | Organisations that are in a never-ending effort to expose and eliminate root causes of problems. It usually involves many incremental steps towards improvements rather than one overwhelming innovation. |
| 5. | Strategic Communication Recognition Award | Organisations that have pushed the boundaries when it comes to their communications strategy in order to ensure they truly engage with their members using various communication channels. |
| 6. | Information Technology Recognition Award | Organisations that run their business using effective and reliable technologies that are essential to drive efficiency and productivity, and improve organisational outcomes and performance. |
| 7. | Insurance Coverage Recognition Award | Insurance and social security schemes that have developed their proposition with a clear focus on retirement, health and meeting members' needs. |
| 8. | Financial Literacy Recognition Award | Organisations that have introduced and provide advisory services on financial literacy and retirement planning to address issues on adequacy of members' savings for retirement. |
| 9. | Investment Governance Recognition Award | Organisations that have reflected specific issues relating to the management of funds of social security institutions' objectives, ranging from the investment of benefits provided and also addressing issues on the adequacy of the fund. |
| 10. | Sustainability Recognition Award | Initiatives that promote environmental protection and stewardship, sustainable development, climate resilience, green transformation in social security operations, programs, value-chains, and resource allocation and deployment. |

1.4 The write-up should include the following:

WRITE UP TEMPLATE

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| CATEGORY | : | Transformation Recognition Award |
| ORGANISATION | : | Employees Provident Fund, Malaysia |
| CONTACT PERSON | : | Ms Balqais Yusoff balqais@epf.gov.my |
| NAME OF PROJECT | : | Extension of EPF Coverage to Non-Malaysian Citizen Workers in Malaysia |
| OBJECTIVE AND NATURE OF PROJECT | : | <p>Historically, EPF membership has been predominantly limited to Malaysian citizens, while coverage for non-Malaysian workers has remained voluntary. Following an extensive and inclusive policy review process—underpinned by wide-ranging stakeholder engagements and landmark legislative amendments to the EPF Act 1991—mandatory coverage under the EPF is extended to all non-Malaysian workers employed in Malaysia’s formal sector.</p> <p>The reform acts as a bridge to a long-standing social protection gap in the country and recognises access to retirement savings as a fundamental and universal human right, firmly anchored in the principles of fairness, dignity, and non-discrimination within the labour force. By legislating mandatory EPF coverage, it ensures that non-Malaysian workers—who make invaluable contributions and represent an integral pillar of Malaysia’s economy—are provided with structured retirement savings and robust protection under the EPF framework.</p> |
| WHY IT SHOULD BE RECOGNISED | : | <p>The initiative represents a transformative policy milestone in Malaysia’s social security development, marking a bold step towards greater inclusivity and equity. It also harmonises national legislation with international labour standards and global good practices, while reinforcing Malaysia’s commitment to extending social security to all workers, regardless of nationality.</p> <p>In essence, the reform seeks to:</p> <ol style="list-style-type: none"> 1. Expand Social Security Inclusively – Starting October, approximately 2.3 million non-Malaysian workers will be onboard under a structured retirement savings framework, reflecting the nation’s commitment to fairness, equality, and decent work for all. 2. Align with International Labour Standards – Incorporation of global good practices in social protection, such as the Sustainable Development Goals (SDG) 1 and 8, Objective 22 of the Global Compact for Migration 2018, and Section 2 of ILO Recommendation No. 151 (Migrant Workers) 1975, while supporting ASEAN’s shared vision of inclusive and sustainable growth. 3. Drive Long-Term Economic Resilience – Promote responsible employment practices, mitigate future social risks, and enhance Malaysia’s economic resilience. 4. Demonstrate Effective Policy-to-Practice Transformation – Moving from parliamentary approval to nationwide rollout in under a year, the initiative exemplifies swift and coordinated transformation within a complex, multi-stakeholder environment. <p>Overall, it demonstrates how legislative reform, operational readiness, and social dialogue can deliver large-scale coverage expansion in a short time frame. This represents not only a significant milestone for the EPF, but also a benchmark for other ASEAN social security institutions seeking to expand</p> |

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| | coverage and strengthen protection systems |
| SUMMARY OF THE PROJECT | <p>Landmark legislative amendments to the EPF Act 1991 have been enacted to extend mandatory EPF coverage to all non-Malaysian workers employed in Malaysia’s formal sector.</p> <p>This historic reform, taking effect in October 2025, ensures that both employers and non-Malaysian workers contribute to retirement savings in a transparent, regulated, and sustainable manner. It establishes a structured and reliable mechanism for long-term financial security, promotes greater inclusivity and equity in the labour market, and safeguards the rights and welfare of a workforce segment that has long been underserved yet remains vital to Malaysia’s economy. To minimise potential economic shocks from the policy’s implementation, a competitive and lower statutory contribution rate has been introduced for non-Malaysian workers—subject to periodic review and adjustment in the future.</p> <p>The initiative was strategically designed and meticulously executed through inter-agency coordination, advanced system enhancements at the EPF, and extensive national-level stakeholder engagement—ensuring institutional readiness and a seamless nationwide rollout.</p> |
| PHOTOS/ IMAGES OF THE PROJECT, WHEN POSSIBLE | <p>Dewan Rakyat approves mandatory EPF contribution for foreign workers</p> <p>5 MONTHS AGO FMT Reporters</p> <p>Employers will have to contribute 2% of a foreign worker’s salary while the employee’s contribution has also been set at 2%.</p>  <p>Finance minister Anwar Ibrahim said the policy is expected to be implemented in the fourth quarter of this year. (Bernama pic)</p> <p>PETALING JAYA: The Dewan Rakyat has passed amendments to the Employees Provident Fund (EPF) Act 1991 which will make EPF contribution mandatory for foreign workers.</p> <p>BUSINESS TIMES NEWS REGIONAL BUSINESS TIMES LIFE & TIMES SPORTS WORLD NET VITAL CORREL & COURTS WATCH GOVERNMENT / PUBLIC POLICY POLITICS 16</p> <p>Mandatory EPF contribution for foreign workers a step in right direction</p> <p>By Shahrul Shahrudin - January 14, 2025 @ 8:40pm</p>  <p>During the tabling of the 2025 Budget in October, Prime Minister Datuk Seri Anwar Ibrahim announced that the government planned to make it compulsory for all non-citizen workers to contribute to the EPF. -NSTP FILE PIC</p> |

Employers, foreign workers to start mandatory EPF contribution from October

1 MONTH AGO
PTT Reporters

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The president has said the new rule will exclude domestic helpers.



Foreign workers will have to contribute EPF contributions once they finish stages of the accompanying process from October.