



PENGURUSAN PEMANTAUAN KERATAN AKHBAR MBSJ
TARIKH: 03 OKTOBER 2024 (KHAMIS)

MEDIA ELEKTRONIK (AKHBAR ONLINE / TELEVISYEN / RADIO)

BIL	AKHBAR	TAJUK
1.	SELANGORKINI	• 120 PESERTA SERTAI BENGKEL BANTUAN KECEMASAN, BINCANG PELAN HADAPI BENCANA • MBSJ PETAKAN KAWASAN RISIKO BAH, MUDAHKAN MISI BANTUAN
2.	THE STAR	• MBSJ IDENTIFIES 25 FLOOD-PRONE AREAS

MEDIA CETAK (AKHBAR / MAJALAH)

BIL	AKHBAR	TAJUK
1.	THE STAR	• MBSJ IDENTIFIES 25 FLOOD-PRONE AREAS

LAIN-LAIN PBT

BIL	AKHBAR	PBT	TAJUK
1.	THE STAR	MBSA	• DRAIN COVERS IN U13 SETIA ALAM DAMAGED BY IRRESPONSIBLE MOTORISTS
2.	SELANGORKINI	MBDK MPAJ	• KARNIVAL KLANG TAWAR HADIAH MOTOR • KUTIP LEBIH LAPAN TAN SAMPAH
3.	THE SUN	MBDK	• KLANG ADDRESSING FLASH FLOODS WITH BETTER DRAINAGE SYSTEM

UMUM

BIL	AKHBAR	TAJUK
1.	THE STAR	• TARGET DETERIORATING PROPERTIES IN KL • BE PROACTIVE IN IDENTIFYING DAMAGED INFRASTRUCTURE • TNR ROUTE TO ADDRESS STRAY PROBLEM • GRAFT PROBES CAN BE SPED UP WITH LIE DETECTOR TEST • IT'S JUST AN AID, NOT A PRIMARY EVIDENCE • IT'S STATUS QUO FOR MYJPJ APP • USER-FRIENDLY WAY NEEDED FOR DISPOSAL OF HAZARDOUS WASTE
2.	SELANGORKINI	• KLINIK BAHARU DI SUBANG JAYA • HUTANG 53,000 ANAK MUDA RM1.9BILION
3.	KOSMO	• PESARA GURU ALAMI KERUGIAN RM218,900
4.	HARIAN METRO	• BNM UMUM PENGELUARAN SYILING PERINGATAN
5.	UTUSAN MALAYSIA	• BAKAL DIBENTANG DALAM BELANJAWAN 2025, PROMOSI HIDUP SIHAT, EKONOMI HIJAU • LIMA CUKAI BAHARU • TINGKAT GAJI MINIMUM, BANTU TAMBAH CARUMAN KWSP PEKERJA • RUMAH MAMPU MILIK PERLU PENUHI KEPERLUAN PEMBELI
6.	BERITA HARIAN	• CUEPACS GESA PERKASA BAHAGIAN URUS PSIKOLOGI DI JPA • BULI PEKERJA 'SERBA BOLEH' RUGIKAN ORGANISASI
7.	NEW STRAITS TIMES	• OF REVENUE SHORTFALLS AND SUBSIDIES
8.	THE SUN	• WE CAN ALL HELP REDUCE LANDSLIDE RISKS • ENSURE M'SIANS HAVE ENOUGH FOR RETIREMENT, EPF URGED



PBT SELANGOR

120 peserta sertai bengkel bantuan kecemasan, bincang pelan hadapi bencana

by Sheeda Fathil | October 2, 2024 9:54 pm



Timbalan Datuk Bandar Subang Jaya, Mohd Zulkurnain Che Ali bersama peserta Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR

SUBANG JAYA, 2 OKT: Seramai 120 peserta menyertai Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya (MBSJ) 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024.

Berlangsung dua hari sehingga esok, Timbalan Datuk Bandar Mohd Zulkurnain Che Ali berkata bengkel itu dilaksana secara bersama antara MBSJ, polis, bomba, tentera, Unit Pengurusan Bencana Selangor dan Angkatan Pertahanan Awam Malaysia.

Menurutnya, turut terlibat adalah Jabatan Kebajikan Masyarakat, Pejabat Kesihatan Petaling, Pejabat Pendidikan Petaling Perdana, penghulu, ketua kampung dan Majlis Perwakilan Penduduk MBSJ.

"Objektif penganjuran bengkel ini untuk mengemas kini pelan bagi hadapi Monsun Timur Laut, bukukan pelan ini dan edar kepada setiap agensi pelaksana sebagai rujukan ketika bencana berlaku.

"Malah, menerusi bengkel ini juga setiap agensi dapat meningkatkan keupayaan memberi bantuan dengan yakin dan tangkas selain menjadikan buku pelan sebagai rujukan," katanya.

Beliau berkata demikian ketika sidang media selepas merasmikan Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana MBSJ 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah di sini hari ini.

Dalam perkembangan sama, Ahli Dewan Negeri Seri Serdang Abbas Azmi menyambut baik kerjasama semua pihak dalam penganjuran bengkel selama dua hari itu.



Timbalan Datuk Bandar Subang Jaya, Mohd Zulkurnain Che Ali ketika sidang media Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR

"Namun, saya saran MBSJ edakan libat urus juga dengan mana-mana badan bukan kerajaan, agensi, sukarelawan dan komuniti bagi memastikan urusan tangani bencana dapat diurus sebaiknya.

"Sekurang-kurangnya sebelum bantuan MBSJ tiba di kawasan bencana, ada pihak berkaitan seperti sukarelawan ini datang terlebih dahulu untuk bantu mangsa terjejas," katanya.



Ahli Dewan Negeri Seri Serdang Abbas Azmi pada Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR

SELANGORKINI ONLINE

TARIKH : 03 OKTOBER 2024

PBT SELANGOR

120 peserta sertai bengkel bantuan kecemasan, bincang pelan hadapi bencana

by Sheeda Fathil | October 2, 2024 9:54 pm



Timbalan Datuk Bandar Subang Jaya, Mohd Zulkurnain Che Ali bersama penerima sijil penghargaan pada Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR



Antara peserta Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana Majlis Bandaraya Subang Jaya 2.0 – Memperkasa Persiapan Hadapi Monsun Timur Laut 2024 di Dewan Serbaguna MBSJ Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR

SELANGORKINI ONLINE

TARIKH : 03 OKTOBER 2024

MBSJ petakan kawasan risiko bah, mudahkan misi bantuan

by Sheeda Fathil | October 2, 2024 1:43 pm



Timbalan Datuk Bandar Subang Jaya Mohd Zulkurnain Che Ali berucap pada majlis pelancaran bengkel semakan semula pelan strategik operasi bantuan kecemasan dan bencana Subang Jaya 2024 di Dewan Serbaguna MBSJ, Puchong Indah pada 2 Oktober 2024. Foto NUR ADIBAH AHMAD IZAM/MEDIA SELANGOR

SUBANG JAYA, 2 OKT: Majlis Bandaraya Subang Jaya (MBSJ) membangunkan pelan merangkumi maklumat dan peta kawasan banjir serta tanah runtuh bagi memudahkan misi bantuan jika berlaku bencana.

Menurut timbalan datuk bandar Subang Jaya, sebanyak 25 lokasi berisiko banjir dan sembilan kawasan tanah runtuh dikesan seperti Seri Serdang, Seri Kembangan, Kinrara, Batu Tiga dan Kota Kemuning.

Dipetakan dalam Sistem Informasi Geografik, Mohd Zulkurnain Che Ali berkata pelan itu turut dilengkapi maklumat lokasi pusat pemindahan sementara dan penempatan sementara kenderaan penduduk.

"Pelan ini turut menyediakan direktori agensi berkaitan, kawasan keluar masuk kenderaan, tempat berkumpul agensi keselamatan dan pasukan penyelamat serta lokasi aset penyelamat," katanya.

Beliau berkata demikian dalam sidang media selepas merasmikan Bengkel Pelan Strategik Operasi Bantuan Kecemasan dan Bencana MBSJ 2.0 di Dewan Serbaguna MBSJ Puchong Indah, hari ini.

Mohd Zulkurnain menambah pelan yang dibangunkan sejak 5 Oktober 2022 dikemas kini dari semasa ke semasa sebagai panduan MBSJ dan agensi berkaitan terutama ketika berdepan Monsun Timur Laut.

"Bengkel hari ini untuk kita semak semula dan bincang pelan ini sekiranya perlu dikemas kini atau ditambah baik, sekali gus memastikan Subang Jaya berdaya tahan bencana," katanya.

MBSJ identifies 25 flood-prone areas

By MEGAT SYAHAR



ACP Anbalagan receiving a token of appreciation from Mohd Zulkurnain as Abbas looks on.

Subang Jaya City Council (MBSJ) has identified 25 flood-prone areas and nine landslide-risk areas under its jurisdiction.

Deputy mayor Mohd Zulkurnain Che Ali said the flood-prone areas include Bukit Lanchong, Kampung Tengah, Kampung Kenangan, Kampung Sri Aman and Taman Kinrara's Section 1.

"These risk areas are prone to flash floods or prolonged flooding due to heavy rainfall.

"Areas at risk of landslides and soil movement include Bukit Kuchai, Bandar Puteri Puchong and Taman Tenaga.

"Despite the absence of serious incidents prior to this, we need to take precautions.

"For example, in Taman Wawasan, Puchong, the soil movement in December last year covered nearly two acres (0.80ha)," he said.

Mohd Zulkurnain said 60 premises have been designated as temporary evacuation centres (PPS) including community halls, mosques and schools.

A total of 22 are located in Seri Kembangan, 15 in Kinrara, 10 in Subang Jaya, nine in Serdang, and two each in Batu Tiga and Kota Kemuning.

MBSJ's Skuad Pantas, comprising 51 members, is on standby to carry out disaster relief operations when needed.

The workshop was a collaboration between MBSJ, the Fire and Rescue Department, the police and other government agencies. Also present were Seri Serdang assemblyman Abbas Salimmi Che Azmi, Seri Kembangan assemblyman Wong Siew Ki and Serdang OCPD Asst Comm AA Anbalagan. — By MEGAT SYAHAR

THE STAR ONLINE
TARIKH : 03 OKTOBER 2024



ACP Anbalagan receiving a token of appreciation from Mohd Zulkurnain as Abbas looks on.

3/16
2/2

MBSJ identifies 25 flood-prone areas

SUBANG Jaya City Council (MBSJ) has identified 25 flood-prone areas and nine landslide-risk areas under its jurisdiction.

Deputy mayor Mohd Zulkurnain Che Ali said the flood-prone areas include Bukit Lanchong, Kampung Tengah, Kampung Kenangan, Kampung Sri Aman and Taman Kinrara's Section 1.

"These risk areas are prone to flash floods or prolonged flooding due to heavy rainfall.

"Areas at risk of landslides and soil movement include Bukit Kuchai, Bandar Puteri Puchong and Taman Tenaga.

"Despite the absence of serious incidents prior to this, we need to take precautions.

"For example, in Taman Wawasan, Puchong, the soil movement in December last year covered nearly two acres

(0.80ha)," he said.

Mohd Zulkurnain said 60 premises have been designated as temporary evacuation centres (PPS) including community halls, mosques and schools.

A total of 22 are located in Seri Kembangan, 15 in Kinrara, 10 in Subang Jaya, nine in Serdang, and two each in Batu Tiga and Kota Kemuning.

MBSJ's Skuad Pantas, comprising 51 members, is on standby to carry out disaster relief operations when needed.

The workshop was a collaboration between MBSJ, the Fire and Rescue Department, the police and other government agencies. Also present were Seri Serdang assemblyman Abbas Salimmi Che Azmi, Seri Kembangan assemblyman Wong Siew Ki and Serdang OCPD Asst Comm AA Anbalagan.

— By MEGAT SYAHAR

THE STAR

03 OCT 2024

Tarikh:.....

Drain covers in U13 Setia Alam damaged by irresponsible motorists

MANY pavements outside houses in Section U13, Setia Alam are a hazard because of broken concrete drain covers.

Shah Alam City Council (MBSA) councillor Simon Siow said irresponsible motorists who park their vehicles on the pavement were to blame.

"Residents have closed the holes with wooden boards or placed a bin over it as a temporary measure.

"Residents in U13 want MBSA Engineering Department to replace the broken covers and instal metal bollards to prevent vehicles from parking there.

"I urge MBSA to resolve the matter quickly," he said.

Resident Tan Boon Yik said due to the gaping holes, people

often walk on the roadside, further endangering their safety.

MBSA Corporate Communications and Public Relations director Mohd Azhar Mohd Sharif said it was identifying the locations concerned so that further action could be taken.

A contractor was appointed in mid-September and repair works would be carried out in phases.

"It is expected to be completed by the end of October," he said.

On sand accumulated in drains and grass not removed at scupper drain outlets, Azhar said MBSA would instruct KDEB Waste Management workers to perform their duties according to the work schedule.



Siow (left) with Tan showing a broken drain cover in Jalan Setia Impian U13/4Q, Setia Alam. — SHAARI CHEMAT/The Star

THE STAR

Tarikh: 03 OCT 2024

By BAVANI M
and SHALINI RAVINDRAN
metro@thestar.com.my

URBAN redevelopment must focus on severely deteriorated properties, says a former Kuala Lumpur mayor.

Datuk Seri Nor Hisham Ahmad Dahlan, who was the city mayor from 2018 to 2020, expressed his support for redevelopment aimed at improving residents' living standards, provided that it did not impose additional financial burdens on those affected.

He said many older residences were in poor condition, with ageing electrical and drainage systems that could pose safety risks.

"Redevelopment can be beneficial for leasehold properties that are nearing the end of their term, with some having only 30 to 50 years left.

"It (redevelopment) offers an opportunity to reset the lease to a new 99-year term.

"It is also unfair for the majority, who support redevelopment, to be held back by a few individuals," he said.

Nor Hisham was commenting on a Sept 30 *StarMetro* report, "Not looking forward to urban redevelopment" which highlighted homeowners' fears about being displaced by the proposed Urban Redevelopment Act (URA).

The law is aimed at encouraging urban renewal by redeveloping dilapidated buildings.

Nor Hisham, however, cautioned against including public open spaces, recreational areas, drainage reserves and government-owned land in these redevelopment projects.

Wangsa Maju MP Zahir Hassan emphasised that urban

'Target deteriorating properties in KL'

Former mayor says urban redevelopment should not financially burden residents



'Not looking forward to urban redevelopment'

Some homeowners in Kuala Lumpur fear being displaced by new law, with developers already earmarking their flats

StarMetro report on Sept 30.

redevelopment should not be viewed in isolation, but as part of a broader city or area development plan.

"Before increasing density or plot ratios, supportive infrastructure like roads, parking, schools, clinics and sports facilities should be upgraded accordingly," he said.

Zahir said debates over the consent threshold, whether 100% or lower, were secondary if fair compensation was guaranteed.

He also highlighted the challenges of executing such projects. "History has shown that

despite the well-thought-out plans, execution often falls short," he noted.

Currently, without the URA, full consent from owners was required before redeveloping buildings.

With the URA, Housing and Local Government Ministry (KPKT) is proposing an owners' consent threshold of 80% for strata properties less than 30 years old and 75% for those older than 30 years.

The proposed Act is expected to be tabled in Parliament next year.



Nor Hisham says many older residences are in poor condition.



Zahir says fair compensation must be guaranteed under URA.

THE STAR

Tarikh: 03 OCT 2024

IT HAS been suggested by Aida Ahmad in her *StarMetro* Citycism column on Sept 21 that a new system be introduced empowering a selected group of people to report to the authorities about infrastructure problems in cities and other urban areas.

Problems such as potholes, manholes, landslides and poor traffic signage pose an ever-present danger to the rakyat.

Considering the fact that in Kuala Lumpur alone, six million cars are on the road every day, accidents are bound to happen if such problems are not remedied immediately.

By understanding the importance of reporting infrastructure issues and knowing how to do so effectively, citizens can play a vital role in enhancing their urban environments.

All local authorities should be proactive in identifying damaged infrastructure or problems affecting public safety.

For example, motorcycle squads can be set up to carry out daily checks on damaged public amenities so that they can be rectified immediately.

Active involvement in local governance fosters a sense of community.

When citizens report problems, they contribute to the well-being of their neighbourhoods.

The authorities can prioritise repairs and improvements based on citizen feedback, leading to better use of resources and budgeting.

Reporting problems holds local governments accountable.

It encourages them to respond to citizens' needs and maintain infrastructure standards.

Addressing infrastructure issues can improve quality of life, making cities more liveable, efficient and attractive for residents and businesses.

All city councils should introduce apps that also allow residents to report issues to the

Be proactive in identifying damaged infrastructure

Potholes, manholes, landslides, poor traffic signage pose ever-present danger to the public

Engaging citizens to report damaged structures

Dedicated personnel to detect, monitor broken infrastructure could be a valuable strategy for local councils



StarMetro Citycism column on Sept 21.



STARMETRO MAIL

EMAIL: metro@thestar.com.my
MAIL: The Editor, Metro Mail,
Level 3A, Menara Star, 15,
Jalan 16/11, Section 16,
46350 Petaling Jaya.
Letters must carry the sender's
full name, address, telephone
number and signature. A pseudonym
may be included. Letters
may be edited for clarity, brevity
and other requirements.

authorities directly alongside
photos and descriptions of the
problems.

Many local governments
already have websites with
online feedback forms or
portals specifically for reporting
issues like potholes, broken

streetlights or public transport
challenges, but the question is:
How fast is the response?

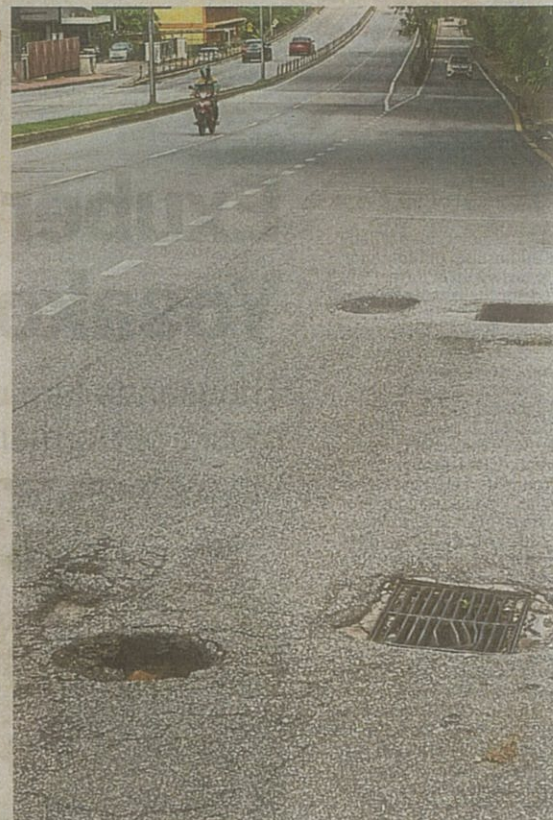
We have often highlighted
poor road signage, overgrown
branches obstructing road
directions and disappearing
road markings, but until now,
they have not been attended to.

Why? Is it a question of
inadequate funding, lack of will
or dereliction of duty?

The authorities should
regularly monitor traditional
and social media for complaints
from the public, and respond
quickly.

In addition, there should be
regular town hall meetings
or community forums with
local officials and people's
representatives to allow citizens
to voice their concerns.

TAN SRI LEE LAM THYE
Safety advocate



Potholes along main roads pose a risk to motorists, especially when it rains. — Filepic

THE STAR

Tarikh: 03 OCT 2024

TNR route to address stray problem

Successful trap-neuter-return programme in Penang leads group to pilot project in Selangor

By VIJENTHI NAIR
vijenthi@thestar.com.my

HUMANE methods and responsible pet ownership are the best way to tackle the stray population problem, according to a stray animal advocate.

Animal Kindness Coalition (AKC) president Asther Lau said the trap-neuter-return (TNR) programme in Penang Island was a good model.

She said the Penang Island City Council signed a memorandum of understanding with the International Aid for the Protection and Welfare of Animals to adopt the TNR approach six years ago.

"Since then, over 6,000 stray dogs have been neutered and there are not many stray dogs anymore."

"There'll be teething issues along the way, as with any new project, but we have to start somewhere."

"Otherwise, the stray population will continue to grow, creating a very unhappy and unhealthy environment for both animals and humans," she said at the launch of AKC Pawsitive Fiesta.

The Pawsitive Fiesta was to create awareness of responsible pet ownership.

It was held at The Rivercity in Kuala Lumpur, one of the latest developments that is being enhanced to become pet-friendly.

Lau said AKC members were animal lovers, with many having been involved in TNR efforts for many years.

These volunteers have rescued hundreds of dogs and cats off the streets, she said, with many doing it in their



Lau says the trap-neuter-return programme is about giving strays a chance to live with dignity.

respective neighbourhoods.

"We believe that the strays on our streets deserve better lives. They are struggling, constantly searching for their next meal and trying to find a place to rest, only to be chased away."

"We don't want these animals to be caught and euthanised without mercy."

"It's not just about reducing numbers; it's about giving these animals a chance to live with dignity," Lau stressed.

AKC was registered in July last year.

"One of our main projects started last December, which was to implement trap-neuter-return-manage (TNRM) programmes in Bandar Utama, Selangor, after the Petaling Jaya City Council (MBPJ) approved the pilot project."

"We have achieved a 90% TNR rate," said Lau.

She said management was critical for long-term success of



Many pet owners brought their well-groomed dogs that wore cute collars and costumes to the AKC Pawsitive Fiesta. — Photos: AZLINA ABDULLAH/The Star

TNRM programmes.

Besides neutering, she said the group also vaccinated strays against diseases such as rabies.

She said it was essential to curb stray reproduction before releasing the animals back to their original territory.

"We engage with feeders and local communities, work with local authorities and collaborate with corporations."

"This ensures we tackle the issue from its root and achieve sustainable results."

"We also recognise the importance of other aspects of animal welfare, like having a temporary shelter that facilitates animal adoption."

"It is about nurturing responsible pet ownership within our community," said Lau.

She said these events were a platform to encourage pet ownership culture where the community takes care of each other and the environment.

The two-day Pawsitive Fiesta, which attracted several hundred pet lovers, featured a range of activities aimed at engaging the community and promoting responsible pet ownership.

There was a pet adoption drive, demonstration by the police with three dogs from the K-9 unit, and sharing sessions by professional pet trainers and groomers.

There were also many booths selling a variety of pet products.



A demonstration by the police K-9 unit involving three dogs.



Adoption drive for cats and dogs at the event.

THE STAR

03 OCT 2024

Tarikh:

Graft probes can be sped up with lie detector tests

By ARFA YUNUS
and BENJAMIN LEE
newsdesk@thestar.com.my

PETALING JAYA: Polygraph tests will help the Malaysian Anti-Corruption Commission (MACC) speed up its probes and sharpen its focus on key case elements, say anti-graft experts.

Datuk Seri Dr Akhbar Satar, founder of the Malaysian chapter of the Association of Certified Fraud Examiners, said these tests also allow investigators to streamline their processes, reducing the time spent piecing information together.

"Polygraph tests enable investigators to quickly narrow their focus, enhancing the overall efficiency of the investigation," he said.

He said this approach was particularly effective in pinpointing areas that require further scrutiny.

Akhbar emphasised the rigorous nature of polygraph testing, describing it as a highly specific process that involves monitoring the subject's heart rate, breathing patterns and skin conductance.

Skin conductance is a measure of the skin's ability to conduct electricity, which varies with its moisture level.

In the context of polygraph testing, skin conductance is used as a physiological indicator of emotional arousal or stress.

"It must be conducted in a sound-proof room with the subject seated on a special chair, (the examiner) asking the right questions, using American Polygraph Association approved techniques,

"If the person controls their emotions and physiological responses, like respiration and pulse, false results can occur, leading to manipulation."

Dr Geshina Ayu Mat Saat

and only the examiner and the subject present to ensure accurate readings," he added.

Akhbar said the qualified examiner should remain neutral and uninvolved in the case under investigation to ensure impartiality.

With polygraphs widely in use in countries like Singapore, the United States and Japan for decades, he said Malaysia was now ready to use the tests extensively given the sufficient number of qualified experts available.

"It's timely that we're adopting this approach," said Akhbar, who is also president of the Malaysia Integrity and Governance Society.

He said polygraphs can serve as a tool for the innocent to prove their innocence, particularly in corruption cases.

Tan Sri Lee Lam Thye, a member of the Malaysia Integrity Institute, said the MACC's adoption of advanced technology was a positive development with the potential to significantly improve its effectiveness in fighting corruption.

"It is essential to know that

technology alone cannot be a magical solution; officers must be equipped with the skills and necessary knowledge to effectively utilise advanced tools and interpret them correctly," he said.

Moving forward, investigations should expand beyond polygraph tests, said criminologist and psychologist Dr Geshina Ayu Mat Saat.

She emphasised the need for diverse methods to tackle increasingly sophisticated criminal behaviour.

As criminals adapt to advancing technology, agencies like the MACC must update their strategies.

Geshina, however, said that relying solely on polygraphs can lead to inaccuracies.

"Lying, deception, and omission of the truth don't occur in a vacuum.

"Criminals are shaped by psychosocial, criminogenic, economic, and religious factors," she added.

She also highlighted the limitations of polygraph tests, including their inability to distinguish

What is a polygraph test?

> It is an instrument with sensors that track an individual's vital signs during an interrogation.

> The vital signs are displayed as separate lines on a screen.

> The pattern of lines may fluctuate during the test, indicating that the individual may be lying.

What a polygraph measures



Body movements



Breathing (diaphragm)



Breathing (chest)



Perspiration



Pulse, blood pressure



How it works

Sensors measure body changes as subject answers yes-no questions; data recorded on computer.

1 Blood pressure cuff records pulse, blood pressure.

2 Rubber tubes placed over chest and abdomen record breathing.

3 Two metal plates attached to fingers record sweating.

Source: Cincinnati Polygraph Associates

The Star graphics

whether bodily changes are due to lying or other factors.

"If the person controls their emotions and physiological responses, like respiration and pulse, false results can occur, leading to manipulation.

"Pathological liars, psycho-

paths, sociopaths, and individuals with certain traits can pass the polygraph without issues," she said.

Geshina, therefore, urged agencies to explore less costly and more robust forensic tools as technology evolves.

THE STAR

Tarikh: 03 OCT 2024

It's just an aid, not a primary evidence

Azam: Polygraph tests offer direction in graft probes

By MAZWIN NIK ANIS
mazwin@thestar.com.my

PUTRAJAYA: While results of polygraph tests are not admissible in court, they can provide a clearer direction to graft investigators, says Tan Sri Azam Baki.

The Malaysian Anti-Corruption Commission (MACC) chief commissioner said that aside from using them to investigate corruption cases, polygraph tests are also done as the final step on those joining the agency to ensure those employed as MACC officers are truthful and do not have integrity issues.

"In fact, we have also received requests from other government departments and even from the private sector to carry out such tests on their prospective employees to check on their integrity."

"While the use of polygraph is not new to the agency, it will now be an integral part of our investi-

gation initiatives," he told *The Star*.

The MACC now has more than 20 trained officers in this field, with at least 10 machines available to conduct polygraph tests.

The commission recently announced that it will begin incorporating polygraph tests in its investigations of corruption cases, aiming to improve efficiency and expedite inquiries.

The MACC said the polygraph tests are 97% accurate.

Azam said that in the course of an investigation, the person being questioned would be offered a polygraph test to back their claims that they did not commit an offence.

"If the result is in the person's favour, we will re-look at the case, the allegations against the individual and re-examine our evidence."

"But if the person fails the test, it gives us more reason to investigate further," he explained.

Azam pointed out that those being questioned would not be forced to take a polygraph test but instead be offered to have one taken.

"If a person vehemently denies the accusation, we will offer the test," he said, adding that many have failed the test.

However, he said not all corruption probes would involve a polygraph test and the need for it would be up to investigators' discretion.

"If investigators believe the person in question is not being truthful and that the evidence and allegations contradict their claims, then the suspect will be offered to do the test."

"We will use a polygraph test as part of intelligence gathering in the course of an investigation, even if the results cannot be presented in court as evidence," he said.

Asked if a polygraph test had been used during investigations



On an as-needed basis: Azam says not all corruption investigations will involve a polygraph test and the need for it would be up to investigators' discretion.

into major corruption allegations, the chief commissioner acknowledged it had, but declined to reveal the cases.

Criminal defence lawyer Mohd Hezri Shaharil, meanwhile, said there was currently no law prohibiting the use of polygraph tests in court.

However, he said that polygraph tests could only be used as circumstantial evidence to support the primary evidence in a case.

"This is because there is cur-

rently no law setting standards for polygraph test evidence either by undergoing certain tests or verification so we can take it as it is, unlike something like a drug test."

"It is entirely up to the courts to decide on the credibility of this evidence and if it can be used on a case-by-case basis."

"The polygraph test report can not stand on its own and is only used to support existing primary evidence to help persuade the court," he said.

THE STAR

tarikh: 03 OCT 2024

It's status quo for MyJPJ app

Users can continue to access system without MyDigital ID beyond Oct 10

By GERARD GIMINO
and ANGELIN YEOH
newsdesk@thestar.com.my

PETALING JAYA: The initially scheduled Oct 10 deadline requiring MyJPJ users to sign in with the MyDigital ID application has been deferred, says the Transport Ministry.

Its minister Anthony Loke said MyJPJ app users can continue accessing the system even after that date.

He said that the pop-up notice on the MyJPJ app notifying users to utilise the MyDigital ID to sign in was not an official announcement.

"I have ordered for the pop-up to be removed immediately as the ministry has yet to reach a decision on the matter," he told a press conference at his ministry.

He also acknowledged the public's grouches on the matter.

Loke said he had met with



Just a mix-up:

A pop-up on the MyJPJ app previously told users that MyDigital ID is needed to sign in from Oct 10.

MyDigital ID officials following a post-Cabinet meeting yesterday.

"We support efforts to integrate both MyDigital ID and MyJPJ, but it must be done seamlessly.

"It was also agreed that using the MyDigital ID as a log-in must not trouble MyJPJ users.

"The integration phase will also

take some time," he added.

He said that the Oct 10 deadline has been put off, adding that there are more than 10.5 million MyJPJ app users.

"I have instructed JPJ to allow the public to access the MyJPJ application as usual. There is no deadline for now.

"The public can continue using the app without any interruption. The integration will take time and related announcements will be made from time to time."

The press conference was held after Malaysians voiced their frustration on social media upon learning the need to install the app as part of the requirement to log into MyJPJ, which was said to be implemented on Oct 10.

Earlier yesterday, users attempting to register for MyDigital ID via the official app encountered error messages.

On the MyDigital ID Facebook page, users expressed frustration about the registration process, with some sharing the 'Error' messages they received on the app.

Users also claimed the app is slow to respond to requests and that they failed to register despite trying multiple times.

The MyJPJ app is used to access

information such as driving licences, road tax and vehicle ownership certificates.

MyDigital ID is a national identity management system and trusted digital form of identification designed to authenticate users for online transactions.

It allows users to access government services with a single ID, and the private sector, including banks, are expected to adopt the system.

It is an initiative implemented by Mimos under the Science, Technology and Innovation Ministry.

Users can also look for a MyDigital ID kiosk in their area at www.digital-id.my.

WATCH THE VIDEO
TheStarTV.com



THE STAR

Tarikh: 03 OCT 2024



The government's waste separation programme must provide a convenient centre for people to dispose of household items that contain scheduled waste like batteries and fluorescent lights. — Filepic

User-friendly way needed for disposal of hazardous waste

THE policy of waste separation at source initiated by Penang government is an enlightened step to safeguard the environment and better organise the disposal of waste according to type.

This endeavour deserves the support of all stakeholders across the board whether they be householders, businesses or eateries.

A lot of guidance has been disseminated by the authorities prior to the formal implementation of the waste separation and disposal policy.

These include what is and isn't accepted for recycling, the collection of bulk waste and online links to collection centres that accept IT waste.

However, there is a need for the relevant authorities to clarify the disposal of scheduled waste which I understand, under the law, falls under the

class of hazardous waste.

They cannot be disposed of as recyclable items and neither can they go in the Green Bin as household waste.

Some common household items considered scheduled waste are non-rechargeable batteries, fused bulbs, expired fluorescent tubes and used insulin needles.

They need to be disposed of in a different way.

Based on my enquiries, private recycling businesses will not accept these types of scheduled waste as they are not recyclable and therefore do not hold commercial value.

A major supermarket in Seberang Prai is said to accept fused bulbs and fluorescent tubes but it is not possible nor practical for everyone to cross the strait to dispose of these hazardous materials.

It would be a good idea for a

system of decentralised collection centres to be established with the collaboration of the state government, Penang Island City Council, service centres of assemblymen and Village Development and Security Committees to ensure full compliance with the law lest people take the easy way out and dispose off hazardous waste in the Green Bin.

Bear in mind that many households are made up of senior citizens.

So, a user-friendly way to manage the disposal of hazardous waste would be very much appreciated.

Concerned Penangites await advice and guidance from the authorities on the proper and safe disposal of hazardous waste, especially by householders.

RAJPAL SINGH
Gelugor, Penang

THE STAR

Tarikh: 03 OCT 2024

Karnival Klang tawar hadiah motor

SHAH ALAM - Orang ramai dipelawa menghadiri Karnival Bandaraya Diraja Klang di Kompleks Sukan Pandamaran pada 25 hingga 27 Oktober.

Majlis Bandaraya Diraja Klang menerusi Facebook memaklumkan karnival tiga hari bermula 9 pagi hingga 12 tengah malam itu turut menawarkan hadiah motosikal kepada pengunjung bertuah.

"Pelbagai aktiviti menarik bakal menanti anda di sana antaranya zumba, aerodance, sukan tradisi, basikal tolak, mewarna dan pertunjukan fesyen.

"Menariknya, pengunjung turut dihiburkan dengan persembahan penyanyi legenda rock tanah air Datuk Awie, Hazama, Black, Tajul, Afieq Shazwan dan Suki Low," katanya menerusi Facebook baru-baru ini.

Selain itu, turut diadakan pameran kereta dan motosikal, pertunjukan bunga api, pertandingan karaoke dan kitar semula.

SELANGORKINI ONLINE

TARIKH : 03 OKTOBER 2024

Kutip lebih lapan tan sampah

SHAH ALAM - Lebih lapan tan sampah dikutip Majlis Perbandaran Ampang Jaya (MPAJ) di Kampung Fajar, Hulu Kelang dan Taman Bukit Indah Fasa 2 baru-baru ini.

MPAJ memaklumkan 0.21 tan sampah kitar semula diasingkan sempena Hari Pembersihan Sedunia yang bertujuan meningkatkan kesedaran masyarakat menjaga kebersihan alam sekitar.

"Usaha ini juga bagi menyokong Matlamat Pembangunan Mampan (SDGs) iaitu untuk menjadikan bandar dan penempatan manusia inklusif, selamat, berdaya tahan dan mampan," katanya dalam kenyataan.

Sementara itu, Majlis Bandaraya Peta-ling Jaya (MBPJ) mengumpul lebih 1.17 tan sampah sempena Hari Cuci Malaysia pada 28 September, kata timbalan datuk bandar.

Menurut Aznan Hassan, program inisiatif Kementerian Perumahan & Kerajaan Tempatan itu disertai 292 sukarelawan dalam aktiviti pembersihan di 10 kawasan.

"Objektif program adalah untuk memberi kesedaran kepada masyarakat tentang kebersihan awam dan cara membuang sampah dengan betul.

"Konsep program pula adalah pembersihan mega bersepadu melibatkan 156 pihak berkuasa tempatan seluruh negara," katanya.

SELANGORKINI ONLINE

TARIKH : 03 OKTOBER 2024

Manfaat ribuan penduduk

Klinik baharu di Subang Jaya

Oleh ALIFF HAIQAL MOHAMED

SUBANG JAYA - Penantian kira-kira 20 tahun warga Subang Jaya untuk memiliki klinik kesihatan bakal berakhir melalui pembinaan kemudahan itu menjelang suku pertama tahun depan.

Wakil rakyatnya Michelle Ng Mei Sze memberitahu kebenaran merancang membina klinik kesihatan di USJ 1 itu diberikan Jabatan Perancangan Bandar dan Desa (PLANMalaysia) pada 27 September tahun lalu.

Beliau menjelaskan tender projek membabitkan kos lebih RM52 juta itu

akan dibuka bulan depan manakala pembinaan dijadual siap sepenuhnya pada 2028.

"Klinik Kesihatan USJ 1 juga dilengkapi komponen 'infectious disease'. Ini kemudahan yang istimewa bagi klinik kesihatan yang akan dibina di Subang Jaya," katanya dalam Pesta Hari Malaysia di sini pada 28 September.

Michelle menambah kemudahan berkenaan dijangka memudahkan penduduk setempat untuk mendapatkan perkhidmatan kesihatan terutama golo-



ngan berpendapatan rendah (B40).

"Subang Jaya selama ini tiada klinik kesihatan, jadi penduduk terpaksa pergi ke klinik kesihatan tempat lain iaitu di Klinik Kesihatan Kelana Jaya.

"Tetapi, klinik itu sekarang dalam proses ubah suai. Maka Klinik Kesihatan Taman Medan menerima beban daripada penduduk Subang Jaya dan ada penduduk USJ pergi ke Klinik Kesihatan Batu 14, Puchong.

"Kedua-dua klinik kesihatan ini telah melangkaui beban setiap hari, mereka menerima kunjungan seramai 1,000 orang penduduk," katanya.

SELANGORKINI ONLINE

TARIKH : 03 OKTOBER 2024

Hutang 53,000 anak muda RM1.9 bilion

SHAH ALAM - Agensi Kaunseling dan Pengurusan Kredit mendapati kira-kira 53,000 individu berumur bawah 30 tahun dibebani hutang terkumpul hampir RM1.9 bilion, kata Menteri Kewangan II Datuk Seri Amir Hamzah Azizan.

Beliau juga memberitahu hutang isi rumah setakat 2023 pula mencecah RM1.53 trilion bersamaan 84.2 peratus daripada Keluaran Dalam Negara Kasar, antara nisbah tertinggi di rantau ini, lapor Bernama.

Katanya, tinjauan celik kewangan yang dijalankan Pertubuhan Kerjasama Ekonomi dan Pembangunan menunjukkan cuma 36 peratus penduduk memahami konsep asas kewangan termasuk kadar faedah, inflasi dan kepelbagaian risiko.



SCAMMER kini menyasarkan golongan warga emas sebagai mangsa mudah untuk mendapatkan wang.
- GAMBAR HIASAN

Duit pencen, Tabung Haji licin ditipu scammer

Pesara guru alami kerugian RM218,900

Oleh MOHD. AZLI ADLAN

KUALA TERENGGANU – Gara-gara terperdaya dengan sindiket penipuan atau scammer, seorang pesara guru berputih mata selepas kehilangan RM218,900 simpanan Tabung Haji dan wang pencennya baru-baru ini.

Wanita berusia 62 tahun itu yang menyedari tertipu setelah mendapati akaun banknya baki RM100 telah membuat laporan di Ibu Pejabat Polis Daerah Kuala Terengganu di sini pada pukul 12.32 tengah hari kelmarin.

Ketua Polis Daerah Kuala Terengganu, Asisten Komisioner Azli Mohd. Noor berkata, mangsa yang menetap di Chendering di sini, telah dihubungi suspek yang menyamar pegawai sebuah pusat perubatan di Ampang, Sela-

ngor pada 31 Ogos lalu.

"Suspek mendakwa kononnya mangsa mempunyai tuntutan insurans perubatan berjumlah RM68,800.

"Mangsa yang menafikan tuntutan itu telah diminta untuk membuat laporan polis kononnya berhubung penyalahgunaan data peribadi untuk kesalahan undang-undang," katanya ketika dihubungi di sini semalam.

Azli berkata, suspek kemudian mengarahkan pesara guru tersebut membuka sebuah akaun bank kononnya bagi kegunaan pemantauan oleh Bank Negara pada 24 September lalu.

Tambah beliau, mangsa seterusnya diarahkan untuk memindahkan simpanan Tabung Haji berjumlah RM201,900 ke akaun bank berkenaan.

"Suspek juga mengarahkan mangsa membuka akaun deposit tetap dengan simpanan sebanyak RM5,000.

"Mangsa menurut arahan itu telah melakukan 20 transaksi memindahkan simpanannya ke dalam akaun-akaun bank terabit," katanya.

Tambahnya, anak pesara guru itu mengesyaki ibunya telah menjadi mangsa scammer apabila perkara itu diceritakan kepadanya pada 26 September lalu.

Jelas beliau, telahan itu benar apabila pemeriksaan di dalam akaun bank mendapati wang simpanan wanita tersebut hanya tinggal RM100 kelmarin.

"Kes sedang disiasat mengikut Seksyen 420 Kanun Keseksaan," katanya.

KOSMO

03 OCT 2024

Tarikh:

Kuala Lumpur: Bank Negara Malaysia (BNM) semalam, mengumumkan pengeluaran syiling peringatan bersempena dengan pertabalan Sultan Ibrahim sebagai Yang di-Pertuan Agong Ke-17 pada 20 Julai lalu.

Menurut bank pusat itu, syiling peringatan itu dikeluarkan dalam tiga denominasi iaitu syiling peringatan emas (pruf), syiling peringatan perak sterling (pruf) dan syiling peringatan emas Nordic Brilliant Uncirculated (B.U.).

Syiling peringatan emas (pruf) diperbuat daripada emas dengan ketulenan 999.9 dan berat setiap keping ialah lapan gram, manakala nilai muka ialah RM100 dan akan dijual pada harga RM3,250 sekeping, sejumlah 300 keping sudah ditempakan, menurut BNM dalam kenyataan pada Rabu.

SEMPENA PERTABALAN SULTAN IBRAHIM SEBAGAI YANG DI-PERTUAN AGONG

BNM umum pengeluaran syiling peringatan

HM
3/10



SYILING peringatan bersempena pertabalan Sultan Ibrahim sebagai Yang di-Pertuan Agong Ke-17.

Syiling peringatan emas Nordic B.U. diperbuat daripada tembaga serta beberapa logam lain dan berat setiap keping ialah 8.5 gram, nilai muka duit syiling ini ialah RM1 dan akan dijual pada harga RM16.50 sekeping dengan sejumlah 5,000 keping sudah ditempakan, tambah BNM.

"Syiling peringatan ini juga dijual sebagai Set 2 dalam 1 yang mengandungi sekeping syiling perak sterling (pruf) dan sekeping syiling emas Nordic (pruf). Harga jualan setiap set ialah RM330. Sejumlah 1,300 set tersedia untuk pembelian," menurut bank pusat.

BNM menjelaskan, bagi memberikan peluang yang

saksama kepada orang ramai untuk membeli syiling edisi terhad ini, setiap individu hanya boleh membeli satu Set 2 dalam 1, satu keping duit syiling emas (pruf), satu keping duit syiling perak sterling (pruf) dan tidak lebih daripada lima keping duit syiling emas Nordic (B.U.).

Orang ramai boleh membuat tempahan melalui duit.bnm.gov.my mulai jam 11 pagi, 2 Oktober (semalam) hingga jam 11 malam, 13 Oktober ini. - Bernama

HARIAN METRO

Tarikh: 03 OCT 2024

Bakal dibentang dalam Belanjawan 2025, promosi hidup sihat, ekonomi hijau

Lima cukai baharu

Oleh **FATIN NORIZATI MAT ISA**
norizati.isa@mediamulla.com.my

PETALING JAYA: Kerajaan dijangka memperkenalkan lima cukai baharu dalam Belanjawan 2025 pada 18 Oktober ini untuk mempromosi gaya hidup sihat dan kehidupan lestari.

Ia adalah Cukai Makanan Berlemak atau Cukai Makanan Tidak Sihat dikenali sebagai *Fat Tax*, Cukai Penetapan Harga Karbon, Cukai Warisan, Cukai

Barang Bermilai Tinggi (HVGT) dan Kecerdasan Buatan (AI).

Penganalisis ekonomi meralamkan *Fat Tax* akan diperkenalkan bagi menangani peningkatan kadar obesiti serta penyakit-penyakit berkaitan gaya hidup dengan Laporan Tinjauan Kebangsaan Kesihatan dan Morbiditi (NHMS) 2023 menunjukkan 54.4 peratus rakyat Malaysia mengalami masalah berat badan berlebihan.

Cukai Penetapan Harga Karbon pula untuk menyokong agenda ekonomi negara dan usaha menangani perubahan iklim selaras dengan matlamat sifar karbon pada 2050.

Sementara itu, pengenalan Cukai Warisan untuk menghalang pengumpulan kekayaan yang tidak produktif dalam sebuah keluarga sekali gus membantu mengurangkan jurang kekayaan.

Cukai Barang Bermilai Tinggi

(HVGT) untuk membolehkan kerajaan mengumpul hasil daripada golongan berpendapatan tinggi yang mampu membeli barangan mewah seterusnya mengurangkan jurang antara miskin dan kaya.

Cukai Kecerdasan Buatan (AI) pula untuk memacu pertumbuhan industri teknologi tinggi bagi menyokong pembangunan ekonomi negara.

Bersambung di muka 3

UTUSAN MALAYSIA
Tarikh: 03 OCT 2024

Lima cukai baharu

UM 7/10

7

Dari muka 1

Penganalisis turut berpendapat, berdasarkan keadaan ekonomi semasa, kerajaan akan terus komited melaksanakan sistem cukai lebih progresif termasuk memperluas penggunaan e-invois yang berpotensi meningkatkan kutipan hasil.

Pensyarah Kanan Fakulti Pengajian Umum dan Pendidikan Lanjutan Universiti Sultan Zainal Abidin (UniSZA), Dr. Farah Roslan berkata, pengenalan *Fat Tax* melengkapi pelaksanaan cukai gula sedia ada untuk menangani peningkatan kadar obesiti serta penyakit berkaitan gaya hidup tidak sihat.

"Meskipun cukai gula telah dikenakan ke atas minuman bergula, pengenalan *Fat Tax* akan memperluas skopnya kepada makanan yang tinggi kandungan lemak, gula dan kalori seperti makanan segera, snek serta produk bakeri.

"Langkah ini dijangka dapat mengurangkan pengambilan makanan tidak sihat sekali gus menggalakkan pengguna membuat pilihan lebih sihat seteru-

rusnya melengkapi kesan positif daripada cukai gula.

"Hasil daripada kedua-dua cukai ini boleh dimanfaatkan dengan pemberian subsidi kepada makanan sihat seperti buah-buahan dan sayur-sayuran serta melaksanakan program pendidikan pemakanan di sekolah dan komuniti," katanya kepada *Utusan Malaysia*.

Dr. Farah berkata, beberapa negara berhasil membuktikan keberkesanan pelaksanaan *Fat Tax* termasuk Hungary yang memperkenalkan cukai kesihatan awam pada 2011 ke atas makanan dengan kandungan gula, garam dan lemak yang tinggi dengan kadar cukai antara empat hingga 10 peratus bergantung bagi sesuatu produk.

"Mexico juga memperkenalkan cukai makanan tidak sihat pada 2014 dengan kadar cukai sebanyak lapan peratus ke atas makanan berkalori tinggi (lebih 275 kilokalori per 100 gram) dan satu peso (RM0.25) per liter bagi minuman bergula.

"Pengenalan cukai ini membantu mengurangkan pembelian produk makanan tidak sihat

terutama dalam kalangan golongan berpendapatan rendah," katanya.

Dalam pada itu, Pensyarah Fakulti Ekonomi dan Pengurusan (FEP), Universiti Kebangsaan Malaysia (UKM), Prof. Madya Dr. Mustazar Mansur berkata, pengenalan *Fat Tax* untuk meningkatkan harga makanan tidak sihat.

"Ia bagi mengurangkan pengambilan makanan berlemak dan bergula yang berisiko tinggi menyumbang kepada penyakit kronik seperti kencing manis, kolesterol tinggi dan penyakit jantung.

"Langkah ini bertujuan mengawal pengambilan makanan yang memberi kesan buruk kepada kesihatan masyarakat. Ia juga merupakan sebahagian daripada inisiatif kerajaan dalam menangani beban penyakit tidak berjangkit (NCD) yang semakin meningkat dalam kalangan rakyat Malaysia," katanya.

Dr. Mustazar berkata, kerajaan mungkin memperkenalkan cukai yang menyokong agenda ekonomi hijau dan usaha menangani

perubahan iklim seperti penetapan harga karbon.

Ia selaras dengan komitmen Malaysia terhadap inisiatif alam sekitar dan mencapai matlamat neutral karbon menjelang 2050.

Jelas beliau, terdapat dua penetapan harga karbon boleh dipraktikkan iaitu Sistem Perdagangan Pelepasan dan Cukai Karbon.

"ETS mewujudkan pasaran bagi pelepasan gas rumah hijau dengan menetapkan had pelepasan yang boleh dijual oleh syarikat yang mengurangkan pelepasan mereka.

"Cukai karbon dilaksanakan dengan mengenakan bayaran langsung ke atas pelepasan karbon berdasarkan kandungan karbon bahan api fosil. Berbanding ETS, cukai karbon menjamin harga pelepasan karbon tetapi tidak menetapkan had pelepasan.

"Setakat 2023, terdapat 75 penetapan harga karbon telah berjaya dilaksanakan di seluruh dunia dalam mengurangkan pelepasan karbon untuk meningkatkan hasil negara bagi pelaburan hijau," katanya.

UTUSAN MALAYSIA
03 OCT 2024
Tarikh:

Tingkat gaji minimum, bantu tambah caruman KWSP pekerja

Oleh ZAKKINA
WATI AHMAD TARMIZI
zakkina.tarmizi@mediamula.com.my

PETALING JAYA: Kerajaan perlu meningkatkan kadar gaji minimum untuk caruman Kumpulan Wang Simpanan Pekerja (KWSP) pekerja yang lebih baik, sekali gus memberi peluang menambah simpanan persaraan.

Profesor Kewangan Dan Keusahawanan Universiti Malaysia Kelantan (UMK), Datuk Prof Dr. Nik Mahteran Nik Muhammad berkata, pihak yang terlibat perlu bekerjasama dengan majikan untuk memastikan gaji minimum yang adil dan sesuai dengan kos sara hidup semasa.

"Peningkatan gaji minimum juga boleh meningkatkan kesejahteraan pekerja dan produktiviti secara keseluruhan.

"Selain caruman wajib daripada gaji bulanan, pekerja boleh digalakkan untuk membuat caruman tambahan secara sukarela ke dalam akaun KWSP mereka.

"Langkah ini boleh dilakukan melalui insentif cukai atau kem-



STRUKTUR gaji rendah menjadi faktor utama simpanan KWSP rakyat negara ini tidak mencukupi. - GAMBAR HIASAN

pen kesedaran yang memberi penekanan kepada kepentingan menambah simpanan persaraan. Jika individu mempunyai lebih pendapatan, mereka boleh memanfaatkan skim ini untuk meningkatkan simpanan persaraan mereka," katanya ke-

tika dihubungi *Utusan Malaysia*.

Jelas Nik Mahteran, kebanyakan pekerja, terutamanya dalam kalangan mereka yang berpendapatan rendah, tidak menyedari kepentingan merancang persaraan.

"Oleh itu, pendidikan kewa-

ngan yang berfokus kepada pengurusan simpanan dan perancangan persaraan amat penting.

"Usaha Jaringan Pendidikan Kewangan (FEN) memperkenalkan program literasi kewangan yang mendidik pekerja tentang cara-cara untuk meningkatkan simpanan, melabur dan memastikan mereka mempunyai pendapatan yang mencukupi apabila bersara sangat membantu," katanya.

Mengulas lanjut, Nik Mahteran berkata, selain KWSP, kerajaan boleh memperkenalkan skim perlindungan sosial lain yang memberi sokongan kepada mereka yang berpendapatan rendah, seperti pencen asas atau bantuan persaraan.

"Skim ini boleh memberikan sokongan tambahan kepada golongan yang tidak mampu menambah simpanan persaraan mereka melalui caruman KWSP sahaja. Dengan adanya perlindungan sosial yang lebih kukuh, risiko kemiskinan dalam kalangan pesara dapat dikurangkan.

"Bagi pekerja yang berpendapatan rendah, peluang untuk

mendapatkan pekerjaan sampingan atau sumber pendapatan alternatif seperti perniagaan kecil-kecilan atau ekonomi gig boleh dipromosikan. Dengan adanya pendapatan tambahan, pekerja dapat menambah simpanan KWSP atau melaburkan sebahagian pendapatan untuk persaraan mereka," katanya.

Sementara itu, Dekan Fakulti Ekologi Manusia, Universiti Putra Malaysia (UPM), Profesor Dr. Mohamad Fazli Sabri berkata, kerajaan boleh menyediakan satu pelan atau Elaun Sara Hidup (COLA) kepada pekerja sektor swasta terutama pekerja gig bagi melindungi hak dan kebajikan mereka.

"Sekiranya ada, mungkin (elaun) ini akan membantu menaikkan taraf kehidupan mereka sekali gus menambah caruman kepada simpanan mereka kepada KWSP.

"Saya melihat perkara ini agak baik sekiranya dilaksanakan kerana keadaan sara hidup yang agak tinggi ini akan memberi mereka menjana peluang yang lebih baik," katanya.

UTUSAN MALAYSIA
Tarikh: 03 OCT 2024.

Rumah mampu milik perlu penuhi keperluan pembeli

UM
3/10

KUALA LUMPUR: Pembinaan projek Rumah Mampu Milik (RMM) perlu memenuhi keperluan pembeli agar tidak menyumbang kepada masalah *overhang* atau rumah siap tidak terjual sehingga menyebabkan kerugian kepada pemaju.

Pengurus Negara Property-Guru Malaysia dan iProperty, Kenneth Soh berkata, walaupun harga adalah faktor penting bagi pencari rumah, tetapi ia bukan satu-satunya faktor utama mempengaruhi keputusan pembeli.

"Jika pembangunan perumahan mampu milik dilakukan di kawasan yang jauh atau sukar diakses, walaupun harganya rendah, permintaan tidak akan tinggi, isu lebih akan timbul.

"Dalam pembangunan rumah mampu milik ini, penting supaya pemaju memikirkan mengenai lokasi yang tepat, ketersediaan kemudahan di kawasan tersebut dan kelengkapan yang disediakan supaya ia berpadanan dengan per-



KENNETH SOH

mintaan pasaran.

"Selain itu, permohonan dan kelayakan untuk rumah mampu milik juga perlu dipermudahkan kerana mungkin terdapat sebahagian daripada golongan sasaran tidak memiliki kemahiran digital secukupnya untuk memohon," katanya pada sesi bersama media yang diadakan di sini semalam.

Kenneth berkata, dalam Kajian Sentimen Pengguna Separuh Kedua 2024 menonjolkan cabaran besar yang dihadapi pasaran hartanah Malaysia.

Sementara itu, Berdasarkan

Laporan Pasaran Harta Separuh Pertama 2024 oleh Jabatan Penilaian dan Perkhidmatan Harta, rumah dalam julat harga mampu milik di bawah RM300,000 menyumbang 30.2 peratus (6,840 unit) daripada jumlah keseluruhan kediaman *overhang* negara yang kini sebanyak 22,642 unit.

Rumah pada julat harga antara RM500,001 dan RM1 juta menduduki tempat kedua, mencakupi 29.6 peratus (6,694 unit).

Dari segi pandangan keseluruhan, Kenneth melihat indikator separuh pertama tahun ini menunjukkan tanda positif dalam sektor pasaran hartanah.

"Kami melihat permintaan berkembang, bukan hanya di kawasan pusat bandar tetapi juga di kawasan pinggir bandar. Kadar faedah agak stabil dan pertumbuhan ekonomi Malaysia juga sihat.

"Semua ini menunjukkan sektor hartanah berada dalam keadaan baik," katanya.

UTUSAN MALAYSIA
Tarikh: 03 OCT 2024

CUEPACS 30 gesa perkasa bahagian urus psikologi di JPA

Kuala Lumpur: CUEPACS mahu kerajaan memperkasa dan memperkukuhkan peranan serta fungsi Bahagian Pengurusan Psikologi di Jabatan Perkhidmatan Awam (JPA) bagi memantau keberkesanan program kesihatan dan kesejahteraan psikologi kakitangan peringkat kementerian dan jabatan.

Presiden CUEPACS, Datuk Dr Adnan Mat, berkata pemerkasaan fungsi Bahagian Pengurusan Psikologi JPA akan dapat membantu dalam memastikan kakitangan mempunyai tekanan kerja bebas daripada masalah terbabit.

"CUEPACS melihat langkah kerajaan melaksanakan Sistem Profiling Digital Kesihatan Psikologi Pegawai Perkhidmatan Awam (MyPsyD) mampu mengenal pasti kakitangan mengalami isu kesihatan psikologi dan ia suatu perkara yang amat baik.

"Bagaimanapun, perlu ada penilaian dan pemantauan rapi yang telus daripada JPA dalam memastikan program pencegahan atau pemulihan dilakukan berkesan pada peringkat kementerian dan jabatan masing-masing," katanya kepada BH semalam.

Adnan mengulas pendedahan oleh Ketua Pengarah Perkhidmatan Awam (KPPA), Tan Sri Wan Ahmad Dahlan Abdul Aziz, yang memaklumkan lebih 40,000 kakitangan awam di negara ini berisiko tinggi mengalami isu kesihatan psikologi berikutan kegagalan mereka menangani tekanan di tempat kerja.

Data itu hasil dapatan Sistem Profiling Digital Kesihatan Psikologi Pegawai Perkhidmatan Awam (MyPsyD) dilaksana dari 1 Mac hingga September lalu.

Mengulas lanjut, Adnan berkata, CUEPACS juga berpandangan JPA wajar mengingatkan ketua jabatan untuk sentiasa beri sokongan dan sedia peruntukan khusus bagi melaksana program intervensi dalam memastikan kesejahteraan penjawat awam.

"Jika ia tidak dikawal dengan baik, isu kesejahteraan ini akan membawa kepada risiko kecelaruan yang lebih besar seperti kemurungan atau idea bunuh diri.

"Program psikologi dan kaunseling wajar dilihat dari sudut positif yang memberikan impak besar kepada produktiviti dan kualiti, kesejahteraan keluarga dan pasangan, kecemerlangan akademik dan aspek lain.

"Maka, aspek kesejahteraan psikologi bukan sahaja harus dipertingkatkan dalam kalangan penjawat awam malah rakyat Malaysia keseluruhannya," katanya.

BERITA HARIAN
Tarikh..... 03 OCT 2024

Buli pekerja 'serba boleh' rugikan organisasi

Mohd Zaini
Othman,
Setiausaha Badan
Kebajikan
Kakitangan USIM

Menurut Kongres Kesatuan Pekerja-Pekerja Dalam Perkhidmatan Awam (CUEPACS), pada 2018 terdapat lebih 21,000 pekerja bersara awal disebabkan tekanan di tempat kerja dan ia menunjukkan corak peningkatan selepas itu.

Pada 2022 pula, Kesatuan Perkhidmatan Perguruan Kebangsaan (NUTP) menganggarkan lebih 10,000 guru membuat pilihan bersara awal setiap tahun.

Bersara awal atau berhenti kerja ini sebenarnya berlaku di semua sektor pekerjaan, tidak terhad kepada penjawat awam sahaja, malah di pihak swasta turut berasa tempasnya kerana tekanan di tempat kerja adalah sesuatu yang nyata.

Dalam tuntutan dunia pekerjaan semakin kompetitif dan rencam, ia secara tidak langsung mencetuskan kepada berlakunya tekanan di tempat kerja. Jika dibiarkan dan diabaikan, tekanan di tempat kerja boleh membawa kepada isu masalah kesihatan mental lebih berat.

Berdasarkan kenyataan dikeluarkan Pertubuhan Kesihatan Sedunia (WHO), tekanan di tempat kerja boleh menjadi antara punca masalah kesihatan manusia.

Antara pekerja mengalami tekanan di tempat kerja adalah mereka berada dalam kumpulan pekerjaan 'serba boleh'.

Serba boleh adalah istilah sudah tidak asing lagi di dalam dunia pekerjaan dan hakikatnya tidak semua pekerja mempunyai 'bakat' ini kerana kebolehan melakukan beberapa pekerjaan pada waktu sama sememangnya amat efektif dan mening-

katkan produktiviti.

Tidak dinafikan serba boleh antara kemahiran penting untuk memasuki dunia pekerjaan, selain faktor pengalaman dan kemahiran komunikasi menjadi nilai tambah kepada individu untuk memancing bakal majikan.

Ambil kesempatan

Bagi majikan, memiliki pekerja serba boleh ini satu rahmat kerana pekerja ini 'boleh diharap' untuk menyelesaikan pelbagai tugas dalam tempoh ditetapkan.

Namun, kelebihan ini boleh menjadi punca kepada gejala buli berlaku apabila ada majikan dan rakan sekerja mula mengambil kesempatan ke atas individu itu sehingga pekerja ini mengalami tekanan.

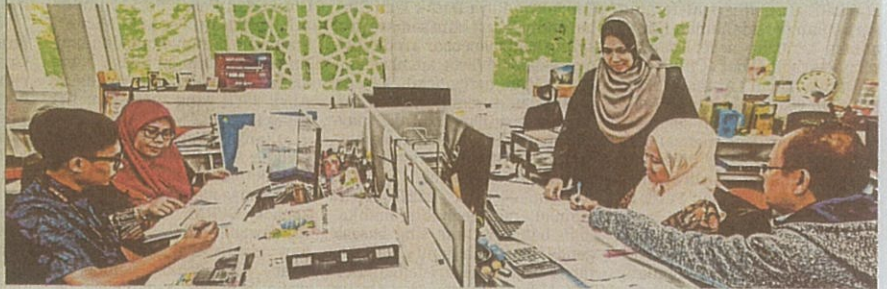
Ia menjadi lebih kritikal apabila ketua atau penyelia turut menjadi 'pembuli' kerana mengarah-

kan kerja sepatutnya diselesaikan pekerja lain tetapi 'dilambakkan' kepada pekerja ini atas alasan kerja akan cepat siap.

Mengambil sikap sambil lewa dan tidak peduli kepada isu pekerja serba boleh dibuli ini sebenarnya akan merugikan majikan kerana kualiti pekerja akan menurun, meningkatkan tekanan, penurunan produktiviti, meningkatkan risiko keselamatan dan menurunkan daya kreativiti pekerja.

Dalam hal ini, majikan harus memainkan peranan sebaiknya mengurus pekerja mempunyai kemampuan *multitasking* kerana mereka adalah sumber manusia amat berharga.

Keberadaan, kemampuan dan sumbangan mereka sebaiknya dihargai serta diraikan dengan insentif berpadanan. Pada masa sama pekerja juga perlu meningkatkan kualiti dan nilai tambah diri masing-masing.



BERITA HARIAN
Tarikh..... 03 OCT 2024

Of revenue shortfalls and subsidies

End corruption and there will be money enough to fund them

ERADICATING subsidies has been an old idea, but it is gaining new enthusiasm as it courses through Putrajaya. Prime Minister Datuk Seri Anwar Ibrahim's pre-budget warning of subsidy removal in the education sector is a reflection of such an ardour. The motivation seems to be a shortfall in government revenues, not to mention its desire to put an end to the exploitation of subsidies by the rich. Be that as it may, we think any removal of subsidies, especially in the education sector, must be done with extreme caution. There are a few reasons for our view. First, we are talking about subsidies for government schools and universities. How many rich Malaysians send their children to such schools and universities? If they study in Malaysia, they attend private or international schools. A growing number of elites engage private tutors at considerable costs, hoping to educate their children to international standards, whatever that means. The rest of the rich send their children to elite schools overseas. It is children of the Bottom 40 and Middle 40 households who attend government or government-aided schools. As for the universities, the number of students from rich families may not be significant enough to remove the subsidies.

It is children of the Bottom 40 and Middle 40 households who attend government schools.

Second, if Putrajaya is dead set on reviewing the subsidies being provided by the education sector, it should opt for targeted subsidies. Certainly, the blanket subsidy of RM150 one-off aid to school children announced in December 2020 is a no-no. If our estimate is right, there were five million of them in the country at that time, tearing a

RM788-million hole in the government coffers. It cannot be denied that some don't deserve the subsidy. Implementing targeted subsidies isn't as insurmountable a challenge as it may seem. Schools and universities have a system to tell those who can afford the fees from those who can't. This is robust enough to design targeted subsidies for the deserving. Do not get us wrong. We are not downplaying the amount of money the government is spending on subsidies to schoolchildren and university students. Not at all. It is a humongous amount, year after year. But our argument is against blanket subsidies.

We live in an age where nations are making education up to tertiary level free. Malaysia can do that, too. Here is how Putrajaya can do that without facing a shortfall in revenue, our final point. Put an end to corruption in the public service. It is that simple. The amount of money the government loses to leakages and wastage in the civil service varies from hundreds of billions to a few trillions, depending on whom you ask. In May last year, Emir Research, a think tank, estimated that Malaysia lost at least RM2.3 trillion in the last 26 years. That could have paid off Putrajaya's RM1.3 trillion debt, leaving RM1 trillion to spare for subsidies in the education sector. If we annualise this number, even though it is a conservative estimate, we are talking of a loss of RM45 billion per year to corruption. There is no better shortcut to Putrajaya's shortfalls.

NEW STRAITS TIMES

Tarikh: ...0..3..OCT..2024....

Klang addressing flash floods with better drainage system

➤ Risk of flooding causing concern among residents as thunderstorms expected nationwide during current monsoon transition phase

■ BY QIRANA NABILLA
MOHD RASHIDI
newsdesk@thesundaily.com

PETALING JAYA: The Klang Royal City Council plans to improve drainage infrastructure in older neighbourhoods, particularly Taman Melawis, to prevent recurring flash floods, said its deputy mayor Mohd Zary Affendi Mohd Arif.

"Our efforts will extend to other flood-prone housing estates and common areas in the city as well," he said when responding to *theSun*'s report on Tuesday, which highlighted residents' frustrations over poor drainage infrastructure and inadequate maintenance.

With the country having entered the monsoon transition phase on Sept 24, thunderstorms are expected nationwide, raising the risk of flash floods and causing worry among residents.

"Efforts to enhance drainage infrastructure through a project initiated by the Irrigation and Drainage Department are currently in progress. This project is expected to be completed soon, subject to unforeseen issues and contractor performance."

Mohd Zary said the council frequently holds focus group discussions, town hall meetings and engagement sessions with the Klang community and conducts site visits to ensure that residents are

comfortable and public facilities meet their needs.

He said the council remains committed to hearing residents' feedback so that it can take appropriate action to make improvements.

"The upgrades to the drainage and piping systems in areas such as Taman Melawis have already begun and will extend to Taman Teluk Pulai, Jalan Jambu Bol, Solok Matahari Taman Melawis and Jalan Serampang."

In response to complaints of rubbish dumping into drains by residents, he said the Local Authority Management Department team is actively enforcing measures in affected areas.

"Following rains, the council prioritises the immediate cleaning of various drainage systems, including drains, scupper drains, sumps and

trash traps to ensure that debris or blockages are quickly removed to prevent flooding."

He said under Section 47 of the Streets, Drainage and Building Act 1974, individuals throwing or depositing rubbish in public places can be fined RM500 for the first offence while repeat offenders can be charged RM1,000 each.

On Tuesday, resident Jason H. L. Lee, 48, who has lived in Taman Melawis for 31 years, expressed concern about the recurring floods in the housing estate for the past several years.

He said since the neighbourhood is over 50 years old, the drainage system is too small to handle heavy rainfall, causing run-off water to rise quickly even after a downpour of just 30 minutes.

"Flash floods are also partly caused by residents who do not fully

appreciate the importance of keeping drains clog-free.

"Some residents throw rubbish, causing the drains to get clogged while others cover the drains during home renovations without considering the impact their actions have in contributing to flash floods."

Another resident, who gave his name only as Nathan, 40, said Taman Melawis has been experiencing floods for a long time, but the situation was previously not as severe as there were fewer housing developments.

"However, more new homes have been built and coupled with poorly designed drains have caused blockages and ineffective water flow, worsening flooding."

Several residents said the current drains, which are inadequate for handling heavy rainfall, are the main cause of frequent flash floods.



The Klang Royal City Council plans to improve drainage infrastructure in older neighbourhoods, particularly Taman Melawis, to prevent recurring flash floods. — ADIB RAWI YAHYA/THE SUN

THE SUN
03 OCT 2024

Tarikh:

We can all help reduce landslide risks

ALMOST half of Peninsular Malaysia is occupied by hilly regions, which are a source of beauty and an environmental challenge.

Due to Malaysia's tropical climate, the area is prone to heavy rains, which can trigger landslides and pose a significant threat to those living there.

As climate change makes rainfall even more intense and unpredictable, the frequency and severity of landslides have been increasing.

A question arises here: Is rainfall the only responsible factor for landslides in Malaysia? What about other manmade or natural factors?

Reducing landslide risks requires more than just relying on science and technology, it also needs the involvement of local communities and smarter urban planning.

One of the main reasons landslides are becoming more dangerous is the combination of climate change and unplanned urban development.

As the climate shifts, Malaysia is seeing more intense and frequent rainstorms, which make landslides more likely.

When rain soaks the ground, it weakens the soil, causing it to slide downhill, especially on steep slopes. Rainfall is a major trigger of landslides in Malaysia, particularly during heavy storms, but it is not the only cause.

Other factors, like steep slopes, weak or weathered soils, deforestation and poor land-use practices can also contribute significantly.

Unplanned construction and inadequate drainage systems on hillsides can further destabilise the land, increasing the likelihood of landslides.

People are building homes and developments on hillsides without proper planning or regulation. In areas like Cameron Highlands and Genting Highlands, rapid and

If we focus on early warning systems, better building practices and maintaining our natural landscapes, we can help ensure the safety of those living in Malaysia's beautiful but vulnerable hilly areas.

unchecked construction has left slopes vulnerable to erosion.

A tragic example is the 2023 landslide in Batang Kall, Selangor, which claimed lives and property.

Additionally, vibrations from construction or seismic activity can exacerbate these risks. Together, these elements make Malaysia's hilly regions especially prone to landslides, requiring comprehensive management strategies.

Scientists have been working on ways to predict where and when landslides are most likely to occur. By using computer models and studying the landscape, they can identify areas that are at high risk of landslides based on rainfall, soil conditions and how land is being used.

This technology gives authorities the opportunity to take action before a landslide happens.

However, while these models are great tools, they can only go so far. They rely on good and accurate data, which is not always available in many of Malaysia's rural or developing areas. Also, even though technology can predict risks, it cannot stop people from building in dangerous areas or changing how the land is being used.



Reducing landslide risks in Malaysia will take a combination of scientific advances, smarter planning and active community participation.
—BERNAMA PIC

One of the most important and often overlooked pieces of the puzzle is the role of local communities. Integration of scientific technology and community awareness are among the most important landslide risk reduction approaches.

People living in high-risk areas need to be educated on the dangers of settling on steep slopes and be involved in efforts to reduce landslide risks. It is not enough for the government to issue warnings; communities need to be part of the solution. Local people can help monitor changes in the land and spot early signs of trouble, like cracks in the ground or shifts in vegetation.

People should be aware of hidden tributary locations, which generally cause underground seepage of rainwater that can trigger landslides. Similarly, sewage or pipeline leakage should be avoided in any slopy areas. Simple actions, such as installing proper drainage systems, or maintaining trees and plants on hillsides, can make a big difference.

Trees, for example, help keep the soil stable with their roots, preventing erosion. In many parts of the world, community-led efforts have proven

successful, and this could easily be replicated in Malaysia.

At the same time, the government must enforce stricter building regulations in high-risk areas. It should not be easy to build on unstable slopes, and construction should be limited in places where landslides are more likely.

Developers should be required to follow strict rules about drainage and land stability before being allowed to build in hilly regions.

Reforestation or planting more trees is another powerful way to reduce landslide risks. Many parts of highways have been reforested, and these need to be extended to other soil exposure places.

Forests or trees act as natural barriers, keeping the soil in place and soaking up excess rainwater. Efforts to restore forests in areas that have been deforested for agriculture or development should be prioritised.

If we invest in protecting and restoring our forests, it could go a long way in preventing future disasters.

Ultimately, reducing landslide risks in Malaysia will take a combination of scientific advances,

smarter planning and active community participation. Relying solely on technology is not enough.

The government, local authorities and the people living in high-risk areas need to work together to create solutions.

If we focus on early warning systems, better building practices and maintaining our natural landscapes, we can help ensure the safety of those living in Malaysia's beautiful but vulnerable hilly areas.

Furthermore, an advanced landslide early warning system based on artificial intelligence would be a novel approach to enhance landslide prediction and alert communities in high-risk areas.

Landslides do not have to be inevitable. By being proactive and combining the efforts of science, policy and community action, we can make a difference in reducing their impact and creating safer, more resilient communities.

The writer is a senior lecturer at the Department of Geology, Faculty of Science, Universiti Malaya. Comments: letters@thesundaily.com

Ensure M'sians have enough for retirement, EPF urged

■ BY QIRANA NABILLA
MOHD RASHIDI
newsdesk@thesundaily.com



➤ Need to regularly update savings targets to reflect new economic realities such as inflation and rising cost of old-age care: Expert

PETALING JAYA: The Employees Provident Fund (EPF) should make drastic changes to how it evaluates retirement savings to ensure Malaysians have enough funds to support themselves, said economist and Southeast Asia Lead of the Global Labour Organisation Prof Dr Niaz Asadullah.

He was commenting on a recent Khazanah Research Institute (KRI) report which stated over 90% of EPF members aged under 30 will not have savings of RM240,000 by age 55, and data on member contributions from 2019 to 2022 showed only the top 10% in the below age 30 category have more than RM35,000 in EPF savings.

The KRI report raises concern over an estimate by EPF that "an individual needs to have a minimum of RM35,000 by age 30 to achieve basic retirement savings of RM240,000 by age 55".

Niaz said: "Given the annual increase in Malaysia's cost of living, having RM240,000 in EPF savings by age 55 is grossly inadequate to support an individual for the next 20 to 30 years post-retirement."

He said inflation, the rising cost of old-age care and increasing life expectancy all suggest that future savings goals need to be higher than the EPF currently estimates.

"There is no single figure that can be universally applied for an individual to sustain himself during retirement, but it's a good practice to regularly update the retirement savings targets to reflect new economic realities."

Niaz said doing so would ensure that there is relevance between retirement savings and the evolving economic landscape, "as a static savings goal is unrealistic in an environment where inflation and life expectancy continue to rise".

Additionally, he said young workers are facing significant challenges in saving for retirement due to the dual challenges of rising living costs and slow wage growth.

"Many rely on the low-paying gig economy in which wages are unpredictable, and social

protections are limited. Compounding these challenges is the debt burden of student loans, which reduce a portion of their income."

"The combined factors cause many young Malaysians to face an uphill battle in building a secure financial future during retirement."

Niaz said EPF withdrawals made during the pandemic have had significant long-term economic implications, particularly for younger workers who accessed their retirement savings to cope with immediate financial needs.

"For many, rebuilding their savings could be delayed by up to six years. The premature depletion could worsen the retirement savings crisis as the workforce struggles to recover."

Niaz said the low starting salaries for fresh graduates are not new, and are often driven by a mismatch between university education, job market

requirements and structural challenges such as low minimum wage.

"This leaves young workers financially vulnerable, often forcing them to live beyond their means to cover basic expenses."

Niaz said addressing the retirement savings crisis among young EPF members requires policy interventions that extend beyond the EPF itself and should start with improving financial literacy among youths.

"By anticipating a significant drop in income upon retirement, individuals tend to save the most during their prime working years when their earnings are higher."

"This leads to them having an increased amount in savings as they near retirement, upon which they withdraw their savings to maintain their living standards."

However, Niaz said many young Malaysians struggle to follow this pattern because of financial pressures like debt and low wages, which makes it hard to save enough for retirement.

"This is precisely why EPF must be more realistic in how it evaluates retirement savings and should constantly update the quantum required."

THE SUN

03 OCT 2024

Tarikh: