

Understanding A Long-Term Care towards Ageing Population in Malaysia

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Abstract

The article highlights the significance of long-term care as the elderly population in Malaysia is rapidly increasing. The study analyzes the current healthcare policies and services provided for the elderly and identifies gaps in the system. Furthermore, the article examines the challenges faced by caregivers and the elderly and proposes recommendations to improve the quality of care. The research concludes that addressing the needs of the elderly population requires a multi-disciplinary approach that includes improving healthcare policies, increasing healthcare funding, and promoting community-based care. Overall, the article aims to provide insights into the challenges and opportunities of long-term care for ageing populations in Malaysia, with the goal of promoting better care for the elderly and improving their quality of life.

Keywords: Ageing Population, Long-Term Care, Challenges, Healthcare, Solutions, Government.

Introduction

An ageing population is defined as a group of people aged 65 years and above. The number of these group in Malaysia is predicted to rise sharply in the future years as a result of the country's ageing population. Malaysia has 3.2 million elderly population as of 2021, or around 9.7% of the country's total population. By 2040 and 2050, respectively, 14.5% and 22.6% of the population will be above the age of 65. The population rate trend for these group still shows an increase every year that deduced Malaysia to become an aging nation by 2050 as the population for these group reach up to 15% of the total population. This demographic shift is largely due to improvements in healthcare, nutrition, and overall living conditions, which have led to increased life expectancy. The fertility rate has also declined, contributing to an ageing population.

A healthy life expectancy rate represents the anticipated number of years that a person will live in good health. In 2020, Malaysia's healthy life expectancy rate is 65.5 years old, and by 2022, it will be 66.6 years old. It shows that Malaysians live long and healthy lives, reaching an average age of 65.5 years in 2020 and 66.6 years in 2022, respectively. According

Department of Statistics Malaysia (2021), a life expectancy rate represents an average number of years an individual will live before passing away. In 2020, the life expectancy rate in Malaysia is 74.7 years old, and in 2022, it will be 73.4 years old. It is indicating that Malaysian will die at age of 74.7 years old in 2020 and age of 73.4 years old in 2022 respectively. The data above demonstrates a decrease in life expectancy rate from 2020 to 2022 as a result of an increase in fatalities during the Covid-19 pandemic (Mohamad, B., 2022). In contrast to a decline in Malaysia's life expectancy from 2020 to 2022, this data shows that the country's healthy life expectancy rate increased throughout this period.

Despite the decreasing in Malaysia's life expectancy rate, Malaysian tend to live for another 10 more years upon getting unhealthy that will increase the need of long-term care services. According to Doty, P., & Wiener, J. (2011), a long-term care services refers to a widely range of services provided to people that are unable to do an activity of daily living and to support instrumental activities of daily living. Activities of daily living is defined as an essential activity to everyone such as dressing, feeding and bathing while instrumental activities of daily living is defined as an instrument that are necessarily needed for activities that adapt independently to the environment such as transportation, housekeeping and shopping.

The government has recognized the need to address the challenges associated with an ageing population and has implemented various policies and initiatives to support the elderly. These include financial aid, healthcare programs, and eldercare services. However, there are still significant challenges to be addressed, such as the need for a more comprehensive social security system and better healthcare infrastructure to cater to the increasing demand. There is also a need to increase awareness and promote active ageing to ensure the elderly can continue to contribute to society and live fulfilling lives. The purpose of this study is to understand long-term care towards ageing population in Malaysia.

Challenges of Ageing Population in Malaysia

Malaysia, similar to several other nations globally, is currently dealing against the phenomenon of an aging population, primarily attributed to declining fertility rates and rising life expectancy. Although the presence of an ageing population may provide certain advantages, such as an expanded resource of experienced workers and potential consumers, it also poses significant challenges including healthcare costs, social welfare, economic productivity, family support, and housing and transportation.

Healthcare Cost

The demographic phenomenon of an ageing population in Malaysia poses significant challenges to the healthcare system of the nation, as well as the financial burdens that arise from it. The ageing population in Malaysia exerts a significant impact on healthcare costs for various reasons. First and foremost, there has been a significant increase in the demand for healthcare services. The increasing prevalence of chronic illnesses and disabilities among the aging population has led to a corresponding increase in demand for healthcare services (Ong, 2002). The increase in demand for healthcare services may lead to higher healthcare costs. Furthermore, there is an increase in healthcare costs. The cost of healthcare in Malaysia has been shown to be experiencing a progressive increase due to several factors, including the advancement of medical technology, escalating prices for medications and suppliers, and the significant costs associated with healthcare workers. These factors have the potential to contribute to an increase in healthcare costs on a broader scale, which could pose a greater burden for an aging population. Moreover, healthcare financing is another important aspect

that should be considered. As the increasing aging population, government-sponsored healthcare programs such as Medicare and Medicaid are facing the challenge of bearing a greater proportion of healthcare costs. Consequently, this could potentially provide difficulties for the government in effectively addressing the needs of an ageing population, thereby imposing pressure on its finances. Finally, the healthcare services is inadequate. The growing demand for healthcare services resulting from an ageing population in Malaysia may surpass the country's capacity to adequately provide such services. As a consequence, both the individual healthcare expenses and the overall cost of the healthcare system may increase. Additionally, there is a possibility that this could result in extended waiting periods for both visits and medical treatments.

Changing Social Structure

People may experience various transformations in social structures as they progress through the aging process, including but not limited to retirement, the loss of acquaintances and family members, and adaptations to social roles and obligations. The transition into retirement may potentially lead to a decrease in social involvement due to the frequently reduced of social interactions that they used to when they are no longer working. Additionally, as individuals grow older, they may experience the loss of acquaintances and family members, perhaps leading to a further decline in their social network.

The changing of social roles and responsibilities might frequently generate an elevated feeling of isolation among elderly people. As an instance, older individuals may experience a decline in the amount of time they spend with their children and grandchildren as the latter mature and relocate, thereby worsening relationships among them. The prevalence of physical illnesses among elderly people may hinder their engagement in social activities, thereby limiting their ability to interact with others. Social isolation has been associated with several negative consequences for both mental and physical health, including an elevated tendency to depression, cognitive impairment, and chronic illnesses. Therefore, it is crucial to acknowledge and address the issue of social isolation among elderly people, while also developing initiatives to assist them in maintaining and enhancing social relationships.

Financial Difficulties

Another additional concern associated with the ageing population in Malaysia pertains to financial constraints. The cost of living, which encompasses healthcare costs, increases in relation with age as result of advancements in technology. The increase in costs has had a significant impact on people in Malaysia, particularly elderly people, who are facing challenges related to insufficient retirement funds, poor social security provisions, escalating healthcare costs, limited opportunities for employment, and reliance on family support. A significant portion of elderly people in Malaysia might encounter a lack of sufficient retirement funds. Financial difficulties may arise for people when it comes to satisfying their essential needs, and paying the cost of medical expenses can be particularly challenging for elderly people in Malaysia, especially those who struggle with chronic illnesses. As a result, it is possible that elderly people in Malaysia may be needed to get back into employment subsequently to retirement. Nevertheless, the ageing population in Malaysia faces significant challenges in securing employment as a result of deteriorating physical abilities. Furthermore, it should be noted that the social security system in Malaysia is still being developed, which implies that a significant number of elderly people may not able to access the social security protection. The result of this lack of assistance may be vulnerability and poverty. In the

cultural context of Malaysia, it is common practice for adults to accept the responsibility of taking care of their parents. The potential consequences of the diminishing support network in Malaysia, coupled with the evolving economy and increasing familial separation, may result in financial insecurity among the ageing population.

An ageing population presents significant challenges for Malaysia, particularly in the areas of healthcare, changing social structure, and financial difficulties. In order to successfully address these challenges, it is essential for the government to develop regulations and begin implementing programs that cater to the particular needs of the ageing population. Simultaneously, it is crucial to uphold the sustainability and resilience of the community and economy as a whole.

Solutions to Address the Challenges

The phenomenon of an ageing population is widely seen as a prominent demographic trend on the globe. The population of this group has experienced an increase as a result of declining birth and mortality rates, attributed to advancements in healthcare, economic prosperity, and the process of industrialization. However, it is important to note that Malaysia is experiencing steady growth in its overall population. Projections indicate that by the year 2040, Malaysia would have achieved complete growth and development, accompanied by a significant portion of its population, approximately 15%, falling into the category of elderly people. The existence of this group would ultimately yield consequences that would affect the social, economic, and environmental conditions of the nation. In view of the challenge posed by an increasing elderly population, Malaysia may consider various measures to efficiently address the challenges associated with an ageing population. These measures encompass healthcare and social support, financial security, active ageing programs, technology and innovation, intergenerational programs, and the development of age-friendly cities.

Healthcare and Social Support

The provision of healthcare possesses a crucial role in managing health issues that are commonly associated with ageing, such as chronic illnesses, cognitive impairment, and limitations in physical mobility. Elderly people can effectively maintain their health and maintain their independence by benefiting themselves of the necessary healthcare services, including preventative care, early diagnosis and appropriate treatment. Age-related health issues can be prevented or delayed with the support of programs that promote health, such as proper food and exercise.

The provision of social support plays a vital role in fulfilling the social and emotional needs of elderly people. The ageing population often encounters social isolation and feelings of loneliness, both of which may result in negative implications to their mental health and overall quality of life. Social support programs encompass a variety of initiatives, such as community centers, senior clubs, and home care services, which aim to provide people with companionship, emotional support, and assistance in their daily tasks. The ageing population, namely those in need of assistance in healthcare and various aspects of their daily lives, are increasingly dependent on the assistance provided by their family and caretakers.

Furthermore, the provision of social assistance and healthcare not only fulfills the needs of the ageing population but also provides benefits to society as a whole. An ageing population with active engagement and good health have the potential to have a beneficial effect on the economy, contribute to their communities, and provide a valuable knowledge

and experience to future generations. In summary, the execution of healthcare and social support programs are essential in efficiently address the multiple challenges posed by the increasing ageing population. Enhancing the well-being of elderly people, avoiding medical issues, and enabling their own independence and involvement in society can be achieved through the provision of adequate healthcare and social support.

Financial Security

The phenomenon of an ageing population in Malaysia poses a range of challenges that can be addressed to some extent by the establishment of financial stability. The need for healthcare services rises as people age, that leads to high expenses. Moreover, the ageing population may encounter difficulties in maintaining financial sustainability due to possible limitations in being able to engage in employment or their potentially diminished earning abilities.

Certain challenges can be addressed through the provision of adequate financial resources to the ageing population. This may involve implementing initiatives such as broadening the scope of social security programs, enhancing accessibility to retirement savings accounts, and offering tax incentives to encourage retirement savings. Financial security may enhance the abilities for elderly people to meet their healthcare needs, as well as other essential necessities such as housing, food, and transportation.

Nevertheless, it is important to emphasize that solely relying on financial security may not be a comprehensive solution to effectively addressing all of the challenges associated with the increasing ageing population in Malaysia. In order to reduce the emergence of chronic diseases associated with aging, additional measures may be necessary, including the allocation of resources towards healthcare infrastructure, enhancing the availability of healthcare services, and promoting for the practice of healthy lifestyles. In order to ensure fairness and engagement of elderly people within society, it is essential to acknowledge the potential need of addressing cultural and social issues.

Active Aging Programs

Active ageing programs have the ability to be used as a viable solution to the challenges arising from Malaysia's ageing population. The decline in physical and cognitive abilities that occurs with advancing age may have a negative impact on overall well-being and quality of life. Active ageing programs aim to promote physical exercise, social engagement, and lifelong learning in order to preserve the independence, health, and well-being of the elderly people.

One significant benefit of these programs is that they enable elderly people to maintain their physical health and functional abilities. Regular physical activity has been demonstrated to boost muscular strength, improve balance and mobility, as well as reduce the risk to chronic illnesses such as diabetes, cardiovascular disease, and stroke. Maintaining engagement activity among elderly people can significantly reduce their risk to accidents and injuries, an essential aspect as they grow older. Furthermore, aside from promoting a sense of physical well-being, these activities have the potential to promote social engagement and encourage active participation within the community. These programs provide elderly people the opportunity to engage in networking activities, explore unique interests and talents, and maintain connections with their own local communities. The need of addressing social isolation and loneliness is particularly vital for elderly people who may be vulnerable to these conditions.

Overall, Active Aging Programs have the potential to be used as an acceptable alternative for addressing the multiple challenges posed by the ageing population in Malaysia. By encouraging physical activity, promoting social engagement, and emphasizing lifelong learning, these programs have the potential to assist elderly people in preserving their health, well-being, and independence, thereby enhancing their overall quality of life.

In order to efficiently address the challenges associated with the demographic shift towards an ageing population in Malaysia, it is important to adopt a comprehensive strategy that encompasses the collaborative efforts of the government, civil society organizations, the private sector, and families. By adopting a comprehensive strategies, it is possible to guarantee that the ageing population in Malaysia may attain a sense of fulfillment and maintain their active participation in social affairs.

Government Initiatives

In Malaysia, there are several government initiatives aimed at supporting the ageing population. Some of these initiatives include:

National Policy for Older Persons

The National Policy for Older People, an initiative implemented by the Malaysian government in 1995, was established with the objective of addressing the various needs of the ageing population. The objective of the policy is to enhance the well-being and overall welfare of elderly people in Malaysia through the implementation of various social, healthcare, economic, and legal provisions. Foo et al. (2020) identified several institutional care facilities that operate under this strategy, offering a range of support services to elderly people. These centers include Rumah Sejahtera, Rumah Seri Kenangan, 1Malaysia, Family Care, Home Help Services, among others. This policy encompasses various initiatives, including the provision of healthcare services and facilities that address the particular needs for elderly people, the implementation of social protection schemes such as the National Old Age Pension Scheme to offer financial assistance to older people, and the development of age-friendly communities that promote a supportive environment for this group of people.

The National Policy for Older Persons in Malaysia illustrates the government's commitment to enhance the well-being and quality of life of the ageing population in Malaysia. The implementation of the policy and its corresponding programs plays a crucial part in preserving the well-being and protecting the dignity of elderly people residing in Malaysia.

Pension Scheme Programs

The government of Malaysia has implemented a pension program as alternatives address the needs of the ageing population. The purpose of this pension scheme is to efficiently adapt to the challenges posed by an ageing population and to ensure that the ageing population is provided with a reliable and sustainable source of financial support. Mandatory participation in the Employees Provident Fund (EPF) plan is an obligation for all individuals employed in the private sector in Malaysia. The management of the Employees Provident Fund (EPF) is delegated to the Employees Provident Fund Board, which operates under the supervision of the Ministry of Finance.

As per the guidelines of the Employee Provident Fund (EPF) scheme, it is required that each participant contributes a predetermined portion of their monthly income into a designated retirement savings account. While the employer contributes 12% of the

employee's monthly pay, the employee is only required to contribute 11% of that amount. Upon reaching retirement age or attaining the age of 50, employees have the ability to make withdrawals from their Employees' Provident Fund (EPF) accounts. The Employees' Provident Fund (EPF) offers a range of benefits to its members, encompassing various financial services such as home loans and student loans.

In summary, the Malaysian government has implemented many initiatives, like as the EPF and other retirement program, with the aim of providing assistance and ensuring the financial stability of the country ageing population. These efforts play a vital role in assuring the well-being of Malaysians during their elderly years and preserving their quality of life.

Healthcare Services

In addition, the Malaysian government has adopted several initiatives aimed at offering geriatric care services to cater to the needs of the ageing population. One of the primary initiatives introduced in 2018 is the National Strategic Plan for Older Persons (NSPOP). The proposed plan aims to provide a comprehensive approach to address the requirements of the ageing population in Malaysia, encompassing both social and healthcare services. An essential element of the concept is to provide elderly people with the necessary resources to actively engage in society.

The government has implemented various initiatives within the framework of the National Strategy for the Protection of Older People (NSPOP), including the establishment of the Integrated Home Care Services program. This program aims to provide elderly people with comprehensive health and social care services inside the safe and supportive environment of their own residences. This encompasses a range of services, such as medical treatment, nursing care, physiotherapy, and additional support services. The government provides financial assistance to elderly people facing low-income difficulties through programs like as the Senior Citizens Support Program, commonly known as SKIM Mesra Usia Emas.

Furthermore, the Malaysian government has established the National Council for the Elderly, an entity responsible for formulating policies and implementing projects aimed at addressing the specific needs of the elderly population in the country. In order to ensure the provision of high-quality geriatric care services, the council collaborates with many institutions and organizations.

The senior Health Screening Program (EHSP) is a government healthcare effort aimed at offering complimentary health screenings to elderly people. Its primary objective is to facilitate the early diagnosis and treatment of chronic illnesses. Furthermore, the government has established specialized geriatric institutions such as the Kuala Lumpur Hospital Geriatric Center, which provides comprehensive care services for the ageing population.

In summary, the Malaysian government has introduced a range of initiatives aimed at providing geriatric care services to address the needs of the ageing population. These efforts prioritize in providing elderly people with access to financial, social, and medical services, while also facilitating their engagement in society as well as promoting their physical and mental well-being. Government measures are crucial for safeguarding the well-being of the elderly and effectively addressing the challenges posed by an ageing population.

Social Welfare Organizations

As people grow older, they may encounter a range of challenges, such as declining physical and cognitive capabilities, limited social interactions, and financial instability. Social welfare organizations play a crucial role in tackling these challenges through a range of

strategies. These include the provision of healthcare services, encompassing preventative care, medical treatment, and rehabilitation services. Additionally, social welfare organizations offer social support to enable the elderly to maintain social engagement by facilitating community involvement. Financial assistance is also provided through social security programs, while opportunities for education and training are offered to help the elderly people acquire new skills. Examples of social welfare organizations include the Social Welfare Department, Home Care Society, and the National Council of Senior Citizens Malaysia.

Ong (2002) suggests that the ageing population in Malaysia could get involved in social welfare organizations through diverse methods, such as volunteering at local non-governmental organizations (NGOs), participating in support groups, as well as making donations. In Malaysia, a number of non-governmental organizations (NGOs) are committed to improve the overall well-being of the ageing population. One successful way to contribute to the cause is by engaging as a volunteer at these organizations. Several non-governmental organizations (NGOs) in Malaysia are dedicated to promote the well-being of the ageing population. Notable instances include HelpAge Malaysia, The Selangor and Federal Territory Association for the Mentally Handicapped (SAMH), and Malaysian Care. Moreover, it is important to note that a significant number of elderly people in Malaysia encounter feelings of loneliness and social isolation. Participating in the establishment or enrollment in a support group may provide a feeling of kinship or belonging. These organizations may focus on a variety of pursuits, such as physical activity, leisure activities, or mental health. Finally, an exceptionally successful strategy to addressing the issue is by contributing financial or goods to charity organizations that specifically cater to the needs of the ageing population. A diverse range of organizations in Malaysia accept various kinds of resources such as money, food, clothing, and other necessities.

Generally, social welfare organizations play a crucial role in providing essential assistance to the elderly population, thereby ensuring their access to necessary resources and support to the improvement of their health and fulfillment in life.

Private Insurance

Insurance is a risk transfer mechanism that facilitates the transfer of possible financial losses resulting from unforeseen occurrences beyond the control of the insured or entity. It provides assurance of either full or partial reimbursement for damages incurred due to such circumstances. In the context of an insurance contract, one party assumes the role of the insurer and agrees to indemnify the insured party against a predetermined level of loss resulting from specified events occurring within a predetermined period, conditional upon the receipt of a premium. The insurance company offers financial assistance to policyholders, when necessary, in return for regular premium payments. Private insurance choices for the ageing population in Malaysia are accessible, however with limitations. As people grow older, their openness to health risks and associated medical needs increase, resulting in higher insurance premiums. Private insurance providers might show hesitation in providing coverage for people in old age, resulting in the imposition of significantly higher prices for such coverage.

The ageing population has a range of private insurance policies at their availability, such as health insurance, life insurance, and long-term care insurance. Health insurance provides coverage for healthcare costs that are incurred as a consequence of illnesses or injuries. Some health insurance policies might additionally provide coverage for pre-existing conditions. Nevertheless, it is important to note that as people grow older, the costs associated with

health insurance premiums generally increase. Life insurance policies have the ability to offer a financial reimbursement, known as a death benefit, to designated beneficiaries in the event of the policyholder's death. Some life insurance policies may provide additional benefits in the event that the policyholder is diagnosed with a terminal illness. Nevertheless, it is also important to note that the premiums associated with life insurance policies have a tendency to increase along with age. Long-term care insurance policies have the ability to provide coverage for costs related to nursing home care, home health care, and various other long-term care services. The significance of these policies is of particular importance for the ageing population, given that the need for long-term care services tends to escalate as people getting older.

The selection of suitable insurance choices to cater to the needs of an ageing population involves extensive research encompassing the evaluation and comparison of diverse insurance plans and associated costs offered by several insurance companies. It is important that you carefully analyze the insurance terms and conditions in order to comprehensively understand the extent of coverage, as well as any possible limitations or exclusions.

Caregiver Support Programs

The National Caregivers' Association, established in 2012 with the objective of providing support and services to caregivers around the country, represents a significant initiative in this field. The organization provides a range of services including training, education, and counseling, with the aim of improving the overall well-being of both caregivers and the ageing population. In 2011, the Malaysian government introduced the National Policy on Aging, which highlights the importance of providing assistance and empowerment to caregivers. The policy emphasizes the necessity of offering caregivers' adequate assistance while also recognizing the crucial role they fulfill in the provision of care for elderly people.

In addition, the government has implemented various caregiver assistance initiatives, such as the Caregiver's Training Program. This program is intended to provide caregivers with fundamental abilities in nursing care, nutrition, and ensuring a safe home environment. The government has implemented a program known as the Caregiver's Allowance, aimed to provide financial assistance to low-income caregivers responsible for the care of elderly individuals. To enhance support for caregivers, the government collaborated with non-governmental organizations (NGOs) and companies. As an instance, the Alzheimer's Disease Foundation Malaysia provides caregiver training, counseling services, and support programs for individuals responsible for providing care for people affected by dementia.

The Malaysian government has launched several programs aimed at providing assistance to caregivers of elderly people. These programs play a vital role in addressing the challenges arising from a rapidly ageing population and ensuring that caregivers have the necessary support to fulfill their responsibilities.

Conclusion

In summary, Malaysia is experiencing a demographic shift that involves increasing numbers of elderly people, which can be attributed to the combination of increasing life expectancy and decreasing fertility rates. The current change in demographics presents a range of difficulties and opportunities for the entire country. On the other hand, the ageing population imposes burden on healthcare systems and social security programs, while on the other hand, it offers prospects for growth in the economy and the development of companies that cater to the needs of elderly people. It is important for the government to implement

policies that effectively respond to the demands and concerns of the ageing population. These policies should encompass initiatives aimed at promoting active ageing, as well as ensuring accessible healthcare and financial support. Furthermore, it is also important for individuals and families to adopt proactive approaches in order to properly prepare for their retirement and old age. By implementing effective strategic planning and providing comprehensive support, Malaysia has the potential to effectively address the challenges associated with its ageing population, thereby safeguarding the welfare and preserving the dignity of its ageing population.

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