

# A Model of Economic Equity in Combating Rising Inequalities in Malaysia

Shafinah Rahim\*

*Faculty of Economics and Business, Universiti Malaysia Sarawak*

Email: barshafinah@unimas.my

*\* Corresponding Author*

## Abstract

The heightened debate on the rapid rise in economic disparities globally has evidently resulted in economic inclusiveness to become more relevant than ever in the history of mankind. As one of the fastest growing developing within the Eastern region, Malaysia has not been spared from the evils of widening economic gap between the ultra-rich and the lowest income strata group. An equity model is proposed to essentially demonstrate how existing economic measures and channels grounded on equitable distribution of resources can improve economic inclusiveness in a timely manner. This research underscores the critical role of equity as a distributive principle to enhancing economic equality without compromising efficiency. The model focuses on economic rights, equal access to quality basic education and healthcare, gainful employment, and social protection as the primary means to reduce inequity amongst different member groups of the society often divided by personal factors beyond ones' control. Using a method known as operationalization, the broad concept of equity in economics is effectively collapsed into components, dimensions, and indicators to enable an objective achievement assessment. Analyses reveal that taking full advantage of the various equity measures built in the existing economic development plans, can produce desirable long-term effects on the economic equalities, and inclusiveness subsequently. The recommendation is to apply the model to the Shared Prosperity Vision 2030, given the similarity in goals and strategies.

**Keywords:** distributive, equity, equality, inclusiveness, policies

JEL classification: I380, Z18

## Introduction

Many devote their understanding of economics to the efficient use of limited resources in meeting infinite needs and wants. Interestingly, behavioural economists are forging their way through to establish the importance normative economics rooted on moral values such as equity, fairness and inclusivity. The IMF Conference in 1998 revisited the topic of economic policy and equity on its mission to better design and promote equitable growth for member countries.<sup>1</sup> To date much progress is still in need.

Depending on their national priority and interests, countries are adopting equity promoting strategies over time. While some choose to invest public resources to improve the conditions of the low income group, others target on the top twenty percent income (T20) group for progressive tax policies. Then there are those concerned of policies that may result in economic inefficiencies and distortions retarding growth in the process, preferring to help low-income families by stimulating the economy instead. Whichever the case, equity requires governments

---

<sup>1</sup> Distributive Justice and Desirable ends of Economic Activity by Kenneth Arrow

to actively play a leading role when designing policies by addressing historical injustices and integrating equity at institutional levels. Fundamentally, committing to revive and uphold fairness in all economic spheres and processes involving economic distribution to ensure continued unity driven by public confidence in the execution of national economic policies.

The Theory of Equity developed by an American psychologist John Stacey Adams in 1963 is about the balance between the effort an employee puts into their work (input), and the result they get in return (output). The proposed equity model aims to restore this relationship by showing the implications of distributing resources, goods or entitlements equitably to households, businesses, and public agencies in ways that rewards them accordingly. The application of equity is pertinent to achieving equality in economics, that it is referred sixty-nine times in the Human Development Report 2019, when articulating the rise of a new generation of inequalities. Essentially economic justice is an approach to explore ideas of fairness within the context of market and economic institutions, measured in terms of Gini coefficient for standard assessment purposes.

The motivation to understand equity in economics actually began decades after the recognition of collective interest to identify with inequality. Nobel Laureate A.K. Sen, tactfully answered the critical question of Equality of What? during the Tanner Lecture on Human Values, delivered at Stanford University on May 22, 1979. His progressive works explored the forms of human capabilities that makes the difference to one's economic future, explaining the relevance of equalizing resources instead of outcomes. The common error of limiting inequality to measures of income and wealth, strengthened the case for the role of social norms and power imbalances found to deepen disparities between and within nations.

Historically, there is a long and consistent strand of interest in economics writings linked to wealth distribution. Adam Smith (1776), perceived economics as an inquiry into the *nature* and *causes* of the *Wealth of the Nations*. A century later, Alfred Marshall (1890) referred to economics as a study of mankind in the ordinary business of life; examining that part of a person and social action which is most closely connected with the *attainment* and with the *use* of the material *requisites of wellbeing*. Paul Samuelson, the 20<sup>th</sup> century economist, building upon the past definitions concluded economics to be the study of how people and society *choose*, with or without the use of money to employ scarce *productive resources* which could have alternate uses, to produce various commodities over time and *distribute* them for consumption now and in the future among various person and groups of society.

The Fallacy of Misplaced Concreteness (FMC) claims that the concept of material well-being covers only one aspect of human life, and the dominance of a single type of good or distribution system would be unjust if not undesirable (Whitehead, 1925). In other words, for equity to materialize, it is necessary to consider a set systems applicable to the needs and suitability of the processes and institutions involved. Walzer (1983) defined a society where distributions of nonmaterial goods are determined by the distributions of material resources to be unjust. Insofar as wealth relates to well-being, it belongs to the category of means to wellbeing rather than an end in itself. The proposed model revives the idea of economic equity by refocusing on the ultimate goal of societal wellbeing. To quote Aristotle, "The Life of money-making is a constrained kind of life, and clearly *wealth* is not the *Good* we are in search of, for it is only good as being useful, a means of something else. The operative question is then, on how to best characterize wealth as a means to pursue human ends, making the assessment of wealth instrumental to the functional relation between the effective means and the relevant ends. A subtle methodological approach adopted by the model.

Welfare economics is specifically interested with the distributive justice of macro-equity, notably the way national incomes are dispensed, for mainly three reasons;

- (i) The normative significance of Pareto optimality is limited by macro-distributional features of society, especially the *initial distribution of endowments*,
- (ii) Economic inequalities remain a major source of socio-political debates, given the impacts of policies such as price regulations, minimum wage and public expenditures on the distribution of income and wealth,
- (iii) Specific egalitarianism is seen as both inefficient and ineffective compared to endowing target groups with higher income and allowing them to spend according to their needs or preferences.

People differ markedly in their views concerning the appropriate role of government in reducing economic inequalities. Whilst self-interest and differences in values explain part of the conflict over redistribution, people's diverse beliefs about why the rich are rich and the poor are poor is by far the most important line of fault. This research intends on showing how restoring equity through economic policies, can alter public perception on economic equality and inclusiveness.

### **Literature Review**

Theories of justice emphasize either end-state (evaluating current distributions in light of future ideals) or procedural principles (assessment of present distributions based on the justice of past transfers). Varian (1974) defines fair allocation as one that is equitable (maximum social welfare) and Pareto efficient, adding however that, its' effectiveness depends on a combination of government intervention for ensuring an *equal* distribution of material *resources*, along with market procedures for allocating the products of labour.

Arrow (1985) argued that economic policies must address the aspects of consumer welfare contingent upon factors external to the economy as well as the goals endogenous to a market system including stability, efficient allocation of resources and egalitarian income distributions. As markets have no inherent tendency to correct background injustices, the State is required to moderate through policies and provision of public services to improve equal economic opportunities.

Barry (1989) views equity as impartiality and mutual advantage, relating it to the set of social arrangements and distributional outcomes contingent upon processes which involve the choices made by agents and the defining terms of transactions. This leads to the question of how institutions are neutral and outcomes fair. Economic justice requires for equal opportunity, non-coercive transactions and fair prior distribution of productive assets.

The Social Welfare Model by Wilson (1991) is an excellent alternative that reflects societal values with respect to the desired income distribution. How an economic system integrates its values into rules of economic behavior, distribution of rewards from economic participation and resolves exchanges between interdependent social values with social outputs is regulated by the ideology that prevails.

A just system of institution should be impersonal, assign fair benefits to all parties, treat all persons with equal consideration and dignity and be sensitive to the creation of inequality of wealth and income and access to basic needs to pursue a decent life. The most relevant economic institutions are property arrangements, markets for goods and services, system of employment, government tax regulation and access to education and healthcare systems (Little, 2003).

According to Hertel, S. (2007), the issue of deprivation of economic rights remains less articulated conceptually than civil and political rights, despite the unacceptable levels of deaths directly associated to it. The author attributes this shortcoming to mainly inconsistent public policies. Rights are important to economics for three reasons; (i) the clarity in its definitions

promote economic efficiency, (ii) often serves as a starting point in economic analysis and (iii) may be invoked to limit the pursuit of economic goals. The last implying the legitimacy of welfare rights. The heart of the matter is the underestimated relevance of basic human rights when exploring the means to improving socioeconomic equalities. Civil rights or sometimes considered similar to economic privileges have long been shelved as a subject matter of freedom exclusive to philosophical and legal studies rather than economics. The proposed equity model aims to incorporate economic rights and liberty systematically into an objective evaluation equality.

The variant that receives the most widespread support with regards to identifying with the notion of equity in economics is equal of opportunity. Ideally, the form equality-efficiency relationship is complementary than is usually assumed to exist in conflict. One can subscribe to different conceptions of equal opportunity; the best person ought to get the job (meritocracy), everybody deserves to enjoy the same chance of success or something narrower such as the view against discrimination affecting economic allocations. The World Development Report (2016) systematically explains the logical link between inequality of opportunities (including access to education, credit, infrastructure, and public decision making) and economic growth. Inequality of opportunities prevents economic agents from fully expressing their economic potential, thereby reducing economic efficiency and slowing growth. Along with other factors, the inequality of opportunities feeds into inequality of outcomes. Bourguignon and Dessus (2009) in discussing the equity, efficiency and inequality traps recommend shifting attention away from ex-post inequality of incomes, to an ex-ante concept of inequality of opportunity or inequity.

According to Fong (2001), values and beliefs about distributive justice together with self-interest influences preferences for redistribution policies. People who perceive poverty to be circumstantial may favour financial aids for the economically vulnerable groups in the event of incidents beyond their control. Other authors supporting a similar line of arguments include Kluegel and Smith, 1986; Piketty, 1995; and Gilens, 1999. On the contrary, Walster et al., (1978) and Deutsch (1985) argue those who understand equity as a principle of justice, support rewards that commensurate one's contribution to the end product, regardless of their economic position. In advanced economies, a substantial fraction of public revenue is transferred from the top tier income percentiles to the bottom in income distribution by the government with the endorsement of the majority voters. (Atkinson, 1999).

Lee & Khalid (2016), held there is an urgent need to have an economic policy that can upgrade and sustain the economic well-being of an average Malaysian. Instead of focusing on the bottom 40% alone, it is equally important to adopt an inclusive approach that targets an equitable and sustainable economic growth. Complementary policies such progressive taxation, extensive social services, equal opportunity in employment, recommended in consideration of equity are factored in the proposed model at different stages of production.

Malaysia rejoiced in its achievement in lowering the multidimensional poverty index (MPI) to 0.86 percent in 2016 only to be debated by United Nations 2 years later to have been 1.52%. The Household Income Survey 2019 findings however reports that the national MPI has since improved to 0.0110 points, marking a significant reduction of 0.42 percentage points from its alleged high 5 years ago. The Gini coefficient, the common measure of income inequality also appears to have increased 0.407 from 0.393 (2016) and Theil index (based on household income groups) concurs a similar trend in inequality, recording a significant rise of 0.014 percentage point between 2016 and 2019. The essence of all these adverse changes in inequality in Malaysia is presented in the discussion section as supportive evidences of the proposed equity based distributive economic model.

**Methodology**

The preceding sections explored the concept of equity in economics historically, theoretically and empirically in general. At this juncture, it is important for equity to be distinctly differentiated against economic equality as the latter is a derivative dimension of the former when dealing with access to economic opportunities. Another key point is to limit the boundaries of economic rights to quality education and healthcare and separated from all other rights categorized as basic human rights. Only the two human development primary indicators are considered by the proposed model.

The choice of the operationalization method established by Sekaran and Bougie (2010), is based on its ability and suitability to meet the objective of the current conceptual work. Despite its brief existence relative to the numerous more established qualitative methods, this innovative research method enables the conversion of subjective measures into quantifiable components.

**Process**

The operationalization method involves three interdependent steps. In the context of the current research, this is how the method works:

1. Defining equity as a distributive criterion in economics
2. Identifying a set of equity measurable dimensions
3. Generating a set of observable equity elements for assessment.

With the first step covered in the preceding sections, Figure 1 illustrates the relationship between the subsequent two in view of the proposed equity model. Descriptions of all three equity dimensions (variables) are provided, followed by their respective elements (indicators).

**Framework**

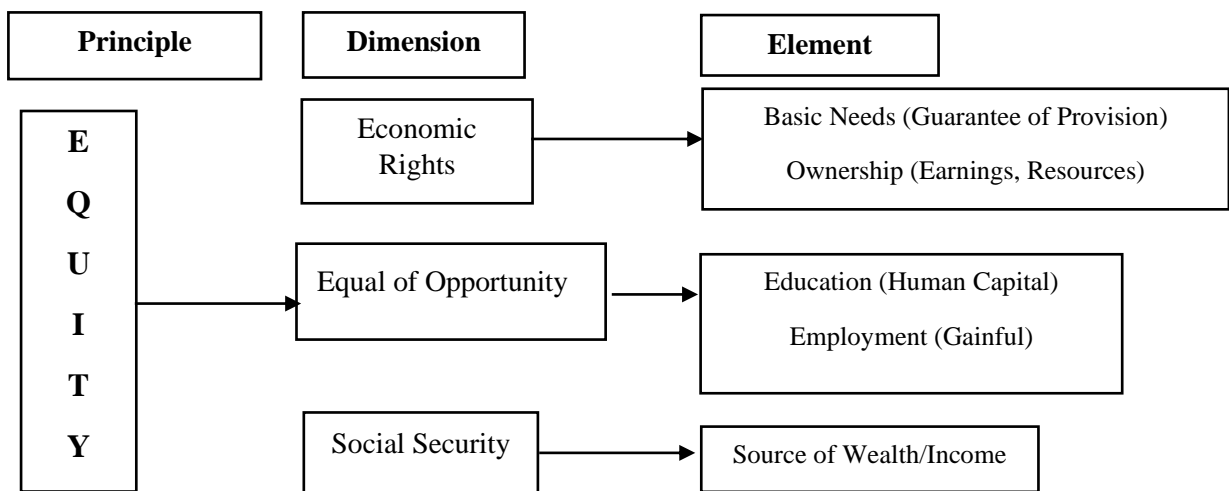


Figure1: An Equity Model of Economic Distribution

**Economic right**

Inherent right to the resources necessary for a minimally decent life, economic rights require enforcement beginning with the recognition of the common violations. For specific details one can refer to the set of principal human rights documents, UDHR (1948), and its associated covenants, ICESCR (1966) and ICCPR (1976). The basic economic rights, however as outlined



by these internationally accepted articles include an adequate standard of living, employment without discrimination and security in the event of disability to earn a living. Clearly the observance of equity when dispensing these rights has the potential of affecting the natural inequalities in human.

### ***Equal Opportunity***

Fundamental to realizing human potential, equal access to quality education and paid employment is key to achieving their full growth capacities for developing countries, as Malaysia. Admissions to learning institutions, access to essential standard healthcare and occupational prospects have to be on neutral basis and person independent. Equity technically translates into an open access to the pre-requisites of human capital development to ensure equality in chances to life for all, irrespective of socio-economic background.

### ***Social Security***

In practice this includes welfare assistance to the justifiably vulnerable (normally recognized by the system as qualified for aid) and social insurance for pensioners and retirees, disabled and other target groups requiring financial support due to adverse unexpected macroeconomic changes, such as extraordinary unemployment and natural disasters.

The final step in the application of the operationalization method is the conversion of the selected equity dimensions into their corresponding observable elements. As depicted in the model, a minimum of five distributive channels are recognized to be potentially valid to the exercise and assessment of equity leading to economic inclusiveness in Malaysia.

### **Analysis & Discussion**

The proposed equity model (Figure 1) enables a systematic assessment between the desired and actual achievement of economic inclusiveness for Malaysia based on findings from internationally generated reports. The United Nation's ESCAP (Economic and Social Commission for East and the Pacific) publication on Inequality in the era of the 2030 Agenda for Sustainable Development provides country specific results on two equity dimensions that Malaysia appears to be benefiting from in terms of reduced inequality. Both the availability of improved sanitation facilities and access to full-time employment indicates that equality aided inclusiveness through the provision basic right and opportunity to job securities. However, more is required for meaningful change to affect the opportunity to access decent work. Characterized by employment, social protection, rights to work and social dialogues, the D-index for Malaysia calls for attention to the bulk of labour force engaged in informal sectors. In terms of expanding access, the quality education and healthcare in order to make gainful employment for inclusive to especially those in the rural areas, the model goes beyond the aggregate components to include the apply the definition of equity as prescribed in the Malaysian Education Blueprint 2013-2025. The public schooling system is now redesigned to deliver the best possible education for every child, regardless of geography, gender, or socioeconomic background, and successively funded by the largest allocation of RM60.2bn (19.1% of GDP) in the 2020 Budget (MOF, 2019).

The third dimension can be treated as an extension of the second half of equal access to gainful employment. Equity in labour market relates to the aspect of fairness towards employees beginning with securing a job up to retirement or retrenchment inclusive of a standard social protection plan. Unfortunately, Malaysia is alleged to have the lowest investment of safety net within Southeast Asian countries, attributed to limited government revenue due to extreme tax evasion (Alston, 2019). The OECD Economic Survey (2019) provides multiple evidences to conclude that Malaysia's very low tax revenue is the main cause of an ineffective redistribution

system. UNICEF adds that current schemes of social protection have virtually no redistributive impact, with visible lack of employee safety nets and income support for the disabled and self-employed.

A study by Firouz (2020) at Khazanah Research Institute finds the existing measures in Malaysia are inadequate with respect to providing equal income protection to the workers in the informal sectors. As of January 2020, only 50,000 self-employed Malaysians had signed up for the social security scheme (Nik Azmi, 2020). It is crunch time for them to register into the new scheme under SOCSO to be eligible for cash aid or income subsidy in the future. Aging population is another growing segment in the society requiring collective responsibility included in the proposed model.

### **Findings and Conclusion**

International empirical evidences unanimously agree that clarity to and the observance of equity as a determining factor to reducing economic inequality and enhancing inclusiveness is a timely approach. Discoveries of new methods to identify, understand and measure concepts once put away as value laden, personal and problematic for any objective examination allows economists to study theoretical notions such as equity. Operationalization is a research technique that has gained momentum over the last decade amongst social scientists exploring indicators and economic modelling. Applying the Principle-Dimension-Element (PDE) process to equity provides one way to view the possibility of appraising Malaysia's progress in achieving the dual economic goals of inequality and inclusiveness. The proposed model demonstrates that economic equity enhancing policy actions in Malaysia can be classified into 3 dimensions and assessed effectively assessed through 5 mutually interdependent means. The distribution and availability of basic economic rights and equal access to opportunities is found to be the determining factor.

The list of policy instruments currently in place to address equity in outcome in Malaysia (Appendix B), is mostly centered on the burden of living cost for the lower middle income and bottom 40%. The model, on the other hand suggests institutional change that serves all income groups but at different degrees. While the ensuring access to basic need fulfilment is top priority for the B40 income bracket, equitable factor market practices can produce a more merit base competitive human capital for the rest of the labour force. A national social insurance plan made obligatory for all, as financial safety net built during one's course of working years reflects the commitment of the State and the public towards economic inclusiveness in challenging times. The underlying idea is to keep the balance between these two entities in the continuous process of shifting and sharing of economic responsibilities at a personal, regional and national levels.

The Shared Prosperity Vision (SPV2030) introduced in October of 2019 aspires to achieve sustainable economic growth along with fair and equitable distributions across income groups, ethnicities, regions and supply chains. It is of no coincidence that tackling income and wealth disparities is one of its objectives. The Model fits well with the associated five guiding principles (need-based approach, distributed economy, equitable growth, inclusiveness and equitable outcome) of the Vision. Furthermore, it stands to benefit from the set of indexes specifically constructed to measure and monitor progress of equity over the span of 10 years. Figure 2 shows the relationship between equity dimensions of the model and the indicators of the Vision.

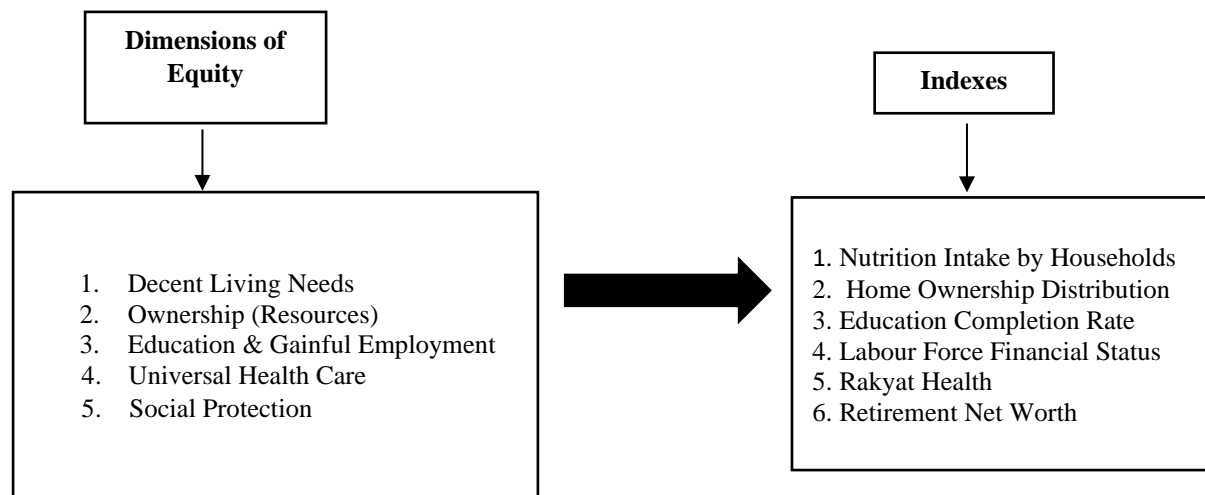


Figure 2: SPV2030 Equity Indicators

Egalitarian countries such as Japan, South Korea, and Taiwan in Asia, and other Nordic European countries have done so well economically because of high levels of cooperation and trust; policies that enhance the endowments of the poor and contribute to the more productive use of an economy's resources; less use of guard labour. The revival of economic policies and plans incorporating the value equity as a distributive principle in the different phases of production can significantly impact Malaysian economic growth and development, given the influence of equality led inclusiveness. The model proposed provides an alternative perspective to the prospective.

## References

- Atkinson, A. B. (1999). *The Economic Consequences of Rolling Back the Welfare State*. Cambridge: MIT Press.
- Arrow K.J. (1985). *Distributive Justice and Desirable Ends of Economic Activity*. In: Feiwel G.R. (eds) *Issues in Contemporary Macroeconomics and Distribution*. Palgrave Macmillan, London
- Barry, B. (1989). *Theories of Justice' A Treatise on Social Justice, Vol. 1*. University of California Press.
- Bourguignon, F., & Dessus, S.C. (2009). *Equity and Development: Political Economy Considerations*.
- Department of Statistics Malaysia. (2018). *Social Statistics Bulletin*, 10, 32.
- Deutsch, M., 1985. *Distributive Justice*. Yale University Press, New Haven.
- Fong, C. (2001). Social Preferences, Self-Interest, and the Demand for Redistribution. *Journal of Public Economics*. 82:2, pp. 225– 46.
- FY2019 Malaysian Country Survey Report by the World Bank Group. Public Opinion Research Group
- Gilens, M., 1999. *Why Americans Hate Welfare: Race, Media, and the Politics of Anti-Poverty Policy*. Chicago University Press, Chicago.
- Hertel, S. (2007). *Economic Rights: Conceptual, Measurement and Policy Issues*. Cambridge University Press.
- Human Development Report 2019. Retrieved from <http://www.hdr.undp.org/>
- IMF Fiscal Affairs Department (1999). *Should Equity Be a Goal of Economic Policy? Economic Issues No. 16*



- Khazanah Research Institute. (June, 2019). The Absolute vs Relative Poverty Conundrum. Retrieved from [http://www.krinstitute.org/assets/contentMS/img/template/editor/Views\\_The%20Absolute%20VS%20Poverty%20Conundrum.pdf](http://www.krinstitute.org/assets/contentMS/img/template/editor/Views_The%20Absolute%20VS%20Poverty%20Conundrum.pdf)
- Kluegel, J., Smith, E., 1986. Beliefs About Inequality: Americans Views of What is and What Ought to Be. Aldine de Gruyter, New York
- Lee, H. A & Khalid. (2016). Is inequality in Malaysia really going down? A puzzle explored.
- Little, D. (2003). The Paradox of Wealth and Poverty: Mapping the Ethical Dilemmas of global Development. Westview Press.
- Malaysian Education Blueprint 2013-2025 (Preschool to Post-Secondary Education). Retrieved from <https://www.moe.gov.my/menumedia/media-cetak/penerbitan/dasar/1207-malaysia-education-blueprint-2013-2025/file>
- Ministry of Finance Malaysia. (2019). Fiscal Outlook and Federal Revenue Estimates. Retrieved from [https://www.treasury.gov.my/pdf/budget/budget\\_info/2019/revenue/section3.pdf](https://www.treasury.gov.my/pdf/budget/budget_info/2019/revenue/section3.pdf)
- Piketty, T., 1995. Social mobility and redistributive politics. The Quarterly Journal of Economics CX (3), 551–584.
- Prime Minister’s Department. Focus: Cost of Living. Retrieved from <https://www.pmo.gov.my/cost-of-living/>
- Sekaran, U., & Bougie, R. (2010). *Research Methods for Business: A Skill Building Approach* (5th edition). New Jersey: John Wiley and Sons.
- Sen, A. K. (1979). The Tanner Lecture on Human Values, delivered at Stanford University. The World Development Report 2016. Retrieved from <https://www.worldbank.org/en/publication/wdr2016>
- United Nations Human Rights Office of the High Commission. Statement by Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights (August 2019). Retrieved from <https://www.ohchr.org/en/NewsEvents/Pages/DisplayNews.aspx?NewsID=24912&LangID=E>
- Walster, E. & Berscheid, E. 1936 & Walster, G. William 1941-(1978). Equity: Theory and Research. Allyn and Bacon, Boston.
- Wilson, J. O. (1991). *Human Values and Economic Behaviour: A Model of Moral Economy*. Published in *Socio-Economics: Towards a New Synthesis*, ed. Amitai Etzioni. New York: M. E. Sharpe, 233-263.
- Varian, H. (1974-1975). Distributive Justice, Welfare Economics and the Theory of Fairness. *Philosophy and Public Affairs* 4, 223-247

Appendix A: Pre-existing Equity measures in Malaysia

MyBSH	An aid intended for certain categories of receivers (qualified according to a set of criteria), given in cash and are also be entitled to a 'Skim Khairat Kematian' (Death Benefits Scheme).
Electric Bill Rebate	The RM40 electric rebate program is a targeted assistance program to finance monthly electricity bills to hardcore poor registered and certified in the eKasih System.
Back to School Aid	Bantuan Awal Persekolahan is aimed at alleviating the burden on children's school expenses incurred by parents or guardians, given to Year 1 to Form 5 pupils or its equivalent from families with a gross household income of RM3,000 and below.
PeKa B40	The Health Care Scheme for Group B40 an initiative through the Ministry of Health Malaysia (MOH) aimed at the health needs of the low-income group, focusing on non-communicable diseases (NCDs). It is offered to Malaysians within the lowest 40% household income.
Fund for Affordable Home by BNM	Financing by BNM to help home buyers from the lower income group with maximum monthly household income of RM4,360 to purchase their first homes priced up to RM300,000.
TEDUH Housing Data Bank	The main information portal to get the data of supply and demand for housing through the integration of all the housing (projects and aid schemes for home ownership) data in Malaysia.
Fish Price Portal	Shows the average list of current fish retail prices in selected locations throughout Malaysia.
My Salam	A national health protection scheme aimed at providing free takaful (equivalent to insurance) to B40 individuals who are also the recipients of the Household Living Aid (BSH) and individuals in the M40 category who earns gross income of less than RM 100,000.00 per year.
MyRapid Unlimited Pass	My100 and My50 are passes offering commuters' unlimited rides on Rapid KL rail and bus network for 30 consecutive days.
i-SURI Scheme	The Implementation of the EPF Scheme for Housewives introduced to create social networks and further empower women's rights and recognize the importance of women's role. The target groups to benefit include all housewives to Household Head, Household Head among single mothers, widows and unmarried women who are registered in the e-Kasih System.
PLUS Toll Fare Reduction	An 18% toll reduction effective 1st February 2020 (Saturday) at all PLUS-operated highways covering the North-South Expressway (NSE), the New Klang Valley Expressway (NKVE), the North-South Expressway Central Link (ELITE), the Malaysia-Singapore Second Crossing (LINKEDUA), the Seremban-Port Dickson Highway (SPDH), the Butterworth – Kulim Expressway (BKE), the East-Coast Expressway 2 (LPT2) and the Penang Bridge (PB).
Skim Rumah Pertamaku	My First Home Scheme is a homeownership initiative to assist first-time house buyers earning a gross monthly household income of up to RM10,000 (subject to RM5,000 per applicant).
PriceCatcher Portal	Enables consumers to compare prices of goods from multiple vendors throughout the country so that they can buy the goods at a more affordable price.
Petroleum Product Pricing	The implementation of weekly retail pricing of petroleum products using the Automatic Pricing Mechanism (APM) formula to ensure a stabilized price of fuel in the event of price hike.