

Developing a Shariah-Compliant Unemployment Takaful Model: Comparative Insights from Global Unemployment Insurance Systems and Its Application to Malaysia

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Abstract

Purpose: This study aims to provide a comprehensive overview and implementation of unemployment benefit among four (4) majors countries known as United States of America (USA), Canada, Australia and Malaysia. Further, the study aims to provide a shariah compliant unemployment protection scheme framework that could be implemented in Malaysia.

Design/methodology/approach: The study is qualitative in nature. The data has been employed based on secondary data such as annual report, business report and published materials by employment protection agency. The study are also conducted based on past literatures that discusses on employment protections and insurance. Based on the informations, characteristics of unemployment benefit implemented in the four countries has been compared, evaluated and analyzed. Finally, the study proposed an unemployment takaful model that could be implemented in Malaysia.

Findings: There are several issues that were found during the study. First, the implementation of employment protection in Malaysia implemented through Social Security Organization (SOCO) faces several limitations, such as the coverage are capped at RM4,000 monthly, no protection for self-employed workers, fixed benefit duration and no adaptive responses towards economic crisis. However, for USA, Canada dan Australia, their system faces inequality among regions, and lack protection for high income employees. Thus, by considering various factors, the study could provide a fundamental model for the development of unemployment takaful in Malaysia.

Research limitations/implications: The study is only focused on four countries known as USA, Canada, Australia and Malaysia. Data gatherings are based on secondary data that are mainly published reports and past literature reviews.

Practical implications: The findings of the study are very useful for the development of unemployment takaful in Malaysia. Consequently, the findings could also be useful for the unemployment protection and social security agencies such as SOCO to improve and enhance their protections and benefits.

Originality/value: The study presents a comprehensive comparison, evaluation and analysis on how the employment benefit were implemented in USA, Canada, Australia and Malaysia. It serves as a foundational reference in the takaful and insurance industry for the development

of employment insurance and takaful policies. The findings are also useful for the policymakers for policy implementations and product improvements.

Keywords: Unemployment Takaful, Unemployment Protection, Unemployment Insurance

Introduction

In Malaysia, the Social Security Organization (SOCSO) was established as one of the government departments under the Ministry of Human resources to administer, implement and enforce the Employees' Security Act 1969 and Employees' Social Security (General) Regulations 1971. One of the services provided by SOCSO is known as Employment Insurance System (EIS). EIS is governed by EIS Act 2017 and was established in 2018 with five main objectives; first is to provide immediate financial assistance as income replacement, second is to provide employment services through the re-employment placement program and the third is to act as a job brokerage to match jobseekers to vacancies based on their skills and competencies. The fourth objective is to train insured workers to equip them with relevant skills required by the labor market and lastly the fifth is to provide labor market insights to the public and policymakers.

However, the coverage of EIS is limited to workers with maximum salary of RM4,000. The contribution is based on premium pay by employer and employees and the protection amount is only limited for six months. With the minimum contribution, government still had to provide subsidies to EIS especially during the crisis such as pandemic covid-19. Therefore, this study is proposed to develop a framework for development of unemployment takaful in Malaysia. This study contributes in several ways. First, it solves social security problem amongst Malaysians especially during unemployment period due to economic recession or unforeseen circumstances such pandemic Covid-19. Secondly, this could be one of the most sustainable ways for government to implement social security in Malaysia. Thirdly, the coverage unemployment takaful is more comprehensive as it is open to all job sectors and level of income. This will enhance the coverage of existing EIS that is limited to maximum income of RM4,000. Finally, this study is hoped to also encourage proactive participation of private sectors in social security environment in Malaysia.

Literature Review

Background and Purpose of Unemployment Insurance

Unemployment Insurance (UI) is a form of social welfare program implemented as an initiative assisting individuals maintaining their consumption level during periods of unemployment by providing income support and benefits. This unemployment insurance program was initially being developed during the Great depression and was designed for the purpose of countering the adverse multipliers resulting from the low consumption made by unemployed persons, thereby stabilizing the economy during downturns. UI programs generally provide monetary benefits for individuals in exchange for active job searching which in turn encourages reintegration into the labor force, though with different measures in the enforcement conditions and benefits offered varies across countries (Asenjo & Pignatti, 2019).

Moreover, the UI system has been criticised in recent years following the changes in the labor market structure from the emergence of non-traditional employment and the decline in manufacturing industry employment which changed the unemployment composition. Therefore, the need to realign the structure in UI system to accommodate gig economy workers and to prolonged unemployment periods prevalent in modern economies (O'Leary et al., 2020).

Unemployment Insurance System Between Countries

The establishment of Malaysia's current Employment Insurance System (EIS) on 2018 which operated by Social Security Organisation (SOCSO) was designed to offer financial assistance for displaced individuals due to retrenchment or business shutdowns. EIS intends to provide not only financial and income support but as well as re-employment support services. The system was funded from the contributions of both employee and employers by 0.2% and 0.4% respectively from the employee's monthly salary, which the scheme also covers all employees working under a service or apprenticeship contract, whether local or foreign workers. Additionally, self-employed individuals have the option to participate voluntarily (Jamaluddin et al., 2015).

The United States UI system operates as a federal-state program whereby each state runs its separate program in accordance with the federal legislations. This type of UI typically offers unemployment benefits for up to 26 weeks with an additional government benefit provided during recession period through the Emergency Unemployment Compensation (EUC) (Chodorow-Reich & Coglianesi, n.d). However, the given requirements for qualifying, benefits amount and duration differ from state to state leading to a large disparity in coverage provision. The UI benefits are mainly financed through employers' payroll taxes with federal extensions being funded during periods of economic downturns (O'Leary et al., 2020).

Canada's Employment Insurance (EI) system is a national insurance program providing unemployment allowance to qualifying workers. Canada's EI system is much more centralized compared to the United States system which offers a standard benefits period adjusted according to the regional unemployment rates to ensure the benefits corresponds well with the local labor market conditions (Asenjo & Pignatti, 2019). The Canadian system is financed from the premiums through both employers and employee contributions, which also includes additional benefits such as maternity and parental leave, thus widening the program's framework beyond just unemployment assistance (Renahy et al., 2018).

Meanwhile, the Australian UI system which known as JobSeeker varies from the system in the United States and Canada as it is means-tested and available for all displaced jobs workers who meets the basic qualifications not restricted to their previous working history. This system also focuses on encouraging the workers for an active job searching efforts through the requirements of participating in a work-related activities and training. JobSeeker is primarily financed by the general tax collections which also intended to support both short-term and long-term unemployed workers, in consistent with Australia's approach to extensive social assistance provision (Asenjo & Pignatti, 2019).

Method

A qualitative research design was used as the research method in this study with the aim to explore both the adoption and the impact of unemployment insurance system in across selected countries. Qualitative case study is emphasized to be used as the primary data approach as it focuses on collecting detailed and contextual views and insights.

For the study, data is obtained from qualitative analysis of past literature and reports on unemployment insurance systems. It also maximized the reliability of the study by combining general information sourced through past research while supporting experts' insights into the subject. Secondary data is sourced from published scholarly articles, past research, as well as the official websites of countries on the implemented system of unemployment insurance in the United States, Canada, and Australia. These sources describe facts and information regarding the policies, structures and the systems of unemployment insurance while also offer extensive knowledge and facts that complement the research data. Information is also gathered

from each country's labor organizations and governmental relevant reports and websites to increase the reliability of the study. The selection of these countries is based on several criteria such as developed nation, among the pioneers in employee protection, among the countries that provide comprehensive protection for the employees. Overall, the adopted research design contributes to the goals of analyzing unemployment insurance systems and their possible applicability in the Malaysian context using empirical evidence and theoretical model.

Findings

Comparative Assessment of Unemployment Protection System Among Countries

The comparative analysis of unemployment protection systems in Malaysia, the United States, Canada, and Australia highlighted a mixture of strengths tailored to each country's socio-economic context. Malaysia's Employment Insurance System (EIS) offers structured benefits such as Job Search Allowance (JSA), Early Re-employment Allowance (ERA), and Training Allowance (TA), along with employer incentives. However, it suffers from limited coverage, excluding informal, self-employed, and foreign workers, and lacks a crisis-responsive framework. The United States leverages mechanisms such as Short-Time Compensation (STC) and federal crisis extensions, but faces challenges due to wide interstate variations, low replacement rates, and poor coverage of gig workers. Canada's model offers inclusivity for part-time and seasonal workers through Variable Entrance Requirements (VER), along with special benefits, but suffers from regional disparities and eligibility complexity. Australia is notable for integrating job training with flexible duration and crisis responsiveness, though it struggles with low benefit adequacy and underemployment.

Across all systems, common structural weaknesses are evident. These includes inadequate protection for informal and gig economy workers, rigid or insufficient benefit levels and durations, and limited responsiveness to economic shocks in certain jurisdictions. Financial sustainability concerns persist, particularly where systems rely heavily on government funds without adaptive reforms. Additionally, geographic inequality, complex eligibility rules, and challenges in integrating young and new workers into stable employment highlighted the needs for more inclusive, flexible, and forward-looking unemployment protection mechanisms globally. Table 1 below presents the summary of the comparative unemployment system among countries.

Table 1: Comparative Analysis of Unemployment Protection Systems

Country/System	Strengths	Weaknesses	Common Issues Across All Systems
Malaysia	- Offers various supports: Job Search Allowance (JSA), Early Re-employment Allowance (ERA), Training Allowance (TA), and employer incentives (for	- Excludes informal, self-employed, and foreign workers. - Fixed benefit duration. - No adaptive crisis response.	- Inadequate coverage for informal/gig/self-employed workers. - Rigid benefit duration and level. - Lack of flexibility in crisis. - High youth unemployment.

	example, Penjana Kerjaya).		
United States	<ul style="list-style-type: none"> - Unemployment Insurance (UI) includes Short-Time Compensation (STC) and experience rating to reduce layoffs. - Federal benefit extensions during crises. 	<ul style="list-style-type: none"> - Benefits vary significantly across states. - Low replacement rate. - Limited inclusion of gig workers. 	<ul style="list-style-type: none"> - Regional/structural inequality. - Inconsistent national coverage. - Weak support for non-traditional work.
Canada	<ul style="list-style-type: none"> - Variable Entrance Requirements (VER) adjust benefits by region. - Inclusive of part-time and seasonal workers. - Offers special benefits (e.g., maternity, sickness). 	<ul style="list-style-type: none"> - Regional inequality persists. - Barriers for non-standard workers. - Complex eligibility rules. 	<ul style="list-style-type: none"> - Financial sustainability issues. - Barriers for new labor market entrants.
Australia	<ul style="list-style-type: none"> - Integrates mutual obligation and job training. - No fixed duration limit for benefits. - Responsive during crises. 	<ul style="list-style-type: none"> - Low benefit amounts. - Underemployment remains high. - Weak links to permanent jobs. 	<ul style="list-style-type: none"> - Limited income adequacy. - High entry-level unemployment. - Weak employment transition outcomes.

High-Income Worker Protection and the Role of Voluntary Schemes

The comparison of unemployment protection systems across Malaysia, the United States, Canada, and Australia revealed substantial differences in how each country supports high-income workers under their public unemployment insurance schemes. Malaysia's Employment Insurance System (EIS), administered by SOCSO, imposes a salary cap of RM4,000, meaning that the high-income earners receive flat-rate benefits that do not reflect their actual income level, resulting in inadequate protection for this group. Similarly, the United States operates state-based systems with capped wage bases, which often lead to benefits covering less than half of a worker's previous earnings. Canada's Federal Employment Insurance (EI) scheme sets an insurable earnings ceiling (CAD 61,500 in 2023), and Australia employs a flat rate JobSeeker allowance, regardless of previous income. These structural limitations suggested that high income workers are under-protected in purely public systems.

To address this gap, the study conducted further analysis to explore the role of voluntary or private unemployment protection supplements. In countries such as the U.S. and Canada, private insurers or employers offer top-up products that enhance income security for higher-earning individuals. However, Malaysia currently lacks such mechanism that there is no formal public private unemployment protection partnership or Shariah-compliant supplementary coverage available in the market. This absence presents a policy and market opportunity and in line with the study's objective that is to develop a comprehensive Unemployment Takaful (UT) model for Malaysia, it is proposed that a dual-layer system to be introduced. This system could involve base coverage under SOCSO and a voluntary, income-linked Takaful scheme tailored for higher earners. This approach not only addresses the adequacy gap but also aligns with Islamic financial principles and promotes inclusivity, financial resilience, and long-term sustainability within Malaysia's social protection landscape. Table 2 below summarizes the comparison of unemployment protection among countries.

Table 2: Public Vs Private Protection and High-Income Coverage

Criteria	Category	Description
Malaysia	Primary Provider	Public (SOCSO EIS)
	Coverage for High-Income	Capped at RM4,000 salary. Benefits not proportional to higher income.
	Voluntary/Private Supplement	No formal public-private supplementary scheme.
	Adequacy for High Earners	Limited. High earners get flat-rate benefits.
United States	Primary Provider	Public (state-run UI systems)
	Coverage for High-Income	Capped wage base (varies by state). Benefits are often below 50% of actual earnings.
	Voluntary/Private Supplement	Yes. Private supplemental UI via employers or private insurers.
	Adequacy for High Earners	Weak public protection, but private options help.
Canada	Primary Provider	Public (EI by federal government)
	Coverage for High-Income	Insurable earnings capped (CAD 61,500/year in 2023).
	Voluntary/Private Supplement	Yes. Private income protection and employer top-ups.
	Adequacy for High Earners	Moderate. Adequate with employer/private top-ups.
Australia	Primary Provider	Public (Centrelink JobSeeker)
	Coverage for High-Income	Flat rate benefit regardless of previous income.
	Voluntary/Private Supplement	Yes, but not widespread. Mostly private plans.
	Adequacy for High Earners	Very poor. Flat rate system under protects high earners.

Challenges from Expanding the Current Employment Insurance

Expanding the current system of unemployment insurance in Malaysia presents various obstacles which need to be addressed to preserve the sustainability and effectiveness of the scheme. One of the primary challenges lies in keeping the financial stability and sustainability of the expanded unemployment insurance program. The EIS program launched in 2018

requires both employees and employers to contribute 0.2% of each worker's monthly salary. The funding approach lacks the needed resources to include all salary ranges and those working in the informal sectors. A study by Khoo et al. (2022) demonstrated that extending unemployment insurance to all workers and pay levels would be at reduced rates if the program's employment pattern and durations are properly modelled.

Furthermore, another major challenge is the market labor elevates unemployment rates among young workers. Statistics from 2019 revealed that young workers between 15 and 19 experienced an unemployment rate of 14.4% and those aged 20 to 24 had a 9.5% rate which exceed the overall unemployment rate (Aun L., 2020). The trends of high unemployment rates among youth indicate problems in workforce training and opportunities at entry-level positions. The success of unemployment insurance programs requires tackling these problems as the extended period of unemployment among youth could lead to lasting economic and social effects.

Another issue is the inclusion of informal workers in the program, as large majority of people in the workforce work in the informal sector without access to social security benefits such as the unemployment insurance through official channels (Barca & Alfes, 2021). The unemployment insurance programs face difficulties when attempting to include informal sector workers as the individuals don't receive regular pay checks or maintain formal employment documentation. The absence of these workers from unemployment coverage outs many people exposed to financial stability during economic downturns. A fair unemployment insurance system requires a systematic solution to include workers in the informal sector to ensure everyone has equal access to the benefits.

Proposed Model of Unemployment Takaful

Shariah-Compliant Investment

The key component of the Unemployment Takaful (UT) model is to ensure all investments are aligned with the shariah principles. This measurement represents Islamic principles, which ensure contributors' money is handled according to rules that forbid interest, gambling, and risky investments. The investment funds would focus on permissible investments such as sukuk, shares in shariah-compliant businesses, and real assets such as buildings and infrastructure. This model differs with the system in the United States, Canada, and Australia as their models place contributions into a general investment fund that can hold interest-bearing and riskier products. Following Shariah rules would make the takaful system win more Muslim customers while keeping money flows within an ethical framework.

Tiered Contribution System

The proposed concept suggests that workers contribute into the benefit fund differently depending on their level of income. Workers with higher levels of income would contribute a bigger share of the scheme than those with lower income level, thus creating a fair and equal system. This measure brings fair access covering all levels of income, while high-paid workers help supporting the stability of the funds.

The system in Canada and Australia having partial reference with this proposed approach, where the unemployment benefit policy depends on workers' income. For example, Canada's EI employer's and employee's contribution as percentage of insurable wages which indirectly acts similarly with the tiered system. Instead of the current unclear way contributions are structured, the takaful system would clearly show how much people would pay based on their income range.

Incentives for Employment

This policy introduces tax incentives system and wage subsidy program to encourage employers to hire workers from vulnerable groups or individuals with long-term unemployment through targeted financial support programs. Through this approach employers are encouraged to create employment opportunities for disadvantaged groups, hence minimizing structural unemployment while promoting organizational inclusion.

The proposed strategy draws inspiration from Australia's JobMaker Hiring Credit Scheme and Canada's EI subsidies targeting specific worker's demographics. The employment schemes in Malaysia such as the Penjana Hiring Incentive program offer financial benefits to employers who hire both young workers and individual with disabilities. Adding direct incentives into the takaful model ensures a steady connection between unemployment assistance and workforce reintegration. This mechanism creates job opportunities and aligns with Islamic principles of *maslahah* as it addresses the institutional barriers to employment.

Youth Training Program

The takaful scheme through dedicated fundings implemented apprenticeship programs to connect academic learning with work opportunities for recent graduates and other young individuals. This initiative delivers actual working experience alongside expert guidance to graduates to prepare them for employment while decreasing young adult jobless rates.

The framework models are designed on youth employment schemes operated by Canada and Australia through the Apprenticeship Support Network and Youth Employment and Skills Strategy. The programs trained new market entrants with financial incentives. Hence, the unemployment takaful model goes beyond traditional methodology by linking this concept to financial mechanisms which utilizes contributor funds from a shared pool. The MySTEP (Short-term Employment Program) of Malaysia offers temporary work arrangements between public and private sectors provides minimal direction for securing permanent positions. The inclusion of apprenticeship and training programs in takaful models creates a comprehensive long-term strategy.

Voluntary Participation of Informal Workers

The criterion provides informal sector workers with the freedom to join the unemployment takaful system by choice when including freelancers and self-employed individuals and gig workers. The payment system for unemployment takaful accounts for irregular incomes of workers in informal sectors through its flexible rate structure and intermittent plan of payment. This model opens social safety net benefits to workers who were previously lacking coverage through the expanded inclusion for new demographic groups.

The system draws its design from Canada's Employment Insurance (EI) Special Benefits for the Self-Employed program which enables self-employed workers to join voluntarily through income-based payment plans. Similarly, the Australian JobSeeker Payment provides universal access to benefits without formal employment distinctions even though it operates with tax-related rather than contribution-driven funding.

Moreover, under the Self-Employment Social Security Scheme (SESSS) of SOCSO, informal workers receive limited protection for occupational injury without full unemployment protection benefits. The proposed expansion of voluntary participation in the UT model fills

its current social security access flaws while keeping with Islamic justice principles through fair participation standards.

Family-Centred Coverage

During unemployment periods, the UT system extends to provide partial financial assistance to dependants including spouses and children of the employees. A comprehensive approach under this model reduces household financial pressure which leads to broader economic and social balance. A portion of unemployment benefits allocated funds would meet essential needs through dependent education or healthcare access. The criterion incorporates aspects of Australia's Family Tax Benefit that assists families with children through economic difficulties and Canada's Employment Insurance Family Supplement that delivers additional support to financially struggling families. The UT model integrates family assistance directly into unemployment benefits to establish a comprehensive family security system which runs within broader social security frameworks.

Duration Coverage

Under the UT model, beneficiaries will earn extended unemployment benefits that span between 3 to 6 months. The coverage period acts as a safety mechanism while simultaneously encouraging immediate job seeking by the employees. The duration of coverage expands during recessions or large-scale job losses using funds which were set aside during prosperous times and with support from government financial aid.

The proposal draws its design from Canada's EI system that gives unemployment benefits between 14 weeks, and 45 weeks based on different unemployment zones. During the COVID-19 pandemic Australia's JobSeeker Payment expanded its provisions through additional government-funded benefits while maintaining its usual operations. The Employment Insurance System currently managed by SOCSO in Malaysia provides six months of financial benefits to its recipients yet has no established process to extend payments during emergency situations. The UT model enriches EIS functionality by permitting extended benefits based on mutual assistance principles (ta'awun) which safeguards participants when confronting unprecedented situations.

Health and Welfare

Participation in the UT model will yield additional financial incentives while offering participants access to welfare programs which include subsidized medical care and guidance for mental health and funding for training programs. Through supplemental healthcare and training services, these add-ons build comprehensive well-being for beneficiaries to provide a smooth transition to post-employment work environments. The criterion integrates multiple aspects inspired from Canada's Skills Boost Initiative supplies training grants, and Australia's mental health service integration within welfare programs. These additional safety net provisions help unemployment programs to extend their benefits beyond financial relief.

Adaptive Benefit Adjustment

The UT model uses adaptive benefits that raise temporary payment durations and amounts during times of economic downturns. The funding for the adjustment would be from the accumulated reserve during stable economic period or government supplementary funding. This mechanism protects vulnerable groups during downturns by providing financial support at critical moments, thus leading to economic stability. The adaptation features of these two unemployment benefit systems resemble Canada's. Employment Insurance (EI) mechanism which adjusts to local job market conditions while Australia used extra government funds to

supplement JobSeeker Payment benefits during the Covid-19 outbreak. While in Malaysia, the EIS operates by providing fixed benefits with lacks mechanism to boost payouts during crises. The adaptable nature of these welfare models enables proper responses to rapid increases in joblessness.

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Emergency Employment Programs

During times of high unemployment, the UT model utilizes specific funds to support community-based employment initiatives along with temporary public works. Public employment programs generate instant temporary jobs across sectors that build infrastructure while preserving environments and delivering social assistance. The criterion promotes workforce engagement while decreasing unemployment fund dependency by enabling work opportunities in its benefit delivery system. Additionally, the system derives its design from the Restart Program operating in Australia to stimulate older worker participation and various national public employment program models. For example, The United States organized big public work efforts throughout the Great Depression period to enhance economic stimulus. While Malaysia implements Penjana Kerjaya and MySTEP programs that create temporary work, but the initiatives operate independently from unemployment benefit systems. The summary of the Unemployment Takaful Model can be referred to Figure 1 below.

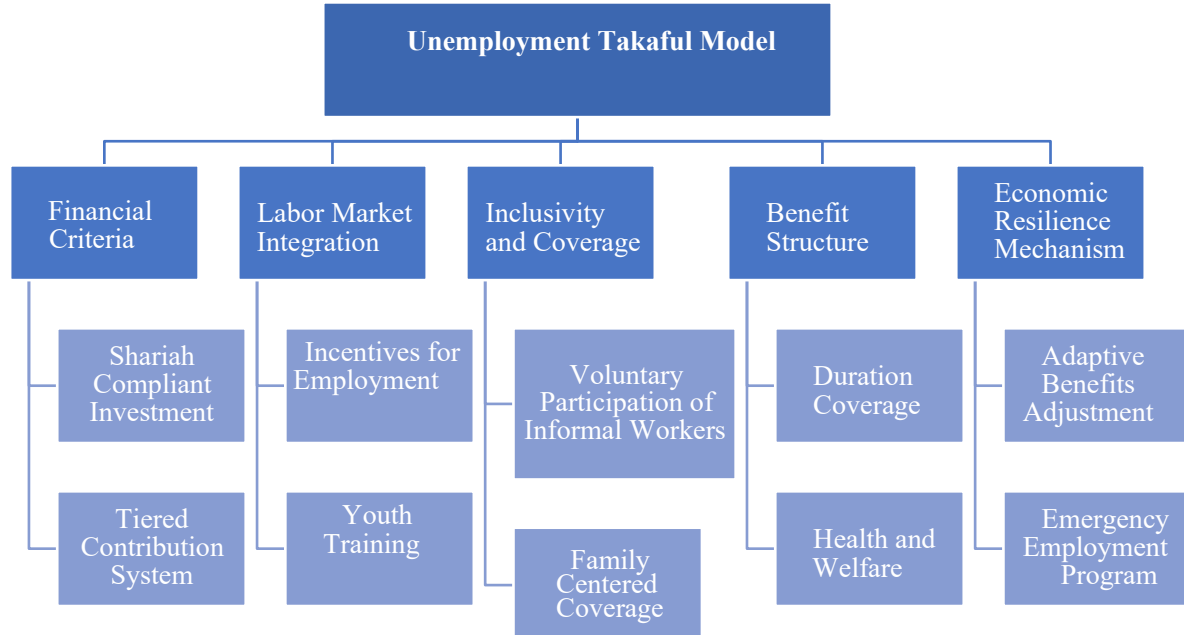


Figure 1: Proposed Implementation of Unemployment Takaful

Discussion and Conclusion

This study was conducted by comparing the implementation of unemployment protection systems in four countries: Malaysia, Canada, the USA, and Australia. The study found that each system has its strengths and weaknesses. Since this research focuses on Malaysia, it was found that the implementation of the program by the government through SOCSO (Social Security Organization) has certain limitations. First, the protection provided is very limited, as it only covers workers with a maximum salary of RM4,000. As a result, there is a risk of income loss for those earning above RM4,000 especially during economic crisis. Secondly, the level of protection is minimal in relation to income, and the coverage period is only for short term period. Furthermore, the system implemented in Malaysia does not consider those who are self-employed or those involved in the gig economy, as it is voluntary basis.

The study also found that to date, there is no protection provided by any insurance or takaful companies in Malaysia. In other words, the involvement of the private sector, particularly insurance and takaful company, in this area is very limited. Therefore, it is highly significant if this matter is addressed by takaful companies by introducing unemployment protection products. This aligns with the objective of takaful, which is one of the branches of Islamic finance that contributes to the welfare of the *ummah* (community).

Thus, the implementation model of unemployment takaful is proposed in this study as a fundamental step if this product is to be introduced in Malaysia. This product is vital in contributing to the economic well-being of Malaysian society. For future research, it is recommended that this model to be refined by conducting studies based on the views of industry experts, Islamic finance and takaful specialists, and the public in Malaysia to assess the feasibility of this product.

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