

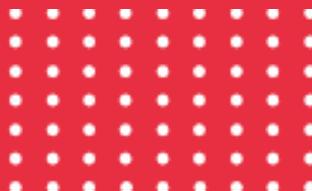


KEMENTERIAN SUMBER MANUSIA

“

# KERATAN AKHBAR KESUMA”

KHAMIS  
2 OKTOBER 2025



## Dalam Negeri

Utusan Malaysia  
KHAMIS • 2 OKTOBER 2025

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# WSSF2025: Angkat isu teknologi, keselamatan, kesihatan mental

Oleh **NURUL IRDINA SUMALI**  
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**KUALA LUMPUR:** Sesi Plenari bertemakan "Trend dalam Pencegahan serta Keselamatan dan Kesihatan Pekerjaan" sempena Forum Keselamatan Sosial Dunia (WSSF) 2025 memberi sorotan jelas bahawa masa depan pekerjaan global menuntut keseimbangan antara inovasi, keselamatan dan kesihatan mental.

Sebagai tuan rumah, Malaysia sekali lagi membuktikan keupayaannya menjadi jambatan pengetahuan antarabangsa apabila pentas berkenaan berjaya mempertemukan lebih 2,000 peserta untuk membahaskan cabaran dan peluang dalam dunia pekerjaan yang semakin kompleks.

Membuka tirai perbincangan, Presiden Institut Kebangsaan Insurans terhadap Kemalangan di Tempat Kerja, Itali, Fabrizio D'Ascenzo, menegaskan bahawa teknologi baharu perlu berpusatkan manusia.

Katanya, pendekatan itu penting agar setiap inovasi benar-benar menyumbang kepada kesejahteraan pekerja.

"Kami percaya semua aktiviti perlu kembali kepada manusia. Sebab itu kami membangunkan teknologi seperti ekoskeleton untuk



**STEPHAN Fasshauer (dari kiri), Fabrizio D'Ascenzo, Fernando Gabriel Perez dan Alison van Keulen pada Forum Keselamatan Sosial Dunia 2025 di Pusat Konvensyen Kuala Lumpur, semalam. - UTUSAN/SHIDDIEQIN ZON**

membantu pekerja mengekalkan postur yang baik serta mengelakkan kecederaan berulang," katanya.

Beliau turut berkongsi kejayaan Itali membangunkan t-shirt pintar serta simulatur realiti maya (VR) untuk latihan keselamatan.

"Dengan teknologi seperti simulatur ruang tertutup, pekerja dapat memahami prosedur keselamatan tanpa terdedah kepada bahaya. Ini memberi latihan praktikal

yang lebih berkesan," katanya.

Sesi plenari kemudian diteruskan oleh Pegawai Penyelidikan Risiko Pekerjaan, Argentina, Fernando Gabriel Perez, yang menekankan matlamat menuju sifar kemalangan di tempat kerja.

"Kami sedang menghasilkan ujian-ujian perintis di sektor minyak, tenaga boleh diperbaharui, pembinaan, automotif dan agro bersama-sama kesatuan sekerja, pekerja dan pihak kerajaan.

"Visi kami jelas untuk menuju ke arah sifar kemalangan," katanya.

Fernando berkata, Argentina sudah menyaksikan penurunan hampir 40 peratus kadar kematian pekerjaan sejak 1997 hasil pendekatan Keselamatan 4.0 yang menggabungkan kecerdasan buatan, automasi dan penggunaan data masa nyata.

Isu kesihatan mental pula menjadi fokus Alison van Keulen dari Institusi Keselamatan dan Kesihatan Pekerjaan, United Kingdom.

Beliau berkata, masalah itu tidak boleh dipandang ringan kerana memberi kesan langsung kepada produktiviti global.

"Hampir 15 peratus populasi dewasa dunia berdepan cabaran kesihatan mental. Laporan WHO dan ILO menunjukkan kerugian ekonomi akibat masalah ini mencecah AS\$1 trilion setahun," katanya.

Alison turut menekankan bahawa pelaburan dalam kesihatan mental sebenarnya menguntungkan.

"Laporan Deloitte membuktikan setiap £1 yang dilaburkan boleh menghasilkan pulangan sebanyak £5.30 kepada perniagaan.

"Kesihatan mental tidak boleh dianggap sampingan, ia mesti digabungkan ke dalam strategi organisasi," katanya.

Perbincangan selepas itu turut mengulas cabaran melibatkan sektor

pekerjaan informal yang sering terpinggir daripada dasar kesihatan mental, selain gesaan supaya pemimpin perniagaan memberikan komitmen jangka panjang terhadap budaya kerja sihat.

Keseluruhan sesi plenari ini memperlihatkan bagaimana gabungan teknologi, matlamat sifar kemalangan dan penekanan kepada kesihatan mental mampu menjadi kunci dalam mencipta persekitaran kerja lebih selamat, sihat dan produktif.

Malaysia selaku penganjur menegaskan kesediaan untuk memanfaatkan forum ini bukan sahaja sebagai tuan rumah, tetapi juga sebagai peneraju rantau dalam menterjemahkan dapatan kepada tenaga kerja tempatan dan global.

Forum lima hari yang berlangsung sehingga 3 Oktober ini menjadikan Kuala Lumpur sebagai hab perbincangan antarabangsa mengenai perlindungan sosial.

Ia dianjurkan Persatuan Keselamatan Sosial Antarabangsa (ISSA) dengan kerjasama Pertubuhan Keselamatan Sosial (PERKESO) dan Kumpulan Wang Simpanan Pekerja (KWSP) serta disokong oleh Kumpulan Wang Persaraan (Diperbadankan) [KWAP] dan Unit Penyelidikan Pelaksanaan, Jabatan Perdana Menteri (ICU JPM).

## Kerajaan perlu fokus latihan tenaga kerja sedia ada

**KUALA LUMPUR:** Kerajaan perlu memberi penekanan serius terhadap pembangunan tenaga kerja sedia ada, satu kumpulan yang sering kali terlepas pandang dalam dasar latihan dan peningkatan kemahiran nasional dalam pembentangan Belanjawan 2026.

Ketua Pegawai Eksekutif K PINTAR Sdn. Bhd. (K PINTAR), RA Thiagaraja berkata, kebanyakan inisiatif yang disediakan untuk graduan universiti dan pencari kerja baharu, tetapi pekerja sedia ada sering terlepas pandang.

"Jika kita melihat hari ini, banyak inisiatif disasarkan kepada graduan baharu dan pelajar universiti.

"Tetapi, bagaimana pula dengan golongan pekerja sedia ada yang kini mewakili kira-kira 15.15 juta rakyat Malaysia, hampir 50 peratus daripada



keseluruhan populasi negara?," katanya kepada pemberita Majlis Pelancaran Persidangan Pengurusan Perubahan ASEAN ke-2 (ACMC 2025) di Bangsar semalam.

K PINTAR ialah sebuah syarikat penyedia penyelesaian pembangunan modal insan di Malaysia yang memberi tumpuan kepada latihan, pembangunan kemahiran, pensijilan industri dan program pembelajaran sepanjang hayat.

Syarikat itu banyak bekerjasama dengan agensi kerajaan, industri dan institusi pendidikan tinggi untuk menyokong agenda peningkatan kemahiran

dan penyesuaian semula kemahiran pekerja Malaysia terutamanya dalam menghadapi cabaran Revolusi Industri 4.0 dan ekonomi digital.

Thiagaraja berkata, berdasarkan data Unit Perancang Ekonomi (EPU) dan dokumen Rancangan Malaysia ke-13 (RMK-13), hanya 28 peratus daripada tenaga kerja negara dikategorikan sebagai pekerja berkemahiran tinggi dan peratusan ini tidak menunjukkan peningkatan signifikan sejak 2010.

"Ini bermakna sekitar 70 peratus tenaga kerja adalah tidak berkemahiran khusus, biasanya termasuk dalam kategori berpendapatan rendah.

"Suka atau tidak, inflasi dan kos sara hidup semakin meningkat. Sekiranya kenaikan gaji tahunan saya hanya RM160, bagaimana pula dengan golongan berpendapatan rendah?

Ada yang hanya naik RM50 atau RM100. Dengan itu, bagaimana mereka boleh terus bertahan?," soalnya.

Thiagaraja menekankan pelbagai program latihan memang telah ditawarkan, namun kualiti dan keberkesanan program tersebut perlu dikaji semula.

"Adakah latihan yang diberikan benar-benar membantu pekerja memperoleh sijil atau kelayakan industri yang membolehkan mereka menaik taraf kerjaya dan pendapatan?

"Ramai pekerja yang menghadiri latihan tetapi latihan apa? Adakah ia membawa kepada kenaikan gaji? Adakah mereka mendapat sijil yang diiktiraf industri? Itulah persoalannya. Ilmu itu penting, tapi adakah ilmu itu boleh diterjemahkan kepada gaji yang lebih baik?," tanya beliau lagi.

Beliau mencadangkan agar

kerajaan menetapkan dasar nasional yang lebih tegas dan terarah melalui agensi seperti HRD Corp dan TalentCorp, untuk memastikan setiap program latihan yang dijalankan bagi pekerja sedia ada menyampaikan sijil yang diiktiraf industri dan bukan sekadar latihan bersifat umum.

"Kerajaan perlu mewajibkan setiap latihan melibatkan kelayakan yang boleh digunakan untuk kenaikan pangkat atau peningkatan gaji. Jika tidak, latihan itu hanya menambah ilmu tanpa impak ekonomi," katanya. Beliau turut menekankan keperluan untuk membangunkan barisan pemimpin dan pengurus masa depan, dengan kemahiran yang sesuai dengan kehendak industri moden.

"Formula lama tak beri keputusan berbeza dan kita memerlukan formula baharu," ujarnya.

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**NASIONAL**

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TELUS & TULUS • MATA DAN TELINGA RAKYAT • PEMACU PERUBAHAN

Untuk tugas sepenuh masa terutama di bandar padat dan berisiko tinggi

Oleh ROSILAWATI ROSEDI KUANTAN

**G**olongan pemandu e-hailing dan penghantaran memerlukan antara 600 hingga 700 liter sebulan berbanding kuota petrol 300 liter sebulan yang ditetapkan menerusi Program Budi Madani RON95 (BUDI95) kerana jumlah itu didakwa tidak mencukupi menampung operasi harian.

Pengerusi Majlis Gig Malaysia (MyGig), Datuk Seri Mohd Sharkar Shamsudin berkata, dalam mesyuarat agung pertama bersama lebih 60 wakil penggiat industri gig di ibu negara pada Selasa, beliau dimaklumkan kebanyakan penggiat industri terbahit memerlukan jumlah ter-

sebut bagi menjalankan tugas sepenuh masa, khususnya di kawasan bandar yang padat dan berisiko tinggi dari segi kos bahan api.

"Kuota 300 liter ini tidak selari dengan realiti kerja lapangan. Ramai pemandu terpaksa menanggung kos tambahan tinggi akibat penggunaan petrol melebihi kuota.

"Kerajaan wajar menilai semula secara inklusif berdasarkan data sebenar penggunaan petrol," katanya dalam kenyataan di sini pada Rabu. Jelasnya, MyGig turut mencadangkan agar satu mekanisme khas diwujudkan untuk menilai kelayakan serta keperluan penggiat industri secara berkala supaya bantuan benar-benar sampai

kepada golongan sasaran.

Terdahulu, Perdana Menteri, Datuk Seri Anwar Ibrahim mengumumkan, semua rakyat Malaysia layak menerima subsidi 300 liter petrol RON95 menerusi BUDI95 yang berkuat kuasa 30 September lalu dengan harga ditetapkan RM1.99 seliter, manakala bukan warganegara dikenakan RM2.60 seliter.

Dalam pada itu, Mohd Sharkar berkata, penubuhan MyGig sebagai platform pemerikasaan baharu akan berperanan sebagai suara rasmi lebih 1.2 juta penggiat industri gig di seluruh negara.

"Inisiatif ini memberi ruang selamat untuk komuniti gig berkongsi cabaran, menyuarakan keluhan dan mengemukakan aduan secara berpusat," ujarnya.

Beliau turut menyarankan agar kerajaan segera melaksanakan Rang Undang-Undang (RUU) Pekerja Gig 2025 yang sudah di-



MOHD SHARKAR



Kuota minyak yang diberikan pada masa ini tidak selari dengan realiti kerja di lapangan.

luluskan di Dewan Rakyat bagi menjamin perlindungan dan kebajikan jutaan penggiat ekonomi gig di negara ini.

Selain itu, MyGig juga menggesa penubuhan Suruhanjaya Ekonomi Gig Malaysia (SEGIM) disegerakan yang bukan sahaja akan berfungsi sebagai pusat advokasi dan kawal selia, malah

berperanan penting dalam menyeimbangkan kuasa kapitalisme digital agar lebih adil dan beretika. "Golongan pekerja gig kini semakin terhimpit dari segi pendapatan, perlindungan sosial dan kestabilan pekerjaan.

"Sampai masanya kerajaan bertindak segera demi kelangsungan industri ini," jelasnya.



## Penghantar kesal pemandu tak dibenar masuk sesi taklimat

**SHAH ALAM-** Penganjur sesi taklimat berkaitan Rang Undang-Undang (RUU) Pekerja Gig 2025 di ibu negara pada Selasa digesa supaya lebih berhemah, telus dan inklusif dalam mengendalikan program berkenaan.

Persatuan Penghantar P-Hailing Malaysia (Penghantar) dalam kenyataannya memandang serius insiden membabitkan layanan terhadap beberapa pemandu e-hailing yang tidak dibenarkan masuk ketika taklimat berlangsung.

"Kami dimaklumkan beberapa pemandu e-hailing bukan sahaja dihalang daripada memasuki premis program berkenaan oleh wakil dua pertubuhan malah mereka turut diajukan soalan sama ada menyokong atau tidak menyokong RUU tersebut.

"Lebih mengecewakan, mereka diberitahu bahawa taklimat tersebut adalah program dalaman pihak penganjur, walhal poster dan jemputan telah tersebar secara terbuka dan meluas dalam kalangan komuniti pemandu serta penghantar," katanya pada Rabu.

Terdahulu, menerusi hantaran di Facebook Grab Driver Malaysia Association, beberapa pemandu e-hailing mendakwa mereka tidak dibenarkan masuk ketika sesi berkenaan.

Mengulas lanjut, Penghantar berkata, kehadiran pemandu dan penghantar ke sesi taklimat berkenaan adalah semata-mata untuk mendapatkan penjelasan dan kefahaman jelas mengenai RUU yang bakal memberi kesan langsung kepada masa depan industri gig.

"Sokongan atau penentangan terhadap RUU tidak seharusnya dijadikan halangan untuk mereka hadir.

"Kami menegaskan bahawa setiap pemandu e-hailing dan penghantar p-hailing sebagai pemegang taruh utama mempunyai hak mendapatkan maklumat tepat serta menyuarakan pandangan," katanya.

## UTILISING DATA FOR BETTER BENEFITS

THE future of social protection is set to be meticulously redrafted in code and data.

During the "Digitalisation and Artificial Intelligence for Data-Empowered Social Security" panel session at the World Social Security Forum (WSSF) 2025, industry experts explored how cutting-edge technologies are transforming social security institutions worldwide.

The five-day WSSF 2025 event, running until Oct 3, positions Kuala Lumpur as the hub of international dialogue on social protection, carrying the theme "Shaping Social Security for a World in Transition".

It is organised by International Social Security Association (ISSA), and co-hosted by the Social Security Organisation (PERKESO) and Employees Provident Fund (EPF), with support from Kumpulan Wang Persaraan (Diperbadankan) or KWAP and the Implementation Coordination Unit of the Prime Minister's Department (ICU PM).

Speaker Sven Hutse from Belgium, the information security head at Birkin & Barre BVBA's Department of Information and Communications Technology, dove headfirst into the aspects and intricacies of advancing digitalisation and integrating artificial intelligence (AI) into social security initiatives.

"The goal is not just to imple-

ment AI and data, but to integrate them seamlessly into existing systems; to be woven into the existing fabric," he said.

"It must support, not replace, human decision-making. Technology is not a 'silver bullet'. It isn't a single solution that will fix all your problems."

He added that digital transformation is a "phased progression", not a single leap.

"What we are seeing worldwide is 'leapfrogging'. We are trying to run before we can walk. We have to take it slowly," he said.

Hutse explained that utilising data and integrating AI could properly aid in fraud detection, curating personalised citizen services, forecasting and demand planning, and automating categorisation and classification.

The session featured panellists from four different continents, as they discussed the various ways they are advancing digitalisation.

Social Insurance Institution of Finland (KELA) information services director Arto Vuori highlighted the need for data segmentation, as it enables better management data, which allows for the curation of consumer-centric services.

"We have a data warehouse, where we have been able to integrate data from different silos," he said.

"By segmenting data in our data warehouse, we were able to



(From left) Vuori, Hutse, Gonzalez-Roson, Gamal, Assumpcao and Asim posing for a photo after ending the forum session at WSSF 2025 at Kuala Lumpur Convention Centre on Sept 30. — YAP CHEE HONG/The Star

cluster approximately 50 different customer groups based on behavioural insights. This allowed us to identify that 10% of our customers used more than 50% of our customer service resources.

"When we utilise data to build better services according to our customers' needs, we gain legitimacy from customers because of the better, tailored services we offer."

Egypt's National Organization for Social Insurance (NOSI) chairman Gamal Awad Mahmoud noted the importance of integration to create comprehensive service platforms and data archives.

"In Egypt, we are integrating over 60 years of historical physical data for about 60 million citizens, which has been a challenge. There are two main funds in the country, with different databases, and combining the two required a lot of effort and analysis.

"But, by reengineering these business processes for the 170

services that we offer, we can improve and expand services for better financial inclusion and customer satisfaction," he said.

Meanwhile, Brazilian state-owned technology company, Dataprev's social protection management information systems expert Rodrigo Ortíz D'Ávila Assumpcao opined that it is crucial to have a national data infrastructure in place, so that adoption is more seamless.

"This is a crucial infrastructure for any country or society—just as important as ports or airports."

"Data is a strategic asset that must be structured. When this happens, AI and data can be used for all kinds of corporate efficiency measures, to protect sovereignty and address customer needs," he said.

Saudi Arabia's General Organization for Social Insurance (GOSI) business solution general manager Asim Al-Jurayyad added that data accuracy is essential to

drive adoption.

"We have built a centralised data system and introduced strong governance frameworks to improve data quality, accuracy and transparency," he said.

"This, in turn, allows us to monitor risks, errors, fraud, compliance and customer satisfaction in a way that was not possible before."

He added that it is essential for talent to progress alongside digitalisation, as the workforce needs to be skilled enough to govern and operate advanced digital solutions.

The consensus from the session was clear: harnessing data through smart technology is an essential mandate for safeguarding the promise of social security for generations to come. With systems facing unprecedented pressure from demographic shifts and rapidly evolving labour markets, the need for agile, data-driven systems is crucial.

Moderator Maria del Carmen Armesto Gonzalez-Roson, the director-general of Spain's National Social Security Institute (INSS), noted the similarities of issues faced by the panellists in their respective countries and regions.

"AI and data are not the solutions to all our problems. Technology is not an end in itself, but a tool to be used for the benefit of mankind," she concluded.

"There are no shortcuts, and the digitalisation journey is a long path that will take time. What's important is that nations plan ahead and be transparent in everything they do, so that citizens know that there are no biases in data management."

## SUBSIDIES KEY TO CLOSING COVERAGE GAPS

By **TEH ATHIRA YUSOF**  
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**KUALA LUMPUR:** Financial incentives are proving to be a tool for groups struggling to afford social security contributions, with a new survey showing these tools could highlight how the incentives could close coverage gaps including the informal working sector.

Shea McClanahan, a senior officer in social security and social policies from the International Social Security Association (ISSA) revealed that a study involving 26 countries found that contribution subsidies which reduce the cost of participation for both workers and small employers are already making an impact.

"These tools are working. More than two-thirds of the countries surveyed said their subsidy schemes were considered successful or very successful," she said at the World Social Security Forum (WSSF) 2025 panel session held at Kuala Lumpur Convention Centre here, yesterday.

The interactive session was titled, "Financial incentives for social security coverage and formalisation."

McClanahan said contribution subsidies are one tool to reduce the cost of social security participation for both workers and employers, particularly small employers, people in vulnerable employment and informally employed workers.



(From left) PERKESO's employment services division head Gayathri Vadivel, Ozmen, Hirose, Raj Nepal and McClanahan deep in discussion during the interactive session titled, "Financial Incentives for social security coverage and formalisation" at the World Social Forum 2025 yesterday. — YAP CHEE HONG/The Star

She elaborated that while some programmes were permanent, others were designed as transitional measures, helping countries boost formalisation, support employment creation and meet national social insurance targets.

Social security expert from Turkiye, Buket Ilgin Ozmen, who has long worked on unregistered employment issues in Turkiye, highlighted that "informal work" disproportionately affects women.

"As seen in other countries, you can see that non-registered employment is seen more in women. So it is like that in

Turkiye as well.

"To address this, Turkiye has rolled out a series of projects specifically aimed at supporting women's employment. Among them are a childcare programme to help mothers return to work, and a 'Women-Up' initiative encouraging small businesses to hire more women workers.

Ozmen elaborated that Turkiye now offers 15 different incentives, from minimum wage subsidies to premium discounts which covers not only women but a wide segment of the society as well as highlighting the government's multi-layered

approach.

"If you are a woman, you get an incentive. If you are disabled, you can get another incentive.

"But beyond subsidies, tackling informality requires structural reforms and a broader understanding of women's realities," she added.

While data collection by the Turkish Statistical Institute helps measure progress, Ozmen stressed that cultural and economic dimensions of informality also need to be considered.

Thailand's International Labour Organisation (ILO) Regional Office for Asia and the Pacific DWT-Bangkok social protection senior technical specialist Kenichi Hirose shared that the care economy is a critical dimension of women's labour participation.

Hirose said based on Japan's experience, caregiving responsibilities have traditionally fallen on women.

He said the country introduced long-term care insurance in the early 2000s, shifting the burden from families to a society-supported system.

"The important thing is how to free these women out of this care obligation. If you rely on family support, that is not really the solution. The service should be provided by society," Hirose said.

Unlike other countries that provide cash transfers to family caregivers, Japan opted to fund services directly, with zero cash benefits.

Nepal's Social Security Fund administration director Uttam Raj Nepal said the country is pursuing two ambitious goals through its social protection system via universal health coverage and becoming a "pensionable society."

Raj said the government has paired legal guarantees with timely and transparent delivery, such as same-day maternity reimbursements to encourage more contributions among the Nepalese citizens.

"More than 2.5 million people have already enrolled in the Social Security Fund, while around 10 million benefit from health coverage.

"Incentives include a one per cent tax waiver and a 50-50 subsidy scheme for informal workers. Nepal noted that public trust is rising, with timely delivery seen as the strongest driver of participation," he added.

The five-day event, running until Oct 3, positioned Kuala Lumpur as the hub of international dialogue on social protection. Organised by ISSA, cohosted by the Social Security Organisation (PERKESO) and the Employees Provident Fund (EPF), with support from the Kumpulan Wang Persaraan (Diperbadankan) or KWAP, and the implementation coordination unit of the Prime Minister's Department (ICU JPM), WSSF 2025 carries the theme, "Shaping Social Security for a World in Transition."

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Views 15

## YOUR OPINION

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Letters must carry the sender's name,  
address and telephone number.  
A pseudonym may be included.

AS preparations for the 2026 national budget enter the final stages, I urge our policymakers (particularly the Finance Ministry) to take a closer look at the funding allocated for Technical and Vocational Education and Training (TVET).

While the government has shown commitment to this sector, most notably through the formation of the new TVET Commission, more needs to be done, especially in terms of financial support for trainees. In Budget 2025, the Human Resources Ministry (Kesuma) was allocated a total of RM6.8bil to strengthen the TVET sector. Out of this, the Skills Development Fund Corporation (PTPK), which provides education loans to TVET trainees, was only allocated RM180mil specifically for the TVET Training Fund.

While it marks a commitment to TVET, the amount is simply not enough compared to the overall budget and the growing demand for financial assistance among aspiring trainees.

According to data from the UP-TVET centralised application portal managed by the Department of Skills Development (JPK), a

# Funding for TVET must match ambition

total of 189,304 applications were received for the July 2025 intake. This figure comprises 166,064 applications under the UP-TVET Perdana stream and 23,240 under the UP-TVET Flexi stream.

This marks a dramatic increase from the previous year's intake of just 25,000 applicants, reflecting a surge in public confidence and interest in TVET as a viable and respected pathway for education and employment.

Across the country, we are witnessing a surge in interest among youths who want to pursue skills-based education. This reflects a growing awareness that TVET is not a second-class option but a powerful pathway to employment, entrepreneurship and national development.

Yet, many of these eager young Malaysians are being held back,

not by lack of motivation but by lack of financial support.

For the past one month, training providers were unable to recruit new trainees as PTPK has halted the online loan applications temporarily due to reasons known only to them!

At Kolej YKP and Kolej Kemahiran Segatronik, we've seen firsthand how trainees from B40 and M40 families struggle to secure funding. RM180mil may sound like a large sum, but when divided among tens of thousands of applicants, it barely covers the basics.

If we truly want to uplift TVET and make it a pillar of our economy, we must ensure that PTPK receives a significantly larger allocation in Budget 2026.

According to PTPK during a recent dialogue session with training providers, it needs a

total budget of RM800mil.

Establishing the TVET Commission is a good start, but structure alone cannot solve the problem. We need funding that matches the scale of our ambition.

Beyond increasing allocations, we must also improve the way loan repayments are managed. Many graduates enter the workforce and begin earning, but repayment rates remain low.

Here are a few practical suggestions:

> Introduce a flexible repayment scheme similar to models used in other countries where monthly deductions are tied to salary levels;

> Use mobile apps and SMS reminders to keep graduates informed. Offer small incentives for consistent repayment, such as discounts or certificates of

good financial standing.

> Work with employers to facilitate automatic salary deductions with clear opt-in agreements during job onboarding; and

> Include basic financial education in TVET programmes so trainees understand their responsibilities and options from the start.

I call on the government, especially those crafting the 2026 Budget, to hear the voices of our students, educators and industry partners. Give PTPK the support it needs. Let's make TVET not just accessible but also sustainable.

**DR R. MUNISWARAN RAJOO**  
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