



BUILDING A SUSTAINABLE AND RESILIENT SOCIETY

Chairman's Message

Investing in policy work for a better future

"As a nation, we can't be flying blind forever"

Few in Malaysia are serious about policy discourse. It is understandable for a poor nation but unusual for a middle-income nation with a relatively well-educated population such as Malaysia.

The consequence of not having serious policy discourse is that policies are made on the fly and often based on personal preferences, whether genuine or being swayed by interest groups or partisan considerations.

There are some explanations.

First, Malaysia was effectively ruled by a one-party state for 60 years and powers were highly concentrated in the hands of the Prime Minister, hence the decision-making process became highly personalised as a result.

Second, during the one-party state era, the Opposition was not given much opportunity to access information or to gain experience co-governing. The Malaysian Parliament doesn't have a functioning committee system for MPs from the government backbench or the Opposition to learn about policy details on a regular and long-term basis. MPs could only question the Executive via the megaphone they hold in the Chamber, which often turns theatrical, just as in many chambers around the world. Not many MPs on both sides develop long-term interests on specific policy matters and it is difficult to institutionalise such knowledge.

Third, even Ministers don't necessarily have clear policy frameworks in their minds. As there were not many opportunities for policy understanding, either in the backbench or in the opposition, ministers were thrust into actions upon appointment. They had to rely on the advice of civil servants. But the civil service is a generic service in which many civil servants may not necessarily develop depth and breadth on a subject matter either.

Fourth, after years of silencing by the one-party state, the big old media apparatus had no interest in asking difficult policy questions; the online-based new media doesn't make enough money to research and study policies in an in-depth manner.

As a nation, we can't be flying blind forever. Why do we need think tanks? It is like "why we need GPS or Waze".

It has been 50 years since the New Economic Policy was unveiled in 1971 and it has been 30 years since

the Vision 2020 was announced in 1991. And, 75 years after the end of World War II, the Covid19 crisis and its global consequences, as well as the great power competition between the United States and China, meaning that like it or not, the world will see a reset.

Much as we are now under an emergency rule without parliament and under a government that came to power via a parliamentary coup, it is time for all of us to invest our energy and resources to prepare for the next phase of Malaysian nationhood, which will hopefully see us building back better.

We now have the advantage of many Malaysians who are well-educated, including many who are well-versed in different areas of public policy. We also had rotations of power, which produced cohorts of ex-ministers and their staff from the Barisan Nasional time and from the Pakatan Harapan time. Civil servants are also no longer fearing the powers-that-be compared to even just before the 2018 general election.

Our conditions are not perfect and actually fraught with challenges. But the opportunity to build back better, to build a lasting new compact for a better Malaysia, is also quite possible.

For Malaysia to progress well in the decades to come, together we have to invest in think tanks and in the general capacity of our society to discuss and debate policies so that we have a better sense of our strategic bearings in this messy world.

We hope Research for Social Advancement (REFSA) will continue to participate in this important process. Thank you for supporting us. We look forward to more engagements with each and every one of you.

Liew Chin Tong

January 2021



Executive Director's Message

Rebuild an economy that is inclusive and sustainable

Most people I spoke with earlier in January expressed relief that 2020 is now behind us.

Yet, just a month into 2021, Malaysians are again facing various forms of movement control orders, with seemingly ever-rising numbers of new Covid-19 cases. We have had an intense start, with the sudden announcement of the state of Emergency as well as another MCO - but with far less direct economic support from the government than in the past. Already it appears that this year will be just as challenging as the last. So what can we look forward to in 2021?

It is clear that the Covid-19 pandemic has become the defining event of the decade ahead. It is not only the largest and most severe public health emergency in recent history, but it is also an economic and social crisis of unparalleled proportions, disrupting businesses and individual lives worldwide. The pandemic is a wake-up call that we should not and cannot ignore.

Across the world, policymakers and economists have been calling for a rethink of the policies that drive economic growth. Here in Malaysia, it has exposed the deep structural problems that have long been neglected by our country and exacerbates long-standing societal issues that threaten the economic and social fabric of our nation.

As we continue to monitor the pandemic and our nation's economic and political development, we should not just focus on the short term. It is clear that when this crisis ends, we cannot just go back to "business as usual". We are seeing right now how robust and long-term policy planning and thinking can shape the course of a nation, enabling some countries to handle the pandemic and its fallout far more effectively than others. Nothing is stopping us from doing the same: We simply have to start somewhere.

Collectively, we need to fundamentally change our economic system so that it works better for the planet and for all of us and our future generations. We need to act now, and act together to create a better future for us all. The Malaysian economic model of today is on its last legs. In 2021, we need to seize this tremendous opportunity to explore and deviate a long-term and directional approach to a full-scale economic renewal, heading towards more equitable, greener, and more sustainable growth.

So much needs to be done. Looming existential challenges such as climate change should inform all decisions and policies we make. With its unparalleled resources, the role of the federal government in addressing this generational crisis, spurring transformative investments, and steering

our economy will be utterly critical. We need to reduce or eliminate the many structural forces that widen social and economic inequalities, ensure sustainable support for recovery of businesses post-pandemic, whilst acknowledging and tackling high unemployment rates, and putting in place a system that ensures no one is left behind.

In 2021, REFSA will continue to carry out research and provide rigorous analysis, host events to reach out to concerned citizens, and participate in dialogues with key thinkers and experts. Most importantly, we want to build a consensus where Malaysians, young and old, see the importance of the nation having a well-thought policy direction, realises the impact that such policies can create, and have the opportunity to engage as thinkers and actors in shaping the policies that will create our future.

Despite our team mostly working from home throughout 2020, we have been actively participating as a thought leader. REFSA produced 62 pieces of publications whilst holding various high profile webinars; including a regional conference. We also launched a book, a new podcast series and widened our engagement with the public. Our researchers were regularly invited to both closed-door discussions with key policymakers as well as public events, both as participants and as speakers.

I hope this document provides you with an overall view of our work in 2020 and what we hope to achieve in 2021. More importantly, I hope that it manages to highlight the vision we have for Malaysia on its path to recovery from the pandemic and to a more inclusive and sustainable economy.

On behalf of my entire team, my sincerest gratitude goes out to all our partners and supporters who joined us in making our work possible despite the tremendous odds. As a small non-profit organization with limited resources, we rely heavily on support from each and every one of you. I hope you will continue to find our work insightful and impactful, and humbly appeal for your generosity, solidarity, and support to help us accomplish more as we continue to fight for a more equal, just, and sustainable society for all Malaysians.

Tan E Hun
January 2021



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REFSA in 2020

Since its inception, REFSA has strived for a Malaysia that is inclusive of all social classes, age, ethnicity and gender, with the belief that a progressive world is within the grasp of our generation.

2020 has been a particularly turbulent year for all. The political coup in February 2020 resulted in the fall of a democratically elected government. Since then, the nation has witnessed great political instability and uncertainty on policy leaderships. Meanwhile, Malaysia has continued to be affected by COVID-19 for most of the year. The various degree of Movement Control Orders has impeded economic recovery, sending Malaysian economy growth into a negative territory. The second/third Covid-19 outbreaks and the impact further highlights the fragility of Malaysia's economy and social fabrics, plunging the nation into further chaos and angst.

It is under these circumstances that we continue to provide the much needed thought leadership, with key themes aimed to guide the nation through uncharted waters, covering topics from economic stimulus measures over addressing unemployment to national crisis planning.

COVID-19 AND ITS AFTERMATH – A GREAT RESET IS NEEDED

The Covid-19 outbreak that escalated since early 2020 has clearly stretched healthcare systems, disrupted the economy and threatened people's livelihoods, worldwide.

The crisis revealed many deeper structural problems long neglected in Malaysia, which REFSA took on, challenging orthodox thinking in dealing with the problems of our current world, while **advocating for a great reset** in our approach to addressing these issues.

Throughout the entire year, our work has focused on:

- (i) **Addressing short-term shocks:** overcoming the pandemic and preventing the disintegration of the nation's social and economic fabric by formulating recommendations for immediate policy actions;
- (ii) **Providing a long term approach:** thinking ahead and charting a policy course that focuses on "build back better" when society recovers from the initial shock of the Covid-19 outbreak.

To achieve this, we



published **research work** in various forms to aid understanding and dissemination of information and complex issues.



organized online **seminars and conferences** to encourage dialogues and exchange of ideas.



led discussions as thought leaders to raise awareness of policy issues through media **engagements**, radio interviews, podcasts and talk shows.



engaged in **closed-door discussions** with key stakeholders, lawmakers, community leaders, government and its agencies to facilitate discussions.

As one of the few trilingual think tanks in Malaysia, we publish our work and conduct engagements in all languages - **Malay, English and Mandarin**.

REFSA in 2020

Highlight In Numbers

Guided by our core progressive values: **equality, social justice** and **democracy**, our work in 2020 tackles the inequalities inherent in the **current economic and socio-economic systems, urban ecosystems** and **political institutions** of Malaysia.

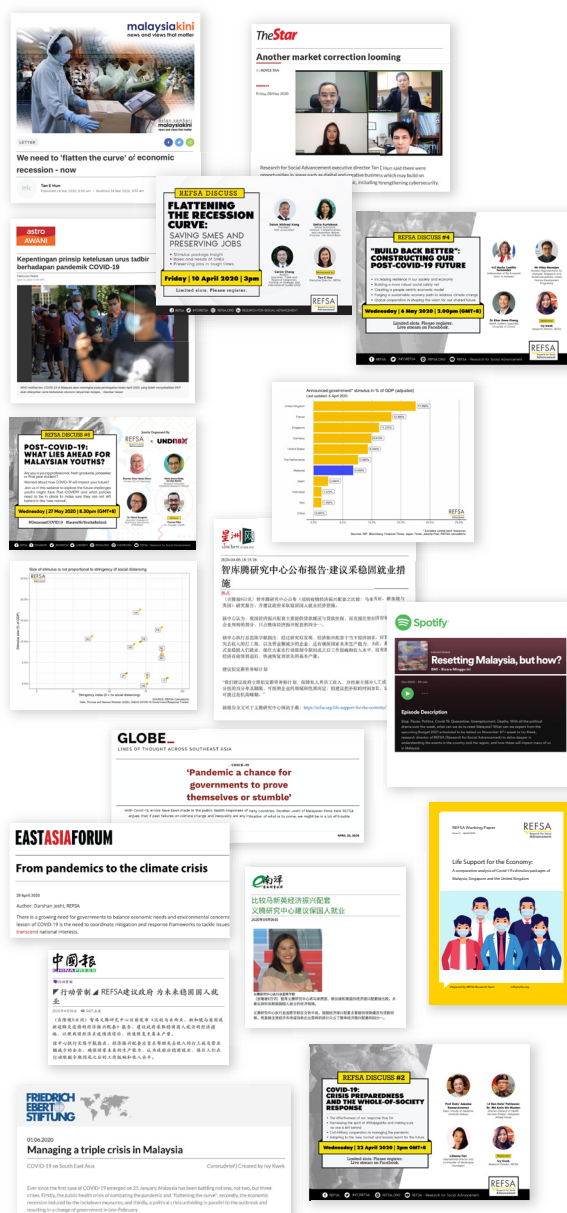
Here's a lookback in numbers!



REFSA 2020 Highlights

COVID-19 CRISIS RESPONSE

Positioning a whole-of-government approach to build back better our society



OUR RESPONSE

- Address the **short term shocks** through immediate policy actions to prevent the disintegration of the nation's social and economic fabric.
- Advocate for a **long term approach** thinking ahead, chart a policy course that focuses on build back better our society.

WHAT WE DID

- **15 policy briefs and opinion pieces, 4 webinars and 14 infographics** challenging orthodox thinking in fighting this "war".
- Cited in various media, appeared in interviews and participated in open and closed-door engagements.

IMPACT

- Recommendation for a **"whole-of-society" approach** and the leadership of the National Security Council in the early days of the Covid-19 crisis response was implemented.
- First to respond and highlight the capabilities of the **Armed Forces** on their roles to assist with the lockdown.
- Our insights and analyses were shared widely and informed discussions on the nation's **stimulus packages** announced.

ECONOMIC POLICIES

OUR RESPONSE

- ## WHAT WE DID

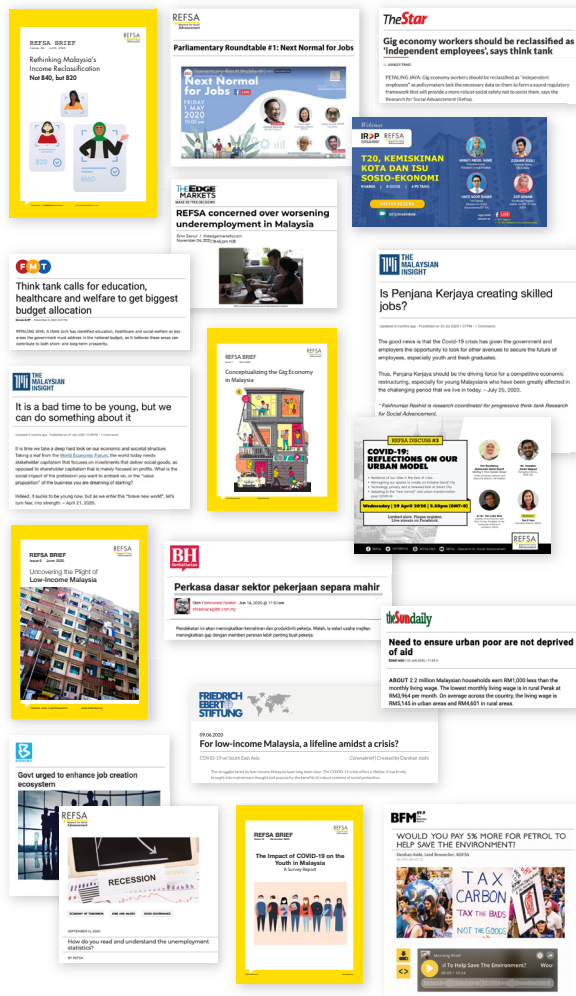
- ## IMPACT

- Provided thought leadership and led discussions on **adoption of a mission-oriented industrial approach**.
- Re-introduced the importance of how **governments can be a catalyst** to propel a resilient and future looking economy.
- Our **Budget 2021 analysis** of the economic and social repercussions it created was widely reported.

REFSA 2020 Highlights

SOCIAL POLICIES

Ensuring a strong and robust social safety net, social mobility and decent wages for all



OUR RESPONSE

- Highlight the urgency for the nation to enhance our **social security system**, our **housing policies** and our **healthcare service** as a delivery of public good.
- Address **societal issues** like widening income gaps, increased poverty and lack of decent jobs.

WHAT WE DID

- **11 policy briefs and opinion pieces**, **2 webinars**, a **youth survey** and **production of numerous videos**.
- Cited in various media, appeared in interviews and participated in open and closed-door engagements.

IMPACT

- Amplified the social and economic impact on **youth** and **vulnerable groups**.
- Spotlighted the struggles of the **unemployed** and the **gig workers**.
- Set the stage and framed how **jobs** would look like in the new normal.

SECURITY POLICIES

A renewed focus on national security, regional integration and security sector reform



- Raise awareness of the **importance of preparing for different forms of security threats** such as pandemic, natural disasters and food security.
- Emphasise that **effective inter-agency and regional co-ordination** is crucial in ensuring comprehensive crisis management and response.
- **Highlight a whole-of-society** approach in tackling national security issues.

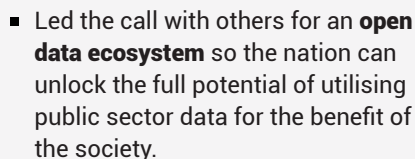
WHAT WE DID

- **5 briefs and opinion pieces, 2 webinars.**
- **International collaboration** - co-organised a roundtable with DCAF – Geneva Centre for Security Sector Governance on security sector governance in Malaysia.
- Cited in various media, appeared in interviews and participated in open and closed-door engagements.

IMPACT

- One of the few think tanks in Malaysia with a **unique angle** of providing forward thinking security related research.
- Publication in various **international journals** and media outlets.
- Made security discussion more **accessible through Project Pertiwi**, an initiative supported by REFSA.

Building a more responsive, inclusive and efficient government



Our Work and Impact

a. Economic Policies

Advocating for socially inclusive, just and resilient economic institutions

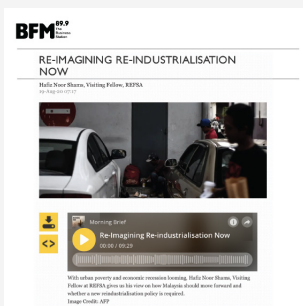
A significant portion of our research scope focused on addressing **economic insecurity**.

The pandemic has thrust into sharp relief the hidden risks in a global economy, particularly in supply chains. This has multiple repercussions, from certain industrial sectors shutting down due to lack of parts arriving from a third country, to individual nations scrambling to secure essentials such as vaccines, personal protective equipment and even food. Sound economic management after the crisis will have to take this into account, and not just focus on the competitiveness of a country in a globalised world.

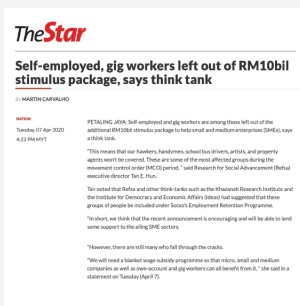
We highlighted, amongst others, one of the more obvious tools to transform our economy, which is through a **renewed mission-oriented industrial policy** that takes into account **economic security needs from a national perspective**.

We also provided critical analysis outlining how to ensure **economic inclusiveness** in various government initiatives and stimulus packages to **ensure survival of our businesses and livelihoods**. We compared our country's pandemic response against other nations, and offered analysis on the impact these aids created for individuals and businesses. Our analysis on Budget 2021 was widely published and discussed, as we participated in webinars and interviews critically analysing the economic and social repercussions it created.

In The News



Hafiz Noor Shams, Visiting Fellow gives his view on how Malaysia should move forward and whether a new reindustrialisation policy is required, 19 August 2020

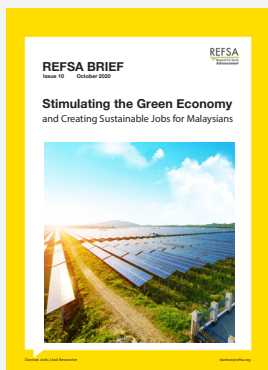


Coverage of our take on the rise of gig economy and its impact, 7 April 2020



Coverage of our position on ushering in a new economic paradigm, 22 October 2020

Our Work



In this paper, we gave recommendations on how investment in green infrastructure can engender sustainable economic development and play a major role in the nation's climate change mitigation and adaptation efforts, as well as an opportunity to create good jobs for Malaysians, **October 2020**



This paper discusses how Budget 2021 can incorporate measures to ensure the survival of the economy in the short term, while balancing this with laying the foundations for a dynamic economy in the future, **October 2020**



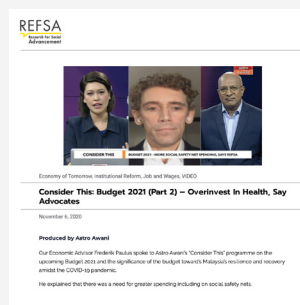
This paper presents a comparison of stimulus packages among 3 countries, and highlights that Malaysia package should focus on companies and preservation of employment, **April 2020**



This paper proposes counteracting measures in the form of a long-term public sector expansion, **August 2020**



Article by REFSA Research Director Ivy Kwek and Visiting Fellow Farhana Roslan published in The Malaysian Insight, **15 June 2020**



REFSA Economic Adviser Frederik Paulus interviewed by Astro Awani, Consider This on the Budget 2021, **6 November 2020**

b. Social Policies

Ensuring a strong and robust social safety net, social mobility and decent wages for all

Our work in this cluster highlighted the great urgency for us to enhance our **social security system**, our **housing policies** and our **healthcare service** as a delivery of public good.

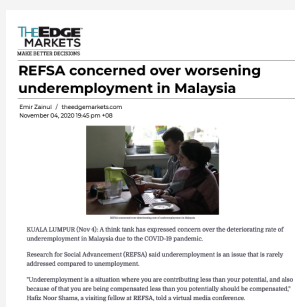
The Covid-19 outbreak impacted different segments of society differently, and has also shown us that the safety net in Malaysia is not perfect. The sudden halt in economic activity through various lockdowns has exposed the precariousness of a large section of the population; and highlighted the inadequacy of the programmes and tools currently available to support businesses and jobs.

Our work goes beyond proposing immediate policy actions to overcome the repercussions of the economic crisis, but also delve deeper into the flaws of our social safety net, including looking into better healthcare system and care economy, better social security for gig and informal workers and the economic impact of better paying jobs that relies less on a low cost model. Societal issues such as increasing burden of childcare obligations on women and single mothers, and sub-living conditions in public housing which led to increasing risks of infection are all brought to the surface.

In The News



Coverage highlighting the urgency for more policy focus on controlling impact of the pandemic, 4 November 2020



Coverage on understanding impact of underemployment, 5 November 2020



REFSA Executive Director E Hun spoke on the future of jobs, May 2020

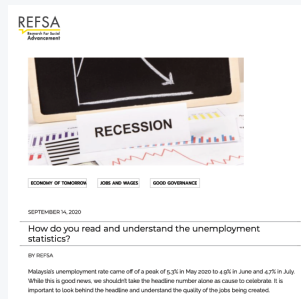


Article by REFSA Research Director Ivy Kwek published in Friedrich Ebert Stiftung Asia, 1 June 2020

Our Work



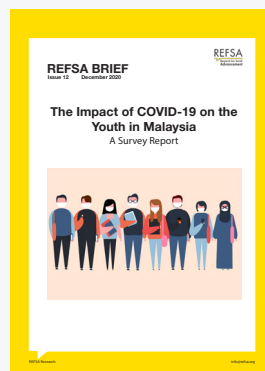
Co-organised a webinar highlighting the urban socio-economic issues in Malaysia, **August 2020**



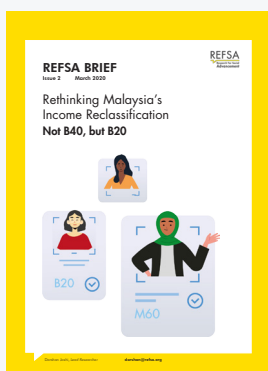
A look at understanding the unemployment statistics, **14 September 2020**



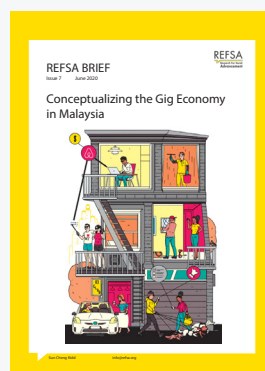
This paper contrasts living wage requirements against median household income and wages, and issues a strong argument for the need for a stronger system of social protection and wage growth in forward-looking sectors, **May 2020**



This report highlights how the youth are more vulnerable to crisis such as COVID-19, with different age groups experiencing different difficulties, **Dec 2020**



A look at the need to reassess classification of income groups to ensure policies are relevant and targeted appropriately, **March 2020**



The paper takes a look at reclassifying gig economy workers while providing suggestions for a regulatory framework, **June 2020**

c. Security Policies

A renewed focus on national security, regional integration and security sector reform

The Covid-19 outbreak has brought in a new perspective on national security and highlighted the **importance of preparing for different forms of security threats** such as pandemic, natural disasters and food security.

It has shown the importance of a whole-of-society approach in tackling national security issues, and that defending the country is not just the responsibility of the military and other security agencies. At the government level, we stressed that effective inter-agency coordination is crucial in ensuring comprehensive crisis management and response. The National Security Architecture of the country needs to be re-examined to achieve better and more effective results in managing national security issues.

We further supported the Projek Pertiwi initiative, a platform that seeks to contribute quality and meaningful insights to the discussion of Malaysia's national defense and security and to create a constructive discourse on these issues among all Malaysians.

In The News



REFSA Research Director Ivy Kwek interviewed by Astro Awani, Consider This on Malaysia-China relations and the significance of the visit of the Chinese defense minister to Malaysia, 8 September 2020

CHINA DAILY

• Home / World / World Watch

Southeast Asia's future will ride on cooperation

By Ivy Kwek, Al-Farabi / China Daily Global / Updated: 2020-12-15 09:16

China can help Southeast Asia in enhancing its digital infrastructure and adopting the "Smart City" concept by investing and sharing its technology. Post-pandemic, there might also be a trend of more intra-Asian trade with more-shoring and the diversification of investment by multinationals. China should also work together with Southeast Asia to strengthen regional supply chains.

It goes without saying that the hurdle of a lack of trust due to asymmetrical size, geographical proximity and unresolved disputes should be overcome. Southeast Asian states welcome with caution any collaboration with any partners, instead of having to choose sides.

For ASEAN-China relations to go further, building trust will be essential. Indeed, opportunities for cooperation abound post-pandemic, and now more than ever, ASEAN and China must work closer together for our common future.

The author is research director at Research for Social Advancement, a think tank based in Kuala Lumpur.

Article written by REFSA Research Director
Ivy Kwek published in China Daily,
15 December 2020

THE DIPLOMAT

ASIA DEFENSE / SECURITY / SOUTHEAST ASIA

Where Is Defense Reform in Malaysia Headed? Malaysia's planned defense reforms need implementing.

By Nik Mohamed Rashid Nik Zurin and Ivy Kwek
14/07/2020

On the December 2 last year, Malaysia's Pakatan Harapan government presented the Defense White Paper (DWP) in Parliament. The first of its kind, it is a publicly available policy document that provides guidance to policy makers on conducting national defense efforts, while also giving the members of the public an opportunity to engage in this previously opaque area of public policy. The current DWP is meant to last over the next 10 years, starting from 2021.

In January, the Defense Ministry under the leadership of Minister Mohamed Sabu and Deputy Minister Liew Chin Tong formed interdepartmental groups that were tasked with tackling various implementation issues. Six pillars were to be



Source: CCD image via Pixabay

Article written by REFSA Researchers
Nik Mohamed Rashid Nik Zurin and Ivy Kwek
on Malaysia's defense reform,
7 July 2020

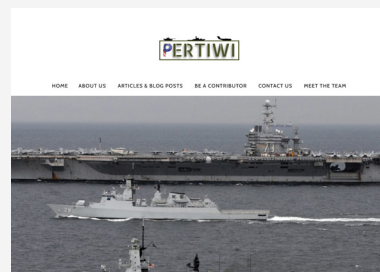
Our Work



Co-organised a consultation roundtable with DCAF - Geneva Centre for Security Sector Governance on security sector in Malaysia, **October 2020**



Webinar hosted by REFSA
attended by international speakers,
May 2020



Launched Project Pertiwi website - an initiative
to make security discussions more accessible,
November 2020

d. Institutional Reform


Building a more responsive, inclusive and efficient government

Malaysia has come far as a nation, but the quest for **true democracy and good governance** is a long and arduous one that is yet to complete. We have an urgent imperative to implement wide-ranging reforms in order to rebuild and strengthen our institutions.

The resilience of our institutions has become more important than ever, and the parliament must play a bigger role in co-governing with the executive. In 2020 we continued to press for parliamentary reform and engage with parliamentarians for meaningful checks and balances on policy matters.


Our researchers were on the pulse of the nation's institution reform and political development throughout the year, executing the important role of analysing and highlighting development of the state of the Parliament affairs, as well as its impact and implications to the democracy of our nation.

In The News



Analysis: Bos Gaji Tinggi, Pekerja Kais Rezeki?


REFSA Research Coordinator Fakhruddin Rashid on TV AlHijrah, January 2020



Apa harapan rakyat menjelang pembukaan sesi Parlimen?

Kita bersama Fakhruddin Rashid, Koordinator Program Research For Social Advancement (REFSA).


REFSA Research Coordinator Fakhruddin Rashid on Astro Awani, October 2020



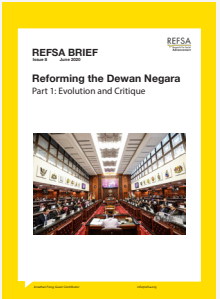
Role of Parliament should not be sidelined in Covid-19 bill — Fakhruddin Rashid

Article written by Fakhruddin Rashid, 13 August 2020

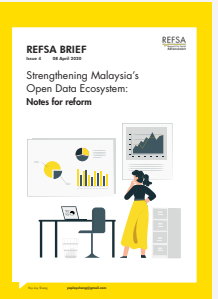
Our Work



Article by REFSA Researcher Raymond Kwan on the new normal post Covid-19 published in Contemporary Review, 14 May 2020



This paper highlights several inherent structural flaws in Dewan Negara before exploring options for reform in Part 2 of the report, June 2020



In this paper, we advocate that a more open data ecosystem is needed to strengthen Malaysia's democracy, empower legislators, and enable citizens to be informed about the state of national development, April 2020

New Launches in 2020

a. Podcast series

In November 2020, we launched the **REFSA Reflection podcast series** as part of the Director's Commentary for our research on the economy, delving deeper and going behind the scenes into our ideas, publications and positions.

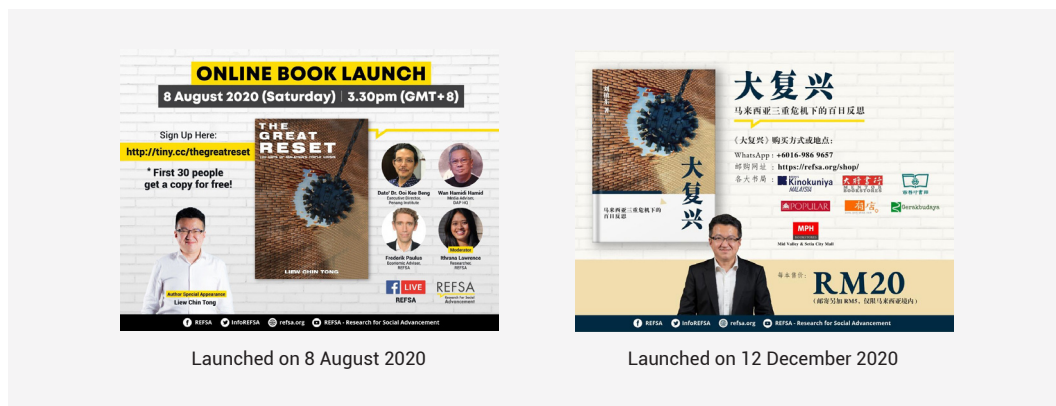
Averaging between 45 minutes to an hour, the series of conversations starts with a broad introduction before delving into the subject matter, trying to tease out the relevant details, reasonings and thoughts of the guest speakers.



b. Book Launch

REFSA has taken on the role of a publishing house since 2007, producing books and publications on important political and socio-economic issues.

In August 2020, we published and launched **"The Great Reset – 100 days of Malaysia's Triple Crisis"** that calls for Malaysians to restart and rebuild economic and social activities in a manner that safeguards and supports an equitable recovery for all.



REFSA in 2021

There is now a great vacuum in the country's policy direction. Much of our work remains committed to shifting the public discourse towards progressive economic and social policies, and continues to provide much-needed thought leadership through active engagement with various stakeholders, policymakers, and the public.

Entering 2021, there is a great need to focus on **rebuilding the country** in the aftermath of Covid-19 so that we can emerge stronger and more resilient. 2020 forced us to reckon with how unprepared and unequipped we are as a nation in dealing with crises such as Covid-19 or the looming climate change crisis. It is a wake-up call that we can no longer afford to ignore: We should collectively, as a whole society, seek to **do capitalism differently**. But how?

Building on our work in 2020, we commit to addressing the systemic shortfalls of our socio-economic policies while highlighting the importance of democracy and good governance. We want to focus on **creating a new paradigm for building back better** by producing data-driven research and actionable policy recommendations.

On the **economic** front, we will be stepping up our work that aims at a transformation of the economy, triggering higher growth rates, new or nascent sectors and sharing the prosperity that derives from it. We must seek to modernise our economy through a mission-oriented industrial policy and transform the labour market by increasing productivity and workers' wages, and shifting away from cheap foreign labour.

On the **social** front, to build a better society, we continue to address inequality by advocating for higher wages and a comprehensive social safety net. We must also invest more heavily in green policies, including the use of renewable energy, to achieve a low national carbon footprint. **Climate change**, just like the pandemic, is an existential issue that demands far more action than what we are doing now.

We would further explore how our **cities and urban planning** can improve quality of life for all, from transport, housing, and economic opportunities, to affordability, accessibility, and social mobility. Our work will be based on the increasing urbanisation trend in Malaysia and focused on improving the inclusivity of the socio-economic environment in our cities for the urban poor. We will also spearhead forward-looking ideas, including integrating the green agenda, adoption of new technologies, as well as preparing our cities to face the inevitable consequences of climate change.

Last but not least, Malaysian politics is in uncharted waters. Never has the nation experienced such turbulence, with the leadership in flux and stability of the government in question. Our work continues to focus on supporting much needed **institutional reforms**, and ensuring the integrity of our governance structure and institutions during these unprecedented times. We will also continue to work on **security sector reform** by raising awareness about defence and security matters, and monitoring the implementation of the Defence White Paper.

Support Us

We are grateful to all our donors throughout these years who believe in our work and support our endeavours. Seeing how our work impacts the nation's policy discourse reaffirms our determination to continue producing quality research output and fight for a better future.

Despite being a relatively small think tank, we commit ourselves to engage on high-impact issues.

We hope to serve as a place where major socio-economic concerns can be clearly identified, debated, and examined from different perspectives, in the interest of the public good and a better society, and humbly seek your support to make this possible.

If you share our values and beliefs to see a better, more equitable and sustainable Malaysia for all, please consider to support us financially, in any amount that you are able to, by either **donating online via our website www.refsa.org/support/** or **email E Hun at ehuntan@refsa.org** for further discussion.

Together, let's make real changes possible in Malaysia!

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APPENDIX

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