

# Reflections on the Constant Policy Changes in Malaysia: The Need to Prioritise Social Impact for Policy Adjustments

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**Abstract**

This article delves into the crucial role of social impact in driving policy adjustments in Malaysia, specifically focusing on the Malaysia My Second Home programme. Over time, this retirement migration programme has undergone multiple reforms in response to allegations of adverse effects on the Malaysian economy. However, it is imperative to recognise that these changes have significantly impacted the programme participants' lives, retirement decisions, and overall well-being. Furthermore, it is essential to note that property developers, business operators, and state governments also risk experiencing revenue loss. Alarmingly, more analysis of the programme's social impact on influencing policy adjustments must be done. By meticulously examining policy documents and archival records from the government's database, this article comprehensively analyses the programme's reforms, focusing on their social impacts. The principal finding of this article underscores the need for a paradigm shift, emphasising the urgency and importance of considering social impacts such as social equality, diversity, and well-being in cost-benefit analyses for decision-making rather than relying solely on economic impacts. Consequently, the article concludes with compelling recommendations for policymakers to proactively address social impacts in policymaking, which offers them a fresh perspective and the potential for positive changes in policy outcomes. This approach is essential for inspiring policymakers to take decisive actions.

**Keywords**

Malaysia; Malaysia My Second Home, public policy, retirement migration, social impacts.

## Introduction

Recently, many countries have implemented a second home programme to assist international retirees in managing their evolving lifestyles and financial obligations while seeking improved quality of life (Praag, 2021; Koh et al., 2022). In Malaysia,

the Malaysia My Second Home programme (MM2H) was launched in 2002, making it one of the earliest and most established retirement migration initiatives. It enables foreign retirees to live in Malaysia for ten years with a multiple-entry pass. The growing number of MM2H participants worldwide has significantly boosted Malaysia's economic growth. Many foreign retirees or high-income earners choose Malaysia as their long-term retirement or remote working residence. This trend, recognised as a part of modern tourism, is seen as a positive step by the government to revitalise the national economy after the pandemic. Therefore, to balance public health and economic growth, the contributions of foreign investors, mainly through the MM2H programme, are highly valued.

The MM2H programme recently underwent significant revisions for security and political reasons (Yee & Ting, 2021; Koh et al., 2022). Despite media claims that the abrupt policy changes were 'unfair' and 'inappropriate,' the government remains firm in its decisions, imposing stricter rules on potential applicants and existing participants (Yee & Ting, 2021; Jaafar, 2022). The royal family's intervention, a significant event, in demanding the government revert to the previous requirements has put the programme under intense scrutiny (Nesheim, 2021).

For the record, this is not the first time the programme has been revised. Since its establishment, the MM2H programme has undergone constant policy changes that have affected its implementation. Most often, the underlying reasons are associated with purely economic motives. With this situation in mind, it is clear that the need to prioritise social impact in policy analysis is often overlooked, which demands more research in this area.

## Literature Review

Even though the promising benefits of the MM2H programme for global retirees and affluent foreigners are undeniable, it can be argued that the programme's social impact has yet to be measured. At the same time, media coverage of the programme often focuses on the positive aspects, overlooking potential social implications. Like many government policies, the media emphasises the benefits for participants, but there should be more open discussion about their social protection and well-being (Abdullah et al., 2022). More information about the social impact of the MM2H programme needs to be available.

Previous scholars have argued that incorporating social impact into policy analysis enhances the policymaking process (Harper & Price, 2011; Hu et al., 2022). Similarly, Azwar and Subekan (2022) simplified the concept of democracy by emphasising the crucial role of public officers in promoting good governance, transparent public service, and prioritising social responsibility for the common good.

This underscores the importance of their work in shaping public policies. However, Lauronen (2022) stated that defining and measuring the social impact of public policies is challenging. Social impact is not a straightforward process, and its definitions have shifted from direct social outcomes to interaction and effectiveness in meeting policy targets.

From a different perspective, Robertson et al. (2022) have argued that the definitions of social impact in health policies often need to be clarified and can be problematic. The authors recommend conducting more studies to measure social impact comprehensively for policy analysis. Meanwhile, Hu et al. (2022) successfully measured the social impact of wildlife conservation policy by examining the interactions between coordinated enforcement efforts and social engagement. Importantly, the authors specified that social engagement, particularly through public whistle-blowing activities, has had a significant and positive impact on policy outcomes, encouraging the audience about the effectiveness of such strategies.

The available information on the social impact of government policy needs to be improved. This study addresses this gap by clearly defining and measuring social impact that can be applied to any government policy. In this study, social impact is the positive or negative changes resulting from a specific government policy addressing social issues. For example, in the context of the MM2H programme, the social impact could manifest as positive (benefit) or negative (cost) social, economic, environmental, and political changes when dealing with the global ageing population and striving for social equality and well-being.

## Methodology

Previous studies argue that no single data analysis technique can satisfy all types of qualitative research (Creswell & Poth, 2018). However, this study, following Yin's (2018) recommendations for case study research, demonstrates the practicality of combining the researcher's empirical thinking style with visual data presentation. Yin (2018) emphasised that when a researcher opts for a case study as a research strategy, it reflects the researcher's goal to explore 'the case'. In essence, case study research offers a practical approach that allows researchers to gain a deeper understanding of case content, its functioning, and its interaction with real-world contextual environments. The six (6) steps of case study analysis (refer to Table 1) further illustrate this practicality, providing a confident and reassuring framework for research.

**Table 1** Steps of the Case Study Analysis

No	Steps	Description
1.	Organising raw data	From archival records and policy documents
2.	Data validation	Verifying data accuracy
3.	Preliminary process	Data management and preparation
4.	Data coding	Set category for analysis
5.	Development of themes	Represent the storyline of the case study
6.	Themes interpretation	Attempt to answer research questions

Source: Adapted from Yin (2018)

In this study, archival records and policy documents are mainly accessed and obtained from the Parliament of Malaysia and the National Archives of Malaysia (NAM). At first, the researcher contacted the respective ministries to obtain related resources on the MM2H programme. Among the resources gathered are pamphlets, reports, minutes of meetings, Parliamentary Hansard, legal documents, and newspaper clippings. Some documents are accessible via an online database, while others must be physically referred to in government offices. Any conflicting information is re-examined by referring to other sources such as the Internet and approaching public officers in charge to seek clarification.

It is worth noting that policy documents will not be individually coded because the content is mainly factual and irrefutable (Creswell & Poth, 2018). Therefore, the central concept of the information is identified and mapped for theme development. This meticulous process brings to light the emergence of themes that developed from a pattern of repetitive ideas. For the final step, the themes were organised and segmented with great care to shed light on the underlying meaning as interpretations of the real-world situation.

The duration and analysis of the policy documents took about three months (March to May 2021) at the Parliament Malaysia and the Headquarters of National Archives Malaysia, both located in Kuala Lumpur. The researcher collaborates with various ministries in Putrajaya, Malaysia, such as the Ministry of Tourism, Arts and Culture Malaysia (MoTAC) and the Ministry of Home Affairs Malaysia (MOHA), to triangulate information from the documents, ensuring a comprehensive research process.

## Results

The results of this study are divided into four themes, namely: (1) Issues related to the MM2H programme, (2) A summary of programme reforms throughout the programme implementation, (3) An analysis of social impacts within the programme, and (4) The abrupt change in the MM2H programme is presented.

### Issues related to the MM2H programme

In a broad overview, the MM2H was established in 2002 as a government initiative to promote Malaysia as a retirement hub for its diplomatic partners, mainly targeting financially qualified foreigners. This programme offers a range of financial benefits, including tax-free offshore income, freehold property ownership, and lucrative investments in stipulated Malaysian industry. These benefits provide a sense of security and confidence to the MM2H participants, making it a popular choice among foreign retirees.

Since its establishment in 2002, the government has approved over 40,000 visas worth RM 40.6 billion from more than 131 countries (MM2H programme statistics, 2019; Rishyakaran, 2021). The main attractions of the programme, compared to similar retirement schemes in other Asian countries, include the flexibility to leave and re-enter Malaysia without reporting to immigration and the permission to purchase and own freehold properties in Malaysia.

Even though the programme is in high demand, its actual achievement is hampered by many complexities of political and policy problems. In most cases, this programme suffers from various issues, especially related to assumptions of spill over effects on national issues and political motives. Compared to the initial target to attract foreign retirees from Malaysian diplomatic partners such as Japan and the United Kingdom, the current MM2H programme is further restructured with a lower minimum age limit to benefit any foreign citizen aged 35 years old and over (Nesheim, 2021).

Even though the MM2H programme has had some positive achievements, it has often been viewed as a controversial policy in the media, influenced by public rumours and political reasons. The MM2H programme was initially introduced in 1987 as a retirement policy. However, due to a lack of proper record management and frequent leadership changes, the program's blueprint was not well-documented and unavailable to this day. The frequent changes in premiership in Malaysia have significantly altered the programme structures, adding a grave level of complexity to

the situation.

Also, to a certain extent, even the top management or the public officers in charge are unfamiliar with the initial reasons or the history of the MM2H programme's establishment (Davison, 2022). Quoting a statement from an unpublished PhD thesis from Universiti Sains Malaysia (Rahman, 2021), some Malaysian Parliamentary members also argued about the nationality issues that negatively impact the MM2H programme. However, it is reassuring that an Immigration Department officer responded that regardless of the participant's country of origin, they were indeed 'high quality' participants contributing to the Malaysian economy.

Another heated debate concerns politicians' motives in abusing the MM2H programme for their self-interest. Among other malpractices, the programme was promoted to specific countries with a hidden agenda that benefits individuals rather than the country as a whole. This scenario can be seen in the case of Forest City in Johor Bharu, Malaysia, a mega project worth RM450 billion (€ 99.4 billion).

One of the most crucial takeaways from this situation is the necessity of consistently evaluating any governmental programme, using specific indicators at regular intervals (Schonborn & Doosje, 2018; Mueller, 2020; Wong & Musa, 2020). The unmonitored policy was found to cause more harm to society than the government itself. A failed policy that negatively impacts its intended outcome can disrupt the entire social system. The political issues surrounding the MM2H programme can be attributed to poor implementation and a lack of monitoring practices. These situations also underscore the urgent need for effective policy administrators who can maintain control over the programme, thereby preventing MM2H from being at risk of exploitation.

At the same time, as proposed by past policy scholars, identifying social impacts in public policy is among the keys to interpreting universal well-being (Harper & Price, 2011; Hu et al., 2022; Roberson et al., 2022). Also, concerning the COVID-19 pandemic, the world must be re-defined through morality, a sense of belonging, selective subjective norms, and humanity (Hernandez & Tirado, 2021; Koh et al., 2022). Hence, the urgent need to evaluate the social impacts for policy adjustments, especially after COVID-19, cannot be overstated. The change in human experience influenced their life decisions and acted as a catalyst for modern policymaking practices.

## A summary of programme reforms

On a practical note, this programme has been reformed several times, each change justified on economic grounds. The expected social impacts of these reforms are significant, with the potential to bring about positive changes for the foreign retirees and investors living in Malaysia under the MM2H visa. However, it is important to note that these structural reforms are based on considerations beyond just social capacities.

Indeed, some studies have been done to evaluate the perspectives of the MM2H participants in Malaysia (Guan, 2018; Jayaraman et al., 2019; Mokhtar & Rahman, 2021). Most of them admitted they had a pleasant stay in Malaysia, and many expressed their intention to return or invite their relatives to participate in the programme. It is a clear sign of the positive social impact of the programme in attending to the global ageing population. However, the extent to which this programme benefits their social equality and well-being is unknown, underscoring the need for further research and engagement in this area.

Since the programme was introduced, it has been revised too many times. For any policy analysis review, the most crucial step is to look at the original blueprint of the policy. Essential information about the policy has been interpreted explicitly in the document, including the policy actors involved since the early stage of policy conceptualisation. Nevertheless, even after the meeting with the person in charge of the MM2H programme, the blueprint has yet to be made available today. The reasons associated with this situation are the change of ministries (as the parent owners of the programme), documentation issues, and employee rotation.

In the public sector, any policy introduced will be attached to a respective ministry, and they are regarded as the parent owner of the policy. As mentioned earlier, it is a challenging task to identify the MM2H parent owner. From the current references (2020 - 2022), the Ministry of Tourism, Arts and Culture Malaysia is the responsible ministry that governs the programme. However, the ministry does not own or have access to any of the MM2H original blueprints. This study was aware that the Ministry of Home Affairs Malaysia initially introduced the MM2H as a continuation of a previous policy, the Silver Hair Programme (SHP), highlighting the historical context and evolution of the policies. To add more insights, the SHP was launched in 1987 after a few years of implementing the Look East Policy (1982) in Malaysia. At that time, foreign retirees from Japan and Korea supported the programme: (1) As a sanctuary for the ageing population in Asia and (2) to stimulate the Malaysian property market with currency inflow.

Notably, the programme was rebranded from the SHP to become the MM2H programme in response to the unprecedented Asian financial crisis in 1997. This study has revealed that the MM2H was developed as one of the initiatives to cushion the impact of the crisis. This historical context also underscores the severity of the crisis, as the National Economic Action Council (NEAC) took independent control of the programme during that tumultuous period.

The council took over the Malaysia My Second Home (MM2H) programme from the Ministry of Home Affairs to lead the international migration trend and boost currency inflow into Malaysia. With the economy recovering, the government transferred the programme to the Ministry of Tourism, Arts, and Culture Malaysia to accelerate its promotion as a retirement and investment programme.

This study found that the programme, overseen by three different ministries as parent owners from 1987 to 2022, was significantly impacted by unstandardised employee rotation. This was particularly evident as the programme's objectives changed over time. Furthermore, the conflicting interests of the involved ministries led to policy actors, such as policymakers and public officers, working in different directions, thereby hindering the programme's implementation.

The section highlights that the MM2H programme has needed more consistent monitoring since it began in 1987. While the programme requirements have been revised regularly, the changes still need to be comprehensible. It is crucial that these revisions are not only made, but also communicated in a way that is understandable to all stakeholders. Instead, revisions have been made for short-term and often economic reasons, such as adapting to leadership changes and management issues. The recent revision of the programme for national security reasons underscores the need for more proactive and comprehensive monitoring.

## Analysis of social impacts within the MM2H programme

This section reviews a summary of the programme reforms, emphasising their dynamic and evolving nature. The programme has been reformed several times, reflecting the continuous efforts to tackle immediate policy concerns. Despite not being widely known to the public, these reforms have been a significant part of the policy landscape. The study, based on a document search using the government's database (National Archives of Malaysia - NAM), found several departmental reports that revealed internal memos between Malaysian policy actors related to the MM2H programme.

The reforms were traced back to 1987, when the programme was officially launched. However, it was clear from the report that Malaysia's diplomatic relations were deep-rooted, as it had been inviting its partners to reside in Malaysia as early as the 1960s, even before the official launch of the programme. The first reform documented was to re-introduce the programme to serve the ageing population and stimulate the Malaysian property market. Known as the Silver Hair Programme at that time, the requirements were considered too rigid as the applicants must be at least 55 years of age and present proof of a monthly pension of RM 5,000 (€ 1,098) and savings of RM 200,000 (€ 43,997).

Next, a more drastic reform was announced in 1996. The government, in its commitment to providing a secure future, decided to relax several requirements, such as allowing applicants of 50 years and above to apply, adding another category with separate conditions (for couples), participants are allowed to purchase local properties with tax exemption, increasing the monthly pension to RM 7,000 (€ 1,537), and reducing the savings to only RM 100,000 (€ 22,006). At this point, all conditions are associated with financial requirements. However, instead of an unspecified period of stay in Malaysia, the government announced that the participants are allowed to stay within Malaysia for a maximum of 15 years only.

Following a high interest among foreigners in settling down in Malaysia, the government took the chance to use the programme as an economic measure to cope with the aftermath of the Asian financial crisis in 1997. Among the conditions restructured were removing the maximum length of stay, restrictions on nationality being lifted, and successful applicants bringing along their dependents (parents and children). A more balanced reform can be seen when the government removes restrictions on nationality, and participants can bring together their family members. It is a good sign that policymakers have started to focus on the programme's social impact in terms of social equality and well-being rather than on economic returns.

Unfortunately, the progress was quashed with a further twist as the programme was rebranded as the MM2H in 2002 and placed under the supervision of the Ministry of Tourism, Arts and Culture Malaysia. Compared to the previous administration, the Silver Hair Programme was administered by the Ministry of Home Affairs and the National Economic Action Council, where both agencies focused on security and how Malaysia should bounce back from the aftermath of the financial crisis. Nevertheless, the MM2H programme under the new ministry was revamped, with a significant shift in focus from retirement to investment, a change that the audience should be well-informed about.

The MM2H programme is inclusive, with many requirements being relaxed. Participants are now allowed to work part-time in critical sectors, their dependents can attend any Malaysian public or private education institution, and property purchases are not restricted to luxury properties. This inclusivity, among other criteria, has drawn a diverse range of applicants to the programme. The minimum age requirement has been abolished, the use of agents to apply on behalf of the applicants is allowed, and successful participants are eligible to apply up to 60 per cent of domestic financing for property purchase.

The new requirements attracted many applicants as the MM2H participation has tripled the total number of SHP participations in only two years of the programme implementation. Instead of granting successful applicants a 5+5 visa extension, the new revisions made in 2006 provide a 10-year visa approval. They can be renewed for another ten years as long as abiding by Malaysian laws. Domestic financing was increased to 80 per cent of housing loans, and cars purchased from overseas were exempted from taxes. Further, the application was divided into two categories: (1) For applicants aged below 50 years and (2) For applicants over 50 years.

A new set of regulations was announced in 2009, and the financial requirements are divided into three broad sections: monthly income, liquid assets, and fixed deposits. Also, the MM2H participants were entitled to 85 per cent of loans and were allowed to use the service of MM2H agents. The foreign spouse of a Malaysian citizen was certified to apply for the MM2H visa. Effective in 2020, the programme was temporarily frozen for policy evaluation purposes. Speculation and rumours about MM2H visa violations were circulated in the media, which compelled the Immigration Department of Malaysia to intervene and increase the minimum age requirement from 18 to 21 years old.

The Ministry of Tourism, Arts and Culture is committed to enhancing the MM2H programme. As part of this commitment, the Government announced that visa validity is now renewable every ten years with no limit, and there is no maximum unit for local property purchase. The loan entitlement remains at 85 per cent of the property values. In a bid to improve service delivery, the approval time has been reduced to within three months from the completed application submission. These changes are a testament to the Government dedication to the MM2H programme and its efforts to address recent concerns.

## An abrupt change in 2021

Notably, the Prime Minister himself - at the time (Tun Mahathir - in 2020) has instructed all government bodies to prepare a report on a performance measure focusing on the Return on Investment (ROI) for any government programme. For that reason, the MM2H programme was immediately shut down to allow for a thorough policy evaluation. This evaluation was not just local, but with the help of an international consultation committee (based in Malaysia), the new stricter rules were announced in August 2021 (Kana, 2021).

This time, Malaysia witnessed a significant change in the international arena when the new government announced a new threshold of financial requirements, up to a four to six-fold increase from previous requirements (Ganesan & Li, 2021). Of ten new requirements, only two rules were enforced on the existing participants due to strong objections by multiple stakeholders and industry players, a move that undoubtedly had a significant impact on them. The programme was re-activated in November 2021 and launched in January 2022 as a long-term residency programme. As expected, all of the new requirements entail the financial aspects of the programme.

In brief, the programme is now within the purview of the Immigration Department Malaysia, an agency under the Ministry of Home Affairs Malaysia. Among other new regulations, the applicants should have at least a minimum income of RM 40,000 (€ 8,818) a month - a fourfold increase, a minimum fixed deposit of RM1 million (€ 220,468) - a sixfold increase. This substantial increase in the fixed deposit could potentially deter some potential applicants. The applicants must also prove liquid assets of RM1.5 million (€ 329,410) - a fourfold increase over the previous requirements (Ganesan & Li, 2021). Even though the new MM2H programme has been enforced for about ten months (October 2022), more criticisms are reported on the programme's future directions.

Overall, this study has summarised all necessary policy changes implemented in the MM2H programme from 1987 until 2022. To the researcher's knowledge, this study is among the pioneers in analysing the policy adjustments in the MM2H programme. Most policy changes and programme reforms were conducted for financial reasons rather than social impacts. Along the same lines, the programme's structure was not entirely problematic. However, the lack of an in-depth policy evaluation is a significant concern, as it places the MM2H programme at risk of exploitation.

## Recommendations for Future Research and Policymakers

Since the inception of the MM2H programme, its structure has been continuously reformed to enhance its competitiveness against similar schemes in Asian countries. However, most reforms have concentrated on the financial impact of the programme. In addition to the propensity for constant policy changes in Malaysia, it is crucial for policymakers to work together and conduct regular policy evaluations, keeping all stakeholders informed and involved in the process.

As Mueller (2020) rightly points out, public policy is often complex. However, it is not acceptable to base policy adjustments solely on financial capacity, as this leads to flawed evaluations. While it is true that a complex public policy system cannot be fully controlled or predicted in advance, it is the responsibility of policymakers to take charge. They should influence, harness, constrain, or understand the manageable parts of the policy to ensure that it aligns with the desired outcomes.

Ideally, social impact is one of the steering criteria for achieving sustainable development goals. Nevertheless, throughout the MM2H programme, it was evident that the policymakers need to look at the social impacts it brings to Malaysian citizens, the diversity it creates, and the equality it represents to the international community. More importantly, this programme has consistently addressed the key significant sustainable goals in terms of #Goal 3 - Good Health and Well-being, #Goal 10 - Reduce inequalities, #Goal 11 - Sustainable Cities and Communities, and #Goal 16 - Peace, Justice, and Strong Institutions.

In particular, Malaysia has an excellent track record of attending to the global ageing population through efforts to include people of all ages and offer a supportive environment to the global ageing population. It is not just time, but it is urgent for the Malaysian government, especially the policymakers, to start recognising the importance of social impact for policy adjustments. The social impact should be constantly measured to guide a new policy and avoid failure. Besides the cost-benefit analysis, the government may utilise the social cost-benefit analysis by considering the policy receivers' social equality, diversity, and well-being.

## Conclusion

Public policy success relies on various parties' collaboration to ensure effective governance. Policymakers must approach the deliberation of government programmes with open-mindedness and transparency, considering their social

impacts. Whether positive or negative, addressing critical social challenges requires leveraging the government's resources, network, and expertise. While restructuring the MM2H programme makes practical sense for the government, policy adjustments must be gradual and considerate. Despite the priority given to Malaysian security and well-being, the sudden changes to the programme have damaged Malaysia's caring international image. Furthermore, the abrupt policy alterations have led to a significant loss of revenue for the country, leaving many current and potential participants without their envisioned retirement sanctuary.

Since these policy changes were implemented during the COVID-19 pandemic, policymakers must comprehensively review and assess the post-pandemic/endemic situation. This will enable the effective implementation of policy monitoring measures. This time, a united effort from stakeholders and industry players is vital to establish a more resilient MM2H structure. Integrating social impacts into the policy evaluation criteria can potentially restore the country's international reputation and demonstrate the government's commitment to resolving the issue diplomatically.

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