Kesejahteraan kewangan pekerja sektor awam di Malaysia: Kes pekerja keluarga dwi-pendapatan

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Tahap kesejahteraan kewangan diukur menggunakan skala \textit{Malaysian Financial Well-Being Scale} (MFWBS). Tahap kesejahteraan kewangan dikategorikan kepada tiga tahap, iaitu tahap rendah, tahap sederhana dan tahap tinggi. Hasil kajian menunjukkan 40 peratus responden dalam kategori kesejahteraan kewangan tinggi, 49 peratus dalam kategori kesejahteraan kewangan sederhana dan 11 peratus dalam kategori kesejahteraan kewangan rendah. Secara keseluruhannya, kajian menjelaskan bahawa kesejahteraan kewangan pekerja berkahwin dalam keluarga dwi-pendapatan adalah pada tahap sederhana.

Kata Kunci: keluarga dwi-pendapatan, kesejahteraan kewangan, pekerja telah berkahwin, pendapatan bulanan, sektor awam, tingkah laku kewangan

Financial wellbeing of government sector workers in Malaysia: The case of dual-income families

Material wellbeing has often been the political battle cry of governments seeking after legitimate power to rule and continue to rule the nation. In Malaysia this has proceeded from poverty eradication since some fifty years ago to achieving a developed country status in 2020. In the course of its six decades of post-independence economic development Malaysian public sector employees have been rather envied not only because of the relatively secure nature and high social status of their occupations but also because of other health, travel and remuneration perks that come with being employed by the government. To gain insight into how well government employees have fared in this country, this study examined the level of financial well-being of married workers in the public sectors. The sample comprised married and dual-income employees in the public sector. The unit of analysis was the individual, either the husband or the wife. A total of 415 respondents participated in this survey. The \textit{Malaysian Financial Well-Being Scale} (MFWBS) measured the financial well-being of the respondents with the financial well-being categorized into low, moderate and higher levels. Research results showed that 40 per cent of the respondents were in the high category of financial well-being, 49 per cent in the moderate category and 11 per cent in the low category. Overall, it may be concluded that financial well-being of married, dual-income workers in the public sectors were at the moderate level.

Keywords: dual-income families, financial behaviour, financial well-being, married workers, monthly income, public sector