

Economic Vulnerability and Social Protection Gaps among Disabled Veteran Households in Malaysia: A Systematic Review

Zarina Kassim ¹, Hafizah Mat Nawi ¹, Nur Surayya Mohd Saudi ¹, Noor Azmi Mohd Zainol ², Siti Nurhafizah Saleeza Ramlee ², Mohamad Fazli Sabri ³

¹ Department of Logistics Management and Business Administration, Faculty of Defence Studies and Management, Universiti Pertahanan Nasional Malaysia (UPNM), 57000 Kuala Lumpur, Malaysia -

² Department Management, Faculty of Defence Studies and Management, Universiti Pertahanan Nasional Malaysia (UPNM), 57000 Kuala Lumpur, Malaysia

³ Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia (UPM), 43400 Serdang, Selangor, Malaysia

[https://doi.org/10.35609/gcbssproceeding.2026.1\(90\)](https://doi.org/10.35609/gcbssproceeding.2026.1(90))

ABSTRACT

Veterans who leave military service because of disability face a difficult transition. In the case of Malaysian Armed Forces (ATM) personnel, discharge due to service-related disability usually means receiving a pension that is approximately half of their last drawn salary. At the same time, they have to deal with medical costs, rehabilitation expenses, and in many cases, reduced chances of getting employed again. This combination of lower income and higher costs makes their economic situation quite difficult. The problem does not stop at the individual level. In most cases, the veteran's spouse becomes the primary caregiver. This affects the spouse's ability to work full-time, which further reduces household income. Research from other countries has shown that this kind of double burden where the veteran is dealing with disability while the spouse is dealing with caregiving leads to serious financial problems for the whole household [1][2].

JEL Codes:

Keywords: Economic, Vulnerability, Social Protection Gaps.