

How Does COVID-19 Affects Income, Loss of Productivity and Quality of Life among Malaysian?

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Abstract: The COVID-19 pandemic has caused unparalleled magnitude and effect to the rest of the world. The situation in Malaysia is inflamed by the sudden change of Government in early March of 2020. Despite the fact that civilization has been affected by numerous pandemics in the past, it is impossible to predict the long-term economic, behavioral, or sociological effects of COVID-19 due to strict lockdown (Movement Control Order) implementation. A series of questions were administered to understand the impact of COVID-19 on income, loss of productivity and quality of life among 100 Malaysian people across various state. Findings indicated the outbreak of COVID-19 had cause major loss to the economic, health and lifestyle productivity of all respondents, in which, 98% respondents preferred to stay at home rather than being outside due to COVID-19 and 74% were agreed that COVID-19 vaccination make them feel safe. Due to its unpredictable impact, majority of respondents were willing to pay insurance ranging from RM101-RM200 to get good compensation from their loss. This results suggest, a good compensation and insurance action plan could be implemented accordingly in COVID-19 recovery action plan due to the potential for large numbers of people to be adversely affected in economics, social and life productivity.

Keywords: COVID-19, Malaysia, Social Impacts, Economic Impacts, Lifestyle, Productivity

1. Introduction

Severe acute respiratory syndrome coronavirus 2 or SARS-CoV-2 is the virus that responsible for the COVID-19 (coronavirus disease 2019) pandemic [1]. Due to higher risk of transmission, the COVID-19 pandemic continues to cause substantial crises to economy, human health and food security worldwide [2]. The economic and social upheaval created by the epidemic is catastrophic, with more than millions of people at risk of sliding into severe poverty [3]. The outbreak of COVID-19 has killed many people which also reduced the human population on the earth. People over the age of 65, as well as those with other underlying medical problems, are at a higher risk of death [4]. As of August 27, 2021, about 214 million individual worldwide have been infected with COVID-19 with more than 4.4 million fatalities [5].

The threat of COVID-19 become more evident in Malaysia after neighboring Singapore reported its first imported COVID-19 case from Wuhan, China on 23 January 2020, which was also the republic's first positive case [6]. Eight close connections in Johor, Malaysia, were discovered as a result of this initial case. To control the spread of the virus and reduce death rate, Malaysian government implement the movement control order (MCO). Although, the effective emergency plan has helped to show significant decline in new cases and high ratio of recoveries it also impacts the economy sectors in Malaysia. The pandemic created severe economic impact in different sectors of the economy negatively affecting global trade, interest rates, financial market liquidity and creating demand and supply shocks [7].

Apart from the direct risks to economic, COVID-19's psychological effects also offer major concerns to mental health since high levels of stress and anxiety are worsened by the situation's prolonged uncertainty. The stressors identified during the confinement were the length of the quarantine, fear of infection, insufficient resources, insufficient information, boredom, dissatisfaction, and a sense of isolation [8]. One of the consequences of the COVID-19 pandemic has been a dramatic increase in the number of individuals working from home (WFH) in 2020 [9]. According to [10], the disadvantages of WHF include isolation, misunderstanding, decreased interpersonal contact and role ambiguity. The COVID-19 epidemic poses a significant threat to educational systems that disrupted the lives of students in different ways, depending not only on their level and course of study but also on the point they have reached in their program [11]. National lockdowns, restricted movement and the closing of non-formal education alternatives all of which result in a lack of social connection with peers and educators may exacerbate feelings of loneliness, sadness, and anxiety in critical populations of young people [12]. The constant anxiety over academic setbacks and the impact of the pandemic associated strongly with anxiety level attributed to the COVID-19 outbreak [13].

Due to the unlikely disappearance of disease outbreaks in the near future, expansion action is needed to not only save lives but also economic development. A great deal of information was provided about the predicted economic and health costs of outbreaks of infectious diseases, but it was not possible for the world to sufficiently invest in measures to avoid and prevent huge epidemics. Infection outbreaks and epidemics have become worldwide dangers that demand for collective action as the result of globalization, urbanization and environmental change. Therefore, this study aims to examine the effects of COVID-19 on income, loss of productivity and quality of life among Malaysians. This Findings from this survey will be used as indicators in planning and implementing potential programs from both government and NGOs in the future to reduce the impact of the economic crisis resulting from the COVID-19 pandemic.

2. Materials and Methods

Survey method was used to obtain the information from the subjects. A series of questions were administered to 100 Malaysian people across various state for over a period of one week from 18th July 2021 to report on their awareness of COVID-19 pandemic and how COVID-19 affects their income,

productivity and quality of life. The study gathered data from age of 17 years old and above. The questionnaire was designed to investigate the impacts of COVID-19 on income, loss productivity and quality of life among Malaysian. All the questions were grouped into 5 categories of: awareness; income and lifestyle; health care and quality of life; insurance and compensation (Table 1). The questionnaire that used to conduct this survey is a multiple-choice questionnaire.

Table 1 - Designated questionnaire in this study

Category	Question
Category 1: Awareness	<p>a. Are you aware about the spread of COVID-19?</p> <p>b. I personally think, COVID-19 situation is dangerous, and I should stay at home to feel safe.</p> <p>c. Getting COVID-19 vaccine will make me feel safer, however, I prefer to stay at home rather than being outside</p>
Category 2: Income and Lifestyle	<p>a. How were your income affected by the COVID-19?</p> <p>b. How were your lifestyle affected by the COVID-19?</p> <p>c. How were your productivity affected by the COVID-19?</p>
Category 3: Health Care and Quality of Life	<p>a. Where did you go to get treatment if sick?</p> <p>b. What protective measures did you take to address the impacts of COVID-19 to you?</p> <p>c. How much cost of protective measures did you take to protect yourself from COVID-19 per month?</p>
Category 4: Insurance and Compensation	<p>a. How much are you willing to pay per month to participate in insurance in getting compensation from your loss because of COVID-19?</p>

3. Results and Discussion

3.1 Awareness

Results showed, 98 respondents out of 100 respondents aware about the COVID-19 episodes that took place in Malaysia since January 2020 (Figure 1). All respondents were from Kelantan, Kedah, Melaka, Selangor, Johor, Terengganu, Pahang, Negeri Sembilan, Perak and Pulau Pinang (Appendix 1). Most of them were aware about the COVID-19 first reported case in Malaysia since January 2020 through news and online platform. Surprisingly, 2% of respondents did not aware about the COVID-19 reported case in Malaysia since January 2020. Nevertheless, these respondents were only aware about the COVID-19 after Malaysia Government Movement Control Order (MCO) was enforced on 18th March 2020. MCO is an effort used by Malaysia’s government to mitigate the outbreak of COVID-19 by imposing drastic lockdown among residents [14]. When the MCO was first announced, it causes chaos, panic and confusing among public due to strict movement and stay-at home policy. Due to sudden change of situation, public are started to aware about the presence of COVID-19, and take some protective measure in dealing with the pandemic. People who were actives in social media was found to be aware of COVID-19 news instantaneously rather than those who were not active. Besides, the introduction of three main Apps (i.e. MySejahtera, MyTrace and Gerak Malaysia) from the government

as a COVID-19 case update, health self-assessment, hotspot tracker and digital surveillances, aids in improving the awareness among Malaysians [15].

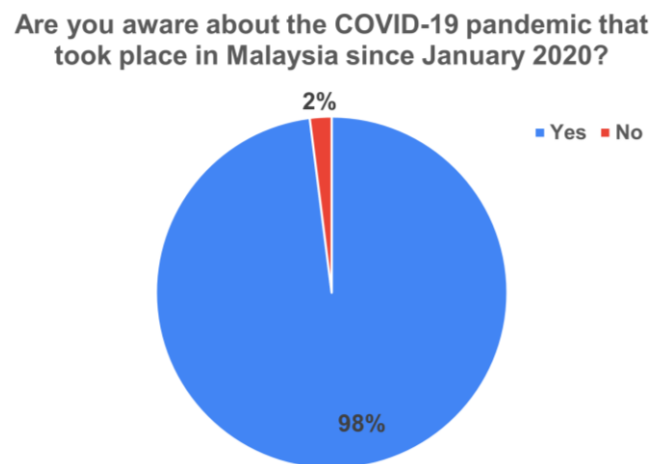


Figure 1: Number of people aware about the COVID-19 pandemic that took place in Malaysia since January 2020.

Most of respondents (91%) can possibly agree (i.e. strongly agree and agree) that COVID-19 situation is dangerous, and they should stay at home to feel safe. However, 7% were unable to decide whether the COVID-19 is dangerous and remaining 2% disagree COVID-19 situation is dangerous, and they think, it is not necessary to stay at home just to feel safe (Figure 2). COVID-19 infection has become a fear and anxiety to people especially those with pre-existing chronic disease [16]. Respondents with experienced of having lost of family members, friends and relatives are much more impacted with the situation. Most of the respondents feel uncomfortable with the COVID-19 situation as they are afraid of being infected and transmit to other family members. They are aware by staying at home, it will make them feel protected as it helps to stop the spread of COVID-19 in Malaysia. The minority of 7% of undecided and 2% of disagree respondents did not feel much fear with the COVID-19 situation as they believe if people are healthy, wearing mask, maintain safe distance and cleaning hands often will not be able to get infected. Besides, they did not lose any family members, friends or relatives caused by COVID-19.

I personally think, Covid-19 situation is dangerous, and I should stay at home to feel safe

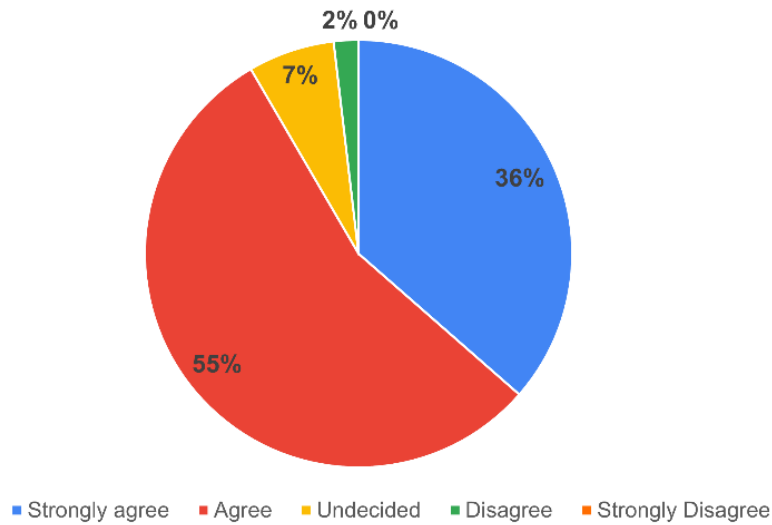


Figure 2: Number of people think COVID-19 situation is dangerous and should stay at home to feel safe

Based on result, 74% respondents agreed that getting COVID-19 vaccine will make them feel safer. Getting vaccine can provide a strong boost in protection for people who have recovered from COVID-19 (Table 2). Unvaccinated persons are still at huge risk of fatality from COVID-19. Some persons who get COVID-19 may become seriously sick, necessitating hospitalization, while others may experience long-term health issues several weeks or even months after becoming affected. Even those who did not exhibit symptoms when infected can develop these long-term health issues. The 23% and 3% respondents who answered undecided and disagree to this particular questions are not sure about vaccination can make fell them safer. Reasoning behind this is because, they did not understand and aware about the important of vaccination for COVID-19 prevention. As on 24th August 2021, approximately 21,102,655 individuals have registered for the National COVID-19 Immunization Program [17]. Until now, up to 58.2% of the country’s population have been vaccinated, in which, 43.1% were fully inoculated [18]. According to [17], only residents from Kuala Lumpur, Negeri Sembilan, Putrajaya and Selangor showed 100% completion registration for The National Covid-19 Immunisation Programme, meanwhile, the other state are not fully accomplished.

Table 2: Questionnaire on ‘Getting Covid-19 vaccine will make me feel safer, however, I prefer to stay at home rather than being outside’

	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
Number of respondents	13	43	23	3	0
Percentages (%)	13	43	23	3	0

3.2 Income, Lifestyle and Protection Measure

Findings showed, 45% respondents experience reduce in income during COVID-19 pandemic. There were also people whom unable to get any financial aid (11%) and some had loss their investors (32%) as their business could not be proceed due to no consumer. Meanwhile, only 6% of respondent showed unaffected income as they are working with the government sector (Figure 3). Study reported,

low and middle-income countries were more affected than high income countries in respond to the COVID-19 pandemic [19]. Besides, the implementation of MCO tremendously affects the daily consumption patterns particularly among B40 and M40 income groups [20]. As result from COVID-19, Malaysia’s gross domestic product also has fallen about 17.1% and many business unable to operate which consequently caused job lost and income.

How were your income affected by the COVID-19?

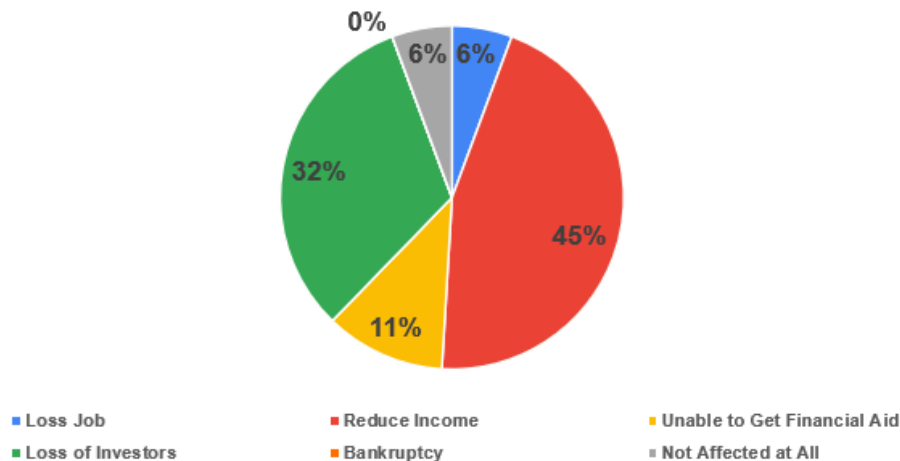


Figure 3: Income affected among respondents during COVID-19

Based on the findings, there were no respondents shown none-affected lifestyle during COVID-19. Majority of them found that their lifestyles were affected as they were unable to meet their relatives (21%), hard to do any outdoor activities (19.5%) and unable to dine out (17.6%) (Table 3). These three reasons were the most important factors that affect lifestyle of respondents. As expected, 23.1% of respondent’s experience lower of working productivity during pandemic COVID-19 (Table 4). COVID-19, the global pandemic, has made a substantial part of the workforce unable to go to work in order to limit the virus’s spread. During MCO, many sector need to be close down resulting people to work at home. People may loss of focus when work at home due to lot of distraction at home. This is evidenced by a total of 49 respondents (19.5%) choosing distraction at home as the main cause of their loss of working productivity. Second higher respondents said that COVID-19 can affect productivity through laziness and sleepy all the time. The orders from government to not go to work have changed their daily routine. So, they spend a lot of time sleeping to fill their working hours. From the results, 12.7% and 8.8% having psychological and mental health problem. In the long term, disease amplified by forced confinement to combat COVID-19 imposed via countrywide lockdown can cause acute fear, anxiety, compulsive behavior, and depression as well as anger issues. Only 4 out of 100 respondents did not affect their productivity during pandemic COVID-19. Study has been reported, MCO showed significantly higher mental stress, worst sleep quality, smoking intensity and lower social support [21]. This conditions could be worst if the MCO is getting extended for more than two years as various lifestyle were adversely affected during MCO. Due to COVID-19,

Table 3: Number of respondent’s lifestyle were affected during COVID-19. In this questionnaire, respondent chose multiple answer based on their situation.

	Unable to travel	Unable to do shopping	Unable to eat out	Unable to visit relatives	Afraid of meeting all people including family members	Afraid of being sick (e.g. coughing, itchy throat, headache, fever)	Hard to do any outdoor activities	Not affected at all
No. of respondents	33	35	66	79	38	51	73	0
Percentages (%)	8.8	9.3	17.6	21	10.1	13.6	19.5	0

Table 4: Number of respondents that showed affected productivity during COVID-19. In this questionnaire, respondent chose multiple answer based on their situation.

	Lower work productivity	Having lot of distraction at home	Lazy / Sleepy all the time	Lack of exercises	Bored / angry all the time	Mental illness (e.g. depression, bipolar)	Not affected at all
No. of respondents	58	49	51	35	32	22	4
Percentages (%)	23.1	19.5	20.3	13.9	12.7	8.8	1.6

3.3 Health Care and Quality of Life

As a protective measure from COVID-19, most people chose to wear mask (27.2%), stay at home (26.9%) and doing social distance (24.4%) as a protective measure to address impacts of COVID-19 (Table 5). Main route of COVID-19 transmission is via respiratory infections through different size of droplet [2]. Limiting physical contact with infected individuals, social distancing and public mask wearing was found to be highly effective to stop COVID-19 transmission [22]. The lowest measure they take to address the impacts of COVID-19 is by taking herbs or traditional medicine. In Malaysia, spreading of information via social media regarding taking herbs (e.g. cinnamon) are most well-known method known to deal with COVID-19. Based on the findings, if found sick, 57% of respondents went to government hospital/clinic, 40% went to private hospital/clinic, and the rest (3%) chose self-medication (Table 6). Majority of respondents prefer to go to government hospital or clinic because cost of treatment in government hospitals is very low in comparison to the bills of a private hospital. Because governments hospitals are fully supported by the government, impoverished families may receive free treatment. Aside from these supports, the government also give monetary assistance to patience from low-income households in order to improve their health through government hospital. About 40% of respondents choose private hospital to get treatment. People go to private hospitals around the country for their specific treatments, ease of use, cleanliness, and sophisticated facilities in situation of mild or major sickness. We cannot dispute that the level of comfort provided to patients and caregivers in private hospitals is considerably superior to that found in government-run facilities. Based on result, 41 out of 100 respondents need RM101-RM150 per month to fund COVID-19 prevention measures (Table 7). Majority of them spend money on mask, paracetamol and supplement

Table 5: Protective measures taken by respondents to address impacts of COVID-19. In this questionnaire, respondent chose multiple answer based on their situation.

	Buy mask / Wear mask	Getting insurance	Social distance	Stay at home	See doctors if get any COVID-19 symptom	Taking herbs / traditional medicine	Buying vitamin C
No. of respondents	87	11	78	86	39	3	16
Percentages (%)	27.2	3.4	24.4	26.9	12.2	0.9	5

Table 6: Number of respondents chose to get the treatments if getting sick

	Government hospital/clinic	Private hospital/clinic	Self-medication
No. of respondents	57	40	3
Percentages (%)	57	40	3

Table 7 : Cost of COVID-19 preventive measure taken by respondents per month

	Less than RM50	RM51 – RM 100	RM101 – RM150	RM151 – RM200	RM201 – RM250	RM251 – RM300	RM301 – RM350	RM351 – RM400	RM401 – RM450	> RM451
No.of respondents	17	29	41	8	1	0	1	1	0	2
Percentages (%)	17	29	41	8	1	0	1	1	0	2

3.4 Insurance and Compensation

Based on result, majority of people in Malaysia are willing to pay RM101-RM200 per month to participate in insurance in getting compensation from their loss because of COVID-19 as this is the amount they usually pay for all the COVID-19 protective measures. However, none of respondents were willing to pay more than RM451 to participate in insurance as this is too expensive. The insurance industry gives safety and stability to various people including individual, workers, groups or business [23]. Thus, participating in insurance will provide as pandemic protection gap that are worth investing to other people.

4. Conclusion

Overall, the outbreak of COVID-19 worldwide had cause major loss to the economy, health and lifestyles. Most of the economic industries and field in Malaysia are struggling to survive and to avoid from facing bankruptcy. One of the safest ways to fight and handle this virus outbreak is to stay at home and avoid going into public unless necessary. Besides, government’s policy and effort need to be improved to assist the majority, if not all, to help Malaysians get through this difficult period of COVID-19.

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Appendix A (Optional)

Appendix 1 The awareness about the COVID-19 episodes that took place in Malaysia since January 2020

State	No. of Respondent	Yes	No
Kelantan	37	36	1
Kedah	7	7	0
Melaka	4	4	0
Selangor	18	18	0
Johor	12	12	0
Terengganu	2	2	0
Pahang	6	6	0
Negeri Sembilan	5	4	1
Perak	6	6	0
Pulau Pinang	3	3	0
Total	100	89	2

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