

## **Malaysian Army Veterans' Outlay and Discernment towards Financial Aid**

**<sup>1</sup>Mohd Zahid Laton & <sup>2</sup>Harlina Yunus @ Junor**

<sup>1</sup>Faculty of Business and Management,  
Universiti Teknologi MARA (Pahang)  
Bandar Tun Abdul Razak Jengka, Pahang

<sup>2</sup>Academy of Language Studies,  
Universiti Teknologi MARA (Pahang)  
Bandar Tun Abdul Razak Jengka, Pahang

e-mail: <sup>1</sup>mzahidl@pahang.uitm.edu.my, <sup>2</sup>jalisma05@pahang.uitm.edu.my

**Abstract** In the announcement of the Malaysian Budget 2013, the Prime Minister proposed a compensation in the form of a financial aid to the army veterans who did not opt for the pension scheme after retiring from the military services. The amount of compensation was one thousand ringgit Malaysia and disbursed beginning January 2013. The one-off payment scheme was called "Sumbangan Veteran Tidak Berpencen 1Malaysia" (SVTB1Malaysia). This study focuses on the purpose of the money spent by the army veterans and the types of outlay whether for individual, family, or other purposes, and also their discernment towards the reward given. The population of this study was the army veterans who live in the rural part of the East Coast of Malaysia. The study was conducted during the distribution of the SVTB1Malaysia form.

**Keywords** Army veterans; financial incentive; SVTB1Malaysia.

### **1 Introduction**

In the Malaysian Budget 2013, the Malaysian government announced the compensation of one thousand ringgit Malaysia for army veterans who did not opt for a pension scheme after their retirement. The announcement was made by the Prime Minister during the tabling of the budget session in September 2012 in the House of Representative (Dewan Rakyat). It was hoped that the compensation would be able to help army veterans in releasing and decreasing their financial problems in the form of expenditure for the schooling materials and

apparel expenses, cost of living, and other short-term outlays. It was also a part of the government appreciative measure to the army veterans who served for this country in the past during the British colonialism, the fight with the Malayan Communist Party and during the Emergency in 1948 until 1960. This form of compensation was a one-off payment, and the army veterans were expected to spend this money prudently.

The “Sumbangan Veteran Tidak Berpencen 1Malaysia” (SVTB1Malaysia) is a one-off payment scheme paid to the army veterans who have retired from any military services ranging from the armed forces, air forces to the navy, without any pension scheme. Every single army veteran would receive one thousand ringgit Malaysia beginning January 2013 and the total amount paid was RM234.5 millions. Army veterans who are not under a pension scheme usually do not have any fixed income compared to those with a pension scheme. Thus, they should spend this financial aid wisely, as they only receive the incentive once. The question is, how do these army veterans spend their money and where does the money go to? This study examines the portion of money that the army veterans spend once they are paid the financial aid by the government. Thus, the first objective of this study is to examine the types of outlays spent by the army veterans.

This study also identifies the army veterans’ discernment towards the SVTB1Malaysia because the army veterans who do not receive a pension scheme have made repeated requests for the special pension scheme through their association but to no avail. When the government announced the financial-aid to be paid to these army veterans, they looked at the decision as just an enticement to distract them from their previous plea. There are also many unfavorable comments regarding the government’s decision to provide the SVTB1Malaysia financial aid to the army veterans made in the social media including Facebook, blog-spots and opposition tabloid newspapers. Thus, the second objective of this study is to identify the army veterans’ discernment towards the SVTB1Malaysia financial aid.

## 2 Literature Review

In his speech during the Dinner of Veterans Day held in Sibu, Sarawak on 30 October 2012, the Defence Minister mentioned that the number of military personnel who retired without pension was estimated to be about 234,500. The army veterans who did not opt for a pension scheme and were entitled to the SVTB1Malaysia financial-aid must be Malaysian citizens who had served either for full time and had never been terminated nor asked to retire under disciplinary actions in any forces of permanent forces of ATM, full time volunteers excluding the period of services, Forces 136, British Army who served in Malaya, Malaysia or Singapore, or also the Sarawak Rangers. This definition of army veterans is stated by the Veteran Act 2012.

Many organizations as well as the government are considering the financial aid as a major incentive especially in motivating, assisting, and persuading human beings. Previous motivational models and theories also accounted the monetary factor as one of the important elements for rewarding employees and people accordingly. Due to this philosophy, the Department of Veterans Affairs (DVA) proposed to the Malaysian Cabinet in 2012 to consider the compensation of one thousand ringgit Malaysia to the army veterans who do not benefit from any pension scheme. This proposal was made as a result of the request from the Malaysian Army Veteran Association (MAVA) and the Non-Pension Malaysian Army Veteran Association (NPMAVA).

Elbogen, Johnson, Wagner, Virginia and Beckham (2012) found that the veterans, who lacked money or finances in meeting the basic needs, tend to contribute more to the problems of homelessness and other social problems. The basic needs as proposed by Abraham Maslow's Hierarchy Needs Theory are the biological and physiological needs such as basic life needs, air, food, drink, shelter, warmth, sex, sleep, etc. These basic needs have to be fulfilled first before people move to the next level of needs, and to fulfill those basic needs, money is a must. Unfortunately, the non-pension army veterans are most often struggling to fulfill their basic needs especially those who are supporting big families and do not have any fixed income or a secure job. It is even worse if the army veterans are unemployed. In Malaysia, most of the army veterans, with or without pension, have to work for their family after their retirement. This is due to the family needs and wants, as they still need financial

resources to cover the school expenditure for their children as well as other household expenditure. At the same time, the army veterans are also suffering from the financial deficit, where they only enjoy half of the payment due to the pension compared to the monthly salary during their servicing years. Meanwhile, the non-pension veterans are suffering more and are struggling to support their live and family. Reisinger et al. (2011) found that the majority of the participants in their research believe that the financial incentive totally has a desirable effect on the health affairs of the veterans. This is further supported by a study by Long, Jahnle, Richardson, Loewenstein and Volpp (2012) who found that financial incentives to army veterans are able to enhance self-care of their health. In other words, the incentives would be able to prolong the army veterans' life as long as they have the money for the cost of medication and other health treatments in the hospital. For example, it was found that the army veterans who were given financial aids seemed to be less affected by diabetes, and this was probably the result of the routine medical check-up and treatment in the hospital. On the other hand, the army veterans with no financial incentives were highly affected by diabetes and other illnesses. Laton and Yunus (2012) studied the Malaysian veterans' critical illnesses and found that 18.51% of the veterans aged 50 and above were suffering from critical illnesses including diabetes, heart disease, urology problem, high blood pressure, kidney problem, cancer and other illnesses. It is hoped that when the Malaysian government announce the SVTB1Malaysia to the non-pension army veterans, this would relieve them from their hardship and reduce the number of veterans affected by critical illnesses.

Chitty (2008) emphasized the importance of financial aids for army veterans in order to assist them especially in studying in a university or college for acquiring a higher academic qualification to achieve a better life. Chitty also added that the U.S. government is also introducing a new act for army veterans in the form of a maximum tuition and fees for any in-state army veterans who become students. They are assisted with USD1,000 per academic year for books, supplies, equipment, and other educational costs, a monthly housing stipend equal to the amount of basic housing for military personnel in military housing. They also receive up to USD100 per month for up to 12 months if they require tutoring. USD500 relocation/travel assistance is granted to those living in a country with fewer than seven persons per square mile and having to relocate at least 500 miles to attend school and travelling by air to attend an institution, and lastly up to USD2,000 for one licensing or

certification exam. The incentive mentioned by Chitty (2008) unfortunately is not the practice of the Malaysian government onto its army veterans. The Malaysian government through the DVA only provides monetary incentive for home repairing, entrepreneurship aid and privilege card, which is a discount card for shopping in selected outlets in Malaysia. In the meantime, the non-monetary incentive is in the form of a one stop center, employment program, improvement in training provided by *Perbadanan Hal Ehwal Bekas Tentera (PERHEBAT)*, and family alleviation program (Program membaikpulih rumah veteran 1Malaysia, 2013). Although there are many incentives provided by the DVA, not all the veterans are able to share the benefits as there are operated on a strict terms and conditions.

Lankford (2012) also viewed that the financial incentive is crucial in assisting army veterans after retirement. During the retirement period, some of the army veterans may be pursuing their study in the university and college. The financial incentive will be helpful if they intend to further their studies because during this ample time, they do not earn any fixed income nor securing a good job to maintain their cost of living. Hence, after graduation, the army veterans will be able to start a new life by using the qualification for seeking a new job and getting a better pay. In their study, Christensen and Weinstein (2013) emphasized the importance of Non-Government Organizations (NGOs) to be outspoken and strong in order to obtain the support whether financial or non-financial reward and other benefits from the authorized parties. Currently, the establishment of the veteran association that serves as an NGO is too much in number. In Malaysia, the veteran association formed under the Societies Act 1966 and Veteran Act 2012 has a crucial responsibility to propose any incentives and benefits for the benefits of the army veterans to the authorized parties in Malaysia. Malaysian army veterans deserve to be treated as equal as their other counterparts. This is because they have served for this country during a long difficult and critical period. They have sacrificed a lot for this country before and after independence. Curtin, Suarez, Di Ponio and Frayne (2012) in their research found that 14% of the veterans of United States including women and men were suffering from illnesses especially SCI (Spinal Cord Injury) after their retirement because of aging factor. Thus, it is important for the DVA to introduce a monetary incentive to the veterans in order to prevent similar situations from affecting the Malaysian veterans.

Heller (2004) has a different perspective regarding the financial aid. He said that it is wasteful if the financial aid and other various resources are provided to those who do not need them. At the same time, it would be better to donate the financial aid to the appropriate people who are really in need of it. Galligan and Cherbo (2004) found that in awarding the aids to the people, many of us are only looking at the direct money and ignoring the indirect money as a part of incentives. Non-monetary incentive sometimes is able to grant a more meaningful and valuable satisfaction to the people directly or indirectly. In the Malaysian veterans' case, the DVA should propose non-monetary incentives as many as possible in helping the veterans instead of monetary aid. This could be done by finding out and proposing incentives and other benefits in alleviating the veterans' burden in their daily lives. Coughlin et al. (2011) in their study found that the financial incentives receive positive response from the U.S. army veterans. However, there is a different response between veterans who live in the rural area and the urban area. Veterans who live in the urban area tend to provide positive response compared to those who live in the rural area. A large sample of 3,000 army veterans was selected in the study.

In the United States, the army veterans are not only benefitting from the financial incentives but they also are provided with the financial assistance such as specific home loans called VA Loans (Veterans Today, 2013). It has provided help to 18 million of U.S. army veterans since the World War II (WWII). This loan offers zero down-payment and lower interest rate, and is only offered to the first-time buyers. It has been introduced by the U.S. government since 1944. The maximum amount of loan must not exceed USD144,000. This policy is also applied for performing renovations or refinancing the mortgage. In another newsletter statement, the U.S. government has also allocated a sum of USD163.9 billion to the Department of Veteran Affairs (DVA) to cover the health care and other benefits, eliminate the disability claim backlog, and end homelessness among veterans. Previously, the U.S. government's expenditure on veterans' health care is divided into USD7.2 billion for mental health, USD2.6 billion for prosthetics, USD561 million for spinal cord injuries, USD229 million for traumatic brain injuries, USD238 million for readjustment counselling, and USD1.0 billion for long-term care (Care and Benefits for Veterans, 2014). In Malaysia, the incentives provided to the army veterans can still be improved. By comparing to the U.S. policy in conjunction with the army veterans and adapting it to the Malaysian army veterans'

context, some fine-tuning can at least be made in order to satisfy and recognize the army veterans' needs as well.

### **3 Methodology**

#### **3.1 Participants and Procedure**

This study uses descriptive survey method which is used to describe thoughts, opinions, emotional, behavioral and feelings, and was conducted at one of the MAVA offices located at one rural area in the East Coast of Malaysia. The rural area was chosen because most of the army veterans settled down in the rural area after retirement (Zakaria, 2013) such as FELDA settlements, traditional villages and other areas considered as rural. The target population was the army veterans who lived in one of the rural areas of the East Coast of Malaysia, and the participants were 139 army veterans who did not benefit from any pension scheme after retiring from the military services. They consisted of three categories of services either regular or temporary such as air force, armed forces and navy, and had served in a military for less than 21 years. The participants were selected conveniently among those who came to the MAVA office and received a short briefing of the SVTB1Malaysia presented by the MAVA representatives. The explanation included the condition of the SVTB1Malaysia scheme and the focus of MAVA on the eligibility and ineligibility of veterans in receiving the scheme from the Malaysian government.

Once the briefing was done, each participant was given a copy of SVTB1Malaysia form and required to complete and return it with supporting documents. They were also asked to fill in the SVTB1Malaysia questionnaire distributed by MAVA representatives. This survey employed the convenience sampling method whereby all the participants who attended the briefing of SVTB1Malaysia were given a copy of SVTB1Malaysia form without bias. Statistical analysis software SPSS 21 was used to analyze the data. Returned questionnaires were classified as accepted and completed. The accepted questionnaire refers to all questionnaires that were submitted by hand while the completed questionnaire refers to an accepted questionnaire with more than 70% questions answered. Most of the questionnaires in this study fell under the category of completed questionnaires.

### **3.2 Instrument**

This study uses the SVTB1Malaysia questionnaire. This questionnaire used simple and short questions to suit the condition of the participants who were mostly aged between 30's and early 80's and had no experience in answering questionnaires. Based on the report on the household expenditure, outlay can be categorized in the form of outlay for kitchen and foodstuff, school, vacation, utilities, account savings, and others (Trend Perbelanjaan, 2012). In addition to this, the questionnaire also included other types of expenditure which were vacation, pledge to children, farm supply, and home repair. The questionnaire was divided into three parts consisting of 14 simple questions. Part one consisted of general details regarding the participants' background, part two was about information regarding the outlay of the SVTB1Malaysia scheme, while part three was the participants' personal opinion regarding the SVTB1Malaysia scheme.

### **3.3 Limitation**

Lack of previous studies on financial incentives given to the Malaysian army veterans is one of the limitations of this study. Most of the studies found were conducted in the United States and other European countries. In Malaysia itself, the number of studies about army veterans is still lacking. The second limitation is the condition of the army veterans themselves. Many of the army veterans were over 60 years of age with low academic qualifications and sometimes may not understand the questions posted in the questionnaire. Some of them could not read well due to the sight problem while some were illiterate and needed assistance in answering the questionnaire.

## **4 Results**

Out of 200 questionnaires distributed to the respondents, only 139 questionnaires were returned to the MAVA representatives. Available demographic characteristics included gender, age group (30-39, 40-49, 50-59, 60-69, 70-79, 80-89, 90 – above), services variable (armed forces, air force, and navy), and period of service (1-5, 6-10, 11-13, 14-15, 16-18, 19-20 years).



Table 1: Percentage of Expenditure by Purposes

<b>Valid %</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
Kitchen & Foodstuff	1.5	4.5	15.2	65.2	13.6	100.0
School Outlay	0.00	4.5	6.1	65.2	24.2	100.0
Vacation	13.6	34.8	30.3	18.2	3.0	100.0
Pledge to children	4.5	10.6	25.8	56.1	3.0	100.0
Utilities	3.0	13.6	30.3	48.5	4.5	100.0
Farm Input	3.5	24.2	27.3	33.3	12.1	100.0
Home Repair	1.5	6.1	21.2	57.6	13.6	100.0
Savings Account	0.00	4.5	12.1	59.1	24.2	100.0
Other Purposes	0.00	0.00	97.0	3.0	0.00	100.0

Table 1 shows the percentage of expenditure by veterans using SVTB1Malaysia money. Based on Table 1, 13.6% of the army veterans strongly agreed and 65.2% agreed that they had spent the money for kitchen and foodstuff and this figure represents 78.8% of the population. For schooling materials and other things related to the school basic needs, 24.2% strongly agreed and 65.2% agreed making up 89.4% of the veterans. As for vacation, only 3% veterans strongly agreed and 18.2% agreed that the money was spent on vacation. 3% of the veterans strongly agreed with the incentive pledge to their children and 56.1% agreed which brings the percentage to 59.1%. For utilities, 4.5% of the veterans strongly agreed that the money went to utilities, and 48.5% agreed that the incentive paid was used for utilities. For the farm input, 12.1% veterans strongly agreed, while 33.3% agreed. 13.6% of the veterans strongly agreed that the

incentive given was used for home repair and 57.6% agreed. 24.2% strongly agreed that the money given was kept in the savings accounts and 59.1% of them agreed with this purpose. Only 3% of the veterans spent the money on other purposes.

The next part investigates the discernment of the veterans towards the incentives given by the government. The results are shown in Table 2. 81.8% of the veterans agreed that the incentive was part of government's recognition during the veterans' tenure in the military services. 33.3% of the veterans agreed that the incentive was given because of the budget surplus. Column 4 indicates that only 12.1% of the veterans agreed that the incentive was given because the government was forced by the third party. Only 9.1% of the veterans agreed that the incentive was provided by the government to win the votes in the forthcoming election. While 78.8% of the veterans agreed that the incentive was given because the government wanted to help the veterans. 10.6% of the veterans in column 7 agreed that the incentive was given because of other purposes. All the results in Table 2 show the percentage value regarding the outlay and discernment of the veterans. It does not indicate any significant relationship between the two variables. As the research objective is to study the types of outlay spent by the veterans and the veterans' discernment toward the financial incentive, the researchers would like to see whether there are any relationships between these two variables.

Table 2: Veterans' Discernment towards SVTB1Malaysia

Valid %	Government recognition	Budget surplus	Forced by 3 <sup>rd</sup> party	Election	Help veterans	Other
Nil	18.2	66.7	87.9	90.9	21.2	89.4
Yes	81.8	33.3	12.1	9.1	78.8	10.6
No	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3 shows the model summary of the Regression analysis to investigate the relationship between outlay and discernment. All the types of outlay were put in one group and the discernment in another group. The results indicate that the outlay only contributes 2% towards discernment of the veterans. Another 98% is an unexplained variance.

Table 3: Regression Analysis Results (Model Summary)

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.143 <sup>a</sup>	.020	.005	1.09602

a. Predictors: (Constant), Expenditure

Table 4 shows the ANOVA results from the regression analysis. Based on the ANOVA, the P value is 0.252 which shows that the discernment is not explained by the outlay.

Table 4: Regression Analysis Results (ANOVA)

<b>ANOVA<sup>a</sup></b>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.604	1	1.604	1.33
	Residual	76.881	64	1.201	.252 <sup>b</sup>
	Total	78.485	65		5

a. Dependent Variable: Perception

b. Predictors: (Constant), Expenditure

## 5 Conclusion

According to Coughlin et al. (2011) the financial incentives receive positive response from the U.S. Army veterans. This finding corresponds with the case of Malaysian army veterans where positive response was received from the army veterans regarding the SVTB1Malaysia. The above results show that most army veterans spend the incentives for various uses such as basic needs in terms of kitchen and food stuff, schooling, and utilities, and non-basic purposes such as the farm supply, home repair, savings accounts, and other purposes. However, the portion of outlay for each purpose is unknown. With the one thousand ringgit Malaysia incentives it is predicted that the amount of each outlay for each purpose is quite small because the army veterans need to allocate the financial incentives for more than two purposes. The findings also show that the government's decision in providing the financial incentive to the army veterans is highly appreciated because it brings a lot of relief to

them as well as their family. Laton and Yunus (2012) found that more than half of the army veterans without pension were facing difficulties in paying for the medication fees, acquiring food supplements, financing the healthcare fees, and other side costs related to the treatment of critical illnesses. However, only less than half of the total army veterans were experiencing similar difficulty.

Regarding the army veterans' discernment towards the financial incentive of SVTB1Malaysia, most of them perceived that the government's decision in providing the financial incentives to the army veterans who are not getting any pension scheme was due to the government's recognition and initiatives in helping and assisting the army veterans. Less than 40% of the army veterans agreed that the financial incentives were given because of the next-coming election, budget surplus and forced by the third party as well. The study also found that most of the expenditure made was for basic necessities. Thus, the authorized parties involved in the policy making for the army veterans should consider the SVTB1Malaysia as a yearly payment to the army veterans. If the authorized party could not afford to pay the SVTB1Malaysia to among veterans, other rewards or alternative incentives should be proposed that can benefit these army veterans similar to the pension scheme for army veterans. A new option of monetary payment or non-monetary benefits should be introduced based on the duration of service for each army veteran who does not benefit from a pension scheme. As mentioned by Galligan and Cherbo (2004), non-monetary incentive sometimes is able to grant a more meaningful and valuable satisfaction to the people directly or indirectly.

The implication of the study is that it leads to an understanding of the outlay of the army veterans once they receive the financial incentive of SVTB1Malaysia. Generally, they use the incentives given for something that is favorable to them and their family. Even though the money received is only one thousand ringgit, the army veterans spend it wisely for the right purposes. This study also recommends that the Malaysian government should be persistent with the payment of SVTB1Malaysia incentive as it brings substantial benefits to the majority of the army veterans in Malaysia. Recommendations for further studies are welcomed as they will provide deep insight regarding the issue of army veterans in Malaysia. It is hoped that further studies will reveal new findings which can assist the DVA in formulating and introducing a new incentive whether monetary or non-monetary to the Malaysian army veterans.

## 6 References

- Care and benefits for veterans strengthened by \$164 billion va budget. (2014, March 4). *U.S. Department of Veterans Affairs*. Retrieved from <http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2528>
- Chitty, H. (2008). Maximizing financial aid for Veterans. *University Business*, 11(9), 43-44.
- Christensen, D., & Weinstein, J. M. (2013). Defunding dissent, restrictions on aid to NGOs. *Journal of Democracy* 24(2), 77-91.
- Coughlin, S., Aliaga, P., Barth, S., Eber, S., Maillard, J., Mahan, C., & Williams, M. (2011). The effectiveness of a monetary incentive on response rates in a survey of recent U.S. veterans. *The Premier E-journal Resource for the Public Opinion and Survey Research Community*, 4(1), 1-8.
- Curtin, C.M., Suarez, P.A., Di Ponio, L.A., & Frayne, S.M. (2012). Who are the women and men in veterans' health administration's current spinal cord injury population? *Journal of Rehabilitation Research & Development*, 49(3), 351-360. doi:10.1682/JRRD.2010.11.0220
- Elbogen, E. B., Johnson, S. C., Wagner, H. R., Virginia, M. N., & Beckham, J. C. (2012). Financial well-being and post deployment adjustment among Iraq and Afghanistan war veterans. *Military Medicine*, 177(6), 669.
- Galligan, A. M., & Cherbo, J. M. (2004). Financial support for individual artists. *Journal of Arts Management, Law, and Society*, 34(1), 23-40. doi:10.3200/JAML.34.1.23-42
- Heller, D. E. (2004). The changing nature of financial aid. *Academe*, 90(4), 36-38.

- Lankford, K. (2012). *A soldier weighs retiring at age 40. Kiplinger's Personal Finance* 9/2012, p.21. Retrieved from <http://www.kiplinger.com/article/retirement/T012-C000-S002-when-to-retire-from-the-army.html>
- Laton, M.Z., & Yunus, H. (2012, December 20-22). *A proposal of providing financial aids for critical illness side-cost of treatment to army veterans*. Paper presented at the 2012 International Conference on Science, Technology & Social Sciences, Kuantan, Pahang, Malaysia.
- Long, J. A., Jahnle, E. C., Richardson, D. M., Loewenstein, G., & Volpp, K. G. (2012). Peer mentoring and financial incentives to improve glucose control in African American Veterans: A randomized trial. *Annals of Internal Medicine*, 156(6), 416-424. doi: 10.7326/0003-4819-156-6-201203200-00004.
- Program membaikpulih rumah veteran 1Malaysia. (2013). *Veteran Angkatan Tentera Malaysia*, 1/2013. p. 4.
- Reisinger, H.S., Brackett, R.H., Buzza, C.D., Paez, M.B.W., Gourley, R., Weg, M.W.V., & Kaboli, P.J. (2011). "All the money in the world..." patient perspectives regarding the influence of financial incentives. *Health Services Research*, 46(1), 1986-2004. doi: 10.1111/j.1475-6773.2011.01287.x. Epub 2011 Jun 20.
- Societies Act 1966. *Undang-undang Malaysia Akta 355*.
- Trend perbelanjaan isi rumah 1993/94-2009/10. (2012). Retrieved from [http://www.statistics.gov.my/portal/index.php?option=com\\_content&view=category&id=131:household-expenditure&Itemid=154&lang=bm](http://www.statistics.gov.my/portal/index.php?option=com_content&view=category&id=131:household-expenditure&Itemid=154&lang=bm).
- Veteran Act 2012. (2012). *Undang-undang Malaysia Akta 740*.
- Veterans today. (2013). *VA Loans*. Retrieved from <http://www.veterans today.com/va-home-loans/>.

Zakaria, N. (2013). *Kompetensi mengurus kerjaya dalam kalangan pesara tentera berpangkat rendah*. PhD Thesis. Universiti Putra Malaysia. Retrieved from [http://eprints.uthm.edu.my/4650/4/NORMAH\\_BINTI\\_ZAKARIA.pdf](http://eprints.uthm.edu.my/4650/4/NORMAH_BINTI_ZAKARIA.pdf).

