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# CASH TRANSFERS

## INTERNATIONAL INSIGHTS AND THE MALAYSIAN EXPERIENCE



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## Cash Transfers: International Insights and the Malaysian Experience

This discussion paper was prepared by Puteri Marjan Megat Muzafar, Adam Manaf Mohamed Firouz, Jarud Romadan Khalidi, and Shereen Hazirah Hishamudin.

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## EXECUTIVE SUMMARY

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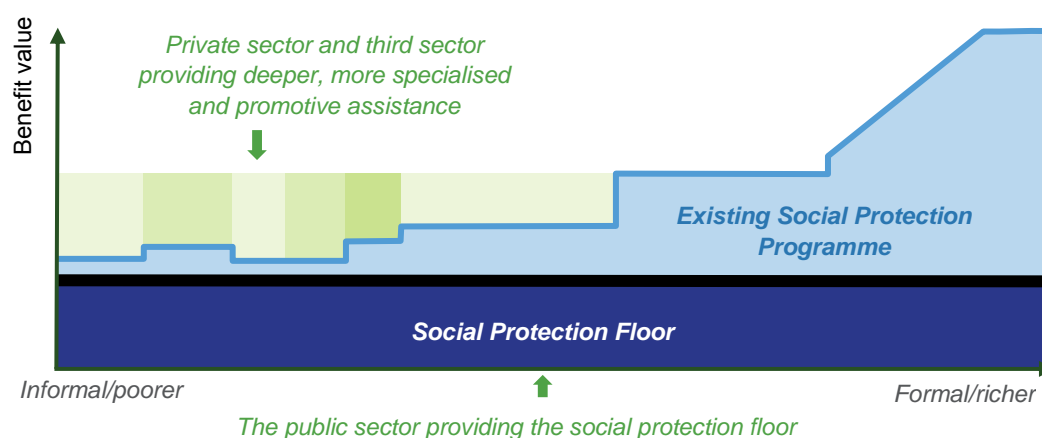
- Cash transfers have been the most widely used policy response worldwide, taking up the largest proportion of social assistance spending. In times of crisis such as the COVID-19 pandemic, national social protection systems including cash transfers, play an important role. Broadly, cash transfers contribute to improving social protection and security, inducing development and economic growth, enhancing human capital development and social mobility, and promoting rights, equality, and fairness.
- A review of international studies suggests a wide range of cash transfer outcomes, particularly on poverty, education, health, savings, investments, employment, and empowerment. Studies generally found positive findings in the immediate- to medium-term, indicating cash transfers as a transformative social protection instrument. However, negative outcomes have also been reported. In the longer term, findings on the impact of cash transfers have shown mixed results. Establishing a consensus on the long-term impact of cash transfers is challenging due to the complex and nuanced nature of the findings.
- The cash transfer landscape in Malaysia consists of a variety of programmes undertaken by the public sector, the private sector, and the third sector (Civil Society Organisations, CSOs). Key findings from the desk review and mapping of programmes include:
  1. **Numerous cash transfer programmes exist across multiple agencies.** There were 72 active federal government cash transfer programmes and 260 active state government cash transfer programmes between 2018 and 2022.
  2. **Some focus areas are given more attention than others.** At the federal level, 35 programmes provide general cash aid while 24 programmes were for education, 15 programmes were for employment and entrepreneurship, and 13 programmes were for poverty. At the state level, 159 programmes provide general cash aid while 107 programmes were for education, 47 programmes were for employment and entrepreneurship, and 45 programmes were for poverty.
  3. **There is significant variation in programme costs while funding is limited.** Some agencies raised funding limitations as a challenge, subsequently impacting the programme's budget and programme design decisions.
  4. **Many cash transfer programmes are poverty- or B40-targeted.** In terms of coverage, many of the cash transfers target households that are under the food poverty line, while others adopt the B40 threshold (i.e. targeting households that are at the bottom 40% of the income threshold).
  5. **Some eligibility criteria do not fully account for household demographics and local cost of living.** The eligibility criteria in many of these programmes do not fully accommodate households with many dependents or greater needs (such as disabilities or younger/older dependents), possibly excluding vulnerable households who exceed the food poverty line—the most common income eligibility threshold.
  6. **The prevalence of one-off programmes with fixed annual deadlines for registration indicates a reactionary approach in social protection.** The large number of these programmes indicates that the existing system is unable to respond to sudden shocks.
  7. **Programme design is inadequate and overlooks beneficiaries' behaviours and needs.** Certain aspects of the programme design aimed at enhancing its effectiveness may inadvertently pose challenges for beneficiaries.

8. **Information on cash transfers is limited.** The availability of information depends on the programme and administrator, and sometimes fundamental details such as eligibility criteria and programme features are lacking.

9. **There is insufficient monitoring and evaluation of programmes.** Programmes would typically at most report outputs such as the total expenditure of the programme and the number of beneficiaries but not on targeted outcomes such as income, education, health, etc.

- This paper suggests the need for a clear definition of the roles of the public sector, the private sector, and the third sector (CSOs) to optimise collaborative efforts and encourage a wider coverage of social protection. The government should be responsible for providing the ‘social protection floor’ to society, complemented by the private sector and CSOs that can provide deeper and more specialised assistance. In addition, a thorough and periodic review of existing programmes as well as the establishment of a National Social Protection Registry is essential to ensure effective coordination and enhanced outcomes.

The role of the public sector, the private sector and the third sector



Source: Adapted from KRI (2021) and Puteri Marjan Megat Muzafar (2022)

- This paper also identifies several areas for improvement in the administration of cash transfers. The monitoring, evaluation, and reporting of programmes should focus on outcomes, which extend beyond expenditure and coverage figures. It should include an assessment of the wellbeing of recipients or at the very least, the tracking of basic outcome indicators such as income, consumption, education, and health. It is also important for programmes in Malaysia to be monitored and evaluated within the socio-cultural context.
- In the case of poverty-targeted programmes, the eligibility assessment can be enhanced by considering demographic and geographic characteristics. Using a uniform national threshold may overlook the diverse living conditions experienced by households. Assessments should consider regional variations to better address the needs of prospective beneficiaries.
- A programmes' graduation or exit strategy should be sustainable where a comprehensive social protection strategy (e.g. skills training) must be in place to ensure beneficiaries are equipped with income-generating capabilities and are not left worse off upon exit of the programme. An exit strategy should also be flexible to accommodate unforeseen circumstances faced by beneficiaries (e.g. illness, unemployment) that would require them to re-enroll in the programme.



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## I. INTRODUCTION

**The COVID-19 pandemic has shed light on the importance of national social protection systems in times of crisis.** In response to the devastating impacts of the pandemic, governments have ramped up their social protection measures. Between January 2020 and December 2021, 223 economies globally planned or implemented 3,856 social protection measures, with 61% comprising non-contributory social assistance, such as cash transfers<sup>1</sup>.

**Cash transfers, in particular, have been the most widely used policy response for relief.** They account for around one-third of all COVID-related social protection programmes globally, encompassing a mix of both new and pre-existing programmes<sup>2</sup>. Between 2020 to 2021, 17% of the global population or 1.3 billion people were recipients of at least one COVID-related cash payment<sup>3</sup>. In Malaysia, the government deployed the Bantuan Prihatin Nasional 2.0 (BPN 2.0) cash transfer programme, benefitting 11 million recipients as part of its stimulus package<sup>4</sup>. In addition, state governments also implemented their own stimulus packages. For example, the Pulau Pinang government deployed the Special Assistance Package, spending RM14.7 million on various forms of assistance including cash transfers to various poor and vulnerable groups<sup>5</sup>.

**Even before the pandemic, cash transfers have been a key social assistance tool.** In Malaysia, the Sumbangan Tunai Rahmah (STR) programme is the latest iteration of the original Bantuan Rakyat 1 Malaysia (BR1M), which was launched in 2012. At its inception, the flagship cash transfer programme<sup>6</sup> was implemented by the Ministry of Finance (MOF) to alleviate the rising cost of living. The programme has since gone through various revisions such as changes to the scope of the target group and the accompanying income threshold, the value of the benefit, and the introduction of specific target groups such as the elderly poor and single parents. For 2024, the STR programme is expected to benefit approximately 4.1 million households and 4.6 million individual recipients, with an allocated budget of around RM10 billion<sup>7</sup>. On top of that, the government has also introduced the Sumbangan Asas Rahmah (SARA) programme, which is a supplementary programme focused on the hardcore poor recorded in eKasih<sup>8</sup>.

**Aside from the MOF, other agencies also implement cash transfers as a form of assistance<sup>9</sup>.** For instance, the Department of Social Welfare (Jabatan Kebajikan Masyarakat, JKM), under the Ministry of Women, Family and Community Development (Kementerian Pembangunan Wanita, Keluarga dan Masyarakat, KPWK), has been pivotal in delivering cash assistance to various low-income, vulnerable groups. The selected groups include children, orphans, the elderly, and disabled persons, which have been assisted through the delivery of multiple programmes such as Bantuan Warga Emas, Bantuan Kanak-kanak, and Elaun Pekerja Orang Kurang Upaya. Under the Ministry of Education (MOE), a number of cash transfer programmes have been implemented to assist students and families with the cost of education such as the Bantuan Awal Persekolahan (BAP) programme, the Biasiswa Kecil Persekutuan programme, and the Elaun Murid Berkeperluan Khas programme.

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<sup>1</sup> Gentilini et al. (2022)

<sup>2</sup> Gentilini et al. (2022)

<sup>3</sup> Gentilini et al. (2022)

<sup>4</sup> MOF (2021c)

<sup>5</sup> Authors' Compilation (2023)

<sup>6</sup> A flagship cash transfer programme refers to the largest programme implemented in the country in terms of the total cost and the number of people covered by the programme.

<sup>7</sup> MOF (2023d)

<sup>8</sup> Beneficiaries are given a RM600 credit that they can use to purchase basic food items in selected supermarkets or grocery stores using their MyKad. Source: LHDN (2023a)

<sup>9</sup> These programmes will be discussed in detail in Section 4.

**Within states, Zakat institutions also serve as an important component of Malaysia's social assistance system.** State Islamic Religious Councils (SIRCs) and Zakat institutions handle both the collection and distribution of Zakat. Although Zakat funds have specific beneficiary categories, more than half of the funds distributed in 2022 went to the poor through various programmes introduced across the states, amounting to RM1.61 billion or 54.1% of the total disbursement<sup>10</sup>. The share of funds dedicated to the poor (including the hardcore poor) have gradually increased since 2010, in which the share of distribution recorded at 42.1% or RM491.8 million<sup>11</sup>.

**The private sector and civil society actors<sup>12</sup> also play an important role in providing and channelling assistance.** During the pandemic, many have stepped in to aid impacted communities when the government's social protection system became overwhelmed<sup>13</sup>. Their assistance was not limited to cash, but also included food and essential items. The government has also tapped into the expertise and resources of civil society actors. In 2021, as part of the PEMERKASA stimulus package, the government worked together with Yayasan Hasanah and MyKasih Foundation to implement the PRIHATIN Kasih initiative. The programme was allocated RM100 million for 300,000 urban poor households nationwide, in which households received a monthly allowance of RM100 for three months<sup>14</sup>.

**The pandemic and subsequent national and international crises have accelerated the interest in cash transfers as a safety net.** Due to the high cost of fuel subsidy borne by the government, they have mooted switching the allocation towards direct cash transfers to the poor and vulnerable. This is due to the nature of fuel subsidies being inefficient and regressive. It is estimated that in 2022, RM17.8 billion or 35% of the total of RM50.8 billion went towards households in the T20 group. In contrast, only RM4.3 billion or 24% of the total went towards the B40 group<sup>15</sup>.

**The idea of cash transfers is appealing.** Cash transfers are purported to have many benefits, including being easily interchangeable, efficient, and quick to deploy, empowering recipients, and incurs less administrative cost compared to other forms of assistance (such as in-kind benefits). There is also the idea that cash transfers can be made more effective by making changes to their design such as implementing a targeting approach (i.e. specifying a target group with the aim that benefits reach those who are most deserving or in need) or introducing conditions (i.e. recipients must fulfil certain conditions to receive the benefit) to encourage positive behavioural changes.

**However, cash transfers are not without criticisms and shortcomings.** The effectiveness of cash transfer programmes relies on the system that it was built upon. Hence, a lacking system will affect the intended outcomes. For instance, a lacking social protection system can be characterised by fragmentation in which programmes and information are uncoordinated and parked across agencies and registries, with a limited focus on just those in formal employment, as well as outdated and infrequently updated data. These will impede effective delivery of cash transfers. The Covid-19 pandemic has shone light on the gaps in social protection systems worldwide, in which many delivery systems were unable to reach those within the middle-

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<sup>10</sup> This amount is not limited to cash transfers, but total amount disbursed for Zakat. The calculation excludes certain states due to data limitations. Source: JAWHAR (n.d.)

<sup>11</sup> JAWHAR (n.d.), Authors' calculation

<sup>12</sup> Civil society can be described as the wide array of non-governmental and non-profit organisations that have a presence in public life, express the interests and values of their members and others, based on ethical, cultural, political, scientific, religious, or philanthropic considerations. Source: World Bank (2022b)

<sup>13</sup> Serina Rahman (2020)

<sup>14</sup> The allowance credited into the recipient's account can be used to purchase essential food at the nearest participating retail outlet within their neighbourhood. Source: MyKasih Foundation (2021)

<sup>15</sup> Deputy Minister of Finance (2023)

income distribution<sup>16</sup>. Similarly for Malaysia, KRI's 2021 report<sup>17</sup> on social protection has discussed in detail the persisting challenges such as issues of under-coverage and inadequacy stemming from the fragmented nature of the system.

**The effectiveness of cash transfers depends on the context.** What works in other countries may not necessarily work in Malaysia. This is because the effectiveness of cash transfers is not only influenced by the design features of the programme (e.g. benefit amount, transfer frequency, payment systems, targeting, conditionality), but also other constraints and enablers at the household-, local- and country-level (e.g. sociocultural norms and context, infrastructure and supply of services, institutional capacity)<sup>18</sup>. Hence, the growing excitement on cash transfers must be cautioned and supplemented with an understanding of the context.

## I.1. ABOUT THE PAPER

In light of the growing attention on the use of cash transfers both globally and in Malaysia, this paper aims to contribute to the literature on cash transfers by providing an overview of the landscape of cash transfers in Malaysia. This paper is structured as follows:

- **Section 2: What, Why, and How** defines and describes what is a cash transfer programme, followed by the purpose and how they are used. The section ends with how cash transfers are carried out in terms of its design and implementation features.
- **Section 3: International Trends and Evidence** brings together trends, practices, and evidence observed worldwide and discusses important lessons and implications of cash transfer programmes.
- **Section 4: The Cash Transfer Landscape in Malaysia** zooms into the cash transfer landscape in Malaysia. It provides an overview of cash transfer programmes implemented, covering key programmes such as the STR programme and its evolution, as well as other programmes by various agencies.
- **Section 5: Mapping Recent Cash Transfer Programmes** goes through the mapping exercise and the methodology adopted. Cash transfers encompassed programmes implemented by federal and state agencies, and Non-Governmental Organisations (NGOs).
- **Section 6: Discussion and Policy Implications** is the final section of this paper, synthesising information from the earlier sections and discussing potential policy implications for Malaysia.

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<sup>16</sup> Gentilini (2022)

<sup>17</sup> KRI (2021)

<sup>18</sup> ODI (2016)

## 2. CASH TRANSFERS: WHAT, WHY, AND HOW

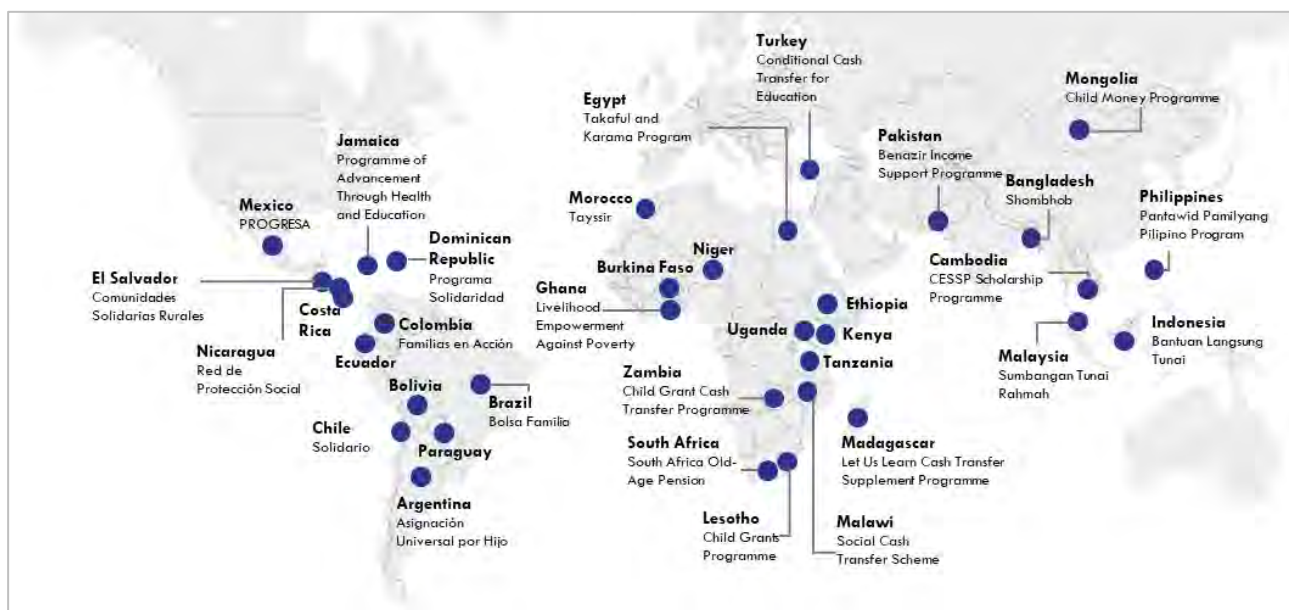
*“A quiet revolution is taking place based on the realization that you cannot pull yourself up by your bootstraps if you have no boots. And giving “boots” to people with little money does not make them lazy or reluctant to work; rather, just the opposite happens. A small, guaranteed income provides a foundation that enables people to transform their own lives.”*

Hanlon, Barrientos, Hulme (2012)

*Just Give Money to the Poor: The Development Revolution from the Global South*

The use of cash transfers has steadily increased over the last two decades and has been among the main feature of global Covid-19 response. Cash transfer programmes exist across the globe, including in Africa, Asia, Central Europe, and Latin America<sup>19</sup>. Notable programmes include Brazil’s Bolsa Familia, Mexico’s PROGRESA, South Africa’s Old-Age Pension, Colombia’s Familias en Acción, Ghana’s Livelihood Empowerment Against Poverty and Indonesia’s Program Keluarga Harapan. Figure 2.1 illustrates cash transfers implemented throughout the world.

Figure 2.1: Cash transfers worldwide



Note: The cash transfers listed here are non-exhaustive. Due to space limitations, some of the programmes’ names are excluded in the map; Programmes include Bolivia’s Bono Solidario, Burkina Faso’s Nahouri Cash Transfers Pilot Project, Costa Rica’s Non-contribution pensions, Ecuador’s Bono Desarrollo Humano, Ethiopia’s Improved Nutrition through Integrated Basic Social Services with Social Cash Transfer, Kenya’s Cash Transfer for Orphans and Vulnerable Children Programme, Niger’s Mobile money experimental cash transfer, Paraguay’s Tekoporã, Tanzania’s Social Action Fund, and Uganda’s Youth Opportunities Program.

Source: Authors’ compilation

<sup>19</sup> World Bank (2012)

Cash transfers are an important feature of social protection and one of the tools for delivering social assistance. See Box 1 for an explanation of social protection and social assistance. Countries have implemented cash transfers to achieve both long-term development goals such as improving outcomes in poverty, employment, education, and health as well as to address more immediate needs such as channelling emergency relief.

**Box 1: What is social protection and social assistance?**

The definition of social protection varies between countries, organisations, and over time. Synthesising concepts adopted by international agencies such as the Asian Development Bank (ADB) (2001), the International Labor Organization (ILO) (2003), the United Nations Economic and Social Council (UN ECOSOC) (2000), and the World Bank (1999), KRI (2021) defines social protection as “a set of public policy measures that intend to achieve three key objectives: (1) ensuring basic income security for all; (2) ensuring universal access to basic needs; and (3) enhancing people’s capability to be productive and resilient to vulnerabilities.”

Social protection measures can be grouped into social assistance, social insurance, and labour market programmes (see Table 2.1). One attribute differentiating social assistance from the other two measures is that social assistance is funded by taxes and government revenue, while social insurance and some labour market programmes require recipients to contribute in order to benefit from the programmes.

**Table 2.1: Categories of social protection measures**

Category	Source of funding	General objective	Examples
<b>Social assistance</b>	<ul style="list-style-type: none"> <li>Taxes or other government revenues</li> <li>Requires no direct contribution from beneficiaries i.e. non-contributory</li> </ul>	To provide basic needs and help individuals and households cope with destitution, poverty and vulnerability	<ul style="list-style-type: none"> <li>Cash transfers</li> <li>In-kind transfers</li> <li>School feeding programmes</li> <li>Public works programmes</li> <li>Fee waivers</li> </ul>
<b>Social insurance</b>	<ul style="list-style-type: none"> <li>Paid by or for insured persons i.e. contributory</li> </ul>	To provide resilience against shocks such as disability, natural disaster and sickness	<ul style="list-style-type: none"> <li>Contributory disability and survivor pensions</li> <li>Sick leave</li> <li>Maternity/paternity benefits</li> <li>Health insurance coverage</li> </ul>
<b>Labour market programmes</b>	<ul style="list-style-type: none"> <li>Can have various sources of funding</li> <li>Can be contributory or non-contributory</li> </ul>	To promote economic participation by helping individuals acquire skills and connect them to the labour market	<ul style="list-style-type: none"> <li>Training</li> <li>Employment intermediation services</li> <li>Wage subsidies</li> </ul>

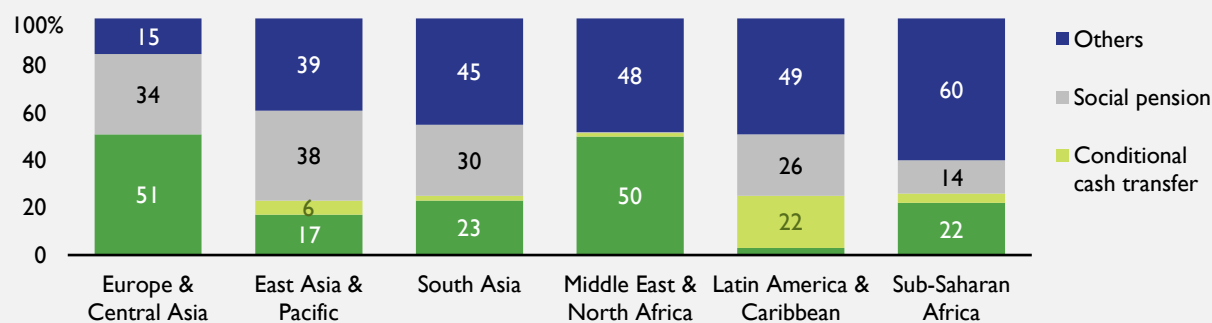
Source: Adapted from KRI (2021) and World Bank (2012)

Social assistance is a key tool for mitigating poverty and vulnerability and, if well-designed, can foster resilience and equality of opportunity. The general objective of social assistance is to fulfil basic needs of individuals and households, providing income and in-kind support, which ensures access to food, shelter, healthcare, education, and livelihood opportunities, among other needs.

Social assistance measures include a range of interventions that apply throughout life, from child benefits to old age pensions as well as covering specific risks such as support for the poor or people with disabilities. They include transfers either in cash or in-kind such as food through school feeding programmes. They can also include waivers or reductions in fees for publicly provided services such as electricity, healthcare, and water.

Social assistance is the primary form of social protection in most developing countries<sup>20</sup> and a large share of social assistance spending is on cash transfers<sup>21</sup>. Figure 2.2 shows the share of social assistance spending by measure in the regions of the world. Cash transfers—either in the forms of conditional cash transfers, unconditional cash transfers and social pension—take up the largest share of spending.

Figure 2.2: Social assistance spending, by region and instrument, 2015 – 2019



Note: Data publicly available as of December 2021. Social assistance spending refers to spending on benefits and administrative costs. Total spending for a country is calculated by aggregating programme-level data for the most recent available year. Regional composition for spending is calculated using simple averages of country-level expenditure by type of program. 'Others' include school feeding, public works, in-kind transfers, education, and housing fee waivers, non-contributory health services, and other social assistance.  
Source: Adapted from World Bank (2022a)

## 2.1. WHAT ARE CASH TRANSFERS?

**What exactly is a cash transfer? To put it simply, it is the direct transfer payment of money to an eligible person to help them fill a need<sup>22</sup>.** However, this definition differs across organisations and literature, sometimes narrowed down based on the features of the programme (e.g. only covering programmes that provide regular benefit compared to one-off programmes) or the recipients' profile (e.g. to the poor).

The transfers can be unconditional or conditional, with the latter requiring potential recipients to fulfil certain conditions or undertake an activity in order to receive the benefit. The conditions usually are in relation to education, health, and nutrition. For example, family grants are given to a family with the condition that children in the family must attend school, or recipients have to attend regular health check-ups.

In this paper, cash transfer programmes are defined as programmes that provide non-contributory cash grants to individuals or households and are delivered by the state or NGOs<sup>23</sup>. At times, cash transfer programmes are also known as 'social cash transfer', 'social transfer programs' or 'cash assistance<sup>24</sup>'. They are non-contributory in the sense that recipients do not have to pay into a system to receive the benefit and programmes are generally funded through taxation or by donors. This includes non-contributory pensions such as old-age social pensions. On the other hand, the scope of cash transfers excludes social insurance programmes that are financed through employer and employee contributions, self-funded pension systems or other forms of deferred compensation.

<sup>20</sup> Institute of Development Studies (2019)

<sup>21</sup> World Bank (2022)

<sup>22</sup> O'sullivan and Sheffrin (2003), World Bank (2012)

<sup>23</sup> Adapted from ODI (2016), World Bank (2012)

<sup>24</sup> EPRI (2010), World Bank (2012)

## 2.2. WHY CASH TRANSFERS?

The argument for cash transfers is simple. While poverty is multidimensional—encompassing various deprivations faced by people such as poor health, lack of education, and inadequate living standards—low and variable income is central to the problem<sup>25</sup>. For example, poor households may not be able to afford nutritious meals, childcare services, and medical services. They may also face difficulties to save for their children's expenditure or invest in themselves by purchasing productive assets or improving their education. Therefore, the argument for cash transfers is that cash given to households can help them smooth consumption<sup>26</sup> and sustain spending on necessary consumption items such as food, education, and healthcare. This prevents them from having to limit and reduce consumption, having to sell assets or take on debt to afford the expenses.

A cash transfer programme is designed based on the goals and priorities set. Hence, the design of cash transfers varies worldwide due to the different contexts of each country. Broadly, cash transfers are designed to satisfy one or several objectives which are (1) social protection and security, (2) development and economic growth, (3) human capital and social mobility, and (4) rights, equity, and fairness<sup>27</sup>.



### 1. Social Protection and Security

Developing countries have utilised cash transfers to raise the income of the poor and vulnerable. This includes those who are viewed as unable to be productive such as the young, old, and disabled. Examples of cash transfers for this purpose include non-contributory pensions, family allowances, and child grants. Additionally, while many of the poor are working, they may not earn a living wage, or they do not earn enough to support their families. Thus, cash transfers can help alleviate their income nearer or above the poverty line. Cash transfers have also been used as safety nets for people as they face 'shocks' to their economic standing, such as facing an illness and being unable to work, experiencing unemployment during economic downturns, or adversely impacted from natural disasters such as floods.



### 2. Development and Economic Growth

Cash transfers are essential to promote growth and development. They enable people to participate actively in the economy as they provide compensation for the higher opportunity costs and higher risks experienced by those with the least money. Cash transfers can help stimulate economic growth at three levels, namely; (1) at the individual level, by reducing insecurity and unlocking money for people to invest, and providing start-up capital, (2) at the local economy, due to the increase in demand as poor people tend to spend extra money locally, and (3) at the national economy level, as the improved growth of the local economy promotes growth at the national level.

<sup>25</sup> DFID (2011)

<sup>26</sup> Consumption smoothing is an economic concept where a person's standard of living is optimised through balancing between savings and consumption over time.

<sup>27</sup> Hanlon, Barrientos, and Hulme (2012)



### 3. Human Capital and Social Mobility

Cash transfers can contribute directly towards improving the wellbeing of people on low incomes and improve non-monetary outcomes such as nutrition, health standards, and education. For example, grants provide money to buy food, purchase medicines or obtain treatment or enable children to attend school instead of having to work to help their family. The goal is to break the intergenerational poverty link, by ensuring children in poor families are healthier, better fed, and more educated than their parents. For this reason, cash transfers are often combined with access to public services, with some conditions placed (e.g. must attend school, clinics, or parenting classes).



### 4. Rights, Equity and Fairness

Proponents of cash transfers also view them as a means to encourage fairness, equity, and empowerment. Cash transfers can help recipients achieve an adequate standard of living, one of the rights declared by the Universal Declaration of Human Rights<sup>28</sup>. It can also be a way to carry out redistribution policies, reallocating money from the rich to the poor. Cash transfers can empower recipients by enabling them to make their own choices on how the money is spent, compared to being given goods. Another identified objective for cash transfers is to improve the status of women, by giving them control over their finances, particularly in making spending decisions for the family<sup>29</sup>. Cash transfers can also help women who are normally left out of the formal employment system. For example, social pensions (non-contributory) benefit women who live longer, who tend to be poorer, and who do not benefit from the formal pension system as they are less likely to have a job compared to their male counterparts.

## 2.3. HOW ARE CASH TRANSFER PROGRAMMES DESIGNED AND IMPLEMENTED?

As elaborated in the previous section, cash transfers can be used to serve different policy objectives. However, the outcomes and impacts are affected by how a programme is designed and implemented as well as other external factors<sup>30</sup> that are beyond the control of the implementers. This section details the typical design flow of cash transfers and the factors that need to be considered in the design of cash transfers. The implications of the different types of design on the impact of the programmes are discussed in further detail in the next section.

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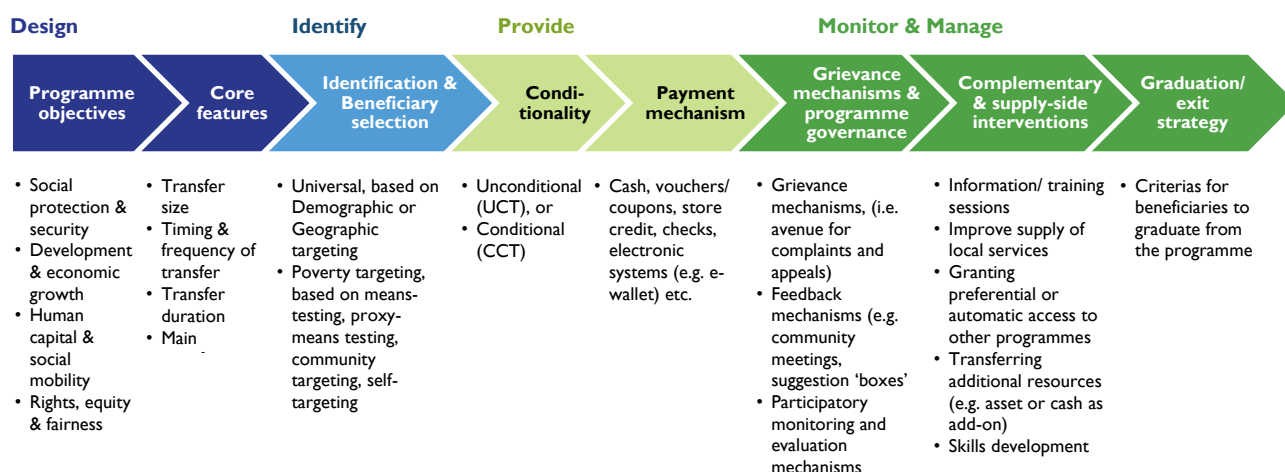
<sup>28</sup> It is important to recognise that the Universal Declaration of Human Rights reflects an agreement that equality, freedom and justice are values that drive a thriving society when everyone could experience equal access to opportunities in these domains and any of their choosing. It drives the point that each person should have an equal opportunity to thrive regardless of their socio-demographic background.

<sup>29</sup> EPRI (2010)

<sup>30</sup> For instance, changes in the political economy and national policy priorities, capacity of local institutions, or covariate shocks (e.g. natural disasters, economic downturns).

The design flow of a cash transfer programme can be categorised into four stages, which start from *Design*, to *Identify*, followed by *Provide*, and ends with *Monitor and Manage* (see Figure 2.3).

Figure 2.3: The design flow of a cash transfer programme



Source: Adapted from World Bank (2020b), ODI (2016), and EPRI (2010)

### 2.3.1. Design

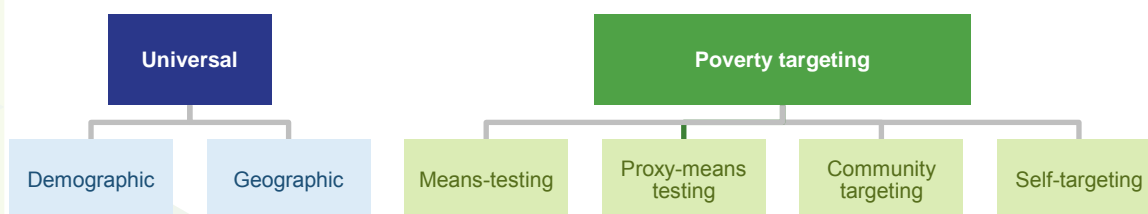
**The development of a cash transfer programme starts with outlining the objectives and expected outcomes.** This sets the direction of the programme as specific activities are laid out to achieve those objectives. Clear objectives enable implementers to track and measure the progress and impact on beneficiaries.

**Next, the core features of the transfer are then designed with the objectives in mind.** The core features include the transfer size (the amount given per beneficiary), timing and frequency of the transfer (the time of when the cash transfer is given and regularity of payments), transfer duration (the length of period the benefit is given, either one-off payments, payment with a maximum duration or time limit, or indefinitely), and main transfer recipient (who receives the transfer on behalf of the household).

### 2.3.2. Identify

**Beneficiaries are then identified and selected based on a set of criteria.** Cash transfers can either be universal (i.e. transfers are available to everyone without being imposed of eligibility conditions) or poverty targeted, in which transfers are aimed at people who are identified as poor or vulnerable. Figure 2.4 illustrates the various designs and approaches in identifying and selecting beneficiaries.

Figure 2.4: Methods of identifying beneficiaries



Source: Adapted from EPRI (2010), Kidd and Athias (2020)

## Universal

As the name entails, universal programmes include all where everyone in the intended category of the population is eligible to participate. The selection process for universal transfers can be based on demographic attributes or geographic location.

Selection of beneficiaries based on demographic attributes is built upon established, easily identifiable attributes (e.g. age, sex, disability). This is when governments make policy choices to address risks across the lifecycle such as childhood, working age, old age and disability. For example, the government introduces a universal child benefit to address risks during the childhood stage where applicants only need to show proof of having a child (e.g. birth certificate) to receive transfers. Selection based on geographical targeting is when eligibility is determined based on the beneficiary's residence. In instances where a large share of the population of a region is deemed as poor or vulnerable, cash transfer programmes can be designed in a way that everyone in that specific location is entitled to transfers. Transfer programmes based on geographic indicators are also commonly used as a response to natural disasters<sup>31</sup>.

There is, however, a debate on the use of 'categorical targeting' to describe universal programmes, as it is considered a type of targeting mechanism. This argument suggests that certain categories of the population (e.g. children, people with disabilities, older people) can be considered a 'target' for social assistance due to the correlation between the categories and poverty<sup>32</sup>. However, there is a counterargument stating that these programmes are not truly targeting mechanisms because they simply provide the transfers at specific stages of the lifecycle<sup>33</sup>. In other words, they are part of a lifecycle social protection scheme and are available to all citizens at the point of the lifecycle that they require them.

## Poverty targeting

Poverty targeting, also called individual or household assessment, is when a beneficiary is selected based on an assessment of their incomes, expenditures, assets, or personal characteristics. The idea behind targeting is that when resources are limited, it is more efficient to direct them towards those who need them the most, such as the poor, which is a smaller group, as opposed to providing for everyone at a smaller amount. Policymakers can target specific individuals or households that are deemed 'poor', or they can delegate the task of identifying to communities, or sometimes to the 'poor' themselves<sup>34</sup>. Targeting can be broadly grouped into four methods:<sup>35</sup>

- I. **Means-testing**, as the name implies, involves testing an individual's or household's 'means for survival'. This usually involves evaluating their income and wealth against a chosen threshold such as the national poverty line to determine their eligibility. The gold standard of targeting is a verified means-test that collects (nearly) complete information on household income and/or wealth and this information is verified using independent sources such as payslips or income and property tax records<sup>36</sup>. This requires an integrated record-keeping system that is comprehensive, and strong administrative capacity to process and regularly update the information, which can be costly for the government.

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<sup>31</sup> EPRI (2010)

<sup>32</sup> Coady and Le (2020)

<sup>33</sup> Kidd and Athias (2020)

<sup>34</sup> EPRI (2010)

<sup>35</sup> EPRI (2010)

<sup>36</sup> Coady, Grosh, and Hoddinott (2004)

Thus, if a government's capacity is weak, then targeting may over-tax their limited administrative resources and thus be counterproductive<sup>37</sup>. In addition, some of the information may be difficult to verify, especially when it is recorded under various agencies and registries, and thus unable to link and capture adequate information of income or assets. This is evident when the poor subsist in the informal economy (i.e. rely on informal sources of income) which makes it difficult to verify their economic status. From another perspective, strictly implemented means-testing can also be costly for beneficiaries as they must document their income or assets to demonstrate livelihoods<sup>38</sup>.

2. **Proxy means-testing** serves as an alternative to means-testing, by evaluating potential beneficiaries through observable indicators as proxies for income or wealth. This includes household demographics (e.g. age of household members and household size), characteristics of homes (e.g. type of roof or floor), the ownership of durable goods (e.g. refrigerators, televisions, or cars) and productive assets (e.g. land or animals)<sup>39</sup>. These indicators serve as proxies of welfare, with each variable given a weight and a statistical equation is used to calculate the "score" for each household to determine their eligibility for a programme. Proxy means-test typically use household surveys as a basis to identify potential beneficiaries.

However, proxy means-testing also has its own set of practical challenges including; the frequency of updating the formula<sup>40</sup> (e.g. determining if an indicator is still relevant or to include new indicators), the degree of transparency (e.g. displaying the list of criterias assessed), and the need for strong administrative capacity (e.g. having a team that is technically proficient to perform the assessment and informed enumerators to collect data)<sup>41</sup>. Furthermore, adopting household surveys as the basis for targeting can be problematic in itself. This stems from the potential inaccuracies inherent in such surveys as many households may never be surveyed and assessed. As such, proxy means-testing incorporates error even before implementation, and studies suggest that further errors are incorporated during implementation<sup>42</sup>.

3. **Community targeting** is when the task of identifying beneficiaries is given to a group of community members or a community leader. This means that the beneficiaries are determined at a community level, employing a more subjective approach that draws on local knowledge harvested by community representatives. The idea for this method is that communities themselves know best who is poor and deserving of support, and to give them a participatory stake in the programme. Nevertheless, community targeting has its own set of risks, such as elite capture and manipulation by more powerful community members and local elites. This can result in the allocation of resources that strays from the established

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<sup>37</sup> EPRI (2010)

<sup>38</sup> A case in point was the Child Support Grant cash transfer implement in South Africa, In 2002, two years after the start of the programme, only 10% of eligible households received the transfer and the take-up rates were the lowest in the poorest provinces. It was found that the poorest households faced difficulty navigating the bureaucracy to qualify for the grant. Five years later, the means-test was relaxed, resulting in an increased take-up rate by 500% and take-up rates in the poorest provinces rose above the national average. Source: Samson, Mac Quene, and Van Niekerk (2005)

<sup>39</sup> EPRI (2006)

<sup>40</sup> While in theory the formula should accurately identify poor households (i.e. able to explain 100% of the variability in expenditure across households), in practice these formulas often perform very poorly and frequently explains about 50% of the variability in the identified measure of livelihoods. For instance, a formula used in a programme for Egypt explained only 43% of variability in consumption, while another in Armenia only explained 25%. Source: Coady, Grosh, and Hoddinott (2004)

<sup>41</sup> EPRI (2010)

<sup>42</sup> For example, Mexico's Oportunidades programme utilising proxy-means testing excluded 70% of the poor, while 30% of the non-poor are beneficiaries. Similarly, Jamaica's PATH programme resulted in an exclusion and inclusion error of 50%, which means that half of the intended beneficiaries are excluded from the transfer. Source: EPRI (2010)

targeting guidelines. Another possible issue is the resulting social tension and resentment due to the close proximity and relationship between the beneficiaries (those that receive the benefit), the ‘near-beneficiaries’ (those that are excluded from the programme) and the community representative (the one that determines who should receive the benefit).

4. **Self-targeting**<sup>43</sup> are programmes that target the poor by designing the programme to be attractive primarily to the poor. In other words, it is unattractive to the non-poor, whom would thus, forego the potential benefit that the programme brings. The disincentives include the potential costs of participating (e.g. cost of travel to receive benefit, time spent waiting in line to receive the benefit), the resulting stigma (e.g. programme is specifically branded as only for the poor), and the conditions set (e.g. work requirement, children attending school)<sup>44</sup>. However, self-targeting also involves inclusion and exclusion errors. For example, the original target group may be turned off by the disincentives and choose not to participate in the programme, while members of the less poor households may participate to benefit from the transfers despite the disincentives.

### 2.3.3. Provide

**The provision of cash transfers can be conditional or unconditional.** Upon identification of beneficiaries, conditional transfers are provided based on whether they have met the conditions set (if any) for the programme. Conditions are usually set to achieve certain objectives such as human capital development—by encouraging positive behavioural changes. Conditions can include children achieving a certain percentage of school attendance, academic achievement, and nutritional goals, attending healthcare checkups, or adult education programmes.

**Beneficiaries will then receive the cash transfer through a chosen payment mechanism.** This mechanism could be in the form of cash, bank account transfer coupon, voucher, store credit or electronic systems such as smart cards and mobile money (e.g. payment to e-wallet accounts). The payment method chosen depends on the direct and indirect costs of transfer (from the provider’s side) to collecting the cash (from the recipient’s side) as well as the expected benefit. A simple example is that a transfer payment to a beneficiary’s bank account can be done quickly from the programme provider’s side, but the beneficiary may incur some cost to withdraw the money (e.g. time and transportation costs), especially when they are far from the nearest ATM.

### 2.3.4. Monitor & Manage

**Once the transfer is delivered, the programme enters the final stage of monitoring and managing.** Programmes can create an accountability mechanism with the objective of improving their effectiveness and accountability to vulnerable groups and populations<sup>45</sup>. This includes a **grievance mechanism**—a platform for beneficiaries to provide feedback, complaints or appeals—and **programme governance**, which is the ongoing monitoring and assessment of programmes.

A cash transfer programme can sometimes be tied to **complementary interventions** and **supply-side services** to enhance their impact. These can include<sup>46</sup>:

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<sup>43</sup> Self-targeting is often used for public works programmes rather than cash transfers. They employ a combination of work requirements and low wages as a way to self-target the poor. Source: EPRI (2010)

<sup>44</sup> Coady, Grosh, and Hoddinott (2004)

<sup>45</sup> ODI (2016)

<sup>46</sup> ODI (2016)

- **Provide information or training:** This is to improve the awareness and knowledge of beneficiaries and to encourage positive changes in behaviour. It can be in the form of informative materials or educational sessions on a range of topics (e.g. nutrition, education, financial literacy).
- **Improve the supply of local services:** This is to address the limits of focusing on demand-side interventions. It can be through the allocation of additional resources to improve supply (e.g. health and education). For example, hiring temporary doctors in places with insufficient healthcare workers or connecting outside food suppliers to local shops.
- **Grant preferential or automatic access to other programmes:** This is to ease access of beneficiaries to other programmes and ultimately magnify the potential positive outcomes. For instance, family members of a cash transfer programme are also automatically enrolled into health insurance, or children are entitled to free lunches at schools.
- **Transfer additional resources on top of the cash transfer:** This is to encourage and enable graduation from the programme by providing additional resources (e.g. lump sum cash or an asset).
- **Provide tools for skills development:** This is to enhance the impact of the transfer. It can also be a way to ensure recipients satisfy specific needs. One example is coaching recipients on business development.

### 2.3.5. Graduation/Exit

**Some programmes may have a graduation/exit strategy to enable recipients to reach a point where they no longer require transfers and ‘graduate’ from the programme.** This concept of 'graduation' entails that the receipt of transfers is time-limited—beneficiaries are capable of working and improving their income, but perhaps require temporary support before they can stop relying on social protection provision. For this purpose, cash transfers can be complemented with supplementary measures that empower beneficiaries and enhance their potential for graduation through, for instance, providing assets or labour market training.

A ‘graduation threshold’<sup>47</sup> is usually set, which serves as an administrative benchmark that indicates when a recipient is no longer eligible for the programme. For example, one common criteria for eligibility for transfers is that beneficiaries can only receive the benefit if their individual/household income does not exceed a certain threshold. Graduation thresholds are important for programming and budgeting purposes because they set the outline for eligibility and exit requirements, and consequently affects the scale and cost of programmes<sup>48</sup>. However, it is critical for any graduation strategy to distinguish between individuals and households who have graduation potential and those who do not (e.g. those who have no labour capacity)<sup>49</sup>. While one of the objectives of cash transfers is to achieve improvements in development and economic growth, it is important not to lose sight of the primary purpose of social protection, which is to provide safety nets or insurance for people who are already poor or at the risk of becoming poor.

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<sup>47</sup> Sabates-Wheeler and Devereux (2011) distinguished the ‘threshold graduation with ‘sustainable graduation’ in which the former refers to graduation in relation to a fixed point, whereas the latter is the ability of the recipient to remain above the benchmark in the medium to long-term after achieving a transformed livelihood. Sustainable graduation requires the threshold graduation to be met, but the reverse may not hold true.

<sup>48</sup> Sabates-Wheeler and Devereux (2011)

<sup>49</sup> Sabates-Wheeler and Devereux (2011)

### 3. INTERNATIONAL TRENDS AND EVIDENCE

*“It is important to tailor the design of cash transfer programs to the context, such as the conditionality, the size of the transfer, the number (or share) of beneficiaries within each target area, and whether to make them in-kind (food) or cash. Optimal choices of these key design features can maximize the likelihood that cash transfers have positive spillover effects and avoid negative ones...”*

Loeser, Özler, and Premand (2021)

What have we learned about cash transfers?

Cash transfers have become an increasingly popular social protection tool as evidenced by the increase in the number of countries implementing cash transfers over the past two decades<sup>50</sup>. According to a review of evaluations on cash transfers by the Overseas Development Institute (ODI) published in 2016, 130 low- and middle-income countries implement at least one unconditional cash transfer programme (UCT) and 63 implement at least one conditional cash transfer programme (CCT). One motivation behind the high adoption of cash transfers is its impact, especially on poverty alleviation<sup>51</sup>. To illustrate these trends and impacts in greater detail, this section provides an overview of global expenditure on cash transfers and summarises impact evaluation studies. This section then looks into programme design elements and its mediating effects that influence outcomes.

#### 3.1. EXPENDITURE ON CASH TRANSFERS

The Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE) was reviewed to provide an overview of global expenditure on cash transfers. ASPIRE is a World Bank database compiling statistics related to social protection performance derived from government budget expenditures and other administrative sources. While the database is not complete<sup>52</sup>, it is the most comprehensive source for global-level statistics on social protection. Figure 3.1 exhibits the average expenditure on UCTs, CCTs, and non-contributory social pensions (e.g. disability benefits, old-age social pensions, survivorship benefits, and war victim benefits)—henceforth, collectively referred to as cash transfers in this section—as a percentage of GDP for 73 countries<sup>53</sup>. Between 2015 to 2019<sup>54</sup>, the global average is below 1%<sup>55</sup>. By region, countries in Europe and Central Asia, on average, spend the most on cash transfers at 1.4% of GDP. By income group, upper middle-income countries, on average, spend 1.3% of GDP, marginally higher than high-income countries.

<sup>50</sup> ODI (2016)

<sup>51</sup> ODI (2016)

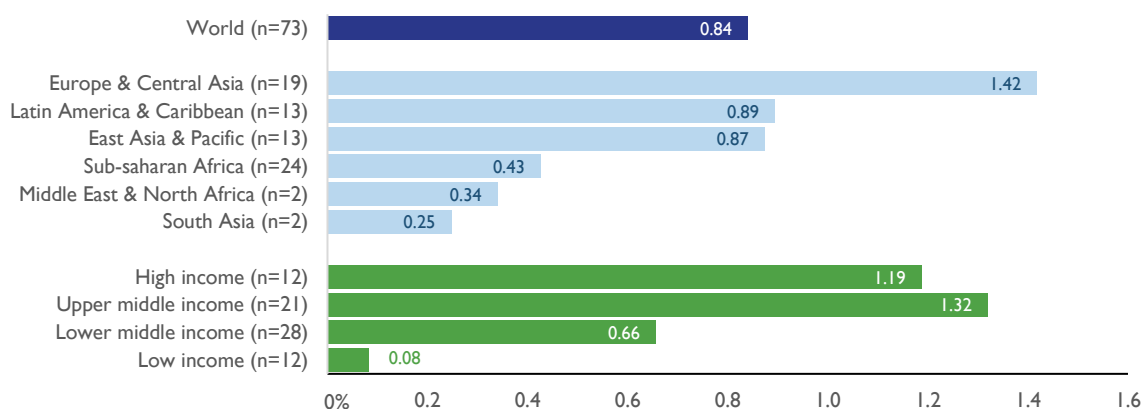
<sup>52</sup> ASPIRE may undercount social assistance programmes, such as the data for Malaysia. ASPIRE reports 2015 – 2016 expenditure data for eight Malaysian programmes namely Bantuan Am, Bantuan Anak Pelihara, Bantuan Orang Tua, Bantuan Kanak- Kanak, Bantuan OKU Terlarat/Pesakit Kronik Terlarat, Bantuan Rakyat Malaysia, Apprenticeship Allowance (DSW), Financial Assistance of Artificial/Assistive Devices and Public Assistance. In comparison, Choong and Adam Firouz (2020) report around 120 subsidies and social assistance programmes in 2015 and 2016.

<sup>53</sup> ASPIRE provides expenditure data as a percentage of GDP. This is likely to allow for international comparison as the size of expenditure is standardized to a country's 'income' i.e. how much countries spend on cash transfers out of total income.

<sup>54</sup> ASPIRE collects expenditure data up to 2021. To remove the effect of the COVID-19 pandemic, only countries with data up to 2019 were considered. In doing so, several countries were removed and the number of countries within specific groups—such as Middle East and North Africa, and South Asia—shrank considerably.

<sup>55</sup> The time period is represented as a range as different country-level data are available for different years.

Figure 3.1: Cash transfers expenditure, as a percentage of GDP, 2015 – 2019

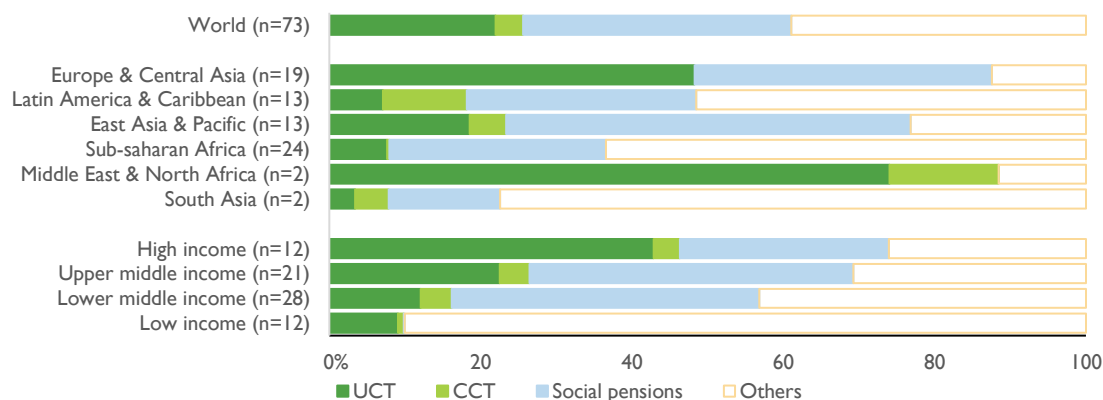


Source: World Bank (2021), Authors' calculation

Note: Data publicly available as of December 2021. Expenditure refers to spending on administrative costs and benefits. Total expenditure for a country is calculated by aggregating programme-level data for the most recent available year. Expenditure for regions and income groups is the simple average of countries within respective groups. Number in parentheses is the number of countries in group. Refer to Appendix 2 for detailed information on country-level expenditure.

Figure 3.2 shows the expenditure on cash transfers by type, (i.e. UCTs, CCTs, and non-contributory social pensions), as a percentage of total social assistance expenditure. Globally, cash transfers take up the largest proportion of social assistance spending<sup>56</sup>. On average, countries allocate about half of social assistance spending to cash transfers except in Sub-Saharan Africa, South Asia, and low-income countries. For all groups, except the Middle East and North Africa as well as low-income countries, non-contributory social pensions take up the largest share of expenditure. Between UCTs and CCTs, the former receives a bigger allocation, except in Latin America and Caribbean.

Figure 3.2: Unconditional and conditional cash transfers, non-contributory social pensions, and other social assistance expenditure, as a percentage of total social assistance expenditure, 2015 – 2019



Source: World Bank (2021), Authors' calculation

Note: Data publicly available as of December 2021. Expenditure refers to spending on administrative costs and benefits. Total expenditure for a country is calculated by aggregating programme-level data for the most recent available year. Expenditure for regions and income groups is the simple average of countries within respective groups. Number in parentheses is the number of countries in group. 'Others' include school feeding, public works, in-kind transfers, education, and housing fee waivers, non-contributory health services and other social assistance. Refer to Appendix 2 for detailed information on country-level expenditure.

<sup>56</sup> ASPIRE uses the term social safety net and social assistance interchangeably. To align with previous KRI publications, this paper uses the term social assistance.

In Figure 3.1 and Figure 3.2, countries are grouped based on location or income status for ease of comparison. However, spending trends vary considerably within groups. Take the income group as an example, it may be assumed that there is a strong correlation between social assistance expenditure and GDP per capita but analyses by the World Bank (2018) indicate otherwise.

Supplementing the World Bank (2018), we chart expenditure on cash transfers for all countries within their respective groups. Figure 3.3 and Figure 3.4 indicate varying expenditure levels of countries in each region and income group. The charts suggest that some countries allocate far higher or far lower budgets to cash transfers compared to its region-/income-group average.

This paper, however, does not investigate why certain countries spend more on cash transfers. Nevertheless, the World Bank's (2018) report on social assistance provides insights that may apply to cash transfers. Conflict-ridden countries are more likely to spend more on social assistance. For example, Timor-Leste—a country with one of the highest expenditure on cash transfers as a percentage of GDP at 5.3% in 2015 – 2016<sup>57</sup>—introduced a universal social pension for war veterans in 2008 as a response to conflicts in the mid-2000s<sup>58</sup>.

Another possible explanation is the implementation of universal programmes i.e. countries that implement universal programmes spend more than countries that do not implement such programmes. For example, Georgia and Lesotho run universal old-age social pension programmes while Mongolia run a universal child benefit programme<sup>59</sup>. These countries allocate about 2% to 6% of its GDP to expenditure on cash transfers—higher than the world- and their respective country-group averages<sup>60</sup>.

Additionally, countries that expand coverage of existing programmes also expand expenditure. Table 3.1 shows that the increase in the percentage of population covered by cash transfer programmes in Indonesia, the Philippines, Senegal, and Tanzania is accompanied by an increase in spending.

Table 3.1: Population coverage and expenditure on cash transfer programmes in selected countries over time

Country	Programme	Period	Beneficiaries as percentage of population		Expenditure as percentage of GDP	
		Year 1 – Year 2	Year 1	Year 2	Year 1	Year 2
Indonesia	Program Keluarga Harapan (PKH)	2008 – 2016	1.0%	9.0%	0.20%	0.5%
The Philippines	Pantawid Pamilyang Program (4Ps)	2008 – 2015	4.0	20.0	0.10	0.5
Senegal	National Cash Transfer Programme (NCTP)	2013 – 2015	3.0	16.0	0.05	0.2
Tanzania	Productive Social Safety Net (CCT component)	2013 – 2016	0.4	10.0	0.03	0.3

Source: World Bank (2018)

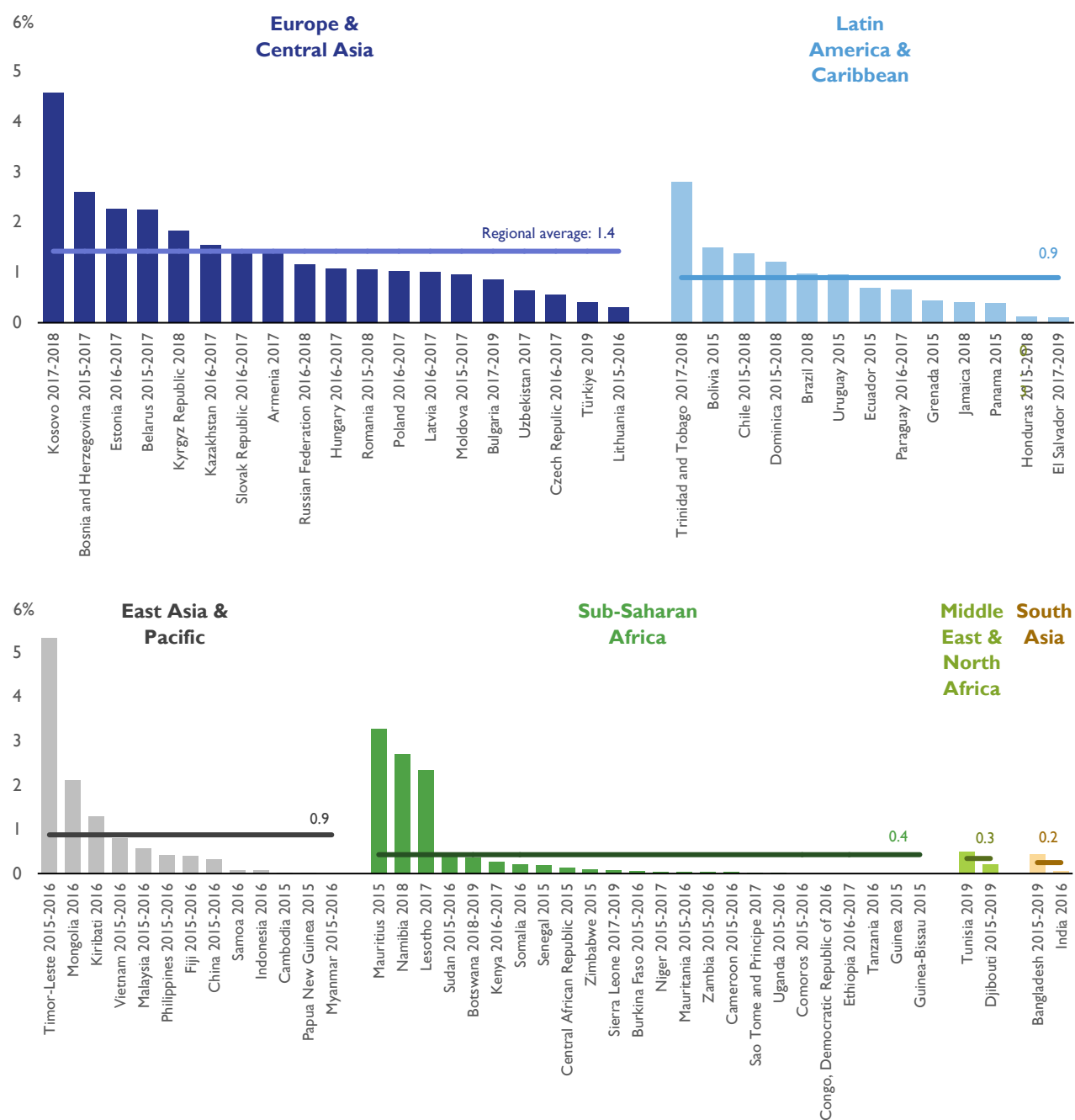
<sup>57</sup> World Bank (2021), Authors' calculation

<sup>58</sup> World Bank (2018)

<sup>59</sup> World Bank (2018)

<sup>60</sup> World Bank (2021), Authors' calculation

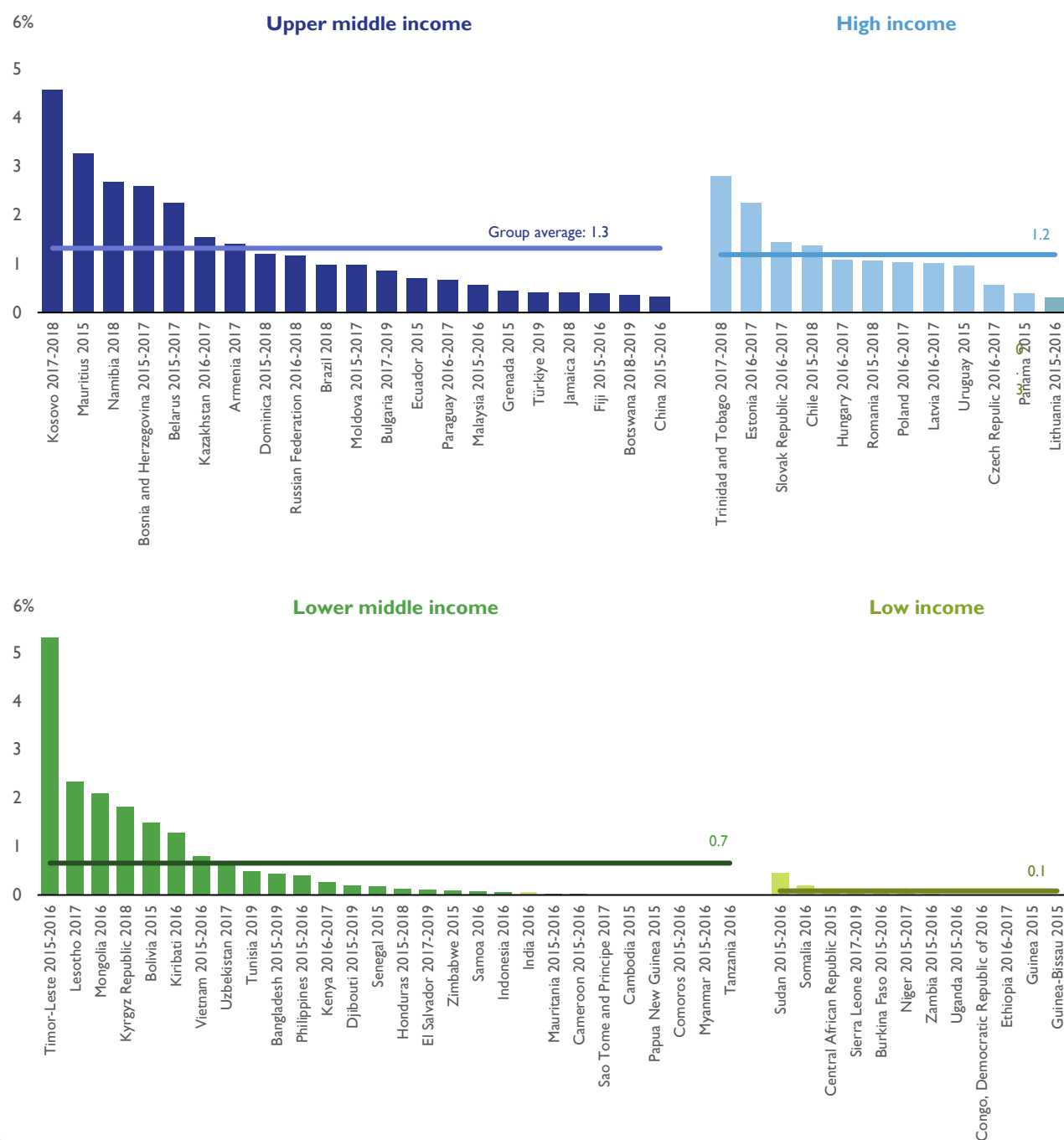
Figure 3.3: Cash transfers expenditure, as a percentage of GDP, by country and region, 2015 – 2019



Source: World Bank (2021), Authors' calculation

Note: Data publicly available as of December 2021. Expenditure refers to spending on administrative costs and benefits. Total expenditure for a country is calculated by aggregating programme-level data for the most recent available year. Expenditure for regions and income groups is the simple average of countries within respective groups. Refer to Appendix 2 for detailed information on country-level expenditure.

Figure 3.4: Cash transfers expenditure, as a percentage of GDP, by country and income group, 2015 – 2019



Source: World Bank (2021), Authors' calculation

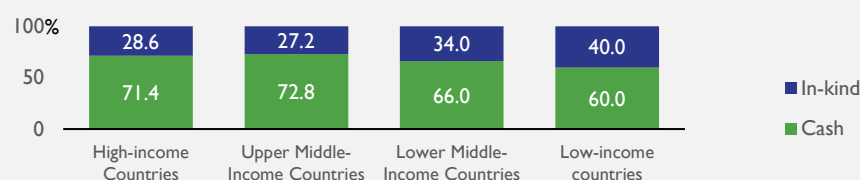
Note: Data publicly available as of December 2021. Expenditure refers to spending on benefits and administrative costs. Total expenditure for a country is calculated by aggregating programme-level data for the most recent available year. Expenditure for regions and income groups is the simple average of countries within respective groups. Refer to Appendix 2 for detailed information on country-level expenditure.

## Box 2: Cash transfers during COVID-19

Throughout the Covid-19 pandemic, social protection measures—including cash transfers—have been instrumental in easing the distress faced by households and individuals. From January 2020 to December 2021, a total of 3,856 social protection measures were either implemented or planned by 223 countries. With 1,023 measures in 203 countries, cash transfers represented 26% of social protection and 43% of social assistance measures, respectively.

During the pandemic, priority to extend timely assistance can be seen in simplifying the design and delivery of social assistance programmes including relaxing eligibility criteria, making applications and payments more accessible and flexible, and removing conditions that recipients have to adhere to, among others. Given its simplicity, cash transfers became the dominant social assistance measure (see Figure 3.5). In several countries, in-kind transfers were temporarily converted to cash. For example, school feeding programmes switched to cash transfers in 25 countries. Among cash transfer programmes, UCTs represents 89% of all programmes. This is an increase relative to the approximate pre-Covid-19 share of UCTs.

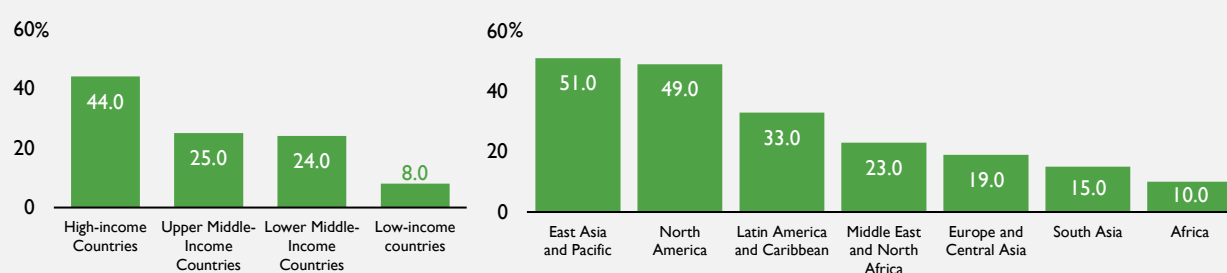
Figure 3.5: Share of cash and in-kind transfers out of total social assistance, 2020 – 2021



Source: Gentilini et al. (2022)

Wide usage of cash transfers translates to high coverage. Between 2020 to 2021, 17% of the global population, or 1.3 billion people, were recipients of at least one Covid-19-related cash payment. In other words, one out of six people in the world received at least one Covid-19-related cash payment. About half of the population in East Asia and North America were covered, while about one-tenth in Africa were covered (see Figure 3.6).

Figure 3.6: Coverage of cash transfers, by country income group and region, 2020 – 2021



Source: Gentilini et al. (2022)

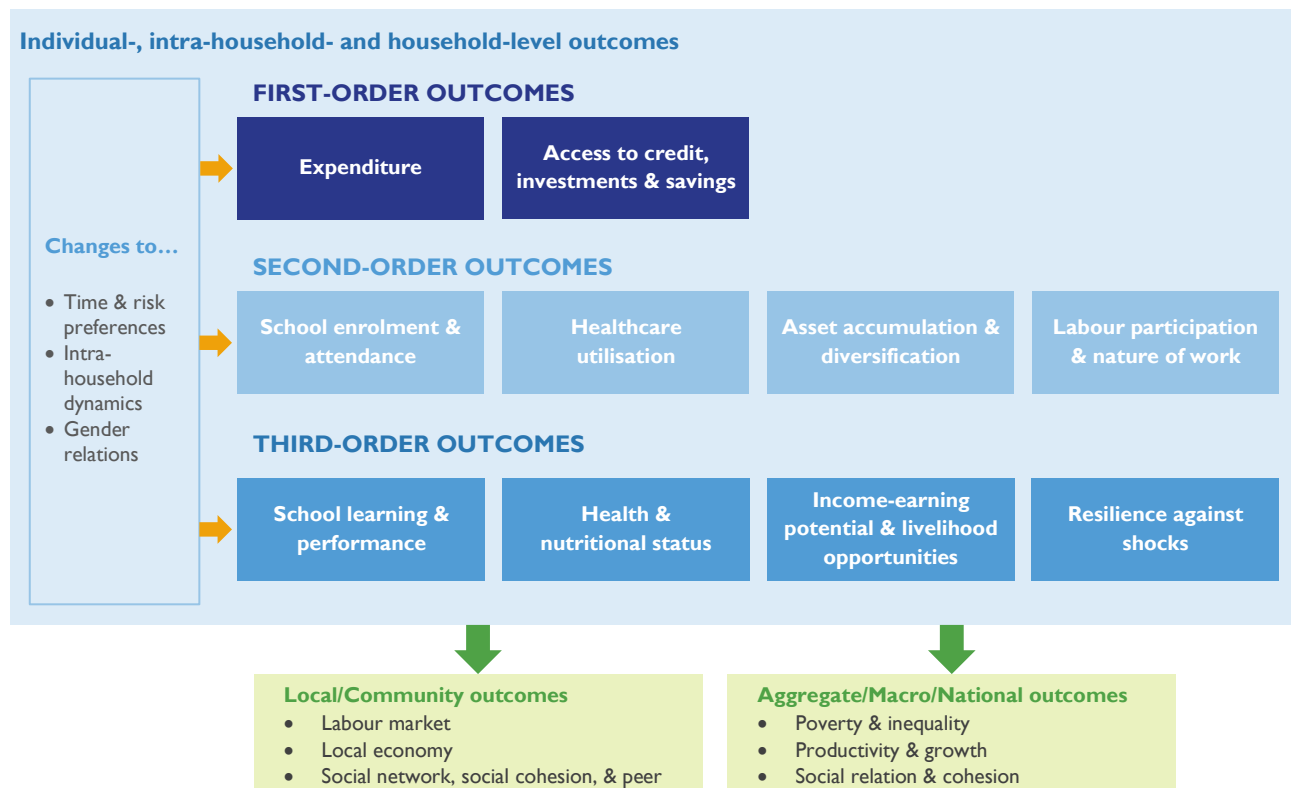
Other insights from the pandemic include gaps in countries' social protection systems and the imperative for universal systems and 'automatic' stabilisers. While these developments are monumental, they do not necessarily translate to structural changes. Covid-19-related programmes were short term and mostly phased out by 2021. More time will be required to assess if lessons are learnt.

Source: Gentilini et al. (2022)

### 3.2. EFFECTIVENESS OF CASH TRANSFER PROGRAMMES

The expansion of cash transfers is in part due to findings on their effectiveness<sup>61</sup>. Figure 3.7 conceptualises several key outcomes that cash can offer based on a rigorous review of cash transfer literature by ODI (2016).

Figure 3.7: Potential outcomes of cash transfer programmes



Source: Adapted from ODI (2016)

1. **First-order outcomes:** From top to bottom, Figure 3.7 illustrates, in sequence, the changes expected to occur after recipients receive cash. It firstly increases beneficiaries' incomes, affecting expenditure, creditworthiness, investments, and savings. These direct changes are **first-order outcomes**.
2. **Second-order outcomes:** Next, the increase in income lowers cost barriers and weakens cost and liquidity constraints to practice certain behaviours, preferably those promoting human capital development and productive asset accumulation, such as children attending school and farmers purchasing farm inputs. These behavioural changes are **second-order outcomes**.
3. **Third-order outcomes:** In the medium- to long-term, direct and behavioural changes cumulatively create meaningful changes such as improvements in learning indicators following regular school attendance and increases in crop yields from more productive farming strategies. These longer-term outcomes are **third-order outcomes**.

<sup>61</sup> Davis et al. (2016)

The left side of Figure 3.7 lists outcomes that are not time bound but intrinsically linked to the first-, second-, and third-order outcomes. Cash transfer programmes alter recipients' time and risk preferences as well as gender relations and power dynamics within households. For example, with better income security, recipients may be less risk averse and more likely to invest in entrepreneurial endeavours. In households where traditional gender roles—such as women being primarily involved in housework and care duties—are strong, providing cash exclusively to women may give more decision-making power to the recipients. On the other hand, it may increase tensions between household members and result in abuse and conflict.

Lastly, the bottom of Figure 3.7 notes the possible spillover impacts of cash transfers to the community (e.g. increased economic activities in local markets from increased spending by beneficiaries) and to aggregate national outcomes (e.g. poverty alleviation following distribution of cash to the poor).

To summarise general findings of the literature on cash transfers, Table 3.2 outlines findings from the ODI's (2016) systematic review, covering studies on 56 different cash transfer programmes. Though it is not a be-all and end-all of this growing discourse, ODI (2016) provides a concise and comprehensive overview of literature published from 2000 to 2015<sup>62</sup>. The systematic review covers six outcome areas, namely (1) monetary poverty, (2) education, (3) health and nutrition, (4) savings, investments and production, and (6) employment and empowerment.

Table 3.2: Summary of ODI's systematic review

Outcome area  Indicator	Number of studies reporting...			
	on the indicator	statistically significant increases	statistically significant decreases	mixed results
<b>Monetary poverty</b>				
Total expenditure	35	25	1	0
Food expenditure	31	22	2	0
Poverty headcount	9	1	5	0
Poverty gap	9	1	6	0
Squared poverty gap	7	1	4	0
<b>Education</b>				
Absenteeism	9	0	4	0
Attendance	16	9	1	0
Maths test scores	4	0	0	0
Language test scores	3	1	1	0
Composite test scores	1	0	0	0
Cognitive development test scores	5	3	0	0
<b>Health &amp; nutrition</b>				
Health service use	15	9	1	0
Diet diversity	12	7	0	0
Probability of being stunted	4	0	1	0
Height-for-age z-score (Measurement to assess stunting)	10	4	0	0
Probably of being wasted	2	0	1	0
Weight-for-height z-score (Measurement to assess wasting)	3	0	0	0
Probability of being underweight	4	0	1	0
Weight-for-age z-score (Measurement to assess underweight)	5	0	0	0

<sup>62</sup> Systematic reviews are not devoid of errors. Selection bias is an issue as analysis is limited to the literature that is included. Regardless, for a general understanding on impacts of cash transfers, ODI's broad coverage of studies including peer-reviewed literature and grey/unpublished literature as well as the restrictive selection criteria for quality control renders the review an expansive and reliable collection of evidence.

Savings, investment & production				
Savings	10	5	0	0
Borrowing	15	4	3	1
Agricultural asset accumulation	8	3	0	1
Agricultural inputs	8	6	1	0
Livestock assets	17	12	0	0
Business & enterprise	9	4	1	0
Employment				
Adults working	14	3	2	0
Adults work intensity	11	3	3	0
Migration	3	1	1	0
Children working	19	0	8	0
Children work intensity	5	0	5	0
Empowerment				
Physical abuse towards women & girls	7	0	6	0
Non-physical abuse towards women & girls	7	2	4	0
Female decision-making power	7	4	1	0
Marriage	6	1	3	1
Pregnancy	10	2	5	0
Contraception use	9	5	0	1
Multiple sexual partners	4	0	3	0

Source: Adapted from ODI (2016)

Table 3.2 reveals several key takeaways. More studies investigate first-order outcomes relative to second- and third-order outcomes. For instance, 35 studies report total expenditure—a first-order outcome—as a variable of interest compared to 16 for school attendance—a second-order outcome—and 5 for cognitive development test scores—a third-order outcome.

Some areas are more widely covered than others. Based on number of studies, cash transfers' impact on poverty is highly researched compared to women's empowerment, for instance. This may indicate the intended outcomes of the respective cash transfer programmes and hence, their inclusion in the research scope. Another possibility is that lesser studied areas are nascent research areas.

Studies generally find positive results that are in line with the general objectives of the respective cash transfer programmes<sup>63</sup>. However, some studies report negative evidence (e.g. increase in poverty headcount, non-physical abuse towards women and girls).

Overall, Table 3.4 reflects how effective and consistent cash transfers can be in achieving programme targets, especially first-order outcomes. It also highlights a range of outcomes that are influenced by cash transfers. Omitted from Table 3.4 but important to highlight is the fact that the impacts can be simultaneous. For instance, greater school attendance is often accompanied by a reduction in child labour, making cash transfers a tool for improving child wellbeing in various dimensions.

While Table 3.4 only includes literature up to 2015, recent evidence seem to align with overall trends and provide new insights. For instance, positive impacts in education and health spending are noted in Liberia. Patel-Campillo and García (2022) link the Peruvian 2005 Juntos CCT to higher education attainment albeit only for men. Other studies focus on the potential of cash transfers in addressing current pressing issues such as mental health problems (see Wollburg et al. (2023)) and climate change (see Baptista, Diallo, and Kaho (2023)).

<sup>63</sup> ODI (2016)

### 3.2.1. Long-term and Lasting Impacts

While Table 3.4 supports the role of cash transfer programmes in catalysing short- and medium-term changes, its impact in the long-term is less clear. Studies focusing on long-term outcomes are few, partly due to methodological challenges such as difficulty in conducting long-term follow-ups as well as high attrition rates<sup>64</sup>. Contacting recipients a few years after implementation of a programme is challenging, especially after beneficiaries exit from the programme<sup>65</sup>. Furthermore, running cash transfers in a typical experiment setting where two identical groups are either given or denied cash for long periods may be damaging politically<sup>66</sup> and socially<sup>67</sup>.

Despite this, literature on long-term impact is emerging. Several studies conclude the effects of cash transfers appear in the short-term but dissipate in the long-term<sup>68</sup>. Namely, in the long-term, both recipients and non-recipients converge in various wellbeing dimensions<sup>69</sup>. While this may seem unsatisfactory, it is not necessarily unexpected. Assuming healthy economic growth, work is widely available, there are ways to save and invest as well as to obtain grants and loans, and the initial cost to start a business is low, non-recipients of cash transfers have the means to move out of the poverty trap<sup>70</sup>. However, with extreme enough constraints, it is likely that the poor will remain poor without assistance<sup>71</sup>. Even in contexts where opportunities are available, cash transfers may give a head start and other lasting benefits to recipients<sup>72,73</sup>.

Based on a nine-year follow-up of a one-off grant to young adults aged roughly between 16 to 35 in Uganda to start a skilled trade such as carpentry, metal fabrication, and tailoring, Blattman, Fiala, and Martinez (2020) opine that the grant put beneficiaries on an accelerated work path as opposed to non-beneficiaries. By year nine, the two groups converge with statistically significant differences in hours worked and income observed two- and four-years post-transfers dissipating. With time, non-beneficiaries were also able to find employment opportunities. The authors suspect that this convergence is a result of economic growth and the programmes' targeting of a productive group i.e. poor youths with abilities and initiatives to work. On the other hand, asset stock and the likelihood of holding skilled jobs are higher amongst recipients nine-years after transfers, possibly due to lasting effects from the transfers.

To highlight how extreme constraints do not sustain impacts for beneficiaries, evaluation of a year-long UCT programme for Syrian refugees in Lebanon illustrates a scenario<sup>74</sup>. While receiving large transfers, refugees increase consumption, enrol children in school, as well as save and invest in durable goods. However, these effects are not sustained six months after cessation of transfers. The circumstances of refugees—a vulnerable

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<sup>64</sup> Millán et al. (2019)

<sup>65</sup> Millán et al. (2019)

<sup>66</sup> The design of cash transfers may be politically motivated. Duchoslav, Kenamu, and Thunde (2023) show Malawi households in constituencies where the ruling party won or lost by a small margin 2014 parliamentary elections are more likely to receive cash and in-kind transfers following a poor harvest season in 2015/2016. This is likely done to win votes for the ruling party in the 2019 elections. Estimates by the authors show no significant results.

<sup>67</sup> Cameron and Shah (2014) find that the rapid rollout of Indonesia's UCT programme Bantuan Langsung Tunai resulted in mistargeting—large exclusion and inclusion errors—and this is associated with increases in crime and declines in community participation.

<sup>68</sup> Özler (2020)

<sup>69</sup> Özler (2020)

<sup>70</sup> Blattman, Fiala, and Martinez (2020)

<sup>71</sup> Blattman, Fiala, and Martinez (2020)

<sup>72</sup> Blattman, Fiala, and Martinez (2020)

<sup>73</sup> For policymakers, what must also be considered when deciding to implement a policy is the cost benefit. In some cases, the consumption gains from a large assistance programme may need to persist or grow for at least 15 years to outweigh costs (see Blattman, Fiala, and Martinez (2020)). Another way to frame this argument is as such: if convergence is very slow i.e. constraints for poor people to move out of poverty too strong thus trapping them in poverty, then there is a strong argument for poverty alleviation policies.

<sup>74</sup> Altındağ and O'Connell (2023)

group that lacks access to supporting institutions and social safety nets—likely explain the short-lived effects. For structurally excluded populations, cash transfers serve to cope with day-to-day needs but are not sufficient to sustain poverty alleviation.

Baird, McIntosh, and Özler (2019) conclude that UCTs for adolescent girls in Malawi improve physical and mental health of recipients compared to non-recipients when income support is in place, but these improvements disappear two years after the programme ends. However, children born to recipients during the programmes' two-year duration have better height-for-age z-scores—an indicator for stunting—suggesting the intergenerational impact of UCTs. In the CCT arm of their experiment, impact on education attainment is sustained but not for employment or earnings. With few work opportunities, the gains from school may not translate to welfare gains in adulthood.

Millán et al. (2019) present a literature review on long-term impacts of CCTs in Latin America focusing on children's outcomes during school ages and young adulthood, years after exposure. Similar to the findings for the CCT arm of Baird, McIntosh, and Özler (2019), the review concludes that the impact on schooling is primarily positive but few studies report significant effects on long-term outcomes such as cognitive skills, learning, employment, and earnings.

Attanasio et al. (2021) offer evidence of Familias en Acción—a CCT programme in Colombia—on crime, various human capital outcomes and teenage pregnancy. Their findings show positive results years after households last receive cash from the programme.

Deshpande and Mueller-Smith (2022) measure the impact of the removal of Supplemental Security Income (SSI)—a cash transfer programme for low-income children with disabilities in the US—at age 18 on criminal involvement. The study is a follow-up of Deshpande (2016) who finds that, on average, those removed from SSI have higher earnings in adulthood relative to those who remain in the programme. However, statistics show that only a minority engage in formal employment. To understand how others sustain livelihoods, the authors consider income-generating criminal activities. They find that SSI removal increases crime such as burglary, fraud/forgery, theft and prostitution. Importantly, this negative impact persists over the next two decades, as youths who were removed from the programme continue to be embroiled in illegal activities. The findings on crime also suggest the wide-reaching effects of removing cash transfers on communities.

Covering a 12-year period, Machado et al. (2022) research the impact of Bolsa Familia—the flagship CCT programme in Brazil to eradicate extreme poverty—on suicide. The authors conclude that beneficiaries have a lower suicide rate than non-beneficiaries and attribute this difference to the programme's guarantee of income security—a social determinant of health.

Based on this limited but burgeoning literature, results on long-term effects vary. Interpreting intended and unintended long-term impacts is difficult due to the complex and nuanced nature of the findings. For example, while Baird, McIntosh, and Özler (2019) find no long-term impact of UCTs on female recipients, children who were conceived and born during the programme run have better health outcomes, suggesting some long-term benefits. Evidently, more research is needed to reach a consensus on the long-term impact of cash transfers, which like short- and medium-term impacts, may be tied to the design of cash transfer programmes—including targeting, transfer amount, etc.—as explained in the next sub-section.

### Box 3: Spillover and multiplier impacts

Cash transfers not only benefit recipients but also local communities and economies. When low-income beneficiaries receive cash, they are most likely to spend, circulating cash in the local economy. This means that those not eligible for the programme also benefit to some extent. Hanlon, Barrientos, and Hulme (2012) term this phenomenon the ‘virtuous development cycle’.

Davis et al. (2016) estimate the multiplier effect of flagship UCT programmes in Sub-Saharan African to the local economy range between 1.34 to 2.52. In other words, every RMI transferred to a beneficiary generates income up to RM2.52 for the local economy. Even after accounting for price increases, Davis et al. (2016) find that the multiplier remains greater than one.

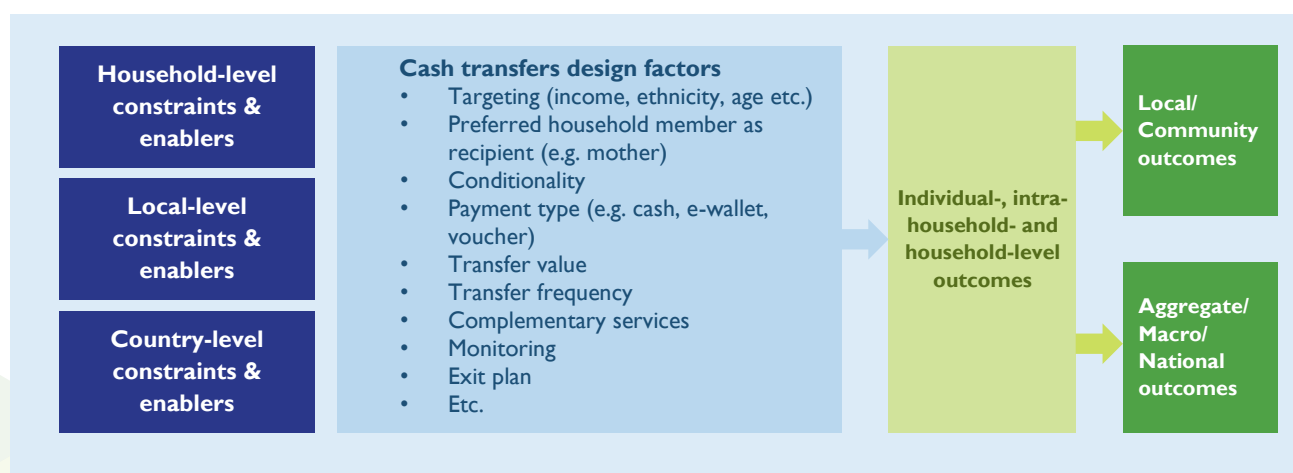
During the Covid-19 pandemic, cash transfers were integral in bolstering spending. 13 countries provided universal transfers<sup>75</sup>. Up to 40% of transfers were consumed, likely creating multiplier effects to the economy<sup>76</sup>. In the future, universal or quasi-universal cash transfers will likely be considered to address large reductions in consumer demand, but such decisions must consider fiscal sustainability and revenue-raising strategies<sup>77</sup>.

### 3.3. CONTEXT AND PROGRAMME DESIGN ELEMENTS

The previous sub-section suggests that cash transfers are a vital social assistance measure. However, it also indicates the possibility of negative outcomes.

This raises a vital question: what are the factors for success when implementing cash transfer programmes? The answer to this question is not straightforward, but past research has provided useful insights. Figure 3.8 expands Figure 3.7 to include mediating contexts and factors that influence change.

Figure 3.8: Mediating contexts and factors influencing outcomes



Source: Adapted from ODI (2016)

<sup>75</sup> Gentilini et al. (2022)

<sup>76</sup> Gentilini et al. (2022)

<sup>77</sup> Gentilini et al. (2022)

Starting from the top left of Figure 3.8, dynamics within the household influence outcome, affecting decisions. For example, researchers have attributed gender gaps in outcomes to traditional gender norms and practices within households that place girls at a disadvantage<sup>78</sup>. Figure 3.8 also highlights the importance of contextual features at the local- and country-level such as access to credit, employment and services, and exogenous shocks such as the Covid-19 pandemic.

While these mediators may be out of the control of programme implementers, programme design can be modified to fit context and ultimately achieve programme objectives.

With the success of cash transfers dependent on the way it is programmed, attention is on design and management. Overall, there are only a few studies explicitly designed to analyse the effects of cash transfer design and implementation features on outcomes of interest<sup>79</sup>. The following sub-section will explain some of the links between selected design features and outcomes.

### 3.3.1. Targeting

The targeting mechanism of any cash transfer programme matters in determining outcomes as it identifies individuals and households that would benefit. However, the consequences of targeting extend beyond that. Cameron and Shah (2014) find that the rapid rollout of Indonesia's UCT programme Bantuan Langsung Tunai resulted in mistargeting—large exclusion and inclusion errors—associated with increases in crime and declines in community participation.

As explained, there are several ways to target with varying levels of complexity. Relatively simple programmes such as universal child benefits might require data on age only whereas more complex mechanisms such as proxy means tests using multiple indicators to identify the poor demand additional information. In identifying the poor, proxy means testing is considered the most accurate mechanism<sup>80</sup>. However, improving accuracy entails higher costs. A simulation exercise by Sabates-Wheeler, Hurrell, and Devereux (2015) shows this, as simpler categorical targeting by age is cheaper but less accurate than more complex approaches such as proxy means testing. Complex targeting methods may also incentivise recipients to remain poor to continue receiving benefits. Ecuador's Bono de Desarrollo Humano CCT programme for families living in extreme poverty uses a targeting mechanism that employs vulnerability scores<sup>81</sup>. Behaviours that improve wellbeing such as spending on house repairs and sending children to school increases the score, possibly pushing recipients out of the programme<sup>82</sup>. In short, the accumulation of human, financial or social capital is punished. Moreover, beneficiaries do not know their vulnerability score, which means that they cannot assess how much they can improve their situation without being removed from the programme<sup>83</sup>. Lastly, Sabates-Wheeler, Hurrell, and Devereux (2015) note that the success of targeting is determined by capacity. Employing complex mechanisms may not translate to minimal error in settings with weak administrative capacity.

Following recommendations by Sabates-Wheeler, Hurrell, and Devereux (2015), the targeting mechanism for any cash transfer programme must identify those that will maximise the achievement of the programmes' objectives and appropriate to the local context. While perfect coverage is highly unlikely, the targeting mechanism must at least achieve a tolerable level of both inclusion and exclusion errors.

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<sup>78</sup> Patel-Campillo and García (2022) use this explanation for why higher education attainment for recipients of Peru's 2005 Juntos CCT is only seen among men, not women.

<sup>79</sup> ODI (2016)

<sup>80</sup> Sabates-Wheeler, Hurrell, and Devereux (2015)

<sup>81</sup> Mora, Crombrughe, and Gassmann (2022)

<sup>82</sup> Mora, Crombrughe, and Gassmann (2022)

<sup>83</sup> Mora, Crombrughe, and Gassmann (2022)

### 3.3.2. Amount, Duration, Regularity, and Payment Mechanism

One of the most critical elements of cash transfers is the transfer amount. As a general rule, transfer amount should be determined based on the deprivation being addressed<sup>84</sup>. Without an adequate transfer, there may be limited or even no impact<sup>85</sup>. ODI (2016) shows that variations in transfer size have differing impacts on a range of indicators, including food expenditure, and educational and health outcomes<sup>86</sup>. Drawing from 15 studies, higher transfer levels are associated with larger positive impacts<sup>87</sup>. This is not to say there is no negative impacts from higher transfers. Angelucci (2008) links larger transfers in Mexico's Oportunidades programme to an increased likelihood of physical abuse in households with strong traditional gender roles. Additionally, there are concerns regarding work disincentives. However, evidence in ODI (2016) does not support this.

Another point to highlight is the presence of threshold—where transfers have an effect only after passing a certain amount—and non-linear impact—where impact does not change uniformly with increase in transfer size<sup>88</sup>. Filmer and Schady (2011) show recipients of Cambodia Education Sector Support Project scholarship who receive two different transfer amounts are more likely to enrol in school compared to non-recipients, but they find no differences in outcome between the two groups of recipients. The authors conclude that a transfer amount enough to enrol in school i.e. covering the direct costs of schooling, would suffice in producing the intended results.

Transfer amount need not be flat but can vary by recipient's characteristics and adjust to inflation. In certain cases, making transfer amount flexible is necessary to maximise impact. Hadna (2022) show that among low-income recipients of Indonesia's CCT Program Keluarga Harapan, increase in expenditure were either found only or larger amongst less destitute low-income recipients compared to those worse off<sup>89</sup>. The authors argue that transfer amount must be adjusted to recipients' characteristics, for example those considered more vulnerable should receive larger transfers to benefit from the programme too.

Aside from size, programme duration as well as regularity and timing of transfers matter. 24 studies suggest longer duration is linked to better outcomes. However, this is not always true<sup>90</sup>. Furthermore, beneficiaries or households receiving transfers for a significant period of time may still experience serious difficulties once they stop receiving transfers (e.g. falling back into poverty). As such, designers of 'graduation/exit' strategies must carefully consider its implications to ensure that those who exit will not return to vulnerability. Regular and predictable transfers facilitate planning, consumption smoothing, and risk taking<sup>91</sup>. Additionally, providing cash at the right time e.g. before paying school fees or during childbearing age for at-risk girls, can maximise the intended impact of programmes<sup>92</sup>.

Transfers are becoming more digital with the advent of new technologies. Between 2009 and 2011, Brazil increased CCT Bolsa Familia payments through banks from 2% to 15% of beneficiaries<sup>93</sup>. Between 2006 and 2011, Mexico's CCT Oportunidades increased digital payments from 25% to 34%<sup>94</sup>. Between 2007 and 2011,

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<sup>84</sup> Hadna (2022)

<sup>85</sup> World Bank (2018)

<sup>86</sup> ODI (2016)

<sup>87</sup> ODI (2016)

<sup>88</sup> ODI (2016)

<sup>89</sup> To identify better-off and worse-off low-income recipients, Hadna (2022) grouped recipients into quintiles based on consumption expenditure.

<sup>90</sup> ODI (2016)

<sup>91</sup> ODI (2016)

<sup>92</sup> Filmer and Schady (2011), Blattman, Fiala, and Martinez (2020)

<sup>93</sup> Barrett and Kidd (2015)

<sup>94</sup> Barrett and Kidd (2015)

the share of beneficiaries receiving digital payments expanded from 28% to 59% in South Africa<sup>95</sup>. Digital payment was also a key design feature of cash transfers during the Covid-19 pandemic with 763 million people receiving cash digitally<sup>96</sup>. By transferring payments directly into bank accounts, prospective recipients are more likely to receive transfers on a timely basis and have better access to other financial services<sup>97</sup>. However, digital payments may not be the best delivery method when adoption of digital financial services is low<sup>98</sup>. As such, programmes must be flexible in designing payment systems, aligning systems with users' capabilities<sup>99</sup>.

### 3.3.3. Conditionality

Conditions facilitate investments in human capital accumulation. Without conditions, recipients are free to spend cash, be it in education, health, temptation goods etc. With conditions, recipients' incomes increase and the cost of meeting the stipulated condition decreases, incentivising behaviour changes<sup>100</sup>.

Empirical evidence suggests that conditional cash transfers have been influential in redistributing income to the poor, reducing current poverty, increasing school enrolment, reducing child labour, and improving utilisation of health and nutrition services<sup>101</sup>. Several studies also find CCTs to be more effective than unconditional cash transfers. Of the eight studies directly comparing CCTs to UCTs reviewed by ODI (2016), four find larger, statistically significant impacts on education, health, and nutrition outcomes for CCTs. The intensity of conditions also matters. A systematic review by Baird et al. (2013) on the difference in impact between UCTs and CCTs on school enrolment conclude that when programmes are grouped into two groups—(1) UCTs and CCTs with minimal monitoring and enforcement, and (2) CCTs with clear conditions, compliance monitoring and penalisation of non-compliers—the difference becomes significantly larger with strict CCTs recording much stronger positive impact on enrolment.

While conditional cash transfers are successful in improving the outcomes relevant to the condition(s) stipulated, they can undermine the social protection value of the transfers by denying those who fail to satisfy the condition<sup>102</sup>. This is particularly counterproductive in communities where prerequisites to meet those conditions are not met. Furthermore, conditions may also punish non-compliers and produce unintended outcomes. Referring to Baird, McIntosh, and Özler (2019) assessment of cash transfers to adolescent girls, while the conditional programme resulted in a greater increase in school attendance, those in the unconditional programme are less likely to have been married and pregnant during follow-ups. The rationale is that those who drop out of the unconditional programme continue to receive cash and are able to support themselves without the prospect of marriage while this income effect is absent for girls who drop out of the conditional programme. The study also highlights the possible trade-off in imposing and removing conditions, with unconditional and conditional cash transfers achieving different outcomes.

One way of resolving the trade-off between unconditional and conditional cash transfers is to view them as complements<sup>103</sup>. Policymakers could provide a basic unconditional transfer to all households, for instance, a cost-of-living allowance, alongside a conditional transfer to address specific vulnerabilities (e.g. for households

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<sup>95</sup> Barrett and Kidd (2015)

<sup>96</sup> Gentilini et al. (2022)

<sup>97</sup> Gentilini et al. (2022)

<sup>98</sup> Gentilini et al. (2022)

<sup>99</sup> Gentilini et al. (2022)

<sup>100</sup> Baird et al. (2013)

<sup>101</sup> ODI (2016)

<sup>102</sup> ODI (2016), Baird et al. (2013), Barrett and Kidd (2015)

<sup>103</sup> Baird, McIntosh, and Özler (2019)

who do not see value in sending children to school). In this scenario, UCT guarantees a basic level of income protection while the CCT incentivises households to invest in children's education.

### 3.3.4. Access to Markets and Services, and Cash-Plus Programmes

Access to markets and services play a role in influencing the impact of a programme. For instance, if cash transfers are expected to increase enrolment for communities facing cost constraints to send children to schools, schools must be widely available. Qualitative studies of cash transfer programmes in Sub-Saharan Africa find that households with more assets and access to markets were better able to undertake productive investments<sup>104</sup>. Kekre and Mahajan (2023) evaluate a maternity support CCT in India and report positive results on children's short- and long-term health outcomes. The authors compare their findings to other studies reporting no effect and attributed the discrepancy to availability of healthcare services, which are relatively more accessible in India.

Cash-plus programmes—cash transfers coupled with provision of assets, training, etc.—are becoming more common<sup>105</sup>. Cash-plus programmes are expected to have stronger impacts as the 'plus' component specifically targets relevant factors that affect outcomes e.g. coupling cash with food baskets to improve food intake and nutritional status<sup>106</sup>. In a systematic review of studies looking into outcomes of cash-plus programmes and cash transfers on early childhood outcomes, Little et al. (2021) conclude that cash coupled with food transfers have a stronger impact on reducing stunting than cash alone. In Ghana, the combination of cash with rainfall insurance resulted in a larger effect on investments when both are provided together, compared to receiving cash only<sup>107</sup>. The larger effect was explained by the cash-plus programme addressing both capital constraint and risk concerns through cash transfers and insurance respectively.

Related to cash-plus programmes, 'big push' transfers have been gaining ground in recent years. Instead of small, continual income support that provides short-term relief, big push transfers are multifaceted, time-limited, and large enough in value to push people pass a 'wealth threshold'—below this threshold, people remain in the poverty trap and while above it, people accumulate assets, take on more risky business endeavours, and obtain better jobs. Studies on programmes combining large asset transfers plus cash and training support such as programmes for the rural poor in Bangladesh<sup>108</sup> and West Bengal in India<sup>109</sup> show promising results on poverty alleviation. Importantly, such studies showcase the persistence of big push transfers as those assisted continue to maintain higher income and wellbeing compared to non-recipients, even after a decade. Young members of these households appear better able to take advantage of available opportunities. This is in contrast to the convergence seen in long-term studies on cash transfers<sup>110</sup>, suggesting the possible strength of multifaceted programmes over cash-only programmes.

However, cash-plus programmes are not necessarily more effective than cash transfers alone. Other forms of cash-plus programmes reviewed by Little et al. (2021) including cash-plus nutrition behaviour change communication and cash-plus psychosocial stimulation added no additional impact relative to cash-only programmes.

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<sup>104</sup> Davis et al. (2016)

<sup>105</sup> ODI (2016)

<sup>106</sup> Little et al. (2021)

<sup>107</sup> Karlan et al. (2014)

<sup>108</sup> Balboni et al. (2022)

<sup>109</sup> Banerjee, Duflo, and Sharma (2021)

<sup>110</sup> Blattman, Fiala, and Martinez (2020)

### 3.4. GENERAL REMARKS

Globally, cash transfers have become a key social assistance tool in the late 2010s and its deployment intensified during the Covid-19 pandemic. The popularity of cash transfers is driven by empirical evidence supporting its role in improving immediate outcomes with some suggestive findings on long-term outcomes. For cash transfers to work, they must be designed to fit their contexts and objectives.

However, cash transfers are no silver bullet where in some cases, cash transfers play a role (e.g. when learning is hampered by cost barriers) while in others, its role is much less (e.g. when learning is deterred by a lack of schools). It is, therefore, imperative to steer clear from the exaggeration of the benefits of cash transfers while acknowledging its necessity and strengths within the framework of any social protection system.

## 4. THE CASH TRANSFER LANDSCAPE IN MALAYSIA

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### 4.1. THREE PILLARS OF MALAYSIA'S SOCIAL PROTECTION SYSTEM

Malaysia's social protection system can be broadly categorised into three pillars—social assistance programmes, social insurance programmes and employer-liability schemes, and active labour market programmes. Figure 4.1 illustrates the extent of the initiatives and programmes available within the three pillars<sup>111</sup>.

- **Social assistance programmes** are programmes, in which, benefits are financed from the government's general revenue rather than from individual contribution. Benefits are usually adjusted to the individuals' needs. Social assistance can be in the form of cash transfers, in-kind transfers (e.g. school supplies, food and basic necessities), food-based programmes (e.g. school feeding programmes and vouchers), public works programmes, fee waivers and exemptions (e.g. for healthcare, schooling and utilities), and indirect assistance in the form of subsidies and input incentives (e.g. fuel and food subsidies, agricultural input for fertiliser and seeds subsidies). At present, Malaysia's social assistance is informal in nature and is non-statutory, which means programmes do not have a legal backing<sup>112</sup>.
- **Social insurance** are social security benefits financed by contributions that are normally shared between employers and workers<sup>113</sup>. The government may participate in the form of supplementary contribution or provide other forms of subsidy. Social insurance is based on an insurance mechanism that provides a guarantee of benefits to those who contribute and have met the defined terms. Meanwhile, **employer-liability schemes** are that, in which, employers take responsibility over the costs of providing benefits. They are backed by legislation or contract law<sup>114</sup>.
- **Active labour market programmes** are publicly financed interventions that aim to encourage economic participation by inducing changes in labour demand and supply as well as assisting in the matching of labour demand and supply. This last pillar is essential in enhancing the developmental aspects of social protection.

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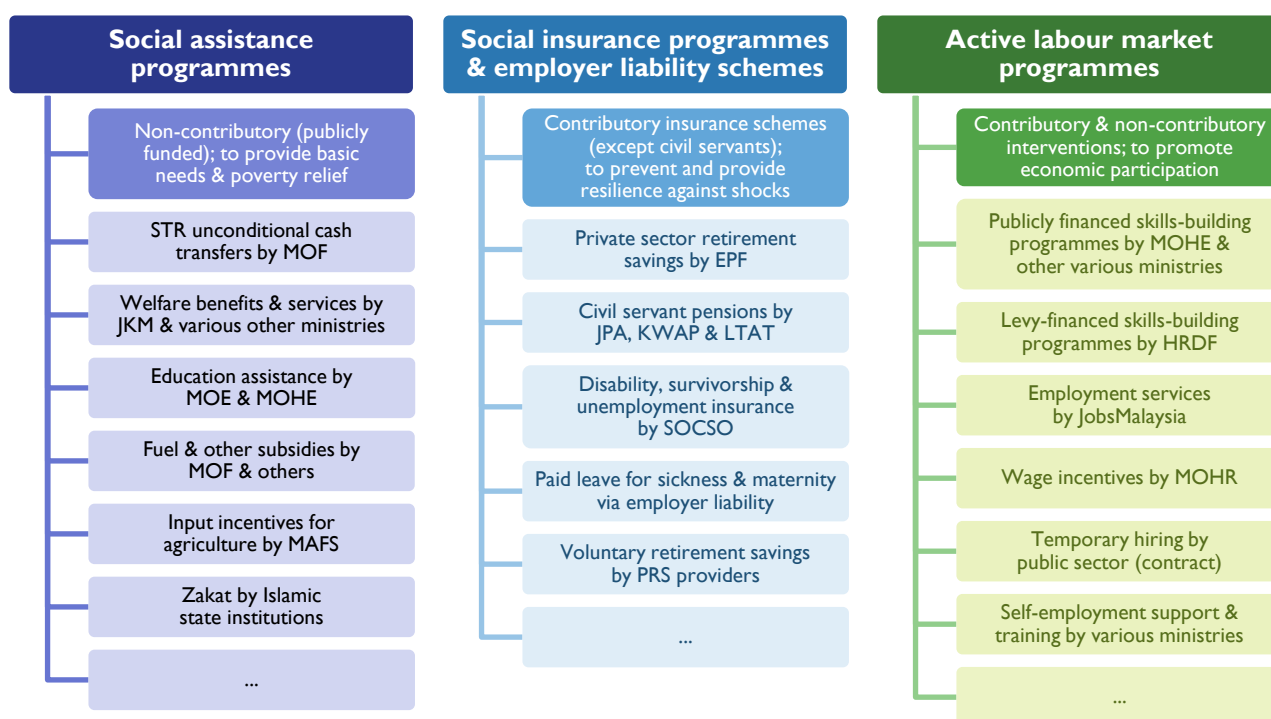
<sup>111</sup> Refer to KRI (2021) for a detailed explanation of the programmes covered under Malaysia's social protection system.

<sup>112</sup> KRI (2021), MyAgeing (2017)

<sup>113</sup> ILO (2015)

<sup>114</sup> KRI (2021)

Figure 4.1: Social protection in Malaysia, by category



Note: List of programmes is not exhaustive  
Source: Adapted from World Bank (2020a) and KRI (2021)

## 4.2. TRENDS IN SUBSIDIES AND SOCIAL ASSISTANCE

Malaysia has long implemented subsidies and social assistance<sup>115</sup> with the aim of improving the wellbeing of the *rakyat* while alleviating the burden that they face<sup>116</sup>. Figure 4.2 exhibits the fiscal spending on subsidies and social assistance<sup>117</sup> from 2000 to 2023. The figure shows a noticeable double-peak, with expenditure reaching a peak in 2012 of RM44.1 billion before gradually declining, only to surge once again in 2022 to RM67.4 billion. The second peak is likely a result of the government's efforts to navigate the effects of the Covid-19 pandemic that have adversely impacted households as well as the surge in commodity prices. It is estimated that the government spent around RM597.6 billion from 2000 to 2023 on the programmes, with an additional RM52.8 billion projected for 2024.

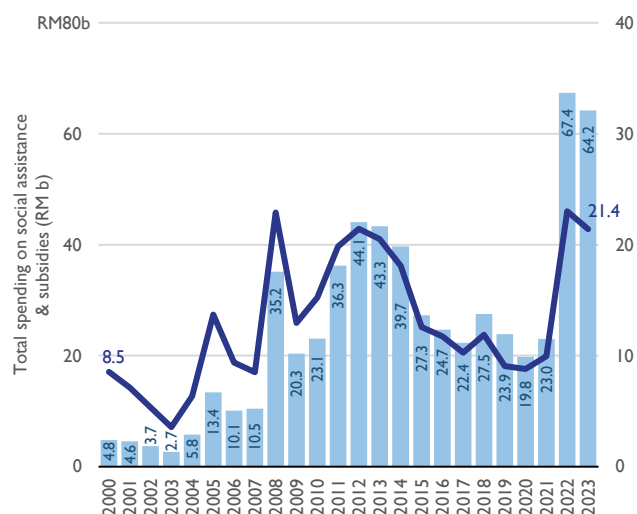
Historically, spending on social assistance and subsidies has fluctuated in line with changes in commodity prices. Prior to 2022, the average spending share out of total operating expenditure hovered around 12%. In 2022, the share of subsidies and social assistance has greatly expanded to 23%, and now hovers at 21.4% in 2023 (see Figure 4.3).

<sup>115</sup> Subsidies, social assistance, and incentives programmes is a form of benefit given to an individual, business or institution by the government to reduce financial burden of the recipient and is considered to be in the overall interest of the public. They are grouped under the federal government's operating expenditure and must only be finance by revenue as stipulated under Act 61. Source: MOF (2022b)

<sup>116</sup> MOF (2022b)

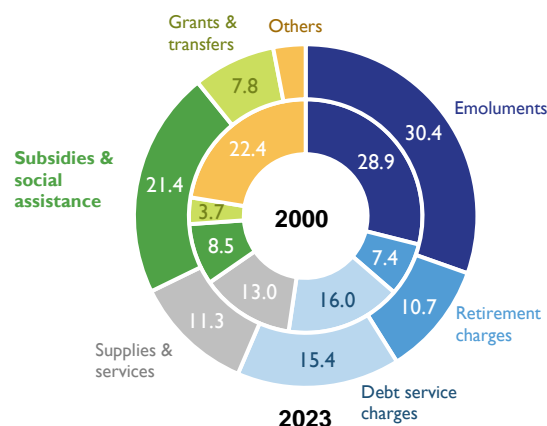
<sup>117</sup> This figure refers to federal government programmes, excluding those under the Covid-19 stimulus packages.

Figure 4.2: Total spending on social assistance & subsidies and share out of total operating expenditure, 2000 – 2023



Source: MOF (2023c; 2022a), Authors' estimation

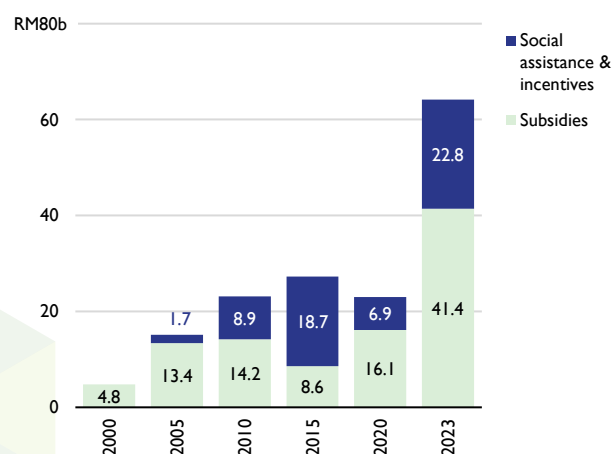
Figure 4.3: Breakdown of federal operating expenditure by components, 2000 and 2023 (%)



Source: MOF (2023c; 2022a), Authors' estimation

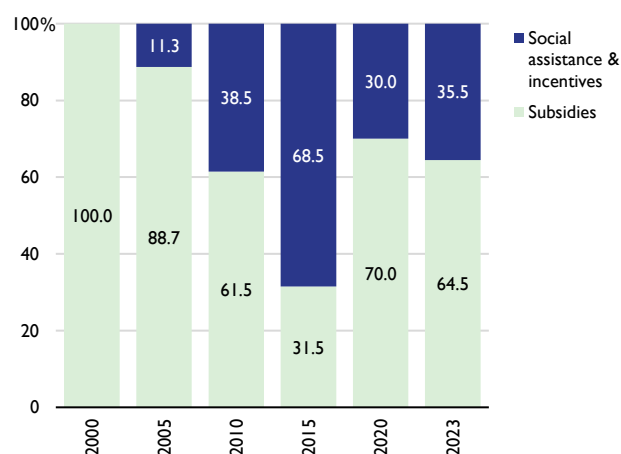
Figures 4.4 and 4.5 shows the breakdown of total spending and share of the components within social assistance and subsidies. While total spending may not be constant, the share of social assistance as a component has seen a gradual increase up until 2015, with spending on social assistance and incentives constituting 68.5% of total spending. However, 2020 has seen a larger share of total spending going towards subsidies (70%), leaving social assistance and incentives making up a smaller share (30%). This trend of higher allocation for subsidies continues, with a RM41.4 billion allocation in 2023. The substantial fiscal burden arising from subsidies, largely fuel subsidies, has always remained a concern for the government (see Box 4 for further discussion on the issue).

Figure 4.4: Total spending on components of social assistance & subsidies, 2000 – 2023



Note: The total figures are different from the previous charts as they are sourced from different publications.  
Source: MOF (2023c; 2022b)

Figure 4.5: Share of components of social assistance & subsidies, 2000 – 2020



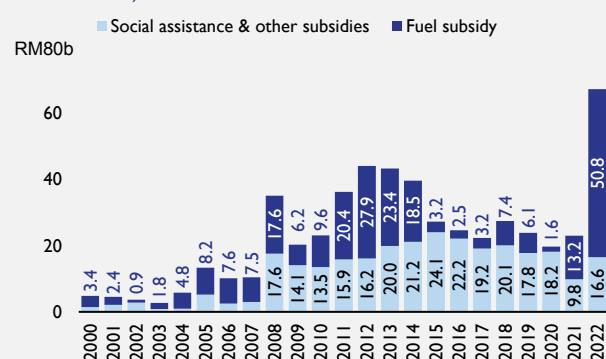
Note: The share is calculated using data from Figure 4.4.  
Source: MOF (2023c; 2022b)

## Box 4: Fuel subsidies

Data indicates that the total spending on fuel subsidies (i.e. petrol, diesel, and liquefied petroleum gas, LPG) and its share of total subsidies and social assistance have increased over time, from RM3.4 billion (71%) in 2000 to a whopping RM50.8 billion (75.4%) in 2022 (see Figure 4.6 and 4.7). The higher spending on fuel subsidies is a result of the government's decision to keep fuel prices down for Malaysians amidst increases in world crude oil prices.

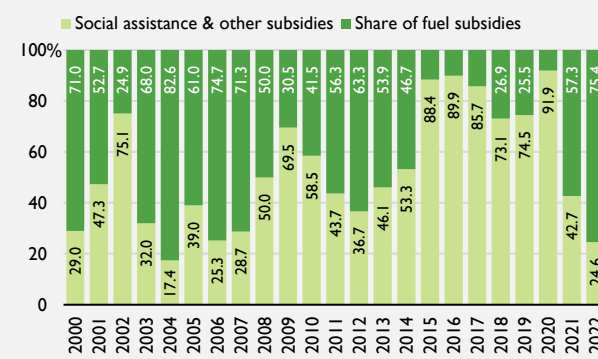
These trends in the rising cost of fuel subsidies have several implications. First, it means that as the government spends more money on fuel subsidies, the government's budget gets strained. Since 2000, it is estimated that the government spent around RM248 billion on fuel subsidies, amounting to 47% of total subsidies and social assistance. Second, there will be less resources available to focus on other priorities and to fund other social programmes, which could negatively impact the programmes' coverage and adequacy. KRI's prior analysis of government's fiscal spending found that spending for programmes other than fuel subsidies and MOF's flagship cash transfer programme (now branded as Sumbangan Tunai Rahmah, STR) have remained largely the same between 2008 to 2020, despite the increasing number of programmes<sup>118</sup>.

Figure 4.6: Total fuel subsidy as part of social assistance & subsidies, 2000 – 2022



Source: MOF (2023a; 2022a; 2022c), Authors' calculation

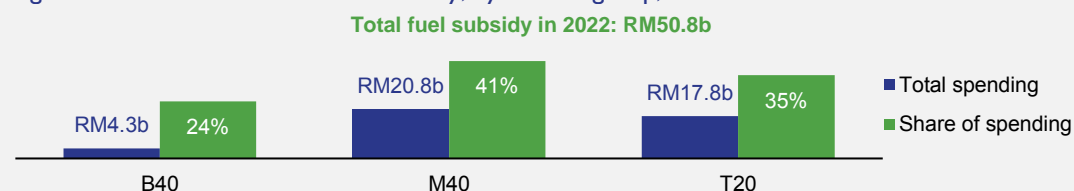
Figure 4.7: Share of fuel subsidies, 2000 – 2022



Source: MOF (2023a; 2022a; 2022c), Authors' calculation

Third, a fuel subsidy is a blanket programme, and thus, potentially results in wastage and misallocation of resources. As the programme is regressive in nature, fuel subsidies are enjoyed largely by the higher-income group. For instance, in 2022, RM17.8 billion or 35% of the total of RM50.8 billion of fuel subsidies went towards households in the T20 group. In contrast, only RM4.3 billion or 24% went towards the B40 group (see Figure 4.8).

Figure 4.8: Total and share of fuel subsidy, by income group, 2022



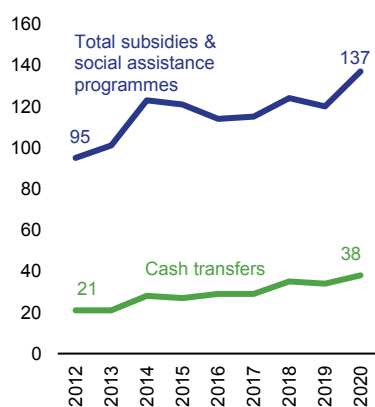
Source: Deputy Minister of Finance (2023)

<sup>118</sup> KRI (2021)

To address these issues, the government is putting forward the idea of moving towards a more targeted assistance approach to ensure a more equitable distribution of natural resources, particularly focusing on the population that is in greater need of government assistance<sup>119</sup>. However, the form of this new targeted approach has yet to be outlined. Several ideas have been raised such as coming up with a more targeted fuel subsidy programme (e.g. subsidy determined by a vehicle's engine capacity, tiered pricing system, identity card system) or replacing the fuel subsidy with direct cash transfers<sup>120</sup>.

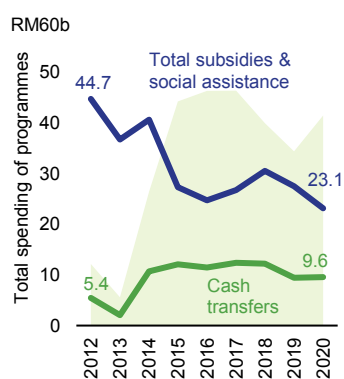
The increase in the total number of subsidies and social assistance programmes is accompanied with an increase in direct cash transfers, from 21 programmes in 2012 to 38 programmes in 2020 (see Figure 4.9). However, while total spending of subsidies and social assistance has seen a gradual decline, spending on cash transfers have remained relatively stable (see Figure 4.10). The bulk of the spending has gone towards the Ministry of Finance (MOF)'s flagship cash transfer programme, which on average, has taken up around 52% of total federal government spending on cash transfers (see Figure 4.11).

Figure 4.9: Number of programmes, 2012 – 2020



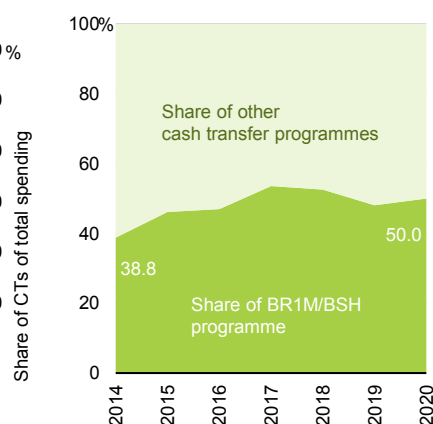
Source: MOF (2021b), Authors' calculation

Figure 4.10: Total spending of programmes, 2012 – 2020



Source: MOF (2021b), Authors' calculation

Figure 4.11: Share of MOF's flagship CT programme of total CT spending, 2012 – 2020



Note: The MOF's flagship programme was known as BR1M/BSH during this period.  
Source: MOF (2021b), Authors' calculation

<sup>119</sup> MOF (2022b)

<sup>120</sup> New Straits Times (2022), The Edge Malaysia Weekly (2022) , The Star (2022b)

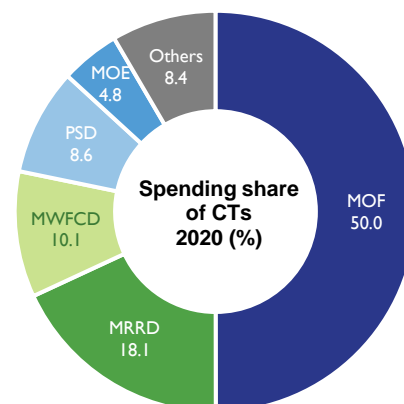
Cash transfers, under the social assistance pillar, have been widely implemented by the government at both the federal, state, and local-level through various agencies. At the federal level, the MOF has the largest allocation for cash transfers, particularly for the STR programme<sup>121</sup>, amounting to RM4.79 billion in 2020 (see Figure 4.12 and Figure 4.13). This is followed by the Ministry of Rural and Regional Development, which has many programmes that are implemented by several agencies within the ministry, and the Ministry of Women, Family and Community Development with its various welfare-related assistance.

Figure 4.12: Fiscal spending on cash transfers and number of programmes by ministry, 2020

Ministry (no. of programmes)	Sum (RM m)
Ministry of Finance (1)	4,790.85
Ministry of Rural and Regional Development (8)	1,736.21
Ministry of Women, Family and Community Development (7)	972.69
Public Service Department (1)	822.27
Ministry of Education (8)	456.88
Ministry of Plantation & Commodities (3)	371.84
Ministry of Health (1)	160.00
Ministry of Agriculture and Food Security (2)	127.30
Ministry of Higher Education (3)	106.42
Ministry of Youth and Sports (2)	18.83
Ministry of Human Resources (1)	12.10
Prime Minister's Department (1)	11.06

Source: MOF (2021b), Authors' calculation

Figure 4.13: Share of spending on cash transfers by ministry, 2020



Note: MOF = Ministry of Finance, Ministry of Rural and Regional Development (MRRD), MWFCFCD = Ministry of Women and Community Development, PSD = Public Service Department, MOE = Ministry of Education.

Source: MOF (2021b), Authors' calculation

The cash transfer programmes that have been implemented have various objectives and target groups, as illustrated in Figure 4.14<sup>122</sup>. Upon initial categorisation of programmes based on their focus areas, it was observed that a significant proportion of cash transfers is focused on welfare<sup>123</sup>. While the MOF flagship cash transfer—then branded as Bantuan Sara Hidup—may lack a specific focus area, other programmes have more specific targets, such as support for disabled individuals (e.g. Elaun Pekerja Orang Kurang Upaya), older persons (e.g. Bantuan Sosioekonomi Warga Emas), impoverished families (e.g. Bantuan Kanak-Kanak), and the indigenous population (e.g. Bantuan Persekolahan untuk Murid Orang Asli).

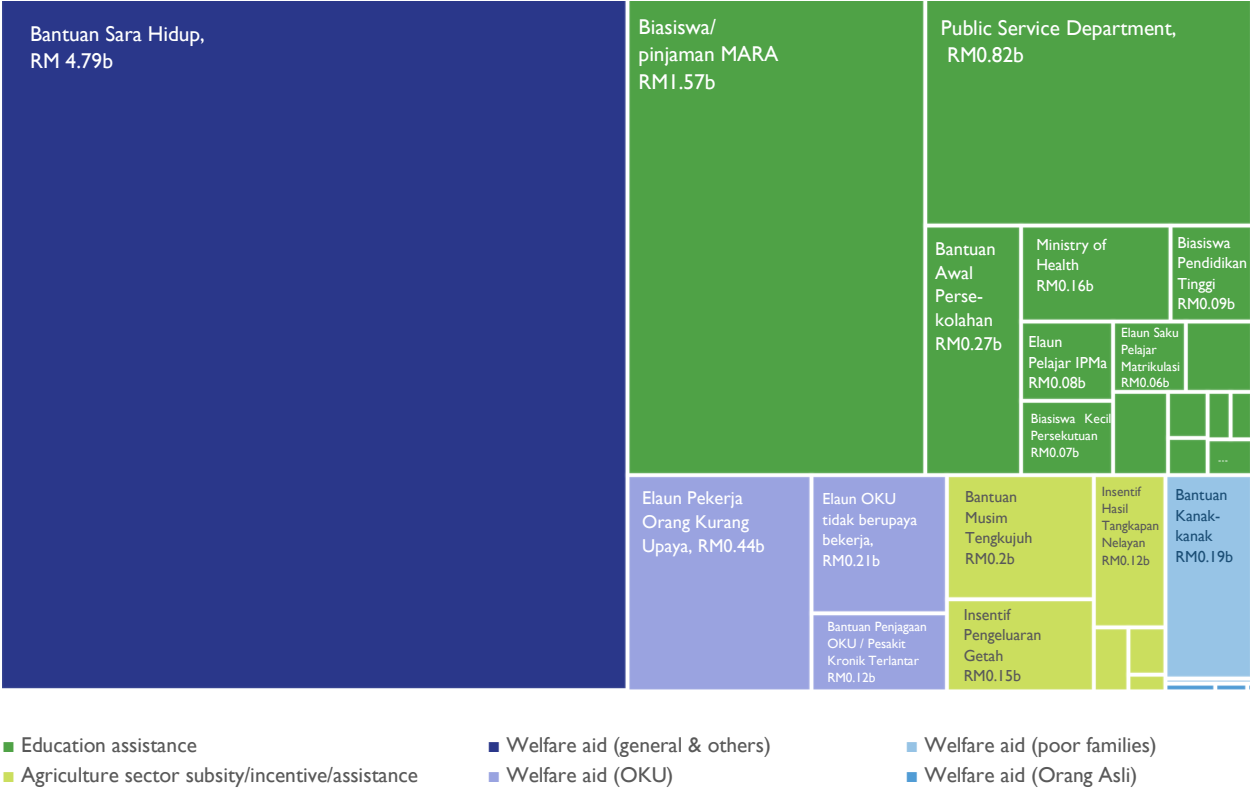
Additionally, there is a notable emphasis on education, with programs implemented not only by the MOE and Ministry of Higher Education (MOHE), but also across various ministries. The largest programme following the STR programme was the Biasiswa/Pinjaman MARA programme, with an allocation of RM1.57 billion. However, the proportion of funds allocated to scholarships versus loans is unclear.

<sup>121</sup> The programme was known as Bantuan Sara Hidup (BSH) in 2020.

<sup>122</sup> A similar analysis was done in an earlier KRI report but covering all social assistance programmes at the federal level. Refer to Chapter 2 in KRI (2021) to see the analysis.

<sup>123</sup> Sometimes cash transfer programmes can have more than one objective. To account for this, the programmes are further categorised based on their objectives and will be discussed in Section 5.

Figure 4.14: Fiscal spending on cash transfers, by programme and category, 2020



Note: The above refers to federal government programmes and excludes programmes under the Covid-19 stimulus packages. The analysis is conducted using data obtained from the MOF in 2021. It is important to note that the figures presented here may differ from the analyses in Section 5, as the latter section relies on more recent data sources.

Source: MOF (2021b), Authors' calculation

## 4.3. KEY PROGRAMMES AND ADMINISTRATORS

### 4.3.1. Federal Government and Ministries

#### 1. Ministry of Finance (MOF)

At present, the STR programme is the country's largest social assistance and cash transfer programme. The flagship programme was first introduced in 2012 under the name Bantuan Rakyat 1 Malaysia (BR1M) that is a targeted, unconditional cash transfer designed to alleviate the effects of rising living costs to the poor. It was an initiative introduced by the government under the Government Transformation Programme (GTP) and was a part of the National Key Result Area (NKRA) <sup>124</sup>. The Ministry of Finance (MOF) is the appointed leading agency while the Inland Revenue Board (Lembaga Hasil Dalam Negeri, LHDN) is appointed as the agency responsible for processing the application forms <sup>125</sup><sup>126</sup>. Subsequently, the programme's scope was expanded to mitigate the impacts of the introduction of the Goods and Services Tax (GST) in 2015.

Since then, the programme has undergone multiple revisions following changes in the government's leadership. Initially, the cash transfer programme primarily targeted low-income households (income below RM3,000). However, the programme expanded its scope over time to include additional categories such as single individuals and elderly persons. In 2019, the programme was rebranded as Bantuan Sara Hidup (BSH), implemented with a more refined targeted approach. This involved adjusting the income thresholds into smaller brackets and considering household size in benefit calculations, tailoring the amount based on the number of children in the household.

In 2020, the programme was rebranded as Bantuan Prihatin Nasional (BPN) where its coverage was extended to households with incomes of up to RM8,000. This expansion aimed to assist the middle-income group affected by the Covid-19 pandemic, with the benefit amount increasing for all the income groups. The programme later transitioned to Bantuan Prihatin Rakyat, refocusing coverage on the B40 group. In 2022, it was subsequently rebranded to Bantuan Keluarga Malaysia (BKM), introducing supplementary benefits for single-parent households and elderly households.

Currently, the flagship programme is known as Sumbangan Tunai Rahmah (STR). Building upon previous iterations, it includes categories for both households and individuals, with benefits adjusted based on the number of children. The STR programme also places a newfound emphasis on the hardcore poor and in 2023 it provides an additional benefit of RM600 for those in the group under the Sumbangan Asas Rahmah (SARA) programme<sup>127</sup>. The SARA programme was then further expanded in 2024 to benefit all STR recipients. Table 4.1 provides an overview of the programme's overall progression, highlighting the introduction of new categories and adjustments to the benefit amount over time.

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<sup>124</sup> Jabatan Audit Negara (2014)

<sup>125</sup> Jabatan Audit Negara (2014)

<sup>126</sup> To apply into the programme, applicants can register online through LHDN's website and online application, or submit the form at their counter or at the Urban Transformation Centres (UTC). Source: LHDN (2023b)

<sup>127</sup> There is a separate registry for STR beneficiaries that is handled by LHDN. However, the government has cross-validated the list with other agencies and tapped on other registries to provide supplementary assistance. For instance, the Sumbangan Asas Rahmah targets STR recipients that are also under the eKasih registry. Source: LHDN (2023a), Jabatan Audit Negara (2014)

Table 4.1: Evolution from BRIM to STR, 2012 – 2024

Programme	Year	Eligibility criteria	Benefit	Note
<b>Bantuan Rakyat 1 Malaysia (BRIM)</b>	2012	<ul style="list-style-type: none"> <li>Household with income below RM3k</li> </ul>	RM500	Targeted low-income households
	2013	<ul style="list-style-type: none"> <li>Households with income below RM3,000</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM500 RM250	Introduced category for individuals
	2014	<ul style="list-style-type: none"> <li>Households with income below RM3k</li> <li>Households with income RM3k-RM4k</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM650 (+) RM450 RM300 (+)	Increased benefits and introduced new household income category
	2015	<ul style="list-style-type: none"> <li>Households with income below RM3k</li> <li>Households with income RM3k-RM4k</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM950 (+) RM750 (+) RM350 (+)	Increased benefits
	2016	<ul style="list-style-type: none"> <li>Households with income below RM3k</li> <li>Households with income RM3k-RM4k</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM1,000 (+) RM800 (+) RM400 (+)	Increased benefits
	2017	<ul style="list-style-type: none"> <li>Households under eKasih or with income RM1k &amp; below</li> <li>Households with income below RM3k</li> <li>Households with income RM3k-RM4k</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM1,200  RM1,200 (+) RM900 (+) RM450 (+)	Increased benefits and introduced new household income category.
<b>Bantuan Sara Hidup (BSH)</b>	2018	<ul style="list-style-type: none"> <li>Households with income below RM3k</li> <li>Households with income RM3k-RM4k</li> <li>Individuals with income &lt;RM2k (≥21 years old)</li> </ul>	RM1,200 RM900 RM450	Programme was rebranded
	2019	<ul style="list-style-type: none"> <li>Households with income below RM2k</li> <li>Households with income RM2k-RM3k</li> <li>Households with income RM3k-RM4k</li> </ul> <p>Supplementary benefit per child below 18 years (maximum of 4 children, but no limit for OKU children)</p>	RM1,000 (-) RM750 (-) RM 500 (-)  RM120 per child	Revised the target group and income range criteria, decreased benefits, but the benefit amount also accounted for number of children
<b>Bantuan Prihatin Nasional (BPN)</b>	2020	<ul style="list-style-type: none"> <li>Households with income RM4k and below</li> <li>Households with income above RM4k-RM8k</li> <li>Individual with income RM2k and below</li> <li>Individuals with income above RM2k-RM4k</li> </ul>	RM1,600 (+) RM1,000 (+)  RM 800 (+) RM500 (+)	Programme was rebranded, reintroduced category for individuals, targeting income range expanded to cover M40 group.
<b>Bantuan Prihatin Rakyat (BPR)</b>	2021	<ul style="list-style-type: none"> <li>Households with income below RM2.5k</li> <li>Households with income RM2.5k-RM4k</li> <li>Households with income RM4k-RM5k</li> <li>Individuals with income &lt;RM2k (&gt;21 years old)</li> </ul>	≤1 child: RM1k ≥2 children: RM1.8k  ≤1 child: RM800 ≥2 children: RM1.2k  ≤1 child: RM500 ≥2 children: RM750  RM350	Programme was rebranded, expanded income's eligibility range, and the benefit amount accounted for number of children
<b>Bantuan Keluarga Malaysia</b>	2022	<ul style="list-style-type: none"> <li>Households with income below RM2.5k</li> <li>Households with income RM2.5k-RM5k</li> <li>Individuals with income &lt;RM2k (&gt;21 years old)</li> <li>Individuals (elderly) with income &lt;RM5k (&gt;60 years old)</li> </ul> <p>Supplementary benefit for single parents with income &lt;RM5k</p> <p>Supplementary benefit for households that are of 'elderly' status</p>	No child: RM1k 1-2 children: RM1.5k ≥3 children: RM2k  No child: RM400 1-2 children: RM600 ≥3 children: RM800  RM350  RM600  RM500  RM300	Programme was rebranded, combined two previous income categories, distinguished elderly recipients, introduced supplementary benefits for single parents and elderly households.

<b>Sumbangan Tunai Rahmah (STR)</b>	2023	<ul style="list-style-type: none"> <li>Households with income below RM2.5k</li> </ul>	No child: RM1k 1-2 children: RM1.5k 3-4 children: RM2k ≥5 children: RM2.5k	Programme was rebranded, introduced supplementary benefits for households under the hardcore poor category.
		<ul style="list-style-type: none"> <li>Households with income RM2.5k-RM5k</li> </ul>	No child: RM500 1-2 children: RM750 3-4 children: RM1k ≥5: RM1.25k	
		<ul style="list-style-type: none"> <li>Individuals with income &lt;RM2.5k (&gt;21 years old)</li> </ul>	RM350	
		<ul style="list-style-type: none"> <li>Individuals (elderly) with income &lt;RM5k (&gt;60 years old)</li> </ul>	RM600	
		<b>Sumbangan Asas Rahmah (SARA)</b> Supplementary benefit for households under the hardcore poor category*	RM600*	
	2024	<ul style="list-style-type: none"> <li>Households with income below RM2.5k</li> </ul>	No child: RM1k 1-2 children: RM1.5k 3-4 children: RM2k ≥5 children: RM2.5k	The SARA programme was expanded to include all STR recipients, with higher allocation for recipients under the poor and hardcore poor category.
		<ul style="list-style-type: none"> <li>Households with income RM2.5k-RM5k</li> </ul>	No child: RM500 1-2 children: RM750 3-4 children: RM1k ≥5: RM1.25k	
		<ul style="list-style-type: none"> <li>Individuals with income &lt;RM2.5k (&gt;21 years old)</li> </ul>	RM350	
		<ul style="list-style-type: none"> <li>Individuals (elderly) with income &lt;RM5k (&gt;60 years old)</li> </ul>	RM600	
		<b>Sumbangan Asas Rahmah (SARA)</b> Supplementary benefit for all STR recipients		
		<ul style="list-style-type: none"> <li>Under the poor or hardcore poor category</li> </ul>	RM1.2k	
		<ul style="list-style-type: none"> <li>Other household recipients</li> </ul>	RM300	
		<ul style="list-style-type: none"> <li>Single individuals (including the elderly)</li> </ul>	RM150	

Note: The changes which includes introduction of new categories and adjustments in benefit amount are highlighted in blue.

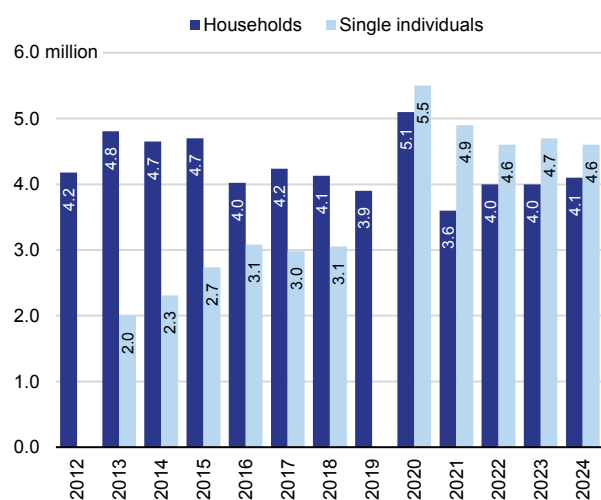
\*The supplementary benefit under STR is in the form of food baskets and vouchers for essential food items.

Source: MyAgeing (2017), LHDN website, MOF website, Authors' compilation

Since its inception in 2012, the flagship cash transfer programme has progressively expanded its coverage with a rising annual expenditure (see Figures 4.15 and 4.16). In the initial year, around 4.2 million households received benefits totalling approximately RM2.1 billion. Subsequently, the programme has consistently benefitted, on average, around 4 million households and 3 million individual recipients annually since 2013 with the exception of 2020 when BSH and BPN were combined, providing assistance to a record-breaking total of 5.1 million households and 5.5 million individuals.

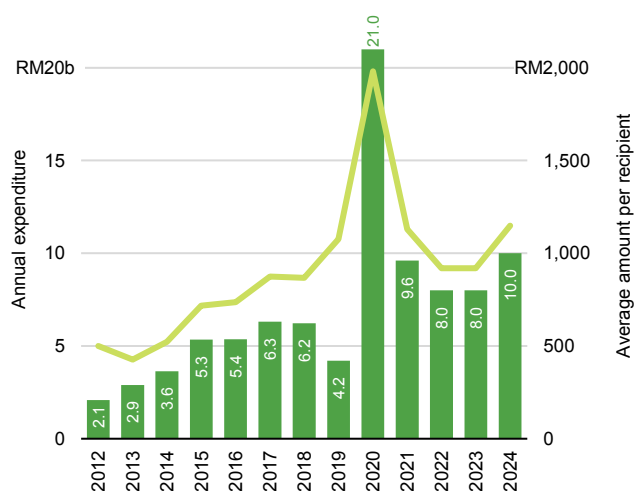
This substantial increase in coverage and spending was a response to the widened eligibility criteria and higher benefit amounts implemented to address the challenges posed by the pandemic. Notably, the total expenditure for 2020 peaked at RM21 billion. However, spending returned to pre-pandemic levels in 2021. For 2024, the STR programme is expected to benefit approximately 4.1 million households and 4.6 million individual recipients with an allocated budget of around RM10 billion.

Figure 4.15: Number of beneficiaries, 2012 – 2024



Source: MOF (2019; Various years)

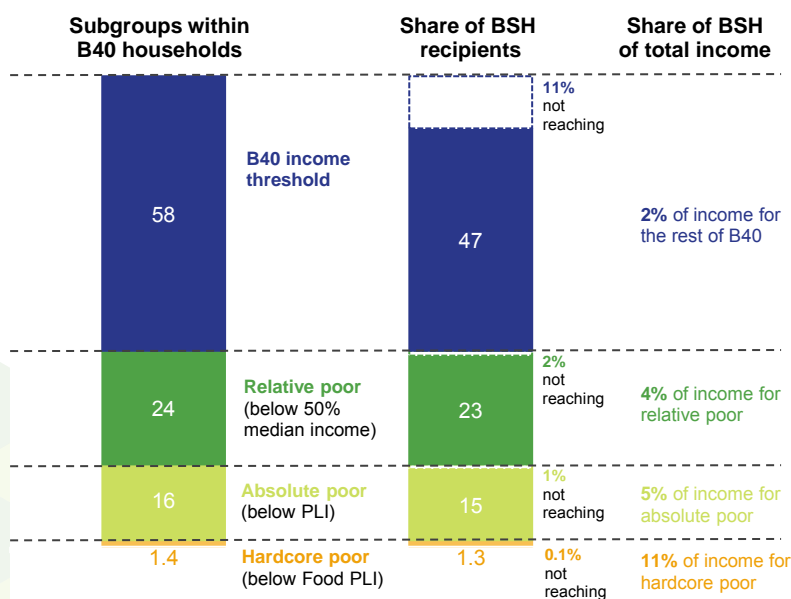
Figure 4.16: Total expenditure, 2012 – 2024



Source: MOF (2019; Various years), Authors' calculation

Bank Negara Malaysia (BNM)<sup>128</sup> estimated that in 2019 under the Bantuan Sara Hidup, households below the poverty line income threshold received the smallest percentage of the programme's benefits—they account for 17.4% of households in the B40 group, but only received 12% of the total allocation (see Figure 4.17). However, it is important to note that despite the exclusion errors observed for the B40 group as a whole, sub-groups within the relative, absolute, and hardcore poor, exhibit lower exclusion errors. Estimates by the World Bank<sup>129</sup> indicate that the programme's coverage also varies by state with the highest exclusion error observed in Putrajaya (30.8%), followed by Kuala Lumpur (28.4%) and Negeri Sembilan (16.8%), while Perlis had the lowest exclusion error at 2.8%.

Figure 4.17: Breakdown of households receiving BSH in 2019



Source: Reproduced from BNM (2021)

<sup>128</sup> BNM estimated this using the Household Income and Expenditure Survey (HIES). Source: BNM (2021)<sup>129</sup> World Bank (2020a)

## 2. Ministry of Women, Family and Community Development (Kementerian Pembangunan Wanita, Keluarga, dan Masyarakat, KPWKM)

The Ministry of Women, Family and Community Development (Kementerian Pembangunan Wanita, Keluarga, dan Masyarakat, KPWKM) has implemented various cash transfers through the Department of Social Welfare (Jabatan Kebajikan Masyarakat, JKM). The programmes are focused towards vulnerable and low-income households, which includes poor families, poor elders, and the disabled. The aim of these programmes is to alleviate the burden of the target group and is temporary in nature where the programme lasts up until the target group breaks out of the poverty cycle and lives independently<sup>130</sup>. However, the assistance given is not meant to fully cover the cost of living, but rather, it is intended to help the targeted vulnerable group that are eligible to sustain their livelihood<sup>131</sup>.

Presently, JKM programmes adopt the food poverty line income (PLI) of RM1,198 as the eligibility threshold for many of its programmes, which is an upward revision from the previous total PLI 2019 of RM1,169 and PLI 2016 of RM980<sup>132</sup>. There are 11 cash transfer programmes administered under JKM. Table 4.2 summarises the details of the programmes.

Table 4.2: Cash transfers under JKM

Programme	Eligibility criteria	Benefit
<b>Bantuan Kanak-kanak (BKK)</b> <i>Financial assistance for Children</i>	<ul style="list-style-type: none"> <li>Household income not exceeding current PLI or current PLI per capita.</li> </ul>	Monthly benefit RM200 per child aged 6 and below. RM150 per child aged 7-18 years. Maximum set at RM1,000.
<b>Bantuan Warga Emas (BWE)</b> <i>Financial Assistance for Elderly</i> *Previously known as 'Bantuan Orang Tua'.	<ul style="list-style-type: none"> <li>Aged 60 years and above</li> <li>Household income not exceeding current PLI or current PLI per capita.</li> <li>Applicant is not a resident/trainee in JKM's managed institution; or daily/residential care center that provides services/facilities free of charge</li> </ul>	Monthly benefit RM500
<b>Bantuan Anak Peliharaan (BAP)</b> <i>Financial Assistance for Foster Children</i>	Families who are caring for the following children: <ul style="list-style-type: none"> <li>Do not have parents and live with foster families; or children living with foster families through the "Program Anak Pelihara" managed by JKM; or</li> <li>Children who are under the order of the Children's Court according to the Child Act 2001.</li> <li>Any child living in a <i>Pertubuhan Sukarela Kebajikan (PSK)</i> that has provided free services and facilities is not eligible.</li> </ul>	Monthly benefit RM250 per child. Maximum of RM500 for those caring for two children or more.
<b>Bantuan Am Persekutuan</b> <i>Federal Public Assistance</i>	<ul style="list-style-type: none"> <li>Household income not exceeding current PLI or current PLI per capita</li> <li>Identified as in-need but not under JKM's other monthly assistance schemes</li> </ul>	Monthly benefit RM100 per person and a maximum of RM350 per family
<b>Elaun Pekerja Orang Kurang Upaya (EPOKU)</b> <i>Incentive Allowance for Disabled Workers</i> *Previously known as 'Elaun Pekerja Cacat (EPC)'.	<ul style="list-style-type: none"> <li>Individual with disability (JKM's OKU card holder)</li> <li>Individual with income of RM1.5k and below</li> </ul>	Monthly benefit RM450

<sup>130</sup> KPWKM (2022)

<sup>131</sup> KPWKM (2022)

<sup>132</sup> This revision was based on the revision of the PLI by DOS. The change from the PLI 2005 methodology to the PLI 2019 methodology has resulted in a significant increase in the PLI value, from RM980 in 2016 to RM2,208 in 2019. Using the 2019 methodology, the PLI was further revised in 2020, which consists of the food PLI of RM1,198 and non-food PLI of RM1,392. Source: DOSM (2023b)

**Bantuan OKU Tidak Berupaya Bekerja (BTB)***Financial Assistance for Person with Disabilities who are Incapable of Work*

- Individual with disability (JKM's OKU card holder)
- Is unable to work
- Household income not exceeding current PLI or current PLI per capita.
- Applicant is not a resident/trainee in JKM's KM-managed institution; or daily/residential care center that provides services/facilities free of charge; or Community-Based Rehabilitation.

Monthly benefit RM300

**Bantuan Penjagaan OKU Terlantar dan Pesakit Kronik Terlantar (BPT)***Financial Assistance for Carers of Bed-ridden Disabled & Chronically Ill*

- Household income not exceeding RM3,000.
- Applicant is a full-time carer/provides extensive care to bed-ridden disabled person/bed-ridden patient/chronic patient that requires monitoring and caregiving.

Monthly benefit RM500

**Bantuan Latihan Perantis (BLP)***Apprenticeship Training Allowance*

- No income limit
- Children of beneficiaries or former trainee/residents of welfare institutions; or moral supervision cases or former community service order trainees

Monthly benefit RM200

**Bantuan Alat Tiruan/ Alat Sokongan (BAT/AS)***Financial Assistance for Artificial Aids/ Assistive Devices*

- JKM's target group
- Recommended by officer or medical professional (government/private)/JKM officer based on type of disability

One-off  
Based on the real price set**Bantuan Geran Pelancaran (BGP)***Launching Grants*

- JKM's target group
- Household income not exceeding current PLI or current PLI per capita.

One-off  
Maximum of RM2,700**Tabung Bantuan Segera (TBS)***Immediate Relief Fund*

- Applicant is in urgent need of assistance and cannot wait for the normal assistance application process to afford basic necessities (e.g. food, clothing, shelter, utilities, and health) and need to be addressed immediately before further investigation is conducted on the case.

One-off  
Maximum of RM300; or for the case of first monthly payment and refund, benefit amount is based on the programme approved.

Note: All of the programmes above are only for Malaysian citizens, with the exception of the Immediate Relief Fund which is unspecified.

Source: JKM (Various years), Authors' Compilation (2023)

Since 2008, the coverage of JKM's programmes has increased substantially, expanding from around 200,000 recipients to 500,000 recipients annually (see Figure 4.18). Concurrently, the annual expenditure on these programmes have also seen a significant increase, rising from RM0.37 billion in 2008 to RM2.47 billion in 2022 (see Figure 4.19)<sup>133</sup>. Notably, a considerable portion of the total allocation has been allocated to the Bantuan Warga Emas programme, accounting for an average of 33.5% of the total allocation, which has steadily increased throughout the years. This programme also has the highest number of recipients with 141,114 recipients in 2022. There was a noteworthy increase in both coverage and spending between 2008 and 2012 with another substantial increase occurring in 2021. This was primarily attributed to the raised eligibility threshold based on the new PLI, resulting in a larger number of households being covered by the programmes.

<sup>133</sup> Figure does not include the Immediate Relief Fund.

Figure 4.18: Number of beneficiaries of JKM's financial assistance, by programme, 2008 – 2022

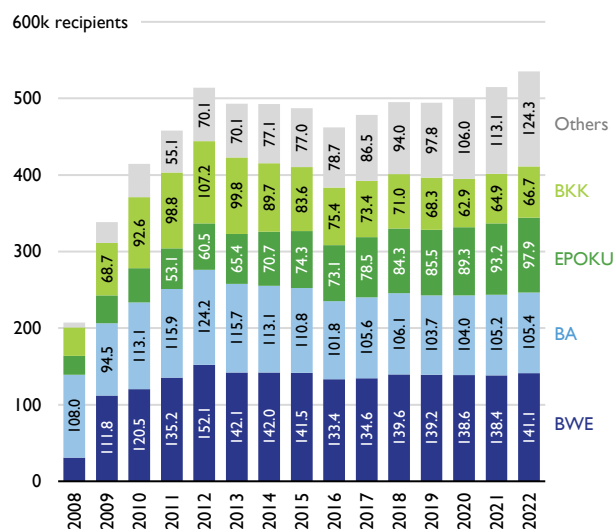
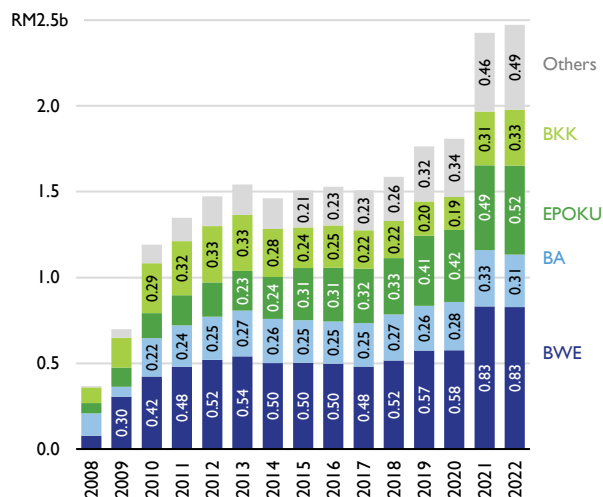


Figure 4.19: Total annual expenditure of JKM's financial assistance, by programme, 2008 – 2022



Note: 'Others' include BAP, BA, BTB, BPT, BLP, BAT/AS and BGP, but does not include TBS.  
Source: JKM (Various years), Authors' Compilation (2023)

Figure 4.20 analyses the coverage of JKM's programmes by comparing the number of recipients in each state with the estimated number of households living in poverty. Based on 2019 data, the programme's coverage appears favourable, reaching 124% of households in poverty at the national level. However, a closer examination reveals that there are two states where the coverage is still below 100% (Sabah at 59.3% and Perak at 88.3%). In 2020, the coverage rate decreased across all states, with the exception of Putrajaya, where eight states were found to have a coverage rate below 100%. Sabah's coverage rate, which was already low, declined to 44.2% followed by Perak (56.8%), Kelantan (63.4%), and Sarawak (63.9%). This suggests that the system may have struggled to respond to and provide coverage for the sudden rise in households falling into poverty, resulting in a higher rate of undercoverage. This has since improved, with only four states estimated to have undercoverage in 2022 and Sabah remained the lowest at 54.4%.

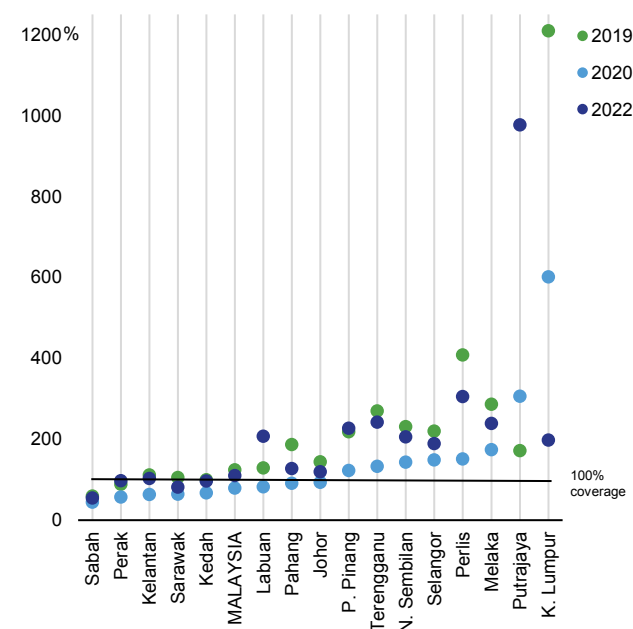
A more granular analysis by the World Bank found that while the JKM programmes were highly progressive, the coverage is quite low, even among the B20—only 12.8% of the B20 received assistance, and the share further decreases with each successive quintile<sup>134</sup>.

Further analysis of the allocation of financial assistance across states revealed a positive correlation between the percentage of low-income households within a state and the proportion of expenditure allocated to beneficiaries in that state (Figure 4.21)<sup>135</sup>. For example, in 2019, Sarawak is home to 14.2% of households with incomes below RM3,000 while 12.1% of JKM's total financial allocation is directed towards the state. This indicates that the expenditure is effectively distributed, in line with the concentration of low-income households across different states.

<sup>134</sup> World Bank (2020a)

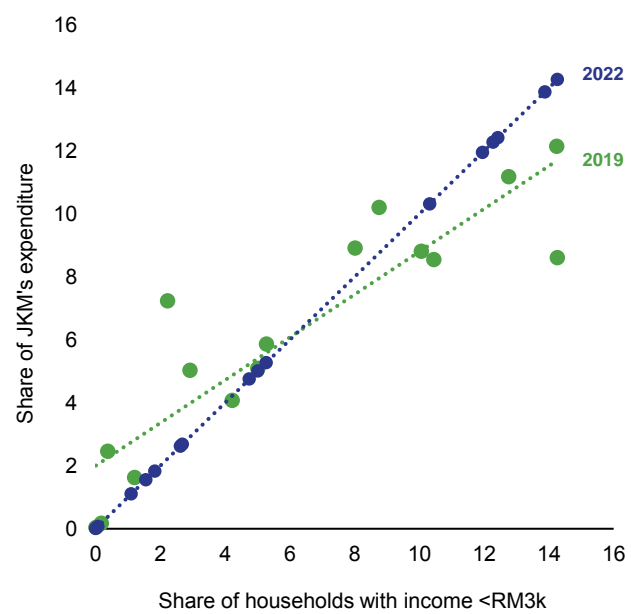
<sup>135</sup> The correlation coefficient between the share of households with income below RM3,000 and the distribution of financial expenditure was 0.90 for 2019 and 0.82 for 2022. Source: DOSM (2023a; 2020), Authors' Compilation (2023), Authors' calculation.

Figure 4.20: Share of JKM's recipients out of total households in poverty, by state, 2019, 2020 and 2022



Source: DOSM (2023a; 2021; 2020), Authors' Compilation (2023), Authors' calculation

Figure 4.21: Share of households with income under RM3k and JKM's financial assistance across states, 2019 and 2022



Source: DOSM (2023a; 2021), Authors' Compilation (2023), Authors' calculation

### 3. Ministry of Education (MOE)

In Malaysia, a significant number of social assistance programs are aimed towards educational purposes. In 2020, the highest percentage of fiscal spending for social assistance was allocated for education-related purposes, followed by welfare and socioeconomic assistance programs<sup>136</sup>. However, these programmes may not necessarily be under the Ministry of Education (MOE) nor Ministry of Higher Education (MOHE). Under the MOE, there were seven programmes identified as cash transfers, all offered to primary and secondary school students with the exception of the Biasiswa Perguruan Persekutuan programme that is offered to those pursuing a Bachelor of Education, who will then serve as Education Service Officers (Pegawai Perkhidmatan Pendidikan).

MOE offers a variety of cash transfer programmes to help students and families afford the cost of education. These programmes are run either monthly, annually, or semesterly, except for the Bantuan Awal Persekolahan (BAP) programme, which is a one-time transfer. The programmes are targeted to different groups, including low-income families (e.g. BAP and Bantuan Kumpulan Wang Amanah Pelajar Miskin, KWAPM), students with disabilities (e.g. Elaun Murid Berkeperluan Khas, EMK), and students with high-performance in sports (e.g. sports scholarship). Table 4.3 outlines the programmes in further detail.

Table 4.3: Cash transfers under the MOE

Programme	Eligibility/Selection criteria	Benefit
<b>Bantuan Awal Persekolahan (BAP)</b> <i>Back-to-School Aid</i>	<ul style="list-style-type: none"> <li>Malaysian citizen</li> <li>Standard 1 to Form 5 student or equivalent</li> <li>Students schooling in Public Schools (Sekolah Kerajaan, SK), Government-Assisted Schools (Sekolah Bantuan Kerajaan, SBK), Sekolah Agama Rakyat, Sekolah Agama Negeri and Private Schools (besides international schools)</li> <li>Gross household income not exceeding RM3,000 (this was a requirement from 2016 – 2022)</li> </ul>	<i>One-off</i> RM150
<b>Biasiswa Kecil Persekutuan</b> <i>Federal Scholarship</i>	<ul style="list-style-type: none"> <li>Malaysian citizen</li> <li>Form 1 – 6 students currently studying in Public School (SK) &amp; Government-Funded School (SBK)</li> <li>Parents/Guardians' income not exceeding RM1,500</li> <li>Excellent academic and co-curriculum achievements based on the established merit</li> <li>Does not receive any scholarships, allowances, or other financial incentives from government or non-government agencies</li> </ul>	<i>Monthly benefit for a set period</i> Form 1–4: RM70 per month x 12 months Form 5: RM70 per month x 11 months Lower 6 (Science Stream): RM110 a month x 7 months Upper 6 (Science Stream): RM110 per month x 11 months. Form 6 Rendah (Art Stream): RM90 per month x 7 months. Upper 6 (Art stream): RM90 per month x 11 months
<b>Biasiswa Perguruan Persekutuan</b> <i>Federal Teaching Scholarship</i>	<ul style="list-style-type: none"> <li>Malaysian citizen</li> <li>Candidate's age not above 25 years</li> <li>Candidate is either in 2<sup>nd</sup> or 3<sup>rd</sup> semesters for a 3-year programme of study (2<sup>nd</sup> to 4<sup>th</sup> semester for a 4-year programme) for a Bachelor of Education in the specified field, and achieve a minimum CGPA of 3.5</li> <li>Successful candidates must relinquish an existing sponsorship/education financing (if any)</li> <li>Other requirements specific to the field of study pursued</li> </ul>	<i>Allowance per semester</i> Living allowance: Urban RM4,200, Rural RM 3,570 Tuition fees: Science RM660, Arts RM550 Book allowance: RM300 Paperwork allowance: RM75 Equipment allowance: Science RM100, Arts RM50 Thesis allowance: RM300 Practical/training allowance: RM10 per day, max 90 days
<b>Biasiswa Sukan</b> <i>Sports Scholarship</i>	<ul style="list-style-type: none"> <li>Malaysian citizen</li> <li>Form 1 – 6 students currently studying in either Public School (SK), Government-Funded School (SBK), Vocational College or Malaysian Sports Schools</li> <li>Priority is given to students involved in the High-Performance Sports Programme and other sports as determined by MOE</li> </ul>	<i>Monthly benefit</i> Form 1–4: RM70 per month x 12 months Form 5: RM70 per month x 12 months

<sup>136</sup> KRI (2021)

- Does not receive any scholarships, allowances, or other financial incentives from government or non-government agencies

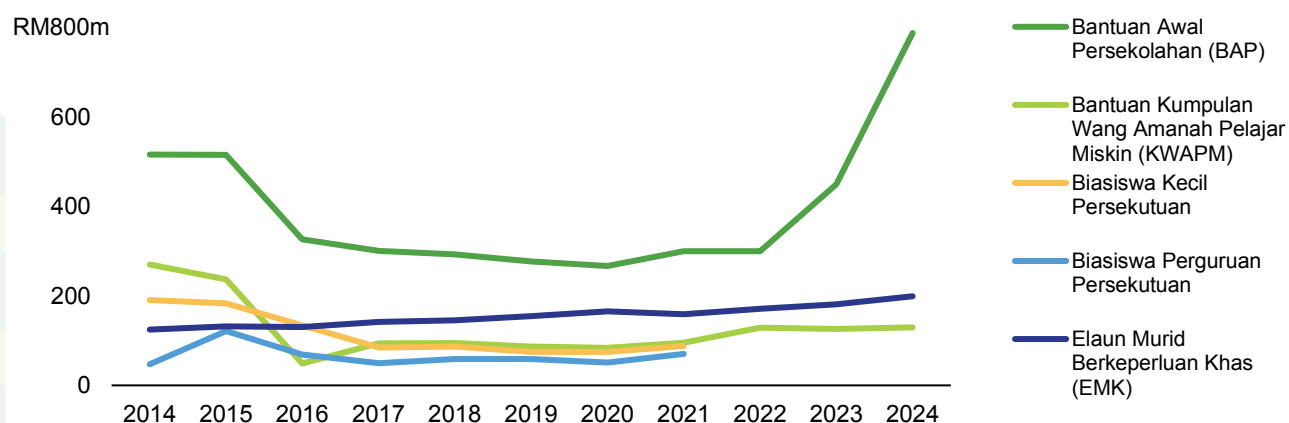
<b>Elaun Murid Berkeperluan Khas (EMK)</b> <i>Allowance for students with disabilities</i>	<ul style="list-style-type: none"> <li>• Malaysian citizen</li> <li>• Student with disabilities attending either preschool, primary school, or secondary schools in Public School (SK), Government-Funded School (SBK), Matriculation College and Vocational College</li> <li>• Holds an OKU card issued by JKM</li> <li>• Does not receive any scholarships, allowances, or other financial incentives from government or non-government agencies</li> </ul>	<i>Monthly benefit</i> RM150 per month x 12 months (subject to the number of qualifying months for students to receive EMK in that year)
<b>Kumpulan Wang Amanah Pelajar Miskin (KWAPM)</b> <i>Underprivileged Student Trust Fund</i>	<ul style="list-style-type: none"> <li>• Malaysian Citizen</li> <li>• Standard 1 to Form 1 students in Public School (SK) and Government-Funded School (SBK)</li> <li>• Registered under the eKasih or DMOA system and confirmed status as 'Poor' or 'Hardcore Poor'</li> <li>• Poor students with Orang Asli status according to Act 134, Orang Asli Act 1954 (Amendment 1974), and confirmed status as 'Poor' or 'Hardcore Poor' by the Department of Orang Asli Development (JAKOA)</li> </ul>	<i>Annual benefit</i> Standard 1-6: RM100 per year Form 1-5: RM150 per year
<b>Elaun Pra-Universiti (EPU)</b> <i>Pre-University Allowance</i>	<ul style="list-style-type: none"> <li>• Malaysian citizen</li> <li>• Form 6 student participating in a pre-university programme in Sekolah Sukan Malaysia (SSM)</li> </ul>	RM1,000 for each semester, with a maximum of four semesters

Note: This is a list of direct cash transfer programmes in which the assistance is channelled directly to households/students. Programmes that are indirect assistance (e.g. Projek Khas Murid Sekolah Berasrama Penuh, PKSPB) and in-kind transfers (e.g. Bantuan Pakaian Seragam Badan Beruniform, BPS) are not included.

Source: MOE (2023)

The total expenditure on cash transfer programmes by the MOE has fallen from RM1.15 billion in 2012 to RM645 million in 2020. This is due to a decrease in spending on the BAP, Bantuan KWAPM, and Federal Scholarship programmes. The BAP programme is a one-time transfer given to low-income families to help them cover the cost of school supplies and uniforms. In 2016, the government changed the eligibility criteria for the BAP programme, limiting it to households with an income of less than RM3,000. This resulted in a decrease in the number of beneficiaries from 5.4 million students in 2015 to 3.5 million students in 2016. The decision to limit the eligibility criteria for the BAP programme was maintained in the following years. However, in 2023, the government removed the income requirement for the BAP programme, which resulted in all primary and secondary students being eligible for the programme. In addition, the amount was also raised from RM100 to RM150, resulting in a higher allocation of RM450 million in 2023 and RM788 million for 2024.

Figure 4.22: Total annual expenditure of MOE's cash transfers, by selected programmes, 2012 – 2024



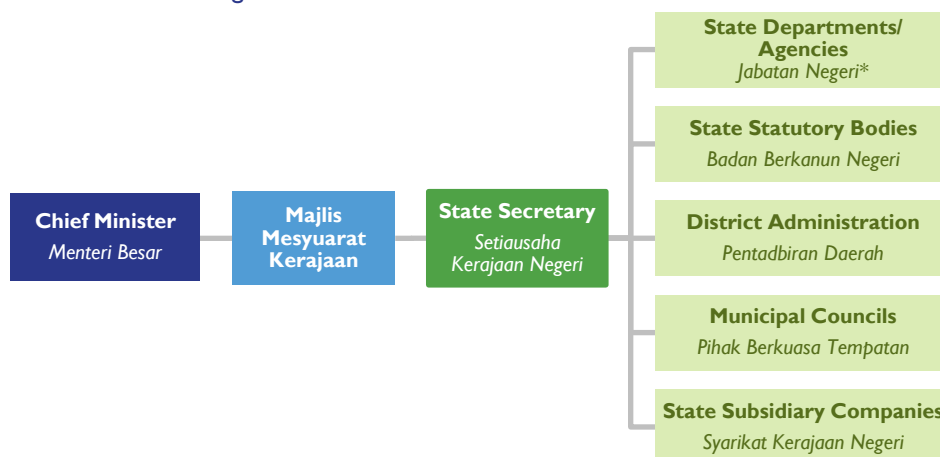
Note: Biasiswa Sukan and Elaun Pra Universiti (EPU) are not included in the chart as the values are relatively small. Data from 2012 – 2022 are from a data request, while figures from 2022 onwards are updated from MOF's expenditure report.

Source: MOF (2023c; 2023a; 2021b)

### 4.3.2. State Governments

Under the executive pillar of state governments, there are various agencies and bodies that fall under the administration of the State Secretary (see Figure 4.23). These entities can be categorised into state departments/agencies, state statutory bodies, district administration, municipal councils, and state subsidiary companies<sup>137</sup>. A desk review of these entities suggests that selected agencies design and implement their own cash transfer programmes. These include cash transfers implemented by JKM under state departments/agencies, Zakat agencies under state statutory bodies, and assistance programmes by State Subsidiary Companies.

Figure 4.23: Illustration of a state government's administration structure

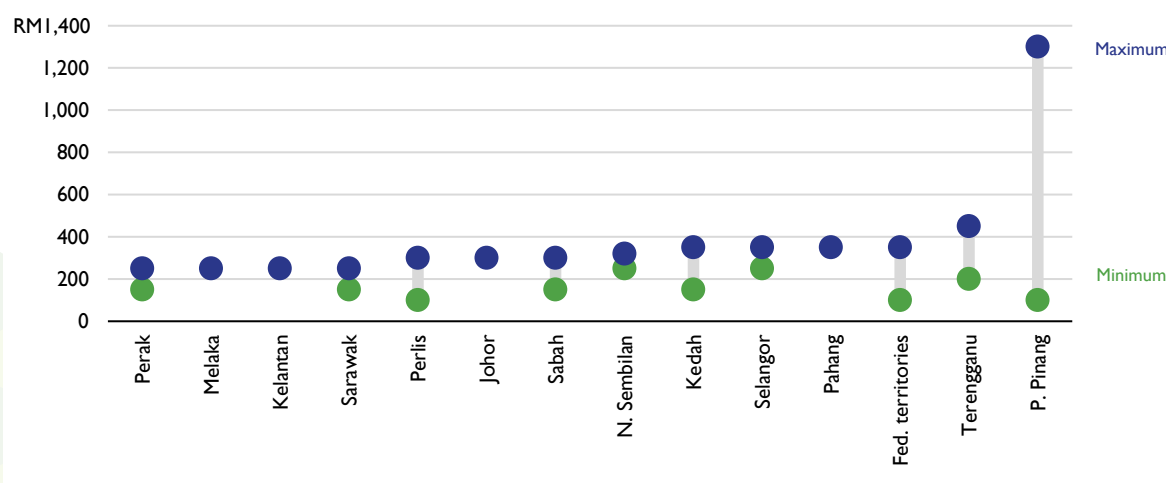


Note: State Departments/Agencies include Federal government agencies operating at the state level, such as JKM.

Source: Authors' illustration

For instance, at the state level, JKM plays a role, not only in disbursing funds from the federal government for programmes within each state, but also in implementing programmes specifically designed and funded by the state government. Each state has its own State General Assistance Scheme (Bantuan Am Negeri) under JKM, with eligibility criteria and assistance rates varying among states based on the policies and allocations of the respective state governments (see Figure 4.24).

Figure 4.24: Rate of monthly assistance of JKM's State General Assistance Scheme



Source: MySPC (2023), Authors' Compilation (2023)

<sup>137</sup> Government departments/agencies, statutory bodies, and local authorities are not only accountable to the respective ministries at the central level but also accountable to the State Secretary.

Zakat institutions are also responsible in delivering social assistance in Malaysia. They include the State Islamic Religious Councils (SIRCs), which generally oversee Zakat affairs. Some states, however, have established their own State Zakat Institutions. In some states, the same institution handles both Zakat collection and distribution such as Lembaga Zakat Selangor and Majlis Agama Islam dan Adat Melayu Perak. On the other hand, there are states where these two functions are managed by separate agencies such as in the Federal Territories—in which Pusat Pungutan Zakat Wilayah Persekutuan (PPZ) handles collection and Majlis Agama Islam Wilayah Persekutuan (MAIWP) handles distribution. In total, there are 17 agencies responsible for Zakat throughout Malaysia (Table 4.4). The amount of Zakat distributed depends on the amount of Zakat collected where the amount varies annually across states. In 2022, a total of RM4.18 billion was collected, while RM3.83 billion was disbursed<sup>138</sup>. In comparison to the previous year, there was a marked increase of 13.4% in collection while disbursement increased by 12.2%.

Table 4.4: Zakat management agencies

State	Agencies and their role
Johor	Majlis Agama Islam Negeri Johor, MAIJ (collection & distribution)
Kedah	Lembaga Zakat Negeri Kedah, LZNK (collection & distribution)
Kelantan	Majlis Agama Islam dan Adat Istiadat Melayu Kelantan, MAIK (collection & distribution)
Melaka	Zakat Melaka, ZM (collection) Majlis Agama Islam Melaka, MAIM (distribution)
N. Sembilan	Majlis Agama Islam Negeri Sembilan, MAINS (collection & distribution)
Pahang	Pusat Kutipan Zakat Pahang, PKZP (collection) Majlis Ugama Islam dan Adat Resam Melayu Pahang, MUIP (distribution)
Perlis	Majlis Agama Islam dan Adat Istiadat Melayu Perlis (collection & distribution)
P. Pinang	Zakat Pulau Pinang (collection & distribution)
Perak	Majlis Agama Islam dan Adat Melayu Perak (collection & distribution)
Selangor	Lembaga Zakat Selangor (collection & distribution)
Terengganu	Majlis Agama Islam dan Adat Melayu Terengganu, MAIDAM (collection & distribution)
Sabah	Perbadanan Baitulmal Negeri Sabah, PBNS (collection & distribution)
Sarawak	Tabung Baitulmal Sarawak, TBS (collection & distribution)
Federal territories	Pusat Pungutan Zakat Wilayah persekutuan (collection) Majlis Agama Islam wilayah Persekutuan (distribution)

Figure 4.25: Total zakat collected and disbursed, 2008 - 2022

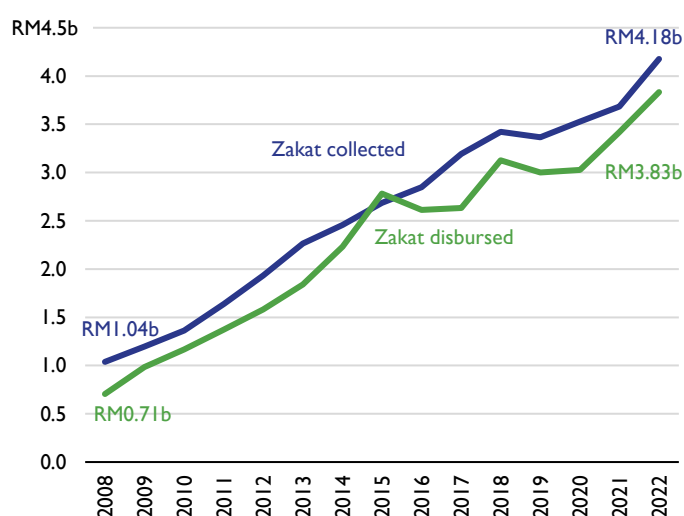


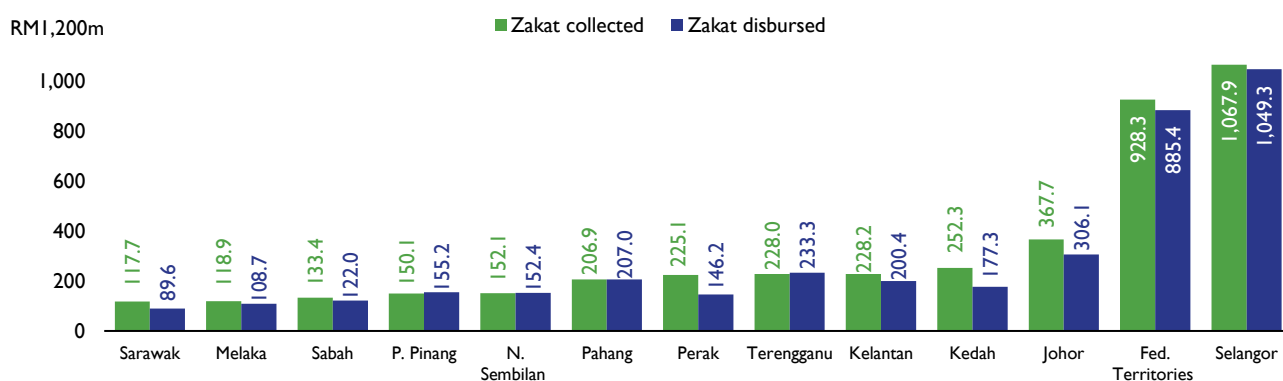
Table (left)  
Source: JAWHAR (2023)

Figure (above)  
Note: For total zakat collected, the data for Perlis is unavailable for 2019–2021. For total zakat disbursed, the data for Perlis is unavailable for 2012, 2016–2017, and 2019–2022.  
Source: JAWHAR (n.d.), various news media, Authors' calculation

Between states, Selangor collected the highest amount of Zakat at RM1,067.9 million, followed by the Federal Territories (Kuala Lumpur, Putrajaya, and Labuan) at RM928.3 million, and Johor at RM367.7 million (Figure 4.26). Similarly, the same states recorded the highest amount for total zakat disbursed with Selangor at RM1,049.3 million, Federal Territories at RM885.4 million, and Johor at RM306.1 million.

<sup>138</sup> This figure excludes Perlis due to data limitations.

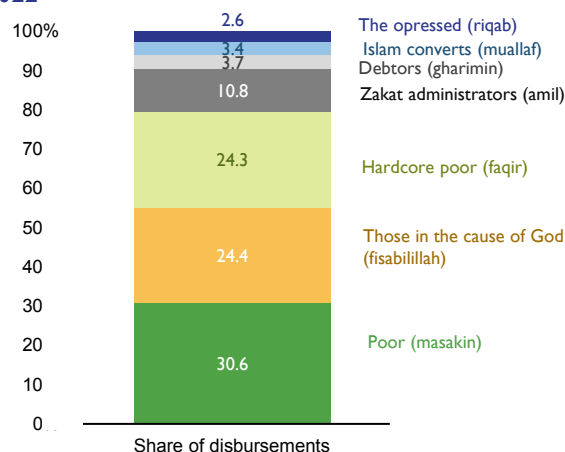
Figure 4.26: Total zakat collected and disbursed, by state, 2022



Note: The calculation excludes Perlis due to data limitations  
Source: JAWHAR (n.d.), various news sources, Authors' calculation

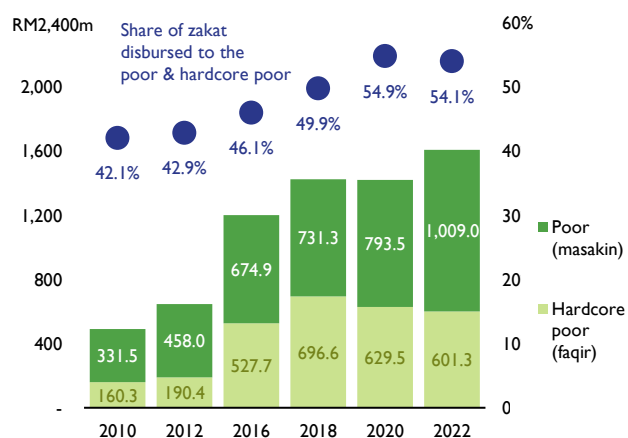
Zakat funds can be distributed to eight categories of beneficiaries, namely faqir (the hardcore poor or destitute), masakin (the poor), amil (Zakat administrators), muallaf (Islam converts), riqab (the oppressed), gharimin (debtors), ibnu sabil (wayfarers) and fisabilillah (those in the cause of God)<sup>139</sup>. In 2022, more than half of the funds amounting to RM1.61 billion or 54.1% of the total were allocated to the poor and hardcore poor (Figure 4.27). The share of allocation dedicated to these two types of beneficiaries have gradually increased from 42.1% or RM491.8 million in 2010 (Figure 4.28).

Figure 4.27: Share of zakat disbursement, by beneficiary, 2022



Note: The category ibnu sabil (wayfarers) is not depicted in the chart as it makes up a small share of 0.1%. Calculation excludes Johor, Melaka, Pahang, Perak, Perlis and Sarawak due to unavailable data.  
Source: JAWHAR (n.d.), Authors' calculation

Figure 4.28: Total zakat disbursed for the poor (masakin) and hardcore poor (faqir), 2010 – 2022



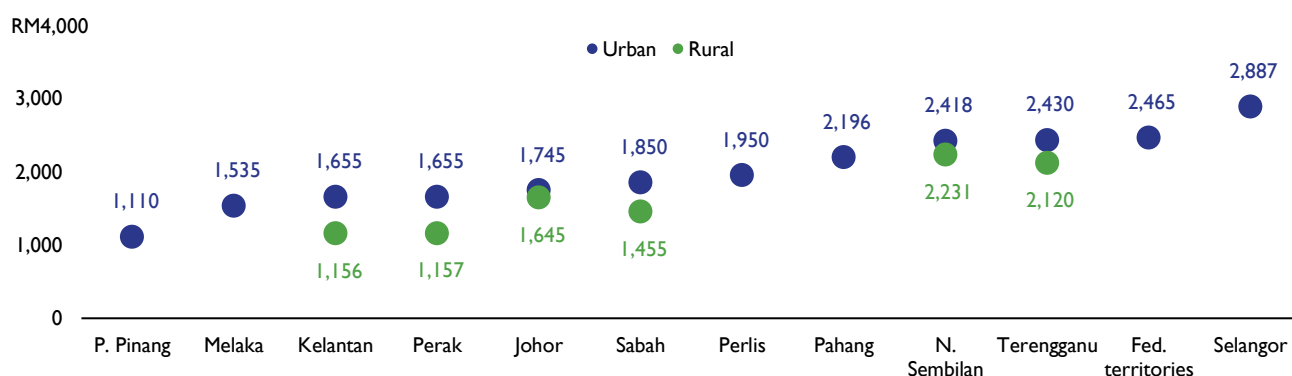
Note: Certain states and selected years are excluded from the calculation due to unavailable data. These states and years include Johor (2020, 2022), Melaka (2022), Pahang (2020, 2022), Perlis (2012 – 2022), and Sarawak (2018, 2022).  
Source: JAWHAR (n.d.), Authors' calculation

<sup>139</sup> JAWHAR (2007)

Zakat institutions typically utilise the had kifayah to determine the eligibility of Zakat recipients. The had kifayah is basically the threshold for the minimum amount required for individuals and their dependents to fulfil their basic needs<sup>140</sup>. Similar to the poverty line calculated by the Department of Statistics, the had kifayah utilises the monetary approach in measuring poverty and uses income as a variable to determine an individual's or household's poverty status. The had kifayah is determined by the respective Zakat institutions, taking into account various factors such as the number of households, their age groups, and other circumstances (e.g. place, time, needs, and socio-economic conditions)<sup>141</sup>.

The calculation of had kifayah involves estimating the expected expenses of a household based on the number of dependents. However, the specific details that go into the calculation may vary. Some states differentiate costs between urban and rural areas, group the dependents by age or education level, or a combination of both. Figure 4.29 illustrates the variations in Had Kifayah by state for a family of six where Selangor emerges as the state with the highest amount, recording at RM2,887, while Pulau Pinang emerging as the state with the lowest amount at RM1,110.

Figure 4.29: Had Kifayah for a family of six, by state



Notes:

- 1) The information for Johor, Kelantan, Pulau Pinang, Perak and Sabah was from Abdul Rahman Talib and Hasan Ahmad (2019), while for the other states are retrieved from their respective Zakat institutions.
- 2) The calculated is based on a household with six members, with husband and wife that are working, four children with each at a different educational level (higher education, secondary, primary and kindergarten), and a house that needs to be paid.

Source: Abdul Rahman Talib and Hasan Ahmad (2019), various Zakat institutions' website (2023), Authors' calculation

According to Abdul Rahman Talib and Hasan Ahmad (2019), the differences in Had Kifayah are primarily driven by variations in the cost of living, particularly higher housing costs, while the differences for other expenditure categories such as food, dependents, education, and healthcare are relatively low. Certain states also account for specific circumstances that can be included in calculating the threshold such as having disabled or chronically-ill dependents, as in the case for Selangor and Federal Territories.

<sup>140</sup> JAWHAR (2007)

<sup>141</sup> The Had Kifayah encompasses the following components: shelter, sustenance, clothes, healthcare, education, and transportation. Source: JAWHAR (2007)

### 4.3.3. Private Sector and Civil Society Organisations (CSOs)

In general, the sectors that facilitate cash transfers and social assistance can be categorised into three main groups: the public sector (represented by the government), the private sector (comprising of profit-driven private enterprises), and the third sector, commonly referred to as CSOs.

While social assistance is primarily a function of the public sector, the private sector and the third sector to a certain extent also play respective roles in directing social assistance, complementing the efforts of the public sector. The significance of the private and third sectors is particularly evident during unforeseen disasters or sudden crises. In times of crisis, actors from the private and third sectors have stepped in to fill in gaps arising from the existing governmental infrastructure that is unable to provide immediate and sufficient responses to newly vulnerable groups or those falling into poverty. As exemplified during the pandemic, many NGOs have well-established networks of local coordinators who could identify those in need and determine the appropriate form of aid. Across the nation, NGOs swiftly mobilised financial aid, material donations, and prepared meals for those affected where these efforts were largely supported by local enterprises, foundations, and various communities.

#### *The Private Sector*

The private sector usually establishes cash transfer programmes as part of their corporate social responsibility (CSR) initiative. CSR involves an organisation's commitment to integrate decisions and actions that positively impact the community while benefiting the organisation's image. An example of such cash transfer programmes is evident in scholarships for educational pursuits. A case in point is Maybank Group's scholarship programme, which falls under the 'Education' theme, one of their six Corporate Responsibility pillars. The programme aims to offer financial aid to deserving high-potential students, cultivate a robust entry-level talent pool, as well as enhance Maybank's reputation as an employer of choice among recent graduates. Similarly, Yayasan Khazanah, a foundation established by Khazanah Nasional Berhad also provides scholarship programmes for students studying locally and overseas. The mission is to support Khazanah Nasional's commitment to contribute to the development of human capital and improve Malaysia's competitiveness. Scholarships usually cover tuition costs, enrolment fees, and related expenditures such as books, accommodation, and living allowances.

The private sector can also complement and supplement government assistance by initiating independent aid programmes, either by directly disbursing aid to identified recipients or by providing funding for programmes administered by other agencies. As an illustration, Petronas allocated RM7 million in 2018 for a monthly food aid programme benefiting 5,400 low-income families across various states in Malaysia. The distribution was facilitated through MyKasih Foundation, a charity organisation with a unique smartcard system designed for cash disbursement. Petronas had collaborated with this NGO since 2010, previously conducting similar programmes aimed at poor families<sup>142</sup>.

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<sup>142</sup> MyKasih Foundation (2018)

Humanitarian and disaster relief efforts are also supported by private sector entities. An example is the Tabung Bencana Banjir Media Prima, established in 2012 through contributions from corporate firms and NGOs<sup>143</sup>. This fund was initiated to aid flood-affected individuals, particularly in severely impacted areas like Kelantan, Terengganu, and Pahang. Over time, the fund's scope expanded to include victims of major disasters such as floods, earthquakes, landslides, and fires. The fund's utilisation encompassed a range of aid, spanning sanitary kits, food provisions, and cash transfers. In 2022, for instance, the Tabung Bencana NSTP-Media Prima disbursed RM109,200 in cash vouchers to 394 families affected by flooding in Taman Mentakab Indah, Pahang<sup>144</sup>.

Beyond individual company-led contributions, there have been instances in the private sector where the power of the collective was harnessed to provide assistance. An example of this is GDRN, or 'GLC Demi Rakyat dan Negara'. In the wake of the Covid-19 outbreak, GDRN promptly rallied together its partners to render urgent assistance to the Ministry of Health (MOH). As of early 2021, RM95.4 million was pledged by 29 companies, in the form of medical supplies, personal protective equipment and ventilators – benefiting more than 50 public hospitals in the country<sup>145</sup>.

Helmed by a joint secretariat between Yayasan Telekom Malaysia and Yayasan Hasanah, GDRN, formerly known as 'GLC Disaster Response Network' was conceived in 2014 initially as a voluntary response to Malaysia's natural disasters (typically floods), by coordinating relief efforts amongst Government-Linked Companies (GLC) and Government-Linked Investment Companies (GLIC). In 2022, its mandate was expanded to include efforts in education (*Jalanan Ilmu*) and community livelihood (*Jalanan Sejahtera*), in addition to the existing humanitarian response work (*Jalanan Kemanusiaan*). In 2022, 13 GDRN members reported a total of RM38.7 million for humanitarian initiatives, benefitting 38,442 families, 56,630 individuals, and 30 institutions<sup>146</sup>.

True to the coalition's foundational *raison d'être*, through the three core initiatives, GDRN coordinates holistic assistance in the form of scholarships, microloans, cash aids, sponsorships, skills training, mental health support, and many others in serving various deserving beneficiaries.

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<sup>143</sup> Bernama (2012)

<sup>144</sup> Roselan Ab Malek (2022)

<sup>145</sup> Bernama (2020), Yayasan Hasanah (2023).

<sup>146</sup> See the Hasanah Report 2022 (<https://thr2022.online/our-impact/>) or the GDRN website (<https://gdrnbantu.online/>) for more information.

### *The Third Sector or Civil Society Organisations (CSOs)*

Beyond the public and private sectors, CSOs in Malaysia also play a role in disbursing cash transfers. Often collaborating with government agencies or operating alongside them, CSOs can receive government funding or commissions. Unlike the private sector, third sector organisations are registered or operate as non-profit entities. Their financial surpluses are channelled into social, environmental, or cultural initiatives, rather than pursuing profit as a primary objective.

CSOs exhibit a diverse array of organisational structures, ranging from small community-based groups to prominent international entities working in tandem with local partners across developing nations. Their governing structures vary based on their mandates and constituencies. Nevertheless, a common thread among all CSOs is their autonomy from direct government oversight and management. Through the paper's non-exhaustive review, various types of CSOs emerged as contributors to aid distribution. This includes charity organisations such as the MyKasih Foundation, faith-based groups like the Taiwan Buddhist Tzu Chi Foundation Malaysia, humanitarian and development organisation such as MERCY Malaysia, and internationally affiliated entities like the Red Crescent Malaysia. The discussion on the practices of the private sector and CSOs will be discussed further in the next section in Box 5.

#### **4.4. GENERAL REMARKS**

Cash transfers have prominently featured in Malaysia's social protection system as part of the country's social assistance pillar. It has been employed across various ministries and agencies, and in fact has extended beyond the public sector and encompassed both the private and third sectors. However, it is important to recognise that each entity executing these transfers has their own distinct objectives and mechanisms in delivering these transfers. These differences and the current practices of implementing cash transfers will be explored further in the next section.

## 5. MAPPING RECENT CASH TRANSFER PROGRAMMES

This paper attempts to provide a baseline understanding of the cash transfer landscape in Malaysia by detailing the country's experience and practices with cash transfers. The study encompasses programmes undertaken by formal institutions, which includes federal (across various ministries and federal agencies), state (across all of Malaysia, including state government agencies and zakat institutions), and the private and third sector<sup>147</sup>.

### 5.1. RESEARCH METHODOLOGY

The study conducted a mapping exercise which collects data that captures the specific features of cash transfer programmes in Malaysia, to understand the country's broad experiences with cash transfers, looking for insights and issues that are cross-cutting. However, while this exercise may be useful in itself, this study cannot replace more comprehensive evaluations on the dynamics of each programme and their unique context.

This paper adopts the following working definition for a cash transfer:

- **Cash grants for households or individuals:** Cash transfer programmes are defined as programmes that provide cash grants directly to individuals or households and delivered by the state or NGOs<sup>148</sup>. Cash grants granted to organisations and commercial entities are not included (e.g. community associations, business operators (including for corporate CSR), small firms, NGOs, etc).
- **Non-contributory in nature:** Recipients do not have to pay into a system to receive the benefit and programmes are generally funded through taxation or by donors (e.g. non-contributory pensions such as old-age social pensions). Thus, the scope of cash transfers excludes social insurance programmes that are financed through employer and employee contributions, self-funded pension systems or other forms of deferred compensation.
- **Does not require recipients to work:** The scope of this paper also excludes public works and guaranteed employment programmes as beneficiaries do not need to work to receive transfers. However, other requirements or conditions may be placed on beneficiaries for them to fulfil to receive the benefit.

This paper adopts both primary and secondary data collection, complemented with selected stakeholder engagements. The cash transfer programmes were identified based on (1) official government records (e.g. programmes listed in annual reports, public announcements of programmes implemented, programmes by agencies that are not publicly-known), (2) electronic sources (e.g. websites and search engines), and (3) past reviews/ research.

To gain more detailed information on the programmes identified, the implementing organisations were contacted via e-mail and phone calls between June 2022 to March 2023 to solicit information on the programmes. The agencies were given two forms to fill in; Form A – information on the tasks for the objective characteristics of the programme, and Form B – the agencies' subjective evaluation of the programmes. The forms were given in both English and Bahasa Melayu to facilitate the information request.

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<sup>147</sup> See Section 3 for a complete description of the various types of agencies throughout the federal and state administrative structure.

<sup>148</sup> Adapted from ODI (2016), World Bank (2012)

The parameters of the study were guided by previous work from ODI (2016), Malaysian Research Institute on Ageing (2017), World Bank (2012), as well as feedback from our partner, Yayasan Hasanah, and KRI's internal review process. The study covers recent programmes implemented in the last five years, which is from 2018 to 2022. Bearing in mind the working definition of cash transfers, this study does not limit programmes based on the duration of the programme, whether it is given at regular intervals for an extended period of time or one-off.

The information requested on the programmes covers the following aspects<sup>149</sup>:

- **Background:** organisation, year of establishment, programme's name, implementation period, funders/donors, objectives, focus area, budget/allocation amount, number of recipients
- **Target group and eligibility requirements:** age, gender, ethnicity, income, occupation & employment status, location, specific group or other criteria
- **Programme features:** payment form, payment method, payment frequency, payment amount, amount review, payment to specific household members, assistance conditions, support services
- **Implementation and monitoring:** programme impact, monitoring system for the conditions set
- **Other matters:** outreach/notification, application into programme, applicant's participation in other programmes, feedback and complaints, community engagement, exit plan

### 5.1.1. Limitations of the Mapping Exercise

One limitation of the mapping exercise is that the study is unlikely to be exhaustive. While the primary data collection for this study attempts to be as extensive as possible, the response rate from agencies were varied, with some more receptive than others (see section 5.1.2 for the response rate). Therefore, the study may have missed some programmes that were implemented during the selected period. The study also had to be temporarily paused during the country's general election period<sup>150</sup> as many agencies were busy and unable to respond to the information and validation request. The team also found that in general, some small agencies found it a bit more difficult to prepare the information request due to a lack of manpower. Likewise, information on emergency one-off or short-lived transfers are also difficult to obtain due to inadequate documentation.

Therefore, the analysis in the following section may be biased due to the information available. Due to this limitation, the study only provides a general overview of the cash transfer programmes and their practices, rather than providing a detailed breakdown of programmes in Malaysia. Future studies with greater data are needed to further focus on specific programme categories, such as in poverty alleviation or occupation, as well as inter-state comparisons.

Another limitation of this study is that it does not cover the political economy that affects the programmes. While the analysis focused more on the aspects that are easily quantifiable, it must be recognized that soft issues—such as politics, at both the national and local levels—also played a crucial role in a programme's successes and failures. Context remains of the utmost significance, and thus cash transfers should be designed with this in mind. This means that merely getting the programme basics right (e.g. targeting, monitoring, payment systems) may not be enough if the other issues are not fully addressed.

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<sup>149</sup>See Appendix I for the detailed forms.

<sup>150</sup>Malaysia held its 15<sup>th</sup> General Election on 19<sup>th</sup> November 2022.

### 5.1.2. Response Rates

The following findings discussed from our mapping exercise must be interpreted with the response rates we obtained, which vary widely between agencies at the federal, state and NGO level.

Table 5.1: Response rate from data collection

Agencies contacted		Agencies response rate	
Federal:	23 (from 16 Ministries)	Federal:	Replied: 14 (61%) <ul style="list-style-type: none"> <li>Submitted: 10</li> <li>No CT: 4</li> </ul> No submissions: 9 (39%)
State:	96	State:	Replied: 29 (30%) <ul style="list-style-type: none"> <li>Submitted: 20</li> <li>No CT: 6</li> <li>Declined: 3</li> </ul> No submissions: 67 (70%)
NGO:	11	NGO:	Replied: 8 (73%) <ul style="list-style-type: none"> <li>Submitted: 5</li> <li>No CT: 2</li> <li>Declined: 1</li> </ul> No submissions: 3 (27%)

Given the less-than-ideal response rates and that many agencies were unable to provide information on all their cash transfers within the 2018 to 2022 period, we also compiled info on cash transfer programmes based on publicly available information. This yielded a higher number of programmes. However, the info obtained per programme is generally less complete compared to those provided directly from the agencies. For federal programmes, we are fortunate to be able to rely on previous data obtained from MOF on the list of subsidy and social assistance programmes and their fiscal costs, though we still had to search elsewhere for info regarding the characteristics of these programmes and classify them according to our research parameters, based on largely limited publicly available information. However, it is unlikely that our own compilation is exhaustive.

Table 5.2: Number of cash transfer programmes compiled active between 2018 and 2022

Programmes compiled by KRI		Programmes received from agencies*	
Federal:	51	Federal:	26
State:	215	State:	45

Note: \*We exclude programmes provided by agencies if they do not fall under our definition of a cash transfer programme. For states, we exclude programmes provided by stage agencies if it is fully funded by the federal government.

Nonetheless, despite the lack of complete and representative information, we argue that this exercise provides a useful picture of the prevailing landscape of cash transfers in Malaysia and the common practices, in turn to gauge their effectiveness in improving the welfare of Malaysia's population and the potential gaps that exist. Furthermore, the parameters we've set out to study also serve as a useful template for future mapping exercises by other agencies. This is in consideration that the federal government too via the Implementation Coordination Unit under the Prime Minister's Office (ICU PMO) are also conducting a similar exercise, but we argue that the information of programmes collected<sup>151</sup> could be more granular and structured. The parameters we study, as outlined in our questionnaire, also serve as a useful template for programme administrators to consider for planning and monitoring, as we outline important variables that can impact the success and failures of programmes based on the literature.

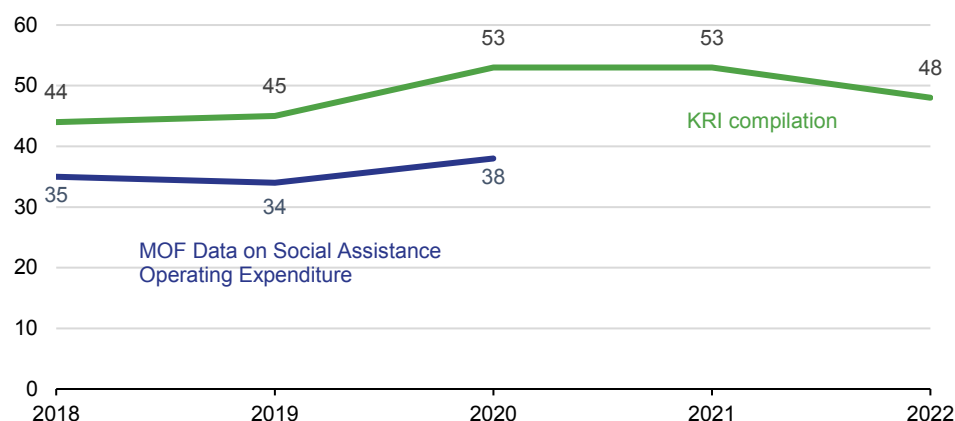
<sup>151</sup>As displayed at [www.perlindungansosial.gov.my/](http://www.perlindungansosial.gov.my/)

## 5.2. FINDINGS ON GENERAL PRACTICES

### 5.2.1. Overall Count and Scale of Programmes

**72 federal government cash transfer programmes are found active anytime between 2018 and 2022 based on our mapping exercise.** Between each of the years, the number of programmes increased up until 2021, before falling in 2022 (Figure 5.1). The rise in cash programmes reflects the federal government's response to the Covid-19 pandemic, while the subsequent fall in 2022 may reflect the country's transition to the endemic stage. These figures based on our mapping exercise differs from MOF data on subsidies and social assistance operational expenditure, where fewer cash transfer programmes are identified<sup>152</sup>.

Figure 5.1: Number of federal cash transfer programmes, by source, 2018 – 2022



Note: For MOF data, we assume that a programme is inactive if the amount incurred is zero—this can include years between the start of the programme and the current/final year of implementation. For our compiled programmes, we typically assume (due to data unavailability) that programmes are always active from its start year until the present or final year of implementation, unless otherwise specified by the administrators or other sources found.

Source: MOF (2021b), Authors' Compilation (2023)

**At the state level, up to 260 cash transfer programmes are identified to be active anytime between 2018 and 2022,** provided by the various state governments and agencies, including Zakat bodies. Given this large number of programmes, it is difficult to accurately estimate which exact years these programmes were active. Estimates suggest the number have risen from 2018 to 2022, but recency bias in information availability is likely a factor in the higher number of programmes in recent years.

**In terms of value, the total for federal programmes was RM9.6 billion in 2018, rising to peak at RM26.8 billion in 2020 and falling to RM10.0 billion in 2022.** While these figures may reflect the Covid-19 response of the federal government and the greater incidence of poverty and vulnerability, these figures are likely to be underestimated given our unexhaustive sample as certain cost figures could not be obtained for a considerable number of programmes<sup>153</sup>. The 2022 figure is likely underestimated as the costs reported by administrators for several programmes in 2022 are not for the full year. The costs of programmes are also not consistently reported given that some are budgeted allocations or estimates rather than the actual costs incurred.

<sup>152</sup>One reason the lower figures from the MOF data is because certain federal programmes are accounted under a different line item other than the “Subsidies and Social Assistance” item in operating expenditure. These include the various schemes introduced in response to the Covid-19 pandemic, which were accounted under the Covid-19 Fund.

<sup>153</sup>See Section 4.3.1 for figures based on our classification of MOF social assistance operating expenditure data between 2018 and 2020.

Table 5.3: Value of federal cash transfer programmes, RM million

	Max	Median	Total
2018	6,100.0	28.2	9,574.5
2019	5,500.0	22.6	8,696.9
2020	17,050.0	45.0	26,811.8
2021	7,000.0	67.0	17,033.8
2022*	8,000.0	20.3	10,013.1

Note: Data is a mix between actual and estimated amounts. 2022 data is underestimated as some programmes reported the actual amount spent only up to a certain number of months in 2022 due to date of data collection.

Source: Authors' Compilation (2023)

**The median value per federal programme was RM28.2 million in 2018, rising rapidly to peak at RM67.0 million in 2021.** It sharply reduced to RM20.3 million in 2022, but this is likely an underestimation due to reasons mentioned before. Nevertheless, **the median values contrast considerably with the most expensive programmes, which were the predecessors to the flagship STR scheme.** The maximum cost was RM6.1 billion in 2018 under BSH, quickly rising to RM17.1 billion in 2020 under BPN to address the pandemic, but eventually falling to RM8.0 billion in 2022 under BKM. As a percentage of the total value of federal cash programmes, the most expensive federal programme represented 63.7% of the total value in 2018 but fell to 41.1% in 2021 as more programmes were introduced during the pandemic. It rose back to 79.9% in 2022 as Malaysia moved towards recovery, though this may actually be because the 2022 sum is underestimated.

**The median number of recipients per federal programme also increased from 25.4k in 2018 to 45.3k in 2021** before falling to 7.0k in 2022 (though this may be an underestimation). These median values contrast significantly with the predecessor to the flagship STR scheme that recorded the highest number of recipients, from 7.0 million in 2018 to 13.6 million in 2020 to 8.7 million in 2022.

Table 5.4: Number of recipients of federal cash transfer programmes

	Max	Median
2018	7,000,000	25,358
2019	6,900,000	23,024
2020	13,600,006	35,000
2021	11,000,000	64,854
2022*	8,700,000	5,715

Note: Data is a mix between actual and estimated amounts. 2022 data is underestimated as some programmes reported the actual amount spent only up to a certain number of months in 2022 due to date of data collection.

Source: Authors' Compilation (2023)

**Overall, more than 90% of federal programmes across the years are intended for individual beneficiaries rather than at the household level.** However, it is unclear if these programmes allow multiple individuals from the same household to be beneficiaries, given that many assess household incomes to determine eligibility (discussed further later). The notable JKM scheme, Bantuan Kanak-Kanak, and the STR scheme and its predecessors provide greater aid to households with more children, but they have a limit (see Table 4.1). Furthermore, some programmes have both household and individual recipient categories. The notable examples are the STR scheme and its predecessors, although the aid given to each household is greater than to each individual (see Table 4.1).

**At the state level, the total value of cash transfer programmes within the sample was RM238.7 million in 2018, peaking at RM564.3 million in 2021.** However, these estimates are likely underestimated, considering the significantly larger number of programmes and administrators at the state level (with 261 programmes across nearly 100 administrators), compared with federal government programmes (with 70 programmes and total costs of up to RM26.8 billion across over 20 administrators).

This is because the costs of only a small share of state programmes could be obtained, due to the far more limited public information and with some state-level administrators not disclosing their programme costs despite sharing other aspects.

Table 5.5: Value of state cash transfer programmes, RM million

	Max	Median	Sum
2018	72.0	0.9	238.7
2019	65.5	1.2	222.7
2020	100.9	1.2	413.3
2021	217.8	1.0	564.3
2022	108.0	1.0	455.5

Note: Data is a mix between actual and estimated amounts. 2022 data is underestimated as some programmes reported the actual amount spent only up to a certain number of months in 2022 due to date of data collection.

Source: Authors' Compilation (2023)

**The median value per state cash transfer programme was RM0.9 million in 2018, peaking at RM1.2 million in 2020, significantly lower than federal programmes. The maximum value per programme was RM72 million in 2018, peaking at RM217.8 million in 2020, also considerably lower than the most expensive federal programmes.** The most expensive state programme was the Kad Kasih Ibu/Ibu Tunggal Smart Selangor programme in 2018 to 2019, Bantuan Sabah Prihatin in 2020 to 2021, and Bantuan Kehidupan Sejahtera Selangor by Selangor in 2022. Kad Kasih Ibu/Ibu Tunggal Smart Selangor provides a monthly aid of RM200 to single mothers in poverty with household incomes below RM2,000. Meanwhile, Bantuan Sabah Prihatin was an initiative involving various Sabah government agencies and departments to deliver one-off aid of RM300 to various target groups. It had three phases, two of which were in 2021—explaining the much higher programme cost. Bantuan Kehidupan Sejahtera Selangor provides a monthly aid of RM300 more broadly to low-income households with incomes below RM3,000. As a percentage of the total value of state cash programmes, these two most expensive programmes represented a large share of the total value of all state programmes, as low as 52.2% in 2019 and as high as 90.8% in 2021.

**The median number of recipients per state programme reduced from 2.6 thousand in 2018 to 3.0 thousand in 2022, much less than federal programmes.** The most recipients per state cash programme is considerably higher than the median—it steadily reduced from 2018 to 2021 but rose significantly in 2022. However, it is still much less than the largest and most expensive federal programme (the predecessors to the flagship STR scheme with as high as 13.6 million recipients in 2020 under BPN).

Table 5.6: Number of recipients of state cash transfer programmes

	Max	Median
2018	193,823	2,599
2019	208,800	2,108
2020	336,428	3,578
2021	695,005	2,500
2022	507,250	2,955

Note: Data is a mix between actual and estimated amounts. 2022 data is underestimated as some programmes reported the actual amount spent only up to a certain number of months in 2022 due to date of data collection.

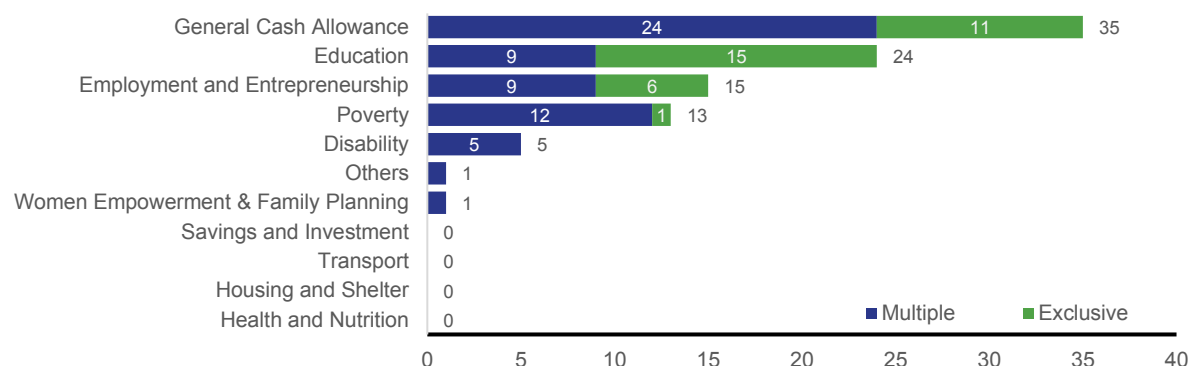
Source: Authors' Compilation (2023)

**Similar to federal programmes, there are more state programmes that target individuals rather than households.** However, like federal programmes, it is also unclear if these programmes allow multiple individuals from the same household to be beneficiaries without limit, given that many assess household incomes to determine eligibility (discussed further later).

### 5.2.2. Focus Areas

**There are more federal programmes providing general cash aid than other focus areas.** With 35 programmes tagged as general cash allowance, this is more than programmes addressing education (24), employment and entrepreneurship (15), and poverty (13). We record five programmes for disability, one each for ‘others’ and ‘women empowerment and family planning’<sup>154</sup> and zero for the remaining categories (Figure 5.2). A major caveat to this observation is that our compilation is unexhaustive and that the classifications are subjective, open to interpretation. We have allowed programmes to be classified under more than one focus area, and the tagging of programmes may be done inconsistently across administrators, particularly regarding whether a programme is classified as a “general cash aid” when it also relates to other areas such as education. Programmes exclusively classified under education outnumber that of general cash aid (15 vs 11).

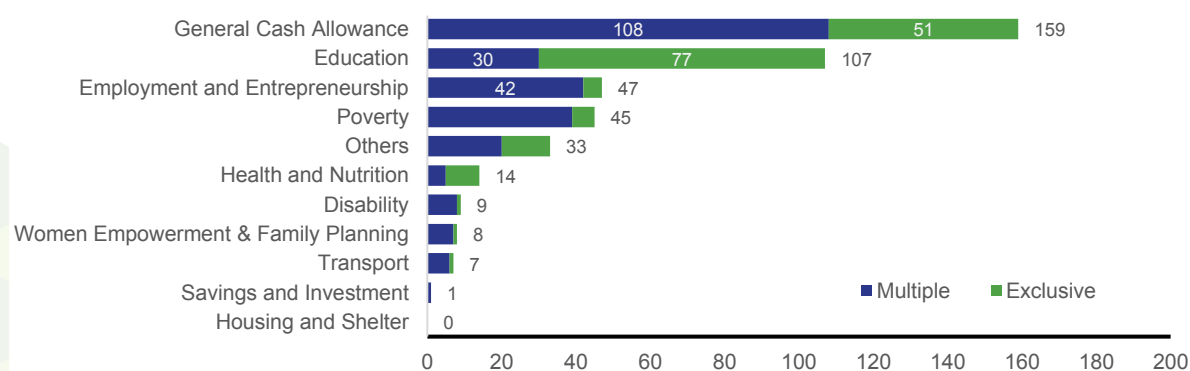
Figure 5.2: Count of federal cash transfer programmes, by focus area, 2018 – 2022



Note: “Multiple” refers to programmes that are classified under more than one focus area, while “exclusive” are those only under one focus area. “Others” include religious/festive and emergency/disaster reasons.  
Source: Authors’ Compilation (2023)

**Similarly, among programmes by state government agencies, the highest number provided general cash aid (159 programmes), followed by education (107).** These two focus areas were considerably more than other focus areas. However, there are more programmes exclusively tagged under education than for general cash aid. Nonetheless, this top four ranking of focus areas is the same as federal programmes. With the wider variety of programmes by state governments, there are also more programmes under the various other categories, including under “others” which include programmes for religious/festive purposes and emergency/disaster responses.

Figure 5.3: Number of state government cash transfer programmes, by focus area, 2018 to 2022



Note: “Multiple” refers to programmes that are classified under more than one focus area, while “exclusive” are those only under one focus area. “Others” include religious/festive and emergency/disaster reasons.  
Source: Authors’ Compilation (2023)

<sup>154</sup> The one programme under this category was specifically for emergency situations.

### 5.2.3. Targeting and Eligibility



#### Income

**It is common for both federal and state programmes to not have an explicit income eligibility criterion.** Of the 49 federal and 246 state programmes we have information on their income eligibility criteria active anytime between 2018 and 2022, only 28 federal programmes (57.1%) and 150 state programmes (61%) had income requirements. Whilst this may seem surprising, it is because many of the programmes target via other mechanisms or circumstances, including employment status as explored later.

**There are about the same number of federal programmes for households in poverty as households in the B40, but the total spending for B40 programmes is larger.** Although there are various income eligibility criteria, most programmes can be simplified as catering to households in the bottom 40% of the income distribution or under the poverty line income (PLI). With about 9 programmes for the two income categories, the total value of B40 programmes has been greater by about 3 to 8 times between 2018 and 2022. This has been attributed to the predecessors to the STR programme (e.g., BSH and BKM)<sup>155</sup>. The greater value of B40 programmes is also no surprise given that the target group is much larger<sup>156</sup>. **Among state provision, our limited data suggests that there are slightly more programmes using the B40 demarcation than the PLI threshold, but there also more programmes using of the Had Kifayah which is typically closer in value to the PLI.** With a similar cost-of-basic needs approach to the PLI, there are specific Had Kifayah values estimated for each household depending on their composition. The values of Had Kifayah are also more closely aligned with the PLI than B40 income thresholds (see Figure 4).

**There are some instances where income eligibility for federal and state programmes are beyond the B40 income threshold.** 6 federal programmes are found to be for the middle 40% (M40) and above. Due to the Covid-19 pandemic, BPN was introduced in 2020 to aid households in the M40, with a maximum monthly household income eligibility of RM8,000. Similarly, the e-Tunai and ePenjana schemes to incentivize the adoption of contactless payments were made eligible for individuals under RM100,000 per year, about RM8,333 per month—encompassing individuals well into the top 20% (T20) of households<sup>157</sup>. Outside of the Covid-19 response, regular programmes aiding households beyond the B40 are typically for educational purposes, both by federal and state provision.

**Only one federal programme could be considered somewhat “universal” by the federal government with no income criteria, but it still applies a categorical targeting criterion though it is broad.** This is the eBelia programme by MOF (succeeding the related e-Tunai and ePenjana schemes), which sought to promote cashless payments among youth (18 to 20 years) and full-time Malaysian students at any local higher education institutions<sup>158</sup>. The Bantuan Awal Persekolahan scheme by MOE is now made available to all students in public schools regardless of household income in 2023<sup>159</sup>, beyond the time frame under this study. **In comparison, there are more examples of state programmes without income**

<sup>155</sup> MOF data and KRI (2021)

<sup>156</sup> Before the revision of the poverty measure in 2020, the national poverty rate was 0.4% of households, about one hundred times less than the B40 group that is 40% of households. This large difference still remained after the poverty measure revision to 5.6%. Source: DOS (2020).

<sup>157</sup> This is given that the average number of income recipients per household is 1.8. Source: DOS (2020)

<sup>158</sup> Harizah Kamel (2021)

<sup>159</sup> Noor Atiqah Sulaiman (2022)

**criteria that can be considered “universal”, especially child benefits.** These include Pahang Pride Kid, offering RM100 per child (but limited 25,000 to births per year), Skim Permata Sejahtera by Terengganu that offers RM200 to RM500 per child (a higher amount is given to households with more children), and Anak Emas by Pulau Pinang offering RM200.

**The B40/M40 income eligibility thresholds for federal programmes are based off the national rather than localized household income distribution.** Each federal programme would typically have the same income eligibility regardless of a potential recipient’s state of residence, despite state household income distributions varying widely<sup>160</sup> as well as living costs. Many federal programmes targeting the B40 generally set a maximum monthly household income of between RM4,000 and RM5,000, increasing as the years go by. For example, BRIM when introduced in 2012 was for households earning under RM4,000 and this eventually rose to RM5,000 when the programme was rebranded as BPR in 2021. This threshold has been maintained until now in the programme’s current STR branding since early 2023, corresponding closely to the national B40 household income threshold of RM4,850 in 2019<sup>161</sup>. However, other federal programmes have been inconsistent in targeting the B40, with some such as Bantuan Awal Persekolahan setting a threshold of RM3,000 prior to 2023 when the income criteria were removed. **State B40 programmes are more likely to refer to state income distributions but many state programmes that are promoted as being B40 targeted do not mention the exact income threshold.** This ambiguity in exact eligibility may impose a time cost for prospective applicants to inquire or discourage them in applying altogether, risking exclusion of the poor and vulnerable.

**Federal programmes for households in poverty are likewise based on the national average poverty line income (PLI).** Programmes such as those by JKM had a maximum household eligibility of around RM980 per month prior to the revision in poverty measures in 2019. After the PLI revision to an average of RM2,208, eligibility for JKM programmes only increased to RM1,169, based on just the food PLI<sup>162</sup> rather than the total PLI<sup>163</sup>. There is one programme (Bantuan Pendidikan BAKTIDESIA KKDW), which for unexplained reasons, has an income eligibility of under RM2,199, a little below the national average PLI. **In comparison, some state programmes targeting households in poverty do use the respective state average poverty line income, but the exact eligibility threshold is unclear for most other programmes.** JKM state branches do use the average PLI by state when administering Bantuan AM Negeri. However, many other state programmes do not state the exact poverty line income threshold, but instead frame their programmes as being for the “poor” and oftentimes rely exclusively on the eKasih database in identifying the poor, risking exclusion of the poor.

**Many federal and state programmes targeting households in poverty or the B40 do not fully accommodate households with many dependents or greater needs.** For example, for the flagship federal programme, STR and its predecessors, the maximum monthly household income threshold of RM5,000 is fixed. This means that households with many dependents, including with disabilities or chronic health conditions, but earn just above RM5,000 are not able to benefit from this programme. This is despite the improvements made by offering a higher benefit amount to households earning under RM2,500. Meanwhile, many programmes using the PLI for its eligibility, including those by JKM, only use the average PLI even though

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<sup>160</sup> For example, the B40 income threshold in 2019 is highest in Kuala Lumpur (RM9,150) versus the lowest (Sabah: RM3,490). Source: DOS (2020).

<sup>161</sup> DOS (2020)

<sup>162</sup> This is the amount estimated to be sufficient to afford basic food needs of an average household. Source: DOS (2020).

<sup>163</sup> Abdul Hadi Ab Manap (2021)

household specific PLI values have been calculated by DOSM to account for specific households in each state or strata<sup>164</sup>.

Fortunately, some programmes use the PLI per capita (most commonly JKM programmes) by weighing household members equally—although some individuals such as those with disabilities in reality may require higher incomes for their basic needs. In such specific cases, some programmes, including those by JKM, may require special approval to be considered<sup>165</sup>. In total, only 7 federal programmes adjust for household size, these being those that adopt the PLI per capita approach, while 14 do not, including 2 (BPR and BKM) which only offer higher benefit amounts to households in the lowest income bracket.

**At the state level, the use of the Had Kifayah by Zakat bodies is often more holistic in assessing eligibility.** Rather than averaging the values of the Had Kifayah to the average household (as commonly done by federal and state programmes in using the average PLI), Zakat bodies typically use the specific Had Kifayah values to better comprehensively determine applicants' needs and eligibility into programmes. However, the specific Had Kifayah values are not always made known publicly, requiring prospective recipients to contact the Zakat bodies to determine whether their household is under their Had Kifayah.

**There are also a few programmes that impose *minimum* income levels in their eligibility criteria.** However, these are more for verification purposes. Examples are some cash aid schemes given to e-hailing drivers by the Ministry of Transport during the Covid-19 pandemic and the lockdowns. Under the Prihatin stimulus package, it was required that individuals have a minimum income of RM1,200 per month derived from e-hailing, in an attempt to cater to only full-time drivers and not those working part-time. This was later reduced to RM700 under the Permai and Pemeraksa+ packages<sup>166</sup>. Similarly, *Elaun Sara Hidup Nelayan Darat* requires that 75% of income is derived from fishing to be deemed eligible<sup>167</sup>.

**Most income-targeted federal and state programmes are based on household income.** Among the 28 federal programmes found with details of an income criterion, 20 (71.4%) assess the eligibility of applicants based on their household income rather than individual income. For state programmes, it is 82.8% of programmes. This is despite most federal and state programmes being intended for individuals (for example, an educational aid may be meant for an individual student, but his/her family income is assessed to determine eligibility).

**It is not always clear what specific types or categories of income are assessed for eligibility.** Some programmes in their marketing and official web pages explicitly state that eligibility is based on the incomes of the parents in a household, with no mention of whether the incomes of other household members are accounted for. Other programmes do explicitly state that they assess “household income” but it is not always stated if the income of all household members income are assessed. Many programmes do mention only assessing gross household income without consideration of statutory deductions for tax or social security. A key example such as Bantuan Kanak-Kanak, based on their application form<sup>168</sup>, does require applicants to report the incomes of each of their household members, and incomes from family members from other households as well as from government and other agencies. However, the incomes stated are “overall incomes” with no specific mentions of income from salaries or other forms. Nonetheless, it requires that the incomes stated are further certified with a letter of oath or by a third party such as the *Ketua Kampung* or other

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<sup>164</sup> DOS (2020)

<sup>165</sup> Perlindungan Sosial Malaysia (n.d.)

<sup>166</sup> KRI compilation based on various sources.

<sup>167</sup> Jabatan Perikanan Malaysia (2022)

<sup>168</sup> JKM (n.d.)

community leader. Bantuan Kanak-Kanak contrasts with BKM as its application form states to only report the incomes of the applicant and his/her spouse.

**Nonetheless, it is common for federal and state programmes to consider whether applicants are existing beneficiaries of aid programmes.** Of the 43 federal programmes we found active anytime from 2018 to 2022 with information on this, 29 (67.4) account for this factor. At the state level, the limited information suggests that it is at least more than half. **Some programmes disqualify applicants outright if applicants are already beneficiaries of other aid, regardless of the amount received, but typically only if the two aid provisions are for similar purposes.** Regular income support are typically stricter in this regard, especially for education aid. A positive exception is between the flagship STR programme (and its predecessors) and the key JKM programmes. The former typically targets the B40 income group, while the JKM schemes target a smaller subset of the B40 who are in poverty. In other words, households in poverty are eligible for both. The many ad hoc one-off programmes given by federal and state agencies are also less strict since they are typically given for very specific purposes and timeframes.



### *Employment Status*

**Many federal and state programmes target individuals in specific occupations or students.** Of the 72 federal programmes active anytime from 2018 to 2022, 52 programmes (72.2%) were meant for individuals with specific occupational status or students. 33 were for students (some in specific institution types), though mostly for scholarships, where it is unclear if direct cash handouts are provided beyond financial assistance for tuition fees (which may involve direct transfers to the education institutions). Only about 11 programmes are not considered scholarships. Nonetheless, programmes for students, especially in higher education, are generally only limited to those in full-time study. 9 programmes were for agricultural workers, 5 in the transport sector, 2 for caregivers, 2 for workers who lost their income source (during Covid-19) and one for the arts.

At the state level, 130 programmes out of 260 (50%) were meant for individuals in specific occupations or students, a smaller proportion compared to federal programmes. Nonetheless, just like federal programmes, most of these state programmes are for students (87 programmes). In contrast, very few state programmes are for agricultural workers (8) relative to federal agricultural programmes. There are more for transport workers (15), tourism (9) and workers with reduced incomes during Covid-19 (3).

**Federal and state programmes intended for certain occupation target groups almost always impose occupational licensing or other requirements.** These are common especially in aid for transport workers, such as bus and taxi drivers, who must be licensed, while e-hailing drivers must only be those who are engaged full-time in this activity. It is likewise with agricultural workers, who must be registered with the relevant federal or state department (depending on whether the programme is by federal or state). Recipients may also face extra requirements such as having a specific land area size. In both categories of workers, a minimum income amount derived from such employment activities may also be imposed.



## Location

**Most federal programmes do not impose any location-specific criteria, whether it be by state or urban/rural.** However, some programmes do explicitly mention that they are limited to people residing in Malaysia, and this can be assumed to be the case for other programmes that do not mention it (except scholarships for overseas Malaysian students). This includes BKM which states in their FAQ document that only citizens residing in Malaysia are eligible.

Some federal programmes may be limited to applicants only in Peninsular Malaysia. We identified one programme that explicitly states as such, that is the Insentif Pengeluaran Lateks programme that provides cash incentives depending on the production of latex rubber by smallholders.

A notable example of a more location-specific programme is Bantuan Am Persekutuan by JKM, which is limited to residents in the federal territories of Kuala Lumpur, Putrajaya and Labuan, who are in-need yet are not recipients of other aid by JKM. However, a complement to this programme is Bantuan Am Negeri, funded by state governments and administered by the respective state JKM body. For Zakat aid, this is normally under the purview of the state except in federal territories where aid is disbursed by Majlis Agama Islam Wilayah Persekutuan under the Prime Minister's department of the federal government. Furthermore, the programmes by KKDW naturally benefit the rural population only, including a scheme for Kelantan by the South Kelantan Development Authority (KESEDAR). Some of the many various educational programmes naturally are naturally location specific as they target students in specific types of institutions, such as local boarding schools, community colleges and polytechnics. Excluding these educational programmes, only four are explicitly location-limited programmes.

**Unlike federal programmes, state programmes unsurprisingly are more likely to impose locational requirements, typically targeting only the population within their state borders or their “citizens”.** This is normally based on the place of residence, with many programmes imposing a minimum number of years of at least 5 or 10 years for recipients (or in some cases such as educational aid, their parents/guardians). Some require as low as 2 years of residence such as the various scholarships provided by Lembaga Zakat Negeri Kedah, while others do not specify it at all. Another additional requirement often placed is to be registered voters within the particular state. Other programmes may have an additional (or alternative) requirement to be born within the state. This is typical for programmes targeting children and students for education, as well as the various cash benefits for newborn. For the latter, some programmes relax this restriction and allow newborns to be eligible even if they are born in another state, as long as the birth was in a neighbouring district. Furthermore, certain zakat bodies impose that recipient must also be zakat contributors within the state<sup>169</sup>.

For occupational programmes, recipients are further required to be employed within the state. This includes transport and agricultural workers. In contrast, for education, students may be exempted from having to attend an education institution within their state if its for higher education, while primary and secondary education must be attended within the state to be eligible for most programmes.

<sup>169</sup> This can be seen for educational aid by zakat bodies, where the parents of students must be zakat contributors.

Overall, many state programmes frame their eligibility as being for their state “citizens” (“*rakyat*”) but rarely elaborate on what this means. These programmes would further state that those who are not state citizens are required to be long-term residents, certified by their *Penghulu Mukim*. This added assessment, on top of the ambiguity of being a state “citizen”, adds an additional complexity to prospective applicants, risking exclusion.



### *Ethnicity and Citizenship*

**Few federal programmes were limited to certain ethnic groups, with the few focusing only on the Bumiputera, Orang Asli and Indian population.** Five programmes are found to be educational programmes for Bumiputera individuals provided by MARA. Two programmes for the Orang Asli are provided by KKDW. The first is found from the MOF dataset and named simply as “IPTA (Pembiayaan Institut Pengajian Tinggi)” without much information publicly available on it, including whether it actually provides cash transfers. The second, also found in the MOF dataset but corroborated with public information, is Wang Saku Pelajar Orang Asli, a conditional cash transfer programme that provides RM4 per student for every day of school attended. For this particular programme, it states in its marketing material that only the Orang Asli from Peninsular Malaysia are eligible or those who fit under the definition as outlined in Aboriginal Peoples Act 1954 (Act 134)<sup>170</sup>. There is also another programme for the Orang Asli by MOE: Kelas Dewasa Ibu Bapa Orang Asli Dan Penan, an educational programme that provides cash aid as allowances and incentives to participants. The last known programme targets Indians—Mengubah Destinasi Anak India Malaysia, providing a living allowance as a side to other main benefits such as tuition fee waivers and free accommodation<sup>171</sup>. However, even if some programmes are not limited to certain ethnic groups, this information is sometimes collected during the application process<sup>172</sup>.

**Unlike federal programmes, no state programmes are limited to specific ethnic groups.** There is just one programme we find that naturally benefits only certain ethnic group, that is the Program Bantuan Sumbangan Subsidi Tambang Bas Sekolah Pelajar SJKT Negeri Selangor, which is meant for students in Sekolah Tamil, which naturally benefits mainly Indian students. In contrast, religion is often used as a criterion for programmes by Zakat and Islamic bodies, who generally limit their regular aid only to Muslims (or those with an inclination to Islam). Aid to non-Muslims may be under specific circumstances, such as emergency situations like as flooding—regular aid to non-Muslims are only given in certain states.

**Nonetheless, nearly all federal and state programmes appear to only be for Malaysians<sup>173</sup>.** Citizenship is not always stated explicitly in the main promotional materials for programmes, especially in mentions of non-citizens being eligible. However, it is common for programmes to request applicants for their National Registration Identity Card number during registration rather than other forms of identification; hence, non-citizens are likely non-eligible<sup>174</sup>. As a notable programme, BKM is limited to only Malaysians. However, Skim Khairat Kematian for bereaving non-citizen heirs of BKM recipients are eligible provided that they are

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<sup>170</sup> Izzuddin (2023)

<sup>171</sup> However, it is unclear whether this programme has been active in 2021 and after.

<sup>172</sup> For example, Bantuan Kanak-Kanak as according to their registration form JKM (n.d.). However, this does appear in the flagship BKM programme Government of Malaysia (2022)

<sup>173</sup> From our data requests from the administering agencies, many stated “*tidak berkenaan*” (not applicable) when asked about the ethnicity and nationality requirements, but upon further checks, it is found that citizenship is required. This may be due to the fault of questionnaire design where the heading of the question is “ethnicity” while citizenship is only mentioned in the subtext.

<sup>174</sup> We have not been able to access the registration forms for all programmes.

residents in Malaysia and the original BKM recipient is a Malaysian citizen<sup>175</sup>. As another prominent cash transfer provider, JKM in their FAQ webpage informs that aid is typically limited to Malaysians. However, Bantuan Kanak-Kanak can be given to non-Malaysian guardians of Malaysian children as the aid is provided under the name of the individual child<sup>176</sup>. However, Malaysian families who care for non-citizen children are not eligible for the Bantuan Anak Pelihara scheme. At the state level, we find one programme, Bantuan Ihsan Johor, which explicitly states that non-citizens are eligible.



### *Age group and Life stage*

**While having an explicit age criterion is rare, a large share of federal and state programmes benefit the working age group, especially the youth.** At the federal level, 49 programmes (68.1%) are identified for the working age, 28 of which are for the youth<sup>177</sup> primarily for educational purposes. Only 7 programmes (9.7%) are for children and 6 (8.3%) for elders. 14 programmes (19.4%) are non-age targeted. At the state level the ranking between age groups are similar. 119 state programmes (45.8%) are for the working age, 66 of which are for the youth. 46 programmes (17.7%) are for children and 11 (33.5%) are for elders. 87 programmes (33.5%) are non-age targeted.



### *Other Criteria and Circumstances*

**There are also various other characteristics that applicants often must possess to be eligible, typically associated with positions of vulnerability.** Depending on the programme, these include being disabled (some specifically mention the requirement of having the official disability card by JKM), orphaned or having no active EPF contributions. There is one federal programmes for single mothers<sup>178</sup>, but aside from this, there are no other federal programmes strictly for women; these are more common under state provision. However, programmes for single mothers often have strict and limited definitions, requiring applicants to provide a divorce certificate or the death certificate of their partner—this would exclude mothers of children born out of wedlock. There are various federal and state programmes that seek to address tragic or emergency situations. A notable example is JKM's Tabung Bantuan Segera at the federal level, for households in urgent need of aid but cannot wait for the normal assistance application process to afford basic necessities (e.g. food, clothing, shelter, utilities, and health) before further investigation is conducted on the case. There are also various other administrators at the federal and state level addressing flooding issues.

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<sup>175</sup> LHDN (2022)

<sup>176</sup> JKM (2020)

<sup>177</sup> We define age groups broadly, considering the youth as a subset of the working age, not necessarily based on a specific age range but in reference to programmes targeting early-career individuals and individuals in higher-education or transitioning from school to work. Some programmes may have multiple recipient categories pertaining to various age groups, such as STR and its predecessors (BKM etc.), in which case we classify it as targeting more than one age group as well as being non-age specific for its main recipient category of (B40) households.

<sup>178</sup> This is a one of aid of RM300 under the Penjana stimulus package by JKM, also given to the disabled. Only those in JKM's system are eligible.

**For other programmes, potential recipients are expected to possess positive traits, especially for education and occupational schemes.** Requirements for academic excellence can normally be expected with some further requiring that the applicant be in good health, of good character and unmarried. Other occupational programmes require applicants to be drug free.

**Many federal and state programmes do not allow recipients to be beneficiaries of cash aid from other sources.** One justification is to avoid wasteful duplication to optimise fiscal resources and maximise value for the needy. One state programme administrator further framed one of their schemes specifically to address coverage gaps left by flagship cash programmes. However, this approach would be flawed if the amount of aid provided from either of the single sources is insufficient to sustain livelihood if that is the objective.

#### 5.2.4. Payment and Approach



##### *Payment Form and Method*

**Most federal and state programmes provide financial aid conventionally in Malaysian Ringgit (physical cash or bank transfers), though few have begun providing e-wallet credits or other measures that restrict the purchasing options for recipients.** There are three notable federal programmes that provided e-wallet credits that can be used in selected mobile applications, though they are also denoted in Malaysian Ringgit. These are the e-Tunai, ePenjana and eBelia schemes designed to incentivise the take-up of cashless/contactless payments. In these cases, users could claim the amount via any of the applicable e-wallet apps of their choice and undergo a virtual verification process. The first programme, e-Tunai was first introduced in 2020, with the others following shortly after in its footsteps. At the state level, several state agencies have adopted card mechanisms. These include, Kad Perak Prihatin and Kad Kasih Ibu/Ibu Tunggal Smart Selangor. The former offers RM80 per month for groceries, but any unspent amount could not be carried over to the following months. Therefore, such card options may not only limit the options in goods available to be purchased, but also further limit the amount that can be spent compared to conventional cash.

In terms of conventional cash, some programmes have the option for beneficiaries to obtain the cash aid physically in the form of cash notes at certain bank branches or at district offices, especially for recipients without bank accounts. It is unclear if physical cash collection is the only option for certain programmes. Nonetheless, bank transfers are the most common approach. Bantuan Awal Persekolahan by MOE is one programme that requires physical collection. This has led to several challenges, including an incident involving a school headmaster who was robbed RM109,000 in school aid after withdrawing the amount from a bank (against standard protocol)<sup>179</sup>. MOE continues with this physical distribution of cash aid, in consideration of parents without bank accounts, though they are looking into ways to improve the payment process<sup>180</sup>. **Overall, convenience on the part of the administrator and beneficiary is often cited as the main reason for providing aid in the form of cash, as opposed to e-wallet credits, vouchers or transfers in-kind.**

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<sup>179</sup> Yeong (2023)

<sup>180</sup> Bernama (2023)

JKM at the federal and state level experimented with a cashless payment system known as JKMPay introduced in 2021. It is a card-based system where credits can only be reimbursed at selected stores for selected goods. It was introduced to ensure that aid provided is used for daily necessities and to promote a digitalised society<sup>181</sup>. However, Persons with Disabilities (PwDs) organisations had voiced issues with the system, citing difficulties in accessing the registered shops that are lacking in numbers<sup>182</sup>. Following the complaints, it was discontinued after a study was conducted<sup>183</sup>. However, JKM's study itself does highlight some potential for a cashless payment system, as the majority of respondents do agree on the usefulness of a cashless payment system<sup>184</sup>.

One of the programme administrators, in response to our structured interview questions, further elaborated that disbursing aid in the form of physical cash face-to-face is sometimes required but is challenging with costs. It requires security control services, the rental of a security van to bring money from the bank to the aid delivery location, the involvement of more staff, the rental of halls, meals, and other expenses.



### *Payment Value Per Recipient, Frequency and Duration*

**The total value of federal aid per recipient given varies widely, from as low as RM30 in total to as high as RM15,000 per year<sup>185</sup>.** The lowest payout of RM30 per recipient was given under the e-Tunai programme as an incentive to kickstart the adoption of contactless payments, similarly to the provision of RM50 under the related ePenjana but considerably less than RM150 by eBelia. The highest cash aid provided is under Insentif Integrasi Tanaman dan Ternakan Dengan Sawit, a scheme to incentives farmers to optimize their agricultural land use. A more conventional/general cash aid programme that provides a high value is the Bantuan Kanak Kanak scheme by JKM for poor families with children, offering up to RM1,000 per month or RM12,000 per year per household<sup>186</sup>. This is considerably much more than the the flagship BKM scheme in 2022, which offered RM2,500 for a single parent household<sup>187</sup>.

**Overall, the median value of federal aid per recipient provided per programme is RM1,540 (total per year),** based on 55 programmes we compiled with this information. 16 (40%) programmes provide cash aid below RM1,000, 9 (22.5%) provide between RM1,000 and RM2,000, 12 (30%) provide between RM2,000 and RM8,000, and 3 (7.5%) provide between RM12,000 and RM15,000.

**More than half of the federal programmes provide only one-off aid, either in single lump sum or in phases of up to three stages. Programmes with more regular transfers by up to every month generally provide higher total value transfers.** Of the 15 (out of 40 compiled with information) cash transfer programmes that provide aid of above RM2,000, 12 were distributed through monthly transfers. This includes Bantuan Kanak-Kanak with up RM12,000 per year per household. Programmes such as these by JKM are generally longer-term with regular month payments (see Table 4.2). Other programmes that are

<sup>181</sup> KPWK (2022)

<sup>182</sup> The Star (2022a)

<sup>183</sup> FMT (2023)

<sup>184</sup> For example, 80% report that it is more secure and they are more financial responsible than with cash, while 73% are satisfied with the number of registered shops in their area. This is based on a sample where 61% are OKU.

<sup>185</sup> We report here the maximum aid given per year. Some programmes automatically entitle recipients to more than a year, such as education-related assistance which can be given for the full duration of studies, though typically subject to the fulfilment of conditions.

<sup>186</sup> JKM (n.d.)

<sup>187</sup> RM2,000 is offered to households earning under RM2,500 with three or more children, with an additional RM500 for single parents. Source: MOF (2021a)

longer in duration are educational programmes and some agricultural schemes. The flagship STR scheme and its predecessors, which have been given every year since 2012, generally disbursed aid by dividing in stages of two or three payments, with a few months in between payments.

**Only 22 federal programmes (or 40% of the 55 programmes with information on their benefit amount) have multiple benefit amounts.** The others offer the same flat rate to its recipients, regardless of household income or any other their specific circumstances.

**At the state level, the value of aid given per recipient also varies widely, from as low as RM50 in total to RM26,800 per year,** even higher than the maximum for a federal programme. However, as with federal programmes, scholarship skew this figure upwards and it's even less clear how much these programmes provide in terms of only allowances aside from money for tuition fees. A more general livelihood cash aid programme that provides a high value at the state level is Bantuan Agenda Ekonomi Saksama by the Penang government, offering as high as RM1,300 per household. However, depending on the recipient, the aid may also be as low as RM100 or an average of around RM300 based on the report RM4.97 million disbursed to 1,573 households in 2021 up to August<sup>188</sup>. This scheme is a rebranding of JKM's Bantuan Am Negeri combined with the prior Agenda Ekonomi Saksama. **Overall, longer-term programmes with more regular transfers by up to every month generally provide higher value transfers, including state JKM and Zakat schemes, as well as scholarships.** However, the value of aid offered per recipient for most of these state JKM and Zakat schemes could not be ascertained.

**The median value of aid per state programme is much lower than the most expensive state programme at RM600.** This signifies the existence of many small low-value programmes that are one-off for specific purposes, similar to the federal ecosystem. **This median value per state programme is also much lower than the median federal programme of RM1,250.**

**Similar to federal programmes, most state programmes offer a flat level of benefits, without multiple categories of recipients.** This is found for 47 (25.3%) out of 186 programmes we have information on their benefits. Some programmes go to lengths to mention that they seek to aid the poor and hardcore poor but provide both categories the same amount. Common exceptions are educational programmes that vary their benefit by education stage, where more advanced stages typically receive more per year. **In contrast, Zakat aid is typically more tailored to the specific recipient.** Thus, the exact or average amounts given per recipient could not be ascertained for most Zakat schemes.



*Preferred recipient among household members*

**Most federal and state programmes do not state a preferred recipient among household members, particularly between mothers and fathers (or wives and husband).** This is mainly because many federal and state programmes are intended for individuals, such as individual workers in which case the aid is disbursed directly to the individual. In other cases, where aid is intended for households, children, elders or patients, it is normally not stated if there is a preferred household member to be the direct recipient of the cash other than a parent, guardian or caretaker. Otherwise, exceptions include some programmes that require applications to be made under the name of the head of household, though this can be a male or female.

<sup>188</sup> Pejabat YAB Ketua Menteri Pulau Pinang (2021)

**A rare example of a household-targeted programme preferring mothers as recipients is BSH in 2018 to 2020, but this was later removed when it was succeeded by BPN in 2020.**

#### 5.2.5. Conditionality, Support Services and Exit Plan



##### *Conditionality*

**As most federal and state programmes are one-off in nature, most programmes are unconditional, imposing no behavioural or actions to continue receiving aid. The only examples of programmes where conditionality may be imposed include occupation and education related schemes that provide regular benefits.**

Occupational-targeted programmes generally include targeting those in agriculture, livestock and fisheries. This includes the federal programme, Elaun Sara Hidup Nelayan Laut, that requires fishermen to be active in fishing and diligent in reporting their catch volume to the Fisheries Development Authority of Malaysia (Lembaga Kemajuan Ikan Malaysia, LKIM). This is to continue being eligible for the monthly pay-out of RM300.

In the case of several incentive schemes, the desired action must be undertaken before receiving a payment at all, that may also be a lump sum. This includes the federal programme, Insentif Integrasi Tanaman dan Ternakan Dengan Sawit, which requires individuals to engage in the plantation activities with their own capital beforehand prior to receiving the benefit. This is similar to other agricultural incentives, that provide cash benefits based on crop production.

Other examples are education related, especially those that provide benefits to students for more than one semester, requiring that students maintain a good academic or disciplinary record. A notable conditional welfare-oriented education scheme targeting vulnerable groups is Bantuan Kewangan Pelajar Orang Asli by JAKOA at the federal level, which offers RM4<sup>189</sup> per student for every day of school attended.

Outside of occupational and educational examples, recipients of Bakti Remaja in Terengganu are required to provide voluntary services to government agencies or voluntary bodies.

As far as general/conventional livelihood cash programmes unrelated to education, occupation and health, none were found to impose conditions. This includes the major schemes such as STR and its predecessors, as well as the JKM schemes.

<sup>189</sup> Before 2022, the amount provided was RM2 per day. Source: MalaysiaGazette (2021)



### Support Services

**Support services are rare but generally applicable to federal and state programmes that provide regular benefits or at least recurring annually. JKM programmes at both federal and state level, as well as state Zakat bodies, are notable examples that provide supplementary services.** Recipients of most if not all programmes are offered counselling depending on their need. Meanwhile, two of the three programmes by LKIM under the Ministry of Agriculture for fishermen provide access to related infrastructure (jetties), development programmes, equipment aid and others. Examples of a federal one-off cash transfer programme that provides supporting services are the flagship STR scheme and its predecessors that provides health related protection via MySalam and PekaB40. At the state level, beyond JKM and Zakat bodies, complimentary services are rare. One example is Johor's Anak Johor Prihatin scheme (also known as Anak Angkat Makmur Johor) for orphans which offers counselling until they reach tertiary education.



### Exit and Graduation Strategy

**Due to the one-off nature of many federal and state programmes, a graduating exit plan is generally not applicable.** However, programmes that recur annually or have regular payments generally disqualify participants if they are found to have exceeded the eligibility criteria imposed at the initial registration stage. Any supporting services given will then no longer be accessible. This practice is claimed by JKM and its programmes, though it is unclear how immediate this change occurs and how often beneficiaries are required to update information regarding their socio-economic circumstances. JKM has a 2-year exit programme for selected existing recipients to encourage productive welfare, with more supporting services given including financial & entrepreneurial advice. But it is unclear if they are lenient with recipients exceeding the eligibility criteria.

#### 5.2.6. Registration Into Programmes

**Online registration is common for federal and state programmes, but in-person registration is an available option or even required for several others.** All the JKM programmes and the predecessors to the flagship STR for example allow for online registration, while making available in-person or via phone call registration an option. A few federal programmes such as those by LKIM require that applicants are present at the LKIM offices, while there are many more state programmes that have this requirement. In such cases, applicants may have to obtain the registration forms at the respective offices and submit them there, while others make the forms available online yet still require them to be submitted in person or via mail.

**However, not all programmes are open for registration or require it, but instead require potential recipients to be registered within existing databases or identified by administrators.** For example, Bantuan Awal Persekolahan by the federal government does not always require parents to register to receive the aid but instead may be identified by the schools based on an online data portal (Aplikasi Pangkalan Data Murid, APDM), though parents need to ensure their data is updated<sup>190</sup>. As another federal example, transport workers were automatically registered for cash aid during the Covid-19 lockdowns based

<sup>190</sup> This practice may have changed recently as the programme has been made available to all students in public schools and not only those from households earning under RM3,000 per month. MOF (2023b)

on their registration in an existing database or must be registered by their employers in the cases of bus drivers. The eKasih database and the database to STR (and its predecessors) are key databases that many other schemes tap into, by both federal and state level agencies. According to ICU's compilation of programmes, out of the 53 they classified as providing cash, 18 or 34% are classified as being tied to eKasih<sup>191</sup>. At the state level more specifically, a few programmes introduced in response to the pandemic were found to require recipients to be identified by a third party such as local authorities, *Penghulu Mukim* or *Ketua Kampung*, inviting criticisms.

**Some state programmes require that applicants are pre-certified in meeting certain eligibility criteria before applying.** Some of the many state programmes, which require that applicants to be long-term residents, further require that this is certified by the *Penghulu Mukim*. This requirement can be found even for programmes that seek to help the disabled and elders aged 65 and above. This adds an extra layer of complexity in enrolling participants, risking exclusion.

**Registration is also generally not required for recurring programmes, with some only requiring beneficiaries to only update their information.** Key information systems include eKasih and those tied to major programmes such as those by JKM and the predecessors to the flagship STR. However, the frequency of which these databases are updated is unclear and may not be sufficiently responsive. Furthermore, another notable finding during the mapping exercise is that the registration process for many programmes, is not always transparent or publicly informed especially at public web pages. This is based on our own searches as well as from some administrators who responded to our questionnaire but did not provide further information or web-links as we requested. Furthermore, while some programmes are mentioned online, the specific eligibility criteria is not always provided or complete, requiring prospective applicants to inquire, thus imposing time costs or discouraging them to apply entirely—further worsening exclusion. While worse at the state level, even at the federal, it is also found on ICU's compilation website of social protection programmes, that out of 122 social protection programmes (not just cash transfers), 86 or 70.5% mention “*Tiada Maklumat*” under “*Maklumat Lanjut*” (i.e., providing no information on how to register or access further information on the programme)<sup>192</sup>.

### 5.2.7. Impact Evaluation and Monitoring

**Nearly none of the federal and state administrators cite specific indicators when claiming the impact of their programmes.** When asked what the impact of their programmes is, most administrators claim to have achieved outcomes such as reducing the burden of beneficiaries, alleviating cost of living pressures, improving access to education, and uplifting the socio-economic standing of beneficiaries. With further claims that these achievements are based on surveys or studies, it is difficult to substantiate them given that specific indicators were generally not cited—let alone macro socio-economic indicators of the general community, beyond the programme beneficiaries. While it may be useful to further substantiate this observation by further rounds of questioning, this prevailing observation is in line with the lacking amount of impact studies by scholars and administrators of programmes conducted. However, the justification of the lack of clear impact measurement may be due to the small scale of many of the programmes with many also one-off in nature (i.e., not re-occurring every year or so).

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<sup>191</sup> ICU classifies social protection programmes under “*Tunai*”, which differs to the definition of a cash transfer programme adopted in this paper, as they may include cash grants to non-households and non-individuals. This information is as of Dec-2022 from <https://www.perlindungansosial.gov.my/>

<sup>192</sup>This is as of Dec 2022 from <https://www.perlindungansosial.gov.my/>

**The notable examples of programmes that cite clear indicators of programme impact are generally re-occurring programmes** (though not all re-occurring programmes cite clear impact indicators). Some examples are seen among education-related aid, with some citing the percentage of students who graduate on time, the percentage of students graduating with “Credits” or higher (“kepujian”), and the percentage of secondary school-leaves able to secure an offer at a higher education institution.

The paper also looked into cash transfers implemented by the private sector and the the third sector, and received information from five distinct different organisations. See Box 5 for further discussion on the findings.

**Box 5: Findings from the private sector and the third sector (Civil Society Organisations, CSOs)**

The mapping exercise also includes entities that are known for providing various types of cash transfers, including scholarship programmes, livelihood programmes, and disaster reliefs. While this section may not comprehensively encompass all social assistance activities beyond the public sector, it serves as an initial step towards comprehending existing cash transfer programmes implemented in Malaysia. The analysis presented here features programmes from five distinct agencies: two from the private sector—Maybank Foundation and Yayasan UEM—and four from CSOs, namely, Mercy Malaysia, Red Crescent Malaysia, and the Taiwan Buddhist Tzu Chi Foundation Malaysia (also known as Tzu Chi). Given the diversity of these agencies and their programmes, some similarities in terms of administration is observed. However, notable differences were also evident.

*Purpose of cash transfer programmes*

**The programmes are designed based on identified agency needs**, be it fostering young talent through scholarship programmes (such as Maybank Foundation’s and Yayasan UEM’s scholarship programmes) or addressing gaps and complementing assistance from public agencies (such as cash aid by MERCY Malaysia, Red Crescent Malaysia, and Tzu Chi).

*Targeting and identifying beneficiaries*

**The programmes generally target those belonging to the poor and vulnerable groups with varying thresholds. Some programmes, however, do not indicate an explicit threshold to qualify for eligibility.** For example, Yayasan UEM’s Student Aid Programme adopts the Asnaf guideline by the Baitulmal and the B40 threshold set by the government. It is observed that CSOs rely greatly on community networks. They employ these networks to identify and validate potential beneficiaries, conducting surveys through their staff and volunteers, and source information from public institutions (e.g. JKM, Majlis Agama Negeri, Jabatan Pendidikan Daerah). For example, the Red Crescent Malaysia adopts a community engagement approach to identify potential target groups by liaising with government agencies such as the Pejabat Daerah, JKM, and JAKOA . They also deploy trained volunteers to assess on-the-ground situations following disasters such as floods, to discern the required form of assistance. Similarly, MERCY Malaysia engages community leaders that have a list of vulnerable communities (e.g. disabled individuals and bedridden patients). Moreover, some agencies employ a “walk-in” approach or a referral system such as Tzu Chi where referrals are received from various stakeholders (e.g. volunteers, public schools, hospitals, government agencies).

*Payment method*

**While some of these agencies also offer other forms of assistance besides cash transfers, cash is favoured due to its fungibility, and ease of deployment compared to in-kind transfers.** During the Covid-19 pandemic, a field assessment by MERCY Malaysia revealed that affected households required funds for personal expenses that were not conducive to bulk purchasing (e.g. adult diapers, milk powder, medicine), in addition to bill payments. This sentiment was echoed by Tzu Chi, which found

cash transfers to be the preferred form of assistance due to their adaptability to recipients' needs, and the autonomy they offer for recipients' purchasing decisions.

**A variety of methods are employed to channel funds.** Some organisations use digital electronic payment methods such as online transfer to the recipients' or trustees' bank account, or through e-wallet systems. Others opt for cash distribution directly to beneficiaries through volunteers. Digital electronic payment systems are favoured for their ease of use in fund disbursement as well as for ensuring legitimate bank transactions. For instance, MERCY Malaysia adopted an electronic payment system where payments are channelled through a digital e-wallet. Therefore, one of the eligibility criteria for beneficiaries is the possession of a smartphone. However, if a beneficiary lacks the device, they can nominate a trusted family member to receive the payment on their behalf, subject to a formal agreement.

### *Payment value*

**In terms of the benefit amount, it is typically determined based on the programme's budget as well as the agency's assessment of the level of assistance required.** For example, Tzu Chi shared that their programmes do not specify the amount, but rather, the benefit granted is based on a needs-assessment conducted through visits. A committee then makes the final decision based on multiple criteria (e.g. family size, number of dependents, household income and expenditure). Similarly, Red Crescent shared that the value of their Multi-Purpose Cash Assistance is usually linked to the minimum expenditure basket, which estimates the amount needed for basic expenses.

### *Issues and challenges*

Based on the study and the team's communication with the CSOs, several issues and challenges have been identified, particularly in the implementation of cash transfer programmes, some of which include:

- **Not all programme information is well-documented.** Information on some of the programmes are incomplete, particularly programmes for emergencies or short-lived transfers. This situation is exacerbated when the organisation has limited personnel, therefore a lot of the efforts are more focused towards disbursing aid.
- **Verification of potential beneficiaries is frequently cited as a challenge.** Some programmes face difficulties validating potential recipients' status to validate their eligibility criteria. There is also concern about recipients benefitting from multiple assistance sources where the funds utilised on such recipients could be channelled elsewhere.
- **Insufficient manpower to provide additional services.** Some of the CSOs rely on community volunteers to provide additional services such as accompanying individuals to hospitals, delivering meals, and conducting counselling sessions. To address this, CSOs may request the assistance of volunteers from other areas or refer cases to other organisations if it serves the beneficiaries' interests.
- **Political factors can sometimes hinder programme implementation.** Changes in political parties or leadership (such as a change in the Ketua Kampung) can disrupt aid disbursement. However, this can be mitigated through collaboration with other government and local actors to ensure the continuation of the programme.

### 5.3. GENERAL REMARKS

From the expansive but non-exhaustive desk review, it was found that cash transfers span across multiple ministries and state agencies, consisting of nearly 300 programmes altogether. The general practices observed suggest limitations and invite several improvements to avoid exclusion and to ensure Malaysian's social protection system is better coordinated and is responsive to socio-economic shocks. For example, some focus areas are given more attention to than others with significant variation in scale. In addition, many adopt strict targeting and eligibility approaches without fully accounting for the specific circumstances of prospective recipients. These limitations and potential policy implications are discussed further in the next section.

## 6. DISCUSSION AND POLICY IMPLICATIONS

### 6.1. DISCUSSION

**The argument for cash transfers is simple; while poverty is multidimensional<sup>193</sup>, low and irregular income is central to the problem.** Cash transfers are useful in addressing challenges arising from a lack of income. More broadly, cash transfers contribute to achieving four objectives, which are; (1) to improve social protection and security, (2) to induce development and economic growth, (3) to enhance human capital development and social mobility, and (4) to promote rights, equity, and fairness.

**Cash transfers have been a pivotal element of a social protection system worldwide.** Globally, cash transfers take up the largest proportion of social assistance spending, at more than 60%. During the pandemic, countries introduced new programmes and expanded existing ones to aid those adversely affected. Between 2020-21, the World Bank estimated that spending on cash transfers increased by 240% and reached around 1.36 billion people or 17% of the world's population.

#### 6.1.1. International Insights

**Research on cash transfers has increased exponentially in the last decade.** While this paper's review of international studies is not exhaustive, several emerging insights on cash transfers were uncovered that warrant further consideration when designing cash transfer programmes.

**Cash transfers have demonstrated a wide range of outcomes,** namely on poverty, education, health, savings, investments, employment, and empowerment. According to a systematic review by ODI (2016) covering 56 cash transfer programmes, evidence is especially well documented for outcomes that appear immediately or in the medium-term such as expenditure on food and other necessities, school attendance, and utilisation of health services.

**1. Studies generally found positive results in line with cash transfers' objectives, but some reported negative outcomes.** From counting the number of studies reporting significant positive results (see Table 3.2), it is clear that most studies support cash transfers as a transformative social protection instrument. However, this is not universal as several papers report negative outcomes such as increase in abuse towards women and girls. For example, receipt of larger cash transfers in Mexico is associated with an increased likelihood of physical abuse towards women, particularly in households with strong views on gender roles<sup>194</sup>.

**2. Findings on the long-term impacts of cash transfers are emerging and show mixed results.** Several studies conclude the effects of cash transfers appear in the short-term but dissipate in the long-term<sup>195</sup>. For example, a study by Baird, McIntosh, and Özler (2019) conclude that unconditional cash transfers for adolescent girls and young females in Malawi improve physical and mental health, and nutritional outcomes compared to non-recipients when income support is in place but these improvements disappear two years after the programmes' cessation. However, in line with better health outcomes of recipients, children born to recipients during the programmes' two-year duration have

<sup>193</sup> Encompasses various deprivations faced by people such as poor health, lack of education, and inadequate living standards.

<sup>194</sup> Angelucci (2008)

<sup>195</sup> Özler (2022)

better height-for-age z-scores—an indicator for stunting—suggesting the intergenerational impact of cash transfers. From their analysis of conditional cash transfers, significant impacts on education attainment remain but none on employment or earnings. Based on the limited but burgeoning literature, results seem mixed and establishing a consensus on long-term impacts is difficult due to the complex and nuanced nature of the findings.

3. **Cash transfer design requires careful deliberation and striking a balance between trade-offs.** Designing cash transfers involves a series of decisions that will impact outcomes. For instance, having to choose between providing smaller but consistent payments over a defined period, or a larger lump sum once. Arriving at a decision is far from straightforward, as there is no one-size-fits-all approach. One widely discussed design feature of cash transfers is including conditions, where recipients must fulfil specific requirements to receive benefits. Studies have shown that conditional cash transfers yield positive outcomes. However, CCTs may penalise those unable to receive benefits due to unavoidable circumstances, resulting in more adverse consequences. In one experiment where recipients either received CCTs or UCTs, those in the UCT programme were less likely to be married and pregnant during follow-up surveys. The rationale is that those who drop out of the UCT programme continue to receive cash and can support themselves without the prospect of marriage, while this additional support is absent for girls who drop out of the CCT programme<sup>196</sup>. Another key design decision that often arises is identifying the beneficiaries and the targeting method. The decision to target must consider not only the administrator's fiscal capacity but also the administrative capabilities. For instance, implementing means-testing without sufficient data on potential beneficiaries may lead to the exclusion of the most vulnerable individuals. In many cases, practitioners are forced to opt for the method that achieves a "tolerable level" of both inclusion and exclusion errors to achieve the programme's objectives and win public approval<sup>197</sup>.
4. **Outcomes are affected by the context, in which the programme operates.** In designing cash transfers, it is important to understand that the effectiveness of cash transfer programmes is influenced by various constraints and enablers at the household, local, and country levels. These factors encompass sociocultural norms, infrastructure, access to services, institutional capacity, and the prevailing political climate. For example, cash transfers may fail to enhance healthcare service utilisation if access to healthcare is limited, even if condition to use health services is explicit.

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<sup>196</sup> Baird, McIntosh, and Özler (2019)

<sup>197</sup> For more information on the dire consequences of mistargeting, refer to Cameron and Shah (2014).

### 6.1.2. The Malaysian Experience

This paper attempts to provide a baseline understanding of the cash transfer landscape in Malaysia by detailing the country's experience and practices with cash transfer programmes. The study encompasses programmes undertaken by formal institutions, which include the Public Sector (federal and state governments), and the private sector and CSOs. From the desk review and mapping exercise conducted, this paper has identified the following key findings:

- 1. Numerous cash transfer programmes exist across multiple agencies.** Malaysia has utilised cash transfers as part of the social protection toolbox at both the federal and state level. From the expansive but non-exhaustive desk review, it was found that cash transfers span across multiple federal ministries, state agencies and NGOs, consisting nearly 300 programmes altogether. This highlights the existence of multiple administrative social protection databases across many agencies, such as the STR by MOF, eKasih by the Implementation Coordination Unit (ICU) under the Prime Minister's Office, and e-Bantuan by JKM. The lack of a centralised or integrated database limits the full potential of utilising data to enhance social policy planning and results in duplication and marginalisation of certain groups that are currently unrecognised by the system<sup>198</sup>. Additionally, the fragmented system hampers targeting assistance and effective aid distribution.
- 2. Some focus areas are given more attention than others.** Cash transfer programmes in Malaysia cover multiple focus areas with many provided as a form of general allowance, followed by education assistance. Less programmes are meant for transportation, women empowerment and family planning, disability as well as health and nutrition, which can be potential areas that the government and CSOs can look into further. However, less focus on these areas may not necessarily be an issue as the government may opt to address them through other forms of assistance such as social services, which is beyond the scope of this paper.
- 3. Significant variation in programme costs and limited funding.** For instance, the median cost per federal cash transfer programme varies greatly compared to the flagship STR programme (and its predecessors), signalling much smaller allocations for other programmes. However, the details of the STR programme depends on the government's announcement, which is usually during the annual tabling of the National Budget. Some agencies raised funding limitations as a challenge, subsequently impacting the programme's budget and programme design decisions. A limited budget entails careful deliberation of balancing the trade-offs between various design choices, such as the programme's coverage, benefit amount, frequency, and the length of the programme, which has an impact on the desired outcomes for the beneficiaries.
- 4. Many cash transfers are poverty or B40 targeted.** In terms of coverage, many of the cash transfers target households that are under the food poverty line, while others adopt the B40 threshold. However, because of the low threshold that has been set, this raises questions about the exclusion of households who are vulnerable and in need but are ineligible for the programme. The median number of recipients for federal programmes is below 100,000 beneficiaries, suggesting that coverage of most programmes is small considering about 400,000 households were considered as poor in 2019. The number of recipients of state programmes is much smaller.

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<sup>198</sup> This issue is also highlighted in the report by KRI (2021).

5. **Some eligibility criteria do not fully account for household demographics and local cost of living.** The eligibility criteria in many of these programmes do not fully accommodate households with many dependents or greater needs (such as disabilities or younger/older dependents), possibly excluding vulnerable households who exceed the food poverty line—the most common income eligibility threshold.
6. **The prevalence of one-off programmes with fixed annual deadlines for registration indicate a reactionary approach in social protection.** The large number of these programmes indicates that the existing system is unable to respond to sudden shocks. Some programmes have deadlines to apply, which automatically rejects those who experience an economic shock (e.g. unemployment or injury) or fall into poverty after the deadline.
7. **Programme design that overlooks beneficiaries' behaviours and needs.** Certain aspects of the programme design aimed at enhancing its effectiveness may inadvertently pose challenges for beneficiaries. For instance, the inclusion of middlemen to facilitate beneficiary registration could unintentionally introduce power dynamics, favouring individuals with existing networks. Similarly, the implementation of e-wallets as a means of cash disbursement may intend to streamline fund transfers and enhance monitoring of participant purchases. However, the limited acceptance of digital payments at specific stores might restrict beneficiaries from accessing a broader range of goods and services, thereby impeding the programme's desired benefits. Additionally, rural and remote communities may face challenges in obtaining internet access or do not possess smartphones to benefit from programmes disbursed electronically.
8. **Information on cash transfers is limited.** A notable finding of the assessment highlights the varying degree of information accessibility across different programs. The availability of information depends on the programme and administrator, and sometimes fundamental details such as eligibility criteria and programme features are lacking. Prospective beneficiaries may be required to visit physical counters, thereby incurring additional costs and logistical challenges. Furthermore, the lack of information available raises concerns about the transparency and accountability of the programmes. It also poses obstacles for academics and researchers seeking to conduct comprehensive research in social protection measures. The dearth of accessible information hampers their ability to delve deeper into the subject matter, hindering the advancement of knowledge in this area.
9. **Insufficient monitoring and evaluation of programmes.** Programmes would typically at most report outputs such as the total expenditure of the programme and the number of beneficiaries but not on targeted outcomes such as income, education, health, etc. While the financial considerations in conducting scientific impact assessments are legitimate, the tracking of basic indicators relating to such outcomes of interest are important yet lacking in mention for many of the programmes. This raises the question on the effectiveness of programmes and whether or not they meet their objectives. The lack of grievance or feedback mechanisms of many programmes, partly due to their one-off nature, is a key factor in this regard.

## 6.2. POLICY IMPLICATIONS

This paper examines the implementation of cash transfers in Malaysia and their role within the country's social protection system. It is observed that cash transfers are administered by multiple agencies at various levels of the government, resulting in a diverse array of programmes with different sets of objectives and target groups. In cases where the government is unable to respond quickly enough, CSOs have stepped up, particularly in unforeseen events such as the pandemic and natural disasters. This fragmented system has its merits and drawbacks. One advantage of a system with multiple agencies is that in times of urgent need, aid can be delivered quickly due to decentralisation and a less bureaucratic structure. For instance, during the Covid-19 pandemic, various assistance packages were offered, not only by the federal and state governments, but also by CSOs.

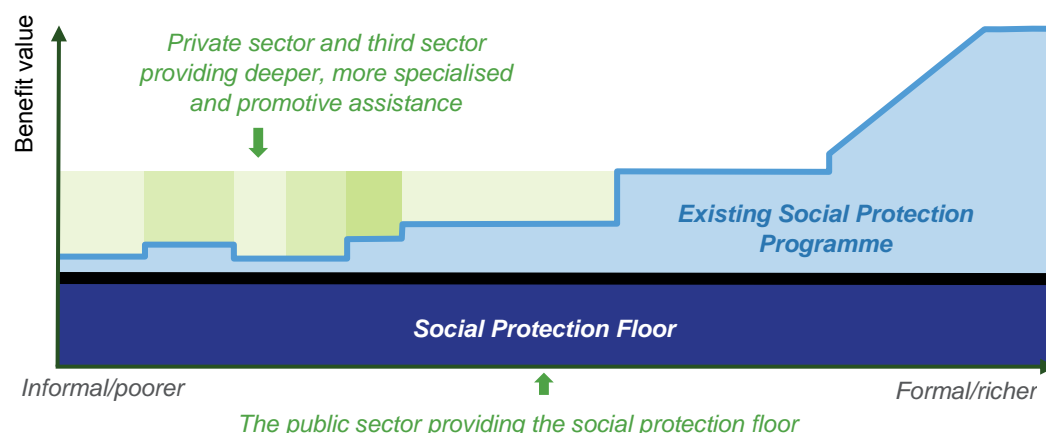
However, this fragmentation can lead to an uncoordinated approach to social protection, resulting in programmes that overlap while, at the same time, inadequately covering the population due to narrowly targeted beneficiaries. Among the feedback that was received by administrators in the study was that some find it challenging to verify whether a beneficiary is already receiving other assistances, leading to inefficient resource allocation. Presently, Malaysia has multiple social registries that do not necessarily communicate with one another, which makes planning for assistance difficult. Moreover, there is a risk of leaving out the "missing middle"—a group that is left out of narrowly targeted social assistance programmes as well as the social security system. They are vulnerable to sudden shocks such as a sudden loss of income (e.g. being ill or unemployed) as they are usually not present in the existing social registry nor social security system.

Moving forward, it is important to have a clear policy direction for the country's social protection system. Designing an inclusive social protection system requires a deliberate approach in policymaking. If the government aims to create a proactive and comprehensive system, it must ensure that the necessary elements are there to establish and sustain such a system.

### 6.2.1. The Roles of the Public Sector, the Private Sector, and the Third Sector

**A clear definition of the roles of the public sector, the private sector, and the third sector (Civil Society Organisations, CSOs) is key in optimising collaborative efforts.** From a social protection perspective, it is imperative that the government is responsible for providing the 'social protection floor' for society. This floor includes necessities for one to obtain a decent standard of living, which includes shelter, education, health, and basic income security. This is because the government alone has the sufficient scale and resources to provide the services at a wide and stable coverage. Meanwhile, the private sector and CSOs can complement and supplement the floor by providing deeper, more specialised, and promotive assistance. This multi-sectoral approach will encourage a wider coverage of social protection where everyone is covered while assistance to those that are more vulnerable will be further supplemented. The roles of these entities are illustrated in Figure 6.1.

Figure 6.1: The role of the public sector, the private sector and the third sector



Source: Adapted from KRI (2021) and Puteri Marjan Megat Muzafar (2022)

Therefore, there is a need for close coordination between the entities in channelling social assistance. Administrators of cash transfers and other forms of social assistances should leverage on each other's expertise, share information, and pool resources. While the federal government has advantages in terms of monetary resources, state governments, and CSOs possess local networks and have closer proximity to vulnerable groups. Therefore, it is crucial for them to collaborate and tap on each other's strengths to reach and assist those in need.

To ensure effective coordination of social assistance, it is essential to conduct a thorough and periodic review of existing programmes. This review should aim to identify any overlaps or exclusions in their focus areas and target beneficiaries. A comprehensive and periodic review will facilitate potential consolidation of smaller programmes that share similar objectives and highlight areas where resources are lacking. This approach would lead to a more efficient use of resources, including potential cost savings on administrative expenses (e.g. hiring officers for beneficiary verification and fund distribution). Ultimately, it would free up more fiscal space, enabling the provision of higher benefits and broader coverage to those in need. Ideally, the review process should encompass not only cash transfers but also other forms of social assistance, such as subsidies and in-kind transfers. For instance, by rationalising subsidies, there is a possibility of allocating a larger budget to a flagship cash transfer program. In 2022, RM50.8 billion was spent on fuel subsidies<sup>199</sup>, while only RM8.0 billion was allocated to the Bantuan Keluarga Malaysia programme in the same year. Although blanket fuel subsidies have wide coverage, they may prove to be inefficient and regressive.

Moving forward, the country should embark on a National Social Protection Registry, which is a unified registry (also known as an integrated registry) that requires individuals to be identified, capturing their information in the registry throughout their life cycle<sup>200</sup>. With a unified registry in place, the federal government can implement foundational social protection programmes, while state governments and NGOs can introduce complementary measures to enhance outcomes. By having a unified registry, the government can implement cash transfer programmes that act as automatic stabilizers when individuals fall into poverty

<sup>199</sup> Deputy Minister of Finance (2023)

<sup>200</sup> This is one of the key recommendations of KRI's earlier report on social protection, in addition to investing in a universal child benefit, expanding social security to all working-age individuals, establishing a social insurance pension for old age, implementing financing and progressive realisation strategy, and building a national social security institution. Source: KRI (2021)

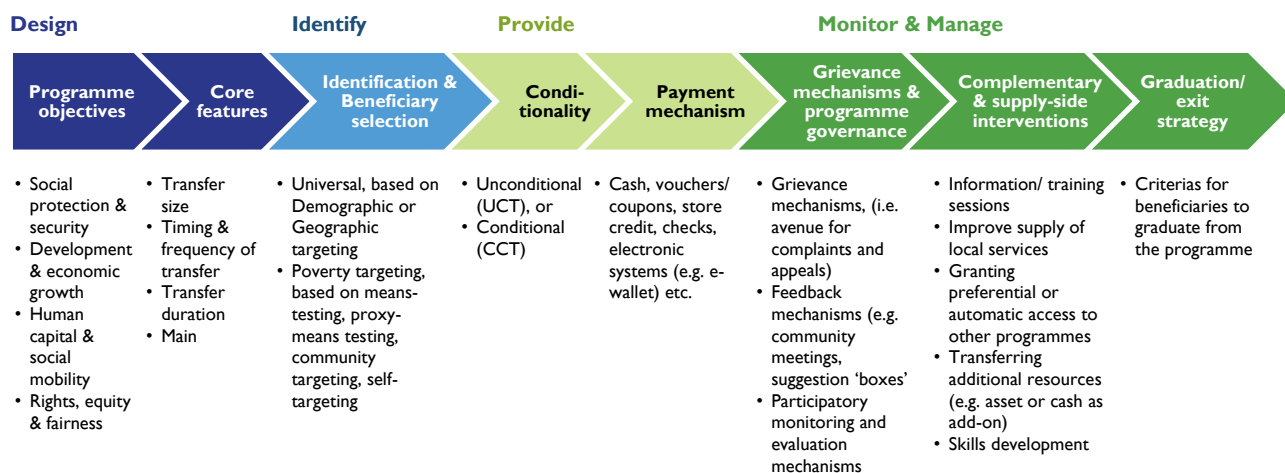
or face economic shocks<sup>201</sup>. Currently, enrolment in most cash transfer programmes requires a formal application, leading to delays in receiving assistance. However, with exhaustive information available in the social registry, the process of accessing cash transfers can be simplified and expedited. While applicants still need to register, the registry removes the burden of proving identity.

**In addition, access to cash transfers and other social assistance can be facilitated by establishing a one-stop centre for information and registration.** Building upon the current effort of the Pangkalan Data Perlindungan Sosial (PDPS), which provides comprehensive information on federal programmes, the one-stop centre can be expanded to include details on state government programmes and instructions on how to enrol and benefit from these initiatives. In the future, the one-stop centre can also serve as a central registration platform to streamline participation in various programmes. For those without internet access, physical one-stop centres can be established in government facilities such as the existing Urban Transformation Centres (UTCs).

### 6.2.2. Administering Cash Transfers

Based on the desk review, several areas for improvement in managing cash transfers have been identified. As previously detailed in Section 2.3, Figure 6.2 below provides a valuable framework that outlines the sequence of decisions and considerations administrators should take when designing a cash transfer programme. This framework highlights key programme features, starting from setting objectives to establishing graduation or exit strategies. Throughout the design process, the programme should be designed with the beneficiaries in mind and decisions are made based on the context. For instance, the objective of providing immediate relief after a natural disaster versus promoting social mobility will significantly influence the programme's design.

Figure 6.2: Design flow of a cash transfer programme



Source: Adapted from World Bank (2020b), ODI (2016), and EPRI (2010)

**One aspect that cash transfer administrators can enhance is the monitoring, evaluation, and reporting of programmes.** Currently, many programme reports focus solely on 'outputs' such as the number of beneficiaries and total programme expenditure, rather than assessing the programme's actual 'outcomes'. Ideally, evaluations should go beyond expenditure and coverage figures and include an assessment

<sup>201</sup> In January 2023, the government launched the Pangkalan Data Utama (PADU) with the aim of establishing comprehensive, nearly real-time data of individuals and households. This initiative serves to support policymakers in making informed decisions based on empirical evidence. PADU is a step in the right direction by the government in moving towards having a social protection registry that facilitates the identification of eligible beneficiaries for social programmes.

of recipients' wellbeing or at the very least, the tracking of basic outcome indicators such as income, consumption, education, and health. Monitoring and evaluation are essential for identifying areas of improvement, ensuring programme continuity, and capturing any unintended consequences. While there are valuable lessons that can be learned from international cash transfer practices, the local context plays a significant role in shaping outcomes. Therefore, it is crucial for Malaysia to conduct its own monitoring and evaluation of programmes to account for socio-cultural factors that may impact programme success.

**In the case of poverty-targeted programmes, the eligibility assessment can be enhanced by considering demographic and geographic characteristics.** As noted in KRI's previous report<sup>202</sup>, there are substantial economic disparities and income distributions across different regions in Malaysia. For example, a single household with a monthly income of RM3,000 versus a family of six with the same income would experience different standards of living. Thus, using a uniform national threshold may overlook the diverse living conditions experienced by households, and therefore assessments should consider regional variations to better address the needs of prospective beneficiaries.

**Any graduation or exit strategy must be sustainable.** While encouraging recipients to exit programmes after a fixed period is essential, such a strategy should not leave beneficiaries worse off. It is crucial to ensure that recipients have income-generating capabilities before expecting them to exit the program. Comprehensive social protection strategies, such as skills training for individuals capable of working, must be in place throughout the programme duration. Additionally, administrators should acknowledge that some beneficiaries may need ongoing support—and perhaps will continue to remain in the programme—due to the inability to generate income (e.g. individuals with chronic illnesses or disabilities). Moreover, unforeseen circumstances, such as accidents, illnesses, or unemployment, may require beneficiaries to re-enrol in programmes, highlighting the need for flexibility in exit strategies.

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<sup>202</sup> Hawati Abdul Hamid, Ho, and Suraya Ismail (2019))

## APPENDICES

### APPENDIX A: QUESTIONNAIRE

**The organisations/agencies were given two forms, in both English and Bahasa Melayu. They can choose whether to provide their responses in either of the languages.**

#### FORM A / BORANG A

##### A. Programme Background / Latar Belakang Program

Organisation Organisasi	Please list the Organisation / Department that administers the programme. Sila isikan nama Organisasi / Jabatan yang melaksanakan program.
Year of establishment Tahun penubuhan	When is your organisation established? Bilakah organisasi ditubuhkan?
Name of programme Nama program	What is the name of the programme? Apakah nama program?
Period of implementation Tempoh pelaksanaan	When did the programme started? (e.g. March 2020) Bilakah program bermula? (cth: Mac 2020)  When did the programme ended? If ongoing, please state expected end-date. (e.g. July 2020, expected to end July 2022) Bilakah program tamat? Jika masih berkalen, sila nyatakan tarikh dijangka tamat. (cth: Julai 2020, dijangka berakhir Julai 2022)
Funder Pembiaya / Penderma	What is the source of funding for this programme? Please tick (X) for the ones that are relevant. Apakah sumber pembiayaan program ini? Sila tandakan (X) bagi yang berkenaan. Federal Government / Kerajaan Persekutuan State Government / Kerajaan Negeri Local Authority / Pihak Berkuasa Tempatan Private Business / Perniagaan Swasta Non-Government Agency / Badan Bukan Kerajaan General Public / Orang awam International Organisation / Badan antarabangsa Others / Lain-lain
Objective(s) Objektif	What is(are) the programme's objective(s)? Please list. (e.g. to assist low-income students, to provide basic income to poor families) Apakah objektif program? Sila nyatakan. (cth: untuk membantu pelajar berpendapatan rendah, untuk menyediakan pendapatan asas kepada keluarga miskin.
Focus area Bidang tumpuan	Please state the focus area that is most relevant to the programme. Please tick (X) for the ones that are relevant. Sila nyatakan bidang-bidang tumpuan yang paling relevan dengan program. Sila tandakan (X) bagi yang berkenaan. Health and Nutrition / Kesihatan dan Nutrisi Disability / Kurang upaya Housing and Shelter / Perumahan dan Tempat tinggal Transport / Pengangkutan Employment and Entrepreneurship / Pekerjaan dan Pemerkasaan Education / Pendidikan Savings and Investment / Simpanan dan Pelaburan Women Empowerment and Family Planning / Pemerkasaan Wanita dan Perancangan Keluarga Poverty / Kemiskinan General Cash Allowance / Bantuan tunai am
Total programme cost Belanjawan atau jumlah peruntukan	What is the total programme cost (RM) in 2018 – 2022 *excludes administration cost Berapakah jumlah kos program (RM) pada 2018 – 2022
No. of recipients (individual or household) Bilangan penerima (individu atau isi rumah)	What is the total number of recipients (whether individuals, households or both) for 2018 – 2022? If there are multiple recipient categories, please list the number of recipients by category. Berapakah bilangan penerima (sama ada individu, isi rumah atau kedua-duanya) pada 2018 – 2022? Jika terdapat pelbagai kategori penerima, sila senaraikan bilangan penerima.

## B. Target Group and Programme's Eligibility Conditions / Kumpulan Sasaran dan Syarat Kelayakan Program

Age Umur	Is the programme targeted at a specific age group? If yes, please state. (e.g. 1 to 14 years, adults 60 and above, not applicable) Adakah kelayakan program dihadkan mengikut umur penerima? Jika ya, sila nyatakan. (cth: 0-14 tahun, 60 tahun ke atas, tidak berkenaan)
Gender Jantina	Is the programme targeted at a specific age group? If yes, please state. (e.g. female only, male only, not applicable) Adakah kelayakan program dihadkan mengikut jantina penerima? Jika ya, sila nyatakan. (cth: perempuan sahaja, lelaki sahaja, tidak berkenaan)
Ethnicity Etnik	Is the programme targeted at a specific ethnic group? If yes, please state. (e.g. Bumiputera, Orang Asli, Non-Bumiputera, not applicable) Adakah kelayakan program dihadkan mengikut etnik penerima? Jika ya, sila nyatakan. (cth: Bumiputera, Orang Asli, Bukan Bumiputera, tidak berkenaan)
Income Pendapatan	Is the programme targeted at a specific income threshold? If yes, please state. (e.g. below RM2,500, RM1,200 - RM1,300, not applicable) Adakah kelayakan program dihadkan mengikut julat pendapatan yang khusus? Jika ya, sila nyatakan. (cth: bawah RM2,500, RM1,200 - RM3,000, tidak berkenaan)  Is this at household or individual level? (household / individual) Adakah untuk isi rumah atau individu? (isi rumah / individu)  Is this net or gross? *after deduction for tax, epf, socso, etc. (net* / gross) Adakah pendapatan bersih atau kasar? *tolak cukai, kwsp, perkeso dsb. (bersih* / kasar)  Is this based on total income or salary and wage? *include incomes other than salary and wages such as rental income. (total income* / salary and wage) Adakah ini pendapatan keseluruhan atau gaji dan upah sahaja? *termasuk pendapatan selain gaji dan upah seperti sewa. (Pendapatan keseluruhan* / gaji dan upah)
Occupation and employment status Pekerjaan dan status pekerjaan	Is the programme targeted at a specific occupation or employment status? If yes, please state. (e.g. fisherman, farmers, gig-workers, self-employed, students, retirees, unemployed, not applicable) Adakah kelayakan program dihadkan mengikut pekerjaan atau status pekerjaan tertentu? Jika ya, sila nyatakan. (cth: nelayan, petani, pekerja gig, bekerja sendiri, pelajar, pesara, menganggur, tidak berkenaan)
Location Lokasi	Is the programme targeted to residents in a specific area? (e.g. Gombak district, Batu mukim, not applicable) Adakah kelayakan program dihadkan mengikut kepada penduduk di kawasan tertentu? (cth: daerah Gombak, mukim Batu, tidak berkenaan)
Other specific groups or eligibility criteria Kumpulan khusus atau kriteria kelayakan lain	Is the programme targeted to other criterias that are not previously mentioned? If yes, please state. (e.g. orphans, disabled persons, single mothers, not applicable) Adakah kelayakan program dihadkan mengikut kriteria lain yang belum disebut? Jika ya, sila nyatakan. (cth: anak yatim, orang kurang upaya, ibu tunggal, tidak berkenaan)

## C. Programme Features / Ciri – ciri Program

Form of payment Bentuk pembayaran	What is the form of payment of the cash transfer? (e.g., physical bank notes, voucher / coupon, store credits, cheque etc.) Apakah bentuk pembayaran pindahan tunai? (cth: wang tunai, baucar / kupon, kredit kedai, cek dll.)  Why was that particular form of payment of chosen? (e.g. assistance given through e-wallet credit because it is easy to distribute.) Apakah sebab bentuk pembayaran dipilih? (cth: mengguna kredit e-wallet kerana mudah pengagihan bantuan.)
Payment mechanism Kaedah pembayaran	How is the money distributed to recipients? (e.g., physical collection of cash, bank transfer, e-wallet transfer etc.) Bagaimanakah bantuan tunai disalurkan kepada penerima? (cth: pengambilan tunai secara terus, pindahan bank, e-dompot, baucar dll.)
Transfer frequency Kekerapan bayaran	What is the frequency of payments to recipients? (e.g. one-off, monthly, annually) Apakah kekerapan pembayaran kepada penerima? (cth: sekali sahaja, sekali sebulan, dua kali setahun)
Transfer value Jumlah bayaran	What is the total transfer amount per recipient? (e.g. RM___ per week/month/year) Berapakah jumlah bayaran kepada setiap penerima? (cth: RM___ seminggu/bulan/tahun)  If there are different transfer values by recipients' category / group, please list them.

	(e.g. RM 500 for households with less than RM1,000 household income etc.) <i>Jika terdapat nilai pindahan yang berbeza mengikut kategori / kumpulan penerima, sila senaraikan.</i> (cth: RM 500 untuk isi rumah berpendapatan kurang daripada RM1,000 dll.)
Periodical revision of transfer value Semakan jumlah bayaran berkala	Do you revise the benefit amount from time to time? If yes, please state when. (e.g. every 2 years, not applicable) <i>Adakah anda menyemak semula jumlah bayaran dari semasa ke semasa? Jika ya, sila nyatakan bila. (cth: setiap 2 tahun, tidak, tidak berkenaan)</i>
Cash recipient to specific household member Bayaran kepada ahli isi rumah tertentu	If the programme targets households, please state if there is a specific preference to a household member(s)? If so, who is it? (e.g. strictly to the mother or head of household, or any guardian regardless of gender, or whoever made the application, or directly to the child, if applicable, or whoever the applicant chooses) <i>Jika program ini disasarkan kepada isi rumah, adakah anda mengutamakan bayaran kepada ahli isi rumah tertentu? Sila nyatakan siapa.</i> (cth: hanya kepada ibu atau ketua isi rumah, atau mana-mana penjaga tanpa mengira jantina, atau sesiapa sahaja yang membuat permohonan, atau sesiapa sahaja yang dipilih oleh pemohon, atau kepada kanak-kanak jika program berkaitan)
Conditions set to receive cash Syarat untuk mendapat bantuan	Do recipients have to fulfill certain conditions to receive the transfer? If yes, please list the conditions. (e.g. must attend school, or attend health check-ups, or maintain a specified CGPA etc.) <i>Adakah penerima perlu melakukan sesuatu untuk menerima bantuan? Jika ya, sila nyatakan.</i> (cth: mesti hadir ke sekolah, menghadiri pemeriksaan kesihatan, mengekalkan PNGK tertentu dsb.)
Complementary services Perkhidmatan sokongan	Does the programme offer additional support and services to the recipients? If yes, please list them. (e.g. health awareness programmes, food baskets, counselling session, free health check-ups, etc.) <i>Adakah program menawarkan perkhidmatan sokongan kepada penerima? Jika ya, sila senaraikan. (cth: program kesedaran kesihatan, bakul makanan, sesi kaunseling, pemeriksaan kesihatan percuma, dsb.)</i>

#### D. Implementation and Monitoring / Pelaksanaan dan Pemantauan

Impact of Programme Impak program	What are the impacts of the programme? Please list them. <i>Apakah impak program? Sila senaraikan.</i>  How is the impact of the programme monitored? (e.g. do you engage recipients on their spending choices, or monitor statistics such as the state poverty rate, etc.) <i>Bagaimanakah impak program dipantau?</i> (cth: adakah anda merekod komposisi perbelanjaan penerima, atau memantau statistik seperti kadar kemiskinan negeri, dsb.)
Monitoring system for the conditions set Sistem pemantauan untuk syarat yang ditetapkan	If there are conditions set in receiving this aid, how is it monitored? (e.g. any tracking by health care centers and schools that fill out booklets to track fulfillment of conditions, monitoring conducted by NGOs and local school officials etc.) <i>Jika ada, bagaimanakah pematuhan syarat oleh penerima dipantau?</i> (cth: sebarang penjejakan oleh pusat penjagaan kesihatan dan sekolah yang mengisi buku kecil untuk mengesan pemenuhan syarat, pemantauan yang dijalankan oleh NGO dan pegawai sekolah tempatan dsb.)

#### E. Other matters / Hal-hal lain

Publicity Penguaran / Pamakluman	How do you inform the public and potential recipients about the programme? (e.g. announcement on website, billboards, word-of-mouth from the community, newspapers, help from NGOs, etc.) <i>Bagaimanakah anda memaklumkan kepada orang ramai dan mereka yang layak mengenai program ini? (cth: pengumuman di laman web, papan iklan, perkongsian daripada komuniti, surat khabar, bantuan daripada NGO, dsb.)</i>
Application into the programme Permohonan ke dalam program	How do people apply into the programme? Please state. <i>Bagaimanakah cara memohon ke dalam program? Sila nyatakan.</i>  Is there a specific time frame to apply for the programme? (Yes/No) <i>Adakah terdapat tempoh masa tertentu untuk memohon program tersebut? (Ya/Tidak)</i> If people missed the registration deadline, do they have to wait for the next cycle? (Yes/ No/ No deadline) <i>Sekiranya pemohon terlepas tarikh akhir pendaftaran, adakah mereka perlu menunggu kitaran seterusnya? (Ya / Tidak / Tiada tarikh akhir)</i>  Do recipients have to reapply or update their details to qualify for the next cycle of assistance? (They have to reapply/They need to update their information/Automatic approval for existing recipients/Programme is only one-off)

	Adakah penerima perlu memohon semula atau mengemas kini butiran mereka untuk layak menerima kitaran bantuan seterusnya? (Mereka perlu memohon semula / Mereka hanya perlu mengemas kini maklumat / Kelulusan secara automatik untuk penerima sedia ada / Program hanya sekali sahaja (one-off))
Applicants involvement with other programmes Penglibatan pemohon dengan program lain	In assessing an applicant's eligibility, do you also consider if they are already receiving aid from other programmes? (Yes / No) Dalam menilai kelayakan pemohon, adakah anda juga mengambil kira jika mereka sudah menerima bantuan daripada program lain? (Ya / Tidak)
Feedback and complaints Maklum balas dan aduan	Do you take feedback or complaints about the programme from recipients? (Yes / No) Adakah anda mengambil maklum balas atau aduan mengenai program tersebut daripada penerima? (Ya / Tidak)
Community involvement Penglibatan komuniti	Is the community involved in any stage of the programme? If yes, please tick (X) at the relevant stage(s). Adakah komuniti terlibat dalam mana-mana peringkat program? Jika ya, sila tandakan (X) di peringkat yang berkenaan. Programme development / Pembentukan program Publicity and Announcement / Penguaran dan pemakluman Registration and Verification / Pendaftaran dan pengesahan Delivering the cash transfer / Pemberian bantuan tunai No community involvement / Tiada penglibatan komuniti Others (please state) / Lain-lain (sila nyatakan)
Exit plan Pelan keluar	Do recipients exit from the programme once they no longer meet the eligibility criteria (for example, when household income exceeds the threshold)? (Yes / No) Adakah penerima beralih keluar daripada program apabila mereka tidak lagi memenuhi kriteria kelayakan (contohnya setelah pendapatan isi rumah melebihi ambang)? (Ya / Tidak)  Do they still have access to complementary services (if any) once they have exited the programme? (Yes / No / Not applicable) Adakah penerima masih menerima perkhidmatan sokongan (jika ada) setelah mereka beralih keluar daripada program? (Ya / Tidak / Tidak berkenaan)

#### E. Source / Sumber

URL / source URL / sumber	Please insert the URL of the programme webpage, if publicly available, or other public source(s). (e.g. city council office, annual report) that is relevant to the programme Sila masukkan URL laman web program, jika ada, atau sumber awam lain. (cth. pejabat majlis perbandaran, laporan tahunan) yang berkaitan dengan program
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## FORM B / BORANG B

### A. Programme Background / Latar Belakang Program

1. What were the motivations for introducing the programme(s)? For example, was it a... - Response to a specific event (e.g., natural disasters)? - Based on research or needs assessment? - Feedback from public or community engagement?	1. Apakah motivasi pihak agensi dalam memperkenalkan program tersebut? Sebagai contoh, adakah ianya... - Respons kepada sesuatu peristiwa (cth: bencana alam)? - Berdasarkan penyelidikan atau penilaian keperluan? - Maklum balas daripada penglibatan orang ramai atau komuniti?
2. Why were cash transfers selected as the preferred form of assistance, instead of other assistance such as in-kind (e.g., food, goods), subsidies, or direct services?	2. Mengapakah pihak agensi memilih pemberian wang tunai sebagai kaedah bantuan, dan bukannya kaedah lain seperti bantuan barangan (contoh: makanan, keperluan harian), subsidi, atau perkhidmatan langsung?
3. How did you decide on the transfer value amount per recipient?	3. Bagaimanakah pihak agensi memutuskan jumlah bantuan tunai yang disalurkan untuk setiap penerima?
4. How were the criteria for recipients decided upon (e.g., specific age group, household income bracket, gender, location, occupation, etc.)?	4. Bagaimanakah pihak agensi memutuskan kriteria untuk penerima (contoh: kumpulan umur tertentu, julat pendapatan isi rumah, jantina, lokasi, pekerjaan, dsb.)

### B. Registration and Enrolment into the Programme / Pendaftaran dan Penyertaan ke dalam Program

5. How are applicants' eligibility assessed and verified?	5. Bagaimanakah pihak agensi menilai dan mengesahkan kelayakan pemohon?
6. Can applicants appeal rejections? Are there avenues where certain eligibility criteria are relaxed?	6. Adakah pemohon boleh merayu jika permohonan mereka ditolak? Jika ada, apakah situasi di mana syarat kelayakan tertentu dilonggarkan untuk pemohon?

### C. Other matters / Hal – hal lain

7. Were there any challenges faced when conducting the programme? If so, what were they?	7. Adakah pihak agensi menghadapi sebarang cabaran semasa mengendalikan program bantuan tunai? Jika ya, apakah cabaran tersebut?
8. What were the key success factors that determine the success of the programme?	8. Pada pendapat anda, apakah faktor kejayaan utama yang menentukan kejayaan program?

## APPENDIX B: GLOBAL EXPENDITURE OF CASH TRANSFERS

Table B.1: Social assistance expenditure as a percentage of GDP, 2015 – 2021

Country	Region	Income group	Period	Included in Figure 4 & 5? (Yes/No)	UCT	CCT	SP	CT	Other s	Total
Afghanistan	SAR	LIC	2020	No	-	-	1.11	1.11	0.28	1.40
Albania	ECA	UMIC	2018-2020	No	0.33	-	1.50	1.83	0.04	1.87
Algeria	MNA	LMIC	2015-2021	No	0.43	0.01	0.95	1.39	0.88	2.28
Angola	AFR	LMIC	2015-2021	No	0.03	-	0.20	0.23	0.26	0.49
Argentina	LAC	UMIC	2020	No	0.97	1.65	0.16	2.78	0.47	3.26
Armenia	ECA	UMIC	2017	Yes	1.16	-	0.24	1.40	0.13	1.53
Azerbaijan	ECA	UMIC	2019-2020	No	0.30	-	0.30	0.60	0.00	0.60
Bangladesh	SAR	LMIC	2015-2019	Yes	0.08	0.10	0.27	0.44	0.32	0.77
Belarus	ECA	UMIC	2015-2017	Yes	2.03	-	0.21	2.24	0.14	2.38
Benin	AFR	LMIC	2017-2020	No	..	-	-	0.00	0.40	0.40
Bhutan	SAR	LMIC	2020-2021	No	-	0.21	-	0.21	0.76	0.97
Bolivia	LAC	LMIC	2015	Yes	-	0.28	1.21	1.49	0.40	1.90
Bosnia and Herzegovina	ECA	UMIC	2015-2017	Yes	0.27	-	2.32	2.60	0.19	2.79
Botswana	AFR	UMIC	2018-2019	Yes	-	-	0.35	0.35	2.62	2.97
Brazil	LAC	UMIC	2018	Yes	0.03	0.37	0.57	0.97	0.30	1.28
Bulgaria	ECA	UMIC	2017-2019	Yes	0.31	-	0.55	0.86	0.23	1.09
Burkina Faso	AFR	LIC	2015-2016	Yes	0.05	-	-	0.05	1.36	1.41
Burundi	AFR	LIC	2015-2021	No	1.46	-	0.04	1.50	0.65	2.15
Cambodia	EAP	LMIC	2015	Yes	0.01	-	-	0.01	0.88	0.89
Cameroon	AFR	LMIC	2015-2016	Yes	0.02	-	-	0.02	0.00	0.03
Central African Republic	AFR	LIC	2015	Yes	0.13	-	-	0.13	1.91	2.05
Chile	LAC	HIC	2015-2018	Yes	0.28	0.21	0.88	1.38	2.15	3.53
China	EAP	UMIC	2015-2016	Yes	0.22	-	0.10	0.32	0.73	1.05
Colombia	LAC	UMIC	2015-2020	No	-	0.66	0.28	0.94	2.51	3.44
Comoros	AFR	LMIC	2015-2016	Yes	..	-	-	0.00	0.39	0.40
Congo, Democratic Republic of	AFR	LIC	2016	Yes	-	-	-	0.00	0.68	0.68
Congo, Republic of	AFR	LMIC	2015-2021	No	0.39	0.03	-	0.43	0.00	0.43
Cote d'Ivoire	AFR	LMIC	2016-2021	No	0.08	-	-	0.08	0.08	0.16
Czech Republic	ECA	HIC	2016-2017	Yes	0.56	-	-	0.56	0.22	0.79
Djibouti	MNA	LMIC	2015-2019	Yes	0.10	0.10	-	0.20	0.09	0.29
Dominica	LAC	UMIC	2015-2018	Yes	0.94	-	0.27	1.21	2.93	4.14
Dominican Republic	LAC	UMIC	2018-2021	No	0.01	0.01	-	0.02	1.29	1.31
Ecuador	LAC	UMIC	2015	Yes	-	0.26	0.44	0.70	0.35	1.05

Egypt, Arab Republic of	MNA	LMIC	2015-2020	No	..	0.20	0.11	0.32	2.61	2.92
Country	Region	Income group	Period	Included in Figure 4 & 5? (Yes/No)	UCT	CCT	SP	CT	Others	Total
El Salvador	LAC	LMIC	2017-2019	Yes	0.01	0.02	0.08	0.11	1.25	1.36
Estonia	ECA	HIC	2016-2017	Yes	1.97	-	0.28	2.25	0.00	2.25
Ethiopia	AFR	LIC	2016-2017	Yes	-	-	-	0.00	0.70	0.70
Fiji	EAP	UMIC	2015-2016	Yes	0.26	-	0.14	0.39	0.34	0.73
Georgia	ECA	UMIC	2020	No	1.69	-	4.93	6.62	2.66	9.27
Grenada	LAC	UMIC	2015	Yes	0.02	0.39	0.02	0.43	1.52	1.96
Guatemala	LAC	UMIC	2016-2020	No	0.01	0.05	0.08	0.14	1.13	1.26
Guinea	AFR	LIC	2015	Yes	-	-	-	0.00	0.90	0.90
Guinea-Bissau	AFR	LIC	2015	Yes	-	-	-	0.00	0.02	0.02
Honduras	LAC	LMIC	2015-2018	Yes	-	0.11	0.01	0.13	0.19	0.31
Hungary	ECA	HIC	2016-2017	Yes	1.05	-	0.02	1.07	0.76	1.83
India	SAR	LMIC	2016	Yes	-	-	0.06	0.06	1.38	1.43
Indonesia	EAP	LMIC	2016	Yes	..	0.07	..	0.07	0.48	0.55
Iraq	MNA	UMIC	2021	No	1.29	-	-	1.29	0.00	1.29
Jamaica	LAC	UMIC	2018	Yes	0.03	0.37	..	0.40	1.11	1.51
Jordan	MNA	UMIC	2015-2021	No	1.00	-	-	1.00	0.00	1.00
Kazakhstan	ECA	UMIC	2016-2017	Yes	0.47	-	1.07	1.54	0.08	1.62
Kenya	AFR	LMIC	2016-2017	Yes	0.16	-	0.10	0.26	0.11	0.37
Kiribati	EAP	LMIC	2016	Yes	-	-	1.29	1.29	0.00	1.29
Kosovo	ECA	UMIC	2017-2018	Yes	0.51	-	4.06	4.57	0.00	4.57
Kyrgyz Republic	ECA	LMIC	2018	Yes	0.62	-	1.20	1.83	0.75	2.58
Lao People's Democratic Republic	EAP	LMIC	2021	No	0.09	-	-	0.09	0.00	0.09
Latvia	ECA	HIC	2016-2017	Yes	0.78	-	0.22	1.00	0.02	1.02
Lesotho	AFR	LMIC	2017	Yes	-	-	2.33	2.33	3.24	5.57
Libya	MNA	UMIC	2019-2021	No	0.14	-	1.36	1.50	1.22	2.72
Lithuania	ECA	HIC	2015-2016	Yes	0.31	-	-	0.31	0.12	0.43
Madagascar	AFR	LIC	2016-2020	No	0.13	0.03	-	0.15	0.00	0.15
Malaysia	EAP	UMIC	2015-2016	Yes	0.52	-	0.05	0.57	0.00	0.57
Maldives	SAR	UMIC	2021	No	-	0.08	1.58	1.66	0.00	1.66
Mali	AFR	LIC	2016-2021	No	0.12	-	-	0.12	0.49	0.61
Mauritania	AFR	LMIC	2015-2016	Yes	0.03	-	-	0.03	2.29	2.33
Mauritius	AFR	UMIC	2015	Yes	0.16	-	3.10	3.26	0.00	3.26
Mexico	LAC	UMIC	2019-2020	No	0.01	-	0.60	0.60	1.01	1.62
Moldova	ECA	UMIC	2015-2017	Yes	0.62	-	0.34	0.97	0.14	1.11
Mongolia	EAP	LMIC	2016	Yes	1.49	-	0.60	2.10	0.08	2.17
Montenegro	ECA	UMIC	2018-2020	No	1.49	-	0.16	1.66	0.09	1.75
Morocco	MNA	LMIC	2015-2021	No	1.37	0.02	0.06	1.45	0.54	1.99
Mozambique	AFR	LIC	2015-2021	No	0.38	-	1.40	1.78	0.14	1.92

Myanmar	EAP	LMIC	2015-2016	Yes	-	-	..	0.00	0.02	0.02
Namibia	AFR	UMIC	2018	Yes	0.57	-	2.12	2.68	0.12	2.81
Country	Region	Income group	Period	Included in Figure 4 & 5? (Yes/No)	UCT	CCT	SP	CT	Other s	Total
Nepal	SAR	LMIC	2015-2021	No	1.47	-	-	1.47	0.13	1.60
Niger	AFR	LIC	2015-2017	Yes	0.04	-	-	0.04	0.37	0.42
North Macedonia	ECA	UMIC	2017-2020	No	1.01	-	0.72	1.74	0.03	1.76
Pakistan	SAR	LMIC	2015-2021	No	0.39	-	-	0.39	0.02	0.41
Panama	LAC	HIC	2015	Yes	-	0.08	0.31	0.39	0.43	0.83
Papua New Guinea	EAP	LMIC	2015	Yes	-	-	0.01	0.01	0.00	0.01
Paraguay	LAC	UMIC	2016-2017	Yes	0.02	0.18	0.47	0.66	0.62	1.28
Peru	LAC	UMIC	2015-2021	No	-	0.35	0.12	0.47	0.76	1.23
Philippines	EAP	LMIC	2015-2016	Yes	-	0.35	0.06	0.41	0.14	0.55
Poland	ECA	HIC	2016-2017	Yes	1.03	-	-	1.03	0.02	1.04
Romania	ECA	HIC	2015-2018	Yes	0.77	-	0.29	1.06	0.16	1.21
Russian Federation	ECA	UMIC	2016-2018	Yes	0.69	-	0.48	1.17	0.00	1.17
Rwanda	AFR	LIC	2015-2020	No	0.51	-	0.17	0.67	0.02	0.69
Samoa	EAP	LMIC	2016	Yes	-	-	0.08	0.08	0.00	0.08
Sao Tome and Principe	AFR	LMIC	2017	Yes	0.01	-	0.01	0.02	0.00	0.02
Senegal	AFR	LMIC	2015	Yes	0.19	-	-	0.19	0.68	0.86
Serbia	ECA	UMIC	2019-2020	No	0.87	-	0.31	1.18	0.01	1.19
Seychelles	AFR	HIC	2015-2020	No	0.35	-	2.10	2.45	0.13	2.58
Sierra Leone	AFR	LIC	2017-2019	Yes	..	0.08	-	0.08	0.89	0.98
Slovak Republic	ECA	HIC	2016-2017	Yes	1.14	-	0.30	1.44	0.04	1.48
Somalia	AFR	LIC	2016	Yes	0.20	-	-	0.20	0.00	0.20
South Africa	AFR	UMIC	2016-2020	No	1.43	-	3.17	4.61	0.01	4.61
Sri Lanka	SAR	LMIC	2015-2020	No	0.25	-	0.09	0.34	0.07	0.41
Sudan	AFR	LIC	2015-2016	Yes	0.46	-	-	0.46	0.45	0.92
Tajikistan	ECA	LMIC	2018-2021	No	0.16	-	0.39	0.56	0.21	0.77
Tanzania	AFR	LMIC	2016	Yes	-	-	..	0.00	0.15	0.15
Thailand	EAP	UMIC	2018-2020	No	0.17	0.01	0.41	0.58	1.02	1.60
Timor-Leste	EAP	LMIC	2015-2016	Yes	0.02	0.29	5.00	5.31	0.00	5.31
Togo	AFR	LIC	2015-2020	No	0.04	-	-	0.04	0.07	0.11
Tonga	EAP	UMIC	2021	No	-	4.45	-	4.45	0.00	4.45
Trinidad and Tobago	LAC	HIC	2017-2018	Yes	0.25	0.08	2.47	2.80	0.90	3.71
Tunisia	MNA	LMIC	2019	Yes	0.47	0.01	-	0.48	0.00	0.48
Türkiye	ECA	UMIC	2019	Yes	0.18	-	0.24	0.41	0.72	1.13
Uganda	AFR	LIC	2015-2016	Yes	0.01	-	..	0.01	0.40	0.41
Ukraine	ECA	LMIC	2017-2021	No	1.32	-	0.83	2.15	3.29	5.44
Uruguay	LAC	HIC	2015	Yes	0.13	0.29	0.54	0.96	0.18	1.14
Uzbekistan	ECA	LMIC	2017	Yes	0.39	-	0.26	0.65	0.10	0.75

<b>Vietnam</b>	EAP	LMIC	2015-2016	Yes	0.22	-	0.58	0.80	0.75	1.55
<b>Zambia</b>	AFR	LIC	2015-2016	Yes	0.01	-	0.01	0.03	0.18	0.20
<b>Zimbabwe</b>	AFR	LMIC	2015	Yes	0.09	-	-	0.09	0.25	0.34

Note: Social assistance expenditure refers to spending on administrative costs and benefits. Social assistance expenditure is calculated by aggregating programme-level social assistance data for the most recent available year between the period 2015 – 2021. Social assistance expenditure is divided by country GDP (current values) to calculate the indicator. GDP data is obtained from the World Bank World Development Indicators. Others include school feeding, public works, in-kind transfers, education and housing fee waivers, non-contributory health services and other social assistance. HIC = High-income Countries, UMIC = Upper Middle-income Countries, LMIC = Lower Middle-income Countries, LIC = Low-income Countries, EAP = East Asia and Pacific, NAC = North America, LAC = Latin America and Caribbean, MNA = Middle East and North Africa, ECA = Europe and Central Asia, SAR = South Asia, AFR = Africa, UCT = conditional cash transfer, CCT = conditional cash transfer; SP = social pension (non-contributory), CT = cash transfer. – = not available, .. = value less than 0.01%. CT = UCT + CCT + SP, Total = CT + Others.

Source: ASPIRE database, KRI calculations

## APPENDIX C: LIST OF CASH TRANSFER PROGRAMMES COMPILED

The following are a list of programmes compiled for the study. It is important to note that this list is unexhaustive due to the response rates received and the reasons discussed in Section 5.1.2. Hence, programmes conducted by some agencies, whether it be from particular federal ministries or states, may be underrepresented.

Table C.1: Federal programmes compiled

No	Ministry	Programme	Agency
1	JPA	Dermasiswa B40	JPA
2	JPA	Biasiswa JPA	JPA
3	JPM	Bantuan Wang Insan (Banjir)	NADMA
4	KKM/MOH	BIASISWA PRA/DALAM PERKHIDMATAN AWAM	KKM
5		Insentif Galakan Tanam Semula KESEDAR	KESEDAR
6		Wang Saku Pelajar Orang Asli (di bawah SKIM BANTUAN GALAKAN PENDIDIKAN)	
7		IPTA (Pembiayaan Institut Pengajian Tinggi)	JAKOA
8		Bantuan Pendidikan BAKTIDESA	
9	KKDW	Program Bantuan Musim Tengkujuh	RISDA
10		Program BUDI MARA (MRSM)	
11		Program Bantuan Elaun Sara Hidup Pelajar Kolej Profesional MARA (KPM)	MARA
12		Program Bantuan Elaun Sara Hidup Pelajar Intitusi Kemahiran MARA (IKM)	
13		Program Bantuan Elaun Sara Hidup Pelajar Kolej Kemahiran Tinggi MARA (KKTM)	
14		Bantuan Awal Persekolahan	
15		Elaun Pra Universiti	
16		Elaun Saku Pelajar Matrikulasi	
17		Biasiswa Kecil Persekutuan	
18		Biasiswa Sukan	
19	MOE	Elaun Murid Berkeperluan Khas OKU (EMK)	MOE
20		Kelas Dewasa Asli Pribumi /Kelas Dewasa Ibu Bapa Orang Asli dan Penan (KEDAP)	
21		Projek Khas Murid Sekolah Berasrama Penuh (SBP)	
22		Biasiswa/pinjaman pelajaran KPT	
23		Biasiswa Perguruan Persekutuan	
24		Program Pra Perkhidmatan (Elaun Pelatih Perguruan)	
25		Biasiswa Kementerian Pendidikan Tinggi	
26		Biasiswa Pendidikan Tinggi	
27		Pra Diploma Mengubah Destinasi Anak India Malaysia,	
28		Bantuan Pelajar Pendidikan Tinggi	
29	MOHE	BANTUAN KEWANGAN PELAJAR KOLEJ KOMUNITI (BKPKK)	MOHE
30		BANTUAN KEWANGAN ASASI IPTA (Wang Saku)	
31		BIASISWA SUKAN	
32		YBM - PELAJAR CEMERLANG POLITEKNIK	
33		Bantuan Pelajar IPT - Pakej PRIHATIN	
34		Bantuan Kanak-Kanak (BKK)	
35		Bantuan Warga Emas (BWE)	
36		Elaun Pekerja Orang Kurang Upaya (EPOKU)	
37		Bantuan OKU Tidak Berupaya Bekerja (BTB)	
38		Bantuan Penjagaan OKU Terlantar dan Pesakit Kronik Terlantar (BPT)	
39		Bantuan Am Persekutuan	
40	KPWKM	Bantuan Latihan Perantis (BLP)	JKM
41		Bantuan Anak Pelihaan (BAP)	
42		Tabung Bantuan Segera (TBS)	
43		Bantuan Alat Tiruan / Alat Sokongan (BAT)	
44		RM800 eVoucher pengasuh (Pakej PENJANA)	
45		Bantuan RM300 untuk Ibu Tunggal dan OKU (Pakej PENJANA)	
46		Bantuan RMI,500 untuk OKU Hilang Kerja (Pakej PEMULIH)	
47		Bantuan Khas Pesawah	MAFS
48		Insentif Hasil Tangkapan Ikan (IHTI)	Lembaga Kemajuan Ikan Malaysia (LKIM)
49	MAFS	Elaun Sara Hidup Nelayan Darat (ESHND)	Jabatan Perikanan Malaysia
50		Elaun Sara Hidup Nelayan Laut (ESHNL)	Lembaga Kemajuan Ikan Malaysia (LKIM)
51	MOF	Bantuan Rakyat I Malaysia (BRIM)	MOF/LHDN
52		Bantuan Sara Hidup (BSH)	

No	Ministry	Programme	Agency
53		Bantuan Prihatin Rakyat (BPR)	
54		Bantuan Keluarga Malaysia (BKM)	
55		Bantuan Prihatin Nasional	
56		Bantuan Kehilangan Pendapatan	
57		Bantuan Khas Covid-19	
58		eTunai	
59		ePenjana	
60		eBelia	
61	MOTAC	Bantuan Tunai kepada Komuniti Mah Meri	MOTAC
62		Bantuan Covid Tabung Kumpulan Wang Amanah Kebudayaan dan Kebajikan Penggiat Seni	
63	MPIC	Skim Insentif Integrasi Tanaman dan Ternakan Dengan Sawit (ITa & ITe)	Lembaga Minyak Sawit Malaysia
64		Insentif Pengeluaran Getah (IPG)	Lembaga Getah Malaysia
65		Insentif Pengeluaran Lateks (IPL)	
66	KBS	Biasiswa IKBN	KBS
67		Biasiswa Sukan Persekutuan	
68	MOT	Bantuan One-Off Pemandu Teksi, Pemandu Bas Persiaran, Pemandu Pelancong, dan Penarik Beca (Pakej Rangsangan Ekonomi 2020)	Agensi Pengangkutan Awam Darat (APAD)
69		Bantuan One-Off Pemandu E-hailing (PRIHATIN 2020)	
70		Bantuan One-Off Pemandu Bas Sekolah (PRIHATIN 2020)	
71		Bantuan One-Off Pemandu E-hailing, Teksi dan Bas Sekolah/Persiaran (Permai 2021)	
72		Bantuan One-Off Pemandu E-hailing, Teksi dan Bas Sekolah/Persiaran (Pemerksa+ 2021)	
73	MOHR	Biasiswa/ dermasiswa/ bantuan pelajaran (Institut Latihan Perindustrian (ILP)/Pusat Latihan Teknologi Tinggi - ADTEC)	MOHR

Source: Authors' Compilation (2023)

Table C.2: State programmes compiled

No	State	Programme	Agency
1	Johor	Bantuan Ihsan Johor Covid 19	
2		Insentif petrol one-off RM150 ekonomi gig	Perbadanan
3		Bantuan Kasih Bangsa Johor - Bantuan RM300 Pekerja Gig	Pengangkutan
4		Bantuan Kasih Bangsa Johor - Bantuan Pemandu Bas	Awam Johor
5		Bantuan Kasih Bangsa Johor - Bantuan Nelayan	Jabatan Perikanan Johor
6		Bantuan Kasih Bangsa Johor - Anak Johor Prihatin / Anak Angkat Makmur Johor	Yayasan Pembangunan Keluarga Darul Ta'zim
7		Bantuan Kasih Bangsa Johor - Bantuan Raja Sehari	Jabatan Agama Islam Negeri Johor & Jabatan Pendaftaran Negara
8	Kedah	Bantuan Kasih Bangsa Johor - Bantuan Khas Persekolahan Pelajar Sekolah Rendah	Yayasan Pelajaran Johor
9		Bantuan Kasih Bangsa Johor - Bantuan Mahasiswa IPTA/IPTS	
10		SKIM BANTUAN PENDAFTARAN	
11		Bantuan Pendidikan	Yayasan Jcorp
12		Bantuan Kasih Bangsa Johor - Bantuan pemandu pelancong	Tourism Johor
13		Bantuan Kasih Bangsa Johor - Bantuan pengusaha bot pelancongan	
14		Baucar Pelancongan Johor	
15		Bantuan Kasih Bangsa Johor - Bantuan Khas Aidilfitri Fakir Miskin	Majlis Agama Islam Johor (MAIJ)
16		Skim Bantuan Sara Hidup Bulanan	
17		BIASISWA KECIL SEKOLAH MENENGAH (BKSM)	SEKSYEN PEMBIAYAAN PENDIDIKAN NEGERI KEDAH
18		BANTUAN AWAL KEMASUKAN IPT (BAKIPT)	PEJABAT YAB MENTERI BESAR KEDAH
19		BANTUAN KHAIRAT KEMATIAN (KAFALAH)	
20		Bantuan Am	Majlis Agama Islam Negeri Kedah (MAIK)
21		Bantuan Bencana Alam	
22		Bantuan Perubatan	
23		Bantuan Kecemasan (Wang Tunai)	
24		Sumbangan Fidyah Tahun 1443/2022	
25		Pengagihan Daging Korban 1443/2022	
26		Biasiswa Pelajar UNISHAMS (Diploma)	Lembaga Zakat Negeri Kedah
27		Biasiswa Pelajar UNISHAMS (Ijazah Sarjana Muda)	

No	State	Programme	Agency
28	Kelantan	Biasiswa Pelajar UNISHAMS (Ijazah Sarjana Muda Perubatan)	Darul Aman (LZNK)
29		Dermaiswa Melanjutkan Pengajian ke Mesir	
30		Dermaiswa Melanjutkan Pengajian ke Jordan	
31		Dermaiswa Melanjutkan Pengajian ke Indonesia	
32		Dermaiswa Melanjutkan Pengajian ke Maghribi	
33		Dermaiswa Awal IPT Luar Negara	
34		Dermaiswa Melanjutkan Pelajaran di IPT Tempatan	
35		Biasiswa Melanjutkan Pelajaran di IPT Tempatan	
36		Bantuan Khas Pengurusan Jenazah	
37		Skim Bantuan Imam Al Ghazali	
38	Melaka	Program Biasiswa Zamalah Pendidikan (BZP) MAIK	Kerajaan Negeri Kelantan Perbadanan Menteri Besar Kelantan Majlis Agama Islam dan Adat Istiadat Melayu Kelantan
39		Bantuan Wang Ihsan (Banjir)	
40		Bantuan AM Negeri	
41		AKAUN AMANAH KEBAJIKAN DARULNAIM (TABUNG SERAMBI MEKAH) (TSM)	
42		Skim Khairat Kifaalah Kerajaan Negeri Kelantan	
43		Care Cekal	
44		Insentif khas Program Jana Semula Ekonomi Negara (PENJANA)	
45		Beca Sejahtera	
46		Bantuan tunai one-off Pemandu Pelancong	
47		Bantuan tunai one-off Pemandu Bas Pelancong	
48		Musaadah Al-Akhirah /Bantuan Pengurusan Jenazah Kerajaan Negeri	JABATAN KEBAJIKAN MASYARAKAT NEGERI KELANTAN Pejabat Pembangunan Negeri Kelantan Jabatan Pembangunan Wanita Bahagian Promosi Pelancongan JKMM BAHAGIAN KHIDMAT MUSAADAH DAN PEMBANGUNAN BELIA JKM Melaka Jabatan Perikanan Negeri Melaka
49		Bantuan Am Negeri	
50		Bayaran saguhati khas One-Off kepada nelayan Negeri Melaka yang terjejas akibat pandemik Covid-19 serta pelaksanaan PKP	
51		Sara Nelayan iaitu insentif sara hidup secara one-off kepada 1,176 orang nelayan berdaftar	
52		Insentif Nelayan di Melaka Tengah	
53		Bantuan One-Off Nelayan	
54		Care SPM	
55		Bantuan Institusi Pengajian Tinggi	
56		Biasiswa Melaka (Sekolah Menengah Biasa & Asnaf)	
57		Dermaiswa Pelajar SPM Tahfiz Bestari UNIMEL	
58		Anugerah Pelajar dan Sekolah Cemerlang	Tabung Amanah Pendidikan Negeri Melaka (TAPEM)
59		Pembukaan SSPNi Kepada kelahiran anak Melaka	
60		Bantuan Persekolahan Sekolah Rendah	
61		Bantuan Pelajar anak Melaka di MAAHAD TAHFIZ berdaftar bawah JAIM	
62		Bantuan Pelajar anak Melaka mengambil Sijil Tinggi Agama Malaysia	
63		Bantuan Pelajar anak Melaka dalam dan luar negara bidang Pengajian Islam (Dermaiswa Pengajian )	
64		Bantuan Pelajar Melaka di Mesir dan Jordan	
65		Care Sayang (Bantuan Am Bulanan)	
66		Bantuan Tambahan Aidil Adha	
67		Bantuan Aidil Adha	
68		Bantuan Jagaan Orang Tua Terlantar (?)	Kerajaan Negeri Melaka Majlis Agama Islam Melaka (MAIM)
69		Bantuan Bayaran Cucian Luka (?)	
70		Bantuan Bayaran Pengurusan Jenazah (?)	
71		Bantuan Bayaran Ambulan (?)	
72		Bantuan Bayaran Muallaf Baharu	
73		Bantuan Bayaran Muallaf Terlantar (?)	
74		Bantuan Bayaran Penjaga Muallaf (?)	
75		Bantuan Ta'awun Muallaf Khas Aidil Adha	
76		Bantuan AM Covid-19	
77		Bantuan Khairat Kematian	
78		Bantuan Saraan Anak Sekolah	
79		Bantuan Yuran Sekolah Anak Asnaf	
80		Bantuan Saraan Anak IPT	

No	State	Programme	Agency
81		Bantuan Persediaan Ramadhan/Syawal	
82		Bantuan AM	
83		Bantuan Skim Simpanan	
84		Bantuan tunai one-off Teksi	
85		Bantuan Peniaga Kecil atau Penjaja	
86		Bantuan Perayaan One-Off Ibu Tunggal B40 Tanpa Pencen	
87		Bantuan One-Off Pemuda Terlantar Akibat Kemalangan	
88		Care Kolej	Tabung Amanah Pendidikan Negeri Melaka (TAPEM) (?)
89	Negeri Sembilan	Bantuan Ibu Tunggal Care For You (C4U)	Pejabat Kewangan Negeri; UPEN; Pejabat Pembangunan Persekutuan Negeri; Pejabat Pembangunan Wanita Negeri; Jabatan Kebajikan Masyarakat; Unit Pengurusan Teknologi Maklumat; Semua Pejabat Daerah dan Tanah
90		Bantuan Anak Sekolah (BAS)	Pejabat Menteri Besar; Jabatan Kebajikan Masyarakat; Jabatan Pendidikan Negeri; Pejabat Pendidikan Daerah
91		Bantuan Kewangan IPT Negeri Sembilan	Kerajaan Negeri Negeri Sembilan
92		Biasiswa Anak Negeri	
93		Tabung Perubatan Haemodialisis	
94		Bantuan Banjir 2021	
95		Bantuan Banjir 2021 - Penternak dan Petani Kecil	Kerajaan Negeri Negeri Sembilan dan Majlis Agama Islam Negeri Sembilan (MAINS)
96		Bayaran Inisiatif Covid-19 Peniaga Kecil / Penjaja	Kerajaan Negeri Negeri Sembilan
97		Bantuan One-Off Industri Pelancongan Negeri Sembilan (2021) - Pemandu Pelancong	Lembaga Pelancongan Negeri Sembilan
98		Anugerah Cemerlang Kelas Pertama	Yayasan Negeri Sembilan
99		Bantuan Sara Hidup Mahasiswa	
100		Geran Khas TVET	Kumpulan Akademi Yayasan Negeri Sembilan (KAYNS)
101		Bantuan Implan Ortopedik	Jabatan Kesihatan Negeri Sembilan
102		Bantuan Am	JKM Negeri Sembilan
103		Bantuan Fakir Miskin (MAINS)	Majlis Agama Islam Negeri Sembilan (MAINS)
104		Bantuan Am Perubatan (MAINS)	
105		Bantuan Am Kebajikan (MAINS)	
106		Bantuan Awal Persekolahan Negeri Sembilan MAINS	
107		Program Bantuan Tunai Bulanan Fakir Miskin Negeri Sembilan	
108		Program Bantuan Tunai Raya Asnaf Fakir Miskin Negeri Sembilan	
109		Program Bantuan Persekolahan Anak Asnaf Bulanan Fakir Miskin Negeri Sembilan	
110	Pahang	Biasiswa Pahang (Sekolah Menengah)	Yayasan Pahang
111		Biasiswa Pahang (Sekolah Rendah)	
112		Biasiswa Kecemerlangan Sukan	
113		Biasiswa Kecemerlangan Menteri Besar (BKMB)	
114		Biasiswa Tahfiz Profesional	
115		Biasiswa Diploma Tahfiz Al-Quran MTNP	
116		Skim Pelajar Cemerlang YP	
117		Biasiswa Anak Yatim	

No	State	Programme	Agency
118		Hadiah Pelajar Cemerlang	
119		Dermasiswa Pelajar Miskin (Sek.Men/Sek.Ren)	
120		Dermasiswa Pelajar Miskin (IPT)	
121		Bantuan Am (Sara Hidup & lain-lain)	Majlis Ugama Islam
122		Bantuan Bulanan	Dan Adat Resam
123		Bantuan Tahunan Hari Raya Aidilfitri	Melayu Pahang
124		Saguhati Memeluk Islam	(MUIP)
125		Sumbangan Tahunan Hari Raya Aidilfitri (Muallaf)	
126		Saguhati Penghafaz Al-Quran	
127		Bantuan Awal IPT	
128		Bantuan Dermasiswa (IPTA/IPTS)	
129		Bantuan Dermasiswa (Pondok)	
130		Bantuan Tambang Sambung Belajar	
131		Bantuan Pendidikan Pelajar Sekolah Menengah Agama	
132		Bantuan Bulanan Barangan	
133		Program Anggun Niaga	Kerajaan Negeri Pahang, Pertubuhan Majlis Pembangunan Wanita Pahang (MPWP)
134		Program Anak Kebanggaan Pahang (Pahang Pride Kid) - Simpanan Bank	Kerajaan Negeri Pahang, Lembaga Penduduk dan Pembangunan Keluarga Negara (LPPKN)
135		Kad Diskaun Pelajar Kebanggaan Pahang (Pahang Pride Student) - RMI00	
136	Penang	Penghargaan Warga Emas (i-Sejahtera)	i-Sejahtera
137		Bantuan Ibu Tunggal (i-Sejahtera)	
138		Suri Emas (i-Sejahtera)	
139		Bantuan OKU (i-Sejahtera)	
140		Anak Emas (i-Sejahtera)	
141		Khairat kematian (i-Sejahtera)	
142		Bantuan Teksi dan Bas Sekolah (i-Sejahtera)	
143		Montly Aid for Trishaw Peddlers	
144		Bantuan Pendaftaran Pelajar ke Institut Pengajian Tinggi (iBITA)	
145		Penang Relief Package 2020 - RM500 to hawkers & petty traders, tour guides and JKM recipients	
146		Penang Relief Package 2020 - Taxi drivers and trishaw riders	
147		Penang Relief Package 2020 - e-hailing providers	
148		Penang Relief Package 2020 - Penerima Bantuan Agenda Ekonomi Saksama (BAES)	
149		Bantuan Agenda Ekonomi Saksama (BAES)	
150		Bantuan One-Off RM500 kepada pemandu pelancong Pulau Pinang	Bahagian Perancang Ekonomi Negeri, Pejabat Setiausaha Kerajaan Negeri Pulau Pinang
151		Bayaran Bantuan Bulanan	JKM Pulau Pinang
152	Perak	Bantuan tunai RM1,300 mangsa ribut 2022 (Storm relief 2022)	Kerajaan Negeri Perak and NADMA
153		Dermasiswa Yayasan Perak Dalam Dan Luar Negara	Yayasan Perak
154		Tabung Simpanan Anak Perak (TASPEN) / Tabung Pendidikan Amanjaya	
155		Bantuan Sara Diri Mahasiswa	Exco Pendidikan Pengajian Tinggi & Sumber Manusia
156		Bantuan Kecemasan Mahasiswa	
157		Kad Perak Prihatin (Kesihatan)	Wanita Perak
158		Kad Perak Prihatin (Makanan)	&Selcare Management
159		Bantuan Khas Mahasiswa (Inisiatif Tuisyen Cikgu Saarani)	Pusat Aspirasi Anak Perak (PASAK)
160		Baucar Tebus Tiket Pengangkutan Awam (Inisiatif Tuisyen Cikgu Saarani)	
161		Skim Bantuan Am Pelajaran	Majlis Agama Islam dan Adat Melayu Perak (MAIPK)
162		Skim Dermasiswa Dalam/Luar Negara	
163		Skim Bantuan Tambang Perjalanan (Belajar Luar Negara)	
164		Skim Bantuan Persekolahan	
165		Skim Biasiswa Pelajaran Baitumal	
166		Skim Bantuan Kecemasan/Segera	
167		Skim Bantuan Kewangan Bulanan	
168		Skim Bantuan Bencana	
169		Skim Bantuan Hari Raya	
170		Skim Bantuan Kecemasan Kelangsungan Hidup Covid 19 2020	
171		Skim Bantuan Kecemasan Kelangsungan Hidup Covid 19 2021	

No	State	Programme	Agency
172	Perlis	Bantuan Kewangan bagi Anak-Anak Kelainan Upaya	
173		Bantuan Am Kebajikan	
174		Skim Agihan Sarahidup Bulanan	Majlis Agama Islam Perlis (MAIPs)
175		Skim Agihan Perubatan	
176		Skim Agihan Persekolahan Rendah / Menengah	
177		Skim Agihan Bencana	
178		Skim Agihan kecemasan Ibnu Sabil	
179		Skim Agihan Saguhati Motivasi Memeluk Islam	
180		Skim Agihan Pelajaran Serta Merta IPT	
181		Skim Agihan Zakat Pelajaran Dermasiswa Luar Negara (Timur tengah)	
182		Bantuan Am Negeri	JKMN Perlis
183	Sabah	Bantuan Tunai Pendaftaran IPT Secara One Off (BUDI)	
184		Bantuan Khas Tunai Peperiksaan (BAKTI)	Pejabat Menteri Tugas-Tugas Khas
185		Bantuan Ihsan Tabungan Pendidikan Negeri (BISTARI)	
186		Bantuan Prihatin Covid-19	Various
187		Bantuan Wang Ihsan	
188		Pakej Sabah We Care Covid-19: Langkah 4 - Bantuan khas kepada golongan miskin dan miskin tegar	
189		Pakej Sabah We Care Covid-19: Langkah 5 - Bantuan khas kepada golongan B40	Kementerian Pembangunan Luar Bandar (KPLB) Sabah
190	Sarawak	Biasiswa Yayasan Sarawak Tun Taib (BYSTT)	
191		Sarawak Tunku Abdul Rahman Scholarship Foundation (YBSTAR)	Yayasan Sarawak
192		Bantuan Khas Program Perubatan UNIMAS	
193		Biasiswa Tempatan Yawawan Sarawak	
194		Bantuan Kemasukan Ke IPT	
195		Biasiswa Program Pertukaran Pelajar - Wang Saku	
196		Bantuan Pakaian Seragam Sekolah (Baucar)	
197		Hadiah Pelajar Cemerlang	
198		BKSS 6.0 Bantuan Kewangan untuk Pemandu dan Pengajar Memandu e-hailing	
199		BKSS 6.0 Bantuan Tunai untuk B40 - Ketua Isi Rumah	
200		BKSS 6.0 Bantuan Tunai untuk B40 - Bujang	
201		BKSS 6.0 Financial Assistance for Licensed Van Operators, Taxi Drivers and School Bus/Van Operators	
202		BKSS 6.0 Financial Assistance for Penambang Operators	
203		BKSS 6.0 Special Assistance for licensed Tourist Guide and National Park Tourist Guide	
204		BKSS 6.0 Special Assistance for Licensed Tour Vehicle Drivers	
205		BKSS 6.0: Bantuan Pengamal Media 2021	
206		BKSS 8.0: Insentif one-off kepada pemandu teksi, bas sekolah, dan operator van	
207		Bantuan Ibu Bersalin (BIB)	State Welfare Departments Division/District office, District offices, National Registration Department Sarawak, Early Childhood Development Division, KWPKPK (Kuching Division Only)
208	Selangor	Endowment Fund Sarawak (EFS)	
209		Bantuan Ihsan Kematian	
210		Bantuan AM Negeri?	
211	Selangor	Bantuan Sihat Selangor (Pembedahan) (Inisiatif Peduli Rakyat)	Seksyen PBT UPEN, Pejabat Setiausaha Kerajaan Negeri Selangor
212		Bantuan One-Off RM500 kepada Peniaga/Peniaga Bazar Ramadan	
213		Kad Kasih Ibu/Ibu Tunggal Smart Selangor(KISS/KISS-IT) (Inisiatif Peduli Rakyat)	Seksyen Sectoral UPEN, Pejabat Setiausaha Kerajaan Negeri Selangor
214		Program Bantuan Sumbangan Subsidi Tambang Bas Sekolah Pelajar SJKT Negeri Selangor	
215		Program Pemberian Bantuan Baucar Untuk Rakyat Miskin Bersempena Perayaan	Jawatankuasa Tetap Kerajaan Prihatin, Seksyen Sektoral, Unit Perancang Ekonomi Negeri Selangor (UPEN)

No	State	Programme	Agency
216		Hadiah Pengajian IPT (HPIPT) (Inisiatif Peduli Rakyat)	Bahagian Pengurusan Sumber Manusia, Pejabat Setiausaha Kerajaan Negeri Selangor
217		Program Bantuan Yuran Pengajian IPTA/ IPTS bagi Pelajar Komuniti India B40 (Inisiatif Peduli Rakyat)	Pejabat YB Exco Kebajikan Masyarakat, Pekerja dan Kerajaan Prihatin
218		Program Bantuan Kehidupan Sejahtera Selangor (BINGKAS)	Selcare
219		Sumbangan Khairat Kematian Covid-19 Selangor (Pakej Kita Selangor 2.0)	Management Sdn Bhd
220		Insentif Rawatan TIBI	
221		Skim Mesra Usia Emas (SMUE)- Shopping Voucher (Jom Shopping) (Inisiatif Peduli Rakyat)	Yayasan Warsisan
222		Skim Mesra Usia Emas (SMUE)- Khairat Kematian (Inisiatif Peduli Rakyat)	Anak Selangor
223		Tabung Warisan Anak Selangor (TAWAS)	(YAWAS)
224		Tabung Warisan Anak Selangor (TAWAS) Khairat Kematian	
225		Program Insentif Generasi Muda Selangor (iGems)	
226		Bantuan One Off RM500 kepada 1200 orang OKU (Pakej Kita Selangor 2.0)	Anak Istimewa Selangor (ANIS), under YAWAS
227		Bantuan Kebajikan Masyarakat (Bantuan Am)	Jabatan Kebajikan Masyarakat Negeri Selangor
228	Terengganu	Bantuan Persediaan ke IPT	Yayasan Terengganu
229		Biasiswa Skim Pelajar Cemerlang Lulusan SPM	
230		Biasiswa Sarjana & PhD Dalam Negara	
231		Biasiswa PhD Luar Negara	
232		Biasiswa Program Profesional ACCA	
233		Biasiswa Kecil Yayasan Terengganu (BKYT)	
234		Bantuan Wang Saku Sekolah Rendah Murid Miskin Berasrama	
235		Bantuan Pendidikan STPM	
236		Bantuan Sara Diri Tahunan (Tabung Darul Iman)	Yayasan Darul Iman
237		Skim Permata Sejahtera	Yayasan
238		Subsidi Yuran TASKA	Pembangunan
239		Bantuan Pengurusan Kelab Ibu Tunggal	Keluarga
240		Bantuan Pengurusan Kelab Warga Emas	Terengganu
241		Insentif Perkahwinan Ibu Bapa Tunggal	
242		Pencen Rakyat	
243		Bantuan Awal Pengajian IPT	Yayasan Pendidikan
244		Bantuan Pengajian IPT Dalam dan Luar Negara	MAIDAM
245		Bantuan Tambang Penerbangan ke IPT Dalam dan Luar Negara	
246		i-Fitri	
247		Dana Raya - Ibu Tunggal	
248		Dana Raya - OKU	
249		Dana Raya - Warga Emas	
250		Dana Raya - Orang Miskin (Ketua Isi Rumah Berkahwin)	
251		Dana Raya - Orang Miskin (Bujang)	
252		Dana Remaja / Bakti Remaja	
253		Bantuan Persekolahan	
254		Isteri ketua isi rumah & Ibu Tunggal	
255		Pencen Rakyat Warga Emas	
256		Insentif BERKAT - Bantuan Pekerja Terjejas Covid	
257		Insentif BERKAT - Bantuan Top-Up Internet	
258		Bantuan Wang Ihsan (Banjir)	
259		i-Belia	Jawatankuasa Pembangunan Belia, Sukan dan NGO Negeri

Source: Authors' Compilation (2023)

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