

**UNIVERSITI TEKNOLOGI MARA**

**CASH TRANSFER PROGRAMME  
AND ITS IMPACT  
ON BR1M/BSH RECIPIENTS  
IN MALAYSIA**

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**MSc**

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## AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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## ABSTRACT

The cash transfer programme (CTP) is one of the main initiatives undertaken by Malaysia under the social protection strategy to address poverty among the poor and vulnerable groups. It is one way to protect them from the pressure of high cost of living. In 2012, the Bantuan Rakyat 1 Malaysia (BR1M) scheme was introduced as one of the CTPs in Malaysia, which was later changed to Bantuan Sara Hidup (BSH). However, since its introduction, there have been a number of critiques on the implementation of the CTP. Some of the criticisms include that they were low handouts which did not give meaningful impact, a large amount was spent by the Malaysian government which might not be sustainable in the long run and it did not reach its intended target. Hence, this study explores the perception of BR1M/BSH recipients on CTP procedures. It also tries to understand and explore how CTP addresses the issue of cost of living and how it improves the quality of life of the recipients. This study uses a qualitative research approach of thematic analysis where ten BR1M/BSH recipients in Kuala Lumpur were interviewed based on a structured questionnaire. These ten informants live in Program Perumahan Rakyat (PPR) housing apartments in ten different districts in Kuala Lumpur and were identified through the head of each PPR. Findings show that the cash transfer programme had an effect on their cost of living in the sense that it gave them extra financial capability to cater for their necessity and also plan for their future needs. In the long run, the government should look into improving the social safety net in Malaysia to ensure that vulnerable groups and people who lose their income due to unforeseen circumstances are protected. As such, this study will enable government and policy makers to analyse, design and improve CTPs in line with SDG goal 1 of addressing poverty in the nation.

Keywords: Cash Transfer Programme (CTP); Urban Recipients; Bantuan Rakyat 1 Malaysia (BR1M); Bantuan Sara Hidup (BSH); Malaysia, SDG

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