



*Ushering in the Age of Endemic*

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INDES 2022**

**EXTENDED ABSTRACTS BOOK**



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## RIDE-HAILING ASSISTANCE MODEL FOR B40 DRIVERS

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### ABSTRACT

The Malaysian government strives to support the bottom 40 (B40) group by initiating various programs such as the cash transfer program, specifically household living aid. In 2017, the government introduced a special car rebate to cash transfer recipients who wished to become ride-hailing drivers to increase their monthly household income and promote self-employment. However, the initiative was reported impractical due to the car model given and may send the borrowers into more debt. Its return on investments (ROI) was also questionable. Thus, this research aims to identify the mechanism for ride-sharing assistance for cash transfer recipients. The objective is to develop a practical entrepreneurship model based on government cash transfers specifically for ride-hailing services and the B40 group. This research employed a qualitative method through a semi-structured interview with eight ride-hailing drivers. Using Atlas.ti software, themes were created comprising of initiatives (amount, form, and payment procedures), process (information, selection criteria, and monitoring), car (model, attributes, and maintenance), and car ownership and financing. This model can contribute to self-employment activities, improve household income, and ultimately the recipients may find their way out of poverty. More significantly, the government can accurately create the incentive policy and enjoy the ROI in the form of poverty reduction.

**Keywords:** B40, Ride-hailing, Cash transfer, Household living aid, Poverty

### 1. INTRODUCTION

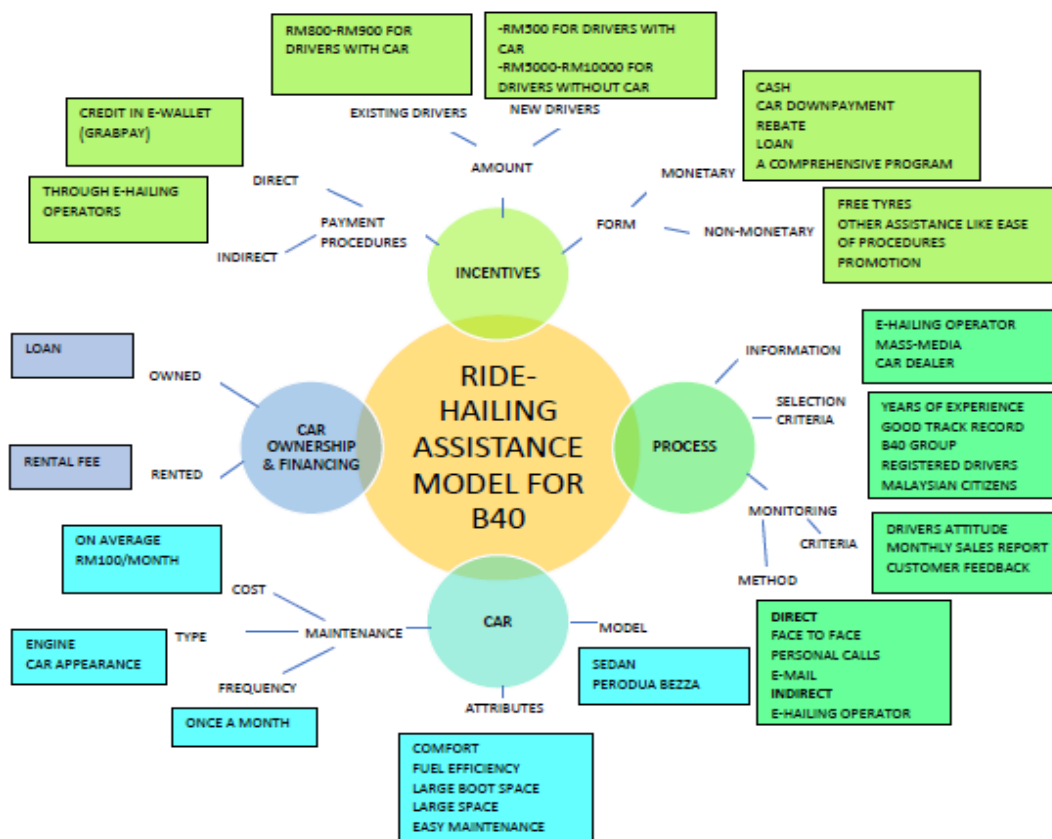
The government is trying to promote entrepreneurship among cash transfer recipients among the bottom 40 (B40). In 2017, the government introduced a special car rebate to cash transfer recipients who wished to become ride-hailing drivers to increase their monthly household income and promote self-employment. However, the initiative was reported impractical due to the car model given and may send the borrowers into more debt. The automobile model was inadequate for Grab, making the plan unworkable (Noor, 2017). According to Sothi (2021), a long-term plan is needed to reinvigorate and sustain the sector. Thus, this study intends to provide a more practical and realistic ride-hailing support model to reduce poverty among cash transfer recipients (B40). This study aims to create a government cash transfer-based entrepreneurship model for ride-hailing services and the B40 group.

## 2. METHODOLOGY

This research employed a qualitative method through in-depth interviews using a semi-structured question. The participants (ride-hailing drivers) were voluntarily chosen. Participants must be (i) ride-hailing drivers with at least one year of service experience and (ii) receivers of household living aid. Using social media, advertising with an online application form was disseminated to attract the most qualified applicants. After completing the screening procedure, the researchers chose the participants and scheduled the interviews. Eight ride-hailing drivers were finally selected as participants and were questioned through video call or in person. After gaining the participants' agreement, the gathered data were recorded using an audio recorder. The data were transcribed and processed using Atlas.ti.

## 3. FINDINGS

Four elements were identified from the analysis. They are (1) incentives, (2) process, (3) car and (4) car ownership and financing. Figure 1 illustrates the ride-hailing assistance model for B40 drivers. The model is registered with the Intellectual Property Corporation of Malaysia under the copyright act with file number: LY2022W01210.



**Figure 1** Ride-Hailing Assistance Model for B40

#### 4. CONCLUSION

By 2025, Malaysia wants to be a high-income country (World Bank, 2021). This model may contribute to this objective by creating jobs and raising the income of B40 households. This research will help the government, ride-hailing service providers, the poorest 40 percent of the population, and users of household living aid by establishing a model for ride-hailing service. This model may guide the policymakers to tailor the policies for B40 drivers. Thus, B40 drivers may start the service efficiently and maximize their income with government support. Furthermore, this model may help ride-hailing companies better understand drivers and improve driver incentives and commissions. This greatly aids B40 drivers who depend on government support to establish and maintain the service. Companies also connect drivers to government programs. With correct legislation execution, ride-hailing service providers may earn commission from drivers and gain market share.

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