

**EFFECTIVENESS OF BR1M PROGRAM IN
ADDRESSING PROBLEM OF RISING COST OF LIVING**

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Abstract

This paper is aimed to study on the effectiveness of BR1M program in addressing problem of rising cost of living that suffered among the poor. The effectiveness will be explored deep into two parts, which include of effectiveness of knowledge and effectiveness on information on BR1M program towards the satisfaction among the recipients. The knowledge components will access on how well the recipients understand on Government objectives towards the BR1M program. The information component will access on ways that the applicants apply for the BR1M program and the overall application process. Data collection was carried out in two parts. The first part will include of interview sessions with 15 interviewees to collect information on how they interpret knowledge and information on the BR1M program. The second part will include of survey questionnaires which 204 valid questionnaires responses have been used for further analysis. The result from the analysis indicated that there is no significant relationship among the knowledge components that contribute to the satisfaction of the BR1M program among the recipients, and there is only single components in effectiveness of information that lead to satisfaction on the BR1M recipients, which is information of BR1M details where people get more detail on the BR1M program. The study finally ends with some recommendation that suitable for future research.

Title: Effectiveness of BR1M Program in addressing problem of rising cost of living

Chapter 1: Introduction to the study

1.1 Introduction

Since Malaysia gain independence from 1960s to now, subsidies has been a social policy in government planning to support economic growth in Malaysia (Cheong 2009). The reason behind subsidies given by Government is to ease the living of the poor group in Malaysia (Cheong 2009; Loh 2011). By giving out subsidies, it enables citizens to purchase necessary items at a lower price (The Star Online 2013).

At the moment, the major subsidies that affect general Malaysians include fuel, electricity, cooking oil, rice, flour and sugar (Ministry of Finance Malaysia 2010, p. 104). Out of the mentioned subsidies, fuel subsidies have the largest allocation of subsidies from government budget and often being debated on the long term effect on the subsidies in creating a sustainable and competitive economy for Malaysia in the global market (Wong 2010). Various researches have shown negative effects on long term subsidies in economic growth for the nation (National Economic Advisory Council 2010; Pui, Othman, and Noorasiah, 2012). Furthermore, continuing subsidizing the necessity items such as oil, rice and sugar is also a burden for the government that will get government to get bankrupt in 2019 if government is not willing to address the issue (People's Daily Online 2010).

To tackle on this problem, the government has practicing new subsidy mechanism that can slowly cutting down on government subsidies towards necessities item (Teh and Ho 2010). Research from government agencies also prove that the subsidy mechanism does not reach to the hand of the affected low income group when every Malaysian is benefited on the given subsidies

(National Economic Advisory Council 2010). Hence, the new subsidy mechanism will include giving out direct cash assistance under the BR1M Program to the targeted poor group with household monthly income that less than RM3, 000 (Performance Management & Delivery Unit 2012). Giving direct cash assistance to the people is not a new issue in the western world. USA has also a program on Temporary Assistance for Needy Families (TANF) that is effective to help the recipients to have a living which looking for new income resources (Brielle 2012).

As the program of BR1M 1.0 and BR1M 2.0 is a new policy, the impact of the direct cash assistances in easing the low income group of families and individuals still remain unknown. These then create the question of the effectiveness of BR1M 1.0 and BR1M 2.0 in meeting government objectives to address the problem of rising cost of living.

1.2 Problem Statement

In Malaysia, the previous type of subsidies that is given by the government usually comes in a form of direct payment to the producers to artificially subsidies item in the market (Cheong 2009). Subsidies given out by Malaysia government to help their citizen remain the highest in the region (People's Daily Online 2010), yet the benefited group still does not experience the privilege that they are enjoying in purchasing subsidies item at a lower rate (Wong 2010). Hence, when government is considering the revise their subsidies mechanism and tries out giving cash to qualified low income group of people and the move is welcomed by many beneficiaries of the program (Performance Management Delivery Unit 2012).

In 2011, under the Government Transformation Plan that launched by our Prime Minister Datuk Seri Najib Tun Razak, one of the National Key Result Area is to address on the people burden towards the rising of cost of living (Performance Management Delivery Unit 2012). Government

gave direct cash assistance of RM500 to household groups of people where their income is less than RM3000. In addition, single people under the age of 30 and income not exceeding RM2000 are also eligible to apply for direct cash assistance of RM250. Student in tertiary education are also given cash voucher of RM250 (Performance Management Delivery Unit 2012). This program is called 1Malaysia People's Aid (BR1M) and is considered another type of subsidies given by the government which can specifically reach the hand of the low income families and they are free to spend the cash for anything that they like (Yunus and Lai 2013). For economy growth perspective, it is proven that spending money can create multiplier effects of the nation economy (ABN News 2013).

Despite the advantages of direct cash assistance is widely accepted, the improvements of the living of the beneficiaries after receiving on the aid have not been well studied from an academic point of view. Furthermore, the amount of beneficiaries has hit up to a large amount of 4.18 million of household (Performance Management Delivery Unit 2012). This leads to the interest of this study conducted by looking into the effectiveness of government program in giving direct cash aid to less down the rising cost of living pressure on the poor group of society in Malaysia.

1.3 Rationale of the study

Malaysia government is implementing subsidies program in easing the living on the poor within the nation (Cheong 2009). Statistic from Economic Planning Unit Malaysia has shown a decreasing trend on the overall poverty rate within the country, yet Government subsidies are still increase yearly (Ministry of Finance Malaysia 2009; Ministry of Finance Malaysia 2012). This is mainly due to the mechanism of Malaysia subsidies programs does not address on the

specific target group which is poor and lead to heavier government burden in paying subsidies (Yunus and Lai 2010).

Government need to address the high expenditure cost towards subsidies payment. But the welfare of the people should also be taken care. Giving direct cash assistance is another way to help the poor people and is consider a specific subsidy that only allow those eligible to enjoy the cash benefits. The cash assistance has to potential to solve on Government high amount of subsidies given successful examples from Iran and Indonesia (Bacon and Kokima 2003; Torbati 2013).

This study is crucial to find out the effectiveness of BR1M program that could get government to improve on their government policies towards subsidies. Furthermore, the effectiveness of BR1M Program will also access if the Government is able to meet the objectives in raising the quality of living among the poor. The perception on the overall BR1M program will also be studied in this paper to ensure that people have enough knowledge on issues that related to Government subsidies and Government efforts in assisting the poor to tackle issue that related to rising cost of living.

1.4 Research Objective

The general objective for this research paper is to identify the effectiveness of BR1M 1.0 and BR1M 2.0 in helping to ease the rising cost of living. Effectiveness can be measures on how well on the implementation of the program in reaching of the objectives (Ann 2004). In addition, effectiveness of a program can be measured by satisfaction level from different group of people that receive the BR1M aid (Timothy 2003). In this research, effectiveness will be on three

measurable dimensions, which include of knowledge of the program, information of the program and satisfaction of the program.

In the criterion of knowledge of the BR1M program, we will access on how many people know on the existence of the BR1M program and understand the objectives and the benefits of the BR1M program towards them.

In the criterion of information of the BR1M program, we will access on the overall perception of BR1M program. This will include information on their application process and channel that allow them to get more information on the program.

The third criterion will study on the satisfaction of overall BR1M program. The study will show the relationship between effectiveness in knowledge and information of BR1M program that lead to satisfaction of the recipients of the program (Yair 2003).

If the BR1M aid can meet it objectives to help on solving people problems on rising cost of living, the recipients are more likely to gain satisfaction that make BR1M aid an effective program, whereas, if the money is not sufficient in solving their problems on rising cost of living, the satisfaction level will go down which lead to BR1M aid as an ineffective program.

1.5 Research Question

How effective is BR1M in addressing problem of rising cost of living in Malaysia and the satisfaction level of recipients of BR1M?

1.6 Research Methodology

This research paper will be a combination of both qualitative and quantitative study.

First, we will use qualitative research to gather information on how people interpret of knowledge and information regarding on the BR1M program. The qualitative research is the best way to generate ideas for us to construct questionnaire for more respondents to participate in our next section of quantitative study for the research. Respondents will be interviewed one by one to ask them questions relating to BR1M program and probe for more answer in better understanding the view of BR1M from the perspective on the program beneficiaries. Those interviewees will need to provide the researchers with answers in words rather than the researchers provide them with answers for them to choose.

After the interview has been done, questionnaires are being constructed according to the interviewees' responses. The aim of constructing questionnaire will be helpful for the researchers to quantify the statistical and graphical data that from the interview response. Although questionnaires are expected to involve on more people (samples), it requires a shorter time for data collection as compared to qualitative studies.

1.7 Expected Contribution from the study

Although government is giving out direct cash assistance to targeted poor group within the nation, major necessary items such as fuel, electricity, cooking oil, rice, flour and sugar are still the major concerns by the government when giving out subsidies (People's Daily Online, 2010). Hence this study research on the effectiveness of BR1M Program, where the findings from this study is crucial to determine the effective of such program on the targeted group to ensure government efforts to help on the poor is successful.

Effectiveness of the program can only be achieved if it meets the objectives of the Government to assist on the poor. The study will find out if there is a need to improve on the BR1M program

based on the feedback from the beneficiaries of the program. The study set as a two ways communication between the policy maker and the beneficiaries of BR1M program. Government is interested to know if the amount given to the poor is sufficient to cover the price rise under Government Rationalisation Program that will be investigated under this study. In addition, the study will also get to know how familiar the general public in understanding on government subsidies policy especially among the BR1M program recipients.

Furthermore, a good policy does not only need to assist the needy with the society but also getting the people to understand and appreciate the objectives behind Government policy. This study will also focus on how effective Government communicates their policy objectives to the people to ensure that their problem are well taken care and give a good impression to the Government.

1.8 Summary of Chapter 1

This research study will look into Malaysia Government policy in helping the poor group within the nation. From independence, Malaysia Government has been using subsidies as the major tool to assist the poor. From subsidies payment that pay to the producer, Malaysia Government has change their subsidizing methods to offer direct cash assistance program that known as BR1M to the poor group. Hence, this research will study on the effectiveness on Government program of BR1M.

Chapter One of is giving an overall highlights of the research which include of problems introduction, problem statement, research objectives and questions, research methodology, limitation and expected contribution of the paper to the policy makers and recipients of the program.

Chapter 2 Literature review

2.1 Introduction

Chapter one provides a brief overview on the research paper which provides information related to subsidies issues in Malaysia and government. In this chapter, we will explore deep into further on the history of subsidies in Malaysia; Government Transformation Plan (GTP); development of 1Malaysia People's Aid (BR1M) under GTP and successful example from foreign countries in similar program of giving out cash assistance to targeted group. This chapter will also construct on theoretical framework and create hypothesis for this research paper.

2.2 Subsidies

Subsidies is a type of financial assistance that given by the government to support or control the price of an item (Cox 2006). Government will usually make payment to the producer in order to ensure the price of the item is below market rate and make more people affordable to get access the items (Bjorn 2004). Subsidies can be in a direct way, which payment is given to the producer, or in indirect form that offer tax break or exemption (Rivera and Maria 2003). Globally, subsidies have history of more than a century when the oil industries in USA first receive government assistance in the year 1916 (Browning 2012).

Subsidies can be classified into good or bad subsidies (Sarah 2001). Good subsidies will get positive impact on the economic environment, which get economy to be competitive globally. Good subsidies also comprises of great practices in utilizing government subsidies to ensure for efficient delivery (Sarah 2001). On the other hand, bad subsidies can lead to wastage on government subsidies. Subsidizing on energy will lead to more wastage for personal or industry

use when price are too low (Sarah 2001). Wastage on energy could lead to more serious problem regarding on environmental pollution (Sarah 2001).

The total amount of global amount is not calculated due to different methodology and definition from different organization on the definition of subsidies (Jae 2006). However, IMF had sum up the total fossil subsidies around the world has reach to 1.9 trillion a year (International Monetary Fund 2013). This is equivalent to 2.5% of the global GDP (International Monetary Fund 2013).

2.3 Subsidies in Malaysia

Malaysia has a long history in providing subsidies to their citizens in different ways (Cheong 2009). The first kind of subsidies that Malaysia government introduces is price support and fertilizer schemes which intend to develop the agriculture industry in Malaysia (Sulong 1984). Government intervention into the agriculture is in two forms, which provide farmers with facilities of cheaper fertilizer and also lowest price guarantee in the output of their agricultural products (Sulong 1984). The aim behind government to subsidies the agriculture industry is to alleviate poverty among the farmers which is the poorest within the nation (Cheong 2009).

In 1982, under the administration of Dr. Mahathir, the premier had introduced another type of support on the petroleum products with the establishment of Approved Price Mechanism (Thillainathan 2008). Under this mechanism, Government will set a price for the petroleum products that sold within the nation, yet, the producers are expected to receive money on par with the market rate. If the price set by the Government is lower than the market rate, it will be revenue for the Government, and if the price of market rate is higher, the taxes that pay by the producers will be a form of subsidies for Government to maintain the fix price within the market (Thillainathan 2008). In January 1990, Malaysia Government start subsidizing Liquefied Natural

Gas (LNG), diesel subsidizing start in October 1999 and petrol subsidizing start in June 2005 (Cheong 2009). In 2008, Malaysia has been one of the biggest fuel-subsidy bills in the world. By ensuring the price of petroleum products, Malaysia has recorded the lowest inflation rate among 32 emerging economies that studied by the Economist (The Economist 2008). Furthermore, Malaysia fuel prices are among the lowest in the world after Venezuela, Saudi Arabia, Kuwait, Egypt, United Emirates, Iran and Nigeria (Zakariah 2013).

Other than agricultural support and petroleum products related subsidies, Malaysia Government also introduce of price control scheme on essential items in 1974 to promote food security and cushion volatility in the commodities markets (Ranjeetha 2009). The essential items subsidies include of sugar, cooking oil, rice and flour (Loh 2011). This has amounted the total subsidies has reach up to RM42.4 billion in 2012 (Economic Report 2012/2013). After years of subsidizing different necessity items for the people, Malaysian is still generally reliant to subsidy (Ho 2013). The amount paid for subsidies by the Malaysia Government has been a big problem on the national budget that Government is paying serious attention. The trend of subsidies has changed when subsidies was first aimed at production and investment, and not for consumption. Hence, consequences of the subsidies will be discussed further in the next section.

2.4 Consequences of subsidies

Subsidies are not only a problem that facing emerging economies such as Malaysia but also is a global issue (The Economist 2008). Half of the world population is enjoying on fuel subsidies and a quarter of the petroleum products sold around the globe are cheaper than the market rate (The Economist 2008). This creates problems of sustainable use of fuel for our next generation

(International Monetary Fund 2013). Cheaper items spur up consumption that lead to ineffective utilization of non renewable resources (International Monetary Fund 2013).

Recall back to the main objectives for many countries (e.g. Vietnam and Philippines) to give subsidy is to ease or improve the living of the poor, yet, there are many subsidies that do not reach to the hand on the poorest segment within the nation (Porter 2010). Taking fuel subsidies as an example, the rich and the middle class are the one that consume more energy than the poor, hence, the subsidies on petroleum products globally actually give more benefit to the rich segment of the country (Prime Minister Office 2010). The doubling world prices on oil also give pressure on countries fiscal cost (Thillainathan 2008), yet, they still need to implement other types of subsidies to support the poor.

In Malaysia, other than subsidizing on petroleum items, Government also need to subsidies on cooking oil, flour, sugar and rice to ensure the poor benefit on government program (Loh 2011). Subsidies amount essential items such as flour sugar and rice is also a problem for Malaysia Government when the items that used for industrial purpose can also benefit from Government subsidies program (PEMANDU 2012).

Furthermore, Government subsidies will also cause the problem of smuggling within the nation when subsidies items are priced higher in the neighboring countries (Porter 2010). Malaysia has faced with many smuggling issue in the country. Taking cooking oil for example, Malaysians consume 61,000 tonnes of cooking oil every month, and government is subsidizing the cooking oil up to 73,000 tonnes a month (PEMANDU 2012). However, there are still shortage issues on the subsidized cooking oil within the country mainly due to smuggling activities. Sugar smuggling is also attractive from Malaysia to Thailand when sugar is selling at RM 1.45 ringgit

per kilo, and RM2.90 per kilo in Thailand (Ranjeetha 2009). As Government is forking out too much money on subsidies that local Malaysian does not benefited on it, it is another painful burden for the Government to continue current subsidies mechanism.

Government subsidies on the sugar also have great impact on the health of the citizen of Malaysia (Prime Minister Office 2010). With the high consumption of sugar, more than 40% of the Malaysians are currently overweight or obese (Prime Minister Office 2010). This is a very alarming sign for government to take action and believing that if no action is taken to cut down sugar consumption among Malaysia, Government will bear higher burden in the providing health care and consultation to treat illness that come from high sugar consumption. The percentage of diabetics' rates among Malaysia is now exceeding the United States (Prime Minister Office 2010).

In 2012, Government spends RM42.4 billion in subsidies and the allocation for development expenditure for the year 2012 is RM51.2 billion (Economic Report 2012/2013). The amount that the Malaysia Government spends for subsidies is so near to the amount that it allocates for development purposes. Such trend will hurt the financial position of the Government in long term and Minister admits that continuously subsidizing the nation will get the Government to go bankrupt in 2019 (People's Daily Online 2010). In order for the a nation to advance, it is important to lower down the state role in private sector to avoid on warping market (Najib 2013).

2.5 Government actions to lower down subsidies

Government expenditure on subsidies in 2012 amounting of RM42.4 billion which is equivalent to 4.5% of national GDP, which government is committed to bring the subsidies amount down to 4% in 2013 and 3% by the year 2015 (Prime Minister Office 2010). Reforming subsidies

mechanism is not an issue in the recent years, but can be back tracked to year 2008 when the global oil price recorded to increase twice. Malaysian Government at that time allow the petrol rate to float following global market rate, and give direct cash assistance of RM625 for cars with engine displacements 2000cc and below liters and pick-up trucks with engine capacities up to 2,500cc. Motorcycles under 250cc will get a subsidy of RM150 per year. The price increased from RM1.90 to RM2.70 effective 5 June 2008 (Cheong 2009). Historically, in countries where fuel prices are controlled and subsidized by the government, price increases have often met with broad opposition from civil society and trade unions. The increase of nearly 40% has given bad feedback from citizens that forces government to continuing subsidies on petroleum within the nation despite the higher global oil prices (Bacon and Kokima 2003). However, to cushion the impact, Government has first introduced the RON95 to Malaysia to enjoy subsidies rate, and RON97 that continue to float following global market rate (Cheong 2009).

In 2010, Government has started to implement on Subsidy Rationalisation Program to slowly remove subsidies on essential items, such as petroleum, Liquefied Natural Gas (LNG) and sugar (Prime Minister Office 2010). As the impact is not felt by the people, there are fewer objections or protest from the general public but voices of objections from the opposition parties is still heard. In September 3 2013, Government has raise by 20 cents per liter for the petrol RON95 and diesel as part of the government efforts under the Subsidy Rationalisation Program (Avineshwaran 2013).

When Najib Tun Razak become the Prime Minister of Malaysia in 2009, he had announced the Government Transformation Program (GTP) in April 2009 carrying the objectives to bring effectiveness of services that delivered by the Government and be accountable to solve problems that are most concern to the people (PEMANDU 2012). Furthermore, GTP is also aim to bring

Malaysia to become an advanced society with high standard of living for all. Two years later, in 2011, addressing the Rising Cost of Living NKRA was introduced as the seventh National Key Results Area (NKRA) to manage the rising cost of food and basic items to lessen the impact of rising cost to the Malaysian people (Performance Management & Delivery Unit 2011).

Under the NKRA of addressing Rising Cost of Living, Government has a few programs that considered as a targeted benefit to the specific poor segment group of people in the country. The program will include of BR1M (Bantuan Rakyat 1Malaysia) which government will give one off cash assistance of RM500 to all households with a monthly income of RM3,000 or less (Performance Management & Delivery Unit 2012). In additional, single people under the age of 30 and income not exceeding RM2000 are also eligible to apply for direct cash assistance of RM250 (Performance Management & Delivery Unit 2012). For students from Year 1 to Form 5, RM100 in voucher form will be given to those students to buy books and stationary for their studies (Performance Management & Delivery Unit 2012). Student in tertiary education are also given cash voucher of RM250 (Performance Management & Delivery Unit 2012). This is a cash incentive for the government that is able to directly help of the targeted groups that need more assistance from the government. This also a type of subsidies helps the poor groups that suffer from Government Rationalisation Program.

Under the Government Rationalisation Program (cutting down of subsidies), Government has also operating Kedai Rakyat 1 Malaysia for citizens to purchase groceries at prices 30-40% less than the conventional stores (Performance Management Delivery Unit 2012). At the same time, the Menu Rakyat 1Malaysia was also introduced to help lessen the financial burden of the people where people can easily enjoy RM2 breakfast under the menu (Performance Management

Delivery Unit 2012). These are not a specific type of subsidies, but allow Government to focus on the impact of the rising cost of living.

To be effective to bring reform on national subsidies policy, targeted compensation is important, yet, it must be follow with effective publicity campaign that allow the Government to deliver the right message to the people (Bacon and Kokima 2003). People are always resists to change especially changes means adding burden on their daily living. Resistance also reflects a lack of confidence by part of the population that governments will use the savings from subsidy reform wisely. After government has implemented and create awareness of GTP, Government hold a road show in different places around the countries, which include of Kuala Lumpur, Kuching and Kota Kinabalu to show the public on the results that Government has achieve in GTP 1.0 (The Star 2012). Malaysian Government has also conduct a Big Fast Results Seminar in 2011 to invite international audience from 14 different counties to monitor and exchange views on the Malaysian journey of transformation that implemented under GTP 1.0 (Performance Management Delivery Unit 2012). The Seminar is also an effective way to enhance diplomatic ties with foreign countries.

2.6 Successful examples from international experience

Due to the increasing on global oil prices, many Governments have set up strategy to make on subsidies reform (Bacon and Kokima 2003). Many countries (e.g. Indonesia and Iran) has proven that direct cash assistance on specific group is effective as part of the journey of subsidies reform (Bacon and Kokima 2003; Torbati 2013). In October 2005, Indonesia has allocated a cash transfer scheme that estimated to benefit 15.5 million poor and near poor household before raising the fuel price (Bacon and Kokima 2003). The beneficiaries' households are expected to

receive a quarterly payment of USD30 from the government to support the rising cost of living in Indonesia especially on the petroleum products (Bacon and Kokima 2003). With Indonesia Government widely promote on the scheme and acknowledge the people on the consequences of subsidies, the program receives a satisfactory response from the people without great protest (Bacon and Kokima 2003). Government also gives great attention on the process of money delivered to the hand of the poor.

Other than Indonesia, Iran is also having their subsidy reform in order to lower down the expenditure of the government. The Iranian government has gradually cut down the subsidies for fuel, electricity and food over the course of five years, while offset the impact of the poor families with monthly cash payout (Torbaty 2013). It has been successful for the first stage that end in the year 2010 (IMF chief lauds Iran's subsidy reform plan 2013).

There are some countries that have subsidies reform by maintaining subsidies on the items that heavily used by the poor. In Nigeria, the poor families will use kerosene for generating electricity rather than using diesel. Hence, the Nigeria Government has maintained their subsidy for kerosene while increasing the price of the kerosene (International Monetary Fund 2013).

2.7 1Malaysia People's Aid (BR1M)

Malaysia Government is also following foreign countries such as Brazil launching Bolsa Familia Program and Mexico's Oportunidades Program that give cash incentives to the poor in order to assist them in problems that related to rising cost of living (Termizi 2013). In 2011, Government has launched the 1Malaysia People's Aid (BR1M) which Government gave direct cash assistance of RM500 to household groups of people where their income is less than RM3000. In additional, single people under the age of 30 and income not exceeding RM2000 are also eligible to apply

for direct cash assistance of RM250. Student in tertiary education are also given cash voucher of RM250 (Performance Management Delivery Unit 2012). The program is considered another type of subsidies given by the government which can specifically reach the hand of the low income families and they are free to spend the cash for anything that they like (Yunus and Lai 2013).

2.8 Effectiveness of BR1M Program

Various countries measure effectiveness of their government program in different ways and using different measurements. Some program evaluation will measure the effectiveness of performance and some will measure on the outcome of the program (Ann 2004). Effectiveness of performance on a program will include on the quality of the program and the new way can be measure on the quality, quantity or new way that a program is implemented (Ferguson et. al. 2007). On the other hand, effectiveness in outcome of the program may include of increase operating efficiency and get more people to benefit from government objectives (Gates 2013).

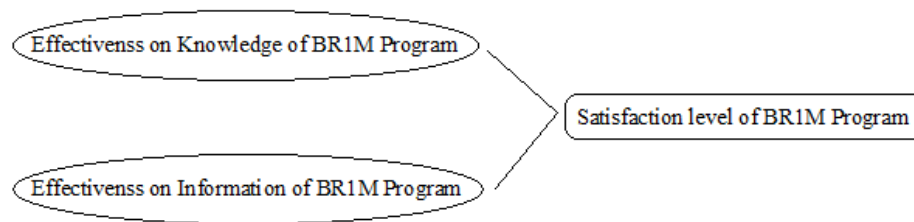
Effectiveness performance of a program is important in government policy. Every government policy comes with an objectives or an expected result (Timothy 2003). Hence, effectiveness performance of the policy will have a direct impact of government gaining the expected result that Government need to monitor the progress of the BR1M Program (Ann 2004). If there exist of any problem along the implementation stage, Government still able to make adjustment on the policy (Ferguson et. al. 2007). Furthermore, if the BR1M Program is proved to be an effective tool for government to help the poor within the country, the amount of BR1M might be increased.

For this study, effectiveness of BR1M will refer on the performance of the program. People are expected to understand the reason behind the BR1M program rather than just focusing on requirement to ensure that they are eligible for the application. The study will also look into the

process of application on BR1M Program and their satisfaction on the amount given to help them on their daily spending.

Figure 2.1

Theoretical Framework of the Study



Adapted from: Yair (2003).

The effectiveness on information and knowledge regarding on the BR1M program will influence the satisfaction level of the recipients (Yair 2003). If the recipients understand more on the reasons for Government in giving out BR1M aid and the money is able to help them to face problem on rising cost of living, the program is effective to create satisfaction among the BR1M recipients.

2.9 Hypotheses

Based on the diagram above, this study offers to following hypotheses concerning the effectiveness of knowledge and information of BR1M Program.

H1: There is a significant relationship between BR1M recipients' knowledge towards BR1M program with the level of satisfaction associated to it.

H2: There is a significant relationship between information acquired by BR1M recipients towards BR1M program with the level of satisfaction associated to it.

2.10 Summary of Chapter 2

Subsidies are a government policy that has been use in many countries around the globe to support the poor. The rising cost in government subsidies get government to focus on subsidies issue in sustainability of the economy and social development on the country and heavy burden of government to allocate money for subsidies payment. Thus, there are countries that use direct cash assistance as an alternative to lower down government expenditure in subsidies. There are successful examples in foreign countries, but the program is still new in Malaysia. Hence, the effectiveness of the program is important for the government to effectively address people needs and problems.

Chapter 3: Research Methodology

3.1 Introduction

In this section, the author will discuss on the population and sample size for the research, data collection methods and data analysis methods for the research. This study is descriptive in nature, hence the researcher utilize quantitative research methodology for this study. However, qualitative method is still applied in the research to gather information on how people interpret of knowledge and information regarding on the BR1M program.

3.2 Population and Sample

Population refers to the total number of people that meet to the characteristic of one research (Research Methods 1988). The population for this study will be the group of household that are receive on the BR1M aids. According to the Annual GTP report, there are 4.18 million households had received on the BR1M (Performance Management Delivery Unit 2012). The recipients are from different states around Malaysia. Hence, the respondents will be selected from various races that come from different background and different location. It is important to ensure that the study is able to achieve full representation on different type of BR1M recipients.

3.3 Interview

3.3.1 Sample for the interview

A sample is a finite part of a statistical population whose properties are studied to gain information about the whole (Research Methods 1988). Sampling is needed for this research as the study population is quite large.

15 respondents are invited to participate on for the in depth interview. The interview will be conducted on one to one basis in order to ensure the participants are able to provide their true opinions rather than following group opinions. Interviews also serve a great platform for the researchers to answers on participants doubt before getting them to participate on the interview. The 15 respondents need to answers to open ended question allowing them to provide as much opinions as possible for the research.

3.3.2 Instrument for Interview

The methods use for this study is interview and survey research. Interview is important in this research to have idea on how people look at the new BR1M program. After we have collected the information from our interview, we will convert those information into statement using free word association methods that we can use in the questionnaires for respondents to rate to ensure that findings from the interviews are measurable.

3.3.3 Procedure for Gathering Data on Interview

Participant for the interview is conduct on one by one basis. The participants need to be recipients for the BR1M program. The identified 15 respondents are contacted to brief them with the purpose on the research and seek for their permission to participate on the interview. The researcher will meet up with the participants at the venue and time which is convenient for the participants. After meeting up with the participant, the participants are once again being brief in detail on the flow on the interview. Participants are assured that data collected are confidential and for academic purposes only. For the bumiputera participants, the interview is conducted using English or Malay; and for the Chinese participants, interview is conducted using English or Mandarin. The length of each interview is approximate 15 minutes.

There are five questions that prepared for the participants. The questions are:

- i. What do you think about BR1M?
- ii. Is the amount provided under BR1M sufficient for you to cover the rising cost of living? Why?
- iii. Where do you get to know about BR1M?
- iv. How do you know the information or requirement to apply for BR1M?
- v. What is your opinion on the procedure on the overall BR1M application?

3.3.4 Data organization for interview

The information collected from the interview will be gathered together to look for similarity between responses from the participants. All responses are being filtered to look for word associated that directly related to knowledge and information of BR1M program. The relevant words are being use to construct as statement and include in the questionnaires.

3.4 Questionnaire

The next stage of research tool will be survey. Survey research is a preferred research design for this study as the objectives requires large number of measurable terms (Bryman and Emma 2003). Furthermore, questionnaire survey is economical, practical and efficient. The data that collected from the survey can be easily compiled and analyses that provide useful information that meet the researcher needs.

3.4.1 Sample and Sampling Technique

For the quantitative survey research, as BR1M recipients have hit to a huge figure of 4.18 million households (Performance Management Delivery Unit 2012), it is compulsory to obtain a representative sample size for this study. The type of sampling used in this survey research was convenience sampling that attempts to obtain a sample of convenient elements of 150

respondents within the target group (Robert 2004). Convenience sampling has been suggested as satisfactory for exploratory studies (Saint Germain 2002).

3.4.2 Instrumentation

The questionnaire will be divided into four sections. The first section (Section A) will collect general information on the respondents, which include of their age, gender, race, religions, numbers of family members in house and their monthly gross income.

The second section (Section B) will measure on the effectiveness of knowledge that the respondents have in regards to the BR1M program. Effectiveness of knowledge on BR1M program is to find out how far the recipients of BR1M aids understand on the objectives of Government giving out BR1M. Questions are constructed based on the data that are collected from the interview and convert into statement in order for respondents to rate on each statement that are related to knowledge of BR1M program. There are 16 statements that have been constructed for respondents to rate.

The third section (Section C) will measure on the information on the BR1M program. It will touch on the effectiveness of information regarding BR1M aids in giving assistance to the beneficiaries. Question that constructed in this section will also based on the interview result that are converted into statement that allow respondents to rate if they are agree on the given statement. There are 14 statements that have been constructed for respondents to rate.

The forth section (Section D) will measure on the satisfaction level of the respondents on the overall of the BR1M program. There are three questions that asked about satisfaction. The researcher is using evaluative set of satisfaction measurement to construct the questions under this section (Joseph, Micheal, and Tomas 2000).

Section B, C and D will be using likert-5 scale (level of agreement on a scale of 1 to 5 with 5 being "strongly agree") to collect response from the respondents.

3.4.3 Data collection methods

For survey questionnaires, the researcher will utilize on self-administrated survey questionnaire to collect data from the respondents. Distribution of the questionnaire will be in different ways which include personal face to face distribution or seeking assistance from friends, relatives and colleagues to distribute to those BR1M program recipients. The respondents are given sufficient time to complete on the questionnaires within the given time frame. There are clear instructions that come along with the questionnaires provided to the respondents before they start to fill out the questions.

3.5 Data Analysis

For the questionnaire analysis, the demographic information on Section A which include of age, race, religions, number of household at home, and gross income will be analyzed using frequency distribution. Information that gathers from Section B, C, and D will be organized using factor analysis Pearson Correlation, and Multiple Regression analysis. Pearson Correlation Analysis used in this paper is to study the predictive strength of one variable against another variable, which the components of knowledge variables and information variable towards against satisfaction level. Multiple Regression Analysis in this paper will analyze on interrelationship between independent variable of knowledge and information of BR1M and dependent variables on recipients overall satisfaction.

Chapter 4: Research Findings

4.1 Introduction

The previous chapters described the methodology used to test the hypotheses of this thesis, and provided the basis for testing the hypotheses. This chapter discusses the findings of the study.

Firstly, the in-depth interview findings were presented to show the factors that generated from interviews follows by the main study respondents' demographic profile. This is followed by Exploratory Factor Analysis and Cronbach Alpha Reliability test on the knowledge and information components of BR1M program from the interview conducted earlier. This was later followed by descriptive findings of this thesis. Findings for each hypothesis are then presented based on Pearson Correlation and Multiple Linear Regression results. Finally, a summary of the chapter is presented.

4.2 In-Depth Interview Results

15 participants had been selected randomly to participate on the interview sessions to provide us the opinions on how they look at the knowledge and the information on the BR1M program. All the participants are recipients for the BR1M program. Majority of the participants for the interview is female (66.7%) in their 30s. Most of them are Chinese (93.3%) that have earning between RM 1000 to RM2000. The participants profile has been summarized in Table 4.1.

Table 4.1:
Demographic findings (Interview)

Variables		Frequency	Percentage (%)
Gender	Male	5	33.3
	Female	10	66.7
Age	20 - 29 years old	5	33.3
	30 - 39 years old	7	46.7
	40 - 49 years old	2	13.3
	50 years old and above	1	6.7
Race	Chinese	14	93.3
	Native (Iban)	1	6.7
Religion	Christian	7	46.7
	Buddhist	8	53.3
Gross Household Income	RM999 and below	4	26.7
	RM1000 - RM2000	11	73.3

Based on the questions that are been asked to the participants on the in-depth interviews, their responses have generated 17 factors that are closely related on their knowledge towards BR1M program. 12 interview participants (80%) understand BR1M as one of government policy that will assist low income families. However, 10 participants (66%) think that the amount under BR1M that distributed out annually is too little to cover the rising cost of living.

Table 4.2.1

List of Factors Associated on BR1M program knowledge

Factors	Frequency	Percentage (%)
Government policy to assist low income families	12	13
Government is giving money for people to spend	7	7.5
Election purposes fishing for votes	6	6.5
Policy that help for economy recovery	5	5.4
The money is too little on an annual basis	10	10.8
Recent increase in petrol price lead increase in price of food	9	9.7
It will definitely help if it is given out on monthly basis.	8	8.6
The money is given out annually and does not help much on living.	7	7.5
Money should be invested in the places that create long term development for the nation.	6	6.5
It show the concern from government to help on the people despite on the small amount	4	4.3
It can give direct relief for those who receive on the aid.	3	3.2
It is the first program that government is giving out cash to the people.	3	3.2
People are concern on how the money comes from.	3	3.2
People are concern on future consequences for the nation	3	3.2
Reluctant to apply at the first place with the impression that will not easily get approved for the BR1M aid.	3	3.2
Friends that have income more that RM3000 is given the BR1M aid, yet some that below RM3000 get rejected from the application.	2	2.1
The RM500 is only able to cover part of the daily expenses.	2	2.1

The next part is related to information of BR1M program. Most of the respondents get the information from friends, relatives, newspapers and internet sources which include of social media such as Facebook or online newspaper. We have generated 5 factors on ways that people get to know about BR1M and their application process of the program which is shown in the table below.

Table 4.3.1

List of Factors Associated on BR1M program information

Factors	Frequency	Percentage (%)
Friends	11	17.5
Internet (Social Media / Online Newspaper)	11	17.5
Relatives	10	15.9
Newspaper	10	15.9
Visit to Inland Revenue of Malaysia	1	2.3
Seeking assistance from political parties	1	2.3

The next question will ask the participation to provide their opinion on the overall application procedure on the BR1M program. Nine factors have been generated from the questions.

Table 4.3.2

List of Factors Associated on BR1M program information

Factors	Frequency	Percentage (%)
Easy application with less document needed	6	22.2
We need to go to Inland Revenue of Malaysia for further clarification and reapply for the BR1M.	4	14.8
Staffs that deal with the application have enough knowledge to answer all questions	3	11.1
The application process is systematic and fast	3	11.1
No notification of phone or letter to update on the status of application	3	11.1
Need to call to Ministry of Finance to check that hard to call through	3	11.1
E-mailed to the relevant department but never get a response.	3	11.1
Rejection reasons from government reply are identical	1	3.7
Rejection with notification letter and reasons	1	3.7

4.3 Survey Questionnaire Distribution

A total of 220 sets of questionnaires were distributed through the use of purposive sampling techniques. Mittal (1989) suggested minimum 150 elements as satisfactory for such study. The questionnaires were distributed to the recipient of the recent BR1M 2.0 program as specified in

Chapter 3. 220 sets of questionnaires were collected with 16 sets omitted due to error in filling out the questionnaires by the respondents. The total usable questionnaires of 204 sets represents 92.73% of the total questionnaires distributed (response rate of $[(204/220)*100\% = 92.73\%]$). A response rate of higher than 80% is considered to be a good response rate (Malhotra, 2004).

4.4 Main Study Demographic Results

Details of the respondents' demographics are presented in Table 4.4.

Table 4.4:
Demographic Findings (Questionnaires)

Variables		Frequency	Percentage (%)
Gender	Male	107	52.5
	Female	97	47.5
Age	20 - 29 years old	35	17.2
	30 - 39 years old	78	38.2
	40 - 49 years old	63	30.9
	50 years old and above	28	13.7
Race	Malay	98	48.0
	Chinese	65	31.9
	Indian	29	14.2
	Others	12	5.9
Religion	Muslim	98	48.0
	Christian	32	16.7
	Buddhist	36	17.6
	Hindu	21	10.3
	Others	17	8.3
Family Size	3 person and below	59	28.9
	4 person and above	145	71.1
Gross Household Income	RM999 and below	28	13.7
	RM1000 - RM1999	118	57.8
	RM2000 - RM2999	58	28.4

Table 4.4 depicts the findings for the 309 respondents' demographic factors. The findings shows that most of the respondents are male (52.5%), with majority of them fall under the age range of

30 – 39 years old (38.2%) and 40 – 49 years old (30.9%). Most of the respondents are of Malay Race (48%) and are Muslims (48%). This was followed by Chinese race (31.9%), where majority of them are either Christian (16.7%) or Buddhist (17.6%).

The findings from Table 4.4 also shows that most of the respondents have a family size of bigger than or equal to 4 person per household (71.1%), with majority of them hold a monthly gross income between RM1000 till RM1999 (57.8%).

4.5 Main Study Exploratory Factor Analysis and Cronbach Alpha Test Results for Knowledge and Information Component of BR1M Program

Referring to Table 4.5, initial Kaiser-Mayer-Olkin (KMO) was 0.692 which indicate that the analysis is meritorious; hence factor analysis is appropriate for these data. Bartlett’s Test of Sphericity shows a high significant value (Chi-Square = 549.329, $p \leq 0.000$), showing appropriateness of the data uses for factor analysis in this thesis. Refer to Table 4.5 for factor analysis findings and Cronbach Alpha Reliability test for knowledge component of BR1M program.

Table 4.5:
Exploratory Factor and Reliability Tests Findings for Knowledge Component of BR1M Program

Items	Knowledge on BR1M Commitment	Knowledge on BR1M Objectives	Knowledge on BR1M Effects	Knowledge on BR1M Application	Knowledge on BR1M Consequences
BR1M program show government concern to help on the low income families.	0.799				
BR1M is able to provide direct relief for the program recipients.	0.785				
BR1M is a government policy that helps on economy recovery.	0.708				
BR1M is a type of government aided subsidies given to low income families to elevate their standard of living.		0.806			

Table 4.5:
Exploratory Factor and Reliability Tests Findings for Knowledge Component of BR1M Program (Continued)

Items	Knowledge on BR1M Commitment	Knowledge on BR1M Objectives	Knowledge on BR1M Effects	Knowledge on BR1M Application	Knowledge on BR1M Consequences
BR1M is a type of strategy for government to get votes during election.		0.778			
BR1M is a type of policy when government gives cash for people to spend.		0.532			
BR1M aid is sufficient.			0.854		
BR1M program create significant changes on daily living.			0.715		
BR1M is able to cover on the recent rise of petrol price.			0.629		
BR1M aid gives perception on hard approval.				0.839	
My friends that have more that RM3000 household income have been given BR1M aid.				0.836	
The general public is concern on where the BR1M money comes from.					0.840
Money allocated for BR1M program should invest in long term development for the nation.					0.723
<i>Eigenvalue</i>	<i>3.193</i>	<i>1.579</i>	<i>1.473</i>	<i>1.282</i>	<i>1.121</i>
<i>% of Variance</i>	<i>24.562</i>	<i>12.149</i>	<i>11.331</i>	<i>9.862</i>	<i>8.622</i>
<i>Cumulative % of Variance</i>	<i>24.562</i>	<i>36.711</i>	<i>48.042</i>	<i>57.904</i>	<i>66.526</i>
<i>Reliability</i>	<i>0.733</i>	<i>0.618</i>	<i>0.609</i>	<i>0.653</i>	<i>0.566</i>

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 6 iterations.

Factor analysis conducted (see Table 4.5) shows that out of 16 items recorded 3 items were omitted, with 5 components (Knowledge on BR1M Commitment, Knowledge on BR1M Objectives, Knowledge on BR1M Effects, Knowledge on BR1M Application, Knowledge on BR1M Consequences) extracted. The findings indicated that for all the five components extracted with cumulative percentage of variance of 66.53%, the reliability of each components extracted range from an Alpha value of 0.566 until 0.733. Previous studies have done show that reliability value of higher than 0.500 is acceptable.

Referring to findings in table 4.6, initial Kaiser-Mayer-Olkin (KMO) was 0.780 which indicate that the analysis is meritorious; hence factor analysis is appropriate for these data. Bartlett's Test of Sphericity shows a high significant value (Chi-Square = 862.665, $p \leq 0.000$), showing appropriateness of the data uses for factor analysis in this thesis. Refer further to Table 4.6 for factor analysis findings and Cronbach Alpha Reliability test on the information component of BR1M program.

Table 4.6:
Exploratory Factor and Reliability Tests Findings for Information Component of BR1M Program

Items	Information on BR1M Process	Information on BR1M Details	Information on BR1M Application	Information on BR1M Approval
BR1M rejection will come with letter that state on rejection reason.	0.785			
BR1M program is easy to apply.	0.771			
BR1M application is systematic and fast.	0.684			
Staffs that responsible on BR1M application have enough knowledge to answer all questions.	0.637			
The reject reasons that I receive on my BR1M application are similar with my friends and relatives.	0.557			

Table 4.6:
Exploratory Factor and Reliability Tests Findings for Information Component of BR1M Program (Continued)

Items	Information on BR1M Process	Information on BR1M Details	Information on BR1M Application	Information on BR1M Approval
I get to know about BR1M program from friends.		0.850		
I get to know about BR1M program from relatives.		0.832		
I get to know about BR1M program from newspaper.		0.559		
I get to know about BR1M program from Internet.		0.774		
I visit to Inland Revenue Board of Malaysia for further clarification on BR1M rejection.			0.871	
I visit to Inland Revenue Board of Malaysia to appeal on my BR1M rejection.			0.868	
BR1M application results are assessable from political parties.				0.820
I need to call Ministry of Finance hotline to check on my application for BR1M program.				0.667
<i>Eigenvalue</i>	<i>3.992</i>	<i>1.944</i>	<i>1.619</i>	<i>1.139</i>
<i>% of Variance</i>	<i>30.709</i>	<i>14.955</i>	<i>12.451</i>	<i>8.763</i>
<i>Cumulative % of Variance</i>	<i>30.709</i>	<i>45.664</i>	<i>58.115</i>	<i>66.879</i>
<i>Reliability</i>	<i>0.787</i>	<i>0.793</i>	<i>0.763</i>	<i>0.593</i>

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 7 iterations.

Factor analysis conducted (see Table 4.6) shows that out of 14 items recorded 1 item were omitted, with 4 components (Information on BR1M Process, Information on BR1M Details, Information on BR1M Application, Information on BR1M Approval) extracted. The findings indicated that for all the four components extracted with cumulative percentage of variance of

66.88%, the reliability of each components extracted range from an Alpha value of 0.593 until 0.793. Previous studies have done show that reliability value of higher than 0.500 is acceptable.

4.6 Main Study Descriptive Analysis Results

Table 4.7, 4.8, and 4.9 depicts the mean and standard deviation findings for all the variables tested.

Table 4.7:
Descriptive Findings for Knowledge Component of BR1M Program

Items	Mean	Std. Deviation
BR1M program show government concern to help on the low income families.	3.28	1.30
BR1M is able to provide direct relief for the program recipients.	3.29	1.24
BR1M is a government policy that helps on economy recovery.	3.28	1.25
Knowledge on BR1M Commitment	3.29	1.08
BR1M is a type of government aided subsidies given to low income families to elevate their standard of living.	3.41	1.53
BR1M is a type of strategy for government to get votes during election.	3.11	1.28
BR1M is a type of policy when government gives cash for people to spend.	3.34	1.32
Knowledge on BR1M Objectives	3.32	1.10
BR1M aid is sufficient.	2.33	1.19
BR1M program create significant changes on daily living.	2.43	1.21
BR1M is able to cover on the recent rise of petrol price.	2.16	1.22
Knowledge on BR1M Effects	2.30	0.95
BR1M aid gives perception on hard approval.	3.37	1.37
My friends that have more that RM3000 household income have been given BR1M aid.	3.41	1.37
Knowledge on BR1M Application	3.52	1.18
The general public is concern on where the BR1M money comes from.	3.73	1.28
Money allocated for BR1M program should invest in long term development for the nation.	3.72	1.23
Knowledge on BR1M Consequences	3.87	1.05

Table 4.7 depicts the descriptive statistics for BR1M program Knowledge on BR1M Commitment (Mean = 3.29), Knowledge on BR1M Objectives (Mean = 3.32), Knowledge on BR1M Effects (Mean = 2.30), Knowledge on BR1M Application (Mean = 3.52), and Knowledge on BR1M Consequences (Mean = 3.87), with all the items associated to it.

Table 4.8:
Descriptive Findings for Information Component of BR1M Program

Items	Mean	Std. Deviation
BR1M rejection will come with letter that state on rejection reason.	3.35	1.12
BR1M program is easy to apply.	3.45	1.04
BR1M application is systematic and fast.	3.49	1.04
Staffs that responsible on BR1M application have enough knowledge to answer all questions.	3.33	1.15
The reject reasons that I receive on my BR1M application are similar with my friends and relatives.	3.25	1.14
Information on BR1M Process	3.38	0.85
I get to know about BR1M program from friends.	3.30	1.25
I get to know about BR1M program from relatives.	3.73	1.40
I get to know about BR1M program from Internet.	3.48	1.17
I get to know about BR1M program from newspaper.	3.50	1.15
Information on BR1M Details	3.62	1.05
I visit to Inland Revenue Board of Malaysia for further clarification on BR1M rejection.	2.76	1.34
I visit to Inland Revenue Board of Malaysia to appeal on my BR1M rejection.	2.76	1.50
Information on BR1M Application	2.90	1.29
BR1M application results are assessable from political parties.	3.30	1.18
I need to call Ministry of Finance hotline to check on my application for BR1M program.	2.94	1.27
Information on BR1M Approval	3.33	1.08

Table 4.8 depicts the descriptive statistics for BR1M program Information on BR1M Process (Mean = 3.38), Information on BR1M Details (Mean = 3.62), Information on BR1M Application (Mean = 2.90), and Information on BR1M Approval (Mean = 3.33), with all the items associated to it.

Table 4.9:

Descriptive Findings for Satisfaction towards BR1M Program

Items	Mean	Std. Deviation
My choice to apply on BR1M aid was a wise one.	3.60	1.24
I think that I did the right thing when I apply for the BR1M aid.	3.40	1.27
The BR1M aid is exactly what I needed.	3.48	1.30
Satisfaction	3.50	1.18

Table 4.9 depicts the descriptive statistics for satisfaction towards BR1M program (Mean = 3.50), with all the items associated to it.

4.7 Pearson Correlation and Multiple Regression Analysis Results for Knowledge and Information towards BR1M Program with Level of Satisfaction Associated to it

Table 4.10, 4.11, 4.12, and 4.13 shows the association tests of relationship between the various variables tested in this research paper.

Table 4.10:

Pearson Correlation Findings between Knowledge on BR1M Program and Satisfaction towards BR1M Program

Variables		Satisfaction
Knowledge on BR1M Commitment	Pearson Correlation	0.060
	Sig. (2-tailed)	0.392
Knowledge on BR1M Objectives	Pearson Correlation	0.095
	Sig. (2-tailed)	0.175
Knowledge on BR1M Effects	Pearson Correlation	0.088
	Sig. (2-tailed)	0.210

Table 4.10:

Pearson Correlation Findings between Knowledge on BR1M Program and Satisfaction towards BR1M Program (continued)

Variables		Satisfaction
Knowledge on BR1M Application	Pearson Correlation	0.087
	Sig. (2-tailed)	0.218
Knowledge on BR1M Consequences	Pearson Correlation	0.066
	Sig. (2-tailed)	0.352

**p≤0.05, **p≤0.01*

The findings from Table 4.10 also shows that there is no significant relationship between Knowledge on BR1M Commitment (Correlation = 0.060, $p \leq 0.392$), Knowledge on BR1M Objectives (Correlation = 0.095, $p \leq 0.175$), Knowledge on BR1M Effects (Correlation = 0.088, $p \leq 0.210$), Knowledge on BR1M Application (Correlation = 0.087, $p \leq 0.218$), and Knowledge on BR1M Consequences (Correlation = 0.066, $p \leq 0.352$) with the level of satisfaction.

Table 4.11:

Pearson Correlation Findings between Information on BR1M Program and Satisfaction towards BR1M Program

Variables		Satisfaction
Information on BR1M Process	Pearson Correlation	0.035
	Sig. (2-tailed)	0.624
Information on BR1M Details	Pearson Correlation	0.257**
	Sig. (2-tailed)	0.000
Information on BR1M Application	Pearson Correlation	0.107
	Sig. (2-tailed)	0.129
Information on BR1M Approval	Pearson Correlation	0.154*
	Sig. (2-tailed)	0.028

**p≤0.05, **p≤0.01*

The findings from Table 4.11 at the other hand shows that there is a positive significant relationship between Information on BR1M Details (Correlation = 0.257, $p \leq 0.000$), and

Information on BR1M Approval (Correlation = 0.154, $p \leq 0.028$) with the level of satisfaction. The findings from Table 4.11 however shows that there no is significant relationship between Information on BR1M Process (Correlation = 0.035, $p \leq 0.624$), and Information on BR1M Application (Correlation = 0.107, $p \leq 0.129$) with the level of satisfaction.

Table 4.12:
Multiple Linear Regression Findings between Knowledge on BR1M Program and Satisfaction towards BR1M Program

Variables	Satisfaction	Sig. (2-tailed)
Knowledge on BR1M Commitment	.029	0.713
Knowledge on BR1M Objectives	.092	0.238
Knowledge on BR1M Effects	.124	0.087
Knowledge on BR1M Application	.077	0.289
Knowledge on BR1M Consequences	.031	0.681
<i>R</i>	0.174	N/A
<i>R</i> ²	0.030	N/A
<i>Adjusted R</i> ²	0.006	N/A
<i>F-value</i>	1.231	0.296

* $p \leq 0.05$, ** $p \leq 0.01$

Further Multiple Linear Regression analysis was conducted for all the variables tested on satisfaction level towards BR1M program. The findings from Table 4.12 shows that all the knowledge variables does not predict (no significant relationship) level of satisfaction; Knowledge on BR1M Commitment ($\beta = 0.029$, $p \leq 0.713$), Knowledge on BR1M Objectives ($\beta = 0.092$, $p \leq 0.238$), Knowledge on BR1M Effects ($\beta = 0.124$, $p \leq 0.087$), Knowledge on BR1M Application ($\beta = 0.077$, $p \leq 0.289$), and Knowledge on BR1M Consequences ($\beta = 0.031$, $p \leq 0.681$).

Table 4.13:
Multiple Linear Regression Findings between Information on BR1M Program and Satisfaction towards BR1M Program

Variables	Satisfaction	Sig. (2-tailed)
Information on BR1M Process	-0.091	0.217
Information on BR1M Details	0.268**	0.000
Information on BR1M Application	0.057	0.426
Information on BR1M Approval	0.125	0.085
<i>R</i>	<i>0.302</i>	<i>N/A</i>
<i>R</i> ²	<i>0.091</i>	<i>N/A</i>
<i>Adjusted R</i> ²	<i>0.073</i>	<i>N/A</i>
<i>F-value</i>	<i>4.984**</i>	<i>0.001</i>

* $p \leq 0.05$, ** $p \leq 0.01$

The findings from Table 4.13 shows that only Information on BR1M Details predict level of satisfaction by 26.8% ($\beta = 0.268$, $p \leq 0.000$), whereas the other information does not predict level of satisfaction towards BR1M program; Information on BR1M Process ($\beta = -0.091$, $p \leq 0.217$), Information on BR1M Application ($\beta = 0.057$, $p \leq 0.426$), Information on BR1M Approval ($\beta = 0.125$, $p \leq 0.085$).

4.8 Hypotheses Findings

H₁: There is a significant relationship between BR1M recipients' knowledge towards BR1M program with the level of satisfaction associated to it.

Table 4.10 and 4.12 shows that there is no significant relationship between all the knowledge variables tested with level of satisfaction towards BR1M program. This indicates that H₁ does not hold for all the knowledge variables tested on satisfaction towards BR1M program by BR1M recipients. Knowledge for the BR1M program is not that important for the BR1M recipients when they are apply for the program. They are concern if their applications get to approve or not.

H₂: There is a significant relationship between information acquired by BR1M recipients towards BR1M program with the level of satisfaction associated to it.

Table 4.11 shows that there is a positive relationship between Information on BR1M Details and Information on BR1M Approval with level of satisfaction towards BR1M program. However, further regression analysis conducted (see Table 4.13) shows that only Information on BR1M Details predicts level of satisfaction towards BR1M program by the recipients. This indicates that H₂ only hold for Information on BR1M Details tested on satisfaction towards BR1M program by BR1M recipients, and non for other information variables tested. The positive relationship shows that sources to understand more on the program tend to lead the recipients more satisfaction on the overall program.

Chapter 5: Discussion of findings

5.1 Introduction

This chapter will further discuss on the analysis done in previous chapter and relate the finding back to the literature review does in Chapter 2. The policy implication is discussed in detailed in this chapter followed by the limitations and recommendations of this research paper.

The finding indicated that the five components on knowledge towards BR1M program which include of Knowledge of BR1M commitment, BR1M objectives, BR1M Effects, BR1M Application and BR1M consequences does not lead to satisfaction on the beneficiaries and do not effectively solve problems on rising cost of living that faced by the poor groups that benefited from the BR1M program. On the other hand, out of the four components in information which include of Information on BR1M process, BR1M details, BR1M application and BR1M approval, there is only a single components that are create satisfaction on the BR1M program. The single components will be BR1M details which specifically related to where the beneficiaries gain information of BR1M details. They are just interested on how to apply for the money without getting deep to understand the rationale behind government launch of BR1M program.

5.2 Effectiveness on knowledge of BR1M program towards satisfaction level of the BR1M program

From the analysis stipulated in Chapter 4, it shows there is no significant relationship between the knowledge on the BR1M program and the satisfaction level of the BR1M program. Government Transformation Plan (GTP) or specifically BR1M program that parked under

Government gigantic program of GTP is not an effective program as it does not educate the recipients on the objectives and reason behind the policy (Lau et. al. 2013).

As mentioned in Chapter 1, there are two objectives for Government to reach under BR1M program (Performance Management & Delivery Unit 2012). First, government hopes that the money that given out to the poor will improve on the living to help the poor to solve problems on the rising cost of living (Performance Management & Delivery Unit 2012). The second objective for the Government under BR1M program is to allow government to cut down subsidies on subsidized items (Performance Management & Delivery Unit 2012). But, after two round of money that is given out under BR1M 1.0 and 2.0, information that collected from the survey do not see that government have effectively achieved on the objectives of BR1M program. The researcher will discuss on the reasons that does not lead to satisfaction or effectiveness on BR1M program based on the 5 knowledge components that we have categorized in Chapter 4.

The first component will be knowledge on BR1M commitment which will include the commitment of the government to help the poor. In the perspective of general public, Government is elected to serve the people and ensure that the poor is well taken care. This make government commitment under BR1M program does not lead to satisfaction from the beneficiaries. It becomes so normal for the public to receive anything from the Government that benefits them without saying thank you as the public deserve it (Bernama 2013). This is lack of communication from the government towards the people on government commitment in assisting them. Government can choose other methods to assist on the people, but Government understand that giving them cash is able to provide immediate relief on their living (The Star 2012).

The second component will be knowledge on BR1M objectives. Under this knowledge component, the researcher will study on how the general public sees the objectives of BR1M program. In the eye of the general public, BR1M program is to assist the low income families to elevate their standard of living, a policy that government is giving cash for people to spend, or a strategy to fish votes from the people. These objectives are contradicting with the original objectives from the government and lead to dissatisfaction from the general public. The government does not do enough education to the general public on the government objectives on the BR1M program. As it is launched during the election period, people might misunderstand that it is BR1M give out is fishing votes in election (Borneo Post 2012). Giving people “sweets” during election period is a misperception from the opposition parties that easily misled the people not to appreciate on government policy (Borneo Post 2012). This is harmful to the government when people have perception that the government is working under the pressure from the opposition.

The third component of knowledge will be on BR1M effects. Under this component of knowledge, the researcher will be testing on the real effects of BR1M which include the beneficiaries’ opinions if the amount provided under BR1M program is sufficient. However, this component scores the lowest as compare to other knowledge components. This shows that it does not lead to satisfaction of the people but in return create more dissatisfaction from the people to look deeper into the problem relating to rising cost of living. RM500 that given out by the Government is too little to make significant changes in daily living. It is hard for the people to appreciate on Government BR1M policy when money is handed over to the poor and make announcement on rising price on daily necessity items (World Bank 2013).

The fourth component will touch on knowledge of BR1M application. People facing difficulties in professionalism of Government services which lead to the feeling from the public that BR1M application might be hard to be get approval. Non systematic approval process makes people that do not match of the requirements from BR1M application also got application approval. There are applicants that household income more than RM3000 gets approval for the BR1M program and some that earn less than RM3000 get rejected on their application (Borneo Post Online 2012). This does not meet on the criteria set by the Government that BR1M aid only allow household that earn RM3000 and below to enjoy the program. This is another issue that does not lead BR1M to satisfaction among the recipients when Government does not clearly investigate the background on the applicants before approving on their application. This attitude shows unprofessionalism of the Government in serving their people (Borneo Post Online 2012).

The fifth components of BR1M knowledge will be the consequences of BR1M program. People are worry when government is facing on budget deficit annually hoping that allocation for BR1M program is better to be used in sustainable development for the nation as it does not also seems to help in the poor to solve problem in rising cost of living (Hilmi 2013). From the findings, people know that the RM500 that given by the government does not give much help to assist the poor. The beneficiaries do not really care if they got the BR1M aid as they do not link the amount of money to help on their daily spending on household items. They might just get themselves items that they long for from the BR1M money.

5.3 Effectiveness on information of BR1M program towards satisfaction level of the BR1M program

Effectiveness of the information on BR1M program is posited leading to satisfaction from the beneficiaries in the process of making application for BR1M money. There are four components of information that derived from this study and was test on satisfaction level among the BR1M recipients. Out of the four components, there is only one single component on information of BR1M details which lead to satisfaction towards the overall program. The researcher will discuss the four components in detail.

The first component will touch on the information on BR1M process. Under this component of information, the researcher will access on how information on the application process of BR1M leads towards the satisfaction level. Although applicants are satisfy with the overall services on BR1M application, it does not lead to satisfaction that due to the reason of applicants might feel that the application process is easy, but does not lead to any extraordinary services that make them feel satisfy. Furthermore, when people receive identical rejection reasons for their BR1M application, it will create perception to the government that they are just simply picking and choosing people merely to give out the money (Borneo Post Online 2012).

The second component of information on BR1M will be information on BR1M application. Not all applicants are successful in applying for BR1M assistance at the first time. Some might get their BR1M approval after second appeal. Those applicants that get rejected for the first time will need to visit to the Inland Revenue of Malaysia to find out more reasons regarding their rejection. They will also need to visit to the Inland Revenue of Malaysia to make second appeal on their

application. Hence, this make them to feel troublesome and will not lead to satisfaction even they have been given BR1M assistance after their appeal (Borneo Post Online 2012).

The third component of information will touch on Information on BR1M approval. As mention in knowledge of BR1M objectives, the BR1M program was launched around election period; many political parties are out to help their constituency to make application for BR1M assistance (Bernama 2013). This will link people to think that political parties are seeking for vote during the application process. Hence, people will not be satisfy with the BR1M program when they understand that it is not genuine help from the party members as they hope for vote at the end of the day (Borneo Post Online 2013). Furthermore, Ministry of Finance has come out with a hotline to specifically attending matters and questions regarding on BR1M issue (Chiam 2012). However, many of the applicants that call to the hotline is always engage with the call which easily creates frustration that lead to dissatisfaction on the overall BR1M program.

The forth component, that have significant relationship with satisfaction on the overall BR1M program will be information on BR1M details. When they know that government is giving out cash to people for free spending, they are eager to find out more information. Some will seek information from their friends and relatives; some will get the information from internet or newspaper. The detailed information provided in internet or newspapers and among friends and relatives makes them satisfy with the BR1M program due to the reason that they have more information on how to apply for the BR1M assistance.

5.4 Policy Implication

Based on the discussion on majority of the components in effectiveness of knowledge and information that lead to the satisfaction of applicants towards BR1M program, the researcher

found out that they are not concern on the reason why government is coming out with this program. The only component that lead to satisfaction is only details that how the applicants are able to apply for the assistance. Government is giving out money to the people that do not understand the objective of the program. In September 2013, Government has announced to increase petrol to RM2.10 per liter and reduce subsidies on white sugar due to diabetics' cases in Malaysia, this lead to more misunderstanding on the people that government is not concern on the rising cost of living (Nanirajina and Chong 2013). More people are complaining that things have shoot up due to the increase in petrol (Cheng and Lee 2013). So, BR1M program is not an effective tool to assist government to solve problems on the rising cost of living among the poor for both in rural and urban cities.

Government has announced that increasing fuel petrol price will allow government to save money on subsidies (Nanirajina and Chong 2013). Government should be transparent to tell people how the saving is spent by the Government that have long term help for the people. What the people need is not simply words from the Minister that the saving is use for development purposes. Furthermore, for the BR1M program, Government should work out with their team to calculate the percentage cut in subsidies and compare with the RM500 that given from BR1M program to ensure that money is sufficient to help the poor in problems that related to rising cost of living. These fact and data should also be published for the poor to understand that every government policies are backed with statistical facts.

Based on the finding, the researcher found out that the education on BR1M program is not sufficient enough to get the general public to understand the objectives on why government is launching this program. Government should have workshop to educate people the commitment government to assist the poor under BR1M program (The Star 2012). Furthermore, government

should also educate the people on the sustainable development on nation financial position that need government to transform on the current subsidy mechanism to follow market rate and subsidies those that are really suffer from the price hike (The Star Says Columnists 2013). Government should also be transparent in giving out data on how the BR1M program is funded (The Star Says Columnists 2013). To get public to understand about BR1M, Government should start in getting people to understand the whole concept of Government Transformation Plan. What are the important areas that Government seek to improve and how those areas directly or indirectly related to the people. If the public have understood on the overall Government Transformation Plan, it is easier to understand how BR1M serve as a government policy to address problems of rising cost of living.

In the recent Budget of 2014 that announced by our Prime Minister, Datuk Seri Najib Tun Razak, the government is expanding the benefited group of BR1M program (Budget 2014). At first, there are only household that earn below RM3000 can be given RM500 cash assistance (Performance Management & Delivery Unit 2012). In Budget 2014, Government has extended the beneficiaries that earn between RM3000 to RM4000 to be eligible for BR1M assistance of RM450 (Budget 2014). Furthermore, current existing BR1M beneficiary will take RM650 from the government in year 2014 (Budget 2014). As more general public is concerning on the negative consequences of the direct cash assistance, Government should take proactive actions to consider on BR1M program (Hilmi 2013). According to Professor Madya Barjoyai, the beneficiaries from the BR1M program should not turn government assistances into a policy that we are giving money to the general public to purchase on necessary items (Hilmi 2013). The long term effects on BR1M program is also questioned by governing parties' parliamentary

members (Teoh 2013). People are demanding for sustainable development rather than short term impact under BR1M program (Teoh 2013).

BR1M program is part of the Government Transformation Program that government seek to enhance their effectiveness on Government roles in the private sectors (Performance Management Delivery Unit 2012). Government has another program named Economic Transformation Program that focus on creating sustainable economy development to the nation aiming to get Malaysia the status of high income state by the year of 2020 (Performance Management Delivery Unit 2012). Incorporating both Government Transformation Plan and Economic Transformation Plan will get the general public a better picture to see how government policy help in assisting the poor and not neglected the needs to create a sustainable economy for our future generation.

5.5 Limitation

First, this research paper only focuses solely on the 1Malaysia People's Aid (BR1M). BR1M is only a very small part of government policy use to the address problem of rising cost of living under the gigantic program of Government Transformation Plan. Hence, the research finding should not be generalized on the overall Government Transformation Plan.

The sample size of 204 will also be another limitation in this research. Furthermore, the time period for the whole research paper is only 6 months. With the limited time and resources to gather information, we are only able to get the information from 204 respondents and draw general conclusion for the whole BR1M program.

Furthermore, the sample population in this study is too generalized. The coverage of the sample is just urban city coverage in Kuching city. The result that generated is done on the understanding that all recipients of the BR1M aid regardless of race and religion or urban and

rural area as single entity which the facts that different religions and race from different places might have different views on the BR1M aid amount of RM500.

5.6 Recommendation

BR1M program is under the National Key Result Area of Addressing Cost of Living. Under this NKRA, it does not only have BR1M program but also other program such as Klinik 1 Malaysia, Perumahan Rakyat 1Malaysia (PR1MA), Menu Rakyat 1Malaysia (MR1M) and Kedai Rakyat 1 Malaysia. These are all government programs that help to solve problem in rising cost of living. Future research from this paper should include all programs under NKRA of Addressing Cost of Living to have a better evaluate on the effectiveness of Government in solving matter that related to rising cost of living.

Secondly, the sample size of 204 is too small. The minimum sample size should increase to 300 as the BR1M program affects more than 4 million of household. Furthermore, the length for the research is too short. It should be prolong to 1 year to sufficiently get more time to collect information as the program is a nationwide program that need coverage from beneficiaries from every race and religions background.

Thirdly, the sample coverage is only on urban poor population. Future research should include people from rural and urban area to make full representation for the study. People from different states should also participate in research to make the finding more meaningful.

5.7 Conclusion

BR1M program is a very useful tool to assist on the poor if the policy is well implemented following objectives that set by the government to restructure the government subsidy mechanism to improve government financial position and a direct method that assist the poor the fight on the rising cost of living (Performance Management & Delivery Unit 2012). However, this study shows that the BR1M aid does not lead to satisfaction among the beneficiaries as knowledge of the program that include of the program objectives is not effectively communicate with the general public. This causes the program does not meet the Government objectives to effectively address problems that related to rising cost of living. Furthermore, the BR1M aid amount of RM500 that given on an annual basis is not sufficient to help them in their daily living. General public are also concern on the funding on BR1M program should well be invested in sustainable economy development program that create long term efforts for government to assist the poor.

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APPENDIX A: INTERVIEW STRUCTURE

In-Depth Interview



This interview is conducted to identify the effectiveness of Bantuan Rakyat 1 Malaysia (BR1M) in addressing rising cost of living. Please answer **ALL** the questions. It should take less than 15 minutes to complete the interview. Interview session will be tape-recorded for the purpose of writing transcript, and it will be sent to you for your review and final confirmation. Interview recorded in any audio format will then be deleted. Please be assured that all information gathered is confidential and only aggregate data is used in the analysis. The findings will be utilized for the purpose of the study conducted and any subsequent publications.

Thank you for your assistance in this matter.

Interviewee: _____

Interviewer: Freeman Liew

1) Demographic Questions

i) Gender: _____

ii) Age: _____

iii) Race: _____

iv) Religion: _____

vi) Gross household monthly income: _____

In-Depth Interview

2) What do you know about BR1M?

3) Is the amount provided under BR1M sufficient for you to cover the rising cost of living? Why?

4) Are you satisfied with overall BR1M program? Why?

5) Where do you get to know about BR1M?

5) How do you know the information or requirement to apply for BR1M?

6) Are you satisfied with the procedure information provided in BR1M application forms?

APPENDIX B: QUESTIONNAIRE



SURVEY QUESTIONNAIRE BORANG SOAL SELIDIK

Dear Sir/ Madam

This survey is carried out as a part of the researcher's Master Degree in Public Administration at the Wawasan Open University. The survey attempts to obtain the response on the effectiveness of 1Malaysia People's Aid (BR1M) Program.

Kindly answer ALL the questions in the questionnaire and return it to the enumerator. It should take you not more than 10 minutes to complete the questionnaire.

Please note that all responses are confidential and only aggregate data is used in the analysis. Your confidentiality and anonymity is assured. You have the right to not participate or to discontinue your participations at any time.

The information gathered will be used as aggregate data for analysis for the purpose of the researcher's Doctorate Degree and any subsequent publication. Data gathered will be stored safely and can only access by the researcher and supervisor.

Thank you for your assistance in this matter.

Tuan/ Puan

Kajian ini dijalankan sebagai memenuhi sebahagian daripada syarat ijazah sarjana dalam bidang pentadbiran awam di Wawasan Open University. Kajian ini bertujuan untuk mengumpul tindak balas keberkesanan program Bantuan Rakyat 1Malaysia (BR1M).

Sila jawab SEMUA soalan dalam borang soal selidik ini dan kembalikannya kepada penyelidik. Masa yang diambil tidak seharusnya melebihi 10 minit untuk melengkapkan borang soal selidik ini.

Sila ambil perhatian bahawa kesemua jawapan adalah sulit dan data agregat sahaja yang akan digunakan dalam analisis. Maklumat dan identiti anda akan dirahsiakan. Anda mempunyai hak untuk tidak turut serta atau menghentikan penyertaan anda pada bila-bila masa.

Maklumat yang diperolehi akan digunakan sebagai data agregat dalam penganalisan bagi ijazah sarjana penyelidik. Data yang dikumpul akan disimpan dengan selamat dan hanya boleh dicapai oleh penyelidik dan penyelia penyelidik sahaja.

Terima kasih atas kerjasama anda

Researcher/ Penyelidik : Freeman LIEW Chin Shin

Supervisor/ Penyelia : Jee Teck Weng

Section A / Bahagian A: Demographic Factors / Faktor-faktor Demografi

Please tick (✓) the appropriate answer. / Sila tandakan (✓) pada jawapan di bawah

1) Jantina/ Gender: () Male / Lelaki () Female / Perempuan

2) Umur/ Age: _____ years old / tahun

3) Bangsa/ Race: () Malay / Melayu
() Chinese / Cina
() Indian/ Tamil
() Other (Please state) / Lain –lain (Sila nyatakan):

4) Agama/Religion: () Muslim/Muslim
() Christian/Kristian
() Buddhist/Buddha
() Hindu/Hindu
() Other (Please state) / Lain –lain (Sila nyatakan)

5) Number of family members in house / Bilangan orang dalam rumah: _____

6) Monthly gross income / Pendapatan kasar sebulan: RM _____

Section B / Bahagian B: BRIM Program Knowledge / Pengetahuan Program BRIM

The following are statements that use to test on the knowledge of BRIM program. On a scale of 1 to 5, with 1 being Strongly Disagree and 5 being Strongly Agree, please rate the following statement?

Berikut adalah kenyataan untuk menguji mengenai pengetahuan tentang BRIM program. Pada skala 1 hingga 5, di mana 1 adalah Sangat Tidak Setuju dan 5 adalah Sangat Setuju, sila nilai kenyataan berikut:

Statement of Knowledge / <i>Kenyataan mengenai Pengetahuan</i>	Strongly Disagree			Strongly Agree	
	1	2	3	4	5
BRIM is a type of government aided subsidies given to low income families to elevate their standard of living. <i>BRIM adalah subsidi dari Kerajaan diberi kepada sari rumah berpendapatan rendah dengan tujuan meningkatkan taraf hidup mereka.</i>	1	2	3	4	5
BRIM is a type of strategy for government to get votes during election. <i>BRIM ialah strategi Kerajaan untuk mendapat undi semasa pilihan raya.</i>	1	2	3	4	5
BRIM is a type of policy when government gives cash for people to spend. <i>BRIM ialah satu polisi kerajaan yang memberi wang tunai kepada rakyat untuk dibelanja.</i>	1	2	3	4	5
BRIM is a government policy that helps on economy recovery. <i>BRIM ialah satu polisi kerajaan untuk memulihkan economy negara.</i>	1	2	3	4	5
BRIM is able to provide direct relief for the program recipients. <i>BRIM mampu memberi bantuan langsung kepada penerima program.</i>	1	2	3	4	5
BRIM program show government concern to help on the low income families. <i>Program BRIM menunjukkan kebaikan kerajaan menolong keluarga-keluarga berpendapatan rendah.</i>	1	2	3	4	5
BRIM aid is only able being use to cover part of the daily expenses. Eg. Food and transportation <i>Bantuan BRIM hanya mampu digunakan untuk menampung sebahagian daripada perbelanjaan harian. Contoh. Makanan and pengangkutan</i>	1	2	3	4	5
BRIM program does not help much on facing problem about rising cost of living. <i>Program BRIM tidak banyak membantu dalam memenangi masalah kos sara hidup yang kian meningkat.</i>	1	2	3	4	5
BRIM program does not create significant changes on daily living <i>Program BRIM tidak memberi perubahan yang ketara dalam kehidupan harian.</i>	1	2	3	4	5
BRIM aid is too little. <i>Pemberian bantuan BRIM terlalu sedikit.</i>	1	2	3	4	5
BRIM aid should be given out on a monthly basis <i>Pemberian bantuan BRIM seharusnya diberi setiap bulan.</i>	1	2	3	4	5
BRIM is unable to cover on the recent rise of petrol price. <i>BRIM tidak dapat menampung pembelanjaan daripada peningkatan harga petrol.</i>	1	2	3	4	5
The general public is concern on where the BRIM money comes from. <i>Orang umum bimbang dari mana datangnya duit BRIM.</i>	1	2	3	4	5

Section B / Bahagian B: BRIM Program Knowledge / Pengetahuan Program BRIM (continued)

The following are statements that use to test on the knowledge of BRIM program. On a scale of 1 to 5, with 1 being Strongly Disagree and 5 being Strongly Agree, please rate the following statement?

Berikut adalah kenyataan untuk menguji mengenai pengetahuan tentang BRIM program. Pada skala 1 hingga 5, di mana 1 adalah Sangat Tidak Setuju dan 5 adalah Sangat Setuju, sila nilai kenyataan berikut:

Statement of Knowledge / <i>Kenyataan mengenai Pengetahuan</i>	Strongly Disagree			Strongly Agree	
	<i>Sangat tidak Setuju</i>			<i>Sangat Setuju</i>	
Money allocated for BRIM program should invest in long term development for the nation. <i>Duit yang diperuntukan untuk Program BRIM sepatutnya digunakan untuk pembangunan jangka masa panjang negara.</i>	1	2	3	4	5
My friends that have more that RM3000 household income have been given BRIM aid. <i>Kawan saya yang bergaji lebih dari RM3000 juga diberikan bantuan BRIM.</i>	1	2	3	4	5
BRIM aid gives perception on hard approval. <i>Bantuan BRIM memberi persepsi susah untuk mendapat kelulusan.</i>	1	2	3	4	5

Section C / Bahagian C: BRIM Program Information / Maklumat Program BRIM

The following are statements that use to test on the information of BRIM program. On a scale of 1 to 5, with 1 being Strongly Disagree and 5 being Strongly Agree, please rate the following statement?

Berikut adalah kenyataan untuk menguji mengenai maklumat tentang BRIM program. Pada skala 1 hingga 5, di mana 1 adalah Sangat Tidak Setuju dan 5 adalah Sangat Setuju, sila nilai kenyataan berikut:

Statement of Information / Kenyataan mengenai Maklumat	Strongly Disagree			Strongly Agree		
	1	2	3	4	5	
I get to know about BRIM program from relatives. <i>Saya mendapat maklumat mengenai Program BRIM daripada saudara mara.</i>	1	2	3	4	5	
I get to know about BRIM program from friends. <i>Saya mendapat maklumat mengenai Program BRIM daripada kawan.</i>	1	2	3	4	5	
I get to know about BRIM program from Internet. <i>Saya mendapat maklumat mengenai Program BRIM daripada Internet.</i>	1	2	3	4	5	
I get to know about BRIM program from newspaper. <i>Saya mendapat maklumat mengenai Program BRIM daripada surat khabar.</i>	1	2	3	4	5	
BRIM application is systematic and fast. <i>Permohonan BRIM adalah sistematik dan cepat.</i>	1	2	3	4	5	
BRIM program is easy to apply. <i>Program BRIM senang dipohon.</i>	1	2	3	4	5	
BRIM rejection will come with letter that state on rejection reason. <i>Penolakan BRIM datang dengan surat yang menyatakan alasan penolakan.</i>	1	2	3	4	5	
Staffs that responsible on BRIM application have enough knowledge to answer all questions. <i>Pekerja BRIM mempunyai pengetahuan yang mencukupi untuk menjawab kesemua soalan mengenai BRIM.</i>	1	2	3	4	5	
The reject reasons that I receive on my BRIM application are similar with my friends and relatives. <i>Alasan penolakan permohonan saya adalah sama dengan kawan dan saudara mara.</i>	1	2	3	4	5	
BRIM application results are assessable from political parties. <i>Status permohonan BRIM dapat disemak daripada parti politik.</i>	1	2	3	4	5	
I need to call Ministry of Finance hotline to check on my application for BRIM program. <i>Saya perlu telefon ke hotlines Kementerian Kewangan untuk menyemak permohonan BRIM Program.</i>	1	2	3	4	5	
Ministry of Finance never replies my e-mail. <i>Kementerian Kewangan tidak membalas e-mel yang saya hantar.</i>	1	2	3	4	5	
I visit to Inland Revenue Board of Malaysia for further clarification on BRIM rejection. <i>Saya melawat Lembaga Hasil Dalam Negeri untuk mengetahui lebih banyak mengenai penolakan BRIM.</i>	1	2	3	4	5	
I visit to Inland Revenue Board of Malaysia to appeal on my BRIM rejection. <i>Saya melawat ke Lembaga Hasil Dalam Negeri untuk membuat rayuan mengenai penolakan permohonan BRIM saya.</i>	1	2	3	4	5	

Section D / Bahagian D: BRIM Program Satisfaction/ Kepuasan Program BRIM

The following are statements that use to test on the satisfaction of BRIM program. On a scale of 1 to 5, with 1 being Strongly Disagree and 5 being Strongly Agree, please rate the following statement?

Berikut adalah kenyataan untuk menguji mengenai kepuasan tentang BRIM program. Pada skala 1 hingga 5, di mana 1 adalah Sangat Tidak Setuju dan 5 adalah Sangat Setuju, sila nilai kenyataan berikut:

Statement of Satisfaction / <i>Kenyataan mengenai Kepuasan</i>	<i>Strongly Disagree</i>					<i>Strongly Agree</i>	
	<i>Sangat tidak Setuju</i>					<i>Sangat Setuju</i>	
My choice to apply on BRIM aid was a wise one. <i>Pilihan saya untuk memohon bantuan BRIM adalah bijak.</i>	1	2	3	4	5		
I think that I did the right thing when I apply for the BRIM aid. <i>Saya rasa saya melakukan perkara yang betul dengan memohon bantuan BRIM.</i>	1	2	3	4	5		
The BRIM aid is exactly what I needed. <i>Bantuan BRIM adalah apa yang saya perlu.</i>	1	2	3	4	5		

Terima Kasih/ Thank You