

LEGAL FRAMEWORK ON POVERTY
ALLEVIATION: COMPARATIVE STUDIES AMONG
MALAYSIA AND UNITED STATES

CHAN YI KEI

BACHELOR OF INTERNATIONAL BUSINESS
(HONOURS)

UNIVERSITI TUNKU ABDUL RAHMAN

FACULTY OF ACCOUNTANCY AND
MANAGEMENT

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BY

CHAN YI KEI

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DECLARATION

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- (2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Sole contribution has been made by me in completing the FYP.
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Name of student:

Student ID:

Signature:

Chan Yi Kei

19UKB02027



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LIST OF ABBREVIATION

ACF	Administration for Children and Families
ACS	American Community Survey
AFDC	Aid to Families with Dependent Children
AIM	Amanah Ikhtiar Malaysia
ASPE	Assistant Secretary for Planning and Evaluation
B40	Bottom 40%
BCIC	Bumiputera Commercial and Industrial Community
BMTKM	The Malaysia Family Poverty Eradication Programme
BR1M	1Malaysia People's Aid
BSH	Bantuan Sara Hidup
CARES Act	Economic Security Act
CE	Compensation of Employees
CGC	Credit Guarantee Corporation
CHIP	Children's Health Insurance Program
CRRSA Act	Coronavirus Response and Relief Supplemental Appropriations Act
CSR	Corporate Social Responsibilities
CTC	Child Tax Credit

EITC	Earned Income Tax Credit
EMA	Economic Mobility Act
EMP	Eleventh Malaysia Plan
EPU	Economic Planning Unit
ESG	Environmental Social and Corporate Governance
FNS	U.S. Food and Nutrition Services
FPG	Federal Poverty Guidelines
GTP	Government Transformation Programme
HHS	Department of Health and Human Services
HICOM	Heavy Industries Corporation of Malaysia
LIHEAP	Low-income Home Energy Assistance Program
MIDF	Malaysian Industrial Development Foundation
NDP	National Development Policy
NEM	New Economic Model
NEP	New Economic Policy
NICHHD	National Institute for Child and Human Health
NTP	National Transformation Program
NVP	National Vision Policy
NGO	Non-profit Organization
PEP	Poverty Elimination Program
PERNAS	Perbadanan Nasional
PLI	Poverty Line Income/Index
PPRT	Program Pembangunan Rakyat Termiskin

SDG	Sustainable Development Goals
SEDCs	State Economic Development Corporations
SMEs	Small and Medium Enterprises
SNAP	Supplemental Nutrition Assistance Program
SPM	Supplemental Poverty Measure
SRI	Strategic Reform Initiatives
SSI	Supplemental Security Income
TA	Thematic Analysis
TANF	Temporary Assistance for Needy Families
TROGA	The Role of Government Agencies
TVET	Technical and Vocational Education and Training
UDA	Urban Development Authority
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency
WIC	Women, Infants and Children

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PREFACE

UKMZ3016 Research Project aims to bring together the pupils to think critically and have intellectual curiosity. This facilitates the combination of the student's skills and capacities in the use of theoretical concepts. The final year students of the Bachelor of International Business (HONOURS) will need to complete this research project to complete their undergraduate studies. The title of this project is The Legal Framework on Poverty Alleviation: Comparative Studies Among Malaysia and United States.

The research is having the purpose of determining the legal framework to alleviate poverty in both countries and how they help the people that live below the poverty line which may cause social and economic problems, especially after the hit of the Covid-19 pandemic. Throughout the research, many policies, programs, and acts were implemented by both countries to minimize poverty that was mainly caused by the inequalities, and gaps between ethnicities or areas. The research can benefit the stakeholders in both Malaysia and the United States to better alleviate the poverty rate.

ABSTRACT

This study is to determine the legal framework to alleviate poverty in Malaysia and the United States to make a comparative study and also to provide some suggestions to better alleviate poverty in Malaysia. A qualitative method was used in this research to conduct interviews to get professional knowledge from 3 specialists from the field of laws and regulation related to poverty alleviation.

After the conduction of interviews with 3 specialists with the sampling method of purposive sampling, the method to analyze data is thematic analysis. Thematic analysis by generating codes and themes to the interviewees' answers can better determine the main points mentioned in the interview session and gain useful information for this research. Then, several recommendations are made that may inspire the relevant units in Malaysia to come up with better programs or policies to minimize the poverty rate in Malaysia.

CHAPTER 1: INTRODUCTION

1.0 Introduction

This chapter includes seven sections which are an introduction, research background, research problem, research objective, research questions, research significance, and the summary of the chapter for this study.

1.1 Research Background

1.1.1 Poverty

Hartwell's study (as cited by Lipton, M, & Ravallion, M., 1995) suggests that "Economics is, in essence, the study of poverty". Poverty has been thought of as a key factor in affecting countries' performance and has aroused people's concern in the history of development economic it is commonly believed that poverty is when one or more people have been inadequate in the standard of living, either in an absolute sense or by the standards of a particular society. It can also be defined as the inability to meet fundamental necessities determined by consumption or income, and it can be identified through factors including of lacking in education, skills, resources, housing, optimum health level, sanitation,

and susceptibility to violence and crime. It has been of a critical social issue globally for years and governments are still searching for the best laws and legislation to tackle poverty in their own countries.

1.1.2 Measurement of Poverty in Malaysia and the United States

In the United States, there are two types of measurement consisting of poverty thresholds by the U.S. Census Bureau, that is affected by people's age and family composition, and federal poverty guidelines (FPG) by the Department of Health and Human Services (HHS) calculated using the number of people in a family unit (Kilduff, L., 2022). There is also an alternative way to calculate poverty in the United States which is the Supplemental Poverty Measure (SPM) rate to show that post-tax income is also an indicator to show the economy's performance ("The U.S. Census Bureau", 2021).

In contrast, Malaysia's poverty is measured by poverty line income (PLI). It outlines the minimum level of income or consumption necessary to meet a person's fundamental needs such as food, clothing, shelter, or essential services like transportation, cultural activities, and recreation. Hence, if a household's spending or revenue is below the PLI set by the government, it will be determined to be poor.

1.1.3 Effects of Covid-19 and Inflation towards Poverty in Malaysia and the United States

While the trend of poverty alleviating gradually during pre-pandemic, the Covid-19 pandemic hit on and act as a historic turning point in the year 2020 affecting the global to switch their focus to combat this critical situation.

This serious situation has greatly caused the economy to reach a recession stage

as every country is in a state of emergency and lockdown, so the productivity of manufacturers decreased to a minimal level, high unemployment rate due to no sales revenue for the employer and leads the poverty rate raised sharply in every country. The gap between the rich and poor shows an obvious difference through the recovering speed from the pandemic yet rising global inequality that will contribute to poverty (“The COVID-19 pandemic,” 2022).

Moreover, the pandemic has caused high inflation due to product shortages because of a lack of labor and other resources leading the price of goods and services to elevate thus worsening the poverty status globally. Moreover, the Sun daily news also stated that the inflation rate that reached 4.5% on September 2022 in Malaysia will continue to have a hike due to the interest rate being raised to 2.75% on 3rd November 2022 (Farah Natasya, 2022). While in the United States, the inflation rate has reached 9.1% that causes people could not afford to their high prices for food, energy, and rental increased by 10.1%, about 50% and 14.1% respectively making them towards poverty (Small, J., 2022)

1.1.4 Policies to Alleviate Poverty in Malaysia and the United States

In Malaysia, the implementation of the New Economic Policy (NEP) in the earlier times, 1971-1990, the National Development Policy (NDP) from the year of 1991-2000, the National Vision Policy (NVP) from 2001-2010, and Tenth Malaysia Plan from 2011-2015 (Muhamad, I., 2017). The past NEP was successfully reducing the poverty rate gradually and the policy was then developed into the present Eleventh Malaysia Plan from the year 2016-2020 which focused more on the bottom 40% (B40) households. As for the non-profit organization (NGO), the most successful model to alleviate poverty is Amanah Ikhtiar Malaysia (AIM) by providing loans for the poor, financial education, training on entrepreneurship, and other social services (Muhamad, I., 2017). Several NGOs working together with the government to alleviate poverty such as the Yayasan Usaha Maju, TEKUN Nasional, KEMAS and JKKK, and the

RUKUN TETANGGA committees (Muhamad, I., 2017). According to the news by the News Straits Times, the government will focus on aiding the category of B40 and Middle 40% (M40) to recover from the pandemic and also alleviate poverty with subsidies (Mukhtar, A. M., 2022).

On the other hand, Rushefsky's study suggests that the United States's antipoverty policies and welfare programs focus on four strategies which are preventive, curative, punitive, and alleviative (as cited by Lu, P., Shelley, M., & Liu, Y., 2020). Government transfers are used to implement most welfare programs such as Social Security and unemployment compensation. The welfare programs have developed into more programs such as Medicaid and Medicare, Supplemental Security Income (SSI), and the Supplemental Nutrition Assistance Program (SNAP) according to Moffitt's study.

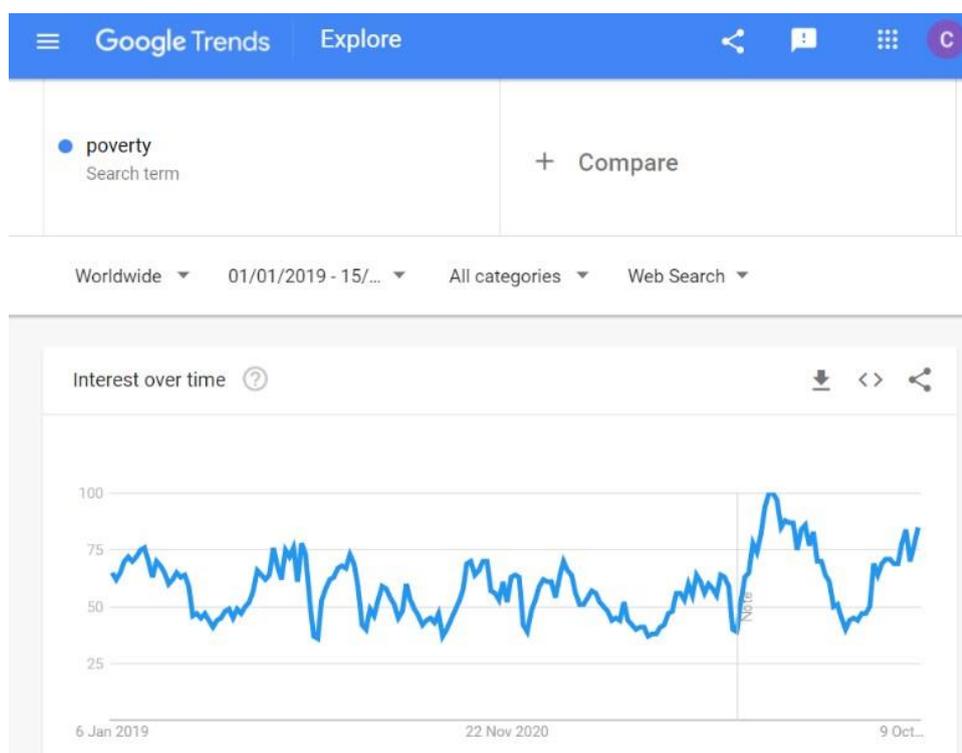
1.2 Research Problem

The importance of poverty alleviation has been acknowledged by the global entity and there has been an increased interest in the policies to alleviate the problem in recent years. Although some attempts have been made to contribute to this issue, the work is limited and there are no previous reports in the literature specified for the legal framework for poverty alleviation between Malaysia and the United States. To determine the issues outlined above, this study will have a great deal of work to be done to identify the laws and legislation in these two countries on poverty alleviation and compare them.

1.2.1 Trend of Poverty

The trend of poverty has been viral after the hit of the Covid-19 pandemic in the year 2019, and it has sharply increased the poverty rate of both countries due to economic recession and inflation (Figure 1.1).

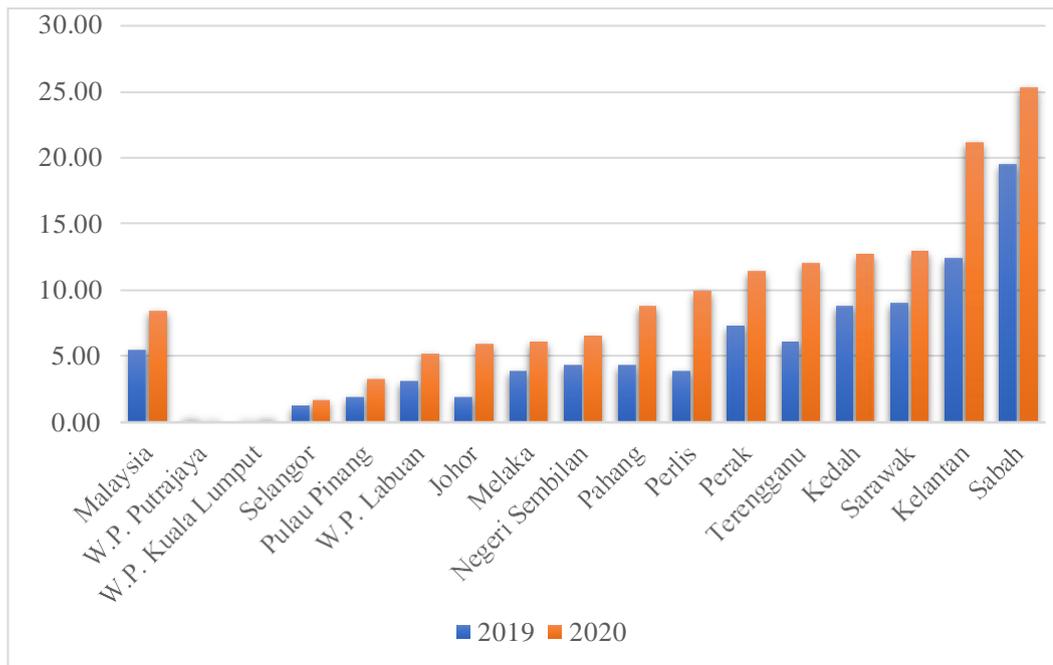
Figure 1.1: Trend of Poverty from 2019 to 2021



Adapted from: Google Trends

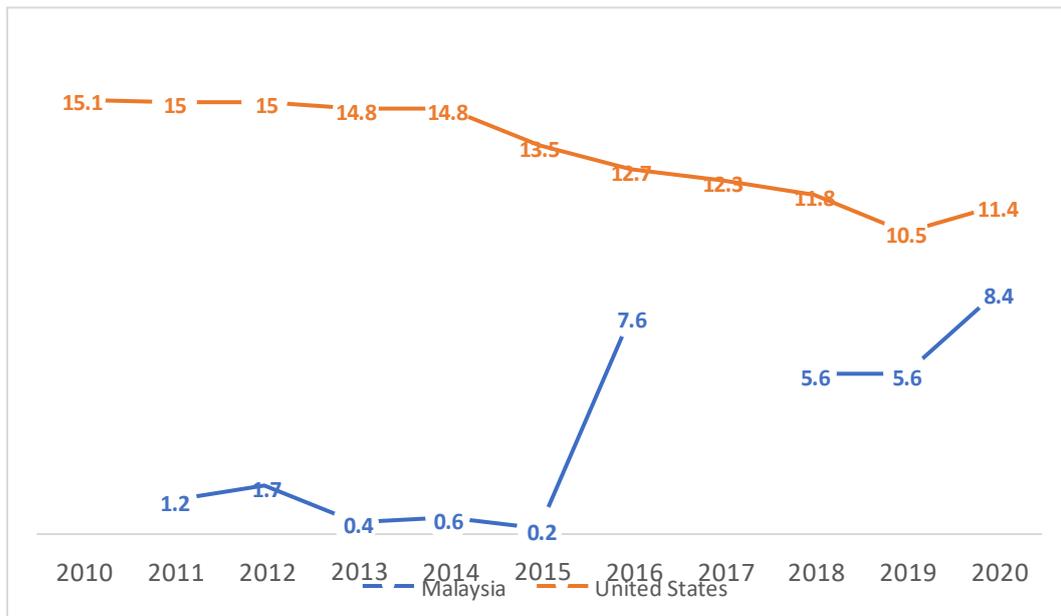
The reason for choosing Malaysia and the United States is because they share a similar poverty rate graph before the pandemic since the year 2010 and after the pandemic, especially from 2019 till now (Figure 1.2 & Figure 1.3). Malaysia's poverty rate shows an obvious hike in every state from the year 2019 to 2020. (Figure 1.2) Besides, the United States is a developed country but has a high poverty rate, while Malaysia as a developing country is fighting towards eliminating and minimizing poverty. Hence, this comparative study is to find out the laws and legislation implemented by both countries to alleviate poverty and identify the improvements can be made. Besides, they share similar reasons that caused poverty which as the large gaps and inequality between the ethnics or areas in both countries.

Figure 1.2: Poverty Rate by State in Malaysia from 2019 to 2020.



Adapted from: Ab Razak, M. Y., (2021, August 6). Household Income Estimates and Incidence of Poverty Report, Malaysia, 2020.

Figure 1.3: Poverty Rate of Malaysia and the United States from 2010 to 2020.



Adapted from: Amran, N., (2015, June 22). Press Release Report of Household Income and Basic Amenities Survey 2014 & Malaysia Poverty Headcount Ratio at \$3.20 a Day: 2011 PPP: % of Population, (n.d.).

According to the news from The Malaysian Reserve, the current policies in Malaysia to alleviate poverty will only worsen the poverty scale because Covid-19 has caused more households to fall below the poverty line especially the Bumiputera thus widening the gap of social inequalities, government should focus on policies that able to lessen economic inequality (Jaafar, S. F., 2022). In the United States, the power of the 9.1% inflation rate is forcing the people suffering from poverty to go without essential goods they afforded such as shelter and food, increasing their risk to go homeless, far below the poverty line (Small, J., 2022). Other than Covid-19 that constrains poverty alleviation, the war between Russia and Ukraine contributed to the increased poverty rate by rising prices of food and energy globally (The World Bank, 2022)

1.2.2 Previous Study on Causes of Poverty

In the previous study by Danilo and Matt (2021), they found that racial and ethnic inequality that leads to biased government policies in the sectors of housing, the criminal justice system, government assistance, taxes, and education causes the Black and Latino people to live with the income level below the poverty line in the United States. On the other hand, the study by Jeffrey, David, Richard, and Noorul Ainur suggests that inequalities of income distribution among races and urban-rural disparity in Malaysia have the gap of the have and have not affected their quality of life. This shows that in Malaysia and the United States poverty is caused by similar factors which as the inequality between races and ethnicities, whether in income or government subsidies. There is also another study on twenty-one developing countries about the political economy on their poverty, growth, and equity with the support of the World Bank for the period of 1950-85 (Deepak, L. & H. Myint, 1996). However, there is no study for the recent 10 years and a comparative study for Malaysia and the United States about the legal framework on poverty alleviation.

Hence, this study is to find out how the laws and legislation in these two countries alleviate poverty in the past, during a pandemic, and post-pandemic to show the similarity and differences in both.

1.3 Research Objectives

The primary objectives of this research are:

- i. To identify the laws and legislation to alleviate poverty in Malaysia.
- ii. To identify the laws and legislation to alleviate poverty in the United States.
- iii. To suggest and recommend how laws and legislation can better alleviate poverty in Malaysia.

1.4 Research Questions

The general study topic in this research is:

What is the legal framework for poverty alleviation, comparing Malaysia and the United States?

The specific research questions are:

- a. How does the implementation of laws and legislation alleviate poverty in Malaysia?
- b. How does the implementation of laws and legislation alleviate poverty in the United States?
- c. What are the other proactive measures for the laws and legislation to alleviate poverty in Malaysia?

1.5 Research Significance

The significance of this study is to show the comparison of laws and legislation while providing insight into the issue of increased poverty in Malaysia and the United States considering that alleviating poverty is crucial after the Covid-19 pandemic for the country's development and achieving Malaysia's shared prosperity vision in 2030.

This study will benefit the stakeholders in Malaysia such as the Economic Planning Unit (EPU) in Prime Minister's Department, Malaysian citizens, and the non-profit organization. The Economic Planning Unit in Prime Minister's Department will help them to evaluate the policies implemented and review thus improving them with the guidelines policy. While for Malaysian citizens, they will get to know more about the policies made by the government to help the people in need to alleviate poverty in the and what they can be provided with. As for the non-profit organizations, they will get to know what they can do integrated with the government to contribute to the society on poverty alleviation, yet evaluating their actions made to find out the room for improvement.

On the other hand, the stakeholders in the United States, the Department of Health and Human Services, citizens of the United States, and the non-profit organization will also benefit by identifying the poverty issues and advancing the laws and legislation to solve the issues. The Department of Health and Human Services will be able to make comparative evaluations to improve poverty. The citizens of the United States can benefit from understanding their rights and subsidies to improve their life quality. Moreover, the non-profit organization can benefit from the study by looking for programs that can work with the government to help reduce poverty in the country thus improving society.

CHAPTER 2: LITERATURE REVIEW

2.1 Definitions of Poverty Alleviation

Poverty is defined as “the condition of being extremely poor.” (Cambridge Dictionary, n.d.). In the study of Sachs 2005, a person is considered poor if their annual income is below the poverty line (as cited by Chen, S.M, Shen, Y.L, and Papiya, N., 2014). According to the United Nations, poverty is defined as those who have income less than US \$2 per day (United Nations, n.d.). Poverty can be categorized into different types such as absolute and relative poverty. Absolute poverty is a person living below the poverty line with a low or no income to purchase the necessities needed for a satisfactory life (Choong, W.W., and Tan, Z. G., 2019). In contrast, relative poverty is people with low income, and who like to compare themselves to others and determine the minimum standard of living with the median living standards of society which they can hardly afford (Chen, S.M, Shen, Y.L, and Papiya, N., 2014). For a better picture, relative poverty is a person who can afford necessities but is unable to afford other entertainment or things other than necessities.

Before the late eighteenth century, the preeminent school of economics believed that poverty was necessary to motivate employees and maintain low salaries to build a strong competitive economy which is very different from the current perspective (Ravallion, M., 2015). However, in the current society, poverty is known by the public that it is a behavior that will affect the country’s economy and development and people’s quality of life. Hence, it is acknowledged that eliminating poverty is an appropriate public policy objective, and governments should have some responsibilities (Ravallion, M., 2015).

2.2 History of Efforts Done for Poverty Alleviation in Malaysia

Malaysia is a unique occurrence among the nations that have consistently recorded strong economic development with our specialties as the only one with multi-ethnic socially, the first “Muslim-majority” country to be industrialized and having integrated commitments to alleviate poverty and redistribute income in the growth plan (Henderson, J., Hulme, D., & Phillips, R., & Nur, N. A. (2002). During the 1960s, although Malaysia achieved high growth rates both rural and urban areas are having high poverty rates, totalling 49.3 percent in 1970 (rural areas 58.7 percent, urban areas 21.3 percent) (Idris, M., 2017).

The research into poverty history in Malaysia has a long history. Malaysia implemented the first long-term development plan named National Economic Policy (NEP) from 1971-1990 to promote the country’s growth by including everyone in the society in the development process with two types of strategies which are eliminating poverty regardless of ethnicity and reforming society to eradicate ethnic affiliation with economic roles (Idris, M., 2017). Before the work of Henderson et al. (2002), added that NEP was implemented also to reallocate wealth to the preferential of the Bumiputera. Several studies on poverty in Malaysia stated that the Bumiputera is having relatively high poverty rate compared to the other ethnicities (Table 2.1).

Table 2.1: Poverty Rate in Malaysia in 1970, 1989 & 2014 for Each Ethnic.

	1970, (%)	1989, (%)	2014, (%)
Bumiputera	64.80	23.00	0.80
Chinese	26.00	5.40	0.10
Indians	39.20	7.60	0.60
Overall	49.30	16.50	0.60

Source: Department of Statistics, Post-Enumeration Survey, 1970, Household Income Survey, 1989, Household Income and Expenditure Survey, 2014 as cited by (Idris, M., 2017).

The government also worked with the private sector and NGOs to assist the poor people such as Perbadanan Nasional (PERNAS) was set up to purchase and develop companies to sell to private Bumiputera interests, other agencies such as Urban Development Authority (UDA), State Economic Development Corporations (SEDCs), Malaysian Industrial Development Foundation (MIDF), Credit Guarantee Corporation (CGC), Bank Bumiputera and the foundation of PETRONAS integrating with Heavy Industries Corporation of Malaysia (HICOM) was introduced to boost Bumiputera income and productivity with commercial and industrial projects in the study by Henderson et al. (2002) resulting in a declined poverty rate from 49.3 percent in 1970 to 16.5 percent in 1990 (Idris, M., 2017).

In the years 1991-2000, the development policies known as National Development Policy (NDP) were implemented by focusing on the manufacturing and services sectors to provide people with more quality employment opportunities (Idris, M., 2017). The following policies were National Vision Policy (NVP) 2001-2010, the Tenth Malaysia Plan 2011-2015, and the Eleventh Malaysia Plan 2016-2020 the emphasis has switched from an anti-poverty strategy to eliminating hard-core poverty in NVP (Idris, M., 2017). During the implementation of NVP, there was a program named Program Pembangunan Rakyat Termiskin (PPRT) to assist the hard-core poor by providing them loans without interest and projects according to their needs, there is also an agency named Bumiputera Commercial and Industrial Community (BCIC) to encourage the participation of the Bumiputera to the modern sectors in the economy stated in a study by Henderson et al. (2002). It is founded that one of the major constraints for poverty alleviation is the inequality distribution of income level and employment industry leading the people living under the PLI and having low quality of life.

In addition, the budget allocated for poverty alleviation from the first Malaysia Plan to the seventh used up the budget allocated from the annual budget to the development expenditure which is roughly 20 percent of the total annual budget (Table 2.2) (Henderson et al., 2002). With the contribution of the government and NGOs, programs on poverty alleviation have successfully shown a great result.

Table 2.2: Percentage of Budget Allocated to Poverty Alleviation for
Malaysia Plans

Malaysia Plan, (year)	Percentage of budget allocated to poverty alleviation, (%)
1 st : 1966 - 1970	27
2 nd : 1971 – 1975	31
3 rd : 1976 – 1980	30
4 th : 1981 – 1985	24
5 th : 1986 – 1990	26
6 th : 1991 – 1995	27
7 th : 1996 - 2000	22

Source: Henderson, J., Hulme, D., & Phillips, R., & Nur, N. A. (2002, May).
Economic Governance and Poverty Reduction in Malaysia.

2.3 History of Efforts Done for Poverty Alleviation in the United States

In the United States, there are two significant historical steps for the transition to poverty alleviation which are the First and Second Poverty Enlightenments (Ravallion, M., 2015). In the nineteenth century, First, people start to respect the poor people by providing welfare to them, and in the Second twentieth century realized that poverty hindered freedom and self-fulfillment hence the government works on the antipoverty policies to implement the best help the poor people (Ravallion, M., 2015). Over the past 50 years from 1964 to 2014, United States poverty shows a significant drop after the declaration of the War on Poverty by President Lyndon B. Johnson to fight poverty and enhance people's life quality, he also signed the Economic Opportunity Act of 1964 and the Civil Rights Act of 1964 to integrate it into the municipal law (Chaudry, A., Wimer, C., Macartney, S., Frohlich, L., Campbell, C., Swenson, K., Oellerich, D., & Hauan, S., 2016). The most distinctive periods that showed the growth in the economy and reduced poverty rate during the years 1964 to 1973, and 1993 to 2000, however the

economic downturns during the economic recession in the year of 1980 and 2007 constrained the progress of poverty reduction (Chaudry et al., 2016). In the 1990s, the government then declared a “War on Welfare” to focus on providing welfare benefits to people in need (Ravallion, M., 2015).

Besides, poverty types in the United States included official poverty that lives with an income below 100% of the threshold while deep poverty is people living with an income below 200% of the threshold that will need more attention to be assisted on. Several safety net programs were introduced by the government to aid the poor in the United States such as the Social Security, Supplemental Nutrition Assistance Program (SNAP), housing assistance, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF) cash assistance and more. There are more expanded poverty alleviation programs introduced after that which include Medicaid, Medicare, and Title 1 of the Elementary and Secondary Education Act in 1965, the Women, Infants, and Children (WIC) nutrition program in 1972, Earned Income Tax Credit (EITC) in 1975, Children’s Health Insurance Program (CHIP) in 1997, and the Medicare Part D for low-income subsidy in 2003 and more in the following years to uplift the poor.

There is evidence in the study by Chaudry et al. (2016) that many people are being uplifted from poverty with the safety net programs implemented by comparing the people in poverty in the years 1967 and 2012 (Table 2.3).

Table 2.3: People Uplifted from Poverty in 1967 and 2012 in the United States.

Year	People in poverty, (millions)	Uplifted from poverty, (millions)
1967	50.90	2.60
2012	50.30	39.90

Source: Chaudry et al. (2016, March). Poverty in the United States: 50-Year Trends and Safety Net Impacts.

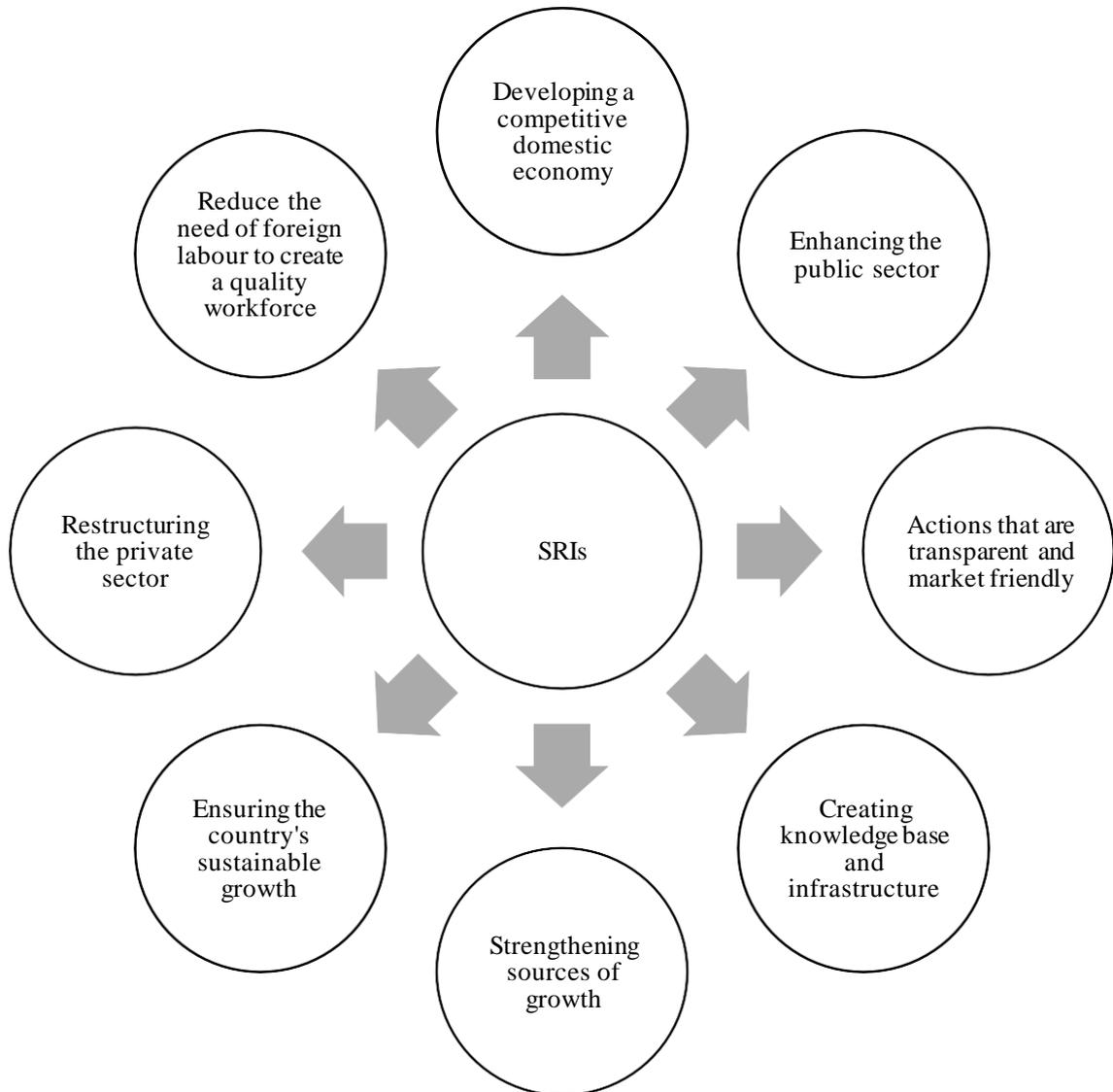
2.4 Legal Framework on Poverty Alleviation in Malaysia for the Past 10 Years

For the past 10 years, the government has implemented several revised and better legal frameworks and policies to better alleviate poverty in Malaysia. The Tenth Malaysia Plan from 2011 to 2015 which is also known as New Economic Model (NEM), introduced the inclusive development principle and confirmed the framework in the Eleventh Malaysia Plan (EMP) that focused on narrowing the inequalities gap by improving the bottom 40% (B40) to a middle-class society, building a productive society, transforming rural areas, and increasing regional growth built on the principles of transparent market-friendlily, need-based, and merit-based (Idris, M., 2017). In NEM, the government planned to increase the income per capita from USD 7,000 in 2010 to USD 15,000-17,000 by 2020 to enhance society's wealth (Mohamed, M. Z., & Xavier, J. A., 2015). Inclusivism has also been introduced to protect human rights and encourages investment for economic growth through enhancing the low-income levels from RM1,440 (USD 480) in 2009 to RM2,300 (USD 770) in 2015 per month and the eight strategic reform initiatives (SRI) are introduced to better-alleviating poverty yet encouraging domestic investment and consumptions (Figure 2.1) (Mohamed, M. Z., & Xavier, J. A., 2015).

The SRIs aim to restructure the private sector by providing small and medium enterprises (SMEs) with preferential loans to encourage innovation among them decrease the dependence on foreign labor to create more opportunities for locals while helping those in the B40 and developing a competitive domestic economy. It is also crucial to create a knowledge base and infrastructure on entrepreneurship and innovation along with transparent actions and market-friendly to narrow the gap of inequality while enhancing the country's growth on sources and development (Figure 2.1). Furthermore, Government Transformation Programme (GTP) was implemented to mainly develop the rural areas in terms of infrastructure utilities, decreasing the digital gap, public health, and businesses such as Azam-tani for agriculture, Azam-niaga for businesses, Azam-kerja for job-matching, and Azam-

khidmat for services sector to create a high-income economy in Malaysia (Mohamed, M. Z., & Xavier, J. A., 2015).

Figure 2.1: Strategic Reform Initiatives (SRI)



Adapted from: Mohamed, M. Z., & Xavier, J. A., (2015, March 3). Poverty Alleviation Strategies and New Economic Model in Malaysia.

The 11th Malaysia Plan from 2016 to 2020 is the final plan to approach Vision 2020, they revised the NEM and focused more on the socio-economic uncertainty among the B40 household to assist them in the competitive society with an integrated social protection system especially when the Covid-19 hits Malaysia (Idris, M., 2017). The government has also introduced a measurement to measure the quality of life

and vulnerability with the addition of income, named the Multidimensional Poverty Index (MPI), this is to better assist the aim of uplifting the B40 household by determining their needs.

The current development policy is the 12th Malaysia Plan, having the vision of “Shared Prosperity Vision 2030” which consists of one of the objectives of determining income and wealth inequalities between groups, ethnicities, and regions that can alleviate poverty (“Shared Prosperity Vision 2030”, 2019). Malaysia is currently working hard to recover from the Covid-19 pandemic, several policies are working on uplifting the people in poverty. In the news from New Straits Times, the government stated that there is a program named “The Malaysia Family Poverty Eradication Programme (BMTKM)” is being managed by the EPU of the Prime Minister’s Department and the goal of eliminating poverty in 2025 will success if the benefits for Keluarga Malaysia is sustained, said the 9th Prime Minister Datuk Seri Ismail Sabri Yaakob of Malaysia (Abdullah, S. M., 2022). Another news by the New Straits Times is with the Minister in the Prime Minister’s Department of Economic Affairs, Datuk Seri Mustapa Mohamed mentioned that the government’s 12th Malaysian Plan aims to increase of income level and creating Malaysia into an investment-friendly location by increasing share of Compensation of Employees (CE) from 37.2 percent to estimate 40 percent, they also planned to have a Poverty Unit under the EPU to better-alleviating poverty (Yusof, A., 2021

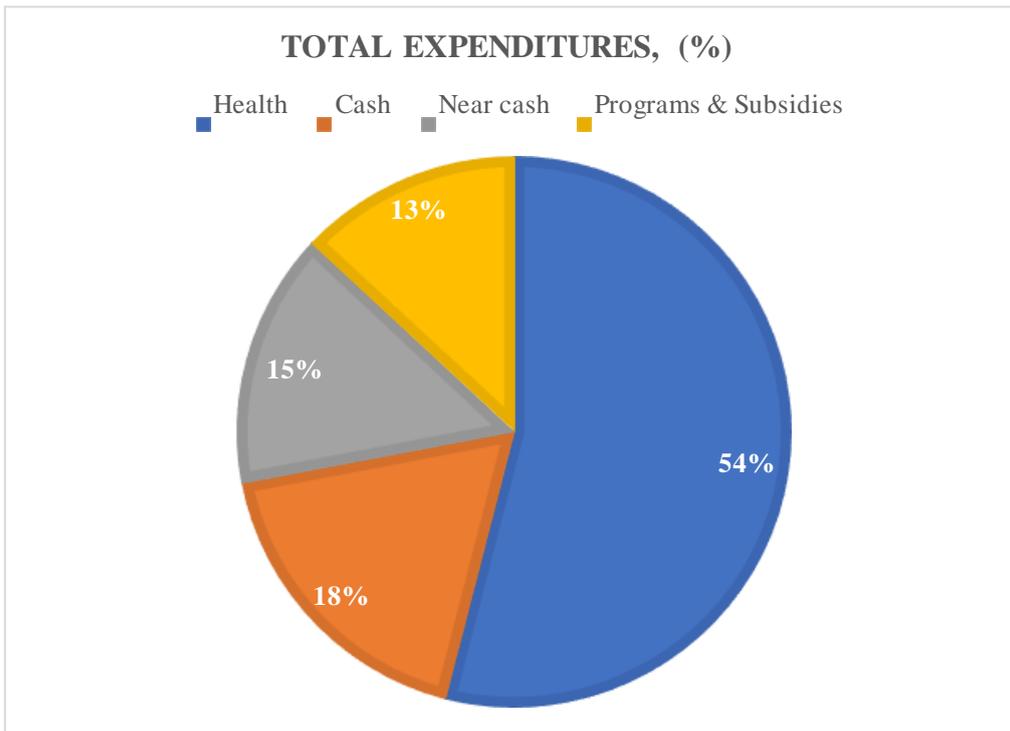
2.5 Legal Framework on Poverty Alleviation in the United States for the Past 10 Years

For the past 10 years, the United States has been continuously debating about the best antipoverty policies and how to evaluate the effect of the welfare programs implemented to help poor people. Currently, poverty in the United States is being measured by the Official Poverty Rate and the Supplemental Poverty Measure (SPM) which includes the minimum cost of necessities, and the income that the household earned which considers the cash value of the program SNAP, EITC, Social Security and other welfare programs so that the poverty rate will be more accurate (Kilduff, L., 2022).

In 2018, the United States recorded the lowest poverty rate since the Great Recession of 2008 with a rate of 11.8%, having a total of 38 million individuals (Tonn, B., Hawkins, B., Rose, E., & Marincic, M., 2021). This has shown the antipoverty programs and policies implemented in the United States have a positive impact on society by uplifting poor people. Besides, in the study by Pac, J., Nam, J., Waldfogel, J., & Wimer, C. in 2017, antipoverty programs that categorized into three, cash benefits that aid in monetary terms such as the program Social Security Income, TANF, and others, in-kind benefits that provides subsidies in non- monetary terms such as the SNAP, WIC and more and also credit benefits such as EITC and Child Tax Credit (CTC). The study demonstrates that most of the shifted from cash benefits since 1968 to in-kind and tax credits in the year 2012 due to the preferences of policy and convenience (Pac et al., 2017).

According to a study by Shaefer, H. L., Naranjo, K., & Harris, D. in 2019, it shows that the government spent almost \$1 trillion on antipoverty programs in 2012. The study also shows that the government spent most of the federal expenditures budget (54%) on healthcare that is not included in the spending for poverty, and is mentioned the government should spend more on cash transfers (18%) as it may be more effective (Shaefer et al., 2019) (Figure 2.2).

Figure 2.2: Total Expenditures on Antipoverty Programs the United States Spent in 2012



Adapted from: Shrider, E. A., Kollar, M., Chen, F., & Semega, J. (2019, September). Spending on Government Anti-poverty efforts: Healthcare Expenditures Vastly Outstrip Income Transfers.

After the hit of Covid-19, the official poverty rate increased by 1.0% from 10.5% in 2019 to 11.4% in 2020 (Shrider, E. A., Kollar, M., Chen, F., & Semega, J., 2021). The United States government introduced several programs to aid individuals and households. These included Coronavirus Aid Relief, Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA Act), and Economic Security Act (CARES Act) to provide them with extra income (Shrider et al., 2021). It may increase the poverty rate to 16.3% if it is going without the CARES Act (Parolin, Z., Curran, M. A., & Wimer, C., 2020). There is also The Economic Mobility Act of 2019 (EMA) introduced to help those who received lesser benefits from the government such as married couples without children, children without the child tax credit, young children, and parents that are paying for childcare by expanding

the child tax credit to the left-out ones and it is believed to uplift over 4 million Americans (Wimer, C., Collyer, S., Harris, D., Hartley, R. P., 2019).

Besides the classical Social Security introduced in the early stages of the welfare programs, the welfare programs nowadays reformed steadily and have switched the target audience from non-elderly and non-disabled households to married couples, recipients with a disability, and older adults in the study of Moffitt, 2015 (as cited by Lu, P., Shelley, M., & Liu, Y., 2020). According to the Center on Poverty & Social Policy at Columbia University, several antipoverty policies and programs implemented in different areas such as child care, CTC which is a monthly cash payment to the children, employment such as unemployment insurance, guaranteed jobs programs, and more, Covid-19 relief as mentioned above, food such as SNAP and WIC, housing such as rental assistance, voucher program, low-income home energy assistance program (LIHEAP), paid family leave, and tax credits (Center on Poverty & Social Policy at Columbia University, n.d.). The United States is making several efforts to deal with poverty in different areas so that it can be tackled as soon as possible. In a news from The Philadelphia Inquirer, after the child tax credit was expanded by the American Rescue Act in 2020 and 2021 and ended last year, nearly 4 million children fell back into poverty status (Barber, R., 2022). This shows that government policies are having a positive effect on poverty alleviation if there is no expiration.

2.6 Government Agencies Involved in Poverty Alleviation Programs in Malaysia and the United States

The government agency involved in poverty alleviation in Malaysia is the Economic Planning Unit (EPU), Prime Minister's Department in Malaysia is responsible for the creation and implementation of policies on poverty alleviation

integrating with several non-governmental organizations (NGO) (Idris, M., 2017). They work on the development policies such as the numerous Malaysia plan that included poverty alleviation and implement the antipoverty programs that focused on narrowing the income gap and inequality gap between races and ethnicities thus eliminating the hardcore poor in Malaysia and improving people's life quality.

The government in the United States got the data for analysis from the Current Population Survey about income and benefits and the American Community Survey (ACS) about their income level to calculate poverty statistics the Census Bureau (Kilduff, L., 2022). There are several agencies are working together in the United States to alleviate poverty such as the Assistant Secretary for Planning and Evaluation (ASPE) to plan and form policies on poverty alleviation, Administration for Children and Families (ACF) to determine children and Households in poverty and giving them support, U.S. Food and Nutrition Services (FNS) to provide food assistance to the poor people, National Institute for Child and Human Health (NICHD), U.S. Census Bureau to determine the poverty rate, and the U.S. Bureau of Economic Analysis. The programs they implemented are the Coronavirus Aid, Relief, and Economic Security (CARES) Act in recent years, SNAP for food security, WIC and CTC for women and child protection, LIHEAP, and the tax credits to reduce society's burden.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

This chapter includes six sections which are the research design, data collection method, sampling design, research instrument, data processing, and data analysis method.

3.1 Research Design

The goal of the research design is to determine the optimum method for comparing the legislative frameworks for reducing poverty in Malaysia and the United States. To ensure accuracy, validity, and reliability and to fulfill the study's goal and purpose, the research design includes data-gathering techniques for the quantitative, qualitative, and mixed approaches that can be used.

3.1.1 Qualitative Method

To get more trustworthy information regarding reducing poverty, a qualitative approach comprised of six types—phenomenological studies, ethnographic studies, grounded theory studies, historical studies, case studies, and action research—was used to conduct this study. To compare the legal systems governing the reduction of poverty in Malaysia and the United States, case studies were utilized to conduct interviews with experts in the field of law.

3.1.2 Doctrinal Legal Research

Doctrine is a combination of rules, principles, norms, interpretative principles, and values that can be either abstract, non-binding, or binding. (Kharel, 2018) Hence, doctrinal legal research is a study or inquiry that is based on anything related to legal principles. According to Dr. S.R. Myeni, doctrinal research is defined as “research that has been conducted on a legal proposition or propositions through analysis of the existing statutory provisions and instances by application of the interpretation power” (as cited by Kharel, 2018).

3.2 Data Collection Method

3.2.1 Primary Data

The data used in this study are primary data from interview sessions with expertise with law backgrounds and experience. Primary data is what has been created through understanding to solve an issue from the channel of surveys, interviews, and experiments. (Wagh, 2023) The specialists gave their professional opinion on the issue of poverty alleviation with the knowledge and experience they own, and the facts were supported by authorized institutions. The data is considered more reliable and accurate compared to secondary data according to Wagh (2023). Semi-structured interviews with open questions were used to conduct the interviews as it has been proved that it is both versatile and flexible, effective in permitting reciprocity between interviewer and participant, allowing the interviewer to develop following questions based on participants’ replies, yet providing them room to express their opinion verbally. (Kallio, et., 2016)

3.3 Sampling Design

Sampling design is the method of how this research study is conducted and the determination of the number of participants who contributed to this research study. This part includes the target population, sampling frame, sampling element, sampling technique, and sampling size.

3.3.1 Target Population

The target population needs to be determined to ensure the participants for the interview are qualified to comment on the topic of laws and regulations on poverty alleviation to ensure the research's reliability and accuracy. Hence, the target population for this research is experts in the field of laws and regulations with related experience to provide their opinion with solid basic knowledge.

3.3.2 Sampling Frame

The sampling frame identifies sampling units among a population to ensure the accuracy and reliability of this research study. A sampling frame should be a list of representatives from individuals or entities with related knowledge. In this research study, the sampling frame is experts with the background and experience of laws and regulations in Malaysia to get professional opinions from them.

3.3.3 Sampling Technique

As for this qualitative study, purposive sampling from the group of non-probability sampling techniques is used to select participants with selected characteristics to gain the best information to achieve the objectives of the study. (Nikolopoulou, 2022) Purposive sampling is used because the study of laws and regulations on poverty alleviation should be focused in-depth and the sample size is small, therefore experts with the related background and experience will only be chosen to obtain useful results with high accuracy and a minimum margin of error with the least time used. It is very useful when there are only limited resources but there will be a need to bear a higher risk of participants' biases.

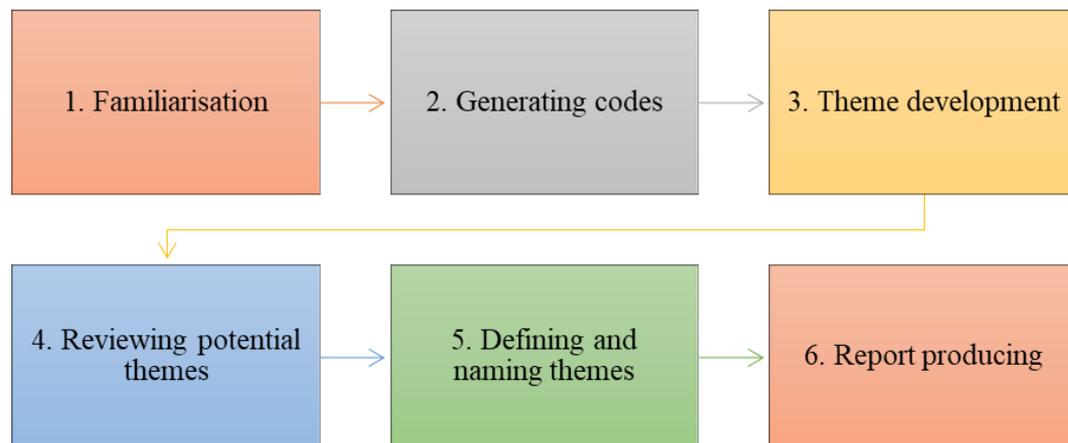
3.3.4 Sampling Size

Sampling size is the determinant of how many interviewees are needed for this qualitative study. In a qualitative study, the concept of saturation is often used to determine the sample size for a study but there are limited studies on how saturation is being identified and there is no ideal sample size shown in previous studies. (Guest, Bunce and Johnson, 2005: 59). However, the sample size could also be determined by the depth and breadth of the study and even one sample size is enough to reach saturation if the study is going deep and specific on a certain topic and the interview questions are homogenous. (Clive, 2016) As long as the information needed is sufficient to lead the objectives to be achieved, the number of interviewees is not important. Hence, the sample size for this study is 3 interviewees which are experts in the field of laws and regulation in Malaysia, and it is believed that saturation can be achieved as the target population selected has related professional knowledge and experience to contribute to this study with the minimum level of error and the interview questions are same to all interviewees.

3.4 Data Analysis

Thematic analysis (TA) is a data analysis method in the social sciences and is a method to analyze qualitative data. (Aronson, 1994) It provides high accessibility and flexibility in qualitative analysis methods to interpret the data by classifications and identifying themes related to the studies. It can precisely determine the relationship, similarities, or differences between two or more sets of data for comparison. (Alhojailan, 2012) High flexibility allows both inductive approaches that construct theories from details, and deductive approaches that started with a theory to assume details are true to prove the validity of the theory to be used in TA

Figure 3.1: Steps for Thematic Analysis



Adapted from: Terry, G., Hayfield, N., Clarke, V., & Braun, V., (n.d.). The Sage Handbook of Qualitative Research in Psychology.

The diagram above shows the process of thematic analysis, which is familiarisation, generating codes, theme development, reviewing potential themes, defining, and naming themes, and report producing. (Terry, G., Hayfield, N., Clarke, V., & Braun, V., n.d.)

Familiarisation is done by reviewing the data gathered through interviews and be

more familiar with the interview answers. Then, codes should be generated for most of the messages by labeling meaningful information related to the study. Theme development is done by combining and analyzing potential codes and identifying the relationship, similarities, and differences through classification. Next, themes will be reviewed to select the most important themes related to the topic. The step of defining and naming the themes selected is implemented to identify the correlation between them and define themes to ensure the richness of the information so that sufficient and accurate data can be used. Lastly, a report will be produced with the themes selected in the previous steps by doing comparisons or proven relationships between the themes.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

This chapter includes the analyzed and transcript responses answered by the interviewees from the interview session conducted about the research questions and objectives. This chapter also includes the respondent biography.

4.1 Interviewees Biography

Name	Designation	Qualification	Profiles
Ms. Er Pek Hoon	Senior Lecturer @ Universiti Tunku Abdul Rahman	Master of Laws, Universiti Malaya Bachelor of Laws (Hons), University of London Sijil Amalan Guaman, Lembaga Kelayakan Profession Undang Undang Malaysia, CLP	Scopus: https://www.scopus.com/authorid/detail.uri?authorId=56044757600 Google Scholar: https://scholar.google.com/my/citations?user=1eFalSYAAAAJ&hl=en&oi=sra Orcid: https://orcid.org/0000-0002-1721-2072

Ms. Lee Sim Kuen	Specialist @ Universiti Tunku Abdul Rahman	Bachelor of Arts, City of London Polytechnic, CLP	-
Dr. Siti Fazilah Binti Abdul Shukor	Assistant Professor @ Universiti Tunku Abdul Rahman	Doctor of Philosophy, International Islamic University Malaysia Master of Comparative Laws, International Islamic University Malaysia Bachelor in Law and Commerce (Hons), Management and Science University (MSU)	Google: https://scholar.google.com/citations?user=nakElHwAAAAJ&hl=en Orcid: https://orcid.org/0000-0003-3504-4102

4.2 Interviewees' Answer

1. Could you please briefly explain what is poverty?

Ms. Er Pek Hoon	<p>It is where people lack the money and essentials for a minimal level of living. E.g. lack of access to sufficient food, shelter, clothes, education, healthcare, and other basic necessities.</p> <p>Most countries measure poverty with reference to income level, i.e. compare an individual's or family's income. If these are below a predetermined proportion of the median income in their community, they are said to be living in poverty.</p> <p>Poverty can also be clear-cut (without the need to compare to the national median income). E.g. A person or household, regardless of how much money they make, lacks the essentials to maintain a minimal level of living.</p>
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	<p>Other indicators of poverty: poor health outcomes, less ability to pursue education and obtain stable employment and social marginalisation. Poverty in a country relates to the general issues of inequality and social fairness in that country. E.g. in India, Sri Lanka, the Philippines and Indonesia – the high number of poor shows a lack of equality and social fairness.</p>
Ms. Lee Sim Kuen	<p>Poverty is a state or condition, in which one lacks the financial resources and essentials for a certain standard of living. Wikipedia Source: Wikipedia</p> <p>OR</p> <p>What is poverty? Poverty is about not having enough money to meet basic needs including food, clothing and shelter. However, poverty is more, much more than just not having enough money. The World Bank Organization describes poverty in this way: “Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike -- a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.”</p> <p>Source: https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what_is_poverty.html#:~:text=Poverty%20is%20about%20not%20having,Poverty%20is%20lack%20of%20shelter.</p>
Dr. Siti Fazilah Binti Abdul Shukor	<p>Okay, so poverty is a state of an individual that they have money just for their basic needs like their condition of people who are lack on their financial resources. You can say that their condition, that they don't have enough money for them to survive. It's like those who are earning per day salary is enough for them to fulfil their per day needs, so actually that is the meaning of poverty based on my understanding.</p>

2. Could you please briefly explain the meaning of poverty reduction?

Ms. Er Pek Hoon	<p>Efforts are taken to lessen or eradicate poverty by implementing programmes to improve the quality of life for affected individuals and communities. Also, to expand their</p>
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	<p>access to essential resources and basic needs, e.g. food, water, healthcare, education, and employment opportunities.</p> <p>With better education, healthcare and secure employment; this can offer social safety nets and tackle systemic inequalities and discrimination.</p>
Ms. Lee Sim Kuen	<p>Poverty reduction is how the method of economic and humanitarian help the poor to get out of poverty and make their own money to support their life and family yet to improve their life quality.</p> <p>Source: https://en.wikipedia.org/wiki/Poverty_reduction</p>
Dr. Siti Fazilah Binti Abdul Shukor	<p>Okay, poverty reduction here it will be more on the initiatives or any planning that we have an intention to reduce this particular poverty in Malaysia, not only in Malaysia, in other country we also have poverty so I just focus on Malaysia. So to reduce, what kind of action or what kind of initiatives the agencies of an NGO or government or individual are going to take an action or what kind of measure that you are going to implement to reduce this poverty. So, you know this is the problem and whether this problem can be solved by this measure or this planning, whether this planning will be successful, what is the process or some procedures to look into the effectiveness of that particular measure. So, this is the meaning of poverty reduction that we have to come out with something to reduce our poverty, we cannot eradicate the poverty forever, because we cannot do it in one night, it will take times but, we might minimize the number of poverty in our country, so what kind of measure that we are going to take to reduce the poverty in our country. In another way also, when we are reducing the poverty, we are actually increasing our economy also.</p>

3. Could you briefly talk about the history of programs implemented in Malaysia to reduce poverty?

<p>Ms. Er Pek Hoon</p>	<p>New Economic Policy (NEP) - to end poverty and reorganize society, to do away with the association of race with economic function. It aimed to end poverty regardless of race by enhancing living standards, expanding access to education, and expanding jobs.</p> <p>Poverty Elimination Program (PEP) - to end extreme poverty in rural areas through several programs, including housing, land development, access to credit, and infrastructure improvement.</p> <p>NDP: National Development Policy – Invest in human resources, advance technology and enhance infrastructure development.</p> <p>NVP: National Vision Policy NVP – to eradicate poverty and make Malaysia a fully developed nation by 2020 – by developing economic, social, and human capital.</p> <p>National Transformation Program (NTP) – to turn Malaysia into a high- income economy by 2020 through the development of education and skills, enhancing infrastructure, and promoting foreign investment.</p> <p>You can refer to this website for the initiatives since 2015:</p> <p>https://www.pmo.gov.my/governments-aid-for-the-people/#:~:text=The%20%28Household%20Living%20Aid%29%20or,criteria%20that%20has%20been%20announced%20by%20the%20Government</p> <p>Also, the first 100 days of the Unity Government:</p> <p>https://malaysia.yahoo.com/news/anwar-admins-100-days-heres-230000345.html</p> <p>The initiatives under the NEP and NDP appear to be successful in reducing poverty among a significant segment of the Malay population. Many Malay billionaires were created out of this, but unfortunately, there is still a substantial % of Malays in the B40 category.</p> <p>The initiatives seem to have no impact on the other races. The Chinese are largely self-reliant on their own efforts, while the</p>
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	<p>Indians and the indigenous communities remain marginalised.</p> <p>The initiatives during the past 6 years seem to be effective in the short term, but there must be more concerted efforts to address poverty issues long term. You can perhaps interview the government officials in charge of these.</p> <p>Come to think of it, if these initiatives were effective, you wouldn't see a significant protest vote during the last General Elections. Poverty and cost of living issues remain a huge concern for the citizens. So the initiatives under the first 100 days of the Unity Government are necessary. So far, they are well-received, but the impact won't be seen until a few years later.</p>
<p>Ms. Lee Sim Kuen</p>	<p>https://www.dosm.gov.my/v1/uploads/files/5_Gallery/2_Media/4_Stats%40media/1_General%20News/2022/03.%20MAC/22%20Mac%20%20General%2011%20%20business%20today.pdf</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>If you ask me what kind of the history of the programs implemented in Malaysia. I'm extremely sorry because I didn't conduct a research on that part, so I couldn't assist you. But based on my understanding, they have implemented few things like the agencies and government also have implemented some programs to reduce poverty either in the urban area or the poverty in the villages, so all this particular programs we actually have a lot of things I would say that not only the federal government coming out with the initiatives even the state government also, each of the state they also come up with this particular poverty reduction programs in each of their states to how they are going to minimize this how they are going to overcome this, so if you ask me what are the types of programs implemented, I couldn't answer you, but I know that they have plenty of programs have been implemented in Malaysia in the federal level and the state level, different state they will have different types of programs to eradicate their poverty.</p>

4. How about the United States? Are there any programs implemented in the past until recently that you would like to share about it?

Ms.Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms.LeeSim Kuen	The United States implemented several policies and programs that covers certain areas such as the child care, child tax credit, Covid-19 Relief, employment, food, housing, paid family leave, and tax credits. Source: https://www.povertycenter.columbia.edu/policies-and-programs
Dr. Siti Fazilah Binti Abdul Shu kor	The respondent has no idea about the programs implemented in the UnitedStates in the past.

5. Is there any budget allocated to poverty reduction in the latest development plan in Malaysia?

<p>Ms. Er Pek Hoon</p>	<p>I am not sure about the budget, you can check from your study of the literature or other public sources or interview government officials in charge of these.</p> <ul style="list-style-type: none"> • 11th Malaysia Plan (2016-2020) aimed to reduce poverty rates from 0.6% in 2014 to 0.4% by 2020. A significant budget was allocated to reduce poverty; you can check it out on your own. • 1Malaysia People's Aid (BR1M) cash transfer program, rural development programs, and efforts to improve access to education and healthcare in rural areas. • Shared Prosperity Vision 2030 - a five-year development plan for 2021-2025 prioritising poverty reduction. • Malaysia Madani – refer to public sources on these.
<p>Ms. Lee Sim Kuen</p>	<p>Yes</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>Yes, this time the budget proposed or the allocated by the PM for 2023 is around 388 I think nearly 400 thousand billion, which is they are focusing on the people centric program only, which is they focused on the transportation because this time they focused on the transportation, the public transportation to improve the public transportation and also poverty. This is because is the urban state, I will say that urban which is KL, Selangor, and also Putrajaya, so these are the urban where we can see urban poor. Urban poor are staying there. When I say urban poor, it is a urban organization staying but the number of people who are living there, you need to know that the lifestyle is very rich there. So, when you earn money, the money is not enough for you to survive in that. That's why their called as urban poor, and then there are some people due to the pandemic they become more poorer already. Okay, so they might come up with these particular poverty eradication, it's not that so really focus on particular state only, but I'm giving example that is an urban even Penang is also an urban organization also. So, here I don't know how much solely they focused on the for the poverty eradication, the amount, but actually, this is allocated for the people centric, means they intended to focus on the people, this</p>

	is the budget for the Malaysian people to reduce the poverty and to improve the public infrastructure.
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6. Are there any international programs implemented to reduce poverty globally?

Ms. Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms. Lee Sim Kuen	Yes
Dr. Siti Fazilah Binti Abdul Shukor	Usually these are the organization, I know the organization they usually will be very active in this particular program, like UNICEF. UNICEF will be for the children, but still even they focused on children, they will look into the bigger picture also and then we also might have this particular UN they also had come up with different organization like they have this particular zero hunger challenge, the scaling up nutrition movement, and the UNDP IKEA foundation to eradicate poverty. There is also a global movement of people, the name is Oxfam. Their aim is to end the injustice in poverty, is like they want to tackle the inequality Their aim is to end the injustice in poverty, is like they want to tackle the inequality because the poorer become poorer the richer become richer, so they don't want to have that one, so they want to overcome this particular inequality among the poorer people, so it's like to be equal to be equity to everyone. TVET also from 2020, to reduce the social issues, because we have a lot of social issues from the urban poor people, because they don't have money, so the social issues are increasing. They come up with TVET to actually to assist these younger generation people, those who are not good in education, those who cannot enter into the public or private university. Their aim is to end the injustice in poverty, is like they want to tackle the inequality Their aim is to end the injustice in poverty, is like they want to tackle the inequality

7. What are the agencies involved in Malaysia’s poverty reduction? Is it effective in your opinion?

<p>Ms. Er Pek Hoon</p>	<ul style="list-style-type: none"> • Ministry of Rural Development – carry out programmes to lessen poverty in rural regions • Economic Planning Unit - creating strategies and policies to combat poverty. • National Population and Family Development Board - carry out initiatives to lessen poverty among women and children. • Department of Social Welfare - giving low-income families and individuals social help and support. <p>These appear to be ineffective as Malaysia's poverty rate is still high. Post-pandemic, more and more M40 people are falling into the B40 category, and soon we may be looking at B60, with only M20.</p> <p>The poor also have problems with access to school, career possibilities, healthcare, and affordable housing. Programmes and policies should be inclusive and equitable</p>
<p>Ms. Lee Sim Kuen</p>	<p>Economic Planning Unit (EPU), Prime Minister's Department, as an integral part of the process of formulating the national development plans.</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>First, while we focus on the NGO different religion they have their own way of reducing poverty, so in Selangor right, they have come out with this particular Ikhtiar Malaysia their intention is to eradicate poverty in Malaysia, this is the agency. Then, Islamic Relief and then we have this poverty eradication foundation and the Selangor Zakat Board. So, this is like for Muslim, we have this particular zakat where we pay zakat, and then that money will be given for the I would say that the poor people, its like to over it, so this is the initiative is like the Islamic Relief, poverty eradication foundation, actually their intention is to combat the urban poverty in Malaysia. This is in terms of that we have in Malaysia, not only Selangor but it is overall in Malaysia. Alright, okay, and then we also have this particular the government initiatives under their national economic policy and the national development policy, they also have come up with this particular implementation to reduce poverty, so when it has come</p>

	to the government sector they focus on this particular sectors so to be in more particular in the occupation because we have agricultural and also servicing industry, so they will try to minimize the poverty, so those who in the agricultural sector, they will try to reduce poverty in the sector. Yes, it is depends on the situation. I would say that the intentions to eradicate the poverty is good, but the planning should be in more details or in more variety to reach all the rural area people, how to develop the particular places.
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8. What are the agencies involved in the United States and is it effective?

Ms. Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms. Lee Sim Kuen	<ul style="list-style-type: none"> • #1 Oxfam International. ... • #2 The Organization for Poverty Alleviation and Development. ... • #3 Concern Worldwide. ... • #4 End Poverty Now. ... • #5 Global Citizen. ... • #6 World Relief. ... • #7 Care International. ... • #8 Institute for Research on Poverty.
Dr. Siti Fazilah Binti Abdul Shukor	The respondent has no idea on the agencies involved in the United States and whether it is effective or not.

9. In your opinion, are there any suggestions or recommendations for the agencies to reduce poverty in Malaysia?

Ms. Er Pek Hoon	<ul style="list-style-type: none"> • Invest in education and skill-building initiatives - for those in the poverty group. This is to boost their income levels and employment prospects. • Improve social safety nets: On a temporary basis, have BSH (Bantuan Sara Hidup) programmes that involve cash transfers and social assistance. But the initiatives under BSH during the previous governments appear ineffective because the initiatives should be targeted and extended. • Encourage entrepreneurship and micro-enterprises in rural areas. This can boost income
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	<p>levels for those who venture into entrepreneurship or open up job opportunities for those not doing their own business.</p> <ul style="list-style-type: none"> • Close the regional disparities: East Coast, rural areas and East Malaysia see pervasive poverty. So the Government needs to address regional disparities and distribute resources fairly. Employ targeted measures for those living in poverty there. • Address gender and racial disparities among women, indigenous people and even many members of the Indian community. Although all groups should have equal access to opportunities and resources, these people are probably the most vulnerable, so policies and programmes should be created to address the inequities. • Promote private sector investment: The private sector can contribute by investing in infrastructure and job creation. After all, public-listed companies are mandated to report their activities on CSR (Corporate Social Responsibilities), SDG (Sustainable Development Goals) and ESG (Environmental, Social and Corporate Governance). • Use resources effectively and efficiently – the efforts of various organisations and sectors should be collaborative and coordinated. There seem to be many "Soup Kitchens" and charitable organisations centering around the urban poor in the Klang Valley, but not many in East Coast and East Malaysia. • Putting ideas into practice – the Government regularly comes out with research reports on poverty, plus recommendations. These should be put into practice
<p>Ms. Lee Sim Kuen</p>	<p>There are also suggestions, among others, to increase the budget of the Department of Welfare, increase the stipend given to single mothers, provide subsidised housing to the population, and take over the maintenance</p>

	of low-cost residential flats (many of which are in a deplorable state)
Dr. Siti Fazilah Binti Abdul Shukor	Based on my opinion, even the NGO they already tried their best in coming out with these particular thing. So, actually we have the acts and everything but I think the government have to be very drastic action to taking them out of that particular place, then put into a welfare. In the welfare, they can develop their skill, for them to develop from there and sell to feel more appreciated. Another thing is need to raise awareness among the people to reduce poverty, raise awareness about the rural people's products to encourage Malaysian to support Malaysian. From there, these rural people they will be very excited. And then weneed to cut middle person who become the bridging between the rural area people and the government, this person has to be cut off.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Discussion

This research study is to compare the legal framework for poverty alleviation between Malaysia and the United States. Based on the research study above, both Malaysia and the United States have implemented different policies, planning, and programs to alleviate poverty.

The similarities in both countries' legal framework which aims to narrow the gap between ethnics or people in different areas such as the Government Transformation Programme (GTP) to develop rural areas in Malaysia and rental assistance to those involved in the Low-Income Home Energy Assistance Program (LIHEAP). It is impossible to eliminate poverty, but both countries are working on the minimization of the poverty rate in each country and eliminating hard-core poverty to help raise those in deep poverty to the range above the poverty line.

Furthermore, a comparison can be done on the legal framework to alleviate poverty in both countries. First of all, the policies implemented by Malaysia are planning for long-term poverty alleviation and aiming for a better result at the end of the period by allocating budgets to help the people in poverty, while in the United States, they implemented different welfare programs to provide both cash and non-cash benefits to different groups of people in the society. Besides, the United States is involving several agencies and authorities to work on the whole planning process of evaluating the welfare programs while Malaysia is having only the Economy Planning Unit to work on poverty alleviation in Malaysia. By having more agencies involved, there will be more different suggestions from different perspectives to

fulfill the needs of everyone in poverty yet can improve better after collecting different recommendations. Moreover, Malaysia's legal framework is mainly to provide career opportunities, increase income levels, develop rural areas, and attract foreign investments to alleviate poverty; while in the United States, they are targeting children, families with low income, unemployed, and providing tax credits to help in alleviating poverty through different cash and non-cash benefit programs.

There are a few recommendations by the interviewees to improve the implementation of the legal framework in Malaysia to alleviate poverty which includes paying more attention to educating the new generation such as the program of TVET, working with the NGOs to better reach the people in poverty, increasing the budget to alleviate poverty, provide subsidies on housing and essential products, and also developing the rural areas in order to close the gaps of regional disparities.

5.2 Limitations

Firstly, the short time frame to look for a suitable target for the interview session and conduct the interview physically or online. The whole process took relatively three weeks from selecting the right target population, approaching them to ask for their permission and willingness to be interviewed, scheduling time to conduct interviews, conducting interviews, and interpreting the data collected are quite packed and time-consuming to get the ideal response.

Moreover, the accuracy and reliability of the data may be compromised because of the busy working schedule of the experts to have interviews either physically or online and the inconvenience to conduct interviews, hence some will be reluctant or have emotional strain to be interviewed or may answer more simply or randomly to end the interview faster to continue their work. Furthermore, the interview

answers are based on the experts' basic knowledge and their interpretation of the questions, which may cause biases or inaccurate information. The lack of accessibility to respondents is also one of the limitations of this research study as experts can be in any corner of the world. Consequently, it will cause insufficient data and a higher probability of inaccurate data in this research study.

Besides, the previous research studies on the legal framework for poverty alleviation for both Malaysia and the United States were relatively lesser which has caused the data collection method and comparison studies to be limited to the governments' reports on poverty alleviation strategies, few studies on each both countries independently, and interviews with experts.

5.3 Recommendation

Initially, the time frame for qualitative research should be expanded to a reasonable time frame as it is very time-consuming from selecting the right target population, approach them and conduct an interview while analyzing the responses.

Besides, a longer time frame not only increases the number of interviewees but also increases the accessibility to more experts in other regions and provides more interviewees with more time slots to be chosen in order to participate in the interview sessions. Then, convenience to participants in the interview will be increased as online interviews are providing many benefits and convenience to both interviewer and interviewees.

Moreover, there are some recommendations to better alleviate poverty in both Malaysia and the United States. Governments or private organizations could organize more programs that aiming different groups of people in poverty such as the kids, the unable, singles, and so on by equally distributing the budget allocated so that all of them can benefit from it. Then, the government can provide more working opportunities to the locals instead of foreigners by having more foreign companies establish their subsidiaries in the home country so that the employment rate increases, household income increases, and living quality increases, and hence the poverty rate decreases. Next, the government and agencies should pay more attention to increasing people's awareness of the importance of getting an education because education is the most important to develop skills and utilize knowledge in their career while escaping from poverty by providing more subsidies for kids from low-income families to get education in the government school. The government could also revise the income level to ensure people are having sufficient money to support their family or daily necessities in this high-cost environment recently due to high inflation and also the taxation benefits to the people to provide them with more money to live with. From the perspective of the economy, when people got a job and are having a higher income level or sufficient income to support their family or daily life, their quality of life is increasing as they can afford their necessities such as food, shelter, education, and medical. Hence, they will be living above the poverty line and the development of companies and government could be secured along with the reputation and growth of the country.

5.4 Conclusion

In a nutshell, the increased poverty rate in both Malaysia and the United States after Covid-19 should be solved as soon as possible because people in poverty are suffering to get their daily essentials to continue their life. Both countries have been implementing different policies and allocating budgets and programs to help alleviate poverty in the past 10 years, but it is still not enough as the poverty rate still increases after. Malaysia has implemented the New Economic Model (NEM), Inclusivism, Government Transformation Programme (GTP), the 11th Malaysia Plan, and the current 12th Malaysia Plan in the past 10 years. While the United States has been focusing to implement programs such as SNAP, EITC, Social Security, TANF, WIC, CTC, and other welfare programs in the past 10 years. Hence, the government and NGOs should continue evaluating the legal framework implemented to alleviate poverty and improve them so that the failure in history could be avoided, and hence positively improve the poverty rate.

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APPENDIX

Appendix A: Interview Questions

1. Could you please briefly explain on what is poverty?
2. Could you please briefly explain on the meaning of poverty reduction?
3. Could you briefly talk about the history on programs implemented in Malaysia to reduce poverty?
4. How about the United States? Are there any programs implemented in the past until recently that you would like to share about it?
5. Is there any budget allocated to poverty reduction in the latest development plan in Malaysia?
6. Are there any international programs implemented to reduce poverty globally?
7. What are the agencies involved in Malaysia's poverty reduction? Is it effective in your opinion?
8. What are the agencies involved in the United States and is it effective?
9. In your opinion, are there any suggestions or recommendations for the agencies to reduce poverty in Malaysia?

Appendix B: Interview Answers

1. Could you please briefly explain what is poverty?

<p>Ms. Er Pek Hoon</p>	<p>It is where people lack the money and essentials for a minimal level of living. E.g. lack of access to sufficient food, shelter, clothes, education, healthcare, and other basic necessities.</p> <p>Most countries measure poverty with reference to income level, i.e. compare an individual's or family's income. If these are below a predetermined proportion of the median income in their community, they are said to be living in poverty.</p> <p>Poverty can also be clear-cut (without the need to compare to the national median income). E.g. A person or household, regardless of how much money they make, lacks the essentials to maintain a minimal level of living.</p> <p>Other indicators of poverty: poor health outcomes, less ability to pursue education and obtain stable employment and social marginalisation. Poverty in a country relates to the general issues of inequality and social fairness in that country. E.g. in India, Sri Lanka, the Philippines and Indonesia – the high number of poor shows a lack of equality and social fairness.</p>
<p>Ms. Lee Sim Kuen</p>	<p>Poverty is a state or condition, in which one lacks the financial resources and essentials for a certain standard of living. Wikipedia Source: Wikipedia</p> <p>OR</p> <p>What is poverty? Poverty is about not having enough money to meet basic needs including food, clothing and shelter. However, poverty is more, much more than just not having enough money. The World Bank Organization describes poverty in this way: “Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike -- a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what</p>

	<p>happens in their communities.”</p> <p>Source: https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what_is_poverty.html#:~:text=Poverty%20is%20about%20not%20having,Poverty%20is%20lack%20of%20shelter.</p>
Dr. Siti Fazilah Binti Abdul Shukor	<p>Okay, so poverty is a state of an individual that they have money just for their basic needs like their condition of people who are lack on their financial resources. You can say that their condition, that they don't have enough money for them to survive. It's like those who are earning per day salary is enough for them to fulfil their per day needs, so actually that is the meaning of poverty based on my understanding.</p>

2. Could you please briefly explain the meaning of poverty reduction?

Ms. Er Pek Hoon	<p>Efforts are taken to lessen or eradicate poverty by implementing programmes to improve the quality of life for affected individuals and communities. Also, to expand their access to essential resources and basic needs, e.g. food, water, healthcare, education, and employment opportunities.</p> <p>With better education, healthcare and secure employment; this can offer social safety nets and tackle systemic inequalities and discrimination.</p>
Ms. Lee Sim Kuen	<p>Poverty reduction is how the method of economic and humanitarian help the poor to get out of poverty and make their own money to support their life and family yet to improve their life quality.</p> <p>Source: https://en.wikipedia.org/wiki/Poverty_reduction</p>
Dr. Siti Fazilah Binti Abdul Shukor	<p>Okay, poverty reduction here it will be more on the initiatives or any planning that we have an intention to reduce this particular poverty in Malaysia, not only in Malaysia, in other country we also have poverty so I just focus on Malaysia. So to reduce, what kind of action or what kind of initiatives the agencies of an NGO or government or individual are going to take an action or what kind of measure that you are going to implement to reduce this poverty. So, you know this is the problem and whether this problem can be solved by this measure or this planning, whether this planning will be successful, what is the process or some procedures to look into the effectiveness of that particular measure. So, this is the meaning of poverty reduction that we have to come out with something to reduce our poverty, we cannot eradicate the poverty forever,</p>

	<p>because we cannot do it in one night, it will take times but, we might minimize the number of poverty in our country, so what kind of measure that we are going to take to reduce the poverty in our country. In another way also, when we are reducing the poverty, we are actually increasing our economy also.</p>
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3. Could you briefly talk about the history of programs implemented in Malaysia to reduce poverty?

<p>Ms. Er Pek Hoon</p>	<p>New Economic Policy (NEP) - to end poverty and reorganize society, to do away with the association of race with economic function. It aimed to end poverty regardless of race by enhancing living standards, expanding access to education, and expanding jobs.</p> <p>Poverty Elimination Program (PEP) - to end extreme poverty in rural areas through several programs, including housing, land development, access to credit, and infrastructure improvement.</p> <p>NDP: National Development Policy – Invest in human resources, advance technology and enhance infrastructure development.</p> <p>NVP: National Vision Policy NVP – to eradicate poverty and make Malaysia a fully developed nation by 2020 – by developing economic, social, and human capital.</p> <p>National Transformation Program (NTP) – to turn Malaysia into a high- income economy by 2020 through the development of education and skills, enhancing infrastructure, and promoting foreign investment.</p> <p>You can refer to this website for the initiatives since 2015:</p> <p>https://www.pmo.gov.my/governments-aid-for-the-people/#:~:text=The%20E2%80%98Bantuan%20Sara%20Hidup%2080%99%2028Household%20Living%20Aid%29%20or,criteria%20that%20has%20been%20announced%20by%20the%20Government</p> <p>Also, the first 100 days of the Unity Government:</p> <p>https://malaysia.yahoo.com/news/anwar-admins-100-days-heres-230000345.html</p>
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	<p>The initiatives under the NEP and NDP appear to be successful in reducing poverty among a significant segment of the Malay population. Many Malay billionaires were created out of this, but unfortunately, there is still a substantial % of Malays in the B40 category.</p> <p>The initiatives seem to have no impact on the other races. The Chinese are largely self-reliant on their own efforts, while the Indians and the indigenous communities remain marginalised.</p> <p>The initiatives during the past 6 years seem to be effective in the short term, but there must be more concerted efforts to address poverty issues long term. You can perhaps interview the government officials in charge of these.</p> <p>Come to think of it, if these initiatives were effective, you wouldn't see a significant protest vote during the last General Elections. Poverty and cost of living issues remain a huge concern for the citizens. So the initiatives under the first 100 days of the Unity Government are necessary. So far, they are well-received, but the impact won't be seen until a few years later.</p>
<p>Ms. Lee Sim Kuen</p>	<p>https://www.dosm.gov.my/v1/uploads/files/5_Gallery/2_Media/4_Stats%40media/1_General%20News/2022/03.%20MAC/22%20Mac%20%20General%2011%20%20business%20today.pdf</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>If you ask me what kind of the history of the programs implemented in Malaysia. I'm extremely sorry because I didn't conduct a research on that part, so I couldn't assist you. But based on my understanding, they have implemented few things like the agencies and government also have implemented some programs to reduce poverty either in the urban area or the poverty in the villages, so all this particular programs we actually have a lot of things I would said that not only the federal government coming out with the initiatives even the state government also, each of the state they also come up with this particular poverty reduction programs in each of their states to how they are going to minimize this how they are going to overcome this, so if you ask me what are the types of programs implemented, I couldn't answer you, but I know that they have plenty of programs have been implemented in Malaysia in the federal level and the state level, different state</p>

	they will have different types of programsto eradicate their poverty.
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4. How about the United States? Are there any programs implemented in the past until recently that you would like to share about it?

Ms.Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms.LeeSim Kuen	The United States implemented several policies and programs that covers certain areas such as the child care, child tax credit, Covid-19 Relief, employment, food, housing, paid family leave, and tax credits. Source: https://www.povertycenter.columbia.edu/policies-and-programs
Dr. Siti Fazilah Binti Abdul Shu kor	The respondent has no idea about the programs implemented in the UnitedStates in the past.

5. Is there any budget allocated to poverty reduction in the latest development plan in Malaysia?

<p>Ms. Er Pek Hoon</p>	<p>I am not sure about the budget, you can check from your study of the literature or other public sources or interview government officials in charge of these.</p> <ul style="list-style-type: none"> • 11th Malaysia Plan (2016-2020) aimed to reduce poverty rates from 0.6% in 2014 to 0.4% by 2020. A significant budget was allocated to reduce poverty; you can check it out on your own. • 1Malaysia People's Aid (BR1M) cash transfer program, rural development programs, and efforts to improve access to education and healthcare in rural areas. • Shared Prosperity Vision 2030 - a five-year development plan for 2021-2025 prioritising poverty reduction. • Malaysia Madani – refer to public sources on these.
<p>Ms. Lee Sim Kuen</p>	<p>Yes</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>Yes, this time the budget proposed or the allocated by the PM for 2023 is around 388 I think nearly 400 thousand billion, which is they are focusing on the people centric program only, which is they focused on the transportation because this time they focused on the transportation, the public transportation to improve the public transportation and also poverty. This is because is the urban state, I will say that urban which is KL, Selangor, and also Putrajaya, so these are the urban where we can see urban poor. Urban poor are staying there. When I say urban poor, it is a urban organization staying but the number of people who are living there, you need to know that the lifestyle is very rich there. So, when you earn money, the money is not enough for you to survive in that. That's why their called as urban poor, and then there are some people due to the pandemic they become more poorer already. Okay, so they might come up with these particular poverty eradication, it's not that so really focus on particular state only, but I'm giving example that is an urban even Penang is also an urban organization also. So, here I don't know how much solely they focused on the for the poverty eradication, the amount, but actually, this is allocated for the people centric, means they intended to focus on the people, this</p>

	is the budget for the Malaysian people to reduce the poverty and to improve the public infrastructure.
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6. Are there any international programs implemented to reduce poverty globally?

Ms. Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms. Lee Sim Kuen	Yes
Dr. Siti Fazilah Binti Abdul Shukor	Usually these are the organization, I know the organization they usually will be very active in this particular program, like UNICEF. UNICEF will be for the children, but still even they focused on children, they will look into the bigger picture also and then we also might have this particular UN they also had come up with different organization like they have this particular zero hunger challenge, the scaling up nutrition movement, and the UNDP IKEA foundation to eradicate poverty. There is also a global movement of people, the name is Oxfam. Their aim is to end the injustice in poverty, is like they want to tackle the inequality. Their aim is to end the injustice in poverty, is like they want to tackle the inequality because the poorer become poorer the richer become richer, so they don't want to have that one, so they want to overcome this particular inequality among the poorer people, so it's like to be equal to be equity to everyone. TVET also from 2020, to reduce the social issues, because we have a lot of social issues from the urban poor people, because they don't have money, so the social issues are increasing. They come up with TVET to actually to assist these younger generation people, those who are not good in education, those who cannot enter into the public or private university. Their aim is to end the injustice in poverty, is like they want to tackle the inequality. Their aim is to end the injustice in poverty, is like they want to tackle the inequality.

7. What are the agencies involved in Malaysia's poverty reduction? Is it effective in your opinion?

<p>Ms. Er Pek Hoon</p>	<ul style="list-style-type: none"> • Ministry of Rural Development – carry out programmes to lessen poverty in rural regions • Economic Planning Unit - creating strategies and policies to combat poverty. • National Population and Family Development Board - carry out initiatives to lessen poverty among women and children. • Department of Social Welfare - giving low-income families and individuals social help and support. <p>These appear to be ineffective as Malaysia's poverty rate is still high. Post-pandemic, more and more M40 people are falling into the B40 category, and soon we may be looking at B60, with only M20.</p> <p>The poor also have problems with access to school, career possibilities, healthcare, and affordable housing. Programmes and policies should be inclusive and equitable</p>
<p>Ms. Lee Sim Kuen</p>	<p>Economic Planning Unit (EPU), Prime Minister's Department, as an integral part of the process of formulating the national development plans.</p>
<p>Dr. Siti Fazilah Binti Abdul Shukor</p>	<p>First, while we focus on the NGO different religion they have their own way of reducing poverty, so in Selangor right, they have come out with this particular Ikhtiar Malaysia their intention is to eradicate poverty in Malaysia, this is the agency. Then, Islamic Relief and then we have this poverty eradication foundation and the Selangor Zakat Board. So, this is like for Muslim, we have this particular zakat where we pay zakat, and then that money will be given for the I would say that the poor people, its like to over it, so this is the initiative is like the Islamic Relief, poverty eradication foundation, actually their intention is to combat the urban poverty in Malaysia. This is in terms of that we have in Malaysia, not only Selangor but it is overall in Malaysia. Alright, okay, and then we also have this particular the government initiatives under their national economic policy and the national development policy, they also have come up with this particular implementation to reduce poverty, so when it has come</p>

	to the government sector they focus on this particular sectors so to be in more particular in the occupation because we have agricultural and also servicing industry, so they will try to minimize the poverty, so those who in the agricultural sector, they will try to reduce poverty in the sector. Yes, it is depends on the situation. I would say that the intentions to eradicate the poverty is good, but the planning should be in more details or in more variety to reach all the rural area people, how to develop the particular places.
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8. What are the agencies involved in the United States and is it effective?

Ms. Er Pek Hoon	I am not sure, as I do not research these. You can get answers from your review of the literature or ask people from the US Embassy/organisations or those who research this area.
Ms. Lee Sim Kuen	<ul style="list-style-type: none"> • #1 Oxfam International. ... • #2 The Organization for Poverty Alleviation and Development. ... • #3 Concern Worldwide. ... • #4 End Poverty Now. ... • #5 Global Citizen. ... • #6 World Relief. ... • #7 Care International. ... • #8 Institute for Research on Poverty.
Dr. Siti Fazilah Binti Abdul Shukor	The respondent has no idea on the agencies involved in the United States and whether it is effective or not.

9. In your opinion, are there any suggestions or recommendations for the agencies to reduce poverty in Malaysia?

Ms. Er Pek Hoon	<ul style="list-style-type: none"> • Invest in education and skill-building initiatives - for those in the poverty group. This is to boost their income levels and employment prospects. • Improve social safety nets: On a temporary basis, have BSH (Bantuan Sara Hidup) programmes that involve cash transfers and social assistance. But the initiatives under BSH during the previous governments appear ineffective because the initiatives should be targeted and extended. • Encourage entrepreneurship and micro-enterprises in rural areas. This can boost income
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	<p>levels for those who venture into entrepreneurship or open up job opportunities for those not doing their own business.</p> <ul style="list-style-type: none"> • Close the regional disparities: East Coast, rural areas and East Malaysia see pervasive poverty. So the Government needs to address regional disparities and distribute resources fairly. Employ targeted measures for those living in poverty there. • Address gender and racial disparities among women, indigenous people and even many members of the Indian community. Although all groups should have equal access to opportunities and resources, these people are probably the most vulnerable, so policies and programmes should be created to address the inequities. • Promote private sector investment: The private sector can contribute by investing in infrastructure and job creation. After all, public-listed companies are mandated to report their activities on CSR (Corporate Social Responsibilities), SDG (Sustainable Development Goals) and ESG (Environmental, Social and Corporate Governance). • Use resources effectively and efficiently – the efforts of various organisations and sectors should be collaborative and coordinated. There seem to be many "Soup Kitchens" and charitable organisations centering around the urban poor in the Klang Valley, but not many in East Coast and East Malaysia. • Putting ideas into practice – the Government regularly comes out with research reports on poverty, plus recommendations. These should be put into practice
<p>Ms. Lee Sim Kuen</p>	<p>There are also suggestions, among others, to increase the budget of the Department of Welfare, increase the stipend given to single mothers, provide subsidised housing to the population, and take over the maintenance</p>

	of low-cost residential flats (many of which are in a deplorable state)
Dr. Siti Fazilah Binti Abdul Shukor	Based on my opinion, even the NGO they already tried their best in coming out with these particular thing. So, actually we have the acts and everything but I think the government have to be very drastic action to taking them out of that particular place, then put into a welfare. In the welfare, they can develop their skill, for them to develop from there and sell to feel more appreciated. Another thing is need to raise awareness among the people to reduce poverty, raise awareness about the rural people's products to encourage Malaysian to support Malaysian. From there, these rural people they will be very excited. And then weneed to cut middle person who become the bridging between the rural area people and the government, this person has to be cut off.

Appendix C: Ms. Lee Sim Kuen PDPA Consent Form

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

1. Personal data refers to any information which may directly or indirectly identify a person which could include sensitive personal data and expression of opinion. Among others it includes:
 - a) Name
 - b) Identity card
 - c) Place of Birth
 - d) Address
 - e) Education History
 - f) Employment History
 - g) Medical History
 - h) Blood type
 - i) Race
 - j) Religion
 - k) Photo
 - l) Personal Information and Associated Research Data

2. The purposes for which your personal data may be used are inclusive but not limited to:
 - a) For assessment of any application to UTAR
 - b) For processing any benefits and services
 - c) For communication purposes
 - d) For advertorial and news
 - e) For general administration and record purposes
 - f) For enhancing the value of education
 - g) For educational and related purposes consequential to UTAR
 - h) For replying any responds to complaints and enquiries
 - i) For the purpose of our corporate governance
 - j) For the purposes of conducting research/ collaboration

3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.

4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

6. By submitting or providing your personal data to UTAR, you had consented and agreed for your personal data to be used in accordance to the terms and conditions in the Notice and our relevant policy.
7. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
8. You may access and update your personal data by writing to us at_____.

Acknowledgment of Notice

- [] I have been notified and that I hereby understood, consented and agreed per UTAR above notice.
- [] I disagree, my personal data will not be processed.

sklee

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Name: Miss Sim Kuen Lee
Date: 07.04.2023

Appendix D: Ms. Er Pek Hoon PDPA Consent Form

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

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 - i) Race
 - j) Religion
 - k) Photo
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 - c) For communication purposes
 - d) For advertorial and news
 - e) For general administration and record purposes
 - f) For enhancing the value of education
 - g) For educational and related purposes consequential to UTAR
 - h) For replying any responds to complaints and enquiries
 - i) For the purpose of our corporate governance
 - j) For the purposes of conducting research/ collaboration
3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
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8. You may access and update your personal data by writing to us at _____.

Acknowledgment of Notice

I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

I disagree, my personal data will not be processed.



.....
Name: WINNIE PEK HOON ER

Date: 11 April 2023

Appendix E: Dr. Siti Fazilah Binti Abdul Shukor PDPA Consent Form

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

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 - f) Employment History
 - g) Medical History
 - h) Blood type
 - i) Race
 - j) Religion
 - k) Photo
 - l) Personal Information and Associated Research Data
2. The purposes for which your personal data may be used are inclusive but not limited to:
 - a) For assessment of any application to UTAR
 - b) For processing any benefits and services
 - c) For communication purposes
 - d) For advertorial and news
 - e) For general administration and record purposes
 - f) For enhancing the value of education
 - g) For educational and related purposes consequential to UTAR
 - h) For replying any responds to complaints and enquiries
 - i) For the purpose of our corporate governance
 - j) For the purposes of conducting research/ collaboration
3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

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8. You may access and update your personal data by writing to us at_____.

Acknowledgment of Notice

[] I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

[] I disagree, my personal data will not be processed.



.....
Name: Siti Fazilah Abdul Shukor
Date: 10/04/2023