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THE CENTER TO COMBAT
CORRUPTION AND CRONYISM

COVID-19 and Governance :

A Qualitative Study on Government Aid with Communities from Bentong, Pahang and Selayang, Selangor



COVID-19 and Governance: A Qualitative Study on Government Aid with Communities from Bentong, Pahang and Selayang, Selangor

**A REPORT BY THE CENTER TO COMBAT CORRUPTION AND
CRONYISM (C4 CENTER)**

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Executive Summary

The COVID-19 pandemic saw a global health crisis with far-reaching effects that extended beyond the areas of health alone. Communities that were already disadvantaged were more adversely affected such as the B40 group, women, and children of schooling age – all faced problems relating to loss of income or decrease in quality of life.

The Malaysian government announced multiple policies and varying economic stimulus packages aimed at alleviating the loss of income in a sizeable amount of the population. The aim of this research is to collect feedback in order to improve aid distribution from a governance and institutional perspective. As such, C4 Center conducted qualitative research into local communities' insights into their personal experience with different forms of aid – what forms of aid were available to them, the challenges they faced in the application process, whether or not the aid reached them or was able to provide substantial benefit in helping them through the pandemic. Additional discussions based on the findings are included in the report, analysing issues from a governance angle and from the standpoint of improving existing institutions.

Two focus group discussions were organised through the efforts of the All-Party Parliamentary Group on the Sustainable Development Goals (APPGM-SDG). The first discussion took place on 8 October 2022 at Bentong, Pahang with the aid of former Member of Parliament Wong Tack with 22 participants present. The second took place on 16 October 2022 in Selayang, Selangor with the aid of the Association of Social Services and Community Development of Gombak Selangor (PSPK) with 18 participants present.

Findings – Bentong

| Issues | Findings |
|--|---|
| Allegations of corruption or impropriety | <ul style="list-style-type: none">• The “ketua kampung” was suspected to be hoarding the aid.• Adnan Yaakob was seen passing cash handouts to the community but instructed that no photos were to be taken – bags of cash were also distributed to the village in a discreet manner. Additionally, Johari Harun who was a local officer also seemed to have access to powers usually reserved for state assemblypersons.• Movement Control Order was enforced harshly, especially at a time many were financially strained. |
| Access to information | <ul style="list-style-type: none">• Many were unsure of the channels available to them to access information regarding aid available to them – this included the application process and eligibility for the aid.• Others from Pelangai stated that communication of information was not a very major issue as they were in |

| | |
|--|--|
| | <p>frequent contact with community leaders who could appeal to their respective Members of Parliament (MP) or state assemblyperson (ADUN).</p> <ul style="list-style-type: none"> • Information regarding cash handouts in Kampung Sungai Miang were spread by word of mouth, but the information was limited. • Some participants, especially the ones who were unable to present payslips to prove their level of income due to being self-employed – they were not made known of any alternatives to receiving aid. |
| Efficiency of aid delivery | <ul style="list-style-type: none"> • Too much bureaucracy involved in aid delivery, causing delays. • Centres of aid delivery were disorganised, leading to traffic congestions in the surrounding area. |
| Involvement of local government or elected officials | <ul style="list-style-type: none"> • Wong Tack, MP for Bentong at that time, received praise for actively participating in delivering aid to the community. • Pelangai was apparently left behind in terms of receiving aid – Adnan Yaakob who was the ADUN at that time did not visit the area nor did he send any aides to provide support to the community there. |
| Efficacy of aid | <ul style="list-style-type: none"> • Most participants felt that they had to resort to EPF withdrawals to make ends meet. • Some stated that the loan moratorium was helpful, but that the cash handouts were not as helpful as it was only effective in the short-term. |

Findings – Selayang

| Issues | Findings |
|--|--|
| Allegations of corruption or improper governance | <ul style="list-style-type: none"> • Suspicions of nepotism in the aid disbursement process as families of government workers or with ties to political parties were allegedly prioritised. • The Indian community allegedly received far less aid compared to other communities. • Aid was distributed at greater frequency at the start of the campaign period for the General Elections. • Suspicions that aid was being selectively granted depending on constituency as a means of appealing to voters. |

| | |
|--|---|
| Access to information | <ul style="list-style-type: none"> • Information regarding cash handouts were passed around through mobile notifications, the news, and through word of mouth but many were unaware of other forms of aid. • The process of applying for financial aid was challenging to navigate – the extensive need for documentation, internet literacy, or travel requirements were cited. They also stated that the complicated terms and conditions left them confused as to whether they even qualified for aid. • Even where application was successful, they were unaware of how to check the approval status or the basis for their application being rejected. • Complaints made orally were not entertained. |
| Delivery of aid | <ul style="list-style-type: none"> • The provision of devices such as smartphones for students' education and oximeter were delayed in part due to a challenging application process and unresponsiveness from the government. |
| Involvement of local government or elected officials | <ul style="list-style-type: none"> • Perception towards them was negative – participants stated that the MP or ADUN was absent and did not provide aid or any information for accessing it. • The “ketua kampung” were conversely seen as helpful in providing and distributing aid to the local community. |
| Efficacy of aid | <ul style="list-style-type: none"> • Internet connection from the SIM cards provided were slow, and the smartphones themselves were insufficient. • Basic groceries and food aid were only provided once and used up very quickly. • Heavy reliance on EPF withdrawals to cover expenditure such as groceries and rent. • Housing loans increased for some homeowners even though they were promised that repayments would be frozen. • “Bendera Putih (White Flag)” campaign where households signal their desperation for supplies and aid was acted upon by certain members of the community. • Food aid provided failed to account for factors such as size of family – this made aid less effective in alleviating the growing need for food for individuals from larger families. |

Discussion Points

1. Importance of ensuring access to information – factors affecting this included organisation of information, access to internet, technological literacy, and language barriers.
2. Involvement of local representatives in aid distribution – the duty of MPs/ADUN in direct aid provision, the reliance on cash as the main form of government aid, and the capacity of social services to provide welfare and directly work with communities.
3. Poor governance – lack of transparency at high-level institutions, alleged corruption and impropriety in government aid distribution, alleged usage of COVID-19 aid funds for political funding, and the usage of aid distribution as a political tool.

Recommendations

1. Ensure access to information for all individuals.
2. Strengthen and improve the social welfare system and national disaster management plans to improve service delivery.
3. Legislate vital good governance laws that ensure transparency and accountability in government institutions such as the Political Financing Act and Ombudsman Act.
4. Legislate a Procurement Act to regulate the process of government procurement and tenders as well as provides guidance in managing emergency procurements during emergencies.
5. Investigate allegations of corruption and impropriety.

Background

COVID-19 and its effects on Malaysians

The Coronavirus Disease 2019 (COVID-19) pandemic saw a global health crisis with far-reaching effects that extended beyond the areas of health alone. To curb the spread of the virus, various measures were imposed by governments around the globe with the aim of minimizing contact between people, thus also decreasing the risk of infection. In Malaysia, these measures were collectively known as the Movement Control Orders (MCO) which imposed social distancing guidelines, limits on social gatherings, and travel restrictions. While the MCO in its various phases and levels of enforcement was credited with helping curb the spread of the virus to an extent, there were negative externalities arising from the imposition of the MCO – limitations on movement meant that business operations were limited, with many industries forced to cease operations entirely as they were considered “non-essential”.¹

The Malaysian government categorizes all income earners by the percentage of total income earned based on the Household Income and Basic Amenities Survey conducted by the Department of Statistics Malaysia (DOSM). These categorizations are based on a national average, but more accurate categorizations of these income groups by individual states are available for public access through the reports published on DOSM’s website. For the duration of the pandemic, special focus was placed on the lowest 40% of all income earners in Malaysia – they are collectively known as the B40 community – as they were the community most affected by the limitations on business operations nationwide, being at greater risk at facing precarity than all other groups of income earners. DOSM had reported that the poverty rate stood at 5.6% in 2019 but has increased to at least to 8.4% of all households in 2020 due to the pandemic.² As of September 2021, over 37,000 micro-businesses and small and medium enterprises (SMEs) were forced to close down as a result of being unable to generate enough revenue to sustain operations.³

Besides the lower-income group, traditionally socially disadvantaged communities similarly were at higher risk of facing negative externalities arising from the COVID-19 pandemic. Women were particularly vulnerable: there was an increase in cases of domestic violence⁴ during the lockdowns, and female entrepreneurs also faced

¹ Ang, Z. Y., Cheah, K. Y., Shakirah, Md. S., Fun, W. H., Anis-Syakira, J., Kong, Y.-L., & Sararaks, S. (2021). Malaysia’s Health Systems Response to COVID-19. *International Journal of Environmental Research and Public Health*, 18(21), 11109. <https://doi.org/10.3390/ijerph182111109>

² FMT Reporters (2021, 17 June). Poverty rate shoots up to 8.4% in 2020. *Free Malaysia Today*. <https://www.freemalaysiatoday.com/category/nation/2021/06/17/poverty-rate-shoots-up-to-8-4-in-2020/>

³ Augustin, Sean (2021, September 28). Over 37,000 businesses shut down during MCO 3.0. *Free Malaysia Today*. <https://www.freemalaysiatoday.com/category/nation/2021/09/28/over-37000-businesses-shut-down-during-mco3-0/>

⁴ Women’s Aid Organisation (2020, June 30). Submission on COVID-19 and the Increase of Domestic Violence Against Women in Malaysia to the UN Special Rapporteur on Violence against women, its causes and

significantly more challenges as opposed to their male counterparts.⁵ Women also bore specific harms in relation to how COVID-19-related health policy was carried out – regulations entitled men, as the “heads of families”, to leave the house under specific conditions but alternatively, women were prevented from leaving despite the reasons being for provisions, work or even volunteering.⁶ As a result, women feared having been targeted for prosecution when going to food markets, pharmacies, or when accessing other services. While women bore a large amount of the pandemic’s externalities, they were by no means unique – children and teenagers of schooling age, had to adapt to online learning, an exercise made all the more difficult with inconsistent and at times unreliable internet connection, lack of access to proper devices especially for students from lower-income families.⁷

Government financial aid

Over the course of the COVID-19 pandemic, the Malaysian government announced multiple policies and varying economic stimulus packages aimed at alleviating the problems caused by reduced economic output and loss of income in a sizeable amount of the population. On 23 March 2020, the Malaysian Government allocated RM600 million to the Ministry of Health for the purchase of equipment and to hire contract personnel, especially nurses. It also announced that contributors of the Employees Provident Fund (EPF)⁸ can withdraw up to RM500 per month for 12 months.⁹ These and others benefits encompassed the Prihatin package which was valued at RM250 billion. However, as the pandemic dragged on, this was followed by seven more economic packages: Prihatin Plus (RM10 billion), Penjana (RM35 billion), Kita Prihatin (RM10 billion), Permai (RM15 billion), Pemerkasa (RM20 billion), Pemerkasa+ (RM40 billion) and Pemulih (RM150 billion).¹⁰ These packages

consequences. *Office of the United Nations High Commissioner for Human Rights*
<https://www.ohchr.org/sites/default/files/2022-01/malaysia-womens-aid.pdf>

⁵ Mahat, N., Mahat, I. R. B., & Mustafa, M. S. A. (2021). Covid -19 Pandemic: Issues and Challenges Among Women Entrepreneurs in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 11(6), 231–239. <http://dx.doi.org/10.6007/IJARBS/v11-i6/10114>

⁶ McLaren, H. J., Wong, K. R., Nguyen, K. N., & Mahamadachchi, K. N. D. (2020). Covid-19 and Women’s Triple Burden: Vignettes from Sri Lanka, Malaysia, Vietnam and Australia. *Social Sciences*, 9(5), 87. <https://doi.org/10.3390/socsci9050087>

⁷ Ong, Justin (2020, July 17). Education Ministry: Over one in three students couldn’t access online learning during MCO. *Malay Mail*. <https://www.malaymail.com/news/malaysia/2020/07/16/education-ministry-over-one-in-three-students-couldnt-access-online-learnin/1885005>

⁸ The Employees Provident Fund (EPF – known in Malay as Kumpulan Wang Simpanan Pekerja or KWSP) is a federal statutory body under the purview of the Ministry of Finance which functions as a retirement fund for workers in the private sector, and is mandatory for Malaysian citizens. Contributions to the fund exist in two prongs – employees’ monthly salaries are deducted by a certain percentage, and employers separately contribute a certain percentage of employees’ gross income. Standard practice dictates that withdrawals of only up to 30% can be made after the employee reaches 50 years of age – complete withdrawals can only be made by employees above 55 years of age.

⁹ Azli, Firdaus (23 March 2020). COVID-19: Pencarum KWSP dibenar keluar RM500 sebulan bermula 1 April [COVID-19: EPF contributors are allowed to withdraw RM500 a month starting 1 April]. *Astro Awani* (in Malay). <https://www.astroawani.com/berita-malaysia/covid19-pencarum-kwsp-dibenar-keluar-rm500-sebulan-bermula-1-april-234864>

¹⁰ Asia Analytica (2021, July 12). Special Report: Malaysia’s Covid-19 Financial Support Packages – A case of prudent cash flow restructuring and not excessive cash handouts that have to be paid by future generations. *The*

encompassed a wide scope, intended to bolster the economy and provide relief from economic losses, and contained provisions pertaining to individuals and businesses alike. Such measures included direct cash payments (arguably the most well-known aspect of all the packages), loan moratoriums, subsidy programmes, and tax relief and exemptions, micro-credit schemes, etc.

Political turmoil amidst the pandemic

An assessment of governmental financial aid during COVID-19 requires further contextualization through an examination of the contemporary political crisis that took place right before the emergence of COVID-19 as a global threat. The previous Pakatan Harapan-led government that had emerged victorious after the 14th General Elections in 2018 had collapsed at the end of February 2020, with the newly-formed Perikatan Nasional coalition taking its place shortly after.^{11,12} This is noteworthy due to how close in proximity the political turbulence takes place together with when COVID-19 started becoming an urgent nationwide issue – the first Movement Control Order’s regulations were announced on 16 March 2020, not less than a month after the new government had taken office.¹³ Hence, doubts emerged as to whether a new government arising from a new coalition was equipped to handle a crisis on this scale.

Indeed, the Malaysian government’s decisions regarding the allocation of funds for the purposes of mitigating the harms of COVID-19 were not without controversy. The government declared a state of Emergency for seven months from 12 January until 1 August 2021, during which Parliament would be suspended, putting governance of the country entirely in the hands of the executive.¹⁴ Then-Minister of Finance Tengku Zafrul had announced in November 2020 that RM3 billion was allocated for the purchase of COVID-19 vaccines, but this amount was never reflected in the National Budget for 2021, later admitting in late April 2021 that it was never in the budget and would instead be sourced from the National Trust Fund alongside an additional RM2 billion for the PEMERKASA economic stimulus package.¹⁵ This comes shortly after the government had made an amendment to the National Trust Fund Act 1988, allowing them to draw from the National Trust Fund, worth approximately RM19.2

Edge Malaysia. <https://www.theedgemarkets.com/article/special-report-malaysias-covid19-financial-support-packages-%25E2%2580%2593-case-prudent-cash-flow>

¹¹ Head, Jonathan (2020, March 5). How Malaysia’s government collapsed in two years. *BBC News.* <https://www.bbc.com/news/world-asia-51716474>

¹² Jaipragas, B., Sukumaran, T. (2020, March 7). Betrayal, treachery, ‘unrequited romance’: what next in Malaysian politics? *South China Morning Post.* <https://www.scmp.com/week-asia/politics/article/3074020/betrayal-treachery-unrequited-romance-what-next-malaysian>

¹³ Unnamed (2020, March 16). Covid-19: Movement Control Order imposed with only essential sectors operating. *New Straits Times.* <https://www.nst.com.my/news/nation/2020/03/575177/covid-19-movement-control-order-imposed-only-essential-sectors-operating>

¹⁴ Unnamed (2021, January 12). King consents to emergency declaration, to be in force until Aug 1. *Malaysiakini.* <https://www.malaysiakini.com/news/558548>

¹⁵ CodeBlue (2021, April 26). Minister: RM3 Bil Covid-19 Vaccine Allocation Not In Budget 2021. *Code Blue.* <https://codeblue.galencentre.org/2021/04/26/minister-rm3-bil-covid-19-vaccine-allocation-not-in-budget-2021/>

billion at that time.¹⁶ This was not the sole instance of the government using wide powers granted to it through the enactment of a National Emergency to ostensibly bypass scrutiny in moving funds – the government had also passed an amendment to the Emergency Ordinance on 31 March 2021 that would allow the creation of supplementary budgets as long as approval was obtained by the Ministry of Finance and without prior Parliamentary oversight.¹⁷ As recently as December 2022, Prime Minister Anwar Ibrahim stated that his government found that the expenditure of tens of billions of ringgit indicated rule-breaking and breaches of procedure.^{18,19}

Emergent problems and growing concerns

For all its posturing about the need to circumvent the usual checks and balances in accessing funds for the sake of an immediate response in an emergency, there were ultimately many flaws with aid delivery. For example, the Auditor General's 2021 Report (Series 2) found that the procurement of ventilators during the COVID-19 pandemic leading to the delivery of 93 defective units and an estimated RM 13.07 million in losses.²⁰ This was in large part contributed to by the lack of accountability mechanisms for public spending as well as the abuse of corporate social responsibility as a means of circumventing proper procedure, allowing private companies to receive huge amounts of public funding, ostensibly to provide a public service. That these revelations come to light after the fact and are expressed as numbers and figures should not detract from the notion that those who needed these services in the midst of the COVID-19 pandemic were deprived of them as a result of poor governance.

With Malaysia planning its transition back to the pre-pandemic period, the newly-elected unity government is reckoning with the previous government's decisions to rely heavily on EPF withdrawals as a form of aid. Prime Minister and Finance Minister (as of 24 November 2022) revealed that more than two-thirds of active EPF contributors aged 55 years and below will struggle to retire above the poverty line, stating that as of Dec 31 last year, up to 6.7 million EPF members aged below 55, or 51% of the total, had less than RM10,000 left in their accounts following the four

¹⁶ Yeap, Cindy (2021, May 3). The State of the Nation: What tapping KWAN's RM19.2 bil for vaccines and related expenses spells for the country. *The Edge Markets*. <https://www.theedgemarkets.com/article/state-nation-what-tapping-kwans-rm192-bil-vaccines-and-related-expenses-spells-country>

¹⁷ Unnamed (2021, March 31). Malaysia approves controversial law allowing govt, states to bypass lawmakers in fund allocations. *The Straits Times*. <https://www.straitstimes.com/asia/se-asia/malaysia-approves-controversial-law-allowing-govt-states-to-bypass-lawmakers-in>

¹⁸ Basyir, Mohd., Sallehuddin, Q. (2022, December 5). (Updated) RM600b scandal: Serious breach of procedure during Muhyiddin's administration, says Anwar. *The Star Online*. <https://www.nst.com.my/news/nation/2022/12/857858/updated-rm600b-scandal-serious-breach-procedure-during-muhyiddins>

¹⁹ Ibrahim, Anwar [@anwaribrahim] (2022, December 6). *Setelah diteliti, sejumlah besar dari wang itu adalah dari KWSP, iaitu wang simpanan hari tua rakyat sendiri dan juga untuk moratorium bank. Namun, ada beberapa puluh bilion yang lain yang menunjukkan ada pelanggaran peraturan* [Tweet]. *Twitter*. <https://twitter.com/anwaribrahim/status/1599979831755952128>

²⁰ The Center to Combat Corruption and Cronyism (C4 Center) (2023, February 21). Corporate Social Responsibility in Public Procurement – No Responsibility for Losses, No Empathy for Malaysians. *C4 Center Website*. <https://c4center.org/csr-public-procurement-c4-center/>

withdrawals.²¹ EPF chief executive officer Datuk Seri Amir Hamzah Azizan later stated that the median savings of the Malay and Indian community have dropped significantly by 70% and 40% respectively.²² The EPF savings by income group are particularly telling:

“... Amir Hamzah said the median savings of EPF members in the bottom 40% group (B40) were hit the most, falling 70% to RM577 as at December 2022, from RM2,434 as at April 2020. This was followed by the middle 40% group (M40), whose median savings declined 34% to RM19,926, from RM30,113 over the same period.

The top 20 group (T20), meanwhile, managed to grow their median savings by 9% to RM152,964, from RM140,440 previously.”

Taken to its logical conclusion, these figures tell us that this form of financial aid has only widened income inequality. A majority of Malaysians will face significant challenges as they try to recover from the cost of the COVID-19 pandemic, and even more so for aged populations who are reaching the end of their professional lives. The task ahead for governments current and subsequent will be to ensure that not only support for these populations exist but that the individuals who need them most will be able to benefit from them.

²¹ FMT Reporters (2023, February 23). Two-thirds of EPF members risk retiring below poverty lines, says Anwar. *Free Malaysia Today*. <https://www.freemalaysiatoday.com/category/nation/2023/02/23/two-thirds-of-epf-members-risk-retiring-below-poverty-lines-says-anwar/>

²² Lim, Justin (2023, March 4). Pandemic-era withdrawals significantly eroded savings levels of Bumiputera and Indian EPF members, says fund's CEO. *The Edge Markets*. <https://www.theedgemarkets.com/node/657796>

Scope and Methodology

The Malaysian government's myriad financial aid packages were aimed at alleviating the human and financial costs of the pandemic – these packages have been written about in length with regard to their efficacy from an economic standpoint. However, there remains a dearth of examinations into whether or not the different forms of financial aid including cash handouts and loan moratoriums actually reached their target groups, or how effective they were at alleviating the burdens imposed by the pandemic.

This study is based on desk research and in-person focus group discussions with local communities. The desk research draws from a combination of primary and secondary sources. The primary sources assessed included media announcements from the Prime Minister's Office regarding the different economic stimulus packages, and facts and figures from the Department of Statistics on income categorisations of Malaysian households. The secondary sources included articles from news media reporting on significant events that took place during the duration of the COVID-19 pandemic, and the timeline of different policies introduced by the government to combat the pandemic. Other secondary sources also include existing research on the pandemic, primarily regarding the negative effects the pandemic posed to different communities based on delineations of identity and socioeconomic standards, particularly how vulnerable groups fared.

The in-person focus groups were conducted with the aid of the All-Party Parliamentary Group Malaysia on the Sustainable Development Goals (APPGM-SDG), a bipartisan initiative driven to implement the SDGs in Parliamentary constituencies across Malaysia. The APPGM-SDG possesses connections to many local communities and were instrumental in linking the researchers of this study to local communities, helping to organise the logistics of the focus group discussions and calling for participants. Two focus group discussions were organised – the first took place on 8 October 2022 at Bentong, Pahang with the aid of former Member of Parliament Wong Tack with 22 participants present. The second took place on 16 October 2022 in Selayang, Selangor with the aid of the Association of Social Services and Community Development of Gombak Selangor (PSPK) with 18 participants present.

Participants were asked to share their experiences and thoughts regarding the national financial aid schemes – certain issues such as access to information, transparency of government officials and agencies in the application process of aid, the degree of involvement of local government and Members of Parliament in ensuring the well-being of the residents of their respective districts and constituencies, and the delivery of different forms of aid became the focus of investigations. Participants were also invited to share their stories regarding the difficulties they and their families went through amidst the pandemic, especially during the implementation of the Movement

Control Order (MCO). A sample of the prompt questions asked will be included in the Appendix section of this report.

The study places importance on prioritising the voices of communities who are specifically more vulnerable due to their position in society by virtue of gender, race, or socioeconomic standing. Hence, at least half of all participants were women – additionally many were racial minorities, from the B40 community, or a combination of two or more of these characteristics.

This report collates the qualitative data obtained from participants, provides an analysis of the common issues faced by a significant proportion of the participants, and ends with a set of recommendations aimed at the Malaysian government on how the systems of aid delivery can be improved.

Limitations

The team faced multiple challenges throughout the course of the study's implementation, as well as identified further challenges that would affect the course of data collection:

- **Availability of data**

Data regarding the financial aid schemes proposed by the government was often challenging to access. The government had largely only released announcements of the financial aid systems through media announcements and subsequently infographics posted on the website of the Prime Minister's Office. These announcements and notices only very briefly outlined the proposed benefits of the financial aid schemes but provided little to no further information as to how an individual may seek to apply for these schemes. Retrospectively researching previous financial aid packages announced also proved to be a challenge as government-affiliated websites did not adequately archive their previous announcements.

- **Overlap**

A potential issue identified early on was that there was no way of precisely identifying whether a form of aid had been received under one stimulus package or the other, owing to delays in delivery by which then a subsequent package would also be in effect already, and because the aid guaranteed under multiple packages often shared many similar aspects. This was particularly prominent in the case of cash handouts, whereby the sum was debited directly into an individual's account without warning and at wildly inconsistent times, and for multiple possible reasons.

For example, there is no way of knowing whether the aid received was because an individual was a single woman, or because she belonged in the B40 group, or because she may be a small business owner as many of the same benefits offered to individuals were also true for business owners. This was predicted to limit the investigation through focus group discussion as participants would not be privy to this knowledge themselves.

- **Focus group discussions as a method of data collection**

While it was decided that focus group discussions would be the best method to foster an open environment that would encourage participant feedback, it was not possible to ensure that every single participant was allocated an equal amount of time to share their experiences. As a result, the findings of this study may possibly reflect the opinions of some participants more than others. Additionally, the discussions taking place were not tightly regimented – the survey only served as a guide for the moderator, not a checklist strictly adhered to in order to allow conversation to take place naturally. Hence, not all groups addressed every single item on the survey.

- **Language difference**

Given the multicultural and multi-ethnic nature of Malaysian society, especially within lower-income groups, the focus group discussions had to be conducted and recorded in multiple languages, before being translated into English.

Findings

Bentong, Pahang

The COVID-19 pandemic had affected the lives of the communities in Bentong to varying degrees, but the main determinant factor was their occupations and whether or not those particular industries were disrupted by the Movement Control Orders (MCO). Ms Fan, a real estate agent, stated that there was “next to no work” because she was supplying houses primarily to expatriates and was forced to seek a secondary source of income. Similarly, Mr Isaac ran a school canteen before the closure of schools, causing a significant loss of income, resulting in his wife having to sell food for more household income. Another participant from Kampung Chamang²³, who was a business owner in the tourism sector, stated that he was forced to terminate all workers under employment and close his business – he was also unable to provide any compensation to the terminated workers as the company had no income by then.

On the other hand, those industries or occupations that persisted despite the MCO were relatively left unharmed. Mr Adam, who worked as an e-hailing driver was able to sustain an income throughout the MCO because of an increased demand in his services – being a driver also made him exempt from the restrictions disallowing inter-district travel.

Feedback regarding how the pandemic and movement control order affected minority and disadvantaged communities in specific ways was sought – to that end, participants from Kampung Sungai Miang, a village primarily populated with indigenous people, were forthright with their experiences. They stated that almost if not all women in their village were housewives, and that the families’ breadwinners were the men who worked as rubber tappers. Women were mostly confined to domestic life, taking on role of family caretaker, and hence were generally reluctant to leave the village. On the other hand, the youth of working age from Kampung Sungai Miang mostly opt for employment at the nearby tourist resorts (Genting Highlands or Bukit Tinggi). They were all terminated at the start of the pandemic with 3 months’ compensation.

Participants of the roundtable discussions received aid in multiple forms, including direct cash handouts, loan moratoriums, food, and COVID-19 prevention supplies. The aid was mostly obtained from the government, but some non-governmental organisations (NGOs) and religious organisations provided aid as well as took on the task of distributing it. Residents of Kampung Sungai Miang mentioned that they were provided a steady supply of food aid from their ADUN (state legislative assembly member) as well as from the Department of Orang Asli Development – a government

²³ Kampung Chamang is one the main commercial and administrative areas in Bentong. Aside from the many shoplots that comprise a majority of Kampung Chamang, it is also the location of Bentong Courthouse, Bentong Hospital, Bentong Land and District Office, Bentong Labour Office, and Bentong Town Square.

agency overseeing the affairs of the local indigenous population – having received three food baskets per month over the course of three months.

Cash aid handed out by the government varied across participants – some stated that they had only received one-off payments ranging between RM 100-200, while others stated that they had received payment multiple times over the course of a single year of up to RM 300 per payment. Many had admitted to withdrawing from their Employees Provident Fund (EPF) in order to sustain themselves during the pandemic and subsequent lockdowns, sometimes more than once.

The **involvement of local government and elected officials** was an issue that was raised during discussions. Wong Tack, who was the Member of Parliament for Bentong when the roundtable discussions took place, was credited by multiple participants for actively participating in delivering aid to the local community. One of the participants, Mr Isaac, had himself assisted Wong Tack in providing aid.

However, Mr Isaac who was from the Pelangai district felt that his area was left behind in terms of aid. Mr Isaac claimed that the ADUN (state legislative assembly member) at the time, Adnan Yaakob, never visited the area, not at the height of the COVID-19 pandemic lockdowns nor when the area experienced flooding. Mr Adam added that Adnan Yaakob was in Singapore during the floods, and that aides from his office were not sent to assist the community either.

However, the provision of aid itself also had issues concerning **efficiency of delivery**. Mr Adam opined that there was too much bureaucracy involved in the distribution of aid, ultimately causing a slowdown of the entire process. He also mentioned that the aid centres were not organised well, and that the areas around these aid centres were prone to traffic jams and congestion as one centre was expected to cater to a large number of people.

Ms Karen, a representative of an women's NGO named Soroptimist International of Bentong, had assisted Wong Tack and followed his instructions. Responding to Mr Adam, she stated that the food aid provided during the pandemic-related lockdowns were donated from Kuala Lumpur, and was packed and sent individually to those in need, although also admitted that his criticisms of aid centres being congested during the flooding were correct.

Access to information regarding financial and other forms of aid was a recurring issue with many of the participants – every single focus group had cited this as an issue that prevented them from receiving more aid from the government. Mr Adam, felt that many people had no idea where to even request aid from and that the communication of this information was done poorly. He went on to share further:

“One of the families I was trying to help was refused aid by their Ketua Kampung (village leader) as they were apparently illegible for the aid. We found out that this was because their area – Benus – was outside of the jurisdiction of the Ketua Kampung.”

It is relevant and contextually useful to briefly describe here the functions of a Ketua Kampung. Ketua Kampung are appointed by the state government as community leaders of respective “kampung” – their responsibilities are to assist the Penghulu Mukim²⁴ in matters regarding the development and safety of the *kampung* and ensuring that government policies are implemented at the local level. Ketua kampung also serve a “sentimental” function, being responsible for encouraging loyalty to the government and nation, encouraging religious and cultural practices, and creating a communitarian environment.^{25, 26} Wong Tack’s officer Mr Aziz who was present at the discussions, responded to the above – as Wong Tack was a politician from the opposition at that point in time, they were unable to enter Benus to distribute food. Apparently, they were not given permission to set up aid distribution centres in certain areas, even during the COVID lockdown. The ruling government had instead opted to take full control over the aid distribution programme – Mr Aziz conceded that many were flooded in their homes, and prevented from moving to temporary shelters.

On this, Mr Isaac was of the opinion that the communication of information was not a major issue faced in his community in Pelangai because they were able to reach their community leaders easily who were able to appeal to the MP, ADUN, and state government on the community’s behalf.

Participants from Kampung Sungai Miang stated that information regarding cash handouts was spread by word of mouth. This information was often limited, and that they were mostly left ignorant regarding the existence of other cash handout programmes. For example, they stated that one of the only cash handouts they were aware of was a payment of an unspecified amount to each individual who registers for vaccinations. Additionally, they stated that they were aware of a payment of RM600 to those who were middle-aged and tested positive for COVID-19, thus unable to go to work – this too, was spread by word of mouth, and was apparently applied selectively.

Participants from another village, Kampung Parit, expressed dissatisfaction about many of their residents not having received cash aid at all! They opined that they were facing discrimination and being refused aid on the basis that their village was more well-off, apparently because of the cars that they were driving. Many of Kampung Parit’s residents were also self-employed, and were thus unable to provide pay slips to be presented during the application process for aid, and this was an issue that extended to the elderly as well, demonstrating that the application process proved to

²⁴ Penghulu Mukim are the leaders of the *mukim* – each mukim is comprised of a collection of *kampung*, and each kampung has its own leader, or *ketua kampung*. The *ketua kampung* of all the different *kampung* falling under a *mukim* is expected to assist the Penghulu Mukim.

²⁵ Selangor State Assembly (2010). (Malay) The First Meeting of the Third Term of the Selangor State Assembly Year. *Official Portal of the Selangor State Assembly*. <http://dewan.selangor.gov.my/question/jawatan-dan-perlantikan-ketua-ketua-kampung/>

²⁶ Selangor State Assembly (2014). (Malay) The Third Meeting of the Second Term of the Selangor State Assembly Year 2014. *Official Portal of the Selangor State Assembly*. <http://dewan.selangor.gov.my/question/tanggungijawab-ketua-kampung/>

be opaque for many and that local communities were not made aware of any alternative measures that could have been taken to apply for cash aid.

The gaps in information were exacerbated in the limitations of the aid itself – on the matter of EPF withdrawals, participants from both Kampung Parit and Kampung Sungai Miang were aware of them from watching announcements on television but were largely unable to take advantage of the programme as many were self-employed, and did not have savings accounts under the EPF scheme. In a similar vein, Mr Adli who worked in a “kebun” – a small orchard where numerous vegetation and fruit are grown in limited capacity, usually not suited for large scale commercial enterprise – stated that he did not receive much aid, and further opined that most forms of aid were given to those who owned a “gerai” or stall.

Allegations of corruption or impropriety were also brought up by some of the participants — it should vitally be noted that the veracity of these allegations is unable to be proven at the time of writing, and merely reflect the views of the participants. For example, Mr Adam was of the opinion that the Ketua Kampung (village leader), his family, and his immediate community had hoarded the aid.

There were other instances that aroused suspicion in participants that pointed towards possible impropriety. Mr Adam recounted Adnan Yaakob passing cash handouts to the community but instructed that no photos were to be taken. Bags of cash were also allegedly distributed to the village through “underhanded methods”, being brought in discreetly. This inadvertently also created an expectation in the community that visit from Adnan would mean cash handouts, as their entire village would flock to him when they heard of his arrival.

According to some participants, Johari Harun, who later succeeded Adnan Yaakob as ADUN, seemed to have all the perks of an ADUN despite having been just a local officer at that time – he was apparently witnessed to have cleared out a school to use as a helipad.

Mr Adam additionally raised an anecdote regarding the enforcement of the Movement Control Order, stating that a friend of his was heavily penalised with fines for leaving their district at time when travelling outside the district of residence was considered an offence. He questioned the decision to impose fines at a time when many were also suffering financially.

The **efficacy** of different forms of aid and their effect on alleviating the communities' circumstances were also a point that was raised. Two Indian male respondents who self-reported as being part of the B40 community opined that the moratorium on car loan repayments was very helpful to them, but added that the direct cash payments and EPF withdrawals were less so, citing that they were only really helpful in the short term and immediate needs.

Selayang and Gombak, Selangor

In Selayang, the local communities also admitted to drastic effects the pandemic had on their work and livelihoods. At the height of the pandemic, both Selayang and Gombak had been classified as “red zones” subject to the Emergency Movement Control Orders (EMCO), a heightened version of the MCO that also entailed enforcement by law enforcement and armed forces on rules such as greatly limiting the movement of people in and out of the district – people were not even allowed to leave their homes at one point.

Participants here received similar aid to the participants in Bentong as well, having received a few direct cash payments, the occasional food baskets, and COVID-19 prevention supplies, both from the government, as well as from NGOs. The amount of cash directly paid ranged between RM 200 to RM 1000, under multiple schemes. Many of them cited having to withdraw from their EPF accounts, or directly from their own savings as a means of sustenance.

The participants from Selayang provided feedback that could be categorised into similar issues as shared by the participants in Bentong as well, such as the **involvement of the local government and elected officials**. In this matter, participants displayed largely negative perceptions of their local elected representatives and ADUN, stating that they were not involved in providing many forms of aid or information relating to the availability of aid. Participants stated that their local government representatives did not appear to communicate directly with the community, having not physically seen in the area during the lockdown.

Conversely, participants were more positive towards their “ketua kampung” (village leader – used loosely here to refer to a leader of the neighbourhood association, not strictly of a village). Where the government officials such as members of Parliament and state legislative assemblymen allegedly did little to provide aid to the local community, the ketua kampung were cited as providing and distributing aid to the communities – these included small amounts of money and food aid. NGOs were also credited for being one of the primary distributors of aid in the community during the lockdowns.

Access to information was once again a recurring issue. Whilst some participants stated that they were aware of the direct cash payments through alerts on their mobile devices, the news, as well as through word of mouth, multiple participants pointing out

that they were largely unaware of what other forms of aid were available to them. In the case of direct cash payments, multiple participants stated that they were aware of such allocations but have still yet to receive it despite falling within the category of eligible recipients.

Proceeding with the application for aid became a significant barrier – one participant who was the owner of a small baking business stated that while she was aware of the aid programme, the process was greatly slowed and hindered by the amount of documentation that needed to be presented.

The process itself also proved to not only be opaque but also inconvenient on multiple fronts. With online applications, some of the participants stated that the complexity of using the internet platforms presented a challenge in requesting aid. Conversely, the alternative to online applications required them to physically travel to the government offices, which would have been challenging during the lockdown.

The feedback received in this instance was also linked closely to the fact that aid in general remained inaccessible to the community. On the subject of women business owners again, due to the fact that the majority of women ran informal or unlicensed businesses such as selling food out of their own homes or at roadside stalls, they were not eligible for such aid and not made known of any alternatives. In a similar vein, one of the participants brought up that her son, who was officially recognised as disabled by the government, did not receive any aid targeted towards disabled people.

Even when application is completed, aid is not necessarily guaranteed – the opaque nature of the application process, and the seeming lack of help these communities received in navigating the applications process locked many out of receiving aid at the end of the process. Participants expressed confusion as the sheer number of terms and conditions attached to these aid programmes left them unsure of whether or not they could expect receipt of aid – where these were rejected, no justification or basis of rejection is provided, forcing them to either re-apply from scratch or give up on the application completely. In the event where receipt of financial aid was successful, some participants stated they received less money than they originally thought they were eligible for.

As a result of the lack of information and the consequent dearth of alternatives, dissatisfaction was also expressed by the participants over what they perceived was “unfair” and “unequal” treatment. One participant felt that single mothers received disproportionately more aid than was necessary, opining that mothers of bigger families would need more due to having more mouths to feed.

Additionally, participants also cited that oral complaints made to the government offices about problems receiving aid, whether it was delayed or had not been received at all, were not entertained and were told that they were invalid unless submitted through the proper channels in a written letter for “processing”.

The **delivery of aid**, primarily its inefficiency and lateness, was a point of discussion. Speaking from the perspective of mothers, a few participants were able to provide feedback into how the pandemic affected their children education-wise – agreement almost if not completely unanimous in that their children’s education was adversely affected. One participant described that one of the major factors here was the lack of devices being able to facilitate the shift to online classes – she provided anecdotal claims stating that a mother she knew was unable to provide a smartphone to her child who lived separately from the parents, and thus basically was unable to attend school at all for an extended period of time.

To remedy this, some families were also provided smartphones from the government – applying to get the smartphones was also challenging as the application took multiple attempts, a long process because of the need for documentation, and periods of unresponsiveness before they were finally informed that they would receive the phones.

The delay in delivery of items from the government was not restricted to the smartphones alone, as one participant stated that an oximeter she applied for was received almost a year later.

There were general complaints regarding the **efficacy of the aid** given. One participant recounted:

“Two months ago, a stall that I was selling food from burnt down – I requested help but it was just not enough, only RM800 so far.”

The government had provided SIM cards to families to ensure all school-goers had internet access to attend online classes, along with the smartphones. However, participants opined that the connection was still slow, and others stated that there were no subsidies for internet and electricity bills that they knew of. Participants felt like the phones themselves were not sufficient as one device needed to be shared across multiple children.

Many of the participants were women with families, and had received food aid in the form of very basic groceries such as milk, cooking oil, and uncooked rice but reported to have only received it once for the entire duration of the pandemic which was barely helpful as these ingredients would be used up very quickly. Some participants went further to state that the amount of provisions was standardised regardless of family size, so larger families used all of it much quicker as opposed to smaller families.

The general consensus amongst participants was that they heavily relied on EPF withdrawals to cover expenditure such as groceries and even rent, stating that they felt forced to do so as the government had provided few other options that they could reliably depend on. In contrast to renters, for the participants who owned property, housing loan instalments allegedly increased even though they were promised that repayments would be frozen – it did not help that they did not have clarity on what the loan repayment process entailed in light of the pandemic.

An event known as the “Bendera Putih (White Flag)” campaign was raised in discussions – it was originally conceived and spread on social media in mid-2021 as a form of identifying individuals in need of mutual aid from other members of the community, where households would hang a white piece of cloth outside their windows to signal to others that they were in dire need of help. The discussion that took place concerned individuals abusing this campaign to gain more supplies than needed in order to sell them, which was less pertinent to the study. This campaign, however, was indicative of the community’s desperation at the time. The fact that circumstances became so dire signals the government’s shortcomings in allowing some households to slip through the cracks in aid distribution.

Feedback concerning alleged **improper governance** in the distribution of aid was also gathered from participants. Some participants alleged nepotism in the disbursement of aid as they felt that the families of government workers were prioritised in aid distribution. A separate group provided a similar statement, alleging that families with ties to political parties were prioritised for aid disbursement, across all political parties. Attempts at raising questions about this were shut down immediately.

A few participants stated that the selectivity was drawn on racial lines, alleging that the ethnic Indian community received far less aid as compared to the other communities, especially the majority Malay-Muslim community who they felt was provided the most aid.

In more feedback relating to more recent events, the conduct of politicians in the period of run-up to the general elections was the subject of discussion – it was observed that only during campaign period did a few of the local representatives appear to provide aid in the community. Of note was the fact that aid distribution officers would ask individuals which constituency they belonged to prior to distributing the aid, leading to suspicions that they would not have received it had they been from another constituency – this raises questions as to whether the selectivity was just a matter of attempting to appeal to voters. These suspicions are certainly not allayed by some of the participants alleging that Member of Parliament for the Gombak seat, Azmin Ali, had been distributing sums of RM 200 to individuals and asking them to vote for him.

Summary of findings by location

Bentong

| Issues | Findings |
|--|--|
| Access to information | <ul style="list-style-type: none"> • Many were unsure of the channels available to them to access information regarding aid available to them – this included the application process and eligibility for the aid. • Others from Pelangai stated that communication of information was not a very major issue as they were in frequent contact with community leaders who could appeal to their respective Members of Parliament (MP) or state assemblyperson (ADUN). • Information regarding cash handouts in Kampung Sungai Miang were spread by word of mouth, but the information was limited. • Some participants, especially the ones who were unable to present payslips to prove their level of income due to being self-employed – they were not made known of any alternatives to receiving aid. |
| Allegations of corruption or impropriety | <ul style="list-style-type: none"> • The “ketua kampung” was suspected to be hoarding the aid. • Adnan Yaakob was seen passing cash handouts to the community but instructed that no photos were to be taken – bags of cash were also distributed to the village in a discreet manner. Additionally, Johari Harun who was a local officer also seemed to have access to powers usually reserved for state assemblypersons. • Movement Control Order was enforced harshly, especially at a time many were financially strained. |
| Efficiency of aid delivery | <ul style="list-style-type: none"> • Too much bureaucracy involved in aid delivery, causing it to be delayed. • Centres of aid delivery were disorganised, leading to traffic congestions in the surrounding area |

| | |
|--|--|
| Involvement of local government or elected officials | <ul style="list-style-type: none"> Wong Tack, MP for Bentong at that time, received praise for actively participating in delivering aid to the community. Pelangai was apparently left behind in terms of receiving aid – Adnan Yaakob who was the ADUN at that time did not visit the area nor did he send any aides to provide support to the community there. |
| Efficacy of aid | <ul style="list-style-type: none"> Most participants felt that they had to resort to EPF withdrawals to make ends meet. Some stated that the loan moratorium was helpful, but that the cash handouts were not as helpful as it was only effective in the short-term. |

Selayang

| Issues | Findings |
|--|--|
| Access to information | <ul style="list-style-type: none"> Information regarding cash handouts were passed around through mobile notifications, the news, and through word of mouth but many were unaware of other forms of aid. The process of applying for financial aid was challenging to navigate – the extensive need for documentation, internet literacy, or travel requirements were cited. They also stated that the complicated terms and conditions left them confused as to whether they even qualified for aid. Even where application was successful, they were unaware of how to check the approval status or the basis for their application being rejected. Complaints made orally were not entertained. |
| Delivery of aid | <ul style="list-style-type: none"> The provision of devices such as smartphones for students' education and oximeter were delayed in part due to a challenging application process and unresponsiveness from the government. |
| Allegations of corruption or improper governance | <ul style="list-style-type: none"> Suspicious of nepotism in the aid disbursement process as families of government workers or with ties to political parties were allegedly prioritised. The Indian community allegedly received far less aid compared to other communities. |

| | |
|--|---|
| | <ul style="list-style-type: none"> • Aid was distributed at greater frequency at the start of the campaign period for the General Elections. • Suspicions that aid was being selectively granted depending on constituency as a means of appealing to voters. |
| Involvement of local government or elected officials | <ul style="list-style-type: none"> • Perception towards them was negative – participants stated that the MP or ADUN was absent and did not provide aid or any information for accessing it. • The “ketua kampung” were conversely seen as helpful in providing and distributing aid to the local community. |
| Efficacy of aid | <ul style="list-style-type: none"> • Internet connection from the SIM cards provided were slow, and the smartphones themselves were insufficient. • Basic groceries and food aid were only provided once and used up very quickly. • Heavy reliance on EPF withdrawals to cover expenditure such as groceries and rent. • Housing loans increased for some homeowners even though they were promised that repayments would be frozen. • “Bendera Putih (White Flag)” campaign where households signal their desperation for supplies and aid was acted upon by certain members of the community. • Food aid provided failed to account for factors such as size of family – this made aid less effective in alleviating the growing need for food for individuals from larger families. |

Discussion

From the findings above, the recurring themes and issues that need to be addressed have already been clearly stated – this section seeks to attempt to provide further clarity on any of the stated issues, and to resolve outstanding issues that were not immediately obvious from the findings.

Chief among the issues is **access to information** regarding forms of aid available to local communities. Almost all participants displayed some level of confusion regarding many of the aid programmes that were available to them, a problem that was compounded by numerous overlapping factors. From our own desk research, investigating the aid packages was a time-consuming and arduous process due to the disorganised and overwhelming variety of data regarding aid available, as well as the fact that the overarching economic stimulus packages (ESPs) announced by the Prime Minister at any given time did not make clear specific time periods whereby the application process would begin and end, as well as expected dates where aid would be delivered to successful applicants.

It would not be feasible to reasonably expect that many from the local communities would be able to devote the time and effort to seek out all the forms of aid available to them – (see Appendix 1 for list of aid), it can be observed that oftentimes, very similar benefits are repeated under multiple ESPs, and some benefits are available to individuals in an individual capacity and individuals representing a business alike. Being able to identify and proceed with the application process is also dependent on factors such as technological and internet literacy, having a reliable and stable internet connection in order to access, complete, and periodically check the status of their applications, and language proficiency in Malay to be able to read the technical details and terms and conditions of the aid programmes. All of these variables contributed to the low uptake of financial aid in participants and were observable in some form, especially because most of the participants were middle-aged, with a significant portion of them being from racial minorities who were more comfortable communicating in their mother tongue.

At this juncture, the issue of **involvement of local representatives** becomes relevant as well. The findings strongly suggested that the participants harboured some dissatisfaction against those ADUN (state legislative assemblymen) and MPs (Member of Parliament) who were not seen to be personally involved in directly providing aid or disseminating information regarding it to the community. The functions of ADUN and MPs technically fall under those of a legislative capacity, with the ADUN's role restricted to legislating at a state level, while the MP legislates at the Federal level. In no way does this mean that the ADUN and MPs are excused from interacting with their community completely – they are still bound by their duty to seek out and make extensive note of the concerns of community members and escalate

those concerns to be discussed at the state and Federal level respectively. However, does this duty necessarily translate to one of direct oversight, facilitation, and provision of aid?

In her book *Roots of Resilience (2020)* – which was the result of over a decade of research and fieldwork in Malaysia and Singapore – Professor Meredith Weiss outlined that from polling conducted in 2016, Malaysians expected to see ADUN and MPs “going down to the ground” and “serving the people” more so than carrying out their legislative functions.²⁷

An excerpt from Weiss (2020):

“Polls suggest the extent to which these efforts define politician-voter linkages as clientelistic: the extent to which constituency service is not just something politicians do as a matter of course, but what determines Malaysians’ assessments of legislators and tempers their vote choice. A June 2016 national survey found that the activity respondents most commonly ranked their first priority for ADUN was serving the people (19 percent), followed by going “down to the ground” (15.5 percent). No one ranked “lawmaking” first; only 0.7 percent ranked it second. MPs fared similarly: 0.4 percent ranked lawmaking first; the greatest share, 22.7 percent, prioritized “taking care of local constituents who need assistance,” followed by going “down to the ground” (16 percent). 137 MPs’ own survey responses, too, indicate usually greater concern with how they appear to their immediate constituency than to the broader public or as national leaders. Many care more about their service provision than their legislative role, even when they fault local authorities for requiring them to take on tasks that pull them away from policymaking (Loh and Koh 2011, 61; Koh 2011, 81–83). Moreover, the majority of Malaysians see political leaders as “like the head of the family” (Welsh, Ibrahim, and Aeria 2007, 17).”

Weiss’ findings show that many Malaysians are inclined to see their representatives as akin to aid providers and social workers more so than their actual function as lawmakers – a tension emerges here as this expectation has created an informal political culture where some ADUN or MPs choose take on this additional role, while others simply choose not to as it is not part of their formalised duties. It would not be reasonable or practicable to expect these figures to fill the role of community administrator in addition to their legislative duties.

Who, then, is expected to fill that role especially if another national emergency of this scale emerges again? As it stands, COVID-19 infections are still being numbered by the hundreds each day even in 2023, three years after the start of the pandemic – individuals and families are still bearing the health and economic cost of COVID-19. The social welfare system could potentially act as the middleman between the

²⁷ Lim, Jeremy (2022, October 28). The Economics of Winning Malaysian Elections and Party Machinery. *Jentayu by Malaysia Muda*. <https://malaysiamuda.wordpress.com/2022/10/28/the-economics-of-winning-malaysian-elections-and-party-machinery/>

community and the agencies providing aid across different sectors on a needs basis. However, Malaysia's social welfare system is seemingly unable to provide aid in a stable manner. While the Federal Constitution enshrined social welfare as a duty to be shared between the federal and state governments, there is little known about the nature of this cooperation.²⁸

Farrah Shameen (2018) found that cash handouts and one-off programmes are the constant choices of aid instead of actual services – aid programmes that do not fall under direct cash payments have not been developed and expanded sufficiently to be successfully implemented. This is consistent with the findings that demonstrate that while cash handouts were the most consistently delivered, other forms of aid were not able to achieve as much of an uptake within the local community. The capacity of welfare workers would require considerable capacity building if it were to be expected to fill the gap between local communities and their access to aid. Building the capacity of welfare/social workers also presents a benefit in that their ability to establish connections and build trust with the local communities means that the delivery of aid will likely improve due to better channels of communication available, especially for those who are not able to access more orthodox sources of information, such as the internet or television.

This is not to say social workers would necessarily only be the mouthpieces by which the government communicates its policy – they would play a key role in helping to adapt and adjust the aid provided, accounting for individual circumstances. From the findings, multiple participants raised the complaint that amount of food aid provided to households was the same across the board, not considering that larger households would require more. Many such circumstances would influence the output of aid, i.e., size of the household, number of breadwinners, single parents, disabilities, age, and so on – considerations that would normally be excluded from a completely standardised aid programme. This particular issue is made more pertinent by the fact that in discussions, participants mentioned that the food aid was inadequate to begin with and only served the household for a short time, much less a larger household – a standard food basket cost RM50, and included rice, salt and sugar, flour, vermicelli, soy sauce, canned sardines, biscuits and coffee.²⁹

A move to service-oriented welfare as opposed to a reliance on cash handouts as the default mode of aid will also improve the efficacy of the aid in improving the well-being of those suffering as a result of COVID-19 and its externalities – a study conducted by the Ministry of Women, Family and Community Development and the United Nations Development Programme (UNDP) in 2014 that pointed out that cash support on its

²⁸ Farrah Shameen Binti Mohamad Ashray (March, 2018). Social Welfare Services in Malaysia: The Role Of Government. *Proceedings of the 2018 Annual Conference of Asian Association for Public Administration: "Reinventing Public Administration in a Globalized World: A Non-Western Perspective"* (AAPA 2018), Atlantis Press. <https://doi.org/10.2991/aapa-18.2018.40>

²⁹ Amanda Yeo (2021, July 22). Targeted assistance is required to reach the most vulnerable. *Astro Awani Online*. <https://www.astroawani.com/berita-malaysia/targeted-assistance-required-reach-most-vulnerable-309706>

own is not sufficient because care work for the elderly, sick, disabled, and children has caused women especially to exit the labour force because of insufficient care support mechanisms³⁰, which is one example of how a lack of social welfare services negatively impacts society. A social welfare system that employs the use of dedicated social workers who are in constant and direct communication with local communities would allow for the gap in understanding between a community and legislators to be reduced – this is key for ensuring that ADUN and MPs are able to gain more insight into the needs of a community, create more informed legislation, as opposed to resorting to the default response of cash handouts as a catch-all method of providing aid.

The final issue to be addressed and discussed is one of governance, assessing this from the perspective of **alleged impropriety** as well as from **politicking**. On the alleged impropriety, numerous participants had stated their suspicions that funds were seemingly mishandled or that aid was selectively distributed on the basis of familial ties or political connections. This is not an outlandish claim to make in light of recent allegations of politicians mismanaging funds – the Malaysian Anti-Corruption Commission (MACC) has begun investigations into the disbursement of COVID-19 ESPs, and in early January 2023, even made one arrest of a CEO of a private company who is believed, acted as a middleman for the distribution of ESPs from 2020 to 2022.³¹ The MACC had previously announced that they would be investigating the alleged misappropriation of RM92.4 billion of the stimulus funds that were directly funded by the government. Part of the investigation would reportedly also entail questioning the former Prime Minister Muhyiddin Yassin, former Finance Minister, current Minister of International Trade and Industry Tengku Zafrul, and former Health Minister Khairy Jamaluddin.³²

While this research does not seek to investigate nor confirm these allegations, the findings indicate an apparent trust deficit that local communities have in their local politicians, and that the flaws and inconsistencies in aid delivery would reasonably lead many to believe that corruption was possibly afoot. This is exacerbated by the lack of overall structures that allow for transparency in government operations.

It is noteworthy to mention here the local communities' distrust could possibly be linked to other instances where the exercise of state power may have been seen to be unjust

³⁰ Ministry of Women, Family and Community Development & UNDP (2014). Study to support the development of national policies and programmes to increase and retain women in the Malaysian labour force: Key findings and recommendations. *Putrajaya: Ministry of Women, Family and Community Development*. <https://www.undp.org/malaysia/publications/study-support-development-national-policies-and-programmes-increase-and-retain-participation-women-malaysian-labour-force-key>

³¹ Zack, Justin (2023, January 6). MACC arrests CEO over probe into RM92.5bil economic stimulus packages. *The Star Online*. <https://www.thestar.com.my/news/nation/2023/01/06/macc-arrests-ceo-over-probe-into-rm925bil-economic-stimulus-packages>

³² Ikram, Izzul (2022, December 9). MACC probe into alleged Covid-19 funds' misuse to focus on RM92.5 bil, not RM600 bil, after MOF gives details. *The Edge Markets*. <https://www.theedgemarkets.com/article/maccs-probe-alleged-misuse-covid19-funds-focus-rm925-bil>

such as in the implementation of the Movement Control Order (MCO), with one participant mentioning the harsh fines imposed on someone they knew for having violated MCO regulations. The Malaysian government's heavy-handed response to enforcing the MCO has attracted both criticism and support, with fines for rule violators escalating to up to RM 10,000 at one point under the Emergency Ordinances.³³ SUARAM, a local human rights organisation, documented instances where the enforcement of MCO regulations not only gave no due consideration to vulnerable populations such as the elderly and economically disadvantaged, but sometimes resulted in imprisonment and even degrading extrajudicial punishment by the police.³⁴

These matters are only made worse when examined with the poor governance of the MCO itself. The government had repeatedly put out inconsistent guidelines, with different ministries releasing contradictory statements on the MCO, in addition to U-turns and walk-backs on announcements, making it difficult for many to keep up with accurate and current information.³⁵ This becomes more problematic considering that in some cases, citizens were penalised for their violation of MCO guidelines while out of their homes performing menial tasks such as buying food. Adherence to the MCO was essentially tantamount to attempting to hit a moving target, and the consequences for failure were dire. Those consequences, however, were not meted out equally – SUARAM also reported instances whereby politicians or well-connected individuals who were caught flouting MCO guidelines were let off with a slap on the wrist. For example, Nurul Hidayah Ahmad Zahid, the daughter of UMNO leader Zahid Hamidi, shared images of herself violating the MCO restrictions. The police only called her up for investigations after the images went viral on social media and was subsequently fined RM 800, a reduction from the initial fine of RM 1,000. Based on these issues, it would not be outlandish to infer that local communities may harbour distrust or apprehension towards the government and its affiliates.

A few participants have also spoken witnessing how the aid was used as political leverage, especially as a form of vote-buying during election season. Considering the fact that the MACC has announced its plan to open investigations into ministers from the Perikatan Nasional coalition government who took power in early 2020 in a move largely considered to be undemocratic, it would not be a stretch to hypothesise that they would see a benefit to increasing their voter base ahead of the 15th General Election. Lending credence to this claim is the fact that since the end of the General Election, allegations of monies being channelled into political parties by way of misappropriation of COVID-19 relief funds have become the subject of investigation

³³ The Star Online (2021, February 25). MCO violators face up to RM10,000 fine under amended Emergency Ordinance from March 11. *The Star Online*. <https://www.thestar.com.my/news/nation/2021/02/25/rm10000-fine-for-mco-offences-under-new-emergency-ordinance-from-march-21>

³⁴ Suara Rakyat Malaysia (SUARAM) (2021). Malaysia Human Rights Report 2020. *Suara Rakyat Malaysia (SUARAM)*. https://www.suaram.net/files/ugd/359d16_2f2fd39de42740a9adebee244cddf785.pdf

³⁵ Rahman, Serina (2021, May 12). Commentary: Malaysia's nationwide MCO - denial, doubts and divisions threaten effectiveness. *Channel News Asia*. <https://www.channelnewsasia.com/commentary/malaysia-mco-rules-activities-covid-19-coronavirus-division-1361191>

by the MACC. Bank accounts found to be containing RM 300 million belonging to the Bersatu political party were frozen, pending further investigations by the MACC³⁶ – Bersatu was the main component party of the formerly-ruling Perikatan Nasional coalition, with its leader Muhyiddin Yassin having served as Malaysia’s Prime Minister previously. This practice of political funding through dubious sources is well-documented, with extensive research previously conducted on the use of foundations and charities as vessels for funding political parties as well as personally enriching the politicians themselves.³⁷ Insidiously, the immediate noticeable similarity is the pretext of funding noble and charitable causes that acts as a smokescreen for the misappropriation of funds. Crucially, the lack of legislation that governs political financing means that underhanded methods of channelling money into political parties continues to remain a legal grey area.

This issue of politicking could also be linked to the earlier raised issue on the involvement of local representatives. State legislative assemblypersons, much like members of Parliament, are also elected via local state elections, uncoupled from the Parliamentary elections. This gives rise to potential conflict between members from state legislative assembly and from Parliament from opposing political parties. This conflict manifests as territorial behaviour in local politicians, as each vie to maintain the support of their electorate, and are also hostile towards external influence that are seen to be a possible threat to their power, such as members of Parliament or state assemblypersons from other parties. From the findings here, some of that tension may have resulted in the interruptions and inconsistencies to aid delivery for the people of Bentong – Wong Tack, the Parliamentarian at the time, was an independent candidate aligned with the Democratic Action Party (DAP) belonging to the Pakatan Harapan coalition, while Adnan Yaakob and his successor in the state legislative assembly, Johari Harun were both from the United Malays National Organisation (UMNO) from the Barisan Nasional coalition.

Furthermore, as previously stated in the findings, the state government appoints the *ketua kampung*, who is then tasked with being the representative of the state government at the local level. The state governments, who by the nature of their composition are entrenched in partisan politics, appoint *ketua kampung* who align themselves to the political party that allowed them to assume the post. This politicisation is well-reported, with mass resignations of *ketua kampung* having taken place after the 2008 General Elections after the then-opposition made significant headway – the resignations were in part due to the *ketua kampung* no longer

³⁶ Strangio, Sebastian (2023, February 3). Malaysian Anti-Graft Authorities Freeze Opposition Party Accounts. *The Diplomat*. <https://thediplomat.com/2023/02/malaysian-anti-graft-authorities-freeze-opposition-party-accounts/>

³⁷ Gomez, Edmund Terence; Kunaratman, Lalitha (2021, April). Foundations and Donations: Political Financing, Corruption, and the Pursuit of Power. *The Center to Combat Corruption and Cronyism (C4 Center)*. <https://c4center.org/foundations-and-donations-political-financing-corruption-and-the-pursuit-of-power/>

belonging to the party that formed state government.³⁸ Although in recent years, there have been efforts made by some parties to reduce the politicisation of the role of the *ketua kampung* by adding measures such as interviews to assess qualifications of applicants to the appointment process,³⁹ the culture of political appointments remains alive and well, and very much a possibility in this case, potentially influencing the ways in which aid was disbursed to the community.

As mentioned earlier, the findings clearly demonstrate that many individuals are dissatisfied with the administration of aid as well as legitimately believe that impropriety is taking place. However, the avenues for these grievances to be directed towards and to also be actionable in the form of further inquiry and investigation is severely limited. Malaysia currently has a Public Complaints Bureau (PCB) that is meant to receive and act on complaints against civil service by members of the public. However, the PCB has long been criticised on numerous fronts, such as its lack of independence from the Executive branch of government as it is situated under the Prime Minister's Department, as well as its limited scope and authority.⁴⁰ The preferable alternative would be the establishment of an Ombudsman through legislation – the Ombudsman would report directly to Parliament, be empowered to receive complaints from the public, conduct its own investigations impartially and transparently, and will be able to work alongside other accountability institutions such as the MACC.

³⁸ Azizan, Hariati; S. Bedi, Rashvinjeet (2008, April 6). Much ado over village heads. *The Sunday Star* (reposted on the Malaysian Bar Council website). <https://www.malaysianbar.org.my/article/news/legal-and-general-news/general-news/villages-in-a-quandary>

³⁹ Benjamin, Nelson; Shah, Mohd Farhaan (2021, March 20). MB: Only most qualified selected as village heads. *The Star Online*. <https://www.thestar.com.my/metro/metro-news/2021/03/20/mb-only-most-qualified-selected-as-village-heads>

⁴⁰ The Center to Combat Corruption and Cronyism (C4 Center) (2022, May 12). LETTER | Malaysia needs an Ombudsman – now. *MalaysiaKini*. <https://www.malaysiakini.com/letters/620970>

Recommendations

The COVID-19 pandemic galvanised the Malaysian government into providing aid on an unprecedented scale and rate. However, the weight of this health crisis also pushed the limits of existing systems, resulting in flaws and loopholes being exposed. Based on the findings and discussion as elaborated previously, the following recommendations are put forward with a view of improving governance as Malaysians still reel from the pandemic's effects on their lives, and in order to ensure that possible future harms are reduced should an event of this magnitude take place once again.

1. Ensure access to information for all individuals

Access to information must accommodate varying degrees of age groups, technological literacy, and local infrastructure. For low-income and rural communities, internet access that is affordable and reliable is vital for ensuring they are not excluded from information regarding aid and also in ensuring that a channel for requesting information remains open. The government must also ensure that the webpages that this information is hosted on webpages that are stable, easy to navigate, and accounting for as many local languages as possible. This would extend to other channels of information more widely used by communities who rely on the internet less such as radio and television – public service announcements pointing aid-seekers to the right direction must be broadcast at regular intervals. The government would also need to cooperate with the private sector on this matter, ensuring that broadcasters and service providers are also involved in the dissemination on information on their networks.

Alternatives to internet for the purposes of disseminating information must also be maintained, such as telephone hotlines ready to receive inquiries daily. Maximising access to information also necessitates that the government is consistent with their messaging, avoiding contradictory statements and ensuring that guidelines for government policy are clearly communicated to prevent confusion. The government must streamline aid programmes, ensuring there are no overlapping programmes that inevitably cause administrative difficulties and confusion in prospective recipients. The application process for aid itself needs to be refined so that applications can be informed at every step of the process, allowing them to plan their finances and expenditure better. For example, provide clearly defined timelines for when applications can expect to hear back on their application status and when they can expect to receive aid, and also clear reasoning for why aid was refused.

2. Strengthen and improve the social welfare system and national disaster management plans to improve service delivery

Social services must meet the immediate as well as long-term needs of people adversely affected by crises – this necessitates moving away from cash handouts as the primary mode of aid. Funding needs to be availed not only in terms of improving existing services during times of emergency such as food supply and healthcare but also to increase the capacity of social services themselves, expanding manpower in order to ensure maximum possible coverage of communities. This is especially important in the recovery period in the aftermath of large-scale disasters, where most of general society would have to grapple with the long-term externalities of such disasters such as reduced economic growth. The presence of social services that would allow the vast majority of people to sustain themselves and rely on as the economy slowly recovers, as job opportunities and revenue from different industries increases once again is immensely vital to preventing further widening to income inequality.

In a similar vein to the above, the national disaster management plans must be implemented with a view to maximising outreach – this must entail increasing the capacity of uniformed personnel such as the police and firefighters through providing training and adequate funding in order to be able to respond quickly and efficiently to provide support to communities. Uniformed personnel could also assist social welfare officers through an additional established protocol in order to more effectively increase service delivery, especially to communities living in remote or hard-to-reach locations where access to information is greatly inhibited.

The presence of strong social welfare services and contingency plans for managing disasters that are not dependent on the direct involvement of local representatives and politicians would also render unnecessary communities' reliance on these representatives for aid. Consequently, there will no longer be as much of an incentive to attempt to sway voters when politicians are not the primary arbiters of aid distribution.

3. Legislate vital good governance laws that ensure transparency and accountability in government institutions such as the Political Financing Act and Ombudsman Act

The current absence of a legislative framework to regulate how political parties receive funding has allowed these parties to amass wealth through underhanded means. Besides the current allegations money that was supposed to be channelled into COVID-19 aid was instead being siphoned off to enrich politicians and political parties, the misappropriation of funding in the form of dubious

“donations” by companies to political parties is well-recorded. The enactment of a Political Funding Act will restrict the avenues by which political parties gain their funding as well as make the process open and transparent. Consequently, when political parties are not granted an inordinate amount of funds to use at their own disposal, activities such as vote buying and distribution of aid specifically meant to sway the electorate will also be greatly limited. This is an issue of particular importance here as the occurrence of a nationwide crisis presents opportunities for politicians to engage in money politics as a means of using it to gain political favour. Restricting the ability of political parties to have huge funds at their disposal will provide the necessary impetus for a cultural shift in Malaysian society that does not rely on handouts by politicians, instead shifting that expectation to proper service providers.

The enactment of an Ombudsman is also crucial in maintaining good governance. Its primary function is to receive and act on complaints regarding possible malfeasance by the civil service, but this is heavily dependent on its structure. The Ombudsman would be appointed under an act of Parliament, with confirmation requiring the consent of every party in Parliament. The Ombudsman ultimately reports the results of all investigations and inquiries to Parliament as well, meaning its independence and impartiality are far more assured as it is a body divorced from the government and from any political party.

Further to this are that the Ombudsman would be empowered to report matters and make recommendations to Parliament, and work alongside other accountability mechanisms such as the MACC and the auditor-general to keep track of projects that are mismanaged or failing, or instances of malpractice by the civil service. If properly empowered and independently managed, the Ombudsman will be the primary space for citizens to make complaints regarding malfeasance in the civil service or unfair treatment by law enforcement. Cases where an Ombudsman would be useful given the current context include when citizens are denied aid without justification even when qualifying for it on paper, when aid officers are unresponsive to inquiries, or when citizens suspect preferential treatment in aid distribution. These matters can be brought to the Ombudsman for further investigation.

4. Legislate a Procurement Act to regulate the process of government procurement and tenders as well as provides guidance in managing emergency procurements during emergencies

Procurement is one of the main areas most prone to corruption as it involves the government entrusting private companies with large amounts of money to acquire goods for public use. However, the current mechanisms involved in ensuring that procurement is done transparently and with integrity – ensuring that the politicians brokering the deal between the government and companies do not have an avenue to personally benefit from the contractual agreement – are very much lacking. The status quo for the government to pick companies to contract with through direct negotiation, offering up little to no explanation for the decision, is detrimental to the quality and efficiency of goods and services. The case of ventilator procurement by Pharmaniaga raised in the Background provides a strong case in favour of this legislation – without proper regulation of public procurement, Malaysians living through a national crisis are deprived of services that could be the difference between life and death.

The legislation of a Procurement Act would oblige the government to declare how and why certain companies were picked for government contracts and limit the extent to which direct negotiation can be utilised and only in dire and justified circumstances. This act would also place constraints on the power afforded to the executive branch of government in deciding how finances are distributed to respective ministries, requiring further oversight and scrutiny from Parliament. Greater oversight over procurement in this regard ultimately leads to less corruption and consequently, less leakage and waste of funds, allowing more money to be instead directed into aid and welfare services.

5. Investigate allegations of corruption and impropriety

Independent and transparent audits must be conducted on austerity measures conducted to ensure that aid is properly distributed. Similarly, independent and transparent investigations also need to be conducted against public officials who are alleged to have abused their power to enrich themselves and their cronies at the cost of public welfare. To ensure that the judicial process is carried out without lack or prejudice, prosecutors and judges presiding over these cases alike must be those who possess experience in cases of corruption and abuse of power. Those found guilty must be held properly accountable, with adequate remedies provided for individuals and communities that have been harmed by such misconduct.

Appendix

Appendix 1: Categorisations of forms of aid provided by Malaysian government's economic stimulus packages and target group

| TYPE | CATEGORY | ECONOMIC STIMULUS PACKAGE | TARGET GROUP: INDIVIDUAL (I)/ BUSINESS (B) |
|--------------|---|-------------------------------------|--|
| Cash Payment | One-off payment to taxi, e-hailing, bus drivers | Malaysian Economic Stimulus Package | I |
| | | Permai | B |
| | | Pemerkesa + | B (under Bantuan Khas) |
| | Bantuan Prihatin Nasional (BPN) | Prihatin | I |
| | | Kita Prihatin | I |
| | | Permai | I |
| | Bantuan Prihatin Rakyat (BPR) | Permai | I |
| | | Pemerkesa + | I |
| | | Pemerkesa + | I |
| | | Pemulihan | I |
| | Special Prihatin Grant (GKP) | Prihatin + | B |
| | | Kita Prihatin | I |
| | | Permai | B |

| | | | |
|-------------------------------|--|---|---|
| | | Pemerkerja | B |
| | | Pemerkerja + | B |
| | | Pemulihan | B |
| | Frontliners Allowance (Doctors/ Medical Personnel and related frontline staff) | Malaysian Economic Stimulus Package | I |
| | | Permai | I |
| | Bantuan Sara Hidup (BSH) | Malaysian Economic Stimulus Package | I |
| | Bantuan Kepada Pelajar | Prihatin (only higher-level Institutions) | I |
| | | Pemerkerja (e-Belia) | I |
| | Bantuan Kepada Pegawai Awam dan Pensiunan | Prihatin | I |
| | Skema Jaminan | Prihatin | B |
| | | Permai | B |
| | Facility Relief Khusus | Malaysian Economic Stimulus Package | B |
| | | Prihatin | B |
| | | Prihatin + | B |
| | Bantuan Kepada Kelompok Rentan di bawah KPWK | Penjana | I |
| Bantuan Khusus Covid-19 (BKC) | Pemerkerja | I | |
| | Pemulihan | I | |

| | | | |
|--|-------------------------------------|------------|---|
| | Disabled Employee Aid | Pemerkerja | I |
| | | Pemulihan | B |
| | e-Wallet | Penjana | I |
| | | Pemerkerja | I |
| | Bantuan Kehilangan Pendapatan (BKP) | Pemulihan | I |

| | | | |
|------------------------|-----------------|-------------------|-------|
| Loan Moratorium | Bank Loan | Prihatin | I & B |
| | | Permai | I |
| | | Pemerkerja | B |
| | | Pemerkerja + | I |
| | Education | Pemulihan | I |
| | | Permai | I |
| | | Pemerkerja (MARA) | I |
| | Business (MARA) | Permai | B |
| | | Pemulihan | B |

| | | | |
|------------|----------------------|------------------------------------|---|
| EPF | Reduced Contribution | Malaysia Economic Stimulus Package | I |
| | Withdrawals | Prihatin | I |
| | | Penjana | I |

| | | | |
|--|--|---------|---|
| | | Permai | I |
| | | Pemulih | I |
| | | | |

| | | | |
|--|---|----------|---|
| Private Retirement Schemes (similar to EPF) | Pre- retirement withdrawals without tax penalty | Prihatin | I |
| | | Penjana | I |

| | | | |
|-----------------------------|--|------------------------------------|---|
| Electricity Discount | | Malaysia Economic Stimulus Package | B |
| | | Permai | B |
| | | Pemerakasa | I |
| | | Pemerakasa + | I |
| | | Pemulih | I |

| | | | |
|--|--|------------|--------------------------------|
| Free Internet and Wider Coverage (1GB Data) | | Prihatin | I |
| | | Penjana | I |
| | | Permai | I |
| | | Pemerakasa | I (under MyBAIKHATI programme) |
| | | Pemulih | I |

| | | | |
|--|-------------------------------------|--------------|---|
| mySalam (health protection Islamic insurance scheme) | | Prihatin | I |
| | | Pemerakasa | I |
| Food Basket Programme | | Permai | I |
| | | Pemulih | I |
| Micro Credit Scheme | | Prihatin | B |
| | | Prihatin + | B |
| | | Penjana | B |
| | | Permai | B |
| | | Pemerakasa | B |
| | | Pemerakasa + | B |
| | | Pemulih | B |
| Rental Discount | Small and medium enterprises (SMEs) | Prihatin + | B |
| | | Permai | B |
| | | Pemerakasa + | B |
| | People's housing projects (PPR) | Prihatin | I |
| Flood Assistance | | Permai | I |

| | | | |
|----------------------|--|---------|---|
| TELCO Package | | Permai | I |
| | | Pemulih | I |

| | | | |
|-------------------------|--|------------------------------------|---|
| Skills/ Learning | | Malaysia Economic Stimulus Package | I |
| | | Pemeraksa | B |
| | | Pemulih | B |

| | | | |
|-----------------------------|--|-----------|---|
| Shelter for Homeless | | Pemeraksa | I |
|-----------------------------|--|-----------|---|

| | | | |
|----------------|---|---------------|---|
| Subsidy | Wage Subsidy Programme (PSU) | Prihatin | B |
| | | Prihatin + | B |
| | | Penjana | I |
| | | Kita Prihatin | I |
| | | Permai | B |
| | | Pemeraksa + | I |
| | | Pemulih | B |
| | Jaringan Prihatin Programme – internet subscription or mobile device purchase subsidy | Pemeraksa | I |

| | | | |
|-------------------------------|--|------------------------------------|-------|
| Tax Relief/ Deductions | Tourism Industry | Malaysia Economic Stimulus Package | B |
| | | Pemerksa | B |
| | Aid Contributors | Permai | I |
| | Vehicles (Taxi and Passenger vehicles) | Permai | I & B |
| | | Pemerksa + | I |
| | | Pemulih | I |
| | Mobile Phones/ Tablets/ Computers | Permai | I |
| | | Pemulih | I |
| | Manufacturing Companies | Pemerksa | B |
| | Employee Covid-19 Screening | Pemerksa | I |

| | | | |
|---|--|------------------------------------|---|
| Human Resources Development Fund (HRDF) Levy Exemption | | Malaysia Economic Stimulus Package | B |
| | | Permai | B |
| | | Pemerksa + | I |
| | | Pemulih | B |

Appendix 2 – Survey questions used as a guideline for the prompting discussion during focus group sessions

Part 1 – Background information on the lives and experiences of community members

1. Can you briefly describe the community you live in?
 - a. What is their general income group – B40, M40?
 - b. What is the estimate of the number of people per household – how many income earners?
 - c. What is the racial composition? Is it mostly single-race or an equally mixed-race community?
 - d. Are the women in the community mostly employed or housewives?
2. Was the government actively involved in providing aid to your community before COVID-19?
3. What problems were members of your community facing at the start and during the COVID-19 pandemic?
4. How did the MCO affect the work and family life of your community?
 - a. Did they experience loss of income?
 - b. Were their children's education affected?
 - c. Were work-from-home arrangements difficult to adapt to? (*For women*) Did women have to perform house chores during work hours as well?
 - d. (*For women*) Was home life more difficult because of the MCO? Did they have to do more house chores such as cooking and cleaning? Was your physical and mental health affected i.e., feeling more stressed and tired?
5. What kind of assistance did you provide to your community members during these difficulties? Did other leaders (MP, ADUN, penghulu kampung) provide any assistance?
6. Was the enforcement of MCO very strict in your community and how did it affect your community?

Part 2 – Information about government aid received

7. Were you aware of members of your community applying for financial aid?
8. Which one of the financial aid schemes was most beneficial (EPF/ cash payments/ moratoriums) in your opinion?
9. Did they face any significant difficulties throughout the **application** process?
 - a. What sort of difficulties were faced? Internet access, complicated procedures, travel, lack of information etc.?
 - b. Were you or any other community leader able to offer them assistance on this matter?
10. Was there any issue with **receiving** financial aid even after successfully applying for it, and were you able to offer help?
11. Did you personally apply for any of the financial aid schemes? Did you encounter any problems with **applying for** or **receiving** it?
12. How was information regarding these aid packages dispersed in your community?
13. What form of aid other than monetary (food basket, COVID care package) did the community receive and what were the challenges?

Part 3 – Additional feedback

14. Do you think that the relief programmes or packages did enough to ease the problems during the pandemic? How?
 - a. Did it help cover daily expenses and necessities such as food, paying rent and utility bills, medical expenses?
 - b. Did it help allow to save extra money?
 - c. Was there enough money left to spend on leisure and enjoyable activities such as a nice meal, family holiday, sports?
 - d. Was the aid help cover short-term expenses only (within 6 months) or has it helped in the long-term (1-2 years)?
 - e. Effect on non-monetary issues e.g., education of children, families' well-being, work stress etc.
15. In your opinion, how can the government improve their measures in providing relief programmes/packages?



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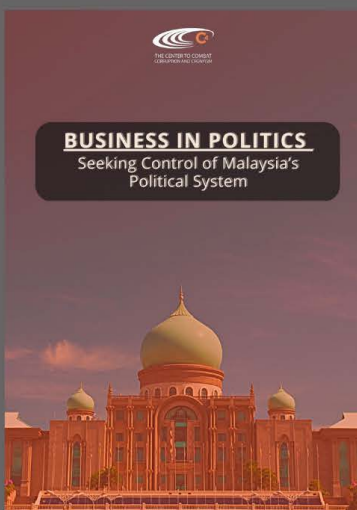
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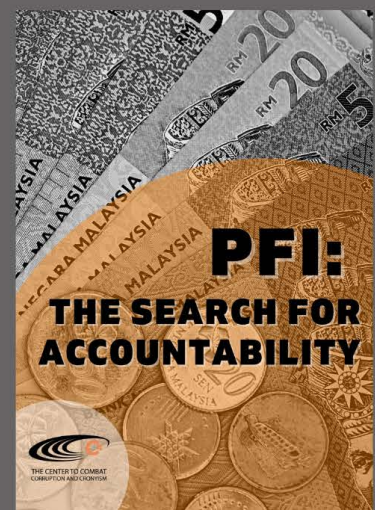
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