Ride-hailing Assistance Model for B40 Drivers: The Practical Model for Cash Transfer Recipients

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Abstract
The Malaysian government strives to support the bottom 40 (B40) group by initiating various cash transfer programs, specifically known as household living aid. In 2017, the government introduced a special car rebate to cash transfer recipients who wished to become ride-hailing drivers to increase their monthly household income and promote self-employment. However, the initiative was reported impractical due to the car model and may send the borrowers into more debt. Its return on investments (ROI) was also questionable. Thus, this research aims to identify the mechanism for ride-sharing assistance for cash transfer recipients. The objective is to develop a practical entrepreneurship model based on government cash transfers specifically for ride-hailing services and the B40 group. This research employed a qualitative

method through a semi-structured interview with eight ride-hailing drivers. Using Atlas.ti software, themes were created comprising of initiatives (amount, form, and payment procedures), process (information, selection criteria, and monitoring), car (model, attributes, and maintenance,) and car ownership and financing. This model can contribute to self-employment activities, improve the household income, and ultimately the recipients may find their way out of poverty. More significantly, the government can accurately create the incentive policy and enjoy the ROI in the form of poverty reduction.

Keywords: B40, Ride-Hailing, Cash Transfer, Household Living Aid, Poverty

Introduction

B40 group is categorized as those with a monthly household income below MYR4,850 (Department of Statistics Malaysia, 2021). To assist the financially vulnerable groups in Malaysia, the government has introduced and continually implemented the distribution of household living aid (previously known as BR1M) since its introduction in 2012. These one-off cash transfers mainly aim to give short-term financial relief to the recipients for their well-being and it serves as an effort to alleviate poverty. However, it arguably has certain limitations, such as lack of sustainability and the move also does not eradicate poverty in the long run. It is reported that the previous cash transfer program did not help to reduce poverty among B40 ("BR1M Tak Mampu Atasi Kemiskinan," 2019). For instance, when the cash transfer (around MYR1, 000) is divided into 12 months, the recipients only obtain MYR83.33 per month. When combined with monthly household income (e.g. MYR3,000), this amount still falls under RM4,850. Furthermore, Saripah (2018) stated that some recipients found that their quality of life does not improve after receiving cash assistance.

Next, the government has initiated efforts to spur entrepreneurship among the cash transfer recipients (B40). In 2017, the government introduced a special car rebate to cash transfer recipients who wanted to become ride-sharing drivers to increase their household monthly income and promote self-employment. Unfortunately, the car rebate incentive for turning the car to Grab was neglected. Apparently, chosen car model was unsuitable for Grab which makes the idea became impractical (Noor, 2017). Moreover, according to an article in (Sothi, 2021), a long-term strategy is required to revitalize the industry and secure its long-term viability. This issue signals some discrepancy in the system that can be improved by a practical entrepreneurship model using fast and free money such as household living aid. Unlike micro credit assistance, the recipients do not need to repay the money. To date, there is no framework for turning the cash transfer to business capital. Thus, through this study the researcher aims to develop a ride-hailing assistance model that is more practical and realistic, hence reducing poverty among the cash transfer recipients (B40). Therefore, the research objective of this study is:

- To develop a practical entrepreneurship model based on government cash transfers specifically for ride-hailing services and the B40 group

Literature Review
Overview of Ride-Hailing Services
E-hailing or ride-hailing refers to an intermediation company that provides a service which allows people to schedule public transportation through electronic applications (Ministry of Transport Malaysia, 2019). Thus, a private car that is used to provide public transportation services to clients who book through electronic applications is known as an e-hailing vehicle.

TNCs are transportation network companies that provide private automobile trips as well as Ride Pooling services (Statista, 2022). In Malaysia, Grab and MyCar are two top TNCs that connect passengers with drivers who charge a commission for their services. Taxi firms that utilized apps like EzCab are also included in this group. Moreover, in Malaysia, the general rule for a ride-hailing service applies to a motor vehicle that has seating capacity of four (4) people and no more than eleven (11) people including the driver (Ministry of Transport Malaysia).

According to a report by Statista (2022), in 2022 the "ride-hailing & taxi category" is expected to generate USD314,224 million in revenue while locally, it is expected to generate USD1,104 million revenue . Moreover, the revenue is estimated to increase at a 5.3% annual rate (CAGR 2022-2026), resulting in a market volume of USD386,274 million by 2026 (Statista, 2022). In the world, China will generate the most income with USD101,253 million in 2022 (Statista, 2022).

In sum, by 2026, the number of users in the ride-hailing and taxi category is predicted to reach 7.7 million in Malaysia alone (Statista, 2022). To date, there are 31 registered companies in Malaysia including Grab, MyCar, Dacsee, Maxim, AirAsia, EzCab, Gola, Mula and many more (Ministry of Transport Malaysia, 2021). However, the growth for ride-hailing segments has been affected by COVID-19 due to the Lockdown last year. As a result, the Malaysian government has given a one-off cash incentive amounted to MYR500 for ride-hailing and taxi drivers to ease off their burden.

Cash Transfers versus Poverty
Cash transfers are a social safety net protection whereby a form of cash was given to the poor and those at high risk of falling into poverty trap (Tabor, 2002). These cash transfers can be categorized into conditional and unconditional cash transfer (Haushofer & Shapiro, 2016). The differences between these two forms of cash transfer are the conditional cash transfer is given with some conditions which require the participants to abide to it. Whereas the unconditional cash transfer requires no obligation from the recipients thus they are free to use the money. Both form of cash transfers aims to improve the recipients' wellbeing and eradicate poverty. Most cash transfer programs (CTP) are applied to solve social problems like educations, healthcare, and nutrition.

The effects of cash transfer programs vary among categories and nations. In Muslim countries like Bangladesh, Pakistan and Turkey, the conditional cash transfer showed a positive effect in reducing poverty and is in accordance with the Islamic principle (Zulkhibri, 2016). In Indonesia, cash transfer in replacement of fuel subsidy in 2005 was found to be beneficial to reduce poverty, but it affected the country's Gross Domestic Product due to the recipients' spending patterns (Yusuf, 2018). In similar notion, Hanri (2018) found that the unconditional cash transfer (*Bantuan Langsung Tunai*) indirectly induced the recipients to start self-employment and entrepreneurial activities or sustained their existing business. Thus, these productive activities may reduce the poverty among the poor households.

Cash Transfer Program and Entrepreneurship

Previous scholars found that cash transfer indirectly contributed to entrepreneurial activities. In Latin America, Ribas (2019) discovered that CTP had indirectly increased the number of small entrepreneurs by 10%. Similarly, in Asia, recipients in urban area have higher tendency to involve in entrepreneurship upon receiving the cash transfer (Hanri, 2018). Rural Entrepreneur Access Program (REAP) in Kenya and Youth Opportunities Program (YOP) in Uganda provide examples of grants given to the selected recipients to encourage entrepreneurship and self-employment. REAP and YOP impose certain conditions on the recipients. In the short to medium term, the cash transfer program has significant benefits in term of income, savings and asset accumulation as compared to asset transfers (Gobin et al., 2017). Both programs require the participants to prepare the business plan, go for trainings and they were all given supports. Besides, these programs combine the cash with in-kind transfers in the form of tools and equipment. In Bangladesh, Bandiera et al. (2013) found that the recipients which comprised of the poorest women were able to make occupational change and became micro entrepreneurs.

The attempt to utilize household living aid as a capital for business start-up was implemented by the Malaysian government in 2017 through a program which offered cash transfer recipient a car rebate for them to own a national car for Grab or Uber. This plan, however, has backfired due to the claim by taxi drivers' association that the car model is unsuitable to be turned into a taxi (Noor, 2017).

Household Living Aid

Two samples of unconditional cash transfer are observed in Indonesia and Malaysia in the form of household living aid namely *Bantuan Langsung Tunai* and *Bantuan Keluarga Malaysia*. Both cash aid gives short-term relief to the recipients in assisting them for daily living and necessities. The funders of the cash transfer generally comes from the federal government.

The recipients of the cash transfer in Malaysia comprise of the B40 group which obtained household monthly income below MYR4,850 (previously at RM4, 360). To date, there are 2.78 million households in Malaysia that are classified as B40 (Department of Statistics Malaysia, 2020). Thus, the Malaysian government in 2012 initiated the household living aid program known as *Bantuan Rakyat 1 Malaysia (BR1M)* from 2012 to 2018, followed by *Bantuan Sara Hidup (BSH)* from 2018 to 2020, *Bantuan Prihatin Rakyat (BPR)* in 2021 and presently known as *Bantuan Keluarga Malaysia (BKM)* in 2022. The amount of the cash incentives has gradually increased since its introduction in 2012.

Household living aid is given in three phases according to the recipients' household income and the number of dependents. For instance, if one household income is between MYR4,001-5,000 with one dependent, the recipient will receive MYR500. The distribution of the cash was divided into three phases which are on January, March, and July; and were given as an annual allowance. The detail of the distribution is shown in Table 1.

Table 1
BPR 2021 distribution (constructed by bpr.hasil.gov.my)
*h/hold=household

CATEGORY/HOUSEHOLD INCOME	INCENTIVES (RM) BASED ON NO. OF CHILDREN/DEPENDENTS	
	≤1	≥2
< RM2,500	RM1,200	RM1,800
RM2,501-RM4,000	RM800	RM1,200
RM4,001-RM5,000	RM500	RM750
SINGLE/OKU (18-59 YEARS OLD) (GROSS MONTHLY INCOME)		
<RM2,500	RM350 (One-Off)	

Methodology
This research employed a qualitative method through in-depth interviews. Qualitative approach is chosen because it involves four basic characteristics, i.e. (1)Understanding; phenomenally formed through participants and subjective views, (2) Multiple participant meanings; leads from participants' understanding, (3) Social and historical construction; lead from participants' understanding and (4) Theory generation; from individual perspectives to broad pattern-broad understanding (Creswell & Clark, 2018). The objective of the interview is to probe the criteria pertinent to ride-hailing services and the suitable mechanism for the model.

Research Participants and Sampling Procedure
As a phenomenological study, the sampling was purposive. The individual participants are expected to describe their understanding and would provide more ideas based on their life experience based on the phenomenon (Hycner, 1985). Thus, a homogenous purposive sample was used. The sample size for purposive sampling will be based on the theoretical saturation which refers to the point in the data collection where any new data will no longer convey more insight to the research questions. This is supported by Taylor et al. (2016) who stated that the sample size in interviewing study supposed to be decided as the research progress towards the end.

The participants (ride-hailing drivers) were selected on a voluntary basis. The criteria of the participants are (1) ride-hailing drivers with at least one-year experience in the service and (2) the recipients of household living aid (B40). To pool the suitable candidate, an advertisement with an online application form was circulated using social media. Next, after the screening process, the researchers selected the participants and set the appointment for the interviews. Finally, eight ride-hailing drivers were recruited as the participants.

Data Collection and Analysis
Prior to the actual interview session, a follow up was made with the participants to confirm the session. The interview session was done via video call application, voice note and face-to-face session. During the session, the interviewers used the interview protocol to guide the data collection. Participants were asked a set of established, semi structured interview questions which were relevant to the research questions. The semi-structured questions are developed in a single language which are the national language, *Bahasa Melayu*. The data

collected were recorded by using an audio recorder after obtaining the consent from the participants.

The qualitative data analysis involves preparing and organizing the data. The data were transcribed and analyzed using Atlas.ti software. Then, the data were reduced into themes through a process of coding and condensing the codes, and finally representing the data in figures, tables, or a discussion (Creswell, 2015). In this study, the technique used is the thematic analysis. Thematic analysis is useful to discover patterns or themes within the data. Besides, thematic analysis can be least organized, detail description and enable to interpret various aspects of research topic (Braun & Clarke, 2006).

Findings
Participants profile
Most of the ride-hailing drivers uses Grab as their ride-hailing service provider. After the acquisition of Uber by Grab in South East Asia in 2018, Grab has been omnipresent in Malaysian and South East Asian markets with 72% market share in 2020 (Lim, 2021). Next to Grab, MyCar is the second biggest ride-hailing services in Malaysia. Most of the participants have at least one-year experience in the service. The motivations to become a ride-hailing driver are (1) difficulty in finding job, (2) post-retirement work, (3) as a side income and (4) driver was upgraded from taxi.

Table 2
Ride-hailing drivers Profile

Participants	Ride-hailing services	Years of experience
P01	MyCar, Grab	5 years and above
P02	Grab	3
P03	Grab	2
P04	MrSpeedy	1
P05	Grab	3
P06	Grab	-
P07	Grab	-
P08	Grab	3

Mechanism of Assistance Model
From the data analysis, four themes emerged. They are theme 1: incentives, theme 2: process, theme 3: car and theme 4: car ownership and financing. These four themes were discussed in categories.

Theme 1: Incentives
The incentives can be divided into form, amount, and payment procedures.

Form
Form of assistance can be categorized into monetary and non-monetary. For the monetary assistance, most participants agree that the cash money is the most suitable form. P08 states that "*Cash because it's up to us what we're going to do with the money*". The least preferred form is grant and loan. P02 pointed that "*I think rebate is acceptable, but I don't prefer loan*".

Nevertheless, one participant suggested that there should be a comprehensive financial assistance program that combines cash, rebate, and loan. P05 suggested that *"Rebate, grant and loan can be combined to assist the driver"*. There is also a suggestion for recipients to have the freedom to choose the monetary assistance needed. Table 3 illustrate the pros and cons of all the form of incentive based on the interviews.

Table 3
Monetary assistance

Form of incentives		Pros	Cons
Cash	Most preferred	No monitoring needed Freedom to use	No monitoring can lead to misuse
Rebate	Preferred	Assistance in purchasing car for new driver	Limited use
Car down payment	Preferred	Assistance in purchasing car for new driver	-
Grant	Least preferred	-	Uncertain terms and policy
Loan	Least preferred	-	Must pay the monthly installments

Next, the non-monetary assistance is also equally important. Previous Malaysian government (2012-2018) had given free tires for taxi and ride-hailing drivers. This initiative was mentioned by one participant as a preferred form of assistance. Other form of incentive includes providing promotion and marketing efforts to boost ride-hailing rides. For example, vaccinated individuals get discount for their ride. Other than that, the government could make the procedure easier to ride-hailing drivers. For instance, during the registration process.

Amount
Most participants suggested that the amount of incentives is given based on the category of drivers. For new drivers with existing car, the suitable amount of cash incentive is MYR500. Meanwhile, for new drivers without a car, the suitable amount is between MYR5,000-MYR10,000. For existing driver, MYR800-MYR900 is appropriate for them to sustain their living. Some participants also suggested that the incentives were given twice a year.

Payment Procedures
In term of payment procedures, none of the participants preferred the current incentives payment method which are through the Land Public Transport Agency (APAD). They want the payment to be credited directly into their e-wallet (i.e. Grab pay) or indirectly through e-hailing operators. These methods require less bureaucracy, and the payment process can be quicker and more transparent. P03 elaborated that *"This application has been approved already. But APAD seems reckless in term of the distribution. Previously, the government gave it directly to Grab and sometimes the payment is done within week. But this new system*

(policy) where APAD have to handle the payment, many drivers haven't received it. Haa..that's the problem".

Theme 2: Process
The process consists of dissemination of information, selection criteria and monitoring process for the program.

Dissemination of Information
Some participants confided that they were not aware of the previous rebate government program. Therefore, they suggested that the incentives program should be promoted via e-hailing operator, mass media, and car dealer to ensure the effectiveness of the information platform. Additionally, participant also suggested to use social media to create program awareness. For instance, the government can use mass media such as advertising any relevant news in the television especially for senior recipients.

Selection Criteria
Although the incentives are widely given to all ride-hailing and taxi drivers, the ride-hailing assistance model should consider applying certain selection criteria. It is suggested that the selection criteria comprise of (1) years of experience, (2) positive track record, (3) B40 group, (4) registered drivers, (5) Malaysian citizen, (6) minimum income level and (7) full time drivers. For instance, a ride-hailing driver with minimum MYR700 income per month is entitled for this program as mentioned by P03. Thus, those who did not pass this requirement are considered as an inactive driver and ineligible for this incentive. Moreover, the incentive also should be given to the full-time drivers. P06 mentioned that "*If the incentive is given to the part timers, they already have job, so they get more*".

Monitoring
Although most cash incentives were usually given without any condition, some monitoring is needed to ensure the effectiveness of this model. According to P01, "*Monitoring is very important because without the monitoring, the program will be worthless…*". However, few participants believe that monitoring is not necessary if they were given cash incentives. P03 for instance said that "*there's no monitoring being done; the money was credited and it's up to us to cash out and all*".

The monitoring is divided into the monitoring criteria and the method. The monitoring criteria include (1) attitude, (2) monthly sales report and (3) customer feedback. For example, P01 stated that, "*if we drive speedily and if any customer lodge a complaint, they will monitor*". Meanwhile, the monitoring can be done directly or indirectly. For example, the direct monitoring method is carried out face to face, via telephone calls or email. Alternatively, the monitoring can also be done by the TNC or the e-hailing operator. P01 shared his prior experience: "*They will monitor via phone call. Then they will explain the situation and then they will call us to the office*".

Theme 3: Car
This theme is divided into car model, attributes, and car maintenance.

Car model

All participants agreed that a specific sedan model namely Perodua Bezza is the best car for ride-hailing service. P01 told that "*The suitable and the best one is Bezza*" [P01]. According to P04, "*hurmm sedan. Because passengers these days courier bulk parcels. So, for me it is sedan*". Next to Bezza, Perodua Axia is also named as the suitable car for ride-hailing. "*If you look around nowadays, many e-hailing uses Bezza and Axia*" said P01.

Car Attributes

In choosing the right car, fuel efficiency is the most significant attribute. According to P02, "*from my observations in term of fuel efficiency and user friendly, it will be Bezza*". P01 added that "*With MYR20 of fuel, I can get MYR200 in return from Bezza*". Next to fuel efficiency, large space and comfort were also mentioned by the participants. "*We knew that foreign passengers like Arab carry a large luggage*" [P01]. Moreover, P01 added that "*Arab will choose the car based on the boot size. And they usually will take the car in groups*". Other than that, a new, national car model is also preferred because of its life span and affordability. P06 stated that "*A new car. A new car because it can prevent faulty*".

Car Maintenance

For car maintenance, it can be divided into type, cost, and frequency. Most car maintenance involves car engines. Secondly, the maintenance also needs to be done on the car appearance to bring comfort and good image to the passengers. Chung and Al-Khaled (2020) reported that tangible is among the significant factors influencing demand for ride-hailing services among private university students in central Malaysia. This factor comprises of the physical facilities and dimensions of the service like new, modern, clean, and appealing car appearance. Thus, it is crucial for ride-hailing drivers to maintain their car appearance and choose the appropriate car model. In terms of cost, on average, the ride-hailing drivers spend MYR100-MYR200 per month to conduct their routine maintenance. Moreover, higher cost is needed for tires replacement. According to P06, "*The cost for changing four tires is around MYR500 to MYR600*" and usually lasted for less than a year. P07 states that in term of frequency of maintenance, "*The car will be sent for maintenance when the car reaches 10km mileage*". P02 added that "*if I do the e-hailing, in term of maintenance, I will service the car once every two months*".

Theme 4: Car Ownership and Financing

The final theme derives from the data analysis is the car ownership and financing method. Many drivers prefer to purchase their own car through self-funding which is by applying loans. Most drivers prefer to purchase their own car because of the promising return of investment. For example, P04 said that "*To me it's ok because I will get revenue from my spending*". P01 agreed with the statement by saying "*Yes, I purchase the car myself. If we purchase the car, we can pay the monthly installments around MYR1,500. So, we can pay once every three months. So, if we took a nine-year installment, the debt will be settled within five years*". Apart from loan, some even uses refinancing method to purchase their car.

Nevertheless, some drivers rented a car and use it for the ride-hailing service. This method requires the renter to pay monthly or weekly fees to the owner. Both methods of car ownership have their own advantages and disadvantages. Even though the drivers have to self-fund their car purchase to own them, the return on investment is rewarding and they get

the car once the loan is settled. However, the setback is, some drivers may lack the motivation to do the service as their ride-hailing car is also their everyday car. P01 argued that *"If we own the car, it's up to us at whatever time we want to start the service"*. On the contrary, by renting a car, the cost of road tax and maintenance is borne by the owner. Thus, the driver does not need to pay the monthly installment to the bank. P03 pointed that *"I'm currently using a rental car; the maintenance is borne by the company. Road tax, insurance and all is borne by them. I only pay the weekly fee "*. However, this method demands a high dependency and trust between the renter and the car rental owner.

The main components of this model are these four themes which comprise of incentives, process, car and car ownership and financing. This forms the ride-hailing assistance model for B40 drivers. Each theme was divided into categories and its' subcategories. For this model to be workable, the user such as the government, ride-hailing service providers and drivers may adapt this model and utilize it as a guideline. The model is illustrated in figure 1.
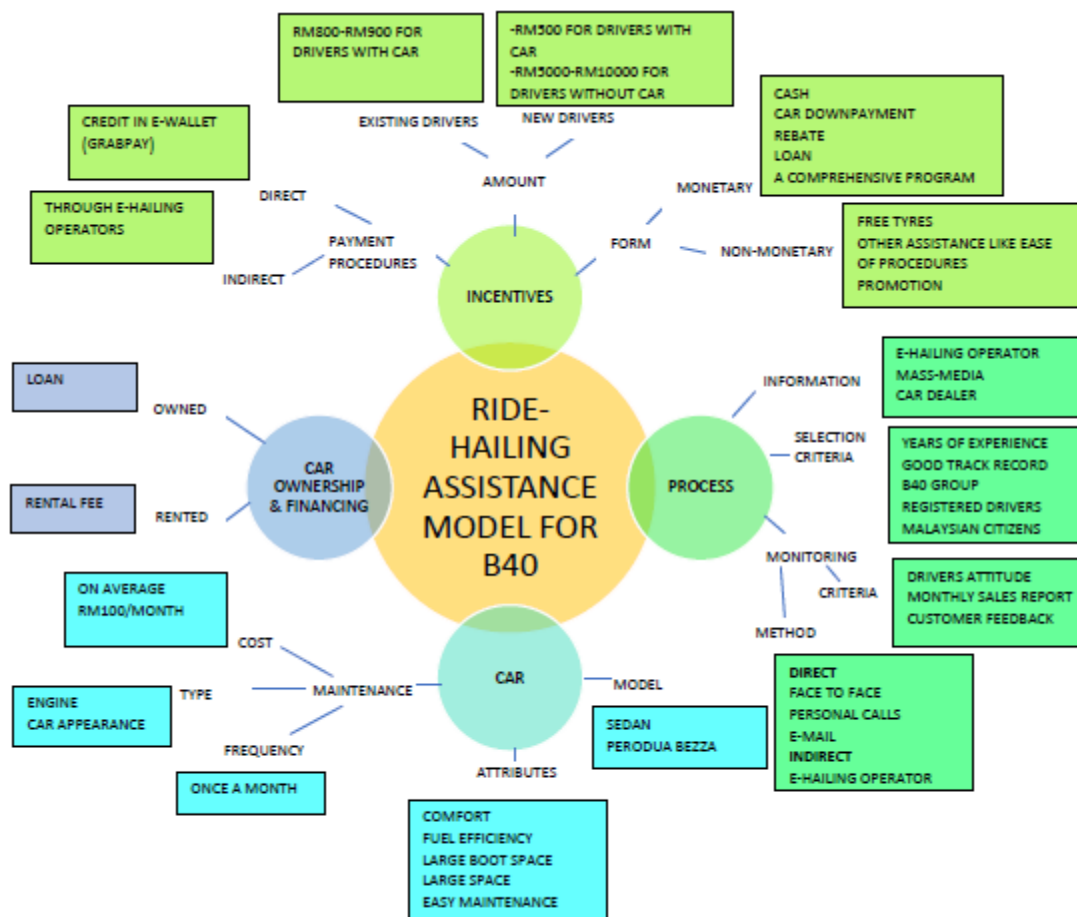

Figure 1. Ride-haling Assistance Model for B40

Discussions
Cash incentives is important for the B40 drivers as it gives them the flexibility in usage and a quick financial relief. However, most recipients feel that the amount of household living aid and the special incentive for ride-hailing drivers were not sufficient. They wish for the increment of the amount of the existing cash aids given by the government. Besides, the

previous government rebate program had probably faced many challenges. For example, P07 pointed that "*The program is good, the planning is also good, but the implementation is probably problematic*". In sum, there should be a comprehensive assistance plan that cater to all categories of B40 ride-hailing drivers. For instance, a combination of cash, rebate and loan could help a new driver to acquire a car. The government may also facilitate the registration process by easing up the procedures. The number of incentives also should be varied according to the categories of the drivers. A new driver without a car may require a higher amount of incentive as compared to an existing driver.

However, for this model to work, various parties need to play their roles namely the government, the ride-hailing service providers, and the drivers. The government role is the sole or main provider of the incentives. There should be a sufficient allocation of the government budget on ride-hailing and taxi services. When the Movement Control Order was implemented due to COVID-19, many drivers lost their sales and at the same time many new drivers have entered the market because of the unemployment. Secondly, government could improve in terms of the distribution of the incentives which is caused by the bureaucracy issues. Thus, direct distribution is needed. For example, via e-wallet. Next, the monitoring of the incentives should also be done by the government through face-to-face, telephone, email and so on.

The roles of ride-hailing service providers in this model are fourfold. Firstly, they are the gatekeeper where the information received from the government will be disseminated to the drivers by the companies. Secondly, as they have access to the information like monthly sales and customer rating, they can do the monitoring to ensure the program effectiveness. Thirdly, they can distribute the cash incentives from the government to the recipients. This payment method will save time and ensure a more systematic distribution of the incentives. Moreover, as transportation network company cum the employer, the company needs to manage, motivate, train, and give support to the drivers.

Although the drivers' income is tied to the ride-hailing service provider, they are considered as self-employed. Therefore, the ride-hailing drivers need to have an entrepreneur mindset as the income (in the form of commission) is not fixed and individually varied. For full time drivers, a specific monthly sales target needs to be set to achieve the ROI. Moreover, self-motivation and attitude are also equally important. Without the right attitude, the objective of the incentives could not be achieved. The summary of the role of all parties relevant to this model is illustrated in table 4.

Table 4 Summary of the role of government, ride-hailing service providers and ride-hailing drivers

	Roles	Suggestions for improvements
Government	Provider: The government provides incentives to the ride-hailing drivers (B40) according to the specified criteria. Distributor: The distribution of incentives is via e-wallet. Monitor: The government needs to monitor the effectiveness of the incentives through face-to-face, telephone or online monitoring.	• Policy stability
Ride-hailing companies	Disseminator: Information received from the government or other agencies is circulated to the registered drivers. Distributor: The incentives received from the government is distributed to the drivers via e-wallet. Monitor: The ride-hailing companies monitor the drivers in terms of their monthly sales and rating. Leader: Managing and motivating the drivers and taking care of their wellbeing.	• Giving training to drivers • Apps improvements in term of pickup radius coverage, location, and stability • Incentives for every sale • Reduction in operator's commission to 10% • Taking cares of driver's wellbeing • Exercise fairness in terms of booking system
Ride-hailing drivers	Entrepreneur: As a manager of their service, the driver must be able to control their business, seek solutions, generate new ideas and implement new ideas in other to compete with other drivers. Moreover, the drivers are willing to sacrifice time and effort to achieve monthly sales target thus obtaining higher ROI.	• Positive mindset and attitude • Self-motivation • Own initiatives like car rental to get side income

Conclusion

Malaysia hopes to become a high income nation by 2025 (World Bank, 2021). This model may contribute to this agenda by providing employment and increasing the B40 household income. Practically, this study will benefit the government, ride-hailing service providers, the bottom 40 group and the Household Living Aid recipients by providing a model that can be applied in ride-hailing service. In 2020, the household living aid recipients comprise of 4.3 million. To the recipients, the outcome of this research hopefully will inspire them to be self-employed thus improving the household income and alleviate the poverty. This is aligned with the sustainable development goal (SDG) 1 which aims to end poverty. The action plan includes to improve access to sustainable livelihoods, entrepreneurial opportunities and productive resources (*United Nation: Sustainable Development*, 2021).

To the government, as a policy maker, this model can serve as a guideline for policy development. Therefore, the assistance given by the government is more tailored and catered to the B40 drivers as opposed to the previous car rebate program. With a comprehensive and practical assistance from the government, the B40 drivers will be able to start the service with ease and generate an optimum revenue. As a result, the government can also enjoy return on investment in the form of employment, income generation and poverty reduction.

For the ride-hailing service providers, this model may help them to understand the drivers' perspectives. Such understanding may lead to a better incentive and commission policy for the drivers. This tremendously help the B40 drivers who rely on government assistance to start and sustain the service. Moreover, the companies also act as an intermediary between government program and the drivers. With proper policy implementation, the ride-haling service providers may also enjoy the revenue in the form of commission from the drivers as well as higher market share.

In sum, the model caters the research objective which is to develop a ride-hailing assistance model that is more practical and realistic, hence reducing poverty among the cash transfer recipients (B40). This model is more practical as it matches the recipients' need. Moreover, the model is more comprehensive as it covers all area of importance for a ride-hailing service. Nevertheless, the model needs to be tested and validated by the industry experts and the mass populations of B40 drivers. Secondly, this model is only limited to the B40 groups. Hence, future research may empirically test the model and expand the model in other relevant areas or groups.

Acknowledgments

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