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Redistributing National Wealth through Sumbangan Tunai Rahmah (STR): An Empirical Analysis from the Perspectives of Islamic Governance and Madani Leadership 5.0

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ABSTRACT

The management of national wealth under the structure of Islamic Governance is considered a sacred trust (amanah) that has been entrusted to the nation's leaders to distribute the wealth in a way that ensures the welfare of the people of that nation, mostly through ensuring the keeping of human life (Hifz al-Nafs) and the protection of their livelihoods (Hifz al-Mal). This concept is in line with the principles of Madani Leadership 5.0, which seeks to promote the values of social justice and genuine empathy (Rahmah) towards all members of society, as well as the efficient use of technology to manage administrative tasks. Thus, government initiative programs like the Sumbangan Tunai Rahmah (STR) have been initiated in Malaysia to provide financial assistance to low-income (B40) households that are most in need of the support of the government. This study aims to determine the extent to which the STR program has positively impacted the social well-being of the people who received the benefits from the program. Based on the analysis of data collected from a sample of 256 people who received the STR program in Seremban, Malaysia, the results show that System Accessibility and Targeting Effectiveness were two of the variables that had a statistically important impact on the social well-being of the people who received the program. While Public Awareness variable had no statistical importance, and give signal that informational outreach efforts of the government alone are insufficient without transparent administrative processes and accurate distribution to rightful beneficiaries (mustahiq). The study underscores the need for policy-makers to strengthen centralized digital governance and implement 'Cash-Plus' social safety nets to foster long-term economic resilience aligned with Islamic governance principles.

1. Introduction

According to the Department of Statistics Malaysia [13], Malaysia's absolute poverty rate remained at 5.1% in 2024, indicating that a proportion of households continue to face difficulties in

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meeting basic living needs. Expenses related to food, housing, healthcare, transportation, utilities, and education continue to represent a considerable financial burden for low-income families. Although the Malaysian economy has shown signs of recovery, income growth among lower-income households remains an important concern. The average monthly household income among the B40 group was reported at RM3,401, while the median income stood at RM3,440 [13]. At the same time, increases in the prices of food and other necessities have placed additional pressure on household finances, reducing the ability of vulnerable families to absorb unexpected expenses and maintain an adequate standard of living.

Cash assistance programmes have become an important policy instrument used by the Malaysian government to ease the financial burden faced by low-income households. These programmes are intended not only to provide immediate financial relief but also to strengthen household purchasing power, support essential daily needs, and reduce poverty in line with the country's broader social welfare objectives. As the cost of living continues to rise, financial assistance has become increasingly important, particularly for vulnerable groups such as B40 households and the lower-income segment of the M40 group.

One of the major cash assistance initiatives introduced by the Malaysian government is Sumbangan Tunai Rahmah (STR), which succeeded the previous Bantuan Keluarga Malaysia (BKM) programme. STR provides direct financial assistance to eligible households to help them manage essential expenses, including food, education, healthcare, utilities, and other basic necessities. Beyond its role as a financial assistance mechanism, STR can also be understood as part of the government's broader commitment to social protection and inclusive development. From an Islamic governance perspective, such assistance is consistent with the objectives of Maqasid al-Shariah, particularly the protection of life (Hifz al-Nafs) and wealth (Hifz al-Mal), as financial support can help vulnerable households meet their basic needs and reduce their exposure to economic hardship. It reflects a broader responsibility of government to promote justice ('Adl), protect public interest (Maslahah 'Ammah), uphold human dignity (Karamah Insaniyyah), and fulfil the principle of Amanah through responsible and accountable management of public resources. These principles emphasise that public policies should respond to the needs of society fairly and ensure that assistance reaches those who genuinely require support. In this sense, social assistance programmes can be viewed as part of the government's responsibility to promote collective well-being while protecting vulnerable groups from economic hardship.

This perspective is also closely related to the Malaysia MADANI framework, which places human well-being, compassion, trust, sustainability, and good governance at the centre of national development. In particular, the MADANI principles of Kesejahteraan (well-being) and Keyakinan (trust) provide an important foundation for understanding the role of social protection programmes. Kesejahteraan highlights the importance of improving the quality of life and ensuring that development benefits all segments of society, while Keyakinan emphasises public trust in institutions through transparent, responsible, and effective governance. When viewed together with Islamic governance principles, the MADANI framework reinforces the importance of administering social assistance in a manner that is fair, accessible, transparent, and responsive to the needs of the people.

Nevertheless, the effectiveness of STR cannot be assessed solely based on the amount of financial assistance distributed. Questions remain regarding whether the programme is sufficiently accessible, whether eligible recipients are adequately informed about the assistance available to them, and whether the targeting mechanism successfully identifies households that genuinely require support. While some recipients acknowledge the benefits of STR in helping them manage household expenses, others may find that the amount received or the implementation process does not fully address their financial circumstances. These concerns suggest that the success of a cash assistance programme

depends not only on the provision of financial aid but also on the quality, fairness, and effectiveness of its implementation.

Against this background, examining the implementation of STR is important in determining whether the programme is achieving its intended social objectives. This study therefore focuses on three key dimensions of STR implementation, such as accessibility, public awareness, and targeting effectiveness. The study examines their relationship with the social well-being of recipients. Rather than viewing STR merely in terms of the amount of cash distributed, the study considers how the way assistance is implemented may influence its ability to improve recipients' everyday lives. By incorporating the principles of Islamic governance and Malaysia MADANI, the study further positions STR within a broader discussion of responsible, equitable, and people-centred public administration. Effective implementation should ensure that assistance is accessible to eligible recipients, that information is communicated clearly, and that public resources reach those who need them most. These elements reflect the values of Amanah, 'Adl, and Maslahah 'Ammah, while also supporting the MADANI principles of Kesejahteraan and Keyakinan. Ultimately, the effectiveness of STR should not be measured solely by the amount of assistance distributed, but also by the extent to which its implementation contributes to greater social well-being, protects human dignity, and strengthens public confidence in government social protection initiatives.

1.1 Literature Review

1.1.2 Poverty and Social Well-being

Cash assistance has played an important role in protecting household well-being, particularly during periods of economic uncertainty. This became especially evident during the COVID-19 pandemic, when many households experienced income disruption and increasing difficulty in meeting their basic needs. Basir *et al*., [24] found that the Bantuan Sara Hidup (BSH) programme helped recipients manage essential expenses such as food, utility bills, and other daily necessities. The ability to meet these immediate needs helped reduce financial pressure and provided households with a greater sense of stability during a challenging period. However, the study also found that much of the assistance was spent on immediate household consumption. This suggests that while cash assistance can provide meaningful short-term relief, its contribution towards building long-term financial resilience may remain limited. Similar findings have been reported in studies of earlier Malaysian cash assistance programmes. Mohd Ahadan Md Nooh [20], for example, found that recipients of BR1M and BSH experienced improvements in their quality of life, particularly in their ability to manage daily expenses, reduce financial worries, and plan for future needs. Although the amount of assistance received may not have been sufficient to resolve longer-term financial difficulties, it nevertheless provided recipients with a greater sense of financial security and psychological relief. These findings are important because social well-being is not determined solely by income. The ability to meet basic needs, experience financial stability, and live with less anxiety over everyday expenses also contributes to an individual's overall quality of life.

The role of financial assistance in addressing poverty can also be understood from the perspective of Islamic governance. Islamic administration emphasises social justice ('adl), public interest (maslahah 'ammah), trust and accountability (amanah), and the protection of human dignity (karamah insaniyyah). From this perspective, poverty is not merely an economic condition but a multidimensional social concern that requires responsible intervention to protect vulnerable members of society and ensure reasonable access to basic necessities. This understanding is consistent with the objectives of Maqasid al-Shariah, particularly the protection of life (hifz al-nafs) and wealth (hifz al-mal), which are closely related to economic security and human well-being. Zailani

et al., [36] similarly argue that poverty from an Islamic perspective extends beyond monetary deprivation and should consider broader dimensions of human well-being.

The principles of Islamic social finance further support this perspective. Harun *et al*., [14] demonstrate that the application of maslahah mursalah in zakat distribution allows assistance mechanisms to respond to changing socioeconomic conditions while prioritising deserving recipients. Similarly, Abdullah Thaidi *et al*., [3] highlight the potential of Islamic social finance instruments, particularly zakat, waqf and Islamic microfinance, in addressing poverty and promoting socioeconomic well-being. Evidence from Malaysia also suggests that poverty among asnaf is multidimensional, reinforcing the need for assistance programmes that address broader aspects of recipients' quality of life [37]. More importantly, financial assistance should not remain limited to short-term consumption support. Wan Ramli *et al*., [34] emphasise the importance of moving from consumptive forms of zakat assistance towards productive and sustainable mechanisms that strengthen recipients' economic capacity and long-term resilience.

Although STR is a government cash assistance programme rather than an Islamic social finance instrument such as zakat or waqf, the principles underlying Islamic social administration provide a useful perspective for understanding its social purpose. Assistance that is distributed fairly, reaches eligible households, and responds to genuine socioeconomic needs reflects the principles of 'Adl, Amanah, and Maslahah 'Ammah. In this sense, the effectiveness of STR should not be viewed solely in terms of the amount of money distributed, but also in terms of whether the programme is capable of protecting household dignity, reducing financial vulnerability, and contributing meaningfully to recipients' social well-being

1.1.3 Accessibility of STR Application System

Digitalisation has become an important strategy for improving access to social assistance by simplifying application processes, reducing administrative costs, and expanding service delivery. In Malaysia, online platforms and electronic payment systems are increasingly used to facilitate cash assistance. Ab Rahman and Rusly [1] found that digital initiatives have contributed to greater efficiency and transparency in poverty alleviation programmes. From an Islamic governance perspective, these improvements reflect Amanah (accountability) and 'Adl (justice), particularly when public resources are managed responsibly and assistance reaches eligible recipients fairly.

The eKasih system, for example, serves as a centralised database for identifying households living in poverty and supporting the planning and monitoring of social assistance programmes. It has strengthened the ability of government agencies to identify eligible recipients, coordinate assistance, and reduce duplication. Such practices are consistent with Maslahah 'Ammah (public interest), as effective administration should ensure that assistance benefits those who genuinely need it.

Nevertheless, digitalisation does not automatically guarantee equal access. Limited digital literacy, poor internet connectivity, lack of awareness, and complicated application procedures may prevent eligible households from receiving assistance. Abdelgawad *et al*., [2] similarly found that although digital mechanisms such as bank accounts, mobile money, and prepaid cards can improve cash assistance delivery, there is no single mechanism that works effectively in every context. Therefore, digital systems should balance efficiency with inclusive and human-centred service delivery.

In the context of STR, accessibility should therefore extend beyond the availability of online services to include clear information, simple procedures, and adequate support for recipients. This reflects the Islamic principles of 'Adl, Amanah, and Maslahah 'Ammah, while also supporting the Malaysia MADANI values of Kesejahteraan (well-being) and Keyakinan (trust). An effective digital

assistance system should ultimately ensure that technological improvements make social protection more accessible rather than creating new barriers for vulnerable households.

1.1.4 Public Awareness of the STR Programme

Public awareness is essential to the effectiveness of social assistance programmes such as Sumbangan Tunai Rahmah (STR). Eligible households must not only be aware of the programme but also understand its eligibility criteria, application procedures, and benefits. Jamaluddin and Hanafiah [16] emphasised that financial assistance alone is insufficient without effective information dissemination, while Mohd Basir *et al*., [24] found that although awareness of BSH was relatively high, understanding of eligibility, payment phases, and entitlement amounts remained uneven. This suggests that limited awareness may prevent eligible households from accessing assistance and may also influence their perceptions of programme fairness.

From an Islamic administrative perspective, clear and accessible information reflects Amanah (accountability) and ‘Adl (justice), as public institutions have a responsibility to ensure that eligible citizens are adequately informed and treated fairly. This also supports Maslahah ‘Ammah (public interest) by ensuring that social assistance reaches those who need it most. Similarly, the Malaysia MADANI principles of Kesejahteraan (well-being) and Keyakinan (trust) emphasise responsive governance and public confidence in government institutions. As Mazzeo Rinaldi and Leone [29] observed, better understanding of welfare requirements can strengthen perceptions of fairness, whereas poor awareness may contribute to misinformation and negative perceptions. Therefore, effective communication of STR is important not only for improving programme participation but also for promoting fairness, trust, and social well-being.

1.1.5 Targeting effectiveness of STR programme

The effectiveness of cash assistance depends not only on the amount provided but also on whether it reaches those who genuinely need support. Accurate targeting can strengthen social well-being by helping vulnerable households meet basic needs, reduce financial stress, and maintain greater financial stability. Md Nooh [20] found that BR1M and BSH recipients used the assistance to manage living costs and plan for household needs, while Basir *et al*., [24] reported that BSH was mainly used for necessities such as food, utilities, and healthcare during the COVID-19 pandemic. Similarly, Robson *et al*., [30] found that well-targeted cash assistance contributed to improvements across several dimensions of well-being among vulnerable households.

Effective targeting also depends on reliable administrative systems. In Malaysia, eKasih supports beneficiary identification and monitoring, although issues related to data accuracy and implementation may affect its effectiveness [28]. From an Islamic administrative perspective, accurate targeting reflects ‘Adl (justice), Amanah (accountability), and Maslahah ‘Ammah (public interest) by ensuring that public resources reach deserving recipients. These principles are also consistent with the Malaysia MADANI values of Kesejahteraan (well-being) and Keyakinan (trust), where fair and accountable assistance can strengthen both household well-being and public confidence in government social protection programmes.

Previous studies have also highlighted the importance of delivery mechanisms in determining targeting effectiveness. Abdelgawad *et al*., [2] found that digital delivery methods, such as mobile money and prepaid cards, can improve transparency, reduce leakage, and facilitate faster access to financial assistance. However, these benefits may be limited when vulnerable groups face barriers such as poor digital access or limited digital literacy, which may unintentionally exclude eligible

recipients. Therefore, an effective delivery system should balance technological efficiency with inclusiveness to ensure that assistance reaches its intended beneficiaries and contributes to their social well-being. Based on the above discussion, the following hypotheses are proposed:

H1: Accessibility of STR Application System influences the effectiveness of reducing Poverty and social well-being.

H2: Public awareness of the STR programme influences the effectiveness of reducing Poverty and social well-being

H3: Targeting Effectiveness of the STR programme influences the effectiveness of reducing Poverty and social well-being.

Figure 1 portrays the research model for this study.

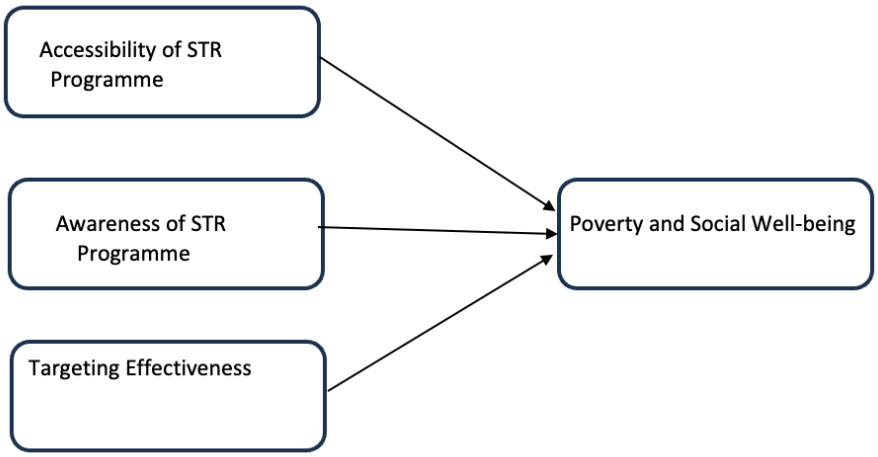

Fig. 1. Research model

Based on the literature reviewed and the conceptual framework developed for this study, three hypotheses were formulated to examine the relationship between the implementation of the Sumbangan Tunai Rahmah (STR) programme and poverty and social well-being among Malaysians, particularly low-income households.

The first hypothesis proposes that the accessibility of the STR application system is significantly related to poverty and social well-being. Difficulties in accessing the system, particularly due to limited internet connectivity, low digital literacy, or challenges in navigating online platforms, may delay or prevent eligible households from receiving financial assistance. Such barriers may increase financial pressure on vulnerable households and consequently affect their social well-being.

The second hypothesis proposes that public awareness of the STR programme is significantly related to poverty and social well-being. Clear communication and adequate understanding of eligibility requirements, application procedures, and payment schedules are important in ensuring that eligible households can access the assistance provided. Greater awareness may therefore help reduce financial hardship and improve the well-being of low-income households.

Finally, the third hypothesis proposes that targeting effectiveness is significantly related to poverty and social well-being. Accurate identification of eligible low-income households and appropriate verification processes are essential to ensure that financial assistance reaches those who

genuinely need it. Effective targeting can minimise exclusion and leakage, allowing limited public resources to contribute more meaningfully to poverty reduction and social well-being.

Collectively, these hypotheses provide the basis for examining how accessibility, public awareness, and targeting effectiveness in the implementation of STR contribute to poverty reduction and the enhancement of social well-being among Malaysian households.

2. Methodology

2.1 Research Design

This study using a quantitative cross-sectional research design to examine the relationships between accessibility, public awareness, targeting effectiveness, and social well-being. A quantitative approach was considered appropriate as it enables these relationships to be examined systematically using statistical analysis. Data were collected at a single point in time from STR recipients in Seremban, reflecting their current experiences and perceptions of the programme. As the study focuses on examining relationships between variables without manipulating them, a correlational research design was employed.

2.2 Populalation and Sample

A total of 256 STR recipients from the Seremban area participated in the study. This sample size was considered adequate for statistical analysis and provided a sufficient basis for examining the relationships among the study variables. According to Memon *et al*., [21], sample sizes between 30 and 500 respondents are generally considered appropriate for many social science studies. Therefore, the sample of 256 respondents was deemed sufficient for the purpose of this study.

2.3 Study Instrument

This study employed a structured questionnaire as the main instrument for data collection. The questionnaire was designed to capture STR recipients' experiences and perceptions of the programme, focusing on four main variables: accessibility, public awareness, targeting effectiveness, and social well-being. The items were measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). This scale allowed respondents to indicate their level of agreement with each statement in a simple and consistent manner. The questionnaire also included demographic questions to provide an overview of the respondents' backgrounds. A structured questionnaire was considered appropriate for this quantitative study as it enables data to be collected systematically from a relatively large number of respondents and supports statistical analysis of the relationships between the study variables.

2.4 Data Collection

Data was gathered online via Google Forms over a specified timeframe. This approach was selected to facilitate access for respondents operating across diverse locations and to ensure a seamless and secure data collection process.

2.5 Data Analysis

Data collected from the 256 STR recipients were analysed using the Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistical techniques were applied to provide a clear understanding of the data and address the objectives of the study.

Descriptive statistics, including frequency, percentage, mean, and standard deviation, were used to summarise the respondents' demographic characteristics and describe the overall pattern of responses for each study variable. Before conducting further analysis, the data were assessed for normality and reliability. Normality was examined using skewness and kurtosis values, while Cronbach's alpha was used to assess the internal consistency and reliability of the measurement items.

Pearson's correlation analysis was subsequently conducted to examine the relationships between accessibility, public awareness, targeting effectiveness, and social well-being. The correlation coefficient (r) was used to determine the strength and direction of each relationship, while statistical significance was assessed at the $p < 0.05$ level. The findings from the correlation analysis were then used to evaluate the hypotheses and determine whether significant relationships existed between the implementation dimensions of STR and the social well-being of recipients.

Table 1
Measurement of variables, normality test, and reliability test results

Variable	Skewness	Kurtosis	Croanbach's Alpha
Accessibility	-502	.542	.929
Public Awareness	-.692	.758	.932
Targeting Effectiveness	-.737	.976	.948
Poverty & Social Well-being	-.707	.554	.967

3. Results

3.1 Demographic Analysis

A total of 256 respondents participated in this study. The majority were female (62.5%, n = 160), while male respondents represented 37.5% (n = 96) of the sample. In terms of age, most respondents were below 25 years old (72.7%, n = 186), indicating that the sample was predominantly composed of young adults. Similarly, 83.6% (n = 214) of the respondents were single, while 14.1% (n = 36) were married. Regarding educational attainment, more than half of the respondents held a bachelor's degree (55.5%, n = 142), followed by diploma holders (25.8%, n = 66). This indicates that the respondents generally had a relatively high level of educational attainment. In terms of employment, 60.5% (n = 155) were unemployed, whereas 29.7% (n = 76) were employed. This pattern may be associated with the relatively young age profile of the sample, as some respondents may still be pursuing their studies or transitioning into the workforce.In addition, 69.5% (n = 178) of the respondents reported a monthly income below RM2,500, reflecting the generally low-income profile of the sample. In terms of residential location, 59.8% (n = 153) lived in urban areas, followed by suburban areas (23.8%, n = 61) and rural areas (16.4%, n = 42).Overall, the demographic findings show that the respondents were predominantly young, single, degree-educated, and from lower-income groups, with most residing in urban areas. These characteristics provide important context for interpreting the findings on STR implementation and social well-being. However, the concentration of respondents within particular demographic groups should also be considered when generalising the findings to the broader population of STR recipients in Malaysia.

Table 2
Demographic profiles

Profile		Frequency (N)	Percentage (%)
Gender	Male	96	37.5%
	Female	160	62.5%
Age	Below 25 years old	186	72.7%
	25 years old-34 years old	33	12.9%
	35 years old-44 years old	13	5.1%
	45 years old-54 years old	10	3.9%
	55 years old above	14	5.5%
Marital Status	Single	214	83.6%
	Married	36	14.5%
	Divorce/Widowed	6	2.3%
Education	Primary	1	0.4%
	Secondary	37	14.5%
	Diploma	66	25.8%
	Bachelor's Degree	142	55.5%
	Post Graduate	10	3.9%
Employment	Employed	76	29.7%
	Self-Employed	18	7.0%
	Unemployed	155	60.5%
	Retired	10	3.9%
Income	Below RM 2500	178	69.5%
	RM 2501 – RM 3500	27	10.5%
	RM 3501 - RM 4500	15	5.9%
	RM 4501 and above	36	14.1%
Residential	Urban	153	59.8%
	Suburban	61	23.8%
	Rural	42	16.4%

3.2 Mean Analysis

The descriptive analysis showed that respondents generally had a positive perception of the STR programme and their level of social well-being. All variables recorded mean scores above 3.67 on a five-point Likert scale, indicating a high level of agreement among the respondents. Public Awareness of the STR Programme recorded the highest mean score (M = 3.8867, SD = 0.85110), suggesting that most respondents were familiar with the programme and understood the assistance it provides. This was followed by Targeting Effectiveness (M = 3.8548, SD = 0.85219) and Accessibility of the STR Programme (M = 3.7331, SD = 0.86554), indicating that respondents generally viewed the implementation of the programme positively.

The dependent variable, Poverty and Social Well-Being, also recorded a high mean score (M = 3.8353, SD = 0.91090), reflecting respondents' perceptions that their overall well-being was at a satisfactory level. In addition, the standard deviation values for all variables were below 1.00, showing that respondents' opinions were relatively consistent. Overall, these findings suggest that beneficiaries had a favourable view of the STR programme, particularly in terms of public awareness, accessibility, and targeting effectiveness, which may have contributed to improving the well-being of low-income households.

Table 3
Level effectiveness of STR

	Minimum	Maximum	Mean	Std Deviation	Level
Accessibility of STR	1.00	5.00	3.7331	0.86554	High
Awareness of STR	1.00	5.00	3.8867	0.85110	High
Targeting Effectivenes	1.00	5.00	3.8548	0.85219	High
Poverty & Social Well-being	1.00	5.00	3.8353	0.91090	High

Note: 1.00-2.50, low; 2.51-3.50, medium; 3.51-5.00, high.

3.3 Pearson Correlation

Table 4 present a result of correlation analysis, and found a positive and significant relationship between public awareness of the STR programme and poverty and social well-being ($r = .683$, $p < .001$). Since the p-value was lower than 0.05, the null hypothesis (H02) was rejected, while the alternative hypothesis (H12) was accepted. This suggests that respondents who had a better understanding of the STR programme generally reported higher levels of social well-being. The finding highlights the importance of ensuring that information about the programme is communicated clearly so that eligible individuals are aware of the available assistance and understand how to access it.

Among all the variables, targeting effectiveness showed the strongest positive relationship with poverty and social well-being ($r = .830$, $p < .001$). As the p-value was below the 0.05 significance level, the null hypothesis (H03) was rejected, while the alternative hypothesis (H13) was accepted. This indicates that the programme is more likely to achieve its intended outcomes when financial assistance is effectively directed towards eligible households that qualify for support.

Overall, the findings demonstrate that accessibility, public awareness, and targeting effectiveness are all significantly associated with poverty and social well-being. However, targeting effectiveness emerged as the factor with the strongest relationship. This finding highlights the importance of accurately identifying eligible households to ensure that financial assistance reaches those who need it most and ultimately supports the social well-being of low-income households.

Table 4
Correlation analysis

		Poverty and Social Well-being
Accessibility of STR	Pearson Correlation	0.730
	Sig. (2-tailed)	< 0.001
	N	256
Awareness of STR	Pearson Correlation	0.638
	Sig. (2-tailed)	< 0.01
	N	256
Targeting Effectiveness	Pearson Correlation	0.830
	Sig. (2-tailed)	< 0.001
	N	256

3.4 Multiple Regression

Multiple regression analysis was carried out to determine whether the three dimensions of the Sumbangan Tunai Rahmah (STR) programme influence poverty and social well-being among the respondents. The results showed that Accessibility of the STR Programme had a positive and statistically significant effect on poverty and social well-being ($\beta = .208$, $t = 3.740$, $p < .001$). As the p-value was below the 0.05 significance level, the null hypothesis (H01) was rejected, while the alternative hypothesis (H11) was accepted. This finding indicates that better access to the STR programme can contribute to improved social well-being among recipients. In contrast, Public Awareness of the STR Programme did not have a statistically significant effect on poverty and social well-being ($\beta = .092$, $t = 1.720$, $p = .087$). Since the p-value was greater than 0.05, the null hypothesis (H02) was accepted, while the alternative hypothesis (H12) was rejected. Although respondents were generally aware of the programme, awareness alone did not appear to have a direct influence on their level of social well-being when the other variables were considered in the regression model.

These results suggest that although public awareness is positively related to poverty and social well-being, it is not a significant predictor when accessibility and targeting effectiveness are analysed together. In other words, simply being aware of the STR programme does not necessarily lead to better social well-being if beneficiaries continue to face difficulties in accessing the programme or if the assistance is not accurately targeted. The analysis also showed that Targeting Effectiveness of the STR Programme was the strongest predictor of poverty and social well-being ($\beta = .608$, $t = 11.193$, $p < .001$). Since the p-value was below the 0.05 significance level, the null hypothesis (H03) was rejected, while the alternative hypothesis (H13) was accepted. This indicates that ensuring financial assistance reaches households that genuinely need it can contribute to improving recipients' well-being and reducing the effects of poverty. Overall, the regression results indicate that accessibility and targeting effectiveness have a significant influence on poverty and social well-being, whereas public awareness does not remain significant after the effects of the other independent variables are taken into account. These findings suggest that greater attention should be given to strengthening the beneficiary selection process and improving access to the STR programme so that the assistance can achieve its intended objectives more effectively.

Table 5
Regression analysis

	Under standardized B	**Coefficient Std. Error**	**Standardized Coefficient Beta**	**t**	**Sig.**
Constant	0.131	0.153		0.85	0.395
Accessibility of STR	0.219	0.059	0.208	3.740	<0.001
Awareness of STR	0.098	0.057	0.092	1.720	0.087

4. Discussion

The findings of this study indicate generally positive perceptions of the Sumbangan Tunai Rahmah (STR) programme among its beneficiaries. Public Awareness, Accessibility, and Targeting Effectiveness were positively associated with social well-being, suggesting that the effectiveness of STR depends not only on the amount of assistance provided but also on how well the programme is communicated, accessed, and delivered to eligible recipients.

The high level of Public Awareness suggests that information about STR has successfully reached many beneficiaries, particularly those within the B40 group. Effective communication is important in ensuring that eligible individuals understand the assistance available to them and the procedures

required to receive it. This is consistent with Robson [30], who highlights effective information sharing as an important factor in the successful implementation of social assistance programmes. From the perspective of Islamic administration, effective communication reflects the principles of amanah (trustworthiness) and transparency, whereby public institutions have a responsibility to ensure that information concerning public welfare is communicated clearly and fairly. This also supports the aspirations of Malaysia MADANI, which emphasises good governance, inclusivity, and a people-centred approach to public service delivery.

Accessibility was also positively perceived by respondents, indicating that beneficiaries were generally able to access the STR programme. Nevertheless, accessibility should continue to be strengthened, particularly as government services become increasingly digitalised. Rahman [28] cautions that excessive reliance on digital registration and delivery mechanisms may unintentionally exclude vulnerable groups, including older persons, persons with disabilities, rural communities, and individuals with limited digital literacy. Similar accessibility concerns were observed in the implementation of JKMPay, where the limited availability of registered outlets created difficulties for some persons with disabilities [20]. Therefore, digital transformation under the MADANI 5.0 agenda should remain inclusive and human-centred, ensuring that technological advancement does not create new forms of social exclusion. This is also consistent with the Islamic principle of maslahah, which places public welfare at the centre of administrative decisions.

Among the dimensions examined, Targeting Effectiveness demonstrated the strongest relationship with social well-being. This highlights the importance of ensuring that financial assistance reaches those who genuinely need it. Abdelgawad [2] notes that cash transfer programmes can be weakened by inclusion and exclusion errors, where assistance may either reach ineligible households or fail to reach eligible ones. In Malaysia, integrated databases such as eKasih play an important role in identifying households experiencing poverty and improving the accuracy of social assistance delivery. However, exclusion remains a concern, particularly among vulnerable households in rural and geographically disadvantaged areas such as Sabah and Sarawak [27]. (From an Islamic administrative perspective, accurate targeting reflects the principle of ‘adl (justice), as public resources should be distributed fairly and according to genuine need. It also reflects amanah, since public funds must be managed responsibly for the benefit of society.

The findings on social well-being further demonstrate that STR should be understood as more than a source of temporary financial relief. Cash assistance can help vulnerable households meet essential needs and reduce some of the pressures associated with poverty. Previous research has linked cash transfer programmes with improvements in areas such as food security, health, education, and household well-being. For example, Robson [30] reported that Turkey’s Emergency Social Safety Net (ESSN) programme helped vulnerable households meet essential needs, including food, education, and basic living expenses. These findings suggest that well-designed cash assistance can contribute to human dignity and social protection, particularly during periods of financial hardship. This corresponds with the Islamic concept of maqasid al-Shariah, particularly the protection of life, wealth, dignity, and the overall welfare of society.

Although this study primarily examines the relationship between STR and current social well-being, the contribution of cash assistance may extend beyond immediate financial relief. Previous studies suggest that social assistance can contribute to better educational opportunities and improvements in children’s long-term well-being, potentially reducing the intergenerational transmission of poverty. In this sense, social protection should not merely help households survive present economic difficulties but should also create opportunities for them to improve their future circumstances.

Moving forward, the Malaysian government could further strengthen STR through a "Cash-Plus" approach, in which financial assistance is complemented by initiatives such as skills and vocational training, healthcare access, employment support, financial literacy, and digital literacy [28]. Such an approach would allow STR to function not only as a protective safety net but also as a platform for empowerment. This is consistent with the Malaysia MADANI 5.0 aspiration of developing an inclusive, sustainable, and people-centred society in which technological and economic progress is accompanied by improvements in human well-being.

From the perspective of Islamic administration, this approach also reflects the values of amanah, 'adl, ihsan, and maslahah, where assistance is delivered responsibly, fairly, compassionately, and in ways that promote long-term public welfare. As highlighted by Zakiyah Jamaluddin [15], social assistance should therefore extend beyond short-term financial support by strengthening individuals' capacity to improve their quality of life. Ultimately, STR should be viewed not as a permanent solution to poverty, but as part of a broader social protection strategy that enables vulnerable households to build resilience, achieve greater self-reliance, and participate meaningfully in society. Integrating financial assistance with capacity-building initiatives would therefore strengthen the role of STR in advancing social well-being while supporting the broader principles of Islamic governance and the aspirations of Malaysia MADANI 5.0.

5. Conclusions

The findings validate that the Sumbangan Tunai Rahmah (STR) programme plays an important role as a social safety net in supporting vulnerable households and improving their social well-being. Accessibility and Targeting Effectiveness were particularly important, with Targeting Effectiveness showing the strongest influence. This indicates that the effectiveness of STR depends largely on ensuring that assistance reaches the right individuals and households. Although Public Awareness remains important, awareness alone may not improve social well-being unless recipients can easily access the programme and assistance is distributed fairly.

These findings are also consistent with the principles of Islamic governance, particularly amanah (trustworthiness), 'adl (justice), and maslahah (public welfare). Public assistance should be managed responsibly and distributed fairly to those who genuinely need it. This also reflects the values of Malaysia MADANI, which emphasise good governance, inclusivity, compassion, and the well-being of the people. Therefore, beneficiary databases should be regularly updated to minimise inclusion and exclusion errors and ensure that public resources are distributed effectively. In the long term, STR should continue to function as a safety net while being strengthened with initiatives that promote financial resilience and greater self-reliance among recipients.

This study, however, has several limitations. First, the respondents were limited to STR recipients in Seremban; therefore, the findings cannot fully represent STR recipients throughout Malaysia. Future studies should include respondents from different states and geographical settings, particularly rural areas and states with higher poverty rates, such as Sabah. Second, this study employed only a quantitative approach, which limits the understanding of recipients' personal experiences. Future research could adopt a mixed-method approach by combining surveys with interviews to provide a deeper understanding of how and why STR affects recipients' well-being.

Overall, strengthening STR through fair targeting, inclusive access, and responsible administration can contribute to a more effective and sustainable social protection system. By incorporating the principles of Islamic governance and Malaysia MADANI, STR can move beyond providing short-term financial relief towards empowering vulnerable households, promoting social well-being, and building a more inclusive and resilient society.

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