



# 10<sup>th</sup> Malaysia Plan

Policies, Programs and Budget Request

*by*

**MALAYSIA HINDU SANGAM**  
service



*NGO Coalition Economic Task Force*

For



**EPU**  
ECONOMIC PLANNING UNIT  
PRIME MINISTER'S DEPARTMENT

*By*

*Arun Dorasamy, MHS Youth Leader*

*&*

*Team of Experts*

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## Salam 1Malaysia and Salam Bahagia!

First of all, I would like to extend my gratitude and respect to our Prime Minister and Economic Planning Unit (EPU) for seeking inputs from all parties before drafting a substantial 5 year plan in line with our **Prime Minister's Vision** of high income society. In the past, the underrepresentation of minority interests in economic planning and the poor consultative process has left the minorities' concerns unattended. The current government's effort in reaching out the minority Malaysian Indians through various channels and avenues is, indeed, a positive and healthy attempt to overcome the socio-economic imbalance experienced by Malaysian Indians. In this regard, EPU's effort in providing Malaysia Hindu Sangam (MHS) the platform and opportunity to compile recommendations and suggestions for the forthcoming Malaysia plan is gratefully acknowledged. It is imperative that the formulation of 5 year Malaysia Plan represent the interests of all sections of the Malaysian society in line with the 1Malaysia concept. We understand that the 10<sup>th</sup> Malaysia Plan focuses on **6 core strategies**, of which the fifth strategy is on "**Bridging the Development Gap**". The forthcoming 10<sup>th</sup> Malaysia Plan is iconic for the Malaysian Indians and we at MHS are expecting the government to recognize the **grievances** and address the continuous **marginalization** in an effort to achieve balanced development and political stability through the following initiatives:

- New or Improved Government Policies,
- More Direct and Innovative Programs and Incentives specifically tailored for Malaysian Indians' development,
- Better Distribution and Prioritization of Budget Allocations,
- Simpler and Faster Delivery, and Feedback System
- Effective Information Dissemination Channels, Transparent Process and Planned measures to Prevent Power and Self-Interest abuses.
- Enrolling and utilizing the resources and expertise of the Malaysian Indian NGOs in nation building especially in assisting the government in bridging the development gap among Malaysia Indians.
- Creating more opportunities in the education sector, economic activities, poverty eradication, political representation and socio-economic balance through less racial identification as a whole.

We understand the government is sincerely looking forward to working with all quarters by recognizing areas of concerns and finding common grounds in resolving it. We also recognize the job is not small one but we believe the task will be less burdensome as articulated by the Malay proverb "*ringgan sama dijinjing and berat sama dipikul*". We are always ready to be the "arms and minds" of government in serving people in line with 1Malaysia slogan "**Rakyat Didahulukan**". Knowing that consultation and negotiations can provide better insights, MHS has engaged various experts namely academics, NGOs, students, youths, housewives, single mothers, micro businesspersons, civil servants, politicians and even few school dropouts in formulating this recommendations. We recognize that the contributions of NGOs, civil citizens, private sector are required to create a holistic solution for Malaysia Indians. The success of this effort depends on the adaptation and incorporation of the recommendations directly or indirectly by EPU in the 10<sup>th</sup> Malaysia Plan. We believe that we have played a positive role in assisting EPU to be more effective in planning; now we will leave it in able hands of EPU to do the necessary.

Malaysia Hindu Sangam Youth extends its heartiest gratitude and appreciation for all those made contribution directly and indirectly in terms of selfless man-hours, brilliant research inputs, participated in discussion, endless meetings, compelling presentation, recommendations, innovative ideas, proven concepts, proposal edits, test, comments, statistics backups and etc to prepare a well thought through form of proposal. Without those divine souls of experts, statesman, stateswomen, boys and girls this effort wouldn't have been possible at all. The entire Indian community salutes your giving in assisting the Government in formulating even better Rancangan Malaysia ke-10.

### **Arun Dorasamy**

Malaysia Hindu Sangam  
National Youth Leader

### **Sincerely "Terima Kasih" & God Bless Malaysia**

- *Economic Planning Unit – Jabatan Perdana Menteri*
- *Malaysian Hindu Sangam Youth Team: Anathan Sanggar, Rathaiyogi, Premalatha, Varatharajoo, Sinnathamby & Volunteers.*
- *Malaysian Hindu Sangam Central Council Members, Mr. Mohan Shan, Dr Balatharmalaingam, Mr. Baskaran*
- *Malaysian Indian Youth Council, Mr. Sivakumar Ramachandran*
- *Malaysian Indian Restaurant Owners Association Mr. Muthusamy*
- *Malaysian Muslim Restaurant Owners Association*
- *Malaysian Indian Metal Traders – MIMTA Ms Rajes, Dato Arumugam, Mr. Ravi*
- *Malaysian Association of Hair Stylist – Mr. Mathivanan*
- *E Sun Hospitality Consultancy Malaysia, Ms Kogilaranee*
- *Malaysia Satya Sai Baba Association*
- *Multimedia University Malaysia, Assc Prof Dr Murali*
- *University Technology Malaysia, Prof Hazman Shah Vijayan*
- *University Technology Malaysia, Dr. Maniam Kaliannan*
- *University Malaya, Dr Chandran Govindaraju*
- *Single Mothers & innovation Ladies Assoc. Ms TamilSelve*
- *Fitness Network/Yoga Federation of Malaysia International, Dr Lingam*
- *Artha Dharma, Mr Aravin & Mr Sivajani*
- *University Tunku Abdul Rahman, Dr Sathiran*
- *Maritime Institute of Malaysia, Suresh Manickam*
- *Malaysian Indian Congress Youth , Entrepreneurship Central Council Mr. Siva*
- *Poobalan.Com Mr. Poobalan*
- *Gujerati Association Malaysia, Dato Bhupat Rai*
- *Yayasan Social Strategic (YSS), Data Radhir, Mr Ganapathy & Madam Jasmine*
- *Sekolah Rendah Jenis Kebangsaan Tamil Simpang Rengam, Johor, Mr. Vasu Dorasamy*
- *United Indian Cluc ( UMIC ), Mr. Gopal*
- *MiCLUB*
- *Realwell Power Resource, Mr Ragunathan*
- *English Language Learning Centre, Mr. Ramesh Rao*
- *Students: Mr Gunaseelna, Mr Murugan, Mr Vetha Kumar, Mr Harriswaran,*
- *Single Mother: Mr Mala*
- *Malaysia Hindu Sangam Youth Johor, Mr.Ravi Dorasamy*
- *Malaysia Hindu Sangam Youth Selangor, Mr. Rathakrishnan*
- *Malaysia Hindu Sangam Youth, Melaka, Mr. Vijay Kumar*
- *Malaysian Hindu Sangam Youth, Negeri Sembilan.*

# Summary of Classification Format

We have identified critical aspects of Malaysian Indians' needs in this country especially from the socio-economic perspective with specific recommendations in areas like business, education, social and government policies. Firstly, the problems were identified (problem statements) and classified (e.g. economic, social) while in the summary recommendations, it is re-organized into 3 main categories according to their priorities as follows:

1. **Immediate Term:** High priority projects to show quick result within 18 months for people to trust the government's seriousness in addressing the needs of the Malaysian Indians. These recommendations are important for government to get recognition and support, just in time, for the coming election.
2. **Medium Term:** Mid Term projects that are catalyst for continuous and sustainable socio-economic development.
3. **Long Term:** Projects and policies that places the development of Malaysian Indians over the long term in line with the national interest.

Classification	Immediate Term (0-18) Months	Medium Term (0 – 36) Months	Long Term (0 – 60) Months	Remarks
<b>Economy</b>				
• I Amanah		X	X	
• Amanah Saham Loan	X	X	X	
• EPU – Malaysian Indian Unit	X			
• Statistic Commission Malaysia			X	
• Scheme Tanah Pertanian		X	X	
<b>Socio-Economy</b>				
<i>Micro Business</i>				
• Micro Loan Delivery System	X			
• Government Loan Guaranteed Scheme	X			

• Loan Criteria	X	X		
• Permanent Loan Scheme		X	X	
• Loan Convert to Grant Upon Taxation Payment		X	X	
• Micro Business Government Training	X			
• Lower Interest Loan 4%	X			
• Credit Base Re-Loan System	X			
• Micro Loan for Home Base Business	X			
• Micro Business Counseling Centre Small Business		X		
• Franchise Business Boost	X	X	X	
• Boosting Franchising	X	X	X	
• Vendor Development Program	X	X		
• Business Opportunities GLC	X	X	X	
• Local Workers Training Scheme	X	X		
• Wage Subsidy 5 Years		X	X	
• Technology Incentive		X	X	
• Strong Women Enterprise	X	X	X	
• Graduate Business Community	X	X	X	





<ul style="list-style-type: none"> <li>• Gov Study Loan for Abroad</li> </ul>	X	X	X	
<b>Social</b> <ul style="list-style-type: none"> <li>• Alcohol Laws and Programs in Malaysia <ul style="list-style-type: none"> <li>◦ 21 to Drink – Change the current age limit of 18</li> <li>◦ Criminalize Public Drinking Displays and Intoxicated Person</li> <li>◦ Setting up : Malaysia Alcohol Research and Rehab Centre</li> <li>◦ Criminalize &amp; Arrestable Offence for Minor To Consume Alcohol</li> <li>◦ All Alcohol Retailing should be confined to Liquor Shops with controlled business hours</li> <li>◦ All eateries that dispense alcohol of any type must acquire liquor license. It is for all types of alcohol drinks inclusive of cocktail and beer.</li> <li>◦ Alcohol advertisements in all mainstream Media - Electronic, Alternative and Printing Media should be banned completely.</li> <li>◦ Mandatory jail terms for Alcohol Smuggling, illegal trade and Law Breakers</li> <li>◦ Banning the manufacturing, trading and retailing of Local illegal Brands such as Samsus &amp; Todi</li> <li>◦ Taxation System base on Alcohol content ∴ will increase government income another RM200Mil</li> <li>◦ Anti Alcohol Slogan on all labels including reminders from major religions</li> </ul> </li> <li>• Youth Gangsterism</li> <li>• National Service</li> </ul>	X	X	X	

<ul style="list-style-type: none"> <li>• Skill &amp; Mindset Training</li> </ul>				
<ul style="list-style-type: none"> <li>• Youth Organization : Permanent Annual Allocation</li> </ul>	X	X		
<ul style="list-style-type: none"> <li>• Sports NGO &amp; Sport Program Funding</li> </ul>	X			
<ul style="list-style-type: none"> <li>• Wedding Courses &amp; Counseling</li> </ul>	X			
<ul style="list-style-type: none"> <li>• Domestic Abuse</li> </ul>	X			
<ul style="list-style-type: none"> <li>• Single Mother</li> </ul>	X	X		
<ul style="list-style-type: none"> <li>• Adult Community Night Classes</li> </ul>	X			
<ul style="list-style-type: none"> <li>• Clear Conversion Guideline</li> </ul>	X			
<ul style="list-style-type: none"> <li>• "Stateless" Malaysian Indian</li> </ul>	X	X		
<b>Government Policies</b> <ul style="list-style-type: none"> <li>• Real Magic 10%</li> <li>• Policy in west Malaysia</li> </ul>	X			
	X			

# ECONOMY

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**Problem Statement:** Malaysia Indians are still trailing behind other races in terms of economic success. To reduce the development gap between races in Malaysia, which is the most important element of racial unity, the government has to be proactive. Perhaps, the May 13<sup>th</sup> and Nov 25<sup>th</sup> were two big signs and reminder for the government on the seriousness of economic imbalance. Consequently, just as May 13<sup>th</sup> created NEP and Nov 25<sup>th</sup> and the “Tsunami” 8 inspired the 1Malaysia concept. To achieve the 1Malaysia dream, the following recommendations are made to reduce the economic imbalance among the Malaysian Indians,

- **I-Amanah.** : Government to start an I-Amanah scheme to be parked under PNB or Khazanah National for Indians to catch up with equity ownership in Malaysia. Government still able to reach 3% equity share for Malaysian Indians by 2020 as previously planned. The idea of Indian Amanah (i-Amanah) been mooted by various quarters in the past and the idea was whether shelved or scraped due to various reasons. It is perhaps the right time for the government to seriously address the equity imbalance through creation of I-Amanah.
- **AMANAHA Loan:** Government has offered various shares under the 1Malaysia and other similar share schemes. However, owing to lack of financial capability especially among the poor Indians, they are usually left out in the process of exploiting these opportunities and benefiting from the investment. Hence, it is important, for the Government to provide low interest (2%) or interest free loans to the truly poor Malaysian Indians to invest in shares. For the Poverty Prone Malaysian Indians, allowing the withdrawal of KWSP to invest in I-Amanah will be also a great starting point. This is the exact formula used by ASN when the scheme was introduced in early 1980s to Bumiputras and Malays. Indeed, this allows for the “real” creation of equity for those who can’t afford it otherwise. A target of RM250 million under RM10 would be a great achievement.
- **EPU** –Expert Group on Indian related issues: Government to setup an expert group within EPU (Malaysian Indian Socio-Economic Planning Unit) to understand and champion the Malaysian Indian issues and needs. This unit should be responsible for drawing up action plans and policies to eradicate poverty and create opportunities for marginalized Malaysian Indian society. Currently, EPU does not have the capacity to deeply understand issues related to Malaysian Indians and more importantly over on the strategies and methods of tackling these issues. Despite recommendations of programs and policies in the past, it is rarely made public of how much and in which areas or ways the plan contributes to the needs of minorities. It is time that a special group of economists and policymakers are placed in EPU particularly deal with the social economic imbalance of the minorities. Although, in the

past, the political parties/organizations purportedly representing to the minorities were consulted, it rarely turns out to benefit the minorities in question. Firstly, due to lack of expertise, the parties/agencies themselves (without the help of expertise from EPU) are not in position to exclusively formulate action plans. Secondly, despite recommendations by the respective parties to include certain programs or policies, it is always ill treated in the plans. As well said by our Prime Minister, “Masyarakat Didahulukan, Pencapaian Diutamakan” and if unity were to be achieved, the Malaysia Plan should reflect appropriately the needs of all races. Socio-economic imbalance is experienced by all races and it is important to correct the imbalance regardless of race. Without these changes, the trust of the society in the 1Malaysia concept and the government’s motives will still be questioned and will not significantly engender national unity.

- **Statistics Commission of Malaysia** Currently, the reliability of the statistical data with regards to Malaysian Indian’s participation rate in various economic activities is questionable and this is a source of disbelief, complaints and dissatisfaction. For the general public, some of the published data are not the true reflection of what is experienced on the ground. As such, a Statistics Commission should be formed and it should be more transparent and independent. However the fundamental principle of this commission is to practice transparency. The data collection methodology should be placed for public scrutiny to ensure societal trust in the data. Currently, there are some serious doubts placed on the Malaysian Indian population data, economic activities data, poverty data, education data, equity of Bumi ownership data, crime data, demographic data and indeed many more areas of concern. Once again, Malaysia in its recent past had its good share of scandals that erupted due to the lack of public trust on the Bumi ownership data’s. Government can’t afford to take this light as this is the primary indicator for policy makers and public to entrust the government with their future and development.
- **Smart Agro Land Scheme:** Massive migration of Malaysian Indians from estates to urban areas due to rapid industrialization and in search of better opportunities without any urban skills has catalyst the urban poverty phenomenon in the past decade. Perhaps, now it is the right time for government to drive these groups into technological base farming sectors in the urban skirts through land incentive initiatives. Agricultural activities like cattle fattening, hydroponic farming, flower, white water fish and many more lucrative areas could be one of the answers to address the Malaysian Indian urban poverty phenomenon. The scheme will work almost like FELDA but it is drafted more carefully to attract Malaysian Indians through 1 acre land for smart agro activities complete with capital and technological assistance. RM10 could mark the beginning of this scheme by giving out 500 acres from 2011 – 2016.

# SOCIO-ECONOMY

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## **Micro Business**

**Problem Statement:** Although the micro Malaysian Indian businesses contribute to the economy at large, these businesses still face significant challenges. These challenges are faced at every stage of business processes ranging from getting the premises, application for licenses and permits, start up capital, loan for operation and knowledge of know-how.

Past Solution: TEKUN (Tabung Keusahawanan National)

- Access to friendly information regarding application process is highly inadequate. It is coordinated through Yayasan Social Strategic which ill equipped to reach Malaysian Indian micro businesses. This hierarchical procedures and processes significantly delay the application process and increases the waiting time which these businesses can ill-afford
- Requirements for the loans are too high especially for any micro businesses. Indeed, the high interest charges imposed for the loans as well as the delays deter businesses from getting their loans on time. There is serious mismatch between the micro-business credit time of less than 30 days and the processing time for loans which exceeds 6 months. The loans application cycle is synchronized with the business cycles for it's to be useful.
- The funds get exhausted really fast and it does not serve the purpose of nurturing the real needs of micro businesses over a longer term. The funds must be designed, funded and operated as a sustainable and long term project and not as a ad hoc initiative.
- In certain cases, the owners have excellent business ideas but yet lack skills and training. In this aspect, training of prospective businessmen with regards to businesses is important. MARA has been quite successful in training owners. The same can be extended to Malaysian Indians as well.

## **Proposal**

1. **Micro Loan Delivery System:** Micro loans to be disbursed through BSN, License Money Lenders, Tekun and selected NGOs for a faster delivery services. Currently accessibility and processing time is the problem.
2. **Government Loan Guarantees Scheme:** Currently, CGC is only applicable to small and medium businesses. Government should extend the guarantee scheme to facilitate the micro business to obtain loans from the banks. This will also prevent these businessmen from falling pray to loan sharks.
3. **Loan Criteria:** The requirement for the loan to be relaxed and introduction of more innovative payback schemes is necessary. For instance, emulating the proposed micro schemes of Nobel laureate, Dr. Mohd Yunus of Bangladesh is

important. More importantly, priority in given loans to business women must also be set. Likewise, despite ALONG's negative image, ALONG is more successful in attracting micro business for loans due to their fast delivery system. As such, the current systems need to be revised especially in terms of information, processing time, and methods of application.

4. **Permanent Micro Loan Scheme:** Micro-Loan should not be limited for an allocated amount. Like PTPTN, micro loans should be made available for those who want to start a business. It should be continuously given to ensure the success of the businesses and it should be a pay back scheme. Micro business companies are 87% of the entire count of companies incorporated in Malaysia in 2008.
5. **Loan Convert Grant upon Taxation:** Micro Business needs to be given incentives for showing good performance. The reward awarding scheme will ensure and cultivate more organized businesses and responsible business owners. For instance, for loan applications, tax exemptions should be considered so as to reduce the burden of the businesses.
6. **Indian Micro Business Government Training:** An allocation of RM5mil per year on training the owners of micro business is important. Training plus loans should come hand in hand, so that relevant and potential micro business can be selected. Upon successful completion of the training, the owners could be assessed for loans. This will ensure business sustainability as well as better loan recovery. The training should include issues on business law and legislation, company setup processes, banking requirements, labor law, taxation, management, marketing, purchasing, customer relation, customer service and others that is relevant for the operations of micro businesses. This training had to be continuous and can be conducted on part-time basis, as night classes or weekend classes and.
7. **Low Interest Loan 4%:** The current interest rate for micro loans should be reviewed and a lower rate is needed. Indeed, the practice of up front payments until the next cycle of loan payments needs review as well.
8. **Credit Base Re-Loan System:** Micro businesses should be assisted in a stage based loan systems. For instance, micro businesses can be given a loan of RM2500 at the first stage and as they repay the loans, they can be assisted for a much higher loan facilities e.g. RM5000. The table below depicts the concept.

Loan Amount	Payment Term	Eligibility Upon Full Term	Processing Time
2500	25 Weekly	RM5000	48 Hours
5000	50 Weekly	RM15000	7 Days
15000	52 Bi-Weekly	RM50000	2 Weeks
50000	100 Bi week		1 Month

9. **Micro Loan for Home Based Business:** Malaysian Indian community has not fully tapped the home based business as it is hard for them to get loans from commercial banks or the government. Loans should also be disbursed for ladies, single mothers and housewives who intend to start home based businesses. The criteria should be lighten up to attract more ladies to be involved in home base business activities which include traditional business also.
  
10. **Micro-Business Information Dissemination Centre:** Due to the lack of effective information dissemination, society at large feels that their interest is left out in the process of development. In RM10, centers to disseminate information regarding loan facilities, and other opportunities provided by the government should be intensified. A one stop center to facilitate this process is required in strategic locations so that the facilities and information can reach the Indian society at large. In addition, temples and Indian NGOs should be tapped to push information closer to the target groups. This is like SBA (Small Business Administration) in USA, consist businessmen or retired staffs. SME Corp is in effective in counseling micro business.

### **Small Business**

**Problem Statement:** The biggest segment of Malaysian Indian businesses fall into the small business category. The challenges of these businesses are definitely start up capital, investments for expansion activities and working capital.

Past Solution: SMIDEC/MIDF/SME

- Reimbursement Basis: like Start Up Grant by SMIDEC, Marketing/Promotional Grants etc.
- Process and Decision Time : 6 months and more
- Usually not accessible and available in remote areas
- Lack of transparency in the process. Limited transparency allows and provides rooms for every fail application to perceive it as racial biasness by Indian applicant.

### **Proposal**

1. **Franchise Business Boost:** There is an urgent need to expand the franchise business schemes to Malaysian Indians. A realistic target is to create 50 Franchise Malaysian Indian Franchise Businesses to be created with 100 Local Indian Business Franchise in next 5 years. Currently, PNB through PNS have been working on a similar concept. It is recommended that the Franchise programs that are currently allocated only for Bumiputeras to be open for Malaysian Indians as well. Since, the Malaysian Indians involve in different types of business, the expansion of franchise concept to Indian business generally will create more spillovers to the economy between 2011-2016, and more Malaysian Indian businesses on a franchise concept should be created.
  
2. **Advancing Franchising at Global Scale:** Malaysian Indian businesses in Malaysia are not getting enough help, expertise or know-how in franchising their business on a global scale. Nevertheless, currently, a number of

Malaysian Indian businesses have great potential to be franchised that can eventually benefit the nation as a whole. With adequate planning in RM10, this could be the beginnings of a building a global franchise presence. Therefore, it is recommended that in RM10, 100 new Malaysian Indian franchise businesses be assisted under various programs like PNS and others. Currently, Indians do not have the awareness and incentives to move forward in this direction. The incentive can be delivered in the form of Consultation, Grants, Loans and Franchise Development Training. Hence, 10% of the funds allocated for National Franchise program should be assigned to Malaysian Indian businesses.

3. **Vendor Development Program:** GLCs and MNCs, among others, train and develop vendors under the vendor development programs. This in return has created successful local businesses. It is recommended that 100 Indians per year to be trained under a similar scheme. This will ultimately create more business spillover for the nation.
4. **Business Opportunities from GLCs:** RM10 could also be the beginning for Malaysian Indians to get business from GLCs. In order to increase the equity of Malaysian Indians, it is recommended that 10% of contract value be set aside for Malaysian Indian businesses/vendors/contractors. This is more feasible, both politically and economically, to correct the economic imbalance than just having contracts on an Ali-Baba mode.
5. **Local Workers Training Scheme for Small Business:** Indian businesses could use this scheme to training more local workers and reduce dependency on foreign workers. Small business can seek funds from government to pay for the training and apprentice of local workers. The training could be conducted by government or private centers. The current scenario does not provide continuous supply of workforce to local businesses. For instance, Malaysian Indian restaurant owners face a dilemma in recruiting local workers and are highly dependent on foreign workforce. Indeed, the current programs are largely temporary and fail to provide a long term solution.
6. **Wage Subside 5 years:** Currently, the small businesses that face shortage of workers are forced to pay high wage for the recruitment of locals or to be highly dependent on foreign workers. Small businesses usually resort to recruiting foreign workers since they are unable to pay higher wages. More incentives in a form of wage subsidies or tax incentives should be given to small businesses which recruit local workers.
7. **Technology Incentives:** Pillar industries for the Malaysian Indian Economy are: (1) Food/service, (2) Metal/Precious Metal, (3) Transport/Logistic, (4) Newsstand/Printing and (5) Retail/Textile. These industries are labour intensive and modernize; the government has to provide loans and incentives. Currently, the incentive programs under various ministries are hard to come by for Malaysian Indian businesses that are not savvy and not too well organized. Hence, it is recommended that a special allocation is given for technological and equipment improvement specifically for these pillar industries. The grants and incentives should include technology consultation activities, training and equipment upgrading and the like. For



instance, restaurant owners could implement the POS systems to enhance the management quality.

8. **Indian Women Participation in Businesses:** Malaysian Indian women are left behind compared to their counterparts in other races. It is recommended that the government create at least *500 new enterprises for Malaysian Indian women*. A Special Program or Scheme could be developed under the Ministry of Women Affairs and Community Development to boost awareness and to provide training, grants/loans as well as supervision. The industry of interest should include marketing services, beauty, training, food/service, green technology, small scale manufacturing activities, human resource services, cottage industries and others.
9. **Home Based Business Boost:** Creating *1000 home based businesses* under various programs specifically for Women (Example, housewives, single mothers and the disabled). A specific program by relevant ministry (e.g. Ministry of Women Affairs and Community Development) is needed at each level. The home-based businesses must be supported by grants, training, supervision and facilitation. The Chinese model of such program can be absorbed in this case. Industries such as food/service, catering, crafts, bakery, internet-based business, florist and telemarketing should be encouraged. Additionally, the Ministry should also create more awareness programs on the issues of home-based businesses.
10. **Graduate Business Community:** Young entrepreneurs are the engine of growth of the economy. Likewise, it is also a tool to reduce unemployment among graduates. It is recommended that the government assist and support the Malaysian Indian graduates to start up new businesses in areas like financial services, healthcare, consultation services, R&D related services, and others. A target of assisting 1000 new Malaysian Indian graduates in these new businesses not common for Indians is important. The program should be specifically tailored towards graduates who are less than 35 years old who successfully undergoes training and consultation. They should be given loan facilities not less than RM500K to start and to develop their businesses. Additionally, during the training, the graduates need to be paid living allowances not less than RM1500/month and this is should be part of the loan. The loan should be flexible enough to be converted to grant of equal amount, upon paying taxes within 25 years of operation.
11. **Traditional Cultural and Art Businesses:** In the RM10, it is important to develop and catalyze the traditional businesses. RM10 should also promote and cultivate new enterprises that are related to cultural and traditional-based business or services. These businesses include Dance Academy, Cultural sports, Cultural craft, Musical Equipment Manufacturing, Cultural Skill Training Centre, Sculpture, Theater Shows and Jewelry manufacturing. These industries are important for tourism and it is a unique attraction for Malaysia. Currently, most of the supplies are imported from India and in will be an added advantage if Malaysia were to develop these industries. The programs to develop these industries should specific and parked under the Ministry of Heritage and Culture. The programs should include training, study scholarships (India), consultation as well as loans/grants.

12. **Young Indian Participation in the Stock and Equity Market:** More effort is needed in the RM10 to engage the Indians to participate in the stock and equity market. The lack of participation is due to funding constraints and knowledge. Traditionally, Malaysian Indian doesn't have the mindset for portfolio investments. It is recommended that the government provide training for 200 qualified Malaysian Indian Youths to participate in stock and equity markets as stock brokers and remisiers. The program is to be conducted by Bank Negara or other affiliated agencies. Adequate exposure, training and coaching will ensure the Malaysian Indians participation in this sector.
13. **Partnership/JV Scheme:** To grow, Malaysian Indian businesses are actively seeking partnerships and joint venture arrangements as a source of fund and knowledge transfer. It is proposed that the government facilitate these businesses to engage in partnership and Joint ventures. A program to create 500 potential partnerships with established business owners in selected industries like Halal, Export/Import service, Technology Intensive Industries, Green Technology and Finance is proposed. The program includes creating awareness, training, coaching, consultation, loan/grant and supervision. The program can be parked within the SME Corp under Malaysian Indian Partnership scheme. With a loan allocation of up to RM1million, it is possible to create 500 new businessmen within 5 years.
14. **Levy for Locals Working Abroad:** Industries face shortage of local workers due to migration of local workers abroad (e.g. Singapore) and massive growth of labour intensive industries in the past decades. This ultimately forces local businesses to employ foreign workers, which costs more in wholesome and produces negative net value for the country and society. It is the time for the government to impose annual levy on local workers working abroad similar to the practices of some government like Indonesian government. Singapore have taken many measures to safeguard their industries from being victimized by migration forces, however Malaysia remain as " tidak apa state" even after have such a huge problem on illegal workers. The annual levy will make the salary and exchange rate benefits less attractive to our local workers abroad. The logistic of tracking and implementing, we leave it to the experts at EPU. This might not fly very well with ASEAN but we could justify it. The biggest beneficiary of this levy would be the service and food industries which is one of the pillar economies for Malaysian Indians.
15. **Permanent Business Loan:** Small business should be able to excess permanent loan programs. Currently SME Corp do have few products for small business but it is on reimbursement terms. This type of scheme might not work for capital challenge owners. So government has to setup a moderate term business loan for small businesses with relatively short processing hours like 2 weeks. Loan facilities are the fertilizer for the growth of small enterprise in any country.

# EDUCATION

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**Problem Statement:** Education is the most important driver for poverty eradication, political stability, unity, and economic development. It is also important to bridge the gap between the poor and the rich. The education system is constantly used for political agendas that deprive one's right to freely choose their path especially in public education. Currently, the Malaysian Indians are very much dissatisfied with overall provision of education in Malaysia. The Malaysian Indians recognize the importance of societal integration and unity in nation building and also believe that this should be achieved without infringing the rights enshrined in the constitution and social agreement. The government and EPU should not think that Tamil school educated citizens are any less patriotic compared to a national school educated citizens. Policies seem to favor the national schools, making the vernaculars school unattractive and inadequate. Government has a golden opportunity to show the Malaysian Indians its noble and sincere intention to solve impending issues on education in Tamil school on "Mega Impact Projects" within 18 months. We are sure this will win the hearts and minds of Malaysian Indians.

In the Past:

- SPM 10 Subject Issues: Creates suspicion among all Indian about government's real intention. The decision was taken unilaterally by the ministry without consulting the society or the vernacular educationists.
- Merit System & Matriculation: This system is proven to be flawed and has caused distrust in the government's intention to make sure the system is based on merit and not race.
- Tamil Schools ill aided, under-funded and not expanded in line with their growth and this has left Indians disappointed with the government.. The Tamil school issues are always a political agenda and no long term solution is available.
- UPSR – Tamil School: - "Peralihan" classes for under achievers in UPSR are the main cause for dropouts and no effective solution is available to help the students to catch up in education. Issues of concerns are student discipline; well trained teachers to handle under achievers, proper curriculum specifically designed for under achievers, and others.
- Issues of Tamil School Classification- SKM (Sekolah Separa Model), SBM (Sekolah Bantuan Modal) Gred B, Gred A (Sekolah Bantuan Penuh)
- Issues of Attachment Teachers and Training.

## Proposal

- **Higher Education & Matriculation Quota System (10%):** We are seeking the government to do away with the merit system for IPTS intakes including for the matriculation programs. Currently, due to lack of transparency, intakes for matriculation and IPTS sideline the Indians. The evidence is apparent in universities where Indians have limited opportunity in getting the courses they prefer although they are well qualified. In addition, treating STPM and matriculation as the same entry qualification for university intake is not justifiable. It is important, that the government establish one university entry system. It is also recommended that a 10% quota for Malaysian Indians is given for all courses in matriculation and IPTS.
- **Scrap “Peralihan” level for the UPSR under achievers from Vernacular Schools.** : Currently the ‘peralihan’ classes are the factory for all dropouts. Students in these classes are labeled as low achievers and this demotivates the students further. In addition, the classes are conducted in a manner that will not uplift these poor performing students. Lack of proper activities, attention, guidance especially tailored for poor performers contributes to the dropout phenomena. It is recommended that these system to be scrapped.
- **New Tamil Schools** to be build in the population with average and more than 200 Malaysian Indian families within 5 KM radius in a given district especially in Selangor (especially in Klang and Petaling Jaya), Perak, Johor, Penang and Kedah. With better Tamil school performance records and increasing demand for the Tamil schools in these areas, new schools are urgently needed. It is recommended that allocation is provided in the RM10 to build 10 new Tamil schools that is fully aided (Sekolah Bantuan Penuh).
- **New Tamil Private School:** To reduce the burden of the government, it is recommended that the government allows the private sector to participate in the primary and secondary education system especially for new Tamil schools. With significant quality control by the government, this approach would be a viable option. The government could provide incentives, grants, licenses or even loans for this purpose.
- **Tamil Land Acquisition Issue:** SRJK Tamil Tun Aminah & Kinrara Puchong. These two schools are still struggling with the issue of land acquisition and lack of proper infrastructure. There are still having difficulties in qualifying for Sekolah Bantuan Penuh scheme. Although these issues have been raised many times there is resolution in sight.
- **“Sekolah Cantuman”** – Approximately 50% of the 523 Tamil schools are under SKM (Sekolah Kurang Murid) especially in estates. It is proposed that these schools be combined to from a Gred B schools that is fully government aided. Sekolah Cantuman Chaah Johor is one of the successful examples of “sekolah cantuman”. Sekolah Kurang Murid (SKM) should also be re-classified under Gred C which is Skim Bantuan Modal

- **75% KPM Ownership from 11% currently (58):** Currently, only 11% of the Tamil schools are fully aided with KPM land title. It is recommended that the percentage be increased to at 75% by the end of the RM10.
- **Disparity Among Male and Female Teachers in Tamil School :** Currently, Tamil School have been overwhelmingly dominated by female teachers. The female teachers are finding it difficult to impose discipline, to engage in sports activities and other male friendlier activities. It is important to achieve gender equality in this aspect. RM10 we could reduce the ratio female to male teacher to 60 : 40
- **10% PTD (Pegawai Tadbir & Diplomatic):** Recruitment for PTD positions was limited for Malaysian Indians in the past. It is recommended that the government ensures 10% of the PTD recruitment for Indians.
- **Indian School Counselor:** Primary & Secondary schools with significant Malaysian Indian population need to appoint qualified Indian Counselor to deal with disciplinary cases. Tamil School (**Gred A** and **Gred B**) must also appoint counselors to deal with problematic students. A ratio of 500 students per counselor should be the target in the RM10.
- **POC (People's Own Culture) in Secondary Schools:** All secondary school must be given a POC programs apart from the POL (People's Own Language). This will reduce the free time and nurture the growth of culture. Cultural studies is more important then sex education which is gaining support now among all quarters, which we agree is important for a balanced growth of students and could can prevent unwarranted activities.
- **DBP-Dewan Bahasa & Pustaka Tamil Translation Unit:** Tamil schools are facing acute shortage of reference books in science and technology related subjects such as computers, biology and mathematic for students' reference and general knowledge. Although these books can be imported from India, a more proactive measure would be to provide incentives for the local publishers to publish or to assign DBP to translate from other languages to Tamil language.
- **Government Study Loans (Local and Abroad):** Students should be able to seek loans to pursue studies locally and abroad. Currently, the PTPTN loans are only for those recognized local studies. However, in certain cases important critical areas of study are only available overseas. Government can identify fields of studies and type of schools for candidates to be eligible for study loans. Example of field of study includes Green Technology, Indian Culinary arts, Manufacturing Technology, Aerospace, Piloting, and others. The loan repayments can be similar to that of commercial banks which is always difficult to obtain. Loan from government can be guaranteed by parents with requirement to return home or full payment otherwise their passports could be revoked.

- **Alcohol Laws and Programs in Malaysia:** Government has to recognize that alcohol consumption is growing problem among youths and especially Malaysian Indian youths that need urgent attention. Ministry of Youth need to take this initiative. Malaysia Hindu Sangam with a coalition of NGOs has initiated the effort to check this scourge. RM10 has to recognize the importance of creating KRAs and prepare KPIs for ministry on the following issues.
  1. 21 to Drink – Change the current age limit of 18
  2. Criminalize Public Drinking Displays and Intoxicated Person
  3. Setting up : Malaysia Alcohol Research and Rehab Centre
  4. Criminalize & Arrestable Offence for Minors To Consume Alcohol
  5. All Alcohol Retailing should be confined to Liquor Shops with controlled business hours
  6. All eateries that dispense alcohol of any type must acquire liquor license. It is for all types of alcohol drinks inclusive of cocktail and beer.
  7. Alcohol advertisements in all mainstream Media - Electronic, Alternative and Printing Media should be banned completely.
  8. Mandatory jail terms for Alcohol Smuggling, illegal trade and Law Breakers
  9. Banning the manufacturing, trading and retailing of Local illegal Brands such as Samsu & Todi
  10. Taxation System based on Alcohol content will increase government's tax revenue by another RM200Mil
  11. Anti Alcohol Slogan on all labels including reminders from major religions
- **Youth Gangsterism:** Government has to recognize the seriousness of this issue. Government has to provide funding (10Mil) for NGOs to be involve in preventive measures especially in curbing Gangsterism. Creating Peace Clubs in Schools through KPM as part of their co-curriculum is essential. Police to hold more talks in school on the issue with students and kids. Placing Police in secondary schools with serious discipline issues could be seen as alternative to curb discipline problems. Western countries' school have adapted this method widely and proofed to be effective.
- **National Service:** National Service is known for its effective methods in shifting mindset of our young youths. During RM10 we are asking government to place all the Malaysian Indian students with challenge disciplines and gangsterism problems into NS programs. We are seeking the government to additional allocation for Malaysian Indian students by 30000 during the RM10.
- **Skill & Mindset Training:** Ex-convicts, who are less than 40 years old and have no serious crime record, should be enrolled in SKILL & Mindset

Training. Subsequently, they can be absorbed as general worker in government and private sectors. The government can provide incentives for a year to encourage the hiring of ex-convicts. Additionally, they can be requested to attend frequent counseling in assigned counseling centers or registered NGOs with counseling programs. These efforts will reduce the tendency of those involved in crime not to go back to the similar activities in the future. Such programs were successful in the US and have shown dramatic improvements. In addition, upon successful completion of the program, they should be eligible for micro loan programs to start a business.

- **Youth Organization Permanent Allocation:** should be provided annually to all Malaysian Indian Youth NGOs: Currently, the allocation comes from **MBM** (Majlis Belia Malaysia) and limits the NGOs to conduct effective programs. The allocation is difficult to obtain by Malaysian Indian Youth NGOs. Since these programs are an integral part of Youth development in Malaysia, it is recommended that the allocation of 10 million to be provided to registered NGOs for their various approved programs. This should be done at national, state and district program levels. Programs related to Education, Culture, Sport, Alcohol, Gangsterism, Violence Crime and School Dropouts should be emphasize since these are the striking issues among Malaysian Indian youth. The government should set KPIs to monitor these NGOs.
- **SPORT NGOs & Programs Funding:** Indians in Malaysia used to be leading the sports arena but today not only Indian participation is limited but at national level the performance is poor. Sports are the best way to channel the energy into good causes, preventing the youths from any major illegal activities. It is recommended that more allocation be channeled to boost the creation of more SPORTs NGOs. Example includes the Futsal Club Petaling Jaya, Persatuan Sepak Takraw Paloh and others. The government has to give incentives, in RM10, for NGOs to be set up and allocate funds for events and program. In RM10, we are urging the government to consider creating 100 new Malaysian Indian cultural and sport NGOs nationwide. This can be parked under the Ministry of Youth. As a long term measure, the creation of NGOs will eventually distract youths from engaging in illegal activities which is costing the government a significant amount.
- **Wedding Course & Counseling before Registration:** Divorce and Parenting flaws is costing the society and government millions on the expense of their kids. Currently, Muslim weddings are to be solemnized after wedding courses but the same is not applicable to non-Muslims. This wedding course is proven to be effective and imposing such pre requisite is important for the non-Muslims. This course can be conducted by the religious NGOs. The main frame course to be provided by the Ministry of Women. Make HIV & Health test a must for all wedding registration. This is also a way to impose and implement child support. Couples must be trained on parenting. Likewise, Malaysia Hindu Sangam can engage in Wedding Course for all Hindu couples. Hence, it is recommended that

mandatory marriage courses be implemented before the legal marriage registration. Additionally, for divorce couples a counseling session is important before the couples are eligible for divorce application.

- **Domestic Abuse:** Indians from lower economic strata are victims of domestic abuse. Although the law requests an arrest, seldom the abusers get punished. Little is done by the Police and the Ministry to overcome this problem. More over, the kids and the mothers of such abuse are left without any support. As such, it is recommended that in RM10 serious steps be taken in terms of allocating hostels for mother and the kids as temporary refuge. Consequently, financial support is needed for such cases. The Ministry of Women must also formulate even more harsh laws to protect this kids and mothers. Usually alcohol, drugs, unemployment, and financial condition are the main reasons for the problem. One in 4 poverty prone families are affected by this phenomenon. Two in 3 kids from these families are dropouts. Two in 4 kids that are dropouts are involved in illegal activities that may involve violent crimes.
- **Single Mother:** Single Mother must be redefined to include, OKU husbands, separated women, and widows. : Single mothers to be given opportunities to own house through the government's low cost housing programs. It is recommended that under RM10, Indian single mother to be assisted to own houses with at least a target of 1000 low cost houses. E-Kasih can be used as a platform to identify these poor families. The rental payment approach could be implemented for the purchase of the houses. In the past these practices failed due to corruption, unethical politic motives and red tape. RM10 could be the right platform to set the KPI on the basis of house ownerships.
- **Adult Community Night Classes:** Once a week classes revolving around unity, business opportunities, parenting, government programs, racial integration and others is needed. The attendees of this program could be given allowances like the Train & Place Program according to their attendance. NGOs or welfare department should organize these classes at strategic areas especially within the vicinity of the poor and uneducated society as well as crime prone areas. Examples, Taman Dato Harun, Taman Sri Sentosa, Sentul, Taman Sri Andalas, and others. RM10 could start an effort in integrating the people and educating them substantially.
- **"Stateless Malaysian Indian":** Estimated close to 100K Malaysian Indian still undocumented and "stateless" due to no birth certificates proof or incomplete supporting documentations. These groups are not part of any system, statistic or studies. They invisible undocumented Malaysians. Thus their needs are not identified, targeted and fulfilled but they exist. Government has to address this issue and ensure this "stateless" phenomenon to be totally eradicated by 2016. Former Prime Minister Abdullah Ahmad Badawi have acknowledge the problem and surprised to discover, but yet any nationwide effort or awareness been carried out to address these issues in rapid and wholesome fashion. The kids of these forgotten groups are unable to attend schools or their parents are unable to get permanent job or eligible for housing or even welfare assistance.



# Government Policies

Government Policy should forcefully ensure that it allows all society members to participate in the economy especially with regards to government programs and initiatives. However, the government has been little slow in making policy to show its commitment in certain issues.

- **Policy in West Malaysia:** It is recommended that the government declares a 10% allocation for critical areas of interest so that proportionate participation is achieved at every level. The 10% allocation for Malaysian Indian such include areas as follows:
  1. **Civil Service** : At every level
  2. **PTD** – Pegawai Tadbir & Diplomatic
  3. **Military/Polis/Marin:** In every ranks and levels
  4. **GLC** : Business & Participation : Employment : Every Level
  5. **Education** : IPTS & Matriculation : Every Course/Category
  6. **Skill Training & JPK** : Training Allocations
  7. **Business Loan/Grants** :
  8. **Federal Tenders** : Every Class of contractors
  9. **APs**

## Private Sector & NGOs : *RM10th Role*

Government is an important agent of society's growth but not the only agent. The Private and NGOs play a very crucial role in echoing the government and society's intentions. RM10 is the right platform for private sectors and NGOs to join hands with the government to work towards the development agenda of the Indians in Malaysia

- **Coalition and Collaboration** : “Bersatu Teguh Bercerai Roboh”
  1. **Indian Based Business Cooperative** to join and setup an investment consortium to raise RM100mil to venture into businesses such as budget Health care, Green Technology, Construction and Hospitality. Currently, great number of cooperatives (around 30 cooperatives) is functioning on their own and this has left them with very minimal capital. It is time for them to put their limited funds together and make bigger investments for a more lucrative return.
  2. **Investment Exploration Committee:** All business NGOs should work closely with Chambers of Commerce to explore and lobby business opportunities in India, Sri Lanka, Bangladesh, Nepal, Pakistan, Cambodia, Vietnam, Laos, Indonesia, Philippines and the African continent. Currently, there is a lack of joint efforts in establishing business ventures. Collaboration between the NGOs and Chambers of Commerce can also collectively create funds and investment for this purpose.

3. **Indian Base NGOs:** The mantra is working together or merging NGOs that is not active with the active ones. Consolidating NGOs means we are getting stronger to plan, to execute and to grow. Currently, working together is not the popular approach, but for long term survival and vision accomplishment NGOs have to work together. NGOs could be consolidated into 6 categories: Religious/Caste, Cultural/Language, Youth/Education, Welfare, Political and Sports.
4. **Indian Base Medias:** The Malaysian Indian based media should re-invent themselves so that they can better serve the society. They should play more of an informative role with regards to government policies, opportunities, programs and the like. The media itself has to be the catalyst of proactive and positive mindset and growth for Malaysian Indians. Currently, the Tamil Newspapers are still trailing behind in terms of attractiveness, content, innovation and quality in comparison with other language newspapers. TV and Radio are also another effective and mass media that need to be in line with society's aspiration for growth.
5. **Indian Political Base Association:** Although, each of us have our own ideology and principles it is time that all Indian political associations to serve the needs and interests of the people. Unification of all Indian political association is important. They should be consolidated. The development of Indians in Malaysia depends upon not the BN government but Indian Political Parties Unification.
6. **Private Sector Initiatives:** Indian Philanthropists in Malaysia are the success icons. Creating protégés and recruiting and assisting qualified young Indian business to follow their foot step is important. Isolation from the society upon success endeavors will not leave a legacy. Create avenues for young boys and girls to see and assimilate the success in their own form and shape. We encourage Indian businessmen/women to take even bigger role in the society to motivate young Malaysian Indians to follow their footsteps.
7. **National Entrepreneurship Awareness:** One Family One Entrepreneur. Entrepreneurship is the one of the ways to uplift the socio-economic standing of Malaysian Indians.. Therefore, it is time that awareness is created by the NGOs to cultivate entrepreneurship culture in every Malaysian Indian family.
8. **Ministerial, Agencies, GLC & MNC Connection:** Owing to lack of networking between the Malaysian Indian representatives from the ministry, agencies, GLCs and those working in MNCs, Malaysian Indians most often miss wide range of the opportunities. Therefore, it is of paramount importance for the Malaysian Indians to create a network between themselves especially between those in various institutions and organizations.
9. **Represent the Non-Tamil/Hindu Groups:** In the past, most of the agendas put forward concerns only the Malaysian Indians who are

Hindu Tamilians. However, Indians in Malaysia also include the Indian Christians, Ceylonese, Indian Muslims, North Indians, Punjabis, Nepalese and others. As such, it is important that ties between these groups are strengthened through the voice of freedom and representation of various NGOs, Associations, Cooperative and Political Parties.

10. **JV & Mu Business NGOs** have to seize this opportunity to bring all small and medium business communities together and embark on national projects and strengthen the business creation, information sharing, business education and strong presence.

## Conclusion

The 10<sup>th</sup> Malaysia Plan is a critical juncture in overcoming what was left out, what was neglected, what was overseen, what was not predicted and what was not intended. Indians in Malaysia are waiting to see the good gesture from the government through this plan. We are seeking firm actions so that trust in the government can be developed.

Coalition of Malaysian Indian NGOs is not a team of experts but we are team of people. Through this proposal, EPU will have clear opportunity to see what is needed at the grassroots that can be incorporated in development plans to yield results.

We expect:

1. EPU adapts the core recommendations and develops it into manageable policies or programs.
2. EPU ensures an efficient mechanism of delivery and dissemination of information for the above recommendations if adapted.
3. EPU engages the NGOs and Associations to be a part of the delivery mechanism for programs and policies.

We thank you for opportunity to submit our recommendations for consideration and inclusion in the forthcoming RM 10

Sincerely

**Arun Dorasamy** & Economic Task team  
Malaysia Hindu Sangam & Collision