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COVID-19 AND THE PRIHATIN/ PENJANA ECONOMIC STIMULUS PACKAGES: Variants of UBI?

Editorial Notes

IMPACT OF COVID-19: WORLDWIDE

The Covid-19 pandemic crisis is wreaking havoc everywhere. As it rages on with nary any signs of abating, the current unprecedented pandemic that has impacted most of the world's economies will undoubtedly heap pressure on businesses through distortions in supply chain, which would in turn result in economic hardships for the masses. As the Covid-19 outbreak rages on, countries have initiated travel bans, border closures, lockdown, and quarantine measures in efforts to contain the pandemic. Doing so however, affects jobs, businesses and incomes, which in turn affects production and supply chains, resulting in economic uncertainty, job losses and income declines. Spending and consumption are subsequently curtailed, and the vicious circle exacerbates the already dire situation.

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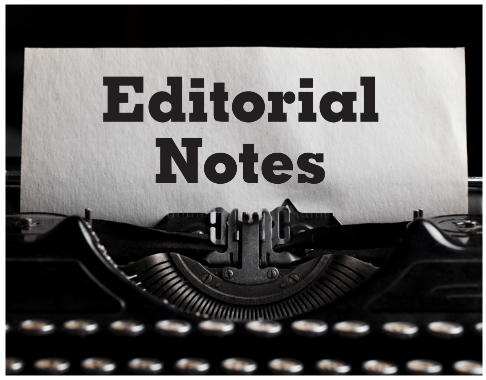

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At the time of writing, there were already approximately 4.7 million of infection cases, and more than 310,000 deaths worldwide, since its first detected case in China in December 2019. While countries globally are still grappling with the swiftly evolving Covid-19, its impact on employment and the labour market is rearing its Medusa's head. The emerging reality is both sobering and alarming. In February 2020, just before the Covid-19 crisis erupted full-blown, the unemployment rate in the U.S. stood at 3.5%, which is its lowest rate for almost seven decades (Baker et al. 2020). However, within a span of a mere two months, employment rates there have plummeted sharply, with millions of people losing their jobs and registering for unemployment benefits (Coibion et al. 2020; Chaney & Morath 2020).

The Covid-19 pandemic is also ravaging the European labour market, especially in relatively poor countries such as Italy and Spain, which are also the two of the hardest-hit European countries. In the latest April 2020 release of the IMF's World Economic Outlook report (IMF 2020), Italy and Spain's real gross domestic products are projected to experience negative annual percent changes of a -9.1% and -8.0% respectively for the rest of 2020. There were 1.4 million reported cases, almost 90,000 deaths in the U.S., with 36 million people having filed for unemployment benefits, and an unemployment rate of nearly 15%.

IMPACT OF COVID-19: MALAYSIA

In Malaysia, due to the impact of lockdown and movement restrictions, unemployment rate increased to 3.5% in Q1 2020, with an unemployment rate of 3.9% in March 2020 (DOSM 2020a). In the first quarter of 2020, Malaysia's GDP grew only marginally at 0.7%, and the country's total loss, in terms of economic output in that same quarter, was estimated to be at RM22.8 billion (DOSM 2020b).

In a special report on the impact of Covid-19 prepared by DOSM from a survey conducted on about 168,000 respondents during the initial stage of the outbreak, the data reveal that towards the end of March 2020, about 47% of the self-employed had lost their jobs, and about 24% of the employers had ceased operations of their businesses (DOSM 2020c). The special report also shows that workers in recreational services (38.0%), food services (35.4%), fishing (33.0%), agriculture (21.1%), and transportation (18.7%) sectors to be the most adversely affected, i.e. with the highest percentages of job losses. With the current onslaught of the pandemic, the employment trajectory looks set to decline, and unemployment to increase in the months to follow. The International Monetary Fund (IMF) projects the Malaysian real GDP to contract to a -1.7% with a 4.9% unemployment rate in 2020 (IMF 2020).

THE PRIHATIN AND PENJANA ECONOMIC STIMULUS PACKAGES

To address the mounting economic concerns of the people, on February 27th 2020, the then interim Prime Minister announced an RM20 billion economic stimulus package themed as 'Bolstering confidence, stimulating growth and protecting jobs'. The package was targeted mostly at arresting and mitigating the impact of the outbreak, especially its devastating ripple effects on the tourism, hotel, hospitality, airline, tourism-dependent retail and travel industries. One-off cash payments were given to tourist guides, taxi drivers, and other registered tourism-related workers. Monthly critical allowances were given to medical frontline personnel until the end of the pandemic. Employees were also

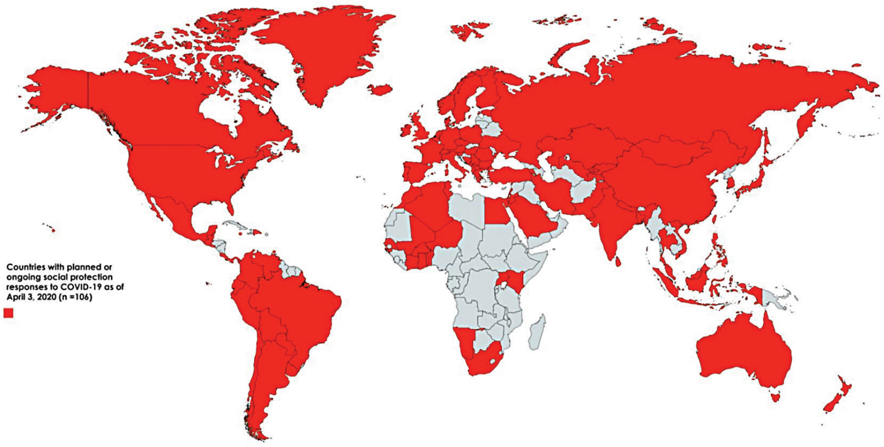

Figure 1: Countries with planned/ongoing social protection responses to Covid-19
Source: World Bank data, as of April 3rd, 2020. See Gentilini et al. (2020).

given a choice to have their EPF contribution reduced from 11% to 7%, thus freeing up cash to spur private consumption as it is a critical catalyst of economic growth.

Exactly a month later, on March 27th, in the midst of surging cases of Covid-19 infections and Phase 1 of the lockdown implementation in the country, the current Prime Minister announced the PRIHATIN economic stimulus package to alleviate some of the economic hardships faced by the people. At its heart, the RM250 billion package seeks to address the lives versus livelihood woes at the grassroot level, i.e. the affected individuals and SME businesses. The necessary lockdown measures in containing the outbreak had been simultaneously a bane and a boon. It was implemented to curb the spread of infections but at the same time it resulted in business closedowns, unemployment, and economic uncertainties. The bulk of the package was in the form of one-off cash payments to B40 and M40 households, and many other measures to safeguard the general welfare of the people. An additional RM10 billion PRIHATIN package was later announced on April 6th, mostly to provide further assistance to SME businesses in weathering the Covid-19 storm. This additional package was mostly in the form of wage subsidies, to help businesses minimise workers' retrenchments.

In early June, when the country was gearing up for exit phase of the conditional lockdown, the Prime Minister announced yet another economic stimulus package, with a worth of RM35 billion and aptly named as PENJANA (Pelan Jana Semula Ekonomi Negara), to stimulate the economy which had literally screeched a total halt in mid-March. This latest stimulus package, announced on June 5th, contains mostly short-term economic recovery initiatives that extend and expand the previous two PRIHATIN packages which have successfully helped safeguard more than 2.4 million jobs, reduce lockdown-induced financial struggles of about 11 million of the population, and provide relief initiatives to more than 300,000 business establishments.

STIMULUS PACKAGES WORLDWIDE

Besides Malaysia, governments elsewhere are also giving cash hand-outs to its affected citizens. For example, by end of March, the U.S. Congress approved a USD$2 trillion economic stimulus and relief package to counter the pandemic's negative impact. Under this package, each adult in the U.S. population whose gross annual income is less than USD$75,000 gets a one-off payment of USD$1,200. In mid-March, Canada announced a monthly payment of CAD$2,000 (≈USD$1,500) for up to four months to workers who have lost their source of income due to Covid-19. Elsewhere, in Singapore, every adult Singaporean aged 21 and above receives a S$600 (≈USD$420) one-off cash pay-out as part of its Covid-19 Solidarity Budget. In Japan, as part of its USD$1 trillion worth of stimulus package, each Japanese citizen receives a USD$930 cash hand-out. The following Figure 1 shows the countries with planned or ongoing social protection responses to the pandemic.

UBI: AN IDEAL UTOPIAN-LIKE PANACEA?

At the height of the pandemic mayhem, a seemingly radical and unconventional concept has resurfaced. i.e. the Universal Basic Income (UBI) notion. In calls for collective efforts to cushion the juggernaut of negative economic impacts, country and civil rights leaders, economists, and industrialists have become staunch proponents and strong advocates of the UBI as a viable solution. The most recent Nobel Prize Laureate in economics, Esther Duflo who is an MIT economics professor, recommends that the U.S. government dish out direct cash transfers to individuals affected by the pandemic; she notes that the amount does not have to be large, it just needs to be sufficient to sustain oneself being made out of work due to the lockdown. Even prior to the wake of the Covid-19 outbreak, the UBI has been around for quite a while. In fact, its roots can be traced all the way back to 16th century, in philosopher Thomas More's book 'Utopia'. This concept is not entirely new nor plucked from nowhere. It has been touted as an idealistically utopian approach in alleviating poverty. Since the pandemic outbreak, the UBI proposal has garnered considerable traction, both in developed and developing countries alike.

So, what is a UBI? It is a monthly stipend which covers the basic needs, i.e. shelter, food, and education, given unconditionally to every adult. There are no strings attached, i.e. beneficiaries do not have to do anything for it, and can do whatever with it. It is given regardless of the person's income or employment status, hence the universality of UBI. It can be used as an instrument to offset the negative economic impacts such as job losses brought about by the current coronavirus pandemic, as a wealth redistribution tool, and as a poverty alleviation/elimination tool. A UBI therefore rests on the principles of universality, unconditionality, and periodicity.

Closely related with the UBI is the negative income tax, which can be regarded as a variant of UBI. This idea of a negative income tax originates from Milton Friedman (1962). In the negative income tax system, those with income less than the taxable threshold income would receive some supplemental amount of money from the government. It contrasts with the notion of paying the government a certain proportion of your income when your income is above some stipulated thresholds. Those earning below the cutoff taxable income threshold would be paid a pre-determined proportion of the difference between what they earn and the threshold. In their 1974 seminal paper, eminent economists Ashenfelter and Heckman analysed the impact of a negative income tax on the income and substitution effects in households' labour supply. They based their work on the theory of utility maximisation theory and consumer behaviour to the demand for leisure as the underlying theoretical framework. One of their main conclusion was that increases in wage rates had little effect on the husbands' labour force participation rates. Their findings should, to a certain extent, help allay concerns on whether the idea of dishing out free money would make people work less. A recent meta-analysis also concluded that UBI has either no effect or only a minimal decline in hours worked (Marinescu, 2018).

UBI: EXPERIMENTS, MYTHS, AND FUNDING

One of the earliest and largest UBI experiments ever conducted was in the small town of Dauphin, Canada. For four years, from 1974 until 1978, about a thousand eligible families were given a basic monthly income, i.e. an income demarcating the poverty line. The experiment ended due to a change in government. The experiment however, yielded astounding results in almost every front: school performance improved, total work hours did not plunge as some pessimists had feared, hospitalisations decreased, and cases of domestic violence dropped.

However, in the event when receipts of UBI do result in less hours worked, it is found that those who worked less were the young and single-headed household heads (Calnitsky & Latner 2017); why the less hours of work? – it is because the young would go on to acquire more education and single parents would engage in more time in child care (Calnitsky et al. 2019). In 2017 and 2018, Finland conducted a basic-income experiment on a randomly selected group of 2,000 of its citizens who were unemployed at the time of the experiment. They were given a no-strings-attached monthly stipend of €560 for the two years. Preliminary findings of the experiment reveal no significant statistical difference between the control group and the UBI recipients in securing employment, i.e. in a way, there was no increase in labour supply among the UBI recipients (Kangas et al. 2019).

In 2009, as part of a UBI experiment, an NGO gave a £3,000 no-strings-attached free money each to 13 homeless men in London (Bregman 2017). They did not have to work for it, and they can do whatever with it. The only question asked was what they themselves wanted to do with the money. In this experiment, contrary to what some sceptics might expect, among some of the modest material things that the group of homeless men wanted were a dictionary, a phone, and a hearing aid. After one year, each of them had just spent an average of about £800; this somewhat debunks perceptions that one would spend recklessly if given free money. As an even stronger case for the UBI, it has also been found in another UBI experiment (Blattman & Niehaus 2014) that even giving free money to alcoholics and drug addicts would see them spending the money on more beneficial things other than alcohol and drugs.

Perhaps, the elephant in the room is how to actually finance and fund the seemingly enormous costs if the UBI is to be implemented. Seemingly enormous costs? Probably not. In the 2009 London experiment, the total cost for the experiment was about £50,000 including salaries of social workers implementing the experiment. This sum is just one-eighth of the total annual cost that these 13 vagrants had previously imposed on the city of London in the form of social services and policing costs. Economists suggested for the UBI to be financed, among others, by imposing higher taxes on the high-income earners, through asset and wealth taxes (such as estate taxes and capital gains taxes on property transactions). In his critically acclaimed and radical book, Bregman (2017) suggested doing away with the many different with-strings-attached or conditional social welfare programmes – such as food voucher programmes, return-to-work training programmes, poverty alleviation programmes – in order to consolidate and channel the funds for UBI.

UBI: SOMETHING TO BE PONDERED UPON

This editorial piece concludes with questions to be pondered on: Would the post-Covid-19 world be a dystopia? Could UBI be the antidote to economic inequality brutally ripped wide open by the pandemic? Could UBI be an ideal notion whose time has come for it to be realised, just as its predecessor ideals such as democracy, equal rights for women, and the abolition of slavery? Perhaps in a way, UBI could be seen as a wealth redistribution instrument; as recalibrating a new starting line above the poverty line, so that everyone would have equal chances to have a decent life. For instance, as have been mentioned earlier, when youths spend less time working and more time pursuing further studies as a result of UBI, then UBI could well be regarded as an investment in human capital. The UBI notion is especially relevant when a global pandemic, such as the current Covid-19, affect the masses badly in terms of unemployment and its resultant income dip. The many different forms of government relief, stimulus, and subsidy packages could well be precursors to a full-fledged UBI system in the future. Empowering the people, by way of keeping their jobs and having money to spend, is the pith and core of addressing the people's concerns, i.e. employment and spending are the proverbial oil that grease the economy.

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FROM THE PROFESSOR'S DESK

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DEVELOPING HOLISTIC, ENTREPRENEURIAL AND BALANCED GRADUATES THROUGH COMMUNITY AND CIVIC ENGAGEMENT: THE REVIVAL OF THE UNIVERSITY'S THIRD MISSION

Year-end months would be among the busiest months of the calendar year for many public and private universities, as graduates would be receiving their graduation scrolls. Every year, over 290,000 graduates are churned out from higher learning institutions in Malaysia (Graduate Tracer Study 2018). According to an annual report published by Bank Negara Malaysia (BNM), between the period of 2010 and 2017, an average of 173,457 graduates entered the workforce annually, but only 98,514 high-skilled jobs were created over the same period. In reality, less job openings had worsened Malaysia's already high youth unemployment rate of 13.2% in 2017; this rate was three times the national unemployment rate. The most crucial issue related to graduate unemployment in Malaysia, as highlighted in a report by Khazanah Research Institute's 2018 School-to-Work Transition Survey, is the skill mismatch between what education institutions emphasise on and what the employers expect. In essence, the institutions focus on academic and professional qualifications while employers prioritise soft skills and work experience. Another important finding from the report is the absence or lack of entrepreneurship skills among the graduates, i.e. skills that are considered important for career advancement and business ventures.

As far as higher education is concerned, a quick glimpse at the above facts and figures raises concerns not only among students and parents, but other stakeholders as well. An important question is, 'Have universities or higher learning institutions failed in educating the future generations whom we are pining our hopes on to further develop the country?'. In other words, due to the changing nature of today's world where dollars and cents are the emphasis, has the definition of higher education changed from one that idealises the public characteristics of higher education to one that stresses on private returns? Or, has the commercialisation of higher education transformed the sector into a business-oriented industry where graduates' employability is the sole yardstick of students' success? One interesting fact about this development in higher education is that the employers themselves have never agreed that university should only inculcate in students, a narrow, though practical set of technical skills but rather, they are searching for those with all-rounded, balanced and holistic traits.

Fascinatingly, in 1852, John Henry Newman wrote about the "Idea of a University", in which according to him, a university should function as 'a place of education' rather than a 'place of instruction'. As such, he believed that universities should ingrain in students strong sense of responsibility and instil in them flexible and transferable intellectual skills and traits such as communication, analytical and problem-solving skills; these skills would be indispensable when applying knowledge in the real-world setting. Essentially, what Newman was proposing is that education should not only serve the purpose of training a person for a specific trade or occupation, but should also strive to cultivate a deeper understanding of the world and of the self. This noble concept of education and the role of universities in addressing the current and future challenges have been clearly communicated in the Malaysian Higher Education Blueprint (2015-2025). One of the ultimate aims enshrined in the Blueprint is to redesign higher education for a sustainable tomorrow by developing holistic, entrepreneurial and balanced graduates.

The need for universities to engage with external communities (NGOs, marginalised communities, government, neighborhood, campus residents, alumni, local and global companies) is imperative towards developing students with the skills and traits as mentioned by Newman. More importantly, community or civic engagement should not be seen as detached or in isolation from teaching and research, but universities should utilise such engagement to motivate students' learning and contribute to research excellence. All in all, we have to ensure that through this engagement, it can eventually enhance the research agenda of universities and enrich teaching and learning experience that leads to holistic students' development. As for the institutions, involvement in civic engagement will not only enrich the institutions' research agenda and teaching and learning pedagogy, but will also lead to greater accountability and boost public appreciation and support. For the students and staff, involvement in civic engagement will mould characters, infuse a sense of awareness to societal issues and, enrich their experience. Furthermore, for the society, the impacts have wide ripple effects, ranging from the flow of knowledge between universities and societies, contribution to social justice and corporate responsibility, and stimulating creativity and innovation.

For the community or civic engagement to flourish, strategies need to be developed. This requires the establishment of a particular

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unit or centre that will provide support and enabling environment. Generally, the process should start with the right vision and the engagement should be based on shared principles that develop trust among various stakeholders. Goals and objectives need to be clearly defined and evaluation plans need to be put in place. In relation to this, Universiti Utara Malaysia (UUM) in general and the School of Economics, Finance and Banking (SEFB) in particular, take pride in their quests of connecting with the community through various platforms such as Service Learning and Internship (through curriculum design involving coordinators and academics at the School level, supported and assisted by the University Teaching and Learning Centre and also the Centre for University-Industry Collaboration), enhancement of applied impact research and knowledge transfer (through the School's Centres of Excellence, Research Management Centre, and Innovation & Commercialisation Centre), and other direct community services through student societies and the Office of Student Affairs.

Acknowledging the fact that the existence of universities should bring about change especially to the surrounding community, SEFB is currently active in assisting the Kedah State in developing its plan for 2019-2035 through the involvement of the School's Centre of Excellence, i.e. the Economic and Financial Policy Institute. SEFB also benefits from its endowment chairs, allowing the School to conduct activities related to knowledge enhancement such as international conferences, roundtable discussions, and public lectures with participation from private sectors. In order to further strengthen the contribution and participation of UUM at the state level, the university has come up with the idea of 'One District, One School' whereby each academic School is to adopt a district. Through this program, faculty members and students will work hand in hand with government agencies, private sectors, communities and NGOs to assist with Kedah's development plans and strategies, and to be directly involved in activities that would eventually enrich the learning experience of students.

An interesting fact about the employability data among graduates by field of study as reported in the 2019 Graduate Tracer Study is that, 35% of unemployed fresh graduates are from social sciences. Being a management university, UUM will undoubtedly face a very challenging task ahead, but with the right strategies in place, UUM would surely be able to nurture and develop talented students with strong character and entrepreneurial mind set who are in sync with the nation's aspiration.

COVID–19 STRATEGI PEMBELAJARAN: SIFAR JALUR LEBAR

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PENGENALAN

Susulan penularan virus Koronavirus (COVID-19) yang semakin membimbangkan, Pertubuhan Kesihatan Sedunia (WHO) mengkategorikan situasi itu sebagai pandemik. Virus baharu yang berasal dari kumpulan koronavirus dipercayai mula dikesan di wilayah Wuhan, Hubei, China pada pertengahan Disember 2019. Sejajar dengan pengisytiharan pandemik oleh WHO, Malaysia telah mengambil langkah drastik dengan melaksanakan Perintah Kawalan Pergerakan (PKP) . Tindakan ini turut melibatkan arahan penutupan pelbagai institusi pendidikan. Secara tidak langsung, COVID-19 telah mengubah kaedah pengajaran iaitu menggunakan atas talian dalam sistem pendidikan supaya pengajaran dan pembelajaran tidak terganggu walaupun seluruh dunia dikejutkan dengan pandemik ini. Pertubuhan Pendidikan, Sains dan Kebudayaan Pertubuhan Bangsa-Bangsa Bersatu (UNESCO), telah mengesyorkan penggunaan pelbagai platform teknologi digital digital bagi memastikan pembelajaran dapat diteruskan. Para pendidik iaitu cikgu mahupun pensyarah mula mengaplikasikan teknologi digital secara atas talian dalam pembelajaran. Pelbagai aplikasi telah dipratikkan oleh tenaga pengajar dengan tujuan untuk memastikan tiada pelajar yang tertinggal dalam mencapai ilmu. Tiga aplikasi pembelajaran digital yang popular digunakan untuk pengajaran atas talian adalah Google Meet, Zoom dan Team (Sinar Harian, 27 Mac 2020). Selain daripada itu, antara aplikasi lain yang turut digunakan adalah seperti Skype, Google Hangout, YouTube Live, Facebook Live dan WhatsApp Chat. Justeru, akibat Covid-19, pembelajaran atas talian bukan lagi satu pilihan tetapi keperluan.

Kajian yang dilakukan oleh Vanderbilt University di Amerika Syarikat pada tahun 2015 mendapati bahawa hampir 92% responden yang terdiri dari pelajar pelbagai bidang dan fakulti bersetuju bahawa pembelajaran secara atas talian adalah lebih efektif dan berkesan berbanding pengajaran dan pembelajaran secara konvensional (Astro Awani, 9 April 2020). Selain daripada itu, kajian kementerian pada 2010 mendapati bahawa lebih kurang 80% guru menggunakan ICT kurang satu jam seminggu dan hanya sepertiga murid menyatakan bahawa guru mereka menggunakan ICT secara tetap (Yasmin Saw, Kajian Politik Untuk Perubahan (KPRU)).

Namun, tidak dapat dinafikan bahawa pembelajaran atas talian mempunyai kelemahan dan kekangan yang boleh menjejaskan proses pengajaran dan pembelajaran lebih-lebih lagi bagi murid di kampung dan pedalaman. Hasil dapatan kajian oleh Kementerian Pendidikan Malaysia mendapati bahawa sebanyak 36.9 peratus murid di seluruh negara tidak mempunyai sebarang peranti elektronik. Selain itu,

> *"COVID-19 tidak melumpuhkan sistem pendidikan di Malaysia untuk terus cemerlang walaupun seluruh dunia dikejutkan dengan pandemik ini, Pertubuhan Pendidikan, Sains dan Kebudayaan Pertubuhan Bangsa-Bangsa Bersatu (UNESCO) mengesyorkan penggunaan pelbagai teknologi untuk memastikan kesinambungan pembelajaran dan pengajaran sentiasa bergerak dengan lancar."*

kelajuan internet antara isu utama yang dihadapi murid ketika proses pengajaran dan pembelajaran di rumah selepas Perintah Kawalan Pergerakan (PKP) dikuatkuasakan sejak 18 Mac lalu. Hal begini pasti membuatkan objektif pembelajaran hanya dapat dicapai oleh golongan tertentu. Bagaimana pula untuk golongan yang tidak mampu? Perkara ini perlu difikirkan jika e-pembelajaran ingin dikekal dan dijadikan medium utama pembelajaran murid di Malaysia (Mahizer Hamzah, Berita Harian, 19 April 2020).

STRATEGI PEMBELAJARAN

Tumpuan artikel ini adalah untuk mencadangkan strategi pengajaran dan pembelajaran untuk pelajar yang tidak mempunyai akses kepada jalur lebat atau internet. Sebenarnya, pelbagai langkah boleh diambil oleh pihak berkepentingan seperti cikgu, pensyarah, kementerian, pihak swasta dan sebagainya untuk memastikan pelajar yang tidak mampu terutamanya pelajar dari golongan B40 untuk meneruskan pelajaran mereka tanpa jalur lebar.

Tenaga pengajar boleh menghantar bahan bercetak yang mengandungi arahan dan tugasan kepada pelajar yang berada di kawasan terpencil atau pelajar yang tidak berkemampuan untuk melanggan jalur lebar menggunakkan perkhidmatan POS. Sebagai alternatif kepada bahan bercetak, arahan dan tugasan serta video kuliah juga boleh di muatkan ke dalam pemacu pen (pen drive), CD-ROM atau DVD. Bahan dan di hantar kepada pelajar yang terlibat melalui perkhidmatan pos. Penggunaaan pemacu pen, CD ROM dan DVD dapat dilakukan tanpa penggunaan data internet dan menjadikan televisyen sebagai salah satu alat projector yang hebat dan meriangkan. Tambahan, para pendidik juga boleh mengunakan daya kreativiti dalam memberi infomasi penting melalui penggunakan khidmat pesanan ringkas (SMS). SMS tidak memerlukan internet atau jalur lebar, tetapi pendidik perlu kreatif dalam menyampaikan maklumat pengajaran kerana limitasi SMS yang boleh menghantar maklumat yang terhad (maksima 160 aksara per SMS). Namun, pesanan mungkin boleh dipecahkan kepada beberapa mesej berantai.

Selain daripada itu, initiatif Kerajaan

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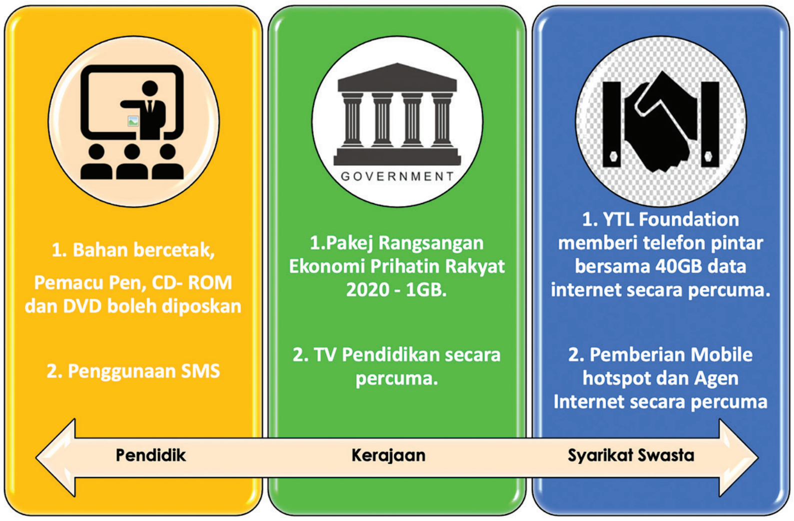


Rajah 1: Ringkasan strategi pembelajaran dari persepsi tenaga pengajar, kerajaan dan syarikat swasta.

> *"Antara aplikasi yang popular adalah Google Meet, Zoom, Google Team, Skype, Google Hangout, YouTube Live, Facebook Live dan WhatsApp."*

Malaysia di bawah Pakej Rangsangan Ekonomi Prihatin Rakyat 2020 telah memberikan data internet sebanyak 1GB secara percuma kepada semua pengguna telefon pintar. Initiatif ini bertujuan supaya rakyat Malaysia terus kekal berhubung walaupun tinggal di rumah (stay at home) masing-masing dalam tempoh PKP. Pemberian ini sekurang-kurangnya dapat meringankan beban rakyat dan pelajar- pelajar dalam mengakses internet secara mudah.

Kementerian Pendidikan Malaysia (KPM) bersama Kementerian Komunikasi dan Multimedia Malaysia (KKMM) juga telah memperkenalkan program TV Pendidikan pada 6 April 2020 secara percuma dan boleh ditonton menerusi saluran 110 MyFreeview TV, TV OKEY di RTM, ASTRO (saluran 146) dan ASTRO NJOI. Hasrat TV Pendidikan ini adalah usaha tambahan kerajaan supaya pelajar yang tidak mendapat capaian jalur lebar mampu untuk akses kepada bahan pembelajaran melalui platform media. Program TV Pendidikan ini adalah untuk pelajar-pelajar dari peringkat darjah satu ke tingkatan lima. Namun, kekangan dalam program ini adalah tidak menyeluruh dan program ini bersiaran hanya selama dua jam sehari.

Tidak dilupakan juga bantuan dari syarikat swasta pada saat-saat kecemasan ini. Ketika PKP mula diperkenalkan, YTL Foundation telah mengumumkan penawaran data internet percuma sebanyak 40GB bersama konten pembelajaran melalui YES dan Frogasia. Seterusnya pada awal April, YTL Foundation juga telah mengumumkan bahawa golongan B40 boleh memohon telefon percuma berserta data sepanjang tempoh PKP berlangsung.

Pemberian mobile hotspot secara percuma juga sangat diperlukan oleh pelajar B40 dalam memastikan mereka mampu untuk mengakses kepada jalur lebar. Maka, syarikat telekomunikasi boleh mempertimbangkan untuk menawarkan mobile hotspot secara percuma kepada pelajar B40 sebagai salah satu aktiviti CSR mereka.

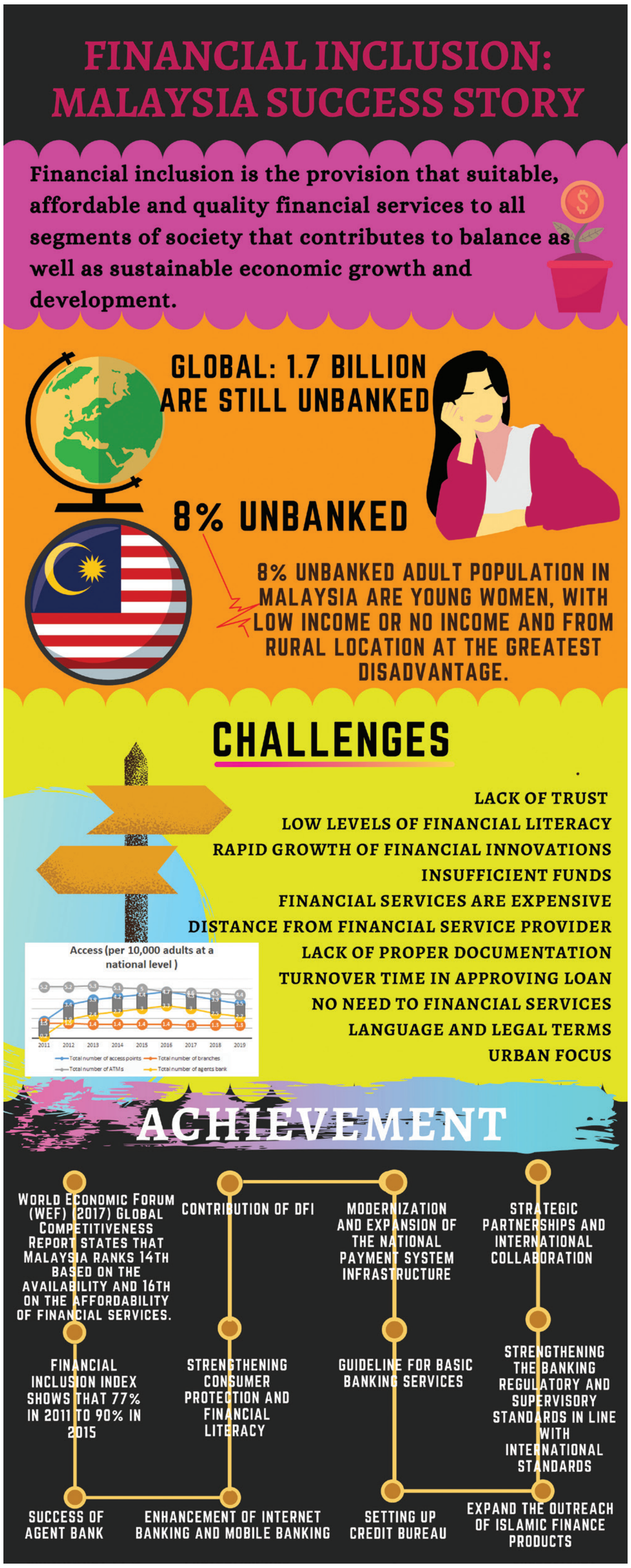
Strategi lain yang boleh diperkenalkan adalah konsep atau program "Agen Internet" secara percuma di "Daerah Angkat" oleh kerajaan bersama syarikat telekomunikasi dalam usaha memastikan tiada pelajar B40 yang tertinggal dalam pelajaran hanya kerana mereka tidak mempunyai komputer, jalur lebar ataupun telefon pintar. Ruangan kecil di kedai runcit atau pejabat ketua kampung dapat ditempatkan sebagai "Agen Internet" kepada pelajar-pelajar ini. Modus operandi bagi pelaksanaan program "Agen Internet" adalah sama seperti "Agen Bank" tetapi perkhidmatan "Agen Internet" adalah secara percuma kepada pelajar dan rakyat B40.

KESIMPULAN

Kaedah pengajaran dan pembelajaran kini merentasi aliran komunikasi yang dinamik iaitu bersemuka secara atas talian. Justeru, isu berkemampuan dan kualiti perlu diambil berat oleh setiap pendidik agar mutu pembelajaran dan pengajaran pelajar tidak terjejas. Selain daripada itu, pelajar juga seharusnya sedar akan tanggungjawab mereka dalam memastikan pembelajaran terus berlaku. Mereka perlu sedar institusi pendidikan di negara ini amat komited dalam menyediakan suasana dan pengalaman pembelajaran yang kondusif tanpa keterlibatan mereka dalam keadaan yang berisiko. Selain pendidik dan pelajar, semua pihak seharusnya memainkan peranan masing-masing di dalam memastikan aktiviti pengajaran dan pembelajaran secara atas talian dapat dijalankan dengan lancar dan berjaya mencapai matlamat yang telah disasarkan.

More...

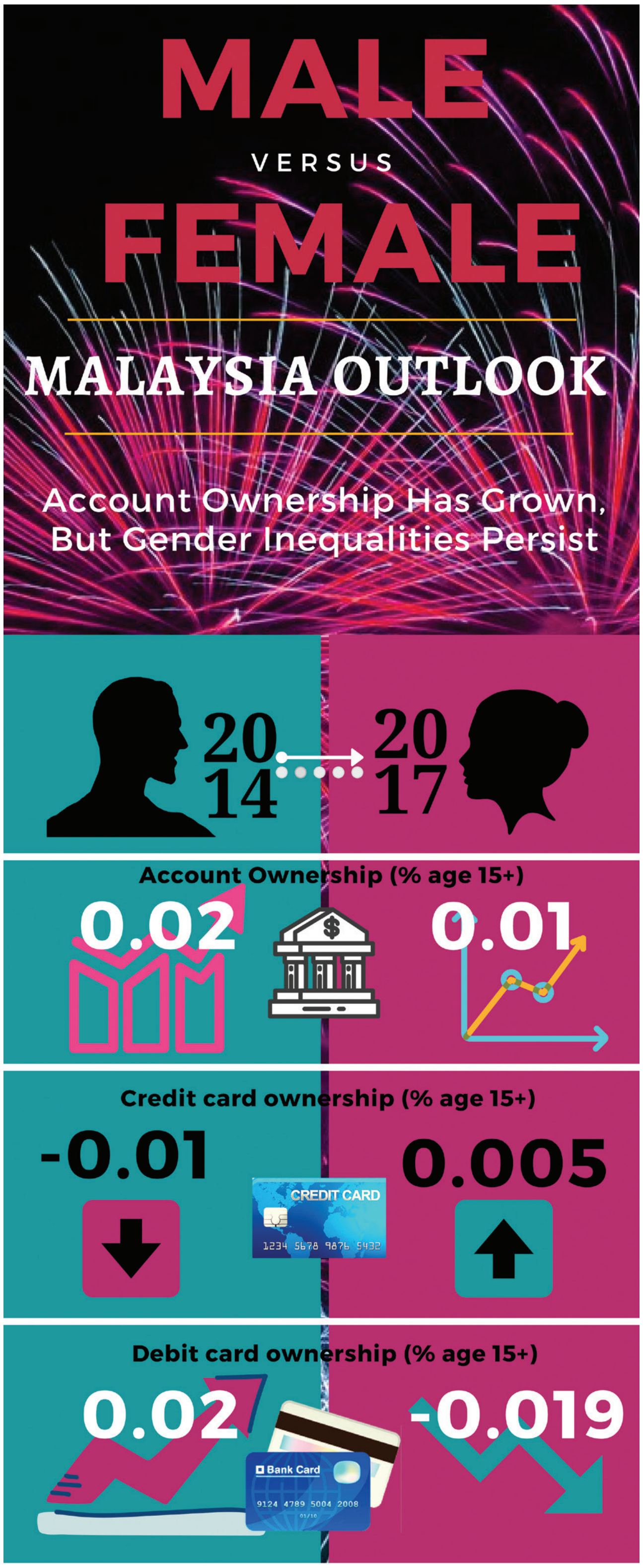
…here.

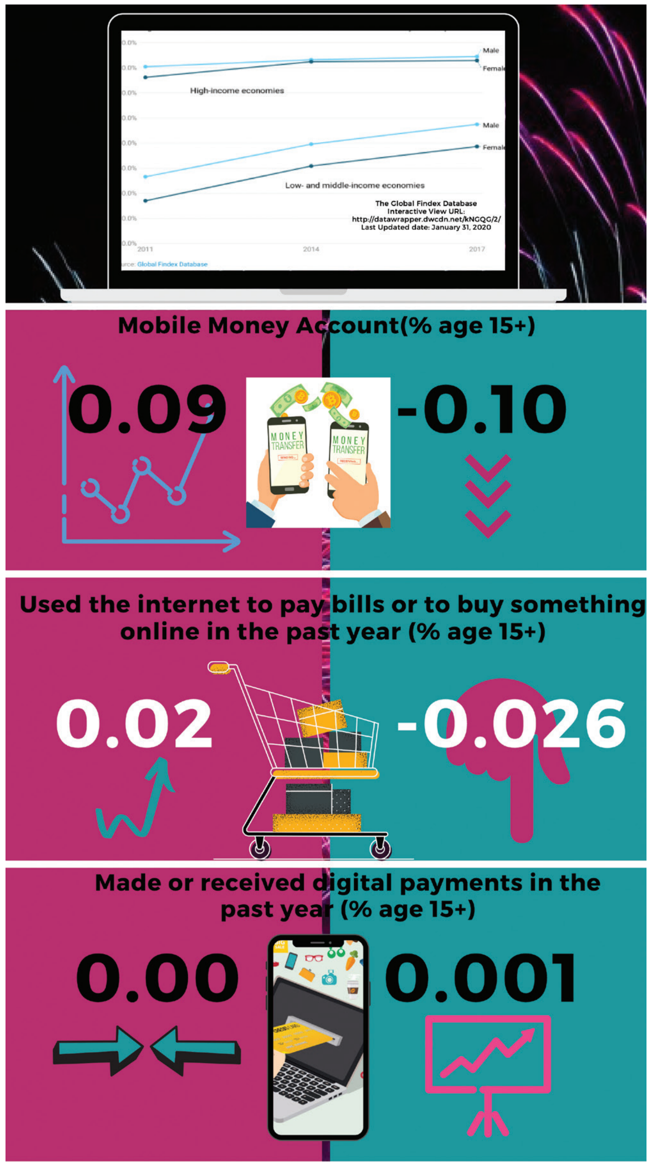

FINANCIAL INCLUSION:
MALAYSIA SUCCESS STORY
Financial inclusion is the provision that suitable, affordable and quality financial services to all segments of society that contributes to balance as well as sustainable economic growth and development.
GLOBAL: 1.7 BILLION ARE STILL UNBANKED
8% UNBANKED
8% UNBANKED ADULT POPULATION IN MALAYSIA ARE YOUNG WOMEN, WITH LOW INCOME OR NO INCOME AND FROM RURAL LOCATION AT THE GREATEST DISADVANTAGE.
CHALLENGES
LACK OF TRUST
LOW LEVELS OF FINANCIAL LITERACY
RAPID GROWTH OF FINANCIAL INNOVATIONS
INSUFFICIENT FUNDS
FINANCIAL SERVICES ARE EXPENSIVE
DISTANCE FROM FINANCIAL SERVICE PROVIDER
LACK OF PROPER DOCUMENTATION
TURNOVER TIME IN APPROVING LOAN
NO NEED TO FINANCIAL SERVICES
LANGUAGE AND LEGAL TERMS
URBAN FOCUS
Access (per 10,000 adults at a national level)
ACHIEVEMENT
WORLD ECONOMIC FORUM (WEF) (2017) GLOBAL COMPETITIVENESS REPORT STATES THAT MALAYSIA RANKS 14TH BASED ON THE AVAILABILITY AND 16TH ON THE AFFORDABILITY OF FINANCIAL SERVICES.
CONTRIBUTION OF DFI
MODERNIZATION AND EXPANSION OF THE NATIONAL PAYMENT SYSTEM INFRASTRUCTURE
STRATEGIC PARTNERSHIPS AND INTERNATIONAL COLLABORATION
FINANCIAL INCLUSION INDEX SHOWS THAT 77% IN 2011 TO 90% IN 2015
STRENGTHENING CONSUMER PROTECTION AND FINANCIAL LITERACY
GUIDELINE FOR BASIC BANKING SERVICES
STRENGTHENING THE BANKING REGULATORY AND SUPERVISORY STANDARDS IN LINE WITH INTERNATIONAL STANDARDS
SUCCESS OF AGENT BANK
ENHANCEMENT OF INTERNET BANKING AND MOBILE BANKING
SETTING UP CREDIT BUREAU
EXPAND THE OUTREACH OF ISLAMIC FINANCE PRODUCTS


MOVING ON...
FINTECH AND DIGITAL PLATFORM
MICROSAVINGS, MICROINSURACE AND MICROFINANCING SOLUTIONS
TAILORED MADE FINANCIAL EDUCATION
CREATIVE CREDIT PROFILING
UNLOCKING BIG DATA
ADVISORY SERVICES TO MICRO ENTERPRISES
ENHANCING THE MONITORING AND TRACKING THE OVERALL FINANCIAL INCLUSION PROGRESS
PRACTITIONERS NEED TO BE HIGHLY QUALIFIED AND EQUIPPED WITH TECHNICAL FINANCIAL CALIBER AND KNOWLEDGE
TARGET
2020
5%
UNBANKED ADULT POPULATION
2015
8%
UNBANKED ADULT POPULATION
SOURCES : BANK NEGARA MALAYSIA
WORLD BANK GLOBAL FINANCIAL INCLUSION INDEX (FINDEX)
LOGASVATHI MURUGIAH
UNIVERSITI UTARA MALAYSIA

More…

…here.


MALE
VERSUS
FEMALE
MALAYSIA OUTLOOK
Account Ownership Has Grown,
But Gender Inequalities Persist
2014
2017
Account Ownership (% age 15+)
0.02
0.01
Credit card ownership (% age 15+)
-0.01
0.005
CREDIT CARD
Debit card ownership (% age 15+)
0.02
-0.019
Bank Card


High-income economies
Low- and middle-income economies
Male
Female
The Global Findex Database
Last Updated date: January 31, 2020
Mobile Money Account(% age 15+)
0.09
-0.10
MONEY TRANSFER
Used the internet to pay bills or to buy something online in the past year (% age 15+)
0.02
-0.026
Made or received digital payments in the past year (% age 15+)
0.00
0.001


Source:
The Global Findex Database
BY:
LOGASVATHI MURUGIAH
UNIVERSITI UTARA MALAYSIA

A GENDER LENS ON RESPONSE TO POST COVID-19

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Since the novel coronavirus disease called, (COVID-19) came to limelight on 31st December 2019 and announced as a pandemic by the World Health Organisation (WHO) on March 11, 2020, it has affected several countries differently. The disease causes respiratory illness ranging from the common cold to severe disease that can result in death. As of April 17, 2020, at exactly 10:38:27AM Malaysian time, the COVID-19 Dashboard by the Centre for Systems Science and Engineering (CSSE) at Johns Hopkins University revealed that the disease has spread to over 185 countries resulting in 2,158,033 cases and caused 144,221 deaths. Many positive cases and death prompt the popular press and academic scholars to tag it as a health crisis, which is now gradually leading to an economic crisis.

However, when a crisis occurs, the ability to stand out and weather the storm may likely be affected by the quality of leaders because crisis makes leaders think and behave in ways, they feel unfamiliar. The crisis requires an emergency response plan, innovation, and proactiveness from leaders. In crisis times, the utmost goal of a leader is to reduce loss and keep activities operating as per normal. Therefore, one should expect that responses from leaders around the world in a situation like the COVID-19 pandemic would be different across gender. A quick reference to the 2008 global financial crisis revealed that countries that have a higher percentage of women in the financial sector were less affected by the financial crisis. A famous quote of the then IMF president, Christine Lagarde was that 'if Lehman Brothers had been Lehman Sisters" the crisis would have looked quite different.

In the recent COVID-19 outbreak, there is an increase in attention on how women have been a useful weapon in fighting the global outbreak. For instance, countries where women are leaders (e.g., Germany, South Korean among others) are associated with a high rate of recovery, lower active cases as a percentage of total cases and higher total tests per one million populations, which implies that women have better management strategies. Also, 70% of the global health workforce are women. In fact, a country like Malaysia which is ranked 104 out of 153 countries in the recent World Economic Forum's Global Gender Gap index, due to poor political empowerment and economic participation of women, the majority of the front liners are women. The prolonged lockdown period and the closure of schools have created extra pressure on women economically, giving their role as caregivers at home with the consequence of limit to work and economic opportunities. Hence, it can be concluded that the pandemic has a devastating social and economic consequence on women than men.

Given the fundamental role of women in the COVID-19 period, it is therefore suggested that the unique expertise of women must be leveraged in achieving a sustainable society. The problem affecting women must be given the required and urgent attention in the post-COVID-19 period. Priority should be placed on women in government social and economic recovery strategies for a more resilient economy. The government should thoroughly consider the gendered impact of any decision that is to be implemented. A way to go about this is to have a gender-balanced setting in all committees that may likely be inaugurated as this could result in a comprehensive decision making. Similarly, the government should avoid activities that promote gender stereotypes and ensure that female front liners, such as medical officers are honoured as this can serve as role model to younger female generation. Overall, women should play key roles in the management and recovery from the outbreak.

INDUSTRI NANAS MALAYSIA

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PENGENALAN

Nanas (An an as comosus) sejenis tanaman tropika yang dipercayai berasal dari Bahagian Timur Amerika Selatan. Buah Nanas mempunyai kandungan Vitamin C yang tinggi yang amat diperlukan untuk kesihatan dalam membantu menyembuhkan luka atau cedera di samping penyerapan zat besi ke dalam saluran darah. Selain itu, nanas juga kaya dengan Vitamin B, potassium dan enzim bromelin. Ia mula diperkenalkan di Tanah Melayu oleh orang Portugis pada abad ke 16. Selaras dengan perkembangan tanaman getah, pada tahun 1921 nanas mula ditanam di Singapura, Johor dan Selangor sebagai tanaman kontan. Di Malaysia tanaman nanas dirangkumkan sebagai buah-buahan iaitu dalam kumpulan tanaman makanan. Malaysia kini merupakan salah sebuah negara pengeluar utama nanas dunia di Asia Tenggara selain daripada Thailand, Filipina dan Indonesia disamping Costa Rica, Brazil, India, Mexico dan Columbia.

Sungguhpun dari segi sumbangan dan kedudukan Malaysia diperingkat global secara relatifnya adalah kecil, namun diperingkat keluaran domestik nanas yang dirangkumkan dalam kumpulan buah-buahan yang amat signifikan dalam ekonomi Malaysia terutama dalam aspek pekerjaan, pendapatan dan bekalan makanan. Industri nanas merupakan salah satu sektor agromakanan yang berperanan penting dalam pembangunan sosio ekonomi pengusaha tani negara. Industri agromakanan amat berkait rapat dengan jaminan bekalan makanan negara. Isu jaminan bekalan makanan menjadi fokus utama dunia termasuklah Malaysia ekoran kenaikan harga makanan terutamanya beras pada tahun 2008.

Di Malaysia industri agromakanan ditumpukan untuk meningkatkan pendapatan negara kasar menerusi pembangunan komoditi dan produk bernilai tambah yang tinggi (Dasar Agromakanan, 2011).

PRESTASI INDUSTRI NANAS MALAYSIA LUAS KAWASAN BERTANAM DAN PENGELUARAN

Pengeluaran nanas Malaysia dalam pasaran dunia secara relatifnya adalah kecil iaitu di kedudukan ke 22 pada tahun 2018. Nanas yang terangkum dalam kategori buah-buahan merupakan tanaman yang berpotensi tinggi berbanding buah-buahan lain. Dalam tempoh 2010 hingga 2019, nanas berada dikedudukan ketiga teratas dari aspek keluasan bertanam dan pengeluaran dalam kategori buah-buahan. Pada tahun 2019, pengeluaran nanas adalah 357,805 tan metrik (22.7 peratus) berbanding pisang 345,850 tan metrik (21.95 peratus). Manakala, tembikai 145,057 tan metrik (9.21 peratus). Dari aspek produktiviti didapati tanaman nanas hanya mengunakan 14,608 hektar (7.6 peratus) penggunaan tanah berbanding pisang 30,684 hektar (15.96 peratus) dan rambutan 16,547 hektar (8.6 peratus). Ini bermakna produktiviti nanas adalah tinggi berbanding tanaman buah-buahan yang lain khususnya pisang.

Tanaman nanas Malaysia meliputi seluruh negara kecuali Wilayah Persekutuan Labuan. Walau bagaimanapun, hampir 70 peratus kawasan bertanam adalah di Semenanjung Malaysia terutamanya di Johor yang menguasai hampir 50 peratus pengeluaran. Dalam tempoh 2009 hingga 2018, luas kawasan bertanam di negeri Johor iaitu negeri pengeluar nanas utama merosot dari 9,528 hektar kepada 8,639 hektar pada tahun 2018. Namun, luas kawasan bertanam di Pahang, Kedah dan Selangor meningkat pada tahun 2018 dengan masing-masing 1,100 hektar, 624 hektar dan 487 hektar. Perluasan ini sejajar dengan saranan kerajaan dalam meningkatkan pengusaha tani nenas.

Vareiti yang paling banyak ditanam di Malaysia adalah vareiti N36 dengan keluasan bertanam pada tahun 2016 iaitu seluas 2,462 hektar (Nilai pengeluaran RM53.4 juta) diikuti dengan nanas Josapine seluas 1,960 hektar bernilai RM73.2 juta. Nanas MD2 yang ditanam seluas 1,477 hektar menghasilkan sejumlah RM132.3 juta. Manakala, nanas Moris seluas 1,424 hektar dengan nilai pengeluaran RM53.4 juta (Mohd Anim, 2017).

Pengeluaran nanas Malaysia dalam tempoh 2010 - 2018, menunjukkan aliran turun naik dalam kitaran 350 ribu tan metrik hingga 450 ribu tan metrik. Pengeluaran tertinggi dicatatkan pada tahun 2015 iaitu 452, 012 tan metrik. Ini disumbangkan oleh pengeluaran yang tinggi di Johor (329,954.00 tan metrik), Kedah (21,499.31 tan metrik), Pahang (19,175.20 tan metrik) dan Selangor (11,927.01 tan metrik). Ini ditunjukkan pada Jadual 1. Pengeluaran yang meningkat ini atas dorongan dan bantuan serta oleh pihak LPNM kepada penanaman. Antara projek yang dilaksanakan adalah Projek Ladang Bersepadu Nanas Rompin (RIPP) di Pahang dan projek tanaman nanas jenis Moris dan MD2 di Padang Terap, Kedah. Selain itu, LPNM juga melaksanakan projek pengukuhan tanaman nanas bagi setiap negeri dalam menjamin kelangsungan pengeluaran. Pengeluaran nanas dijangka akan tumbuh pada kadar 22.1% setahun dengan unjuran pengeluaran buah nanas sebanyak 700,000 tan matrik pada tahun 2020.

Jadual I Pengeluaran Nanas (Tan Metrik)

	2010	2015	2016	2017	2018
Johor	1 97,825	329,954.00	273,949.46	274,284.36	250,950
Kedah	1 3,417	6,762.0	21,499.31	5,560.74	6,053
Kelantan	3,198	6,422.00	3,962.91	2,714.31	2,379
Melaka	-	298.00	1,063.90	66.94	5
Negeri Sembilan	2 ,751	7,275	5,107.86	1,325.15	1,755
Pahang	1 ,101	15,764.00	19,175.20	5,574.57	3,687
Perak	1 ,442	2,143.00	3,735.94	1,878.43	1,729
Perlis	40	-	114.0	45.90	20
Pulau Pinang	2 0,076	6,937.00	7,528.43	3,506.08	3,773
Selangor	2 5,883	7,320.00	11,927.01	7,396.23	17,664
Terengganu	2 ,44	710.0	3,042.26	1,550.26	1,429
Semenanjung Malaysia	268,175	383,585.00	351,106.26	303,902.95	289,443
Sabah	2 5,868	14,952.00	14,759.40	11,154.80	12,275
Sarawak	3 7,038	53,484.75	25,848.75	25,664.20	20,742
W.P. Labuan	n.a	n.a	n.a	n.a	n.a
MALAYSIA	331,081	452,012.00	391,714.41	340,721.95	322,460

Sumber: Booklet Statistik Tanaman, 2015, 2017, 2019

PENGGUNAAN DAN PRODUK NANAS

Permintaan nanas kian meningkat setiap tahun. Berdasarkan kepada penggunaan perkapita, pada tahun 2010 ia mencatatkan 14 biji seorang dan dijangka meningkat kepada 20 biji seorang pada tahun 2020. Penggunaan nanas meningkat ekoran kepelbagaian penggunaannya samada secara segar atau pembuatan produk hiliran makanan. Penggunaan secara segar seperti nanas potong, rojak dan bahan dalam masakan seperti pajeri, masak lemak dan kari. Manakala, pembuatan produk hiliran makanan yang boleh ditambah nilai yang utama adalah nanas tin dan jus nanas. Rajah 1, menunjukkan pengeluaran nanas tin dan jus nanas Malaysia bagi tempoh 2001 hingga 2016. Secara keseluruhannya pengeluaran nanas tin lebih mendominanasi berbanding jus nanas. Namun aliran bagi jus nanas terus menunjukkan trend peningkatan bagi tempoh 2013 hingga 2016. Ini berikutan jus nanas semakin mendapat tempat dalam pasaran sebagai produk minuman harian. Disamping itu halwa, jeruk, nanas kering, sos nanas bercili, jem nanas, skuas dan bebola daging juga merupakan produk hiliran nanas yang semakin digemari oleh pengguna. Selain itu, tanaman nanas juga boleh digunakan dalam penghasilan kertas, baja bio-organik (BOF), benang, papan fiber, minyak pati dan arang.

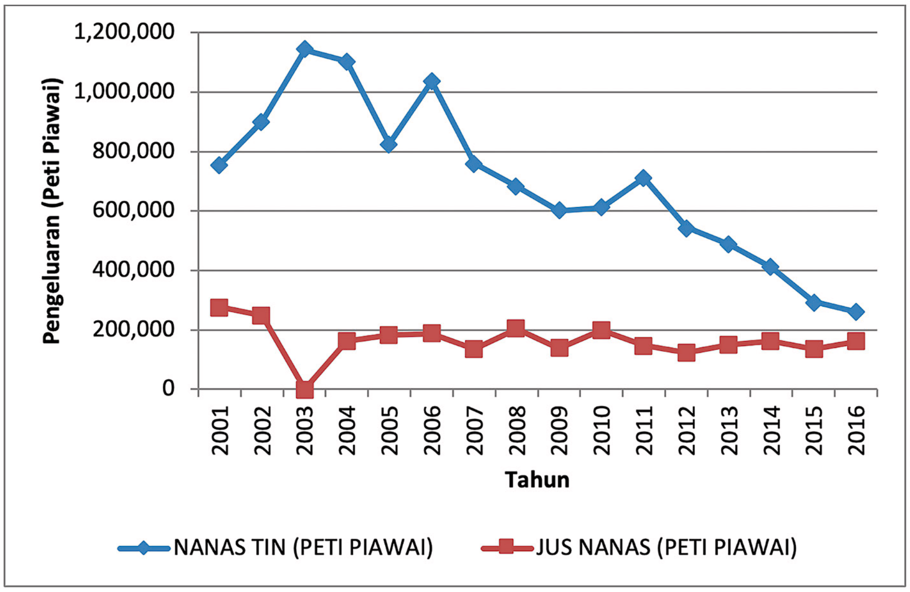
Bagi meningkatkan dan memperluaskan pasaran bagi tanaman nanas, LPNM telah memberi bimbingan kepada usahawan untuk mempelbagaikan produk berasaskan nanas. Dalam tempoh 2013 hingga 2016, bilangan pengusaha telah meningkat dari 43 kepada 141 pengusaha. Manakala, nilai jualan meningkat dari RM13.83 kepada RM20.55 juta. Antara produk yang menjadi pilihan pengusaha adalah biskut tat, jus, bahulu dan kordial nanas (Lembaga Industri Nanas Malaysia, 2017).

DAGANGAN NANAS

Pasaran eksport nanas yang utama dunia adalah dalam bentuk segar, nanas dalam tin (nanas kaleng) dan jus. Manakala, destinasi utama eksport Malaysia meliputi

More...

Rajah 1 Pengeluaran Produk Nanas 2001- 2016



Sumber: Lembaga Perindustrian Nanas Malaysia, LPNM, 2108

China, Singapura, Hong Kong, Timur Tengah dan Eropah. Menurut Pengerusi Lembaga Perindustrian Nanas Malaysia (LPNM), nilai eksport ke China disasarkan akan mencecah RM320 juta pada tahun 2020 berikutan termeterainya protokol pengeksportan buah nanas Malaysia ke China pada tahun 2017. Secara keseluruhannya, dagangan nanas Malaysia adalah surplus iaitu eksport melebihi import bagi tempoh 2009 – 2018. Namun, bagi tempoh 2017 dan 2018, jurang surplus semakin mengecil. Ini berikutan eksport nanas pada tahun 2018 merosot kepada 19,575 tan matrik berbanding 22,470 tan matrik pada tahun 2017, manakala import meningkat kepada 2,662 tan matrik berbanding 2,169 tan matrik. Vareiti yang yang banyak dieksport adalah Nanas Moris, nanas Josapine, N36, MD2, Sarawak dan Mas Merah.

Potensi yang tinggi dalam pasaran eksport bagi nanas telah mendorong pihak kerajaan dan LPNM khususnya mening¬katkan pengeluaran secara komersial, di samping melahirkan usahawan nanas berpendapatan tinggi selaras dengan Dasar Agromakanan Negara (DAN). Justeru, bagi merangsangkan pembangunan tanaman nanas negara empat strategi telah digariskan di bawah Dasar Agromakanan Negara 2011 -2020 bagi industri buah-buahan. Pertama, meningkatkan pengeluaran secara komersial terutama untuk eksport. Kedua, mempertingkat kawalan penyakit. Ketiga, mengeksploitasi potensi buah-buahan nadir; dan keempat, memperkukuh jaringan pemasaran.

CABARAN TANAMAN NANAS MALAYSIA

Cabaran utama dalam penanaman nanas adalah serangan penyakit. Antara penyakit tanaman nanas adalah pertama; Penyakit Reput Pangkal yang disebabkan oleh patogen dikenali dengan Thielariopsis paradoxa. Kedua, Buah Collapse yang disebabkan oleh patogen (Erwinia chrysanthemi) dengan tanda dimana buah menjadi lembut dan busuk. Ketiga, Penyakit Mata Dalam yang disebabkan oleh Penicillium funiculosum dimana ia menyebabkan dinding ovari menjadi keras seterusnya ke bahagian teras. Keempat, Penyakit Reput Teras disebabkan patogen Erwinia chrysanthemi. Tanda serangan dimana daun-daun menjadi lembut dan busuk.

Selain itu, tanaman nanas juga menghadapi masalah berkaitan serangga perosak seperti Koya (Dysmicoccus brevipes), Teritip (Diaspis bromeliae) dan Hama Merah (Stigmacus floridanus). Ia dapat dikawal semburan dicofal atau amitraz atau hexythiazox 0.1% a.i.. Semburan dilakukan mengikut label.

Tanaman nanas juga sering diserang oleh penyakit layu kekuningan yang mana ia disebabkan oleh virus. Virus ini hanya dapat dipindahkan ke dalam pokok nanas melalui koya yang menghisap cairan sap daripada bahagian daun, buah dan juga akar nanas (Mohd Anim, 2017).

Selain itu, kekangan tenaga kerja juga memberi impak negatif dalam tanaman nanas. Ini kerana golongan muda kurang berminat untuk menceburi diri dalam sektor pertanian yang di kategorikan sebagai pekerjaan yang Kotor, Bahaya dan Sukar (3D). Begitu juga bencana alam seperti banjir yang pernah berlaku di daerah Muar pada tahun 2017. Bencana ini telah menyebabkan kerugian yang besar kepada pengusaha (Mohd Anim, 2017).

KESIMPULAN

Tanaman nanas amat berpotensi tinggi di masa depan dan relevan dengan permintaan yang terus meningkat bagi Malaysia. Bantuan dan sokongan dari pihak kerajaan dan LPNM dilihat dapat merancakkan lagi pengembangan tanaman nanas di Malaysia. Di samping itu, inovasi dalam produk juga dapat meningkatkan permintaan domestik dan menggandakan nilai tambah produk nanas serta membuka peluang perniagaan, keusahawan dan pekerjaan kepada penduduk. Peningkatan pengeluaran secara tidak langsung dapat mengurangkan pengimportan nanas serta dapat meningkatkan kadar sara diri. Malah, pengkormersialan nanas di peringkat antarabangsa dapat menjamin kelangsungan tanaman ini di Malaysia. Justeru, penyelidikan dan pembangunan yang berterusan amat diperlukan bagi menjamin kelangsungan sektor makanan dan pendapatan negara serta sosial masyarakat.

16
AUG
2020

KEBOLEHPASARAN GRADUAN MALAYSIA: POLEMIK YANG BELUM BERAKHIR

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Pada era globalisasi dan Revolusi Industri 4 (IR4.0), keperluan terhadap tenaga buruh berkemahiran dan berpengetahuan tinggi kepada pembangunan negara amatlah besar. Justeru, negara perlu memastikan pelaburannya dalam pendidikan tinggi bagi melahirkan golongan ini memberikan pulangan sewajarnya, memandangkan saban tahun kerajaan telah memperuntukkan sejumlah besar perbelanjaannya terhadap sektor ini.

Perkembangan pesat dalam pendidikan tinggi di negara ini antaranya telah ditunjukkan melalui peningkatan jumlah graduan yang dikeluarkan oleh institusi pendidikan tinggi awam dan swasta. Pertambahan ini menunjukkan perkembangan positif terhadap penawaran buruh graduan di Malaysia. Namun, isu kebolehpasaran dan pengangguran di kalangan graduan Malaysia kebelakangan ini menjadi satu polemik, khususnya kepada pembuat dasar. Secara takrifan, kebolehpasaran dilihat sebagai: pertama, keupayaan graduan mendapatkan pekerjaan, kekal pada pekerjaan tersebut dan membangunkan potensi diri mereka sepanjang berada pada pekerjaan itu. Kedua, selagimana graduan meneruskan pengajian di sepanjang hayat mereka, mereka telah mempunyai nilai-nilai ditambah yang menyumbang kepada perkembangan atribut diri bagi memudahkan mereka memperoleh pekerjaan. Ini selari dengan komponen status kebolehpasaran yang ditetapkan oleh Kementerian Pendidikan Malaysia yang merujuk kebolehpasaran kepada komponen bekerja, melanjutkan pengajian, menunggu penempatan pekerjaan dan meningkatkan kemahiran.

Pada tahun 2018, kebolehpasaran graduan di Malaysia telah meningkat kepada 80.2%, iaitu meningkat sebanyak 1.1 peratus berbanding pada tahun sebelumnya. Seramai 58.6% graduan telah bekerja, 15.7% melanjutkan pengajian, 4.6% masih menunggu untuk penempatan pekerjaan dan 1.3% graduan dalam kategori meningkatkan kemahiran. Manakala, seramai 19.8% graduan masih lagi belum bekerja. Kebolehpasaran graduan lelaki lebih tinggi (82.3%) berbanding wanita (78.7%). Sekiranya mengikut bidang pengajian pula, kebolehpasaran yang paling tinggi menurut turutan ialah bidang Kejuruteraan, Pembuatan dan Pembinaan, iaitu 83.4%, Pendidikan 81.4% dan Sains, Matematik dan Komputer 80.4%. Golongan pemegang Ijazah Pertama berada pada tahap kebolehpasaran yang terendah di antara kumpulan peringkat pengajian, iaitu hanya 74.7%.

Daripada 58.6% graduan yang bekerja, 49.9% melakukan pekerjaan setaraf dengan kelayakan pendidikan, iaitu dalam kumpulan pekerjaan utama (1) – (3) , yakni sebagai Pengurus, Juruteknik & Professional Bersekutu dan Professional. Manakala, selebihnya, melakukan pekerjaan yang lebih rendah kelayakan pendidikan berbanding taraf kelayakan pendidikan sebenar mereka atau keadaan ini ditakrifkan sebagai overeducation . Secara jelas, mereka ini melakukan pekerjaan dalam kumpulan pekerjaan (4) – (8), iaitu kumpulan pekerjaan yang hanya memerlukan kelayakan pendidikan di peringkat sekolah menengah seperti kerani, pekerja perkhidmatan dan jurujual; dan kumpulan (9) yang menggunakan kelayakan pendidikan di peringkat sekolah rendah seperti pekerjaan asas.

Meskipun jumlah graduan yang menganggur dalam pasaran hanyalah 19.8% daripada jumlah keseluruhan graduan di Malaysia, namun dipercayai jumlah pengangguran sebenar adalah melebihi jumlah ini. Ini kerana pertama, maklumat tentang graduan ini hanyalah berdasarkan kepada Kajian Pengesanan Graduan yang dilakukan oleh Kementerian Pendidikan Malaysia secara atas talian dan diketahui bahawa tidak semua graduan dan institusi pengajian tinggi memberi respons terhadap kajian ini. Kedua, meskipun 80.2% graduan dalam kategori boleh dipasarkan, namun yang benar-benar melakukan pekerjaan, hanyalah 58.6%, manakala 17% masih dalam usaha memperkembangkan potensi diri dan 4.6% menunggu untuk ditempatkan pada pekerjaan mereka. Memandangkan kajian pengesanan ini dilakukan dalam tempoh enam bulan selepas menamatkan pengajian, sekiranya

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mereka ini masih lagi belum bekerja selepas tempoh tersebut, maka status mereka dilihat dapat meningkatkan peratus pengangguran graduan di negara ini.

Senario yang berlaku ini memperlihatkan ketidakcekapan dalam agihan modal insan atau boleh disebut juga sebagai kerugian produktiviti. Secara tidak langsung institusi pendidikan tinggi dilihat sebagai gagal menghasilkan graduan yang diperlukan oleh pasaran. Graduan kerap menyalahkan majikan apabila lebih mengutamakan mereka yang berpengalaman sebagai syarat wajib dalam pengambilan pekerja. Bagi graduan pula, sekiranya tidak diberikan peluang bagaimana mereka boleh membuktikan keupayaan mereka. Majikan pula mengatakan graduan tidak memenuhi kriteria yang diingini oleh industri, manakala institusi pendidikan pula dilabel sebagai gagal menghasilkan graduan yang 'relevan' dengan keperluan pasaran. Namun, ini bukanlah faktor utama mempengaruhi kebolehpasaran graduan. Pelbagai faktor lain lagi turut menyumbang kepada keadaan ini. Di antaranya, seperti faktor pasaran buruh, proses globalisasi, perubahan dalam sains dan teknologi, perubahan struktur ekonomi, geografi dan politik serta lain-lain lagi (Hian et al., 2017). Manakala, faktor daripada diri graduan itu sendiri seperti kualiti diri, kelayakan akademik dimiliki, kualiti program pengajian yang dipilih, kemahiran dan pengalaman, sikap dan perwatakan, keadaan mental dan emosi serta kebolehan berkomunikasi khususnya dalam berbahasa Inggeris juga mempengaruhi.

Bagi mengurangkan masalah pengangguran di kalangan graduan dan menyediakan graduan yang holistik, berciri keusahawan dan seimbang seiring dengan kehendak pasaran, kerajaan dalam Dasar Pembangunan Pendidikan 2015-2025 (Pendidikan Tinggi) telah melakukan transformasi terhadap landskap pengajian tinggi Malaysia. Pihak industri telah dilibatkan dalam memperkasakan kewibawaan universiti dengan mengadakan kerjasama antara IPT – industri. Antara usaha yang dilakukan adalah seperti mengadakan program (1) Intervensi dan Pusat Kecemerlangan Industri; (2) Keusahawan; (3) CEO@Fakulti; (4) iCGPA dan (5) 2u2i. Kolaborasi di antara kedua-dua entiti ini telah mengubah aspek kurikulum pengajaran dan pembelajaran di universiti dan seolah pihak universiti dilihat terpaksa 'akur' dengan keperluan semasa industri. Meletakkan beban sepenuhnya kepada universiti bagi menyediakan graduan yang boleh dipasarkan perlulah dikikis. Pihak industri juga seharusnya lebih ke hadapan dalam memastikan graduan boleh menempatkan diri di pasaran pekerjaan. Situasi menang-menang harus disepakati supaya kedua-dua pihak mendapat manfaat daripada kerjasama ini dan pada masa yang sama aspirasi kerajaan dalam membendung masalah kebolehpasaran graduan ini dapat diatasi tanpa mengenepikan fungsi institusi pengajian tinggi sebagai pusat kecemerlangan ilmu.

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THE DEMAND FOR SUGAR-ADDED FOODS AND BEVERAGES IN MALAYSIA

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SUGAR IS BAD FOR YOU

Sugar is a simple carbohydrate that provides energy for the body. However, excessive consumption of sugar is one of the main factors causing chronic diseases, as well as obesity. It is clearly evidenced that obesity is highly associated with cardiovascular diseases, diabetes, strokes and cancers. A study pointed out that obesity results in a huge medical cost with an estimated USD 295 per person in a year, which is similar to the medical costs incurred from smoking and alcohol drinking.

In today's market, foods and beverages with added sweeteners, such as high-fructose corn syrup, sucrose and dextrose are readily available. Consumers are advised to reduce their consumption of added sugar because of its negative consequences. According to the guideline of the World Health Organization (WHO) and American Heart Association, added sugar intake must be below 10% of total calorie intake, which is equivalent to less than 100-150 calories per day.

In Malaysia, the issue of chronic diseases and health risk factors has become a very serious public health concern. According to the National Health and Morbidity Survey, the prevalence of diabetes and hypercholesterolemia has increased from 11.5% and 20.7% in 2006 to 17.5% and 47.7% in 2015, respectively. In terms of obesity, the prevalence has increased tremendously from 4.5% in 1996 to 30.6% in 2015. One of the plausible contributing factors for these worrying facts and figures is the consumption of sugar added foods and beverages. As pointed out in the report of the Malaysian Adult Nutrition Survey 2014, on average, a Malaysian consumes about two servings of confectionery in a day. This figure is quite high as compared to those of other countries.

WHO TO TARGET?

Malaysian Household Expenditure Survey 2014 has offered a clear picture of which groups of households are likely to consume sugar-added foods and beverages. The survey shows that households headed by males with no formal, primary-level and secondary-level education spend less on sugar-added foods and beverages than households that have male heads with tertiary-level education. Among households headed by females, having heads with no formal, primary-level and secondary-level education reduces household expenditure on sugar-added foods and beverages. It can, therefore, be concluded that although well-educated people may have better information on health than their less-educated counterparts, they tend to consume more added sugar.

Furthermore, age of male household heads is positively associated with household expenditure on sugar-added foods and beverages. This is due to the fact that added sugar is an addictive good, thus stock of past consumption of added sugar may increase the current consumption of it. Put differently, older people tend to consume more added sugar in the past than younger individuals and consequently tend to consume more now. It seems that although older individuals are more concerned about their health compared to their younger counterparts, they may be more addicted to added sugar.

In terms of ethnicity, Bumiputera households that have male heads tend to allocate more money for sugar-added foods and beverages than their non-Bumiputera counterparts. This could be a reason explaining the fact that Malays are more likely to be obese compared with other ethnic groups. While the exact reason explaining why Bumiputera households consume more sugar-added foods and beverages remains unclear, the culture factor may play a role.

Among households headed by males, being employed and married increases expenditure on sugar-added foods and beverages. The rationale for this outcome is quite straightforward. Households with employed heads are more financially capable than households that have unemployed heads and thus can consume more sugar-added foods and beverages. In addition, expansion of household size can be seen as a contributing factor for the outcome of marital status. The bigger the size of a family, the greater the amount of money that a household spends on sugar-added foods and beverages. It is assumed that households with married heads have a larger family size than households with unmarried heads. Hence, they are likely to spend more money on sugar-added foods and beverages.

Beside than sociodemographic factors, there appears to be a positive relationship between tobacco expenditure and expenditure on sugar-added foods and beverages. Perhaps, this is because smokers are less future oriented or have lower health awareness than non-smokers. Thereby, one can conclude that smoking leads to unhealthy dietary behaviour.

WHAT SHOULD THE GOVERNMENT DO?

Several intervention measures directed toward reducing consumption of sugar-added foods and beverages are suggested. Firstly, population-based intervention measures directed toward reducing the consumption of sugar-added foods and beverages among households headed by older males may have promising results. Secondly, public health administrators have to devote their attention to households headed by employed and married individuals with a focus on those with male heads. This is in light of the fact that households headed by employed and married males are associated with increased expenditure on sugar-added foods and beverages.

Lastly, public policies that can improve the awareness of added sugar among smokers may yield desirable outcomes. In particular, policy makers must ensure that the dietary behaviour of smokers will be changed if they want to achieve the goal of lowering the consumption of added sugar. Bear in mind that education is positively associated with expenditure on sugar-added foods and beverages, thus policy aimed at providing people with more knowledge about added sugar may not be very effective.

POLITICAL RISKS LEAD TO ECONOMIC RISKS

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Recently, my respected former Professor, who has just retired from the academic world, shared on Facebook her encounter with her friend, a renowned Indonesian economist, who is also a World Bank economist and will soon become an economic adviser to the Finance Minister of Indonesia. At the end of their conversation at the KLIA airport, she was puzzled by a question posed to her by her Indonesian friend: "Malaysia gets it right all along in the last 60 years, but why the mess now?"

Little did I realise that this question would be lingering in my head for the days to come. This is not just a good question for me as an academic economist, but I think this is a question which all Malaysians should ponder on, especially those in the corridors of power. In order to address this question, it is better first not to be defensive and to point fingers. In other words, honesty must be the guidance in responding to this question by first evaluating the potential risks of the Malaysian economy in 2020. Will the Malaysian economy go into recession this year? All else being equal, quite unlikely. But having said that, I would also contend that the 4.8 per cent growth rate targeted by the government for this year is far off the mark and somewhat ambitious. My take would be at the range of 4 to 4.5 per cent growth rate for this year.

Therefore, a recession, meaning that our economy might pose a negative gross domestic product (GDP) for two quarters in a row and for the entire span for this year is improbable. Henceforth, though a full blown recession can be comfortably singled out, the prospect of weakening economic fundamentals over time is real not just for this year, but also in the next decade. Even the targeted growth rate under the Shared Prosperity Vision 2030 (SPV2030), from 2021 until 2030 is merely placed at 4.7 per cent, the lowest performance in the history of the Malaysian economic management of the long term development planning target. Malaysian economic growth averaged about 7.5 per cent during The New Economic Policy (NEP), Vision 2020 at 5.9 per cent, on average, and the National Transformation Policy (NTP) at 5.5 per cent, on average.

However, the prospects of the global economy in 2020 is not that promising either, with many uncertainties on many fronts, with politics in the United States (US) and United Kingdom (UK), the rise of populist movements across the globe, de-globalisation phenomenon worldwide, geo-political tensions, the slowdown of the Chinese economy, US-China trade war, the Wuhan coronavirus outbreak, etc. Many credible international forecasts have downgraded the global economic growth this year, more so with the slowest pace of world trade growth, which the world has ever experienced since the great global recession of 2008. With the recent assassination of Iranian Quds Force commander, Qassem Suleimani and the subsequent Iran retaliation against two Iraqi bases housing US troops in the early months of the new decade in this century, the risk of the global economy plunging into a crisis is now higher than ever before.

Meanwhile, the real socio-economic issues which need urgent attention in Malaysia right now, such as improving people's purchasing power, reducing the spike in cost of living, increasing the availability of affordable housing, increasing wages and incomes, reducing car prices, creating jobs for the youth, reducing income and wealth gap, alleviating relative poverty, forging greater national unity and harmony, seem to take a back seat as oppose to politicking among politicians at the both side of the political divide. So much so that this politicking, especially in the form of the transition saga and the supposed setting up of the "back door" government (which has many versions of it) has the potential to snow ball into a formidable political risk which could lead to the shift in the economic risk scenario depicted above into something else as the underlying assumptions underpinning it might no longer hold true.

I think as of now, what the government needs to be sensitive about is those symptoms which could trigger the worse-case economic risk for the Malaysian economy – an economic recession. Since independence, Malaysia has only experienced three episodes of economic crisis – 1985/86, 1997/97, and 2008/09. The Malaysian economy has since recovered and bounced back in 2009 and until now, is resilient enough to avoid any form of an economic recession by weathering both internal and external forces which can plunge the economy into the fourth crisis in the history of our economy. We may be lucky then, but we should not take things for granted at this time around.

These symptoms are crystal clear. Our competitiveness level has dropped. Most of the variables in the GDP equation – Private consumption, public investment, net exports, among others, have fallen. When GDP slows down, job creation in the economy would be affected. It is estimated in Malaysia that an increase of 1 per cent in GDP would lead to a roughly 100,000 jobs created in the economy. Furthermore, a weaker GDP growth would reduce income of the people, which in turn would dent their purchasing power, and this, would eventually hike up the living cost and hence, affect their happiness level. It comes as no surprise that even the Happiness Index of Malaysia has dropped significantly. Low level of GDP would also affect our revenue collection. As revenue collection becomes smaller, it would hamper the government efforts to improve the livelihood of the B40 segment of the society and subsequently narrowing the income and wealth gap which SPV 2030 aspires to achieve.

Essentially, boosting investor confidence is crucial. Our Foreign Direct Investments (FDIs) figure has been hardly impressive of late, down to RM2.9 billion in the third quarter of last year as compared to RM21.7 billion in the first quarter of 2019. Gross Fixed Capital Formation (GFCF) has significantly slowed down, implying that the economy would soften in the near future. According to Bloomberg, Malaysia's FBM KLCI is the worst performer in 2019. These have affected the Rakyat in the form of lower dividends of ASB, LTAT, EPF, and Hibah Tabung Haji, among other things. I am confident that with political stability at home, these trends can be somewhat reversed.

The dynamics of both political and economic risks globally seem to be volatile and unpredictable. That said, at least we can try our best to control some potential political risks emanated domestically to avoid any untoward economic risks that can lead observers from outside, especially our neighbours, to have that impression that we are "in such a mess", for real or otherwise.

UNAFFORDABLE HOUSING PRICES AND SOLUTIONS TO IT

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INTRODUCTION

House prices in Malaysia are skyrocketing and has become unaffordable for most Malaysians. For example, a house could cost 14 times the average Malaysian's annual income in the year 2010. Seven years later in the year 2017, the same house would cost up to 15.6 times this individual's annual income. According to a report published by Khazanah Research , the median house prices increased at a compound annual growth rate or 23.5% between 2012 and 2014. In contrast, the median household income grew at a much lower CAGR of 11.7%.. The high price of house coupled with lower growth rate of income leads to first-time buyers being unable to buy a house.

There is no real basis for the large increase in house prices. The price of a house seems set based on the developer's price preferences, without sound economic considerations. For example, a single storey semi-detached house can cost a staggering amount of RM450,000 in Kodiang, a small town in Kubang Pasu, Kedah. This price is equivalent to the house price in a bigger city such as Butterworth in Penang. Butterworth has a much higher population density and larger market size. Kodiang's house price of RM450,000 is difficult to justify intuitively and theoretically. Thus, economic theory and market forces appear helpless in predicting house prices in Malaysia . In a bigger city such as Serdang in the State of Selangor,, the house price is even higher. A two-storey terrace house in Serdang has a price tag of RM700,000.

The house price of RM 450,000 in Kodiang, Kedah is unaffordable to many working people especially fresh university graduates, who earn an average of RM2,800 or less. A person has to pay a monthly installment of at least RM2,300 for 35 years with an interest rate of 4.4 percent, in order to purchase the house that is priced at RM450,000 using a housing loan. Given his or her salary of RM 2,800, he has only RM500 left to spend on other things such as for food, electricity, water, transport, health and education. The poverty line income in Malaysia is currently set at RM930 per month. How could a person support himself or herself with RM500 per month? This could be even worse if he or she needs to support his or her family. Thus, there must be solutions to help the average Malaysian secure a house.

SOLUTIONS TO THE PROBLEMS

The first solution is to set up a national house register to record the transaction in houses and limit the number of houses that could be purchased by an individual. This will prevent the speculation of rich investors in the housing market. Every investor should be limited to the purchase of two houses only. Every house transaction has to be reported to the national house registry so that the National House Registrar can keep track on the purchase of houses. The National House Registrar could help the first-time house buyer to own a house. A successful example of the housing model is the Singapore model in which Singaporeans are allowed to own at most two houses. The Singaporean government ensures that every Singaporean owns at lseast a house.

The second solution is rent control. Rent control is a tool used by government to control the sudden increase in the price of houses through the control of rents. For example, the government can set a maximum rental fee of RM550 per month for a three-room house. This effort is needed to prevent housing investors to rent out their houses at high price for investment. This strategy has been used in the United Kingdom to prevent housing investors from increasing rents and taking advantage of the lower income people. When the rents for houses are controlled, there will be less price speculation of the properties, leading to lower house prices.

The third solution to cool down the house price is to limit the foreign ownership of Malaysia properties to 3% (as reported in the Malaysia My Second Home website). Through this policy, the foreign investors or foreign buyers who have high purchasing power, would not be able to put an upward pressure on the price of houses. This prevents the disproportionate increase in house prices. For example, the government can impose a three percent maximum ownership for Singaporean property buyers. The value of the

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Singapore dollar is substantially higher than the Malaysian Ringgit, at a exchange of around one Singapore dollar to three Ringgit Malaysia. The higher purchasing power of Singaporean buyers means that there is a tendency for Singaporean buyer to buy more units of house thus restricting the opportunity of Malaysian first-time buyer to own a house especially in the areas that are nearer to Singapore

The fourth solution is the setting up of cooperative housing. Cooperatives are organizations that consist of lots of members that take control of the housing market. This means no one will be able to manipulate the housing price individually. The cooperatives might be formed as cooperative buyers or cooperatives for housing. Cooperative buyers have the power or authority to bargain with the developers to reduce housing price. If not successful in the bargaining, the cooperative buyers can build their own houses and hence, reduce the demand for houses from the developers. Cooperatives for housing, on the other hand, can build the house at a lower price using rural land and purchase the houses themselves. The objective of cooperatives for housing is to drive the price of houses down and protect the welfare of the low-income house buyers.

In conclusion, all Malaysian from different income categories should be given an opportunity to own a house. The developers in Malaysia should not exploit the local potential house buyers by charging exorbitant house price. The profit of the house should not be set high and developers must consider the affordability of the local Malaysian potential house buyers given the median Malaysian salary of RM2,400 a month. Priority to whom to sell the house to should always be given to Malaysians rather than foreigners. The government can also ensure that every Malaysian is able own an affordable house by establishing a database to record the registration of the house ownership. House ownership is considered an important requirement for human wellbeing and will contribute to the achievement of the United Nations Millennium Development Goals.

> *"The second solution is rent control. Rent control is a tool used by government to control the sudden increase in the price of houses through the control of rents."*

ENTREPRENEURIAL CAREER CHOICE: TO BE OR NOT TO BE?

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INTRODUCTION

Since the liberalization of Malaysian higher education sector in the mid-1990s, the number of universities in Malaysia, either public or private, has increased substantially. Consequently, the Malaysian labour market are overwhelmed with graduates. The number of graduates in the labour force increased from merely around 230,000 graduates in 1982 to more than three million in 2018 (Labour Force Survey, 2018). The Malaysian university sector has changed from elite to massproduction. As predicted by the theory of demand and supply, the surplus of supply of graduate exists. Graduate unemployment problem emerges, in particular among the fresh graduates.

The landscape of graduate labour market in Malaysia has changed – the shortage of demand of graduates that occurred during the early 1990s is non-existent anymore. Lim, Judith and Harris (2008) has concluded that a degree scroll is no longer enough to obtain a graduate job. Generic skills are needed as an added advantage to secure a job. Graduates have been called to be job creators (graduate entrepreneur), instead of job seekers (Ministry of Education, 2015). Entrepreneurship has been regarded as one of the solutions to graduate unemployment in Malaysia. Indeed, graduate entrepreneurship is one of the emphases in the Malaysian government policy agenda.

For example, a Critical Agenda Project (CAP) has been established for graduate entrepreneur development. This CAP ensures that university students are exposed to entrepreneurial activities (Ministry of Higher Education, 2011). Various entrepreneurship programs, trainings and workshops are implemented in higher education institutes. Moreover, a one-stop centre to empower entrepreneurs has been established, i.e. the Malaysian Global Innovation and Creativity Centre ("Budget 2014: Entrepreneur", 2013).

Thus, recognizing the importance of graduate entrepreneur, the Malaysian government has invested huge resources into entrepreneurial education. The questions that follow are: should we be graduate entrepreneurs? Will the career choice of being an entrepreneur reduce graduate unemployment problem? In short - to be or not to be a graduate entrepreneur?

> *"Financial education provides the necessary understanding of the importance of savings, prudent spending and the cultivation of good financial habits."*

HOW BENEFICIAL IS BEING A GRADUATE ENTREPRENEUR?

Entrepreneur has been long regarded as one of the important elements to spur a country's economic growth and development (European Commission, 2002). Ronstadt (1990) has concluded that a country's competitiveness could be further enhanced by the presence of graduate entrepreneurs. Even as salaried employees, graduates with high entrepreneurial skills can contribute more to an organization. According to Pihie, Bagheri and Asimiran (2014), entrepreneurial skills enable effective leadership and increase the performance of an organization.

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…here.

In the literature, the relationship between entrepreneurship and unemployment can be classified into two categories. First, the "refugee" effect. Graduates who are unemployed and in order to escape from the state of unemployment, they choose to be an entrepreneur (i.e., to be a refugee). Here, the relationship between entrepreneurship and unemployment is positive. Unemployment will push the graduate into making an entrepreneurial career choice. This effect seems discouraging and generates less-motivated graduate entrepreneurs. Second, the "entrepreneurial" effect. This effect is able to derive maximum benefits of being a graduate entrepreneur. From this effect, as more graduates choose to be entrepreneurs, the entrepreneurial activities increases and creates various job opportunities. Unemployment will therefore be reduced. This effect suggests a negative relationship between entrepreneurship and unemployment. They are motivated graduate entrepreneurs. Obviously, one would prefer the "entrepreneurial" effect.

Statistically, how many graduates choose to be an entrepreneur in Malaysia? Despite the extensive efforts in cultivating graduate entrepreneurs, the number of graduates who become entrepreneur is not encouraging. In 2010, there were only around 5% of university graduates becoming entrepreneurs (Ministry of Higher Education, 2011). In terms of the intention to be entrepreneurs, according to the report of Global Entrepreneur Monitor 2015, among Malaysians who were in aged of 18-64 years, about half of them agreed that entrepreneurship was a good career choice. This percentage wasrelatively low compared to other countries. Moreover, there were only about 10% of them (who agreed that entrepreneurship is a good career choice) who intended to be entrepreneurs. Is it an unwise decision for the graduates to not be entrepreneurs? Can entrepreneurial career choices really mitigate the unemployment problem?

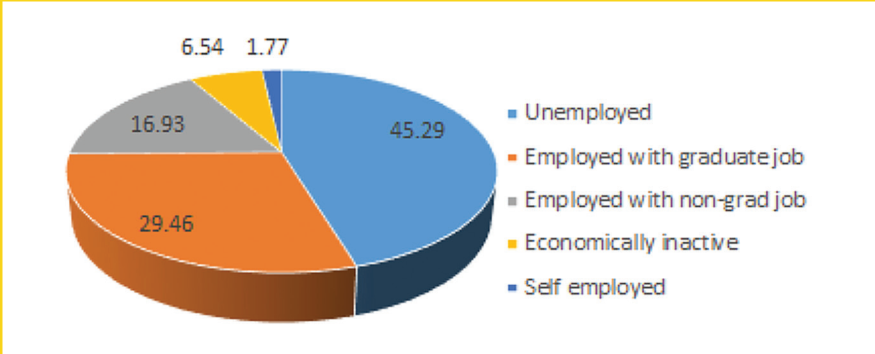

Figure 1: Employment status (%)

EMPIRICAL EVIDENCE FROM THE MALAYSIAN GRADUATES

Using a sample of 1,723 graduates from Universiti Utara Malaysia and Universiti Malaysia Kelantan, we examine the effect of entrepreneurial career choice toward the unemployment problem. There is an interesting observation: Only 1.77% of the graduates are self-employed (be a graduate entrepreneur, see Figure 1). However, about one third of the graduates (32.69%) prefer to be entrepreneurs (see Figure 2). This indicates that if we wish to have more graduate entrepreneurs, we need to have more graduates choosing entrepreneurship as their career choice.

Figure 3 shows a simple cross comparison between entrepreneurial career choice and employment status.Regardless of the entrepreneurial career choice, the graduates' labour market outcomes are surprisingly almost equal. In terms of unemployment incidence, it is 45.72% (Yes – choose) versus 45.12% (no – does not choose). The entrepreneurial career choice does not seem to be helping at all in

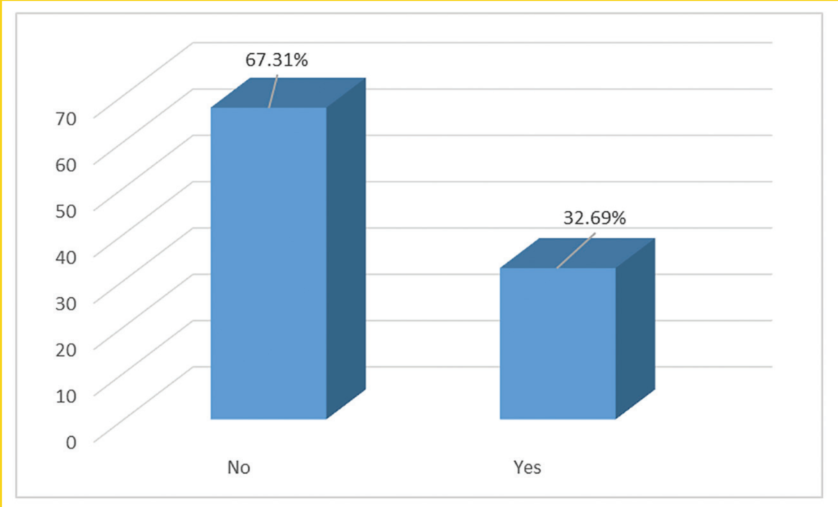

Figure 2: Choose entrepreneurial as career choice

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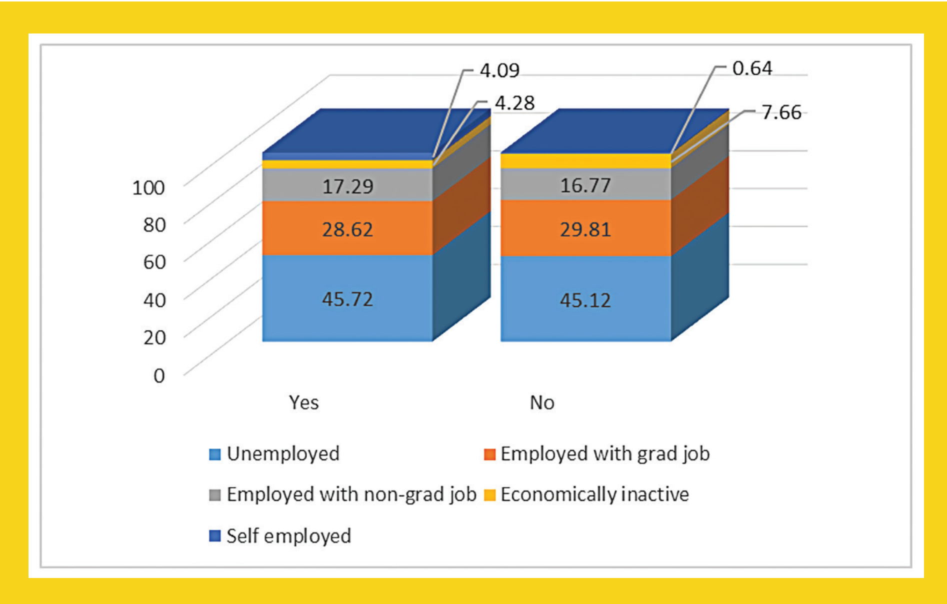

Figure 4: Entrepreneurial career choice and unemployment duration

reducing the unemployment. It is likely that the "refugee" effect is more dominant than the "entrepreneurial" effect in the Malaysian graduate labour market.

The unemployment problem can also be examined from the perspective of duration, i.e., the number of days unemployed. We focus on long-term unemployment – the highest unemployment duration categories available are 151 to 180 days, and more than 180 days.

From Figure 4, there is a remarkable difference between graduates who choose entrepreneur as their career choice and those who do not. 4.59% and 8.78% of the graduates who do not choose entrepreneurial career choice, experience unemployment duration of 151 to 180 days, and more than 180 days, respectively. On the other hand, it is only 1.56% and 5.1% for graduates who choose entrepreneurial career choice. Thus, the chances of being long-term unemployed for graduates who choose entrepreneurial career choice aremuch lower!

To be or not to be? Entrepreneurial career choice does not seem to help in reducing the occurrences of unemployment. This makes sense, since every graduate needs time to enter the labour market upon graduation. During the transition, unemployment must occur. Nevertheless, entrepreneurial career choice can help to reduce the chances of having to endure long-term unemployment. This is the beneficial effect of entrepreneurial career choice. So, to be or not to be? If we choose "not to be", we might expect to invest more time for job search.

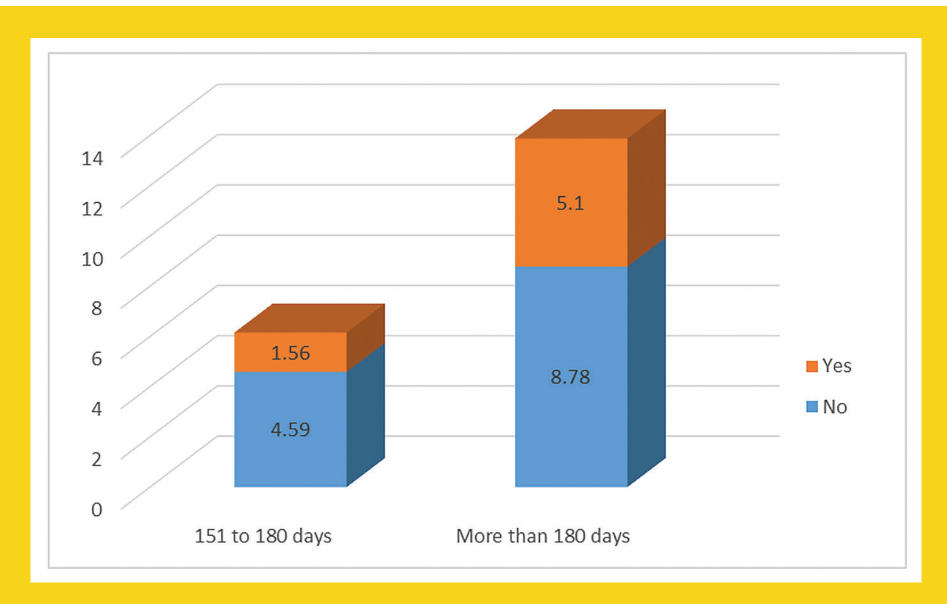

Figure 3: Cross-tabulation of entrepreneurial career choice and employment status

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THE PREVALENCE OF NON-COMMUNICABLE DISEASES AND ITS ECONOMIC BURDEN: GLOBAL EVIDENCE

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WHAT ARE NON-COMMUNICABLE DISEASES?

Non-communicable diseases (NCDs) may sound unfamiliar to some people as we always refer to specific diseases like diabetes, cancer, high blood pressure, among others, rather than this general term. NCDs are also known as chronic diseases which are non-infectious and cannot be transferred from one person to another. NCDs can be genetically inherited or caused by demographic and socioeconomic factors, including gender, age, background, lifestyles and environmental elements. The increase in the prevalence of NCDs influences the society in many ways. At household level, it will lead to high health care expenditure and consequently contribute to low productivity and loss of income. Half of the NCDs induced deaths occur during people's most productive years, thus reducing industry competitiveness and economic growth. It is expected that in 2030, the NCDs costs will be equivalent to 48% of global GDP, pushing millions of people to live in poverty (Bloom et al. (2011).

The World Organization (WHO) reports that NCDs are the leading causes of mortality worldwide. In 2016, NCDs caused 41 million deaths, contributing to about 71% of the total deaths. Malaysia's death rate associated with NCDs was slightly higher than the overall rate, which is 76% of total deaths. Cardiovascular diseases become the highest contributor of the total death both globally and in Malaysia (see Figure 1) (World Health Organization (WHO), 2018).

In Malaysia, the major burden of NCDs are hypertension, diabetes, cancer and mental illness. These NCDs show a rising and alarming trend. The National Health and Morbidity Survey in 2011 (NHMS 2011) reported that at least 63% of individuals aged 18 years and above suffer from at least one NCD risk factors, such as obesity and high blood pressure, cholesterol and blood sugars (Institute for Public Health (IPH), 2011). This rate is expected to increase over the next decade. The Ministry of Health (MOH) reported that the prevalence of diabetes and hypercholesterolemia has increased from 11.6 and 28.2% in 2006 to 17.5 and 47.7% in 2015, respectively. Although, there was a decrease in hypertension prevalence from 32.2% in 2006 to 30.3% in 2015 (Ministry of Health, 2016), the rate is still higher than the global rate, which is 29.2% (Kearney et al., 2005). Based on the National Health and Morbidity Survey 2018, 27.7% of people aged 60 years and above report being medically diagnosed with diabetes mellitus, 51.1% with hypertension, and 41.8% with hypercholesterolaemia. These rates are higher compared to those aged 50 to 59 years (IPH, 2018).

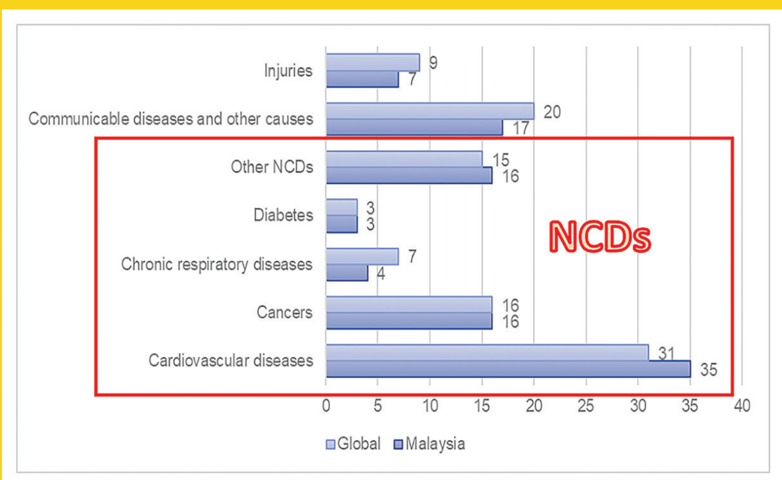

Figure 1: Causes of global and Malaysia mortality (% of total death), 2016
Sources: WHO,2018.

NCDs RISK FACTORS

The rise of NCDs has been driven primarily by several factors, which are known as risk factors. A risk factor is a characteristic of an individual that increases the probability of contracting a disease. The four modifiable major risk factors are tobacco use, alcohol consumption, unhealthy diets and physical inactivity. Tobacco use is a threat to the world community because of the negative effects that it has on both its users and the surrounding community. Each year, tobacco use has resulted in more than 8 million deaths across the globe, of which 1.2 million are passive smokers, that is, people are who exposed to smoking environment (WHO, 2016). Likewise, excessive use of alcohol can negatively affect one's health and society at large. It causes more than 200 diseases and about 3 million deaths every year. Alcohol consumption is estimated to contribute more than 10% of NCDs prevalence, such as cirrhosis of the liver, pancreatitis, cancers, haemorrhagic stroke and hypertension. Besides, it may also increase the risk of injuries from traffic accidents and mental disorders (WHO, 2019).

Unhealthy diet may increase the risk of developing cardiovascular diseases, diabetes, cancer and other health problems. It also links to obesity, which is a root cause of many chronic diseases and premature death. Increasing prevalence of obesity, especially among younger generations due to unhealthy diets is of concern as it may increase the risk of obesity and morbidity in later life. There are evidences showing that the prevalence of obesity in Malaysia is higher than other countries in South-East Asia (WHO,2016), and the trend has been increasing and alarming (IPH, 2011; 2015).

Physical inactivity is identified as the fourth leading risk factor of the world mortality that contributes to 6% of global death. Physical

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inactivity is closely linked to obesity problems that may cause many adverse health effects. Evidence shows that individuals who are obese, overweight and physically inactive are more prone to type-2 diabetes.

ECONOMIC BURDEN OF NCDs

The economic burden of NCDs can be summarised as in Box 1.

Box 1 Anticipated Economic Burden of NCDs

- Long-term macroeconomic impacts on labour supply, capital accumulation and GDP worldwide with the consequences most severe in developing countries.
- The labour units lost due to NCD deaths and the direct medical costs of treating NCDs have reduced the quality and quantity of the labour force and human capital. Evidence show that a healthy lifestyle in the US working-age population reduced healthcare costs by 49% in adults aged 40 and above, obesity increased individual annual healthcare costs by 36%, smoking by 21% and heavy drinking by 10%.
- The estimated cost of new cancer cases in 2009 was US$ 286 billion which includes treatment and care costs, research and development costs associated with cancer control, and foregone income due to the inability to work. This estimate does not include the cost of cancer screening and prevention.
- The macroeconomic impacts of cardiovascular disease and chronic diseases were substantial in many countries. Estimates ranged from an annual US$ 3 billion for direct medical costs of obesity-related diabetes, coronary heart disease, hypertension and stroke in China to US$ 72 billion for treatment costs of and productivity losses owing to five chronic conditions in Brazil.
- NCDs also compromise future economic and human development because poverty and ill-health are often passed down from one generation to the next. For example, poor nutrition may not only lead to diabetes-related morbidity but it may also impair in utero growth and compromise foetal development.
- Effects at the microeconomic level of households - 59% of those affected with chronic disease experienced financial difficulties and in many cases avoided medical treatment (Jamaica), the probability of catastrophic financial consequences more than doubled in affected household (Burkina Faso), chronic disease increased the probability of early retirement (Europe) and resulted in 5.6% lower median per-person income (Russia).

Source: Bloom et al. (2011)

THE WAY FORWARD

It is undeniable that NCDs possess a serious negative impact on society and economic performance in a country. All parties should work together to reduce NCDs through prevention and treatment. WHO has introduced intervention measures to reduce NCDs. Such measures are expected to generate positive benefits to the world population by year 3030. The intervention includes the efforts to reduce alcohol consumption, tobacco use, unhealthy diet and physical inactivity. Without proper measures to control the prevalence, the economic situation will be negatively impacted due to costly health expenditure and low production. Primary prevention measures that generate positive social and policy environments are found to be the most cost effective than treating the fully developed NCDs or even intermediate risk factors.

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WAWASAN 2020 DAN PEMBANGUNAN NEGARA

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Kemunculan tahun 2020 memberikan kesan dan signifikan kepada Malaysia. Perkara ini disebabkan negara akan menempuh satu lagi era baharu dalam aspek pentadbiran dan pertumbuhan ekonomi. Semasa pemerintahan Tun Dr. Mahathir Mohamed (1981-2003), pelbagai insiatif telah diperkenalkan bagi memastikan Malaysia mampu menjadi sebuah negara maju dan berpendapatan tinggi pada tahun 2020.

Masih ingatkah kita kepada Wawasan 2020? Secara umumnya, Wawasan 2020 telah diperkenalkan oleh Tun Dr. Mahathir Mohamaed semasa merasmikan Majlis Perdagangan Malaysia pada 28 Februari 1991. Setelah hampir 28 tahun berlalu, tidak banyak yang diperbincangkan berkaitan Wawasan 2020. Pada peringkat awal dilancarkan, Tun Dr. Mahathir telah meletakkan satu harapan bahawa negara mampu mencapai suatu perubahan yang holistik dalam segi pentadbiran dan pertumbuhan ekonomi negara menjelang tahun 2020. Disebabkan itu, kerajaan telah memperkenalkan Wawasan 2020 sebagai asas dan panduan untuk memacu negara bagi mencapai kemakmuran ekonomi dan memberikan kesejahteraan kepada masyarakat.

Kerajaan telah mengenal pasti sembilan cabaran utama yang perlu dihadapi bagi mencapai sasaran Wawasan 2020. Namun, persoalan timbul selepas 28 tahun dilancarkan, adakah Malaysia sudah berjaya dan mampu menyelesaikan segala cabaran yang timbul pada hari ini? Apakah penilaian dan pengukuran yang digunakan bagi melihat pencapaian tersebut? Seterusnya, sekiranya objektif Wawasan 2020 masih tidak dicapai, apakah strategi kerajaan dalam menghadapi masalah yang timbul pada ketika ini? Sebelum kita melangkah lebih jauh, adalah lebih baik untuk kita mengetahui sejarah mengenai Wawasan 2020. Bagi generasi milenia, ungkapan Wawasan 2020 sering didengari dan telah dipelajari semasa belajar di sekolah. Tetapi isu yang utama ialah mengenai kefahaman generasi muda mengenai Wawasan 2020 yang merupakan tonggak kepada harapan dan impian untuk mencapai sebuah negara maju. Perkara ini tentu sekali bukan sesuatu yang mudah untuk dicapai kerana Malaysia masih lagi negara muda dalam aspek pentadbiran sendiri. Malaysia mencapai kemerdekaan daripada British pada 31 Ogos 1957 dan tahun 2020, negara baharu berumur 63 tahun.

Semenjak mencapai kemerdekaan, Malaysia berdepan dengan pelbagai cabaran daripada aspek ekonomi, keselamatan, poitik dan sosial masyarakat. Perkara ini disebabkan sistem pentadbiran pecah dan perintah (divide and rule) yang diamalkan British. Keadaan ini telah mewujudkan suasana perasaan prasangka dan permusuhan di antara kaum. Kemuncak kepada perselisihan dan ketegangan kaum ialah berlakunya tragedi rusuhan kaum pada 13 Mei 1969. Peristiwa berdarah yang tercetus 50 tahun dahulu telah menyedarkan kerajaan bahawa perlunya satu tindakan afirmatif dilaksanakan untuk mengatasi masalah yang wujud di antara masyarakat pelbagai kaum di Malaysia. Kerajaan telah mengambil tindakan untuk memperkenalkan Dasar Ekonomi Baru (DEB) pada 1971 semasa pemerintahan perdana menteri kedua, Tun Abdul Razak. Objektif utama DEB ialah bagi mengatasi masalah kemiskinan di kalangan masyarakat tanpa mengira kaum dan dan menghapuskan pengenalan kaum mengikut fungsi ekonomi. Selain itu, DEB turut memberikan fokus bagi menstruktur semula keadaan masyarakat yang masih lagi hidup berdasarkan kepada etnik sendiri.

Selepas 20 tahun perlaksanaan, telah terbukti bahawa DEB mampu memberikan kejayaan dan mengubah kehidupan masyarakat kepada keadaan yang lebih baik. Isu dan jurang kemiskinan di kalangan masyarakat terumanya golongan Melayu telah berjaya dikurangkan secara drastik. Manakalan hubungan masyarakat pelbagai kaum telah berjaya dipulihkan denga pelbagai dasar yang diwujudkan oleh kerajaan.

DASAR EKONOMI BARU (DEB) — 1971 - 1990

MEMBASMI KEMISKINAN

PENYUSUNAN SEMULA MASYARAKAT

DASAR PEMBANGUNAN NASIONAL (DPN) — 1991 - 2020

MENCAPAI TARAF SEBUAH NEGARA YANG MAJU DALAM SEMUA SEGI IAITU DARI SEGI KEADILAN SOSIAL,

NILAI, ETIKA DAN MORAL, KESTABILAN POLITIK, KUALITI HIDUP, KECEKAPAN PENTADBIRAN KERAJAAN, DAN

KECEMERLANGAN EKONOMI.

WAWASAN KEMAKMURAN BERSAMA (WKB) — 2021 - 2030

PEMBANGUNAN UNTUK SEMUA

MENANGGANI JURANG PENDAPATAN DAN KEKAYAAN

NEGARA BERSATU, MAKMUR DAN BERMARUAH

Dasar Pembangunan Ekonomi 1970 – 2030
Sumber: Kompilasi penulis.

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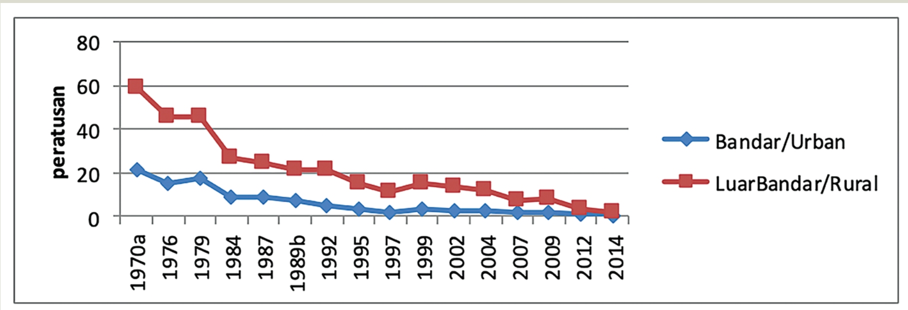

Insiden Kemiskinan Di Malaysia
Sumber :Jabatan perangkaan Malaysia ;Unit Perancangan Ekonomi, Malaysia, 2015
Nota : Untuk Semenanjung Malaysia

Jika dilihat kepada sembilan cabaran yang dinyatakan dalam Wawasan 2020, semua cabaran tersebut berkaitan dengan harapan negara kepada rakyat dan keinginan untuk membentuk suatu masyarakat Malaysia yang bersifat holistik dalam pelbagai sudut. Perkara ini termasuk mempunyai nilai dan ciri masyarakat negara maju yang mempunyai profil karakter yang unik serta tersendiri. Keadaan sebegini adalah penting bagi membentuk dan menyediakan masyarakat dengan perubahan yang bakal berlaku apabila status sebuah negara maju telah dicapai. Sehubungan itu, adalah penting bagi memastikan negara mampu bersaing dengan negara lain di peringkat global. Sembilan cabaran Wawasan 2020 adalah seperti berikut :

Bil.	Cabaran	Perkara
1.	Mewujudkan negara Malaysia bersatu yang mempunyai matlamat yang dikongsi bersama: Malaysia mesti menjadi sebuah negara yang aman, berintegrasi di peringkat wilayah dan kaum, hidup dalam keharmonian, bekerjasama sepenuhnya secara adil, dan terdiri daripada satu bangsa Malaysia yang mempunyai kesetiaan politik dan dedikasi kepada negara.	Tema: Perpaduan dan integrasi kaum
2.	Mewujudkan sebuah masyarakat yang berjiwa bebas, tenteram dan maju, dengan keyakinan akan keupayaan sendiri, berbangga dengan apa yang ada, dengan apa yang telah dicapai, cukup gagah menghadapi pelbagai masalah. Masyarakat Malaysia ini mesti dapat dikenali melalui usaha mencapai kecemerlangan, amat sedar akan semua potensinya, tidak mengalah kepada sesiapa, dan dihormati oleh rakyat negara lain.	Tema: Budaya kecemerlangan
3.	Mewujudkan dan membangunkan masyarakat demokratik yang matang, yang mengamalkan satu bentuk demokrasi Malaysia yang mempunyai persefahaman matang, berasaskan masyarakat yang boleh menjadi contoh kepada beberapa banyak negara membangun.	Tema: Demokrasi
4.	Mewujudkan masyarakat yang sepenuhnya bermoral dan beretika, dengan warganegaranya teguh dalam nilai agama dan kerohanian dan didukung oleh nilai etika paling tinggi.	Tema: Integriti
5.	Mewujudkan masyarakat liberal dan bertolak ansur, dengan rakyat Malaysia pelbagai kaum bebas mengamalkan adat, kebudayaan, dan kepercayaan agama mereka dan pada masa yang sama meletakkan kesetiaan mereka kepada satu negara.	Tema: Semangat kesetiaan kepada negara
6.	Mewujudkan masyarakat saintifik dan progresif, masyarakat yang mempunyai daya perubahan tinggi dan berpandangan ke depan, yang bukan sahaja menjadi pengguna teknologi tetapi juga penyumbang kepada tamadun sains dan teknologi masa depan.	Tema: Membangunkan tamadun berasaskan saintifik & teknologi
7.	Mewujudkan masyarakat penyayang dan budaya menyayangi, iaitu sistem sosial yang mementingkan masyarakat lebih daripada diri sendiri, dengan kebajikan insan tidak berkisar pada negara atau orang perseorangan tetapi di sekeliling sistem keluarga yang kukuh.	Tema: Masyarakat prihatin
8.	Memastikan masyarakat yang adil dalam bidang ekonomi. Ini merupakan masyarakat yang melaksanakan pengagihan kekayaan negara secara adil dan saksama, dengan wujudnya perkongsian sepenuhnya bagi setiap rakyat dalam perkembangan ekonomi.	Tema: Pengurusan ekonomi yang adil
9.	Mewujudkan masyarakat makmur yang mempunyai ekonomi bersaing, dinamik, giat dan kental.	Tema: Masyarakat yang selesa & gembira

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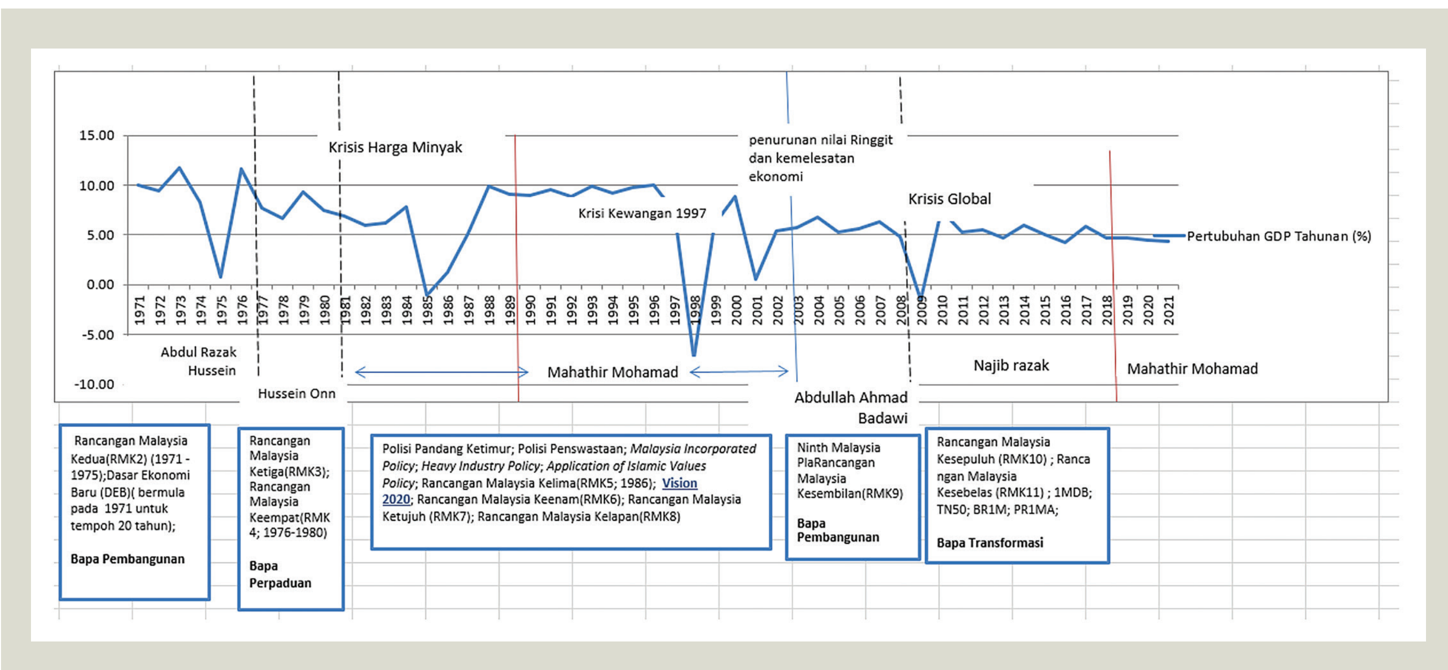
Kesemua cabaran yang dinyatakan telahpun diambilkira dalam setiap perancangan pembangunan kerajan selama hampir 30 tahun ini. Kesemuanya telah menjadi tema kepada pembangunan negara dengan mengambilkira secara holistik keperluan pembangunan negara. Harapan ini jelas dan merupakan persiapan untuk menyiapkan rakyat kepada perubahan negara yang lebih berdaya maju dan mampu bersaing dengan pelbagai peringkat negara secara global. Cabaran keenam (6) misalnya menunjukan Wawasan 2020 sebagai sesuatu yang relevan dan berpandangan jauh. Isu kebangkitan teknologi di era millenial telah terlebih dahulu dinyatakan sebagi persiapan menghadapi cabaran teknologi serta harapan negara untuk Rakyat - tidak hanya sebagai pengguna malah penyumbang kepada tamadun sains dan teknologi masa depan. Tranformasi institusi kepada yang lebih berintegriti, beretika dan bermoral turut ditekankan tetapi transformasi institusi ini terlaksana sepanjang tempoh hampir 30 tahun.

Apa yang jelas cabaran yang telah di letakkan di bawah Wawasan 2020 masih relevan dan amat dekat dengan setiap pelan pembangunan yang dirancang oleh kerajaan. Walau bagaimanapun, kita juga tidak boleh

menafikan dengan pelbagai cabaran dan perubahan yang dihadapi oleh negara memberi sedikit sebanyak memberi impak kepada kelancaran pelaksanaan wawasan 2020.

Perubahan yang berlaku dari tempoh pelaksanaan Dasar Ekonomi Baru (DEB) sehinggalah Rancangan Malaysia kesepuluh telah menampakkan kematangan Malaysia dalam membangun sebagai sebuah negara yang menuju ke arah negara berpendapatan tinggi. Apa yang mungkin diberi perhatiaan kini adalah institutional reforms dan governance reforms. Tugas ini merupakan tugas dan tanggungjawab bersama dalam memastikan hala tuju negara yang lebih bersih, berakhlak dan telus. Tanggungjawab ini tidak lagi hanya untuk pimpinan negara malah di setiap lapisan masyarakat. KITA perlu berubah kepada suatu bangsa Malaysia yang lebih berintegriti dan percaya bahawa pembangunan negara adalah tanggungjawab bersama, bukan agenda kerajaan semata-mata.



Pembangunan Ekonomi Negara 1970 – 2021
Sumber: Kompilasi Penulis

DATA SOURCES FOR RESEARCH ON MALAYSIAN HOUSING MARKET

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The main impediment to serious research on housing sector in many countries is data unavailability. Malaysia is not doing so bad in terms of housing market information dissemination as evidenced by the "Transparent" ranking in 2018 Global Real Estate Transparency Index (https://www.us.jll.com/). This ranking puts Malaysia in the same league as Singapore and Hong Kong, but one notch below countries that are ranked as "Highly Transparent", such as the United States, Australia and the United Kingdom. One of the six criteria contributing to this index is the availability of indices to measure the performance of direct and indirect (listed) property market in a country. Against this backdrop of Malaysian property market's transparency status, I attempt to discuss in this article, available housing data sources for researchers who wish to conduct in-depth research on Malaysian housing market. This list is by no means exhaustive, but I do believe it covers most of the main housing data providers in Malaysia.

The National Property Information Centre (NAPIC) is a government agency tasked to collect, tabulate and publish comprehensive property demand and supply data in a timely and accurate manner. These data include property sales data (transaction volume, transaction value and sales performance), housing supply data and house price indices. The data is made available in quarterly frequency in NAPIC's website (http://napic.jpph.gov.my/portal). The smallest geography coverage of these data is at the district (daerah) level. Similar to the stock market, changes in transaction volume and value are good barometer to property market conditions. The supply data, particularly, the property overhang units have allowed policy makers to gauge property oversupply situations in Malaysia. Overhang units are defined as properties that are completed, but remain unsold for more than nine months.

NAPIC's Malaysia House Price Index (MPHI), on the other hand, is computed from property sale transactions information using a hedonic home price index regression method that controls for property size, property age, distance to town centre, building quality, house type, ownership type (freehold or leasehold) and neighbourhood classification. There are a total of 82 indices capturing different property types and location. These indices are available in both quarterly (since 2000) and annually (since 1988). The sufficiently long quarterly data has allowed researchers to uncover the economics of Malaysian housing market (see Abdullah and Wong 2006, and Wong et al. 2020).

It is worth mentioning that NAPIC has launched the Unsold Property Enquiry System (UPES) in April 2018. It shows sales performance data (unsold properties/total launched units) up to the level of subdivision of a district (mukim). This information is important for property developers as the small geography coverage of this data allows developers to gauge the existing supply in the same neighbourhood where they plan to start a new development. Information on unsold properties by launched price and property type could provide a clear and quick overview of the characteristics of unsold housing inventories, which can be valuable for policy and investment decisions.

The National Housing Department (NHD) complements NAPIC's aggregate housing supply data by providing project level information undertaken by individual housing developers (https://ehome.kpkt.gov.my/index.php/pages/view/172) in the primary market. These project level information include building characteristics (property types, selling price range, floor number, location), project characteristics (number of new units in a project and development permit deadlines) and developer profile (developer name, directors' name and whether the developer is a Bumi developer). NHD also provides aggregate statistics on the supply of government sponsored low cost housing project (Program Perumahan Rakyat) and abandoned projects.

Private property listing portals have greatly enhanced housing information dissemination and transparency in Malaysia in the recent years. iProperty.com.my, the largest property portal in Malaysia is providing historical (since January 2004) subsale property transactions through Brickz (https://www.brickz.my/). Brickz obtains individual historical transaction data from the Valuation and Property Service Department (JPPH). Online viewers are able to sort past transaction records up to residential area (taman) level. Detailed property characteristics for the latest 10 transactions are provided for free in Brickz's website. Property characteristics that are made available to online viewers include property address, building type, floor number, number of bedroom, land area and built up area. Pricing statistics (median, top and bottom quartiles) are also tabulated for the viewers. Brickz has greatly helped home owners, investors and real estate agents in their purchase or sell decisions. As for researchers, the availability of historical property transaction level has opened up the window for more micro level housing study in Malaysia that are seriously lacking presently.

More recently, iProperty has started to tabulate a property demand measure for major cities in Penang, Kuala Lumpur, Selangor and Johor. Capitalizing on more than 3 millions of online viewers each month in their website, iProperty constructs a demand indicator measured by total number of unique online visits divided by total property listing. iProperty ranks Malaysian cities according to the level and growth of this demand indicator. This piece of demand information is the first of its kind in Malaysian housing market and is very informative for house buyers, investors and developers. The details of the demand analysis based on this demand indicator are available at https://www.iproperty.com.my/customer-solutions/agent/2019-portal-demand-analytics/.

Singapore based PropertyGuru.com.my is perhaps the second largest property portal in Malaysia after iProperty. This portal constructs Malaysia Property Market Index (Overall Price) for four states in Malaysia, i.e., Penang, Kuala Lumpur, Selangor and Johor. The index tracks the asking price (not selling) of property in the primary (newly launched) and secondary (subsale) markets. This index captures sellers'

sentiment and is an alternative benchmark to housing market condition. PropertyGuru also constructs a supply index that tracks the volume of new property listings in PropertyGuru's portal. Lastly, PropertyGuru also tracks the change in Malaysian house buyers' sentiment through PropertyGuru Consumer Sentiment Survey that publish on a biannual basis. Unlike NAPIC with complete historical time series on its website, PropertyGuru's indices appear in the form of infographic which usually provides only the latest 3 to 5 years historical data.

Lelongtips.com.my, the biggest property and automobile auction portal in Malaysia, complements i-Property by covering property sales transacted through auction market for foreclosed (public auction) and non-foreclosure sales (private auction). Auctioned property characteristics that are available in this portal include location of the property, size, auction price, property type, tenure, ownership restrictions, estimated property value and number of views registered by online buyers. Auction related information that are available in this portal include auction outcome (sold/no bidder/aborted), auction date and venue, and the identity of the following persons in an auction: auctioneer, auction bank, assignor (borrower) and lawyer. Similar to iProperty, past transactions information are only available to paid subscribers Interested readers are referred to Wong et al. (2015, 2017) for auction mechanism and price differences between properties listed in the auction market (Lelongtips) versus normal subsale markets (iProperties) in Malaysia.

In summary, data availability problem is not a serious challenge to those who wish to undertake research on Malaysian housing market. The advent of big data technology, namely Google Analytics has enabled meaningful analyses of millions of listing information available in property listing portals. Moving forward, we are hoping to see more detailed and frequent release of housing market information by NAPIC, which is the only government agency with full access to all property demand and supply data in Malaysia. This can be achieved through collaboration with the private sector which has the incentive to speed up information flow.

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EVENT / PROGRAM

Economic and Financial Policy Institute,
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PAST EVENT (2019)

Journal of Economic and Sustainability (JES). Vol. 1, Issue 1.	January 2019
Pre Budget Forum 2020.	24 July 2019
Journal of Economic and Sustainability (JES). Vol. 1, Issue 2.	July 2019
Post Budget Forum 2020.	13 October 2019
5th International Conference on Rural Development and Entrepreneurship (ICORE 2019) di Universitas Jenderal Soedirman, Yogyakarta.	20-22 August 2019
Launch Journal of Economic and Sustainability (JES) at International Conference on Rural Development and Entrepreneurship (ICORE) 2019 at Yogyakarta.	21 August 2019
6th Annual Economic Symposium.	31 October 2019
Journal of Economic and Sustainability (JES). Volume 2, Issue 1, July 2020.	January 2020
Pre Budget Consultation 2021.	10 March 2020
ECoFI Webinar Forum Series #1/2020. Forum Covid 19: Memahami Moratorium dan Bagaimana Merancang Kewangan Anda. Live On: Facebook Live.	14 Mei 2020
ECoFI Webinar Forum Series #2/2020. Kelangsungan SME Pasca Covid 19: Cabaran, Peluang dan Strategi. Live On: WEBEX dan FB LIVE.	7 June 2020
Journal of Economic and Sustainability (JES). Volume 2, Issue 2.	July 2020
ECoFI Webinar Forum Series #3/2020. Wacana Economic and Financial Policy Institute (ECoFI) Title: Rebuilding Economies in the Aftermath of Covid-19: OECD and Non-OECD Countries.	16 July 2020
SEFB Publication Workshop. Theme: Publishing Special Issue for Research Articles in Journal of Economics & Sustainability (JES).	11 August 2020
ECoFI Webinar Forum Series #4/2020. Addressing Economic Challenges Of The Covid-19 Pandemic: Malaysia-Pakistan Experiences.	13 August 2020
Temu Bual Maya: Cabaran Perusahaan Kecil dan Sederhana.	15 August 2020

UPCOMING EVENT

SEFB Publication Workshop. Challenges In Sustaining Academic Research and Publication: Lessons from an Editor.	2 September 2020
Forum Post Budget 2021.	9 November 2020
7th Annual Economic Symposium.	31 May 2021
Seminar Transformasi Wilayah Utara.	May 2021
2020 Global Economic Conference (GEC) – Kedah, Malaysia.	Coming Soon
Wacana Malaysia Association of Japanese Studies 2020 (MAJAS 2020).	Coming Soon
Econometric Workshop Series 1. Title: Econometric Analysis of Cross Sectional Data Using Stata.	Coming Soon

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