

MALAY IMAGES IN ECONOMIC AFFAIRS: VIEWING THROUGH THE LENSES OF A MALAY[†]

INTRODUCTION

Mention Malay and their economy in Malaysia, and immediately one's mind is cast on the much-maligned and highly contentious New Economic Policy (NEP) that spanned the period 1971-1990. Launched to assist Malays to acquire a fairer share of the economic cake, the NEP epitomizes a government's effort to change, once and for all, the economic image of a community that had persisted throughout the 446 years of colonial rule. Pre-*Merdeka* and Pre-NEP images of the Malay in economic life include these scenes: their mainly rural abode, where farming, fishing and gathering of forest products were natural vocations; if farming, their landholdings were small and uneconomic; if dwelling in the towns, in the case of a small minority, they occupied the lower rungs of the organizational ladder, such as company drivers, office boys, clerks, security personnel, and at best teachers, soldiers and policemen.

In self-run businesses, the Malay economic image flashes scenes of the road-side *nasi lemak* seller, the *pasar minggu* trader, the retailer at Malay bazaar selling Malay clothing, including *songket* and *songkok* and Islamic religious paraphernalia, the village barber, etc. If employed in towns, the majority of Malays find complete job security in the public sector, where they form the overwhelming majority. Thus, when inefficiency in the bureaucracy is raised, the image of the Malay is tarnished, and when insinuation of corruption erupts within the service, the image of the Malay is again tainted.

What is the nature of Malay economic images and how were they formed? How were these images perpetuated throughout the centuries? What roles did

[†] Invited paper presented at the *Second International Conference on Malay Civilization* held at the Legend Hotel Kuala Lumpur, Malaysia, on 20-28 February 2004. I thank Emeritus Professor Dato' Dr Asmah Haji Omar for inviting me to write this paper. It has been slightly modified for publication in this website.

the media and Malay leaders play in perpetuating these images? Have the Malays been able to shed these lowly pre-NEP economic images after almost a half century of freedom from colonial rule? What psychological, social and economic factors are responsible in preventing the ordinary Malay from achieving his maximum potential? This paper is a modest attempt at addressing these and other related questions concerning Malay images in economic affairs, but it does not pretend to provide final answers.

DEFINITIONS AND SCOPE

The *Oxford Advanced Learner's Dictionary*, gives one meaning of the word *image* that aptly applies to this paper as “a mental picture or idea,” while the *Macmillan English Dictionary* (CD ROM, 2002) describes it as “an opinion that people have about someone or something [or a whole group of people – a community, such as the Malay community], which may not be a true one.” But then, again, it could also be true, as the Malay saying goes *tak tumbuh tak melata, tak sungguh orang tak kata*.¹ An image is also a perception people have about the “object” of interest – in our case, Malays in economic affairs. Robbins (1991) defines perception as a process by which individuals organize and interpret their sensory perceptions (what the five senses register) in order to give meaning to their environment.

The late Professor Alfred Marshall, renowned Cambridge economist, defines economics as the study of human beings in their everyday life. Economics is concerned with all individual and social actions that are closely related with the acquisition and consumption of all material things that are the basis of human welfare.² This paper adopts Marshall's definition of economics.

¹ Literally, a plant (creeper-type) does not creep if it had not germinated, or in plain language, there is no smoke without fire!

² Alfred Marshall. 1972. *Principles of Economics*. London: ELBS and Macmillan & Co. (Definition cited and translated in Ahmad Mahdzan Ayob. 1991. *Teori Mikroekonomi*. Kuala Lumpur: Dewan Bahasa dan Pustaka, pg 3)

Thus, in economics, as defined above, one tries to understand how people conduct their daily lives – their choice of occupations to earn a living, their decision to change jobs in response to an economic stimulus, their decisions to spend their hard-earned income (consumption), decision to save part of that income (e.g. by putting money in a savings account, or in Tabung Haji, or purchasing an insurance policy, or using extra money to buy stocks and shares), decisions of where to live, and what type of house to live in, whether to venture into business for oneself instead of working for others, or whether to do it after compulsory retirement or to do it after an optional retirement, and a host of other decisions.

Malay, according to the Malaysian Constitution, is a person who habitually speaks the Malay language, follows Malay customs in his/her daily lives and professes the Muslim religion (or Islam). This paper, therefore, is confined to the Malay community living in Malaysia as defined by the Constitution. They are the Malaysian Muslims who speak the Malay language at home (not necessarily standard Malay) and follow Malay customs in areas such as marriage, weddings, births, circumcision, funerals, etc., which are circumscribed by their religion, although at times some of these customs are not approved by their religion.

Within Malaysia itself, I further confine my discussion to the Malays living in the Malay Peninsula, with whom I am more familiar, being a member of this subset. Even here, the group is far from homogeneous, in terms of spoken language, when we compare, for example, among Kedah, Kelantan and Johor (Riau) dialects. The common binding factors among them are religion and the written language, besides common allegiance to the King and country. The peninsular Malays make up about **50%** of the population of Malaysia, or about **60%** of the Muslim Malays of Malaysia, thus forming the biggest single ethnic group in the country.

EARLY MALAY ECONOMIC LIFE: THE BACKGROUND

Prehistoric

The early settlers of Peninsular Malaysia during the Neolithic period lived by hunting, gathering, cultivating or domesticating animals and plants to meet the basic requirements of life (Ryan, 1967; Syed Hussein Ali, 1978:76). Production was just enough for simple existence and not for trade, and the community was self-sufficient. Perhaps exchange of products between families did take place, which we now term as barter trade. This image is not much different from what might have existed in other regions of the world during prehistoric times.

Early Malay Kingdom and Its Collapse

During the Malacca Sultanate, centuries later, the Malay farmers and forest product gatherers were producing some surpluses, part of which was submitted to the chiefs as gift or taxes, while the rest were traded for other goods. In short, the economy of the Malays in those early days was quite straightforward – those who were free (not bonded as slaves) were engaged in primary production and consuming most of what they produced, and using whatever remained to pay homage to their chiefs or rulers. Those who were bonded as indentured labor were obliged to work as slaves to their masters and received subsistence wages or just free food and a roof. Before the 19th Century, all land belonged to the sultans who were absolute monarchs; but some of the land may be given to district chiefs as rewards for services rendered to the sultans. The chiefs could not possibly work the land themselves; so they employed hundreds of laborers. Because of low technology, output from the land did not produce sufficient marketable surplus, and was only sufficient for the local community.

Despite this simple economy, Malacca became an important trading center during its era, trading in spices, tin and textiles, until the first colonial invasion by the Portuguese, in 1511. The wealth accumulated by the rulers and chiefs was used to beautify their palaces and residence to set them-selves apart from the *rakyat*, while the rest of this wealth was kept in gold, silver, jewelry and

other valuables. If necessary, these were converted to cash to finance wars, which, according to the history books, were rampant among the numerous Malay rulers on the Malay Peninsula. Their wealth was never used as a source of capital investment for any major economic undertaking (Syed Hussein Ali, 1981). Neither was it used to send Malay children to study in China, let alone Europe. During his reign, Sultan Iskandar Shah (formerly Parameswara), had been going to China several times. China, with its long history, had a lot to offer in terms of knowledge and learning.

Although Malays of the Malacca period were said to be skillful sailors and traders, this image escapes from making an imprint on the modern Malay psyche. The image of the Malay as a farmer is too vivid and ubiquitous to be easily replaced by the trader image. Arguably, the trader class of that time was small and confined to those domiciled near the ports of trade, and/or closely connected to the palaces and chieftains – *orang kaya-kaya*. In modern-day language, they would be known as the “the well-connected.”

It appears to me that the Portuguese did not actually control the entire Malay Peninsula,³ which was vast, with poor communication, because history books say that “Various minor rulers or chiefs set up their own little kingdoms, usually at a river mouth, where they could control the traffic, and collect tributes and taxes from people in agriculture or trade” (Syed Hussein Ali, 1981).

The other “image” that comes to mind about life during the Portuguese period is an image of a “colonized economy.” Its main function was to satisfy the needs of the colonial power for raw materials, such as spices, forest products and mineral resources. The common folks among the Malay people were obviously engaged in farming and in collecting forest products. These must have been in abundant supply then since the land was sparsely populated. Apparently, aside from their famous fortress in Malacca, and some descendants, the Portuguese did not leave much legacy, such as an education system, a security apparatus, or a bureaucracy.

³ Two other powers at this time were Johor and Acheh empires. The Portuguese were interested in the control of trade in spices, gold, ivory, rice, camphor, tin etc. and built a fort in Malacca city.

The Dutch defeated the Portuguese in 1641 to control the spice trade in the region. Even the Dutch did not make much impact on the Malay economy that could be seen today. Perhaps this is because the Dutch were too long gone from the shores of the Malay Peninsula unlike in Indonesia, where they stayed until 1945. There is no doubt that agriculture and forestry continued to be a major pre-occupation of the Malays during this period too. After the Dutch, the Malays' *nasib* (misfortune) passed hands to the British with the signing of Pangkor Treaty in 1874. That year marked the beginning of British intervention in the Malay states – they were in fact “invited” by the Malay ruling elite to solve a problem of succession in Perak, which we need not go into!

By the time of the British arrival in 1776, and of the Pangkor Treaty of 1874, the Malay cultivator was still at the base of the social system, “owing loyalty and obedience to his local chief and with little knowledge of a world beyond his own and nearby villages” (Roff, 1967). Frank Swettenham (as quoted by Roff, 1967: 9) remarked that, “these people had no initiative as they were there simply to obey orders of their petty chiefs – no more, no less.” Munshi Abdullah corroborated these images in his famous *Kisah Pelayaran Abdullah*, during his travels to the east coast states of Malaya.

The British, with their naval strength, made their presence felt in the Malay States for 83 years, from 1874 to 1957, the year Malaya gained Independence. During their “intervention”, they brought in capital to establish rubber plantations and to mine the tin deposits. To overcome labor shortage in the tin mines and rubber plantations, the colonial power brought in labor from China and India. The fact that the British had to adopt this policy creates an image that the majority of Malays preferred to be self-employed, in the “comfort” of their kampongs. Rubber planting was very profitable then, as it was for many decades to come. The commodity was in high demand in England at the time of the industrial revolution in Europe. The Malays, like most rational human beings, were also attracted to plant rubber trees, in response to the high rubber prices. They were, however,

prevented from doing so by the British who feared that there would not be enough rice produced if the Malays were to abandon rice cultivation.

Roff (1967) wrote:

... a Malay Reservations Enactment was passed by the Federal Council in 1913, giving the Residents power to set aside certain areas of land (primarily, but not solely, rice land) for exclusive Malay ownership, and limiting the ability of the Malay to mortgage or lease land held within such reservations to non-Malays. Four years later, prompted by threats of food shortage toward the end of the First World War and by anxiety over the extent to which Malays were turning to the cultivation of small-holding rubber rather than rice, additional legislation was passed empowering Residents to impose upon Malay-held lands conditions of tenure which prohibited the cultivation of products other than rice.

Such was the ingenuity of the British administrators, just to ensure that the Malays remain on the land and plant *padi* to feed the growing population, the bulk of which were immigrant workers from China and India. Many Malays were adamant that they too should benefit from the new “miracle” crop, rubber, and tried to evade the provisions of these laws.

When huge tracts of land began to be alienated to British plantation companies, Malays marginally benefited from it when they started to own land, albeit in small pieces scattered here and there, and with irregular shapes. However, because the Malays operated smallholdings, which make them mere peasants, they produced very little surpluses for the market. As a result, many became indebted to non-Malay middlemen, rice millers, rubber marketing agents, village shopkeepers, and money lenders. Their poverty led to the phenomena of *padi kunca* and *jual janji*, two forms of repressive “home-grown” credit institutions, which were all too common in the padi-growing areas of north Peninsular Malaysia. Even though both credit instruments were against the teaching of Islam, for imposing excessively high interest rates (cases of 100% interest over a growing season were common!), the Malay peasants did not have much choice, for their own survival was on the line! As mentioned before, some British residents (for example, Swettenham) put the blame on the Malay’s “lazy life-style” for their predicament, which might have originated from the days when many worked as indentured labor, or even as slaves, and always waiting for orders.

In contrast to Swettenham, Richard Winstead (1956), the English resident scholar and administrator in Malaya (1902-35), was a little kinder in describing the Malay as an “economic agent.” He wrote as follows (1956: 135):

“...the Malay has lagged behind European, Indian and Chinese. The main reasons for this are not the laziness of which he is too readily accused but a failure to specialize and a failure to acquire and realize the importance of capital. The Malays, ... , may in the eyes of the materialist waste time over a service of intercession. But the Malay [farmer] has no workless Sundays; his weddings are celebrated in the slack season after harvest, and his Muslim feast-days take the place of European Christmas, Easter and bank holidays. What really excited Victorian criticism was the Malay attitude that, though a necessity, work cannot be counted a virtue. What the European moralist regards as lost time, the Malay regards as time gained

It was true that the Malays of that period did not specialize in one particular occupation – they could be farming in one season, fishing in the next, plucking coconuts, building houses after that, weaving baskets, etc. Some could become commanders (*hulubalang*) when there was war to be fought on behalf of the sultan.

British Influence and the Merdeka Era

One of the drastic changes the British introduced to Malaya was land administration, which made it possible for the people to own land. Previously, land was held in common. With ownership of land, the Malays for the first time in their life could cultivate the land and reap the harvest for their own consumption. Arguably the land alienated to each person could not have been large because, as ordinary people, they did not have slaves at their command to work on the land, unless they were from the privileged group of chieftains or closely connected to the sultan.⁴ Without a large working capital and the right technology, there was no way a farmer could cultivate large tracts of land in those days. While alienating bits and pieces of land to some Malay peasants, the British were alienating huge tracts of prime land to their plantation companies and tin mining. At the time of Independence, most of the rubber plantations

⁴ See Ryan (1967:123) for a description of the feudal system that prevailed prior to British intervention in Perak.

belonged to British and other foreign nationals, including Chinese immigrants. As mentioned earlier, Malays were prevented by various legislations from entering the rubber sub-sector for food-security reasons.

MALAYS AS ECONOMIC AGENTS

The Early Days

In economics, a person is viewed either as a consumer, an owner of factors of production, or a producer fabricating goods to sell. From this perspective, the working Malay adult is selling his labor to the employer (a firm or the government) and buys whatever goods he needs from the market.⁵ If he is fortunate to own some extra land, he may also be renting out his land to another farmer. In rice areas, such as the Muda irrigation scheme, nearly half of the land farmed is rented by the farmer from a landowner (Ahmad Mahdzan et al., 2003).

From early times, there is little doubt that Malays were both consumers and producers. They produced their own food on their little plots of land and consumed most, if not all, of what they produced. Because of lack of specialization, they had to produce almost everything they required for survival.

When they started to produce a marketable surplus, they sold it to buy whatever goods they did not make, from the market place. During British rule, Malays were exposed to goods that were imported from England, and other European states, paid for by the export of rubber and tin.

Post-Merdeka

At the time of Merdeka (1957), a vast majority of Malays worked in agriculture and a vast majority of immigrants (Chinese and Indian) either worked in commerce or the tin mines (Chinese) or in the plantation sector (Indian).⁶ The retail shops, including those operating in Malay villages, were invariably owned by the Chinese.⁷ The majority of Malaysian Indians found employment in the

⁵ The masculine pronoun "he" should be read to mean "he or she"

⁶ A plantation is a landholding of 40ha or larger, operated as an economic entity, usually planted with commercial crops such as rubber or oil palm.

⁷ This image was passed down through the generations in one famous *pantun* that goes like this: *Buai laju-laju, sampai pucuk sena; beli baju baru dari Kedai Cina* – quoted by Ghazali Shafie – in Ismail Hussein,

plantation sector or in public works. Thus, there appeared to be sharp division of labor along ethnic lines, or as the NEP calls it, “an identification of race with economic function” (Second Malaysia Plan, 1971-75). And, as if to accentuate this identification, early development policy emphasized agriculture development that involved opening up of new rubber land by FELDA⁸ to be cultivated by Malay settlers brought in from the traditional villages. During this same period, the import substitution strategy was being adopted in the manufacturing sector, but the main players were Chinese Malaysians, who were mainly town dwellers. Thus, there was not only identification of race with occupation, but also with place of domicile: the Malays as villagers and Chinese as urbanites.

Post-1969: The New Economic Policy

This “arrangement” went unchallenged for the next twelve years. Then something traumatic happened on May 13, 1969, which rocked the foundation of the nation – the racial clashes that followed the 1969 general elections. What is significant about the May 13 incidence is that the Malays began to feel insecure economically vis-à-vis the other races. What ensued after that was the formulation of the New Economic Policy (NEP) by the National Action Council, which took over the powers of parliament. Under the NEP (1971-90), the nation would strive to eradicate poverty, irrespective of race and remove the identification of race with occupation. After two decades of the NEP, it was extended for another ten years, under a new name, viz. the National Development Policy (NDP: 1991-2000).

The NEP was clearly an affirmative action policy directed at improving the lot of the *bumiputera*,⁹ who formed the bulk of the poor. The programs entailed giving special privileges to Malays (and other indigenous groups) to enter business ventures (via license and permits), to enter institutions of higher

Wan Hashim Wan Teh & Ghazali Shafie. *Tamadun Melayu: Menyongsong Abad Kedua Puluhan Satu*. Penerbit UKM, Bangi, 1997.

⁸ Federal Land Development Authority established by Act of Parliament in 1956.

⁹ The bumiputera includes all the indigenous peoples of Malaysia, with Peninsular Malay forming the majority.

learning, to own equity in listed companies, to own houses built by the private sector at discounted prices,¹⁰ and many other facilities. In the beginning, many non-bumiputera individuals and political parties acquiesced, although grudgingly (as perceived by Malays), with these special treatments of the bumiputera, because of the common desire to avert another confrontation in the near future. Many years later, voices of dissent became louder especially from individuals who were too young to remember May 13, 1969.

How did the NEP affect the image of Malays in the economic field? For one, it gave the impression that the Malays were weak and unable to compete in the accumulation of wealth in the country. They always needed the government to come to their rescue, like a father to his weakest child. In the education field, it was the same – they seemed to need the quota (a separate merit list) for university entrance, or special matriculation classes to prepare them, instead of going to the sixth form, which was virtually free for parents. They are always sheltered from competition by being placed in special institutions, such as The Malay College, the MARA Junior Science College, Matriculation centers, etc., not different from the way rural Malays are sheltered.¹¹ Prior to the NEP, many Malay youths were known to have gained scholarships to study overseas on their own merit, having to compete with all races in an open competition. This image has fizzled out over the NEP years. After NEP, many Malay students gained entry to do medicine or dentistry at local campuses on their own merit, and scored well in their degree programs. The non-Malay will tend to perceive the image that those Malay doctors and dentists passed their degree examinations because of the quota. It has been mentioned privately that non-Malay patients will shun Malay doctors and dentists, because of the tainted image.

On the implementation of the NEP, image of the Malay entrepreneur is again tarnished because of the practice of a few. For example, upon getting a

¹⁰ Discounts of up to 7% are not uncommon, even though locations are slightly “non-choice” ones, often shunned by the Chinese (like those at T-junctions, or having an undesirable Feng Sui).

¹¹ *NST* (December 22, 2003) reports the Second Minister of Finance (Dato’ Jamaluddin Jarjis) as saying that the rural Malays lead a sheltered life and fail to see how economic development has helped the nation grow and improve living standards of the people.

license to operate a business, the “typical” Malay businessman will sell his license to non-Malays (mainly Chinese) in what is known as “Ali Baba” arrangement, known to exist even before the NEP (Mahathir Mohamad, 1970: 46). Mahathir Mohamad (1970) had correctly predicted that this “license peddling” would continue to be a feature of Malay participation in business for a long time.” As observed by Abdul Khalid Ibrahim (1990), a majority of these Malays who were given contracts were only interested in obtaining the commissions. The Malays call it *berniaga atas angin!*¹² If the “Ali-Baba” mode did not occur, then the Malay tended to remain as a “sleeping partner” in joint-ventures with non-Malays, or they would “lend” their names to non-Malay companies. Whichever way, the Malay person is not maximizing his gain from the arrangement.

Another image that has been painted of the bad Malay businessman is that he has wrong priorities in the management of his company. Instead of using his borrowed funds to purchase essential equipment to run his business, he would spend it on an expensive imported car to project a successful business image, when in fact the business is only at the “incubation” stage.

MALAYS AND SAVINGS

A consumer has to decide how much to spend on current consumption and how much to save for a “rainy day.” The saving behavior of a people will determine how much future consumption they are able to enjoy later. Malays have a wise saying: *Sedikit-sedikit lama-lama jadi bukit* (A lit bit saved everyday will accumulate to a huge amount someday). This saying was infused in the minds of the young to cultivate the saving habit so that, one day, they will accumulate wealth and be financially independent.

Malays in the early days saved in various ways. Children were taught to keep loose change in a *tabung buluh* (made from a hollow bamboo trunk, which is equivalent to a “piggy bank” in English culture). Other children might be encouraged to collect new ten-cent stamps and paste them in a special book, in

¹² Literally, running a business “over the air” (without any significant capital outlay).

what was known as *Student Saving Scheme* during the days of the Special Malay Classes in the 1950's. When the piggy bank was full, or when the SSS book was filled, the children would transfer the money to the Post Office Savings Bank (POSB). Those who valued these practices when young tended to continue the good habit in adult life. In the kampongs, where banking facilities were alien, people used to save their money under mattresses, in pillows or below some heavy objects hidden away from view. When disaster struck, everything was gone! Malays had to have huge savings because the fifth pillar of their Islamic faith requires them to perform the pilgrimage (*Hajj*) to Mecca, at least once in a lifetime. Before the establishment of the Pilgrimage Management Funds (Tabung Haji), saving was haphazard. Some Malays in the kampong had nothing to live on, upon their return from the *Hajj*. A few got themselves into financial trouble because they had earlier sold all their land at give-away prices to unscrupulous land grabbers.

Malays also saved money in the form of jewelry. Mahathir (1970) observed that Malay women saved more than Malay men, and in the form of jewelry. During a financial emergency, they would pawn the items at the Chinese pawnshops. Women seemed to prefer this method of investment, because they could display it at wedding festivals. Saving in the form of jewelry is very much to the liking of their husbands, because these valuables would always become handy whenever there was a need for cash at short notice. An example would be to redeem a piece of mortgaged land. As the valuables are regarded as *harta sepencarian* (joint property), the husband would not hesitate to plead with the wife to part with her jewelry whenever such a situation arose.

In modern times, the would-be *Hajji* would save his money in the Tabung Haji for several years until the amount is sufficient to pay for the trip and living expenses in the Holy Land. His determination to save for this once-in-a-lifetime ritual always resulted in his ability to make the trip to perform his religious duty. The rising cost of performing the *Hajj* (or *naik Hajj*) is a source of concern for the Malay polity. Some Malays have tried to go to Mecca via a third country and have landed themselves in serious troubles.

Saving for Education

The same determination to save cannot be said for the education motive. Saving for higher education is still quite alien to most Malay families, especially in the rural areas. There is still the feeling among Malays that even higher education is the responsibility of the government, even though the fruit of higher education is a private benefit that accrues to the individual. This feeling may be attributed to the Malay “special privileges” provided for in the Malaysian Constitution. The “user pays” concept is still alien to the Malays where higher education is concerned.

There are various ways in which people can save for their children’s education in Malaysia. One is by taking an educational insurance policy, although it is a recent phenomenon, not more than 20 years old. The number of Malays purchasing life insurance is small compared to non-Malays, let alone education insurance. There is great scope for growth in the Malay market for insurance policies.

The majority of Malays depend on some kind of government assistance in financing their higher education. Prior to the NEP, all eligible university entrants had to compete for a government scholarship, especially for overseas education under the Colombo Plan or Commonwealth Scholarships. After the NEP, there was a quota system for government scholarship. Several years ago, all scholarships have been turned into scholarship-loans; those who graduate with high honors may have all or a huge part of their loans converted into scholarships, which they do not have to pay back.

Malays and Unit Trusts

In 1981, ten years after the launching of the NEP, the Malaysian government introduced a kind of saving scheme for Malays, namely, the Bumiputera unit trusts, better known as the Amanah Saham Nasional (ASN), which was much later replaced by the Amanah Saham Bumiputera (ASB). For the first time, Malays were able to participate in a big way, albeit indirectly, in the

equity market. Whether they hail from Kuala Tembeling, Pahang, or from Kuala Lumpur, they were eligible to purchase these unit trusts, and many did. Of course, the returns they reap would depend on the amount “invested,” but the response from Malays was overwhelming. Many State governments emulated what the Federal Government did and in the early stages, dividends were competitive. However, during the Asian financial crisis of 1998, much of the value of these unit trusts were eroded and many investors got their fingers badly scorched. Only those who kept their money under the ASB scheme were saved from the disaster because the government had guaranteed that the price would remain at RM1.00 per unit.

Savings for Business

Malay participation in the corporate sector depends heavily on their ability to save, to provide the initial source of capital to start a new business (Abdul Khalid Ibrahim, 1990). Savings is whatever is left over after consumption. Since the propensity to save has been typically low among Malays in the past, because of widespread poverty, the community finds it difficult to mobilize such savings for business ventures. Thus Malay businesses have to depend on loans from lending agencies. When there is a financial crisis such as those that happened in 1986-87 and again in 1997-98, “many of the companies were brought into bankruptcies by the financial institutions which provided the loans” (Abdul Khalid Ibrahim, 1990). In the latter crisis, Danaharta had to be created at considerable costs buy non-performing loans (NPLs).

MALAYS AS CONSUMERS

Place of Residence

The modern, urban Malay is largely a product of the NEP and subsequent policies that followed, although it cannot be denied that many urban Malays did not benefit directly from quotas, etc., especially those who “made it” before the NEP was launched. What kind of image emerges from these modern Malay as consumers? Economic theory of demand says that people with higher incomes

tend to spend more on expensive goods. The modern urban Malay can now afford to live in expensive houses, located in exclusive housing areas, such as the Damansara Heights, Country Heights, Sri Hartamas, Taman Tun Dr Ismail, just to mention a few. A small minority prefer to live in condominiums or apartments where they do not have to maintain a garden. For those who live in “expensive” areas, chances are they would be working in the public sector, while a small proportion would be working as corporate leaders or senior executives in government-linked companies (GLCs). Many retired senior government officers are often given to lead these companies and have proven to be able to adjust to life in the fast lane.

Penchant for Celebration

During the month of Ramadan, a large number in the Malay elite group would occasionally break their fast at 5-star hotels, around Kuala Lumpur, instead of doing it in their own homes. These hotels are often heavily booked during Ramadan, and business is brisk. Obviously, the hospitality and the food marketing sectors see Ramadan as an opportunity to reap profits from the Malay population. As the income of Malays rise further, so will the profits to be made by all sectors that deal with the Malay population. The urban Malay will also use the month of Ramadan to prepare for the Aidilfitri (or Hari Raya Puasa) celebrations. The womenfolk will be busy planning changes to spruce up their houses, both interior and exterior. They might have the walls repainted, or wall-papered; they might change the curtains, the blinds, the chandeliers, the sofa, dining set, etc. Hari Raya is time for new looks to the home. Money is not a big problem to the urban Malay; most vendors will honor credit cards, and a large number of urban Malays have at least one credit card, which is now so easy to obtain. Some furniture vendors have easy-payment plans. For a small down-payment, one can have imported Italian furniture delivered to one’s residence at the “push of a button.”

Come *Hari Raya*, the modern urban Malay will be celebrating it by driving out of the city to head for their respective kampongs, especially those with small

growing children. Those without their own cars or SUV's will use the public transport – coaches and trains. Those who have cars waiting at the destination will use the airlines. During the first week of *Hari Raya*, the capital city is almost a dead town. After one week, they are back in the city, but not to stop celebrating – in fact, a second phase of the celebration has just begun! Corporate, political leaders and government department heads will start having their “open-houses” to mark this second phase. These “open-houses” are not always held at their own homes, but often they are held in high class hotels, assembly halls, etc., which increases the cost. Contrary to their name, attendance at these “open-houses” is, in most cases, by invitation, unless otherwise clearly indicated. But, knowing the Malays, no one will be refused once he is at the premises of the open-house, in the true spirit of *Hari Raya*.

Thus, what was once regarded purely as a one-day religious celebration (first of *Syawal*), the Hari Raya in Malaysia, thanks to the urban Malays, has turned into a one-month national cultural event. The Ministry of Tourism goes a step further by sponsoring a national level Hari Raya Open House, to which foreign tourists are openly invited to attend. The ultimate motive is clearly economic, namely, to boost the tourism industry. State leaders follow suit to have state-level open houses.

Thus, with the open-house concept, the whole of *Syawal* (the month following Ramadan) is designated as a month of celebration. This writer is not aware of communities in other parts of the world that have this kind of celebration that dwells purely on the gastronomy. The goodwill created appears to be secondary. The amount of money that goes into the open-house, in the form of premises rented, food consumed, transportation cost incurred, etc. is mind-boggling! If this were to go into a fund to finance Malay higher education, the benefits would be enormous. The Malay education fund launched by Malaysia's King (*The Star*, December 13, 2003: “King launches fund to get Malays to save for education”) at about the same time (16th day of *Syawal*) will have met its target if this vast amount of money were to be channeled into this fund.

Eating Out: Trendy High Tea

There are two other aspects of how Malays spend their increased income. One is the new habit of eating out, which is associated with affluence. The modern Malay family finds that sometimes it is not worth spending time in the kitchen to cook, especially on weekends. It is time to have a family outing. Those with small children will head for the fast food outlets that dot the urban areas. Others go to dine in five-star hotels, or exotic restaurants, while the not-so-well-to-do equally find complete comfort by just going to the food courts or road-side *warungs*. A few years ago, a new mealtime was introduced in Malaysia – and it is called “high tea.” This is another business “gimmick” of the hotels around the Klang Valley to attract Malaysians to patronize their restaurants. The meal starts at about 3 p.m. until about 7 p.m. Malays and other Malaysians frequently entertain their friends and family members to a sumptuous meal; some forego lunch and probably to be replaced by this trendy high-tea!

Wedding Receptions

Another aspect of the new affluence, although the practice is not new, is the choice of place to hold wedding receptions. The middle-aged successful urban Malays find it increasingly convenient to have wedding receptions for their children in high class hotels, where “money talks”. Just say how much you are willing to spend per head! The higher the socioeconomic status, the higher is the class of the hotel selected. Early bookings are necessary; a one-year notice is not uncommon! In the kampongs, even to this day, weddings are held in the premises of their own homes, and the cooking is done on *gotong royong* basis.¹³ Neighbors often contribute raw rice, coconuts, sugar, etc. and their labor to make the feast a success. However, the buffet style of serving guests has crept to the kampongs because of lack of manpower to lay the tables in *hidang* style.

¹³ See for example, <http://farah.mahdzan.com> for a description of a Malay wedding in a kampong in Perlis.

Consumption of Consumer Goods

As consumers, the modern urban Malay would do her shopping in supermarkets or departmental stores, rather than at the “wet” market that they used to frequent when they were younger (say 20 years earlier). Why? Mainly, it is because of convenience. This preference for convenience appears to be universal: as living standards rise, people demand and are willing to pay for a little convenience of a one-stop shopping complex, a mall.

The modern Malay buys “branded” goods with famous brand names originating from Europe, America or Japan. They are both influenced by “snob appeal” as well as the “bandwagon effect” in their consumption decisions. In some aspects, they follow the crowd (as in the purchase of national car – because of the affordability factor); while those who can afford it, will chose imported luxury models costing several hundred thousand *ringgit* or even a million or more, just to be different and to have an individualized identity. Money is no problem!

The observation that Malays now form a formidable consumer group in Malaysia is difficult to dispute. The urban Malays now have the purchasing power to make a significant difference in aggregate consumer spending. Thus when a newspaper headline in its business section reads “Giordano to attract more Malay customers” (*NST*, December 19, 2003), the image created is worthy of respect. The business in question deals with casual wear and is targeted at the young. Brand-conscious Malays are likely to join the new bandwagon! Even *tudung*-clad ladies can still wear their *tudung* on the head, and put on causal elsewhere (blue jeans), as can be seen these days.

Expenditure on Education

As a consumer, a person will purchase a “bundle” of goods allowed by his income. The bundle will invariably include education of the children. In the past (say pre-Merdeka and the first few years after it), a Malay family spent only a small amount for education because most Malay children would be given “free places” in government schools. The rest of the population had to pay school

fees. It is argued by some people that, when something is free, most people do not value it – only those who do value education will be inspired to go on further in pursuit of knowledge.

CHOICE OF OCCUPATION

Malays in Government Service

The choice of occupation is an economic decision. For many decades after Merdeka, the image of the educated Malay concerning this aspect of their economic life is that, if they can skip farming, they prefer to work in government services. First, there is the job security consideration – “the security of a regular salary however small will attract Malays to work” (Mahathir Mohamed, 1970); in this service, one is seldom retrenched, no matter what the economic situation is. Thus, the job is “recession-proof.” Therefore, as observed by Kuppusamy (1995), whenever a government entity is to be privatized, the first thing on the minds of employees is whether their livelihood or earnings would be affected by privatization.

Besides job security, there is the pension-for-life to look forward to at retirement. Then, there are other fringe benefits like the car loan, and the housing loan, both at low interest rates of only 4 percent per annum. Furthermore, the working hours are completely predictable, and they go from 8:00 a.m. to about 4.30 p.m. (now extended to 5pm) five days a week and 8:00 a.m. to 12:45 p.m. on Saturdays. Since 1999, the first and third Saturdays have been declared weekends; lately they work for only five days a week.

The image of the government service is tainted when citizens complain about slow service at the counters.¹⁴ Or when a letter to a government

¹⁴ Letters to newspaper editors appear almost everyday complaining about a government service; for example, one entitled “An excellent example of inefficiency” (NST, December 19, 2003) complained about the Land and Mines Department in a certain state, for dragging their feet for more than two years to register a house transaction. Another one on the same day reads “Very poor service and too expensive at KLIA” – a privatized government business that is supposed to cut costs. On December 15, 2003, an NST reader wrote: Don’t insult contributors’ intelligence – as reaction to Employees Provident Fund’s radical proposal to not allowing people

department is not answered, or when an application to convert land from agriculture to building takes about twenty years!¹⁵ Because the majority of government workers in Malaysia are Malays, this negative image of the entire Malay community gets projected on the big screen. The complainants in the newspapers do not have to mention race, of course, for it would be seditious; in any case, race would be irrelevant to the complainant.

When insinuation of corruption erupts within the public service,¹⁶ the image of the Malay is again tainted simply because they form the majority in that service. Corruption is likely to take place when a person requiring a service from the government is willing to pay a price to speed up the processing of his application for the service, and when the officer attending to that person is daring enough to ask for the payment – a willing giver and a willing taker. Thus, when an official drags his feet in processing an application, he is creating a suspicious situation that insinuates a tendency to take bribes. The public cannot be faulted for having this perception and image of the official who cannot serve them expeditiously.

As to why people indulge in corruption, the motive is mainly economic. With the rising cost of living in the cities, and the need to keep up with the neighbors' consumption patterns, and the bandwagon effect in consumption, this small minority of wayward officials simply have to find alternative, even if illegal, means to support their newly acquired life-style; hence, corruption. It does not matter if their religion, Islam, forbids the practice as *haram* with the same abhorrence as gambling, believing fortunetellers, or consumption of pork. The

to withdraw their EPF contributions at the age of 55. (The Prime Minister has since rejected the proposal.) *The Sunday Times* Dec 21, 2003, editorial says (*In the front of public service*): "User-friendly services are not just an economic necessity. They personify and reinforce the connection between citizens, their Government and the political masters who control it."

¹⁵ This writer is aware of one such case in which the application to convert agricultural land into housing land was made in 1973 and was finally approved in 1993.

¹⁶ News headings in local newspapers such as "ACA nabs three Customs officers" (*The Star*, January 2, 2004); "ACA probes Felcra over contract" (*NST*, January 2, 2004); "UUM V-C under probe by ACA for nepotism" are likely to create a perception that Malays in government agencies are less than clean. Interestingly, a huge billboard put up by a certain Ministry reads: "Utamakan keluarga," as if suggesting that one should give priority to one's own kith and kin, say in job or share applications, or in bidding for a government contract. This is one perception of the meaning of the slogan on the billboard.

giver of bribes, on the other hand, is willing to pay because delays in approval in what he is applying for, means foregone income. He is a businessman who calculates costs and returns. As the Japanese says, time is money: the small payment is more than offset by the pecuniary benefits of timely approval.

Malays in Security Forces: Battered Image?

Malays form the overwhelming majority in the security forces such as the military and the police. The reason for this is historical, political and economic. Non-Malays are not particularly attracted to join these security forces because of the low pay and, for some groups, because of a cultural taboo. For the Malays, there is the job security to think about; the academic requirement for entry is low, unless one aims to be officers. In these organizations, the proper way to address an officer is *Tuan*,¹⁷ a form of address formerly reserved for British colonial administrators. The Malays seem to be able to tolerate the harsh regimented life in these uniformed occupations, much more than non-Malays. The language used is often abrasive, and caustic, especially during the training period. Some parents are very concerned that their children who will undergo the recently introduced National Service will be subject to the harsh language used for regular soldiers and constables.

Of the two branches of the security forces, the Police have been making more headlines than the military. The Police deal with the public more than the army, and so are more exposed to public scrutiny. The public image of the police in Malaysia is not at its best in the last few years. This is a general perception of the citizenry, judging from letters written to editors, editorials,¹⁸ statements made by public officials and other respected citizens. Major weaknesses perceived to be inflicting the police anywhere in the world include corruption, unfair treatment

¹⁷ One meaning of *Tuan* is slave master, or owner of a slave; and slaves were regarded as chattels (see *Kamus Dewan*, 2002). *Tuan hamba* and *hamba* were used extensively in classical Malay literature.

¹⁸ One editorial headline reads: "Roadblock to police probity" (*The Star*, January 4, 2004). It questioned the wisdom of putting roadblocks on the North-South High to "collect revenue" from over-speeding motorists, thereby causing massive traffic jams. A second article written by one Wong Chun Wai, has this headline: "Revamp the force to restore its image" (*The Star*, January 4, 2004)

of alleged criminals, using force to obtain confessions, implicit involvement in partisan politics (as alleged by people on the opposite side of the political divide), and a host of other allegations.

In Malaysia, because the majority in the police force is Malay, when any allegation of wrongdoing is leveled at the police, the image of the entire community is again projected on the big screen. Thus when Prime Minister Datuk Seri Abdullah Ahmad Badawi announced the setting up of a Royal Commission to investigate how best to restore the credibility of the force (*The Star*, December 30, 2004), the impact on the public was overwhelming. First, because it tended to confirm the public perception about the force; second, it provided a sigh of relief to the public with a hope that everything ought to be fine once the Commission completed its monumental task. This image of the Police force, whose membership is largely Malay, badly battered because of lack of political will previously, falls squarely on the reputation of the Malay community. Working is a form of economic activity, and income earned is used to feed the family. To a Muslim, it matters a lot if the means of getting the income is *haram* or *halal*.

MALAYS IN BUSINESS

Retailing

On the “supply side,” economics studies Man as producers and sellers, with the assumption of maximizing profits. In self-run businesses, the pre-NEP Malay economic image flashes scenes of the road-side *nasi lemak* seller, the *pasar minggu* trader, the retailer in Malay bazaars selling Malay clothing, including *songket* and *songkok* and Islamic religious paraphernalia, the village barber, etc. These images persist because these small businesses are still dominated by Malays, and only to a lesser extent the non-Malay (e.g. the Chinese hawkers selling food like char koay teow, other noodles, etc. are also still to be found in the towns and cities). These images tend to stick even to this day even though the NEP has also produced scores of Malay corporate figures and millionaires heading many GLCs. Examples include the Malaysia Airlines, Tenaga Nasional

Berhad, Telekom Malaysia Berhad, Guthrie, Renong, Malaysia Airports Berhad. Some Malays lead banks that they own, such as the Arab-Malaysian Bank and the RHB.

It is widely perceived by Malays themselves that they do not make good retailers of groceries, unlike the Chinese and Indian Muslims. The popular image is that their shops are under-stocked and faced stiff competition from non-Malays (especially Chinese retailers, who have stronger networking and support groups).¹⁹ The Malay shopkeeper more often runs out of some items in his shop, and truthfully says so. The Chinese, when he runs out of an item, will say he has it first; but will slip out to his fellow-trader to obtain the missing item in order to maintain an image of a well-stocked retailer.

The Malay retailers often fail to sell a product or service “with a smile,” unlike the way Malays are described when they welcome guests in their homes, which is full of warmth, smiles, respect and appreciation for doing the honor.²⁰ Often their workers are not trained to receive customers with the proper gestures and salutations, like “can I help you, madam?” which may sound foreign – but there are other ways, which can be adapted and adopted universally by Malays in small businesses.²¹ Endearing family pronouns like “Pak Cik” (uncle) and “Mak Cik” (auntie) may not be endearing to all classes of customers. The safest

¹⁹ Winstead (1956) wrote: “If [a Malay] wants to enter commerce, he finds that Chinese and Indians reserve employment for their own race. Should he venture to start a business on his own, not only does he lack the international contacts Chinese and Indian commerce has established for centuries, but he has to face the active opposition of those sojourners in his native land. A Kelantan Malay tried to start a firm for the purchase of rice from his own countrymen, whereupon the Chinese hauliers raised the hire of lorries for this interloper so that he could not compete with Chinese buyers.” He gave two other examples of the type of hurdles the Malay businessman had to overcome vis-à-vis the non-Malay competitor. Mahathir Mohamad (1970) makes a similar observation about Chinese community not patronizing Malay businesses. This stereotyping may not be very accurate these days, although it has some truth.

²⁰ It is interesting to read in *Utusan Malaysia* (December 19, 2003) the announcement by the Secretary General of the Home Affairs Ministry that staff manning the counters at the Immigration Department who find it difficult to smile when serving the public will be transferred to other sections! The private sector can learn something too from this “new policy” initiated by the public sector.

²¹ Lack of proper etiquette at check-out counters is not peculiar to any particular race in Malaysia; it is common in all supermarkets because their owners do not provide enough training to their cashiers.

way to address strangers would be to call them *Puan* or *Encik* depending on their gender, irrespective of age.²²

Big Business

The image of the corporate Malay is that he got there through some government patronage under the NEP, even though this may belittle those who made it to the pinnacle of an organization with their own effort. There appears to be a close relationship between business and politics in Malaysia. To be successful in big business, one has to have a political patronage. There seems to be a symbiosis between business and politics as practiced by Malays. There is a general perception, an image, that in order for a Malay businessperson to win a government contract, he has to be an UMNO member.²³ This has given rise to a perception that government contracts are reserved for “UMNO-PUTRAS,” not Bumiputeras, as intended in the NEP, promulgated by Tun Abdul Razak, Malaysia’s second Prime Minister.²⁴ The term was obviously coined by people who felt that they were sidelined by the NEP, including Malays who do not support the ruling party. If this accusation was true, then entry into politics by the modern Malay is economically motivated! It is often said that during the early days of Malay nationalism, people have to be persuaded to become political leaders; the motive for joining politics then was purely patriotism and altruistic. In the last forty years or so, the main motive appears to be economic (Shamsul, 1997).

²² Letters to English language newspaper editors (e.g. ‘Uncle’ Patronising, just stick to ‘Encik’-NST December 29, 2003) are indicative of the resentment some Malays have about these “chummy” forms of addresses. Somehow, Malay newspapers do not publish such letters.

²³ This claim is not without basis, for otherwise, the Puteri UMNO chief would not have rebuked would-be UMNO members when she said: Don’t join UMNO just to get contracts – Puteri UMNO chief (Azalina Othman Said) (NST, December 15, 2003). See also Shamsul, A. B. (1997: 248-249) and Abdul Khalid Ibrahim (1990:137).

²⁴ The word UMNO-PUTRA was apparently coined by the Democratic Action Party (see Faaland et al., 2002). Now PUTRA UMNO is a reality as a new wing in UMNO!

To get more Malays to join the business world, the government launched its privatization program.²⁵ Under it, state assets are turned into corporate bodies and prominent Malays are appointed to head the new entities. A few examples of such agencies include the Central Electricity Board (which became Tenaga Nasional Berhad), the Telecoms Department (Telecoms Malaysia), the Post Office, Malaysia Airlines (MAS), the airports (Malaysian Airports Berhad), the North South Highway (PLUS Berhad), Padi and Rice Board (Bernas Berhad) and more recently the land development agency, Felda (which became FELDA Berhad). While most of the new entities seem to be doing quite well due to strong demand for their products or services, others did not fare that well, especially after the financial crisis of 1998. Perhaps the most “infamous” case was the fate that befell the Malaysia Airlines Berhad, whose shares the government had to buy back from its Malay owner at a price that exceeded the market price. The image of the Malay corporate person was perhaps at its lowest ebb at the time, especially when taxpayers had to foot the bill in what was perceived to be a bail-out. Some people, especially on the other side of the political divide, perceive the share buy-back as a confirmation of the notion that profitable ventures are privatized, while unprofitable ones are de-privatized! It seems to the detractors of the privatization program that private owners share the profits while the taxpayers share the losses. Admittedly, this is a highly oversimplified interpretation of a difficult issue. However, as observed by Abdul Khalid Ibrahim (1990) a decade earlier, “the failure of these companies has become an economic burden to the government, and this has provided an opportunity to certain quarters to criticize the implementation of the NEP.”

During the 7th Malaysia Plan (1996-2000), the idea of creating a Bumiputera Commercial and Industrial Community (BCIC) became a driving force for the new plan, although this was first mentioned as “Malay commercial and industrial community” in the Second Malaysia Plan (pp. 7-9). This was also

²⁵ The Seventh Malaysia Plan (1996-2000), page 209, says that “to ensure active Bumiputera participation, the privatization policy stipulated that Bumiputera should hold a minimum of 30% equity in all privatized entities. See also Chapter 4 (“Privatising State Assets”) in Gomez and Jomo (1997).

another effort of the government at changing the image of Malaysian business as being dominated by non-Malays. The program entailed appointing promising Malays as joint venture partners with non-Malay firms, or bringing them into the vendor development programs with companies such as PROTON (national car company), or into the franchise development programs, such as in fast food, motel management etc. (7th Malaysia Plan, 1996-2000).

There is no doubt that many Malays have made it to the top in the business world. Ismail Noor and Muhammad Azaham (2000) listed the following: Tan Sri Shamsuddin Abdul Kadir (Sapura Group), the late Tan Sri Yahaya Ahmad (DRB-Hicom Group), Tan Sri Azmi Wan Hamzah (Lands and General), Tan Sri Mohd Tajuddin Ramli (MAS), Dato' Mohd Radzi Abdul Manan. The list appears incomplete without mentioning personalities such as Tun Daim Zainuddin (Fleet Group), Tan Sri Halim Saad (Renong Group), Dato' Mohd Noor Yusof (TV3) and many others (Gomez and Jomo, 1997). One should also mention names like Tan Sri Abdul Khalid Ibrahim (Guthries), Dr. Radzuan Abd Rahman (Island & Peninsular), and many more, as successful Malay corporate leaders.

It has been pointed out that some of the personalities mentioned are somehow connected to prominent members of the ruling party (UMNO). The image of this corporate group of Malays that is transmitted lends credence to the claim that joining politics (or to be close to politicians) is economically motivated. Perhaps a more correct assessment is to say that joining business and joining politics are jointly determined! In other words, politics and business are mutually reinforcing each other like two sides of a coin.

Another catch phrase during the tenure of Prime Minister Dr. Mahathir Mohamad (now Tun), which lasted over 22 years, was the Malaysia Inc. concept, named after a similar concept used by the Japanese. Basically the concept promotes close cooperation between the private sector (dominated by Chinese) and the public sector (dominated by Malays) in a mutually dependent setting. The government, through its servants and agents, will facilitate business ventures by reducing red tape and bureaucracy; and when businesses prosper

the government will be able to tax the profits and use them for national development. While the policy was non-discriminatory, it was also aimed at enabling more Malays to acquire business assets in a shorter time.

ECONOMIC IMAGES OF THE MODERN MALAY FAMILY

The modern city Malay male is often married to a working wife, whose academic qualifications tend to converge towards his own, and they would have met at college or university where they have been studying. Their combined income and purchasing power would be way much higher than what might be earned by their parents. If they have attended college in the sixties, or have studied overseas, they would be at least bilingual (in Malay and English). They switch from Malay to English, and vice versa, with ease. If they do not use English at home, their children would generally be monolingual in speech. These children face a tough hurdle in joining the private sector, where English is more widely used than their mother tongue.

While they were growing up in the seventies or eighties, these children would be cared for by housemaids, who were most likely to be lowly educated Malay girls brought from the kampongs. These housemaids were paid no more than a hundred *ringgit* per month to do all kind of chores. Now these children are adults and married, with children of their own. Their children would be left in the care of Indonesian maids because both parents work and their grandparents might be living in a different town, or may still be working. The “importation” of foreign maids has added a new dimension to child rearing in Malaysia. It has increased the cost of raising children among Malaysians, and not just Malays. Unemployed local young women no longer look upon housekeeping and child-minding in somebody’s home as an employment option; they would rather work in a factory, where the working hours are well-defined and working conditions are more conducive.

The rapid development of the manufacturing sector in Malaysia beginning in the late 1980s created an unprecedented demand for female factory workers, notably by the electronics industry, leaving a vacuum on the supply side of the

job market in agriculture and the “domestic” sectors. The “image” of these two sectors is not exactly what the modern Malay youth (men and women) would like to be associated with, however low their academic achievements may be. Working in these two sectors does not enter their scheme of things.

CONCLUSION

The Malay economic images were formed by what could be observed from their economic behavior through the ages. These were then recorded by writers such as Zainal Abidin Ahmad (Za’ba) and other Malay writers. Being largely rural-based, the world of business is quite alien to the ordinary Malay. This aversion for a business kind of life, however, is changing steadily and surely among the Malays, many of whom have reached world-class in the realm of commerce and industry.

The images of a community are perpetuated through the ages by word of mouth, the printed media and their own community leaders. It is no different for the economic images of Malays. These images are often splashed through front-page headlines in the major national newspapers when, for example, a headline reports negatively or a positively an economic event concerning the community. If there is a failure of an economic venture, or an alleged corrupt practice, it tends to reinforce the belief that this community is unable to manage its economy, or unable to stay clean. A rebuke by a leader of the community made in public is likely to perpetuate the negative image of the entire community; for example, telling the whole nation that his community has a certain negative mentality, such as a subsidy-dependent syndrome. It is not in the nature of a Malay to make another Malay lose face (*menjatuh air muka*).

Although the pre-NEP economic image of Malays is changing, the pace at which it undergoes change may not be as rapid as one would like to see. Having “a first-world infrastructure but a third-world mentality” (a catch-phrase attributed to former Primer Minister Tun Dr Mahathir Mohamad) is not having a proper frame of attitude. It is an image that Malays will have to erase.

AHMAD MAHDZAN AYOB

What prevents Malays from achieving his or her maximum potential is the enemy within them – the lack of focus, or lack of prioritization, lack of commitment and lack of inner drive or motivation. The latter will have to be internalized and not merely coming from the external environment, like attending motivation courses and summer camps.

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AHMAD MAHDZAN AYOB

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