MALAYSIAN

Indian
BLUEPRINT

2017

Malaysian
Indian
Blueprint

FOREWORD
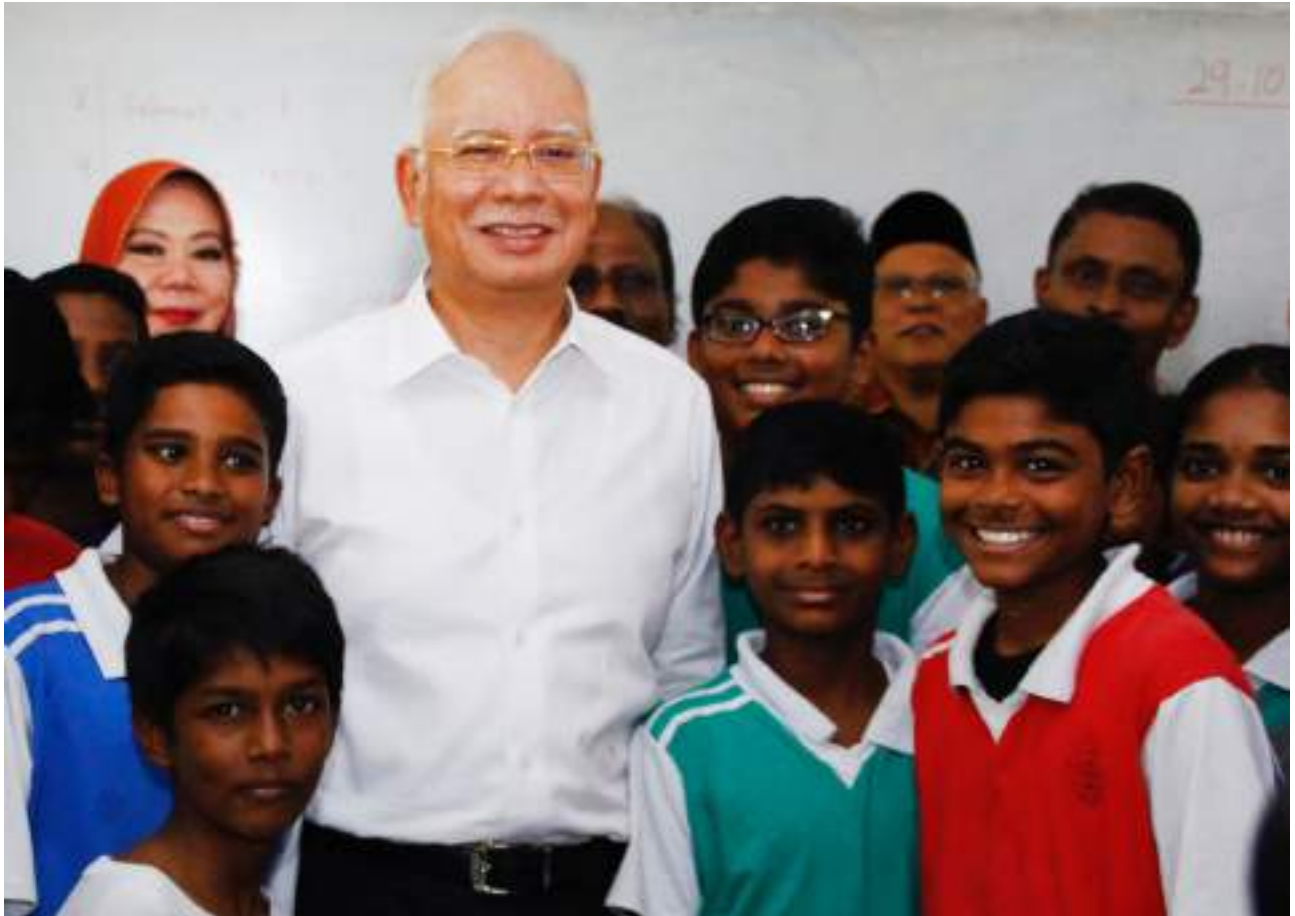
Over the last few decades, the changes chiefly brought about by the mass movement of Malaysian Indian communities from agricultural estates have been clearly manifested in the particular challenges faced by Malaysian Indian families across the country. Since 2009, the Government has made both bold commitments and significant inroads towards addressing these challenges. This Blueprint seeks to streamline and optimise all of these targets and initiatives into a cohesive and effective plan of action focusing on the bottom 40%. Furthermore, this Blueprint recognises that mainstreaming and achieving comprehensive socio-economic upliftment for Malaysian Indians requires customised policies and dedicated delivery mechanisms.

Indeed, a number of such policies and mechanisms have already been launched under the aegis of the high-level Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC). The Prime Minister's Department established the Special Implementation Task Force (SITF), the Action Plan for the Future of Tamil Schools Unit (PTST), and, the Special Secretariat for Empowerment of Indian Entrepreneurs (SEED), to directly address challenges faced by the Malaysian Indian community with regards to citizenship and documentation, Tamil schools and entrepreneurship respectively. More recently, the Special Unit for Socio-Economic Development of the Indian Community (SEDIC) was set up to fund wide-ranging upliftment programs designed to directly deliver positive outcomes to the Malaysian Indian community.

These units, in conjunction with significant and targeted resource allocation, represent a significant pro-active shift from the Government's prior efforts, and espouse a new approach to work hand-in-hand with the people to overcome their challenges and achieve their aspirations. The results that have already been achieved are promising, with more than half a million Malaysian Indian individuals directly benefiting from touchpoint Government programs and projects since 2009. A lot of this success is also owed to the many dedicated NGOs and community leaders who have come forward and worked tirelessly in partnership with committed Government servants to deliver services and positive change to the doorsteps of families throughout the country. Together, the multiple Government ministries and agencies along with our community based partners have learnt so much and developed many best practices over the last 8 years. These now need to be organised and deployed towards delivering comprehensive positive outcomes, especially for struggling families. Towards this objective, we recognise that much more needs to be planned and implemented, including integrating new and innovative approaches pursued over the last few years into the mainstream of Government delivery mechanisms.

The ethos in developing this Blueprint, in addition to leveraging on what has been achieved and learning from what has been missed, centers on an honest, bottom-up and data-driven appraisal of where things stand and what the people themselves prioritise and aspire to. Furthermore, my broad team, comprising political, Government and community leadership from all sectors, ensured that the development of this Blueprint adopted a consultative and inclusive approach involving many stakeholder meetings and engagements over the course of the last two years. The result of these many surveys, discussions, seminars and workshops is a comprehensive Malaysian Indian Blueprint that frames its approach, thinking and initiatives along four key pillars: one, 'Addressing Foundations" i.e. achieving basic needs, two, 'Realising Each Child's Potential', covering the pursuit of education and training, three, 'Improving Livelihoods and Wealth' which deals with employment and entrepreneurship, and, finally, 'Increasing Social Inclusion' encompassing citizenship, documentation, religious needs as well as the community's image.

Moving from the Blueprint per se to its implementation, the Government's commitment for transparency and accountability will be reflected in the setting of KPIs for all Ministries and Agencies based on the targets and timelines set out. Under the Prime Minister's Department, independent and dedicated monitoring and implementing mechanisms have been approved with the requisite authority, manpower and resources to coordinate, facilitate and oversee the execution of all deliverables listed in this Blueprint. Beginning 2018, the outcomes of these deliverables will be published in an annual performance report. In this, I am confident that the Government will build on its record of delivery over the past few years and meet all targets set out in this Blueprint over the course of the next decade.

It is my hope that this Blueprint, built on a foundation of trust, or Nambikei, between the Government and the Malaysian Indian community, will provide a robust plan of action for the comprehensive socio-economic upliftment of the Malaysian Indian community, whilst ensuring that this community realises its full potential towards helping Malaysia achieve its goal of becoming a top 20 country in line with TN50.

1Malaysia "People First, Performance Now"

(DATO' SRI MOHD NAJIB)

Table of Content

Introduction

INTRODUCTION

Malaysian Indians are an integral part of the country's social fabric. Throughout their long history in the country, Malaysian Indians have contributed immensely to the economic development as well as the cultural richness of the country. The presence of the Malaysian Indian community is felt in daily life, from the landscape to cuisine to colloquialisms and everyday personal interactions.

In tandem with the country's socioeconomic development, Malaysian Indians in overall terms have also progressed socioeconomically. In the 44-year period spanning 1970 to 2014, Malaysia's median monthly household income grew by a compound annual growth rate of 7.8%; Malaysian Indians' median monthly household income grew by a comparative 7.5% within the same period.[1]

Malaysia's median monthly household income growth

7.8%   **44** years

1970   2014

Today, Malaysian Indians as a whole earn a median monthly household income of RM4,627 compared to RM4,214 for Bumiputera and RM5,708 for Malaysian Chinese.[2]
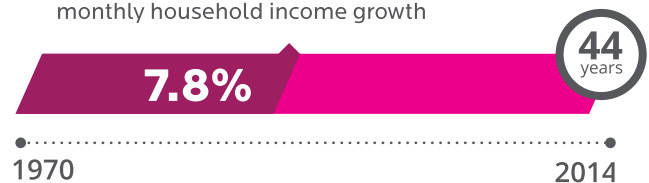
Malaysia's Indian's median monthly household income growth

7.5%   **44** years

1970   2014

---
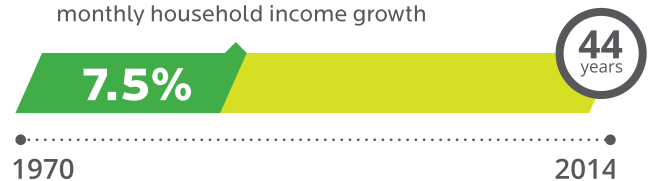
1   2014 Household Income Survey, Department of Statistics, Malaysia.

2   Ibid.

Median Income by Ethnicity, 1970 - 2014
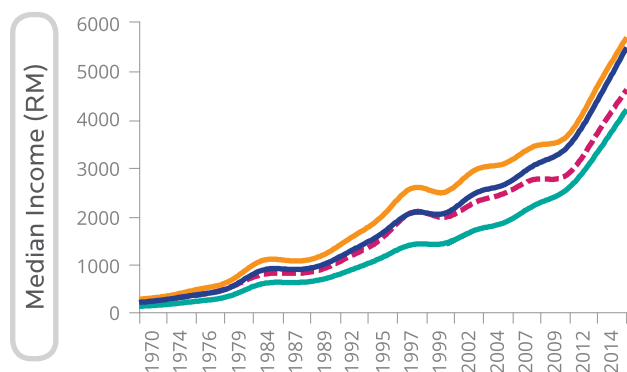
Mean Income by Ethnicity, 1970 - 2014
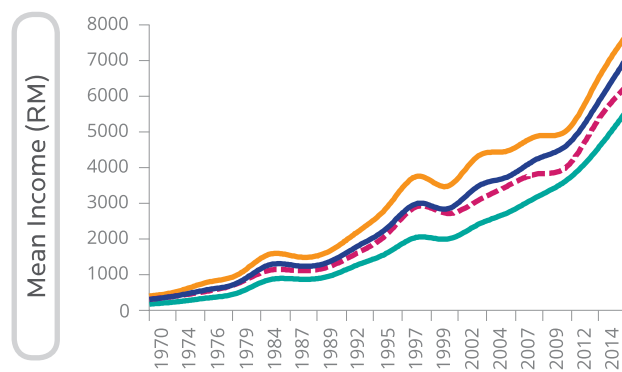
◆ Bumiputera   ◆ Chinese   ◆ Indian   ◆ National

Based on the same income survey by the Department of Statistics, Malaysia (DOS), mean or average monthly income for Malaysian Indian households stand at RM6,246 compared to RM5,548 for Bumiputera and RM7,666 for Malaysian Chinese.[3]

The community nevertheless faces serious issues. The overall socioeconomic achievement of the ethnic group masks deep intra-ethnic inequalities,[4] which reflects the community's diverse sub-groups and their different historical starting points in the country. These inequalities can fuel a sense of injustice and marginalisation if they become too pronounced or persistent across generations.

Although the majority of the Malaysian Indian community have positive perceptions of their social mobility, it is telling that the degree of optimism is lower compared to other ethnic groups: 64% of Malaysian Indian parents believe that their children are faring better than themselves compared to 74% of Bumiputera parents and 74% of Chinese parents.[5]

In recent years, the Government has launched a number of initiatives aimed at addressing these issues and for the first time in the country's history, a Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC) was formed in 2008 to ensure these issues receive attention at the highest levels. While these efforts are a significant improvement on the preceding status quo, a renewed push is needed to resolve long-standing issues of inequality and social immobility, and to integrate the relevant interventions into mainstream, race-neutral Government delivery mechanisms in the long-term.

---

3   Ibid.

4   Refer to 'Economic Challenges' sub-section in this chapter

5   Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016

CONTEXT

As of 2016, Indians of Malaysian citizenship number around 1.99 million people or 7% of the 31-million person population in Malaysia.[6] After the Chinese community, the Malaysian Indian community forms the second largest ethnic minority group in Malaysia.

The Malaysian Indian community comprises distinct linguistic and religious sub-groups, reflecting their places of origin. The vast majority of Indians are Tamils from the Indian subcontinent while the rest comprise Telugus, Malayalees, Punjabis, Gujeratis, Sindhis, Sinhalese, Sri Lankan Tamils and others. The majority of Tamils in Malaysia are Hindus; other religions observed by the Indian community include Christianity, Islam, Buddhism, Sikhism and Jainism.

Malaysian Indians have been interacting with the Malay Archipelago for centuries through trade and conquest. Such contact can be traced as far back as the second century BC, as recorded in Chinese writings, and may also be seen from the archaeological remains found in sites such as Lembah Bujang, which date back to the fourth century AD.[7] In the fifteenth century AD, many Indian merchants came to Malacca to trade.

The majority of Malaysian Indians today however are descendants of migrants to the Malay Peninsula at the end of the 19th century, brought by the British to cultivate rubber and tea plantations.[8] Although the colonial-era historical narrative of Indians in the peninsula has by and large featured plantation work as the group's main economic activity, "Indians were also involved in the transportation sector – much of the roads and railway lines throughout the Malaysian peninsula were built by Indians. They were also among the first healthcare professionals trained in India and the United Kingdom who provided medical and healthcare services in general hospitals, district hospitals and private clinics throughout the country. In the administration sector, English-educated Indians held many senior Government positions in the Malayan civil service."[9]

---

6   Including non-Malaysian citizens e.g. migrant workers. Source: 2016 Population Estimates, Department of Statistics, Malaysia.

7   Moorthy, Ravichandran (2016) "Ethnic Indians in Malaysia: History and Issues of Development" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 39-56.

8   Ibid.

9   Ibid.

By the 20th century, the Malaysian Indian community could be characterised as comprising two distinct groups: a lower socioeconomic layer located primarily in plantations or estates and the lower-middle to higher socioeconomic strata located in urban centres. Large segments of the lower socioeconomic layer have remained poor. It is with this group and their socioeconomic mobility that this Blueprint is predominantly concerned.

Under the British, a sizable majority of this lower socioeconomic group served as indentured labourers in the plantations, "satisfied with bare basic necessities such as free artisan housing and utilities... Tamil-medium primary schools... a Hindu temple where... much of the religious, social and political activities take place"[10] Moreover, "their dwelling within the confines of the rubber trees created a natural geographical segregation from other ethnic groups."[11] This isolated and insular way of life persisted for generations, lasting far beyond the departure of the British. Lacking any other employment skills, the plantation labourers were unable to escape the continuing poverty of their lives.[12]

After Independence, several public policies were instituted that provided avenues for change - "through the national education system more Malaysian Indians were educated, gaining them some accessibility to other employment and economic opportunities."[13] Unfortunately, "this scenario is not widespread as many remained dormant, unable to remove themselves from the shackles of their past."[14]

In 1966, 67.8% of the Indian labour force was still employed in the plantation sector and 2.6% in the mining sector, totalling 70.4% of the total Indian labour force.[15] However, both these sectors were facing rapid change and decline. The sub-division and sale of many large foreign-owned estates resulted in many of the resident Tamil population being thrown out of work. Those who were retained received low wages exacerbated by a drastic reduction in living amenities.[16]

In other estates, crops were diversified from rubber to oil palm, which required less labour and which meant more loss of jobs. What work that remained was also increasingly being given to cheaper Indonesian labourers.[17] The conversion away from rubber estates became more rapid in the 1980s and 1990s, when the country's development and industrialisation converted plantations into industrial estates and new townships.[18]

---

10   Ibid.

11   Ibid.
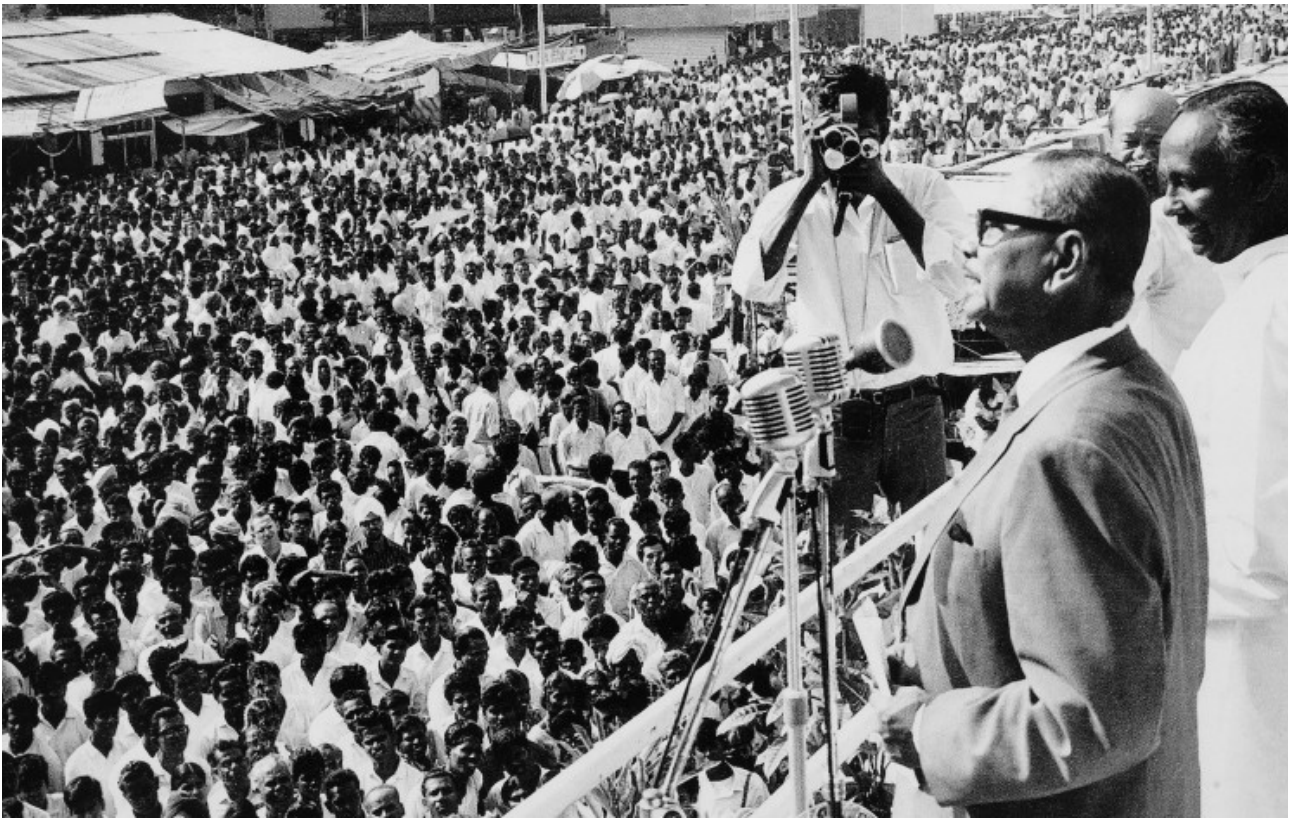
12   Ibid.

13   Ibid.

14   Ibid.

15   Marimuthu, T (2016) "The Malaysian Indian Community: Continuing Concerns" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: Institute of Ethnic Studies UKM, pp. 95-107.

16   Ibid.

17   Ibid.

18   Ibid.

The large-scale displacement of Malaysian Indian estate workers, estimated in the hundreds of thousands, as a result of these developments created a traumatic impact, as "they not only lost their jobs but also housing, basic amenities, socio-cultural facilities and the community support structures."[19]

Forced out of their isolation, these Malaysian Indians migrated to major towns and cities, but most were unable to acquire proper jobs since they lacked the appropriate skills and qualifications. The problem was intensified by the fact that due to past isolation, ignorance, illiteracy and procedural difficulties, many of them had not applied for their blue identity cards,[20] which were needed for employment.[21] As a result, many ended up as menial workers.

The high cost of urban living forced them to form squatter settlements on the urban fringes, with many relocated years later to high-density low-cost flats, leading to the development of an urban underclass.[22] Displaced, uneducated, and largely neglected, the inhabitants of these slums became vulnerable to a host of social problems such as broken families, poor housing, unemployment, violence, gangsterism, destitution, vagrancy, and drug abuse.[23] Lacking proper community inclusion, younger Malaysian Indians from these areas have been reported to be involved in vices and crime.[24]

The face of Malaysian Indian underdevelopment is thus dual in nature: a relatively recent urban underclass syndrome driven by estate displacement as well as a remaining rural portion that are still involved in plantation work or other primary agricultural activities. While there is no quick and easy solution to the problems faced by Malaysian Indians in these lower socioeconomic strata, the time has certainly come to take stock of the state of the community and the challenges they currently face.

19   Nagarajan, S (2009) "Marginalisation and Ethnic Relations: The Indian Malaysian Experience" in Lim, TG; Gomes, A & Rahman, A (Eds.) Multiethnic Malaysia: Past, Present and Future, Petaling Jaya: SIRDC.

20   Moorthy, op. cit.

21   Marimuthu, T, op. cit.

22   Ibid.

23   Ibid.

24   Moorthy, op. cit.

CURRENT CHALLENGES

The challenges faced by the Malaysian Indian community, particularly those in the bottom 40% (B40), are multi-dimensional and inter-related. For clarity, they are set out below along three key dimensions: economic challenges which covers earnings and wealth, educational challenges which spans primary to tertiary education, and social challenges which encompasses the distinct issues faced by the Indian community within a multi-racial Malaysia.

Economic Challenges

As highlighted earlier, at an overall level Malaysian Indians' household income is comparable to other ethnic groups in Malaysia. However, income distribution is heavily concentrated amongst Indians who belong in the top 20% (T20) and middle 40% (M40) income segments of Malaysia; together, Indians in these two income segments earn approximately 83% of the ethnic group's total income.[25] The remaining 17% of the community's total income is earned by Indians in the B40 income segment.[26]

As recently as 2012, Malaysian Indians had the highest level of intra-ethnic income inequality - in that year the Gini coefficient[27] for Indians stood at 0.44 while Bumiputera and Chinese intra-ethnic income inequality stood at 0.42.

However, based on the latest household income statistics in 2014, income inequality amongst Malaysian Indians has reduced and is now on par with that among the Bumiputera at 0.39 while Chinese intra-ethnic income inequality is the highest at 0.41[28] (though this is likely due to an increase in transfers such as Bantuan Rakyat 1Malaysia or BR1M rather than a structural increase in wages or other income).[29]

There are approximately 227,600 Malaysian Indian households in the B40 income segment ("IB40") earning a mean monthly household income of RM2,672.[30]

25   Household Income and Expenditure 2014 Report furnished by Minister in the Prime Minister's Department, Tan Sri Abdul Wahid Omar, in a written reply to Ampang MP Zuraida Kamaruddin. As reported in "Bumis majority of top earners - but disparity widest, too" (2015, November 26) Malaysiakini. Accessed at: https://www.malaysiakini.com/news/321081

26   The Economic Report 2015/2016 indicates the following as the minimum and maximum ranges for Malaysia's income segments: Bottom 40% earn below RM3,855; Middle 40% earn between RM3855 and RM8,319; and Top 20% earn above RM8,319

27   The Gini coefficient is an index from 0 to 1 measuring income inequality: the higher the number, the higher the inequality.

28   2014 Household Income Survey, Department of Statistics, Malaysia.

29   International studies such as Joumard I, Pisu M, Bloch D (2012), Tackling Income Inequality: The role of taxes and transfers, OECD Journal and the Malaysia Economic Report 2016/2017 have noted that cash transfers (BR1M) has its impact in reducing income inequality as well as partly contributing to the reduction in the share of households in the low-income group.

30   2014 Household Income Survey, Department of Statistics, Malaysia

MALAYSIA'S INCOME SEGMENTS, AT A GLANCE

INCOME SEGMENTS
BY ETHNICITY

37.1%
Chinese

Malaysia
T20

53.8%
Bumiputera

8.8%
Indian

26.4%
Chinese

Malaysia
M40

64.2%
Bumiputera

9.1%
Indian

17.5%
Chinese

Malaysia
B40

73.6%
Bumiputera

8.5%
Indian
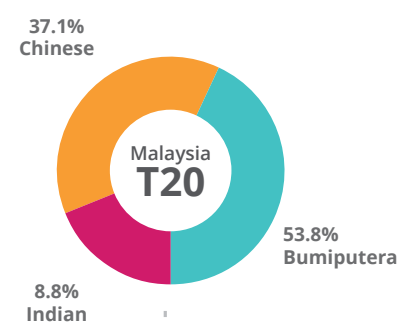
Mean Monthly Income
of Main Ethnic Groups
in T20
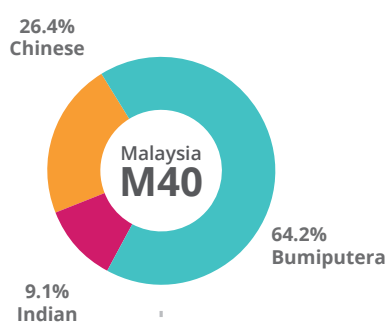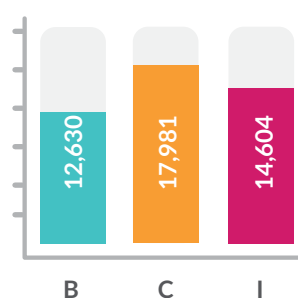
Mean Monthly Income
of Main Ethnic Groups
in M40

Mean Monthly Income
of Main Ethnic Groups
in B40

12,630	17,981	14,604
B	**C**	**I**

5,190	7,049	5,646
B	**C**	**I**

2,367	3,127	2,672
B	**C**	**I**
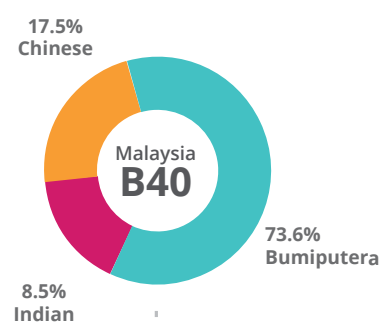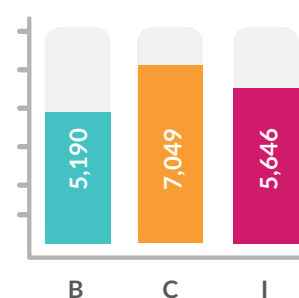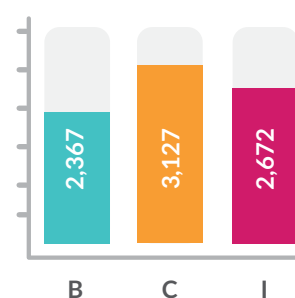
Source: *Household Income Survey 2014*

Approximately 57,624 households or 10% of all Malaysian Indian households earn below RM2,000 a month, 71,148 households or 12% of all Malaysian Indian households earn between RM2,000 and RM3,000 a month and 112,896 households or 19% of all Malaysian Indian households earn between RM3,000 and RM4,000 a month.[31] An estimated 3,528 households or 0.6% of all Indian households are classified as being below the poverty line.[32]

Today, a considerable 89% of the Malaysian Indian population resides in urban areas while only 11% remain in rural areas.[33] The urban concentration of the Malaysian Indian population indicates that the low-income and poverty problem of the community is largely an urban problem.

Yet, it has been observed that "there is an absence of rigorous research studies on urban poverty in general and the Indian urban underclass in particular. The problems of the plantation workers in particular have received greater attention from academics and researchers than the present urban underclass."[34] In other words, there is an urgent need to look at the particular problems of the Indian urban poor community and to develop policies or programs that address their specific challenges.

---

31 Ibid.

32 Ibid.

33 2010 Population Distribution and Basic Demographic Census, Department of Statistics, Malaysia.

34 Marimuthu, op. cit.

INDIAN B40 AT A GLANCE

INDIAN HOUSEHOLDS
BY INCOME SEGMENT

41% M40

39% B40

20% T20
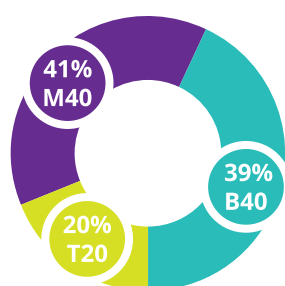
Number of
B40 Households

227,600

IB40
INCOME RANGE

21%	RM3k-RM4k*
35%	RM2k-RM3k
33%	RM1k-RM2k
10%	BELOW RM1k
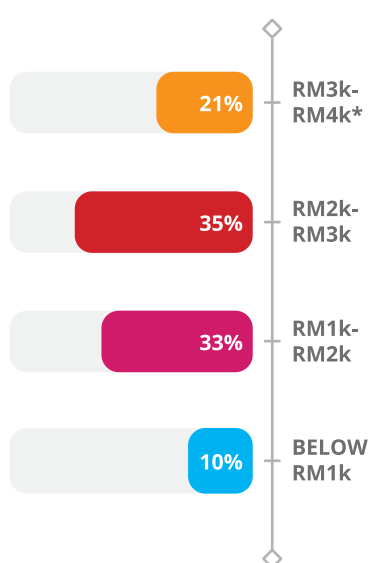
*Note : The upper income
limit for B40 is RM3,579*

MAIN JOB
CATEGORIES

**PLANT & MACHINE
OPERATORS**
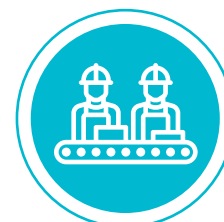
**PRODUCTION
ASSEMBLERS**
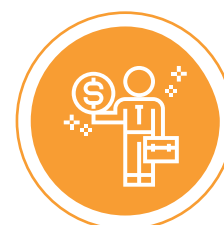
**SERVICES &
SALES WORKERS**

Source: Household Income Survey 2014 (Figures in bar chart are extracted from Household Income Survey 2012)

As can be expected, low levels of education and training together with the resulting lack of high-value skillsets are the primary factors underlying low incomes. Among Malaysian Indians who are employed, 50% hold low-income jobs such as service and sales workers (17.4%), plant/machine operators and production assemblers (22.5%) and elementary staff (10.2%) in the manufacturing, transportation, wholesale and retail trade sectors.[35] These workers face the double threat of rivalry and redundancy – many have to compete with foreign workers for jobs, while others are in 'sunset' occupations where workers will be replaced by more knowledge-intensive systems, processes and technologies in the coming years.[36]

On the other side of the coin, unemployment in the Malaysian Indian community is comparatively high. The average unemployment rate for Indian males stands at 4.0% compared to 2.9% for Malaysian males overall. The average unemployment rate for Indian females stands at 5.2% compared to 3.2% for Malaysian females overall.[37]

35   Labour Force Survey Report, 2014

36   Professor Mahendhiran Nair (2014)"Equitable & Inclusive Economic Development:
      The Current State of Socioeconomic Development of Malaysian Indians"

37   Lin, Mui Kiang (2016) "Millennium Development Goals & The Indian Community:
      Focus On The Bottom 40 Percent" in Denison, J & Nathan, KS (Eds.)
      Contemporary Malaysian Indians, Bangi: Institute of Ethnic Studies UKM, pp.
      239-262.

Unemployment amongst Malaysian Indian youth is particularly worrying. Among unemployed Malaysian youths, Indians make up 10% of the 15-19 age group, and 9% of the 20-24 age group.[39] The relatively high representation of Malaysian Indians amongst these statistics not only signals high school dropout rates but also suggests a worrying scenario of gang involvement, crime and long-term non-integration into Malaysian mainstream society.

Apart from employment, low incomes are also a reflection of the low level of entrepreneurship amongst the Malaysian Indian community. Of all employed persons, it is estimated 14.3% Indians are entrepreneurs compared to 22.4% of Bumiputera and 23.2% of Chinese.[39] Most enterprises are very small: through the period 2005-2013 there were 37,896 Malaysian Indian companies deemed as 'active' by the Registrar of Companies, 91% of which were microbusinesses [40]. On the scale of large listed companies, Malaysian Indian ownership of shares has hovered around 1.5%-1.6% over the past decade, lagging behind other ethnic groups by a big margin. Ownership in these limited companies, is moreover, highly concentrated amongst a few individuals in the Malaysian Indian business elite.[41]

In terms of wealth and asset ownership, in 2010, only 56% of Malaysian Indian households owned their places of residence.[42] This figure is lower than the home ownership rate of 62% among the Bumiputera and 61% among the Chinese. For the B40 group, in 2007, the Chinese B40 had the highest rate of home-ownership at 12%, compared to the Bumiputera at 7% and the Indians at only 3%.[43]

To effect income and wealth growth, Malaysian Indian employment and entrepreneurship needs to be uplifted particularly amongst the IB40. Several programs have been and are being undertaken by the Government to address this need amongst the B40; the Blueprint aims to ensure that the Malaysian Indian community is proportionately represented in such initiatives.

38   Employment Rates By Ethnicity And Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia

39   Labour Force Survey Report, 2014

40   Suruhanjaya Syarikat Malaysia (SSM), 2009 - 2013

41   Malaysian Indian Economic Development Report For RMK-11 by SEED Steering Committee.

42   2010 Characteristics of Households Survey, Department of Statistics, Malaysia

43   Muhammed Abdul Khalid, PhD, UKM, (2011) "NEP to NEM: Who Cares? Wealth Distribution in Malaysia"

Educational Challenges

Good education and training that leads to valued competencies, is the bedrock of social mobility. Today, Malaysia has arguably reached the limits of social mobility dividends via improving access to education - excepting children with documentation issues, primary school enrolment is nearly universal across the board. As outlined in the Malaysia Education Blueprint 2013-2025, the focus now relates to improving the quality of education and, accordingly, educational attainment.

For the Malaysian Indian community in general and Indian children in particular, the challenge of low educational attainment is especially pertinent. Young adult Malaysian Indians provide a stark illustration: 9% of Indians in the 20-24 age group have low educational attainment (i.e. only up to lower secondary), compared to 6% of Malays and 5% of Chinese. Similarly, for the slightly older cohort aged 25-29, 13% of Indians in this age bracket have low educational attainment (i.e. only up to lower secondary), compared with 9% of Malays and 7% of Chinese.[44]

The challenge begins at the earliest stages of development. Several studies have confirmed the vital role of early education in setting up a child for educational success and beyond.[45]

However, only an estimated 55% of Malaysian Indian children aged 5 to 6 years old attend preschool,[46] a significant gap against the target of universal preschool enrolment by 2020.[47] For IB40 children in particular, the lack of early education means that they are doubly disadvantaged when they enter Sekolah Kebangsaan due to language issues.[48]

For a slight majority of Malaysian Indian children however, the problem of language disadvantages may be prolonged for a further few years: in 2011, 56% of Indian children were enrolled in Tamil-based primary schools ("SJKT") while 38% were enrolled in Sekolah Rendah Kebangsaan ("SRKs") and 6% in Mandarin-based primary schools ("SJKC").[49]

---

44   Education and Social Characteristics of The Population (2010) Department of Statistics, Malaysia

45   Bennett, J (2008) Early Childhood Services in the OECD Countries: Review of the literature and current policy in the arly childhood field: UNICEF Innocenti Research Centre and Duncan, JG, Magnuson, K (2013) Investing in Preschool Programs: Journal of Economic Perspective Vol.27 No.2 pp. 109-132 (24)

46   Action Plan for The Future of Tamil Schools Unit (PTST) 2014

47   Malaysian Education Blueprint 2013-2025

48   Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC).

49   Malaysian Education Blueprint 2013-2025

The poor state of SJKTs has been a longstanding issue, spurring the Government to commit over RM800 million between 2009 – 2016 to enhance the state of SJKT infrastructure and facilities.[50] In 2012, the Government also established a special unit on Tamil schools within the Prime Minister's Department to ensure tangible outcomes from this financial commitment, particularly amongst Government-aided schools.[51] Today the state of many SJKTs has greatly improved - contributing to its increased popularity amongst the Malaysian Indian community - though several schools are still in need of attention.

Improvements notwithstanding, SJKT students will generally still face language and transition issues when they enter national secondary school where Bahasa Malaysia is both the medium of instruction as well as the everyday language used by the vast majority of the school population. SJKT students who fail the Bahasa Malaysia subject in the UPSR examination are channeled to 'remove class' or 'kelas peralihan' in their first year of secondary school. However, these classes have been observed to cause more negative effects than positive effects.[52]

With respect to overall educational attainment, the Blueprint finds that Malaysian Indian students perform lower than the national average. In 2015, only 54% of Indian students passed all subjects in the UPSR examinations compared to the national rate of 66%. Only 44% of Indian students passed all subjects in the SPM examinations compared to 55% nationally.[53] There is a high likelihood that the low pass rates are predominantly amongst IB40 children and youth.

Correspondingly, Malaysian Indian students also make up a disproportionately high percentage of dropouts. It is estimated that Indian pupils make up 13%, or around 1,000 children, of the total number of dropouts from primary school.[54] For secondary school, the rate is somewhat more proportionate at 8% i.e. around 4,300 students,[55] though serious efforts must still be made to reduce this number particularly to avoid the serious possibility of lifetime involvement in gangs and crime.

50 Ministry of Education. This does not include enhanced operational expenditure for teaching staff salaries

51 Government-aided schools are schools set up and run by non-governmental stakeholders but are partially supported with Government funds. Government schools are set up and run by the MOE

52 Nagappan, R; Maniam, M; Periasamy, S; Rao, R; Devarajoo, K & Velu, J (2012) Exploring Remove Classes in Malaysia; A Study to Evaluate Their Effectiveness Kuala Lumpur: EWRF.

53 Ministry of Education

54 Enrolment Statistics of Indian children in MOE-Registered Schools - 2014, Ministry of Education Malaysia.

55 Ibid.

Given this pipeline, it is no surprise that Malaysian Indians are vastly under-represented in tertiary education enrolment. Indians make up only 4.5% of the total number of applicants to public institutions of tertiary education; Bumiputera comprise 74% while Chinese comprise 13% of applicants.[56] Furthermore, Indian graduates are less likely to be hired compared to Malay and Chinese graduates due to objective and perceived deficiencies in command of language, technical skills, computer skills and soft skills.[57]

The level of Malaysian Indian educational attainment has improved over successive cohorts but the gap existing today, relative to other ethnic groups, is still significant. If educational attainment is not emphasized amongst IB40, there would be a widening income gap across the Indian community, whereby the middle and higher income group would progress while the IB40 would stagnate. Reducing the educational attainment gap, especially by bringing up IB40 educational performance, is a key target of this Blueprint.

---

56   Public tertiary institutions, also referred to as Public Institutions of Higher Education (IPTA).

57   Ismail, Noor Azina (2011) "Graduates' Characteristics and Unemployment: A Study Among Malaysian Graduates", International Journal of Business and Social Science, Vol. 2 No. 16, p. 94.

Social Challenges

The Malaysian Indian Community faces a plethora of social challenges caused by three major intertwining factors. The first factor is the historical legacy of Indian migration into pre-Independence Malaya as estate workers. As described earlier, many of the communities in the estates were fairly self-contained and isolated from outside society. This segregation often resulted in a lack of citizenship documentation that has continued over generations, rendering the household 'stateless'. While a majority of Indian migrants had successfully registered as Malaysians post-Independence, there are still pockets that remain undocumented due to ignorance, illiteracy and procedural challenges.

> **Currently, there are an estimated 25,000 Indians that are either stateless or have documentation issues.[58]**

The implications are particularly serious for children and youth as a 'stateless' individual cannot formally access Government support systems such as welfare, education and healthcare services. It is also extremely challenging for a stateless person to obtain formal employment or a business license, thus perpetuating the vicious cycle of poverty.

Another challenge directly stemming from historical legacy is the resettlement of displaced and/or aging estate workers. As mentioned above, the sale and conversion of estates into housing or industrial developments has, in past decades, forced hundreds of thousands of the retrenched estate workers to move into urban squatter areas or temporary longhouses.[59] Though the figure has dropped due to an influx of foreign workers, today there are still an estimated 36% of estate workers, i.e. around 16,000 households, who are Indian.[60] With redevelopment being a distinct possibility, these households are at risk of displacement from their homes in the medium to long term, unless resettlement packages are planned, negotiated and provided.[61] Aging estate workers also face the risk of displacement, even if the estate continues to be a going concern.

---

58   NGO Development of Human Resources for Rural Areas' (DHRRA) mapping and identification exercise. A stateless individual has no citizenship documentation; an individual with documentation issues have temporary identification documents (e.g. red Identity Card) but face problems in proving Malaysian birth and acquiring permanent identification documents. However, a nationwide census on the exact number of undocumented Indians must be carried out by the implementation entity.

59   Due to public attention, there has been increased effort in recent years by plantation companies and state governments to resettle estate workers in new low-cost housing; it is usually a protracted negotiation process with multiple stakeholders and success is very much on a case-by-case basis

60   Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja

61   There are also Indians still living in squatter areas and temporary longhouses that have not been resettled in decades. The numbers are unknown but field workers perceive it to be dwindling due to the Government's 'zero squatter' policy

The second factor is pressures of modern society, intensified by socioeconomic status, which produces challenges for the most basic social unit: the family. It has been estimated that over 100,000 Malaysian Indians are in distressed families i.e. families with issues of domestic violence, divorce and marriage breakdown, alcohol or drug abuse, criminal activities and suicide.[62] In 2014, Indian families accounted for 21% of the total number of reported domestic violence cases. In that same year, a total of 518 Indian children or 12% of all reported cases were classified as children who are in need of care and protection.[63] These statistics indicate a prevalent problem of dysfunctional family dynamics and broken family bonds.

The social challenge of dysfunctional families creates another problem salient to the Malaysian Indian community, namely at-risk youth and crime. Weak familial support creates instability in children's lives and is a key cause of adverse outcomes in their young lives. It is estimated that about 70% of gang members in the country are Indians.[64] Although some leave behind gang activities after their schooling years, field experts suggest that a number of them, particularly those from underprivileged and broken families, stay on in gangs and progress to more serious crimes.[65] According to PDRM 2014 statistics, of all violent crime arrests, Malaysian Indians comprise 31% (against national population of 7%) compared to Malay and Chinese counterparts at 51% and 11% respectively.[66]

The third factor is being a minority in a Malay Muslim-majority country. Malaysia's multi-ethnic society, while largely harmonious, presents certain challenges to its minority communities. One challenge is related to religious and cultural observance. The use of public halls for Hindu or other religion's ceremonies is often opposed or barred, creating feelings of marginalisation.

The establishment of temples and shrines, particularly unregistered ones, can produce conflict when the land is eventually claimed for occupation or development. Even demolition and relocation of large established temples can be fraught with tension or anger if not handled well. The Malaysian Indian community has the challenge of ensuring its religious rights are preserved while working with the regulatory requirements and sensitivities of the majority group. At the same time, Indian religious institutions such as temples need to increase their contribution to their communities in areas such as education, values and welfare.

Finally, while there are points of pride in being of Indian ethnicity, some aspects of Indian representation in Malaysian public life - such as associations to crime, gangs, alcohol abuse, violence, low education and poverty – impart a negative slant to the community's overall image. Aside from causing offence, stereotypes against Malaysian Indians can materially reduce their chances in life via discrimination in schools and in job recruitment. Stereotypes can also hold back Indians who believe and accept the negative narrative about themselves.

The Blueprint seeks to address these issues by undertaking a range of targeted initiatives, which are outlined further in the relevant chapters ahead.

62 Tenth Malaysia Plan Recommendations: Malaysian Indians & The New Economic Model, Institute of Ethnic Studies (KITA), University Kebangsaan Malaysia (UKM)

63 Laporan Statistik 2014, Department of Social Welfare Malaysia

64 Attributed to Bukit Aman's CID director, as reported in "Indian gangs originated from Chinese triads" (2013, August 27) The Sun Daily. Accessed at: http://www.thesundaily.my/news/808352

65 Interview w PDRM

66 Crime involving murder, attempted murder, rape, incest, armed robbery or battery/manslaughter. Note: Other ethnicities account for the remainder 7% of violent crime arrests.

The Values of the Blueprint

If left unchecked, the economic, educational and social challenges highlighted above will solidify the existence of an Indian sub-class that is continuously marginalised and excluded from the Malaysian mainstream. Not only is this a waste of human potential, it is a cost to the country's economy and a threat to national inter-ethnic harmony.

The Government has, since 2008, progressively undertaken measures to address some of these major challenges. A Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC) was established as well as four special units under the Prime Minister's Department to address specific areas. These units are: the Special Implementation Task Force (SITF) which has played a major role towards resolving a significant number of citizenship and documentation cases; the Action Plan for the Future of Tamil Schools Unit (PTST) which is tasked to implement a comprehensive blueprint for the development of Tamil schools in Malaysia; the Special Secretariat for Empowerment of Indian Entrepreneurs (SEED) which provides support services to Indian entrepreneurs and businesses; and finally the Unit for Socio-Economic Development of the Indian Community (SEDIC) which funds wide-ranging socio-economic and cultural programs.

The Government however recognises that more can be done to improve the status of the Malaysian Indian community, particularly the IB40. Towards that end, the Malaysian Indian Community Blueprint represents a comprehensive and multi-dimensional approach by the Government to address under representation and under performance of Malaysian Indians.

This Blueprint is guided by the following principles:

To address both immediate deprivation as well as intergenerational social mobility;

To ensure that efforts 'plug into' existing Government policies, programs and initiatives as much as possible and to complement with new undertakings where warranted or beneficial;

To ensure that efforts taken to close the gap between the Malaysian Indian community and the national average is 'mainstreamed' into all relevant Government ministries and agencies, becoming part of their targets and mission in the long term; and

To strive for constant improvement in delivering a citizen-centric public service by developing a rich data-driven knowledge base of what works; executing innovative and effective initiatives; and scaling up best practices in delivery.

The Structure of the Blueprint

This Blueprint seeks to engender the following outcomes for the Malaysian Indian community:

- Improved income and wealth levels, in both absolute and relative terms, particularly amongst the IB40

- Improved educational attainment, with no discernible inter-ethnic gaps

- An increased sense of inclusion into Malaysia's social fabric amongst the Malaysian Indian community

To achieve the above, the Blueprint frames its approach, thinking and initiatives along four key pillars:

A Addressing Foundations

In order to engage meaningfully in the economy and in society, basic needs must first be fulfilled. This pillar comprises the building blocks of modern life, which includes ensuring access to welfare assistance for the most vulnerable; ensuring provision of shelter and housing particularly for those at risk of displacement such as aging estate workers; and helping families to maintain healthy and stable home environments.

'Addressing Foundations' is covered in Chapter 2 of this Blueprint.

B Realising Each Child's Potential

Education and training remains to be the most effective means by which to break out of poverty and to create a better life. This pillar covers the key issues of Malaysian Indian educational attainment from primary to tertiary levels. This pillar also includes the challenge of helping and rehabilitating at-risk youth.

'Realising Each Child's Potential' is the topic of Chapter 3 of this Blueprint.

C Improving Livelihoods and Wealth

Income upliftment and wealth-building interventions help the IB40 to become resilient to changes in the Malaysian economy and to be relevant in a more knowledge-intensive and high-income economy. This pillar covers reskilling, job placement and entrepreneurship as a means to break out of the low-skilled and low-income cycle.

'Improving Livelihoods and Wealth' is detailed in Chapter 4 of this Blueprint.

D Increasing Social Inclusion

Social issues faced by the Malaysian Indian community can fuel a sense of marginalisation and lack of belonging. Such challenges as lack of citizenship documentation, religious observance and the community's image in Malaysian public needs to be tackled if the Malaysian Indian community is to feel truly included and integrated.

This pillar encompasses the myriad issues related to the sense of social inclusion and is covered in Chapter 5 of this Blueprint.

Malaysian Indian Blueprint:
Framework

4 Key Pillars

A

- Welfare for the most vulnerable

- Low-cost housing allocations met

- Troubled families supported

B

- Improve educational and skills attainment at all ages

- Address at-risk youth issue

C

- Reskilling/ upgrading programs

- Job-matching

- Entrepreneurship

D

- Documentation

- Out of crime

- Religious observance

- Community image

The implementation of the Blueprint needs to be undertaken as systematically and comprehensively as its development. Each pillar is accompanied by a set of targets to be achieved during the 10-year Blueprint period spanning 2017 to 2026. Further, the components involved in implementation are set out in Chapter 6 of this Blueprint.

The Malaysian Indian Blueprint aims to inform and buttress the Government's efforts by gathering an updated and comprehensive picture of the challenges faced today, identifying 'second generation' policies or programs that will address these challenges and putting forward a set of targets by which success can be tracked.

It is hoped that this Blueprint will provide a robust roadmap for the Government's commitment to close the socioeconomic gap amongst the Malaysian Indian community, particularly the IB40, and to ensure greater inclusion of Malaysian Indians in the nation's journey towards becoming an advanced nation.

Addressing Foundations

Meeting Basic Needs of Modern Life

Before individuals are able to engage in society and the economy meaningfully, the foundations of modern life must be in place and basic needs must be fulfilled. Thus, the first priority of the Malaysian Indian Blueprint ("MIB") is 'Addressing Foundations' and by doing so, to assist the most vulnerable segments of the IB40.

The first plank of 'Addressing Foundations' is to ensure that all Malaysian Indian households defined as poor, i.e. earning at or below the national poverty line, are receiving sufficient assistance to cover their basic needs.[67] It is heartening to note that Malaysia has nearly eradicated hardcore poverty.[68] Our duty now is to ensure that the needs of the next most vulnerable segment are met, providing a foundation from which they can work towards long-term socioeconomic mobility. Our duty is also to equip this group with the necessary tools to protect them from economic shocks i.e. building a safety net.

The second plank of 'Addressing Foundations' is to address the issue of shelter and housing for the most vulnerable groups within the IB40. Apart from the challenge of providing good low-cost housing for the poor (which affects all ethnic groups), a housing issue specific to the IB40 is related to the resettlement of estate workers. There are still an estimated 16,000 Indians working in estates today [69]. For many, the estate is the only socioeconomic environment they have ever known. As estates make way for property development, these workers are at risk of becoming physically and socially displaced. Unless they are appropriately resettled, which includes equipping them in managing their new social and economic environment, the profile of persistent poverty typified by the majority of IB40 households in Malaysia will continue.

The third plank of 'Addressing Foundations' is to help IB40 households with damaging dysfunctions overcome or manage harmful behaviours and create a more stable family environment especially families with children. Harmful behaviours can range from minor neglect to the more serious such as alcoholism and abuse. Although not conventionally viewed as a basic need, family stability or the lack thereof is found to be at the core of several significant issues covered in this Blueprint such as educational attainment, at-risk youth and crime.[70] Therefore, the MIB views family stability as a foundational requirement in enabling IB40 households to improve their current and inter-generational socioeconomic status.

---

67   The Malaysian Government defines poverty as a lack of monetary ability to support basic needs consisting of food and non-food components, such as healthcare, education, house rental, clothing, transportation and recreation. The poverty line is set based on a minimum 'basket' of goods comprising these components. Source: 'Urban Poverty and Inequality in Malaysia: Empowerment of Malaysian Indians through the Neighbourhood-Based Social Service Programme' by Chamhuri Siwar in the book 'Contemporary Malaysian Indians'

68   Hardcore poverty is defined as a chronic lack of ability to support the most basic needs of survival. Historically, this is set at half of the poverty line i.e. RM465. Source: 11th Malaysia Plan

69   Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja

70   Interviews with Government officers, NGOs and other stakeholders

Addressing Foundations: Targets

Complementing targets set in the 11th Malaysia Plan and by related ministries and agencies, the MIB sets out to achieve the following:

A. Poverty Alleviation

- Ensure all IB40 households below the poverty line are registered in the eKasih database and receive necessary welfare assistance

- Ensure the average monthly income of poor Malaysian Indian households is double the current national PLI (RM950)[71]

- Ensure at least 50% of registered poor households can demonstrate increased savings within 5 years of MIB implementation[72]

B. Housing

- Ensure IB40 households are receiving a proportionate share of low-cost and affordable public sector housing in urban areas

- Ensure past resettlement cases of Indian estate workers are resolved within 5 years of MIB implementation[73]

- Ensure future resettlement cases of Indian estate workers are anticipated and fairly resolved

C. Family stability

- Close the gap between Malaysian Indian households and the national average in the Family Well-Being Index

- Ensure reported cases of abuse and domestic violence within Malaysian Indian households is on a downward trend[74]

---

71   In line with the 11th Malaysia Plan target of doubling the mean and median monthly income of B40 households by 2020

72   Baseline to be set in 2017 based on survey of savings levels of poor Malaysian Indian households registered in e-Kasih database

73   Cases occurring before 2017

74   Based on baseline of end 2016

A. Poverty Alleviation

Poverty is defined as the lack of monetary ability to meet basic human needs such as food, clothing, shelter and other basic necessities. The progressive increase in GDP and incomes since Independence has been accompanied with great reductions in the incidence of absolute poverty – nearly 100% of Malaysian households are able to meet the most basic of human needs.[75]

However, the effects of inflation and the demands of urban life have expanded the definition of what it means to be poor today. In the context of modern life, basic necessities extend to education, healthcare, transportation and communications.[76] Ensuring that Malaysian households are meeting these basic needs is the subject of this section.

Housing

Cash Support

RM 960 (urban) and RM 910 (rural)

Eligible for Welfare assistance

Currently, Malaysia sets its Poverty Line Income (PLI) - the level of income necessary for an average-sized household to meet the above basic needs - at RM950 a month[77]. The income threshold for the urban poor is slightly higher at RM960 whereas the rural poor constitute those earning below RM910 a month. Households earning below the PLI are defined as poor households and are eligible for welfare assistance, which includes cash support, housing and others depending on nature and degree of need[78].

---

75 Hardcore poverty stands at 0.1% of total households. Source: 11th Malaysia Plan

76 Reflected in the shift towards a Multi-dimensional Poverty Index (MPI) in the 11th Malaysia Plan

77 Average household size is 4.3 people. Source: Implementation Coordination Unit

78 The PLI for each household is different according to location, household size and consumption pattern, amongst other factors. A household may be earning above the national poverty line but still be considered as poor i.e. below their specific household PLI, which depends on the household's traits.

0.6%, or around 3,500, of Malaysian Indian households are defined as poor.[79] At the same time, nearly 22,700 Malaysian Indian households earn below RM1,000 a month – a vulnerable group which should also be tracked.[80]

> **The Malaysian Indian poverty problem is mainly an urban problem; over 80% of Malaysian Indian households are earning below the PLI are living and working in urban areas.[81]**

A combination of low education, lack of skills, displacement from estates and marginalisation underlies the creation and persistence of Malaysian Indian poor households. To ensure that poor households are meeting their basic needs, it is important to ensure that they are identified and earmarked for welfare assistance. Beyond meeting the minimum basic needs, it is also important to assist those with income-earning capacity to lift themselves out of poverty in a sustainable way.
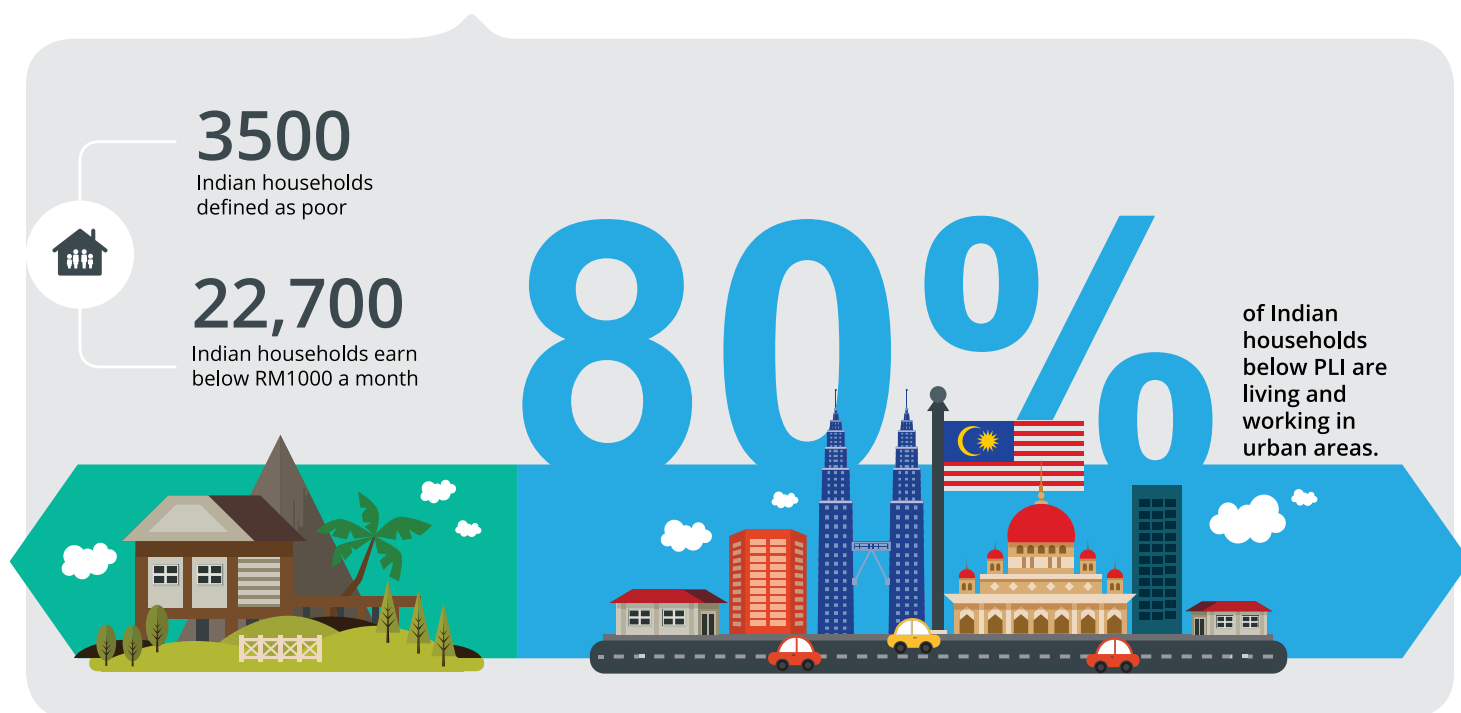
3500
Indian households defined as poor

22,700
Indian households earn below RM1000 a month

80%
of Indian households below PLI are living and working in urban areas.

---

79   Household Income Survey 2014. Department of Statistics, Malaysia

80   Household Income Survey, 2012. Department of Statistics, Malaysia. The difference of around 19,000 households reflects differences in household size, location and other factors

81   The Bumiputera poverty problem on the other hand is split equally between urban and rural. Source: Household Income and Basic Amenities Survey 2014

Key Issues & Current Interventions

Nearly 30,600 Malaysian Indian households are registered in the eKasih database, the main national registry of Malaysian low-income households used by implementation agencies to select program recipients and participants.[82] This represents around 5% of the total number of households registered in the database.

There have been periodic outreach efforts to register Malaysian Indian households into the database. These efforts need to be better coordinated with the data custodian, ICU, to avoid incorrect or insufficient collection of key profile data by untrained field operatives or community organisers. More trained volunteer resources such as university researchers would also be useful in assisting ICU to register and validate household information.

Outreach campaigns also need to be better designed and targeted such that those in the community are aware of eKasih and can directly refer themselves or poor households they know for registration (refer to sidebar on IB40 language comprehension levels). Low levels of awareness and familiarity with Government processes, particularly amongst those with low literacy, require that outreach campaigns be clear, simple and empathetic so that people are encouraged to come forward with the necessary information.[83] Schools, temples and other religious institutions could also be better leveraged as information and outreach channels.

By policy, the eKasih database is however limited only to Malaysian citizens. This affects the estimated 25,000 Indians who face documentation issues for whom the challenge of meeting basic needs is arguably more acute. The lack of citizenship documentation effectively bars them from formally accessing Government services, including welfare assistance.[84] A similar identification activity and an appropriate allocation is needed to support these households in meeting their basic needs while their applications for citizenship documentation are in progress.[85]

---

82   eKasih is a primary, but not sole, source for program selection by implementation agencies. Source: ICU

83   For example, the high public awareness of BR1M is partly due to the simple language and multiple-channel approach of BR1M's public education and outreach campaigns. Source: Interviews with field workers

84   Although implementation agencies may use their discretionary powers to deliver assistance to undocumented Indians

85   Documentation issues are covered more fully in Chapter 4, 'Increasing Social Inclusion'.

IB40 LANGUAGE COMPREHENSION LEVELS

Tamil and Bahasa Malaysia are the most understood languages among the respondents

Percentage of IB40 respondents with 'good' level of proficiency
(self-reported) in Tamil, Bahasa Malaysia and English;

CONVERSE

English	BM	Tamil
29%	64%	94%

COMPREHEND

English	BM	Tamil
32%	64%	93%

READING

English	BM	Tamil
29%	49%	42%

COMPOSITION

English	BM	Tamil
27%	46%	38%
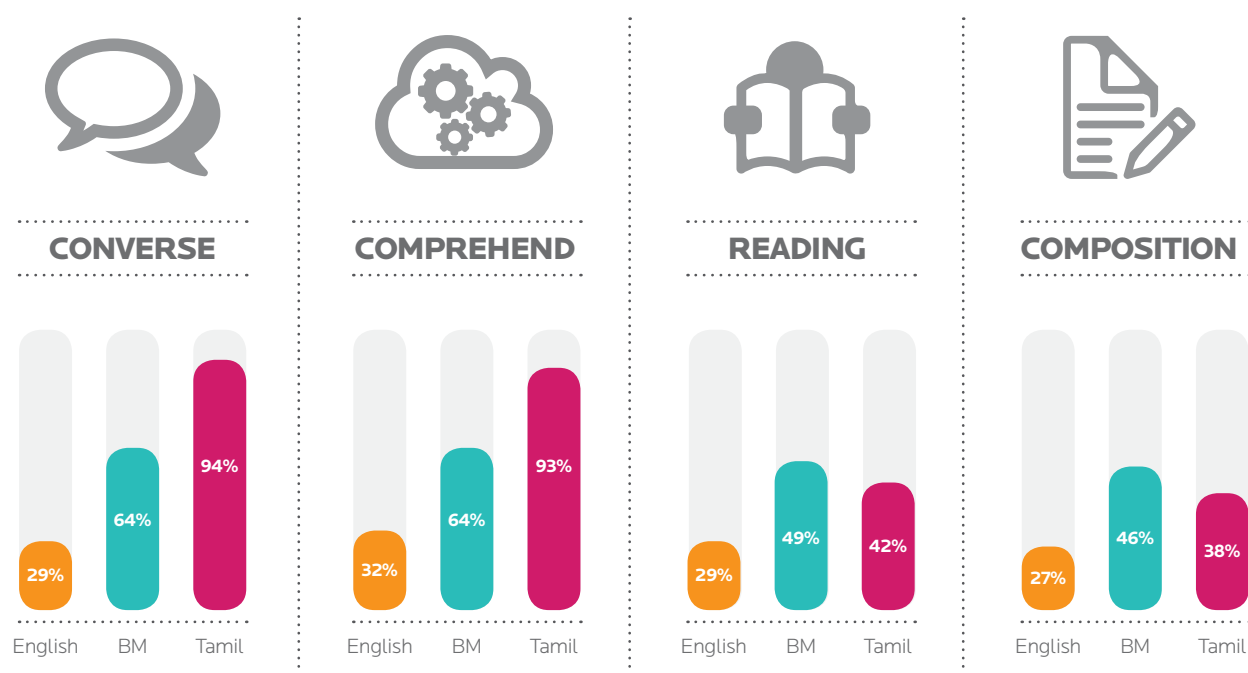
Source : Peninsular-wide face-to-face survey of IB40 undertaken by Blueprint Secretariat. n=2,087.
Over 75% of respondants were from households earning RM2,000 and below a month.

Beyond eKasih registration, another key issue is the actual receipt of assistance.[86] Broadly, there are two types of assistance targeted to households below the poverty line: welfare support to cover day-to-day expenses and capacity-building assistance to uplift recipients out of poverty. Of the former, nearly 123,000 Malaysian Indians or an estimated 25,000 households have received support from welfare programs such as KAR1SMA under the Department of Social Welfare.[87] This level of Malaysian Indian participation is fairly representative of the population.

---

86   Registration in the database does not automatically translate into receipt of assistance; implementation agencies have relevant screening and selection criteria for different programs

87   Program Kebajikan Rakyat 1Malaysia (KAR1SMA) is a productive welfare assistance program aimed towards helping senior citizens, poor children, the disabled and widows to police or army personnel. Source: 1Malaysia.com

However, Malaysian Indian participation in capacity-building programs targeted at poor households is under-representative. Taking 1Azam as an example, the main income generation initiative targeted at households below the poverty line, participation of Malaysian Indians stand at only 2% of the total number of participants instead of the representative 7%. Of those who are considered hardcore poor and poor in the eKasih database, only 6% of the Indian registrants are enrolled in 1AZAM programs, compared to 10% of Malay registrants and 11% of Chinese registrants.[88]

Breakdown of 1AZAM Participants by Ethnicity, 2015

% INDIAN 2%

Total **17,208**

Malay **11,500**

Other **4,844**

Chinese **517**

Indian **347**
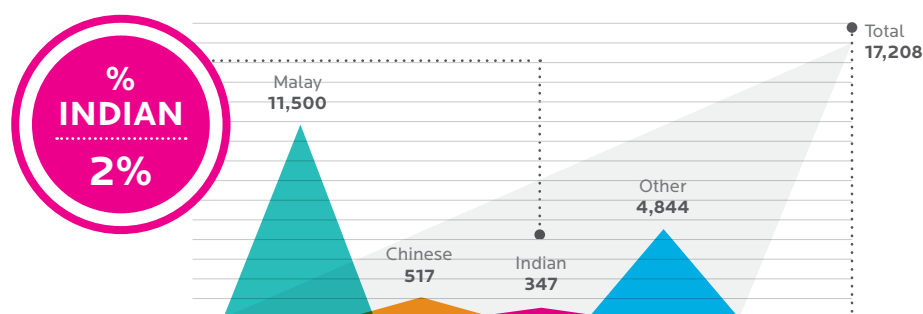
To reduce the gap, SEDIC has supplemented these programs by funding NGO-led skills training and income generation projects targeted at poor Malaysian Indian households, though coverage is limited. More efforts need to be made to coordinate these activities as well as to support implementation agencies in monitoring the rates of Indian participation in Government programs targeted at poor households. Having visibility and attention to participation rates will have knock-on effects on how program participants are selected and how program contents are delivered.[89]

A final key issue is program design and effectiveness. Some programs have been criticized as being too equipment- and grants-focused rather than skills-focused, while only a few are observed to leverage the participants' strengths or interests. In addition, the bulk of the programs are observed to be entrepreneurship- or agriculture-based, which may not be suitable for those more cut out for employment. There is also a high risk that program participants would fall back into poverty due to an inability to withstand shocks from inadequate financial management[90].

---

88   Ministry of Women, Family and Community Development (KPWKM)

89   For example, language used

90   Interviews with Government officials and field workers

The Government has recognised that assistance to meet basic needs must be accompanied by socioeconomic upliftment. A policy of 'Productive Welfare' is in place where a 2-year exit policy from welfare assistance is targeted for all able recipients.[91] To meet this ambitious goal, the impact of relevant programs needs to be monitored and program refinements constantly made particularly in matching the programs to the participants' capabilities and interests. Income upliftment programs also need to anticipate structural shifts in the economy to ensure that the jobs or entrepreneurship opportunities offered are relevant in the long-term.

Capacity-building and income generation programs should be complemented with modules on financial management as well as post-participation support to ensure that participants can build financial buffers to withstand economic shocks. According to an IB40 survey undertaken by the Blueprint Secretariat, only 10% of the IB40 households that earn below RM1,000 a month has long-term savings.[92] Separately, 84% of IB40 households earning below RM1K a month do not have sufficient savings to support 3 months' living expenses.[93]

Program design features that work well for poor Malaysian Indian households – perhaps due to specific cultural or language reasons - should also be shared with implementation agencies to ensure that broad Government programs are even more effective for this demographic.

---

91   Terma Rujukan Pengurusan Projek Rintis 2 Years Exit Programme, Jabatan Kebajikan Masyarakat, 2014

92   Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

93   Ibid.

Moving Forward: Recommendations and Initiatives

In line with broad Government aims, the MIB aims to ensure that poor Indian households in Malaysia have their basic needs met and they are assisted out of poverty sustainably. Towards this aim, the following targets are set:

- Ensure all IB40 households below the poverty line are registered in the eKasih database and receive necessary welfare assistance

- Ensure the average monthly income of poor Indian households is double the current national PLI (RM950)[94]

- Ensure at least 50% of registered poor households can demonstrate increased savings within 5 years of MIB implementation[95]

In order to achieve these goals,
the Blueprint proposes to undertake the following:

1. eKasih and welfare assistance registration campaign

Working together with ICU and Department of Social Welfare ("DOSW"), the MIB Implementation Unit will undertake a targeted awareness and outreach campaign, through community-relevant channels, to identify and register poor Malaysian Indian households into the eKasih registry, with follow-ups to prioritise selection for welfare assistance. Some measures include:

(i)   Encouraging community referral through hotline, social media, Tamil radio etc.

(ii)   Collaboration with KR1M and other partners for campaign details to be printed on essential food items

(iii) Increase scouting, identification and validation exercises with trained volunteers and community organisers

(iv)   Targeted neighbourhood outreach with partners such as schools and temples

---

94   In line with 11th Malaysia Plan target

95   Baseline to be set in 2017 based on survey of savings levels of poor Malaysian Indian households registered in eKasih database

2. Redesign, testing and refinement of income generation programs

In partnership with the Department of Social Welfare, the MIB Implementation Unit will pilot the redesign, testing and refining of income generation initiatives in neighbourhoods with a high density of Indian poor/IB40. Potential refinements include:

(i) Local level support in identification and outreach to deserving household or individuals, leveraging trusted community leaders/personalities

(ii) Matching between participants' current home life obligations, interests and skills with program content

(iii) Local level program delivery undertaken or supported by personnel able to communicate and establish trust with program participants

(iv) Complementary modules in financial management

(v) Formation of support groups and networks amongst participants for motivation and post-program encouragement

(vi) Medium-term monitoring and impact measurement

3. Seed and support savings habit

A RM500 mil PNB unit trust seed fund will be established to supplement the savings of B40 households, particularly those below the poverty line. Specific PNB unit trust schemes will be carved out for IB40 households and will receive matching booster units from the seed fund, depending on income level and savings amount.[96] The funds are locked in for a minimum period but can be withdrawn in specified cases of emergency or economic shock.

The MIB Implementation Unit will also call for submissions from the private and non-governmental sector for innovative programs that result in increased savings amongst poor and B40 Indian households. Innovative programs could involve facilitation of micro-savings through the use of mobile technology and a deep understanding of IB40 consumer behaviour.

---

96   Matching ratio to be determined by scheme Technical Committee comprised of the Blueprint Implementation Unit and MOF, amongst others

B. Housing

Housing and shelter is a basic necessity. Safe and comfortable housing, including its surroundings, is essential for the wellbeing of a household. For low-income households especially, housing and social environs plays a critical role in providing support in areas such as childcare and safety. The middle and high income households manage these needs by paying for related services directly or indirectly.

Illegal squatter settlements became one of the main housing solutions for the hundreds of thousands displaced Indian estate workers in the 1970s to the 1990s. The Government's zero squatter policy, initiated in 1998, have markedly reduced the number of squatter settlements in favour of relocation into public housing with better amenities though this has also generated a separate set of challenges such as congestion, ethnic relations and social ills.

Key Issues & Current Interventions

Although the incidence of squatter living has been reduced, access to affordable housing is still a challenge. The problem is faced by all ethnicities but there appears to be disproportionate under-ownership of homes amongst the Malaysian Indian community.

Only 56% of Malaysian Indian households own their places of residence compared to 62% Bumiputera households and 61% Chinese households.[97] Amongst the B40, Malaysian Indian ownership of property is the lowest, at 3%, compared to 7% Bumiputera and 12% Chinese[98].

Low-cost and affordable housing is a national priority; in the 11th Malaysia Plan the Government has pledged to ensure that all Malaysians are able to sustainably own or rent affordable housing by 2020. Several housing schemes under the Federal Government have helped scores of B40 families to do so, such as the Program Bantuan Rumah, Program Perumahan Rakyat, Rumah Rakyat Mesra 1Malaysia and Rumah Wilayah Persekutuan.[99] These, as well as other housing schemes by respective State Governments, have allowed B40 families to access affordable shelter and in cases of ownership, to build equity. Nevertheless, providing sufficient affordable housing against a backdrop of rising land prices is a major challenge.

Overall Malaysians

- 62%
- 61%
- 56%

Amongst the B40

- 7%
- 12%
- 3%
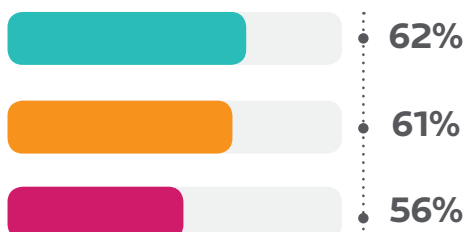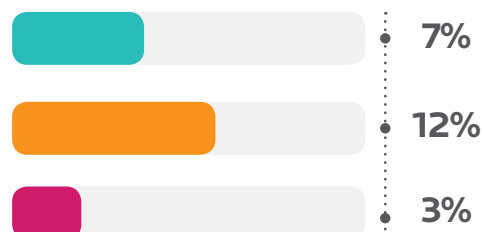
INDIANS WHO OWN THEIR OWN PLACES OF RESIDENCE

BUMIPUTERA WHO OWN THEIR OWN PLACES OF RESIDENCE

CHINESE WHO OWN THEIR OWN PLACES OF RESIDENCE

---

97   2010 Characteristics of Households Survey, Department of Statistics, Malaysia

98   'NEP to NEM: Who Cares? Wealth Distribution in Malaysia', Muhammed Abdul Khalid, UKM, 2011

99   11th Malaysian Plan

The issue of insufficient supply of affordable housing is well established and is being addressed in various forums. For this Blueprint, the pertinent issue is allocation. More needs to be done to monitor the proportion of low cost housing granted to Malaysian Indian applicants and ensure fairness. A 2016 IB40 survey undertaken by the MIB Secretariat found that housing is the second highest form of assistance requested by the IB40 respondents. 47% of the same pool of respondents, i.e. almost half of those surveyed, also felt that housing allocations were unfair to Malaysian Indians.[100]

To date, the monitoring of allocations is undertaken on an ad hoc basis. For this to be systematic and internalised, state and federal agencies need to take on targets to reduce the inter-ethnic housing gap, particularly pertaining to allocations of owned units. Financing solutions, such as rent-to-buy schemes should also be provided, particularly for those who cannot qualify for commercial mortgages for reasons apart from affordability.[101]

Apart from general low-cost housing, a distinct problem pertinent to the Malaysian Indian community is the resettlement of ex-estate workers. In decades' past, the sale and conversion of estates into housing or industrial developments forced hundreds of thousands of retrenched estate workers to move out of the estates and into urban squatter areas or temporary longhouses.[102] Often there was no assistance to transition into the new environment, which led to the creation of a significant proportion of the Malaysian Indian urban poor strata today.

---

100   Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

101
    Reasons include lack of sufficient income documentation, particularly for contract or day workers.

102   Due to public attention, there has been increased effort in recent years by plantation companies and state governments to resettle estate workers in new low-cost housing; it is usually a protracted negotiation process with multiple stakeholders and success is very much on a case-by-case basis

Today an estimated 36% of estate workers, comprising around 16,000 households, are Indian.[103] Due to public attention, there has been increased effort in recent years by plantation companies and the Government to resettle estate workers in new low-cost housing or to provide facilities for their ageing estate workforce.

The CCIC has pledged to ensure the provision of housing facilities for estate workers and to otherwise ensure the IB40's housing needs are met. In the case of resettlement however, much depends on the capacity and will of the plantation company to resettle the workers in a just manner.[104] Some cases are thoroughly negotiated while others do not take into account the workers' needs or ability to adjust to completely new environments. Some resettlement housing conditions and social environs can be worse than those in the estate.[105]

In 2011 the Government earmarked RM50 million under the 'Skim Khas Pembiayaan Rumah Pekerja Estet (SKRE)' to provide loan facilities to estate workers, up to a maximum of RM100,000 per applicant for houses priced below RM120,000.[106] However, this scheme needs to be accompanied by a matching allotted supply of low cost housing in the locality or there would be no prospect of drawing down the facility.[107] Housing in this price bracket is extremely limited; as an example, in 2014 only 8,780 units of low cost housing approved for construction were priced below RM100,000.[108] The eligibility criteria for the loan scheme also need to be reviewed to provide recourse for estate workers that cannot meet the current criteria.[109]

Mediating the fears and needs of the estate workers is also critical to closing resettlement negotiations. In sum, successful resettlement requires advance planning and the facilitated involvement of several stakeholders, including the state and Federal governments. There is also a need to assist the estate workers to integrate into the new environment with appropriate skills training and other resettlement support.

---

103 Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja

104 Interview with the National Union of Plantation Workers and field experts

105 Ibid.

106 This is an initiative undertaken by Jabatan Tenaga Kerja (JTK) to assist the existing plantation workers in housing ownership. Source: "Kajian Tahap Sosioekonomi Pekerja Estet Tempatan dan Kaitannya dengan SKRE", Jabatan Tenaga Kerja, 2014

107 Applicants are also subject to credit assessment and approval by the banking channel partner, Bank Simpanan Nasional. Conditions may need to be reviewed, given high rejection rates (81%)

108 Kementerian Kesejahteraan Bandar, Perumahan Dan Kerajaan Tempatan (KPKT)

109 Due to prevailing terms related to minimum income levels, employment status and size of estate

Moving Forward: Recommendations and Initiatives

To realise the pledges of the Government and the CCIC regarding shelter and housing, particularly for the most vulnerable groups in society, this Blueprint aims to meet the following targets:

- Ensure IB40 households are receiving a proportionate share of low-cost and affordable public sector housing in urban areas

- Ensure past resettlement cases of Indian estate workers are resolved within 5 years of MIB implementation[110]

- Ensure future resettlement cases of Indian estate workers are anticipated and fairly resolved

To deliver on the targets, the MIB aims to effect the following:

1. IB40 housing status database & monitoring

The MIB Implementation Unit will survey IB40 households periodically to track housing status (and other poverty dimensions), with focus on those who have applied, or who are qualified, for low-cost housing. To ensure that there is progress on the housing status, the MIB Implementation Unit will work closely with relevant local authorities, state and federal agencies to set up joint targets towards closing the home ownership gap amongst the IB40, particularly in localities where the difference between applications and allocations are most evident.

The MIB Implementation Unit will also undertake a baseline study to build a database of pending as well as potential future resettlement cases.

2. Professional mediation and facilitation

To drive the process and assist impartially in resettlement negotiations, a trained mediation team under the MIB Implementation Unit will be deployed. The team will work with worker representatives, plantation companies, Department of Labour Malaysia (Jabatan Tenaga Kerja, JTK), state governments and federal housing agencies to facilitate resettlement and to help resolve issues arising, including to identify and assign low cost housing or managed care facilities within reasonable timelines. Opportunities for establishing partnerships with the private sector to support the provision of housing or managed care facilities will be explored in underserved areas.

---

110   Cases occurring before 2017

3. Policy and regulatory review

To address resettlement issues long-term, the MIB Implementation Unit will research and propose a policy framework as well as regulatory amendments towards establishing clearer and firmer guidelines on the process and obligations related to resettlement. The framework should include duration of mediation & resettlement, guidelines in estimation of fair compensation, provision for alternative housing or managed care facilities, as well as support in transitioning to a new environment.

As part of this review, the MIB Implementation Unit will work with JTK to review the design and eligibility requirements of the SKRE scheme.

4. Adjustment support post-resettlement

Tapping on relevant family- and income-related initiatives within this Blueprint, the MIB Implementation Unit will provide support for resettled Indian families to adjust to their new surroundings.

C. Family Stability

The family unit is a core institution within the societal structure and its functioning fulfils the social, economic and psychological needs of individuals. The strength of family units, or its absence, has a huge effect on the capacity of its members to realise their full potential.

The lack of family stability is found to be at the core of several significant issues covered in this Blueprint such as educational attainment, at-risk youth and crime.[111] Therefore, the MIB views family stability as a foundational requirement in enabling IB40 households to improve their current and inter-generational socioeconomic status. Dysfunction includes domestic violence, alcohol and substance abuse, gang related activities and others, which contribute to wastage in adult capability as well as educational underachievement in children.[112]

In 2011, the Ministry of Women, Family and Community Development (KPWKM) adapted international studies to develop a Family Wellbeing Index to measure the wellbeing of Malaysian families. The Index covers the health of family relationships, family economy, family health, family safety, family and community and family and religion or spirituality[113]. In the inaugural year of the Index, Indian parents scored the lowest (7.23 out of 10) compared to Malay parents (8.04 out of 10) and Chinese parents (7.29 out of 10).

Family Wellbeing Index 2011

Parents Score
by Ethnicity
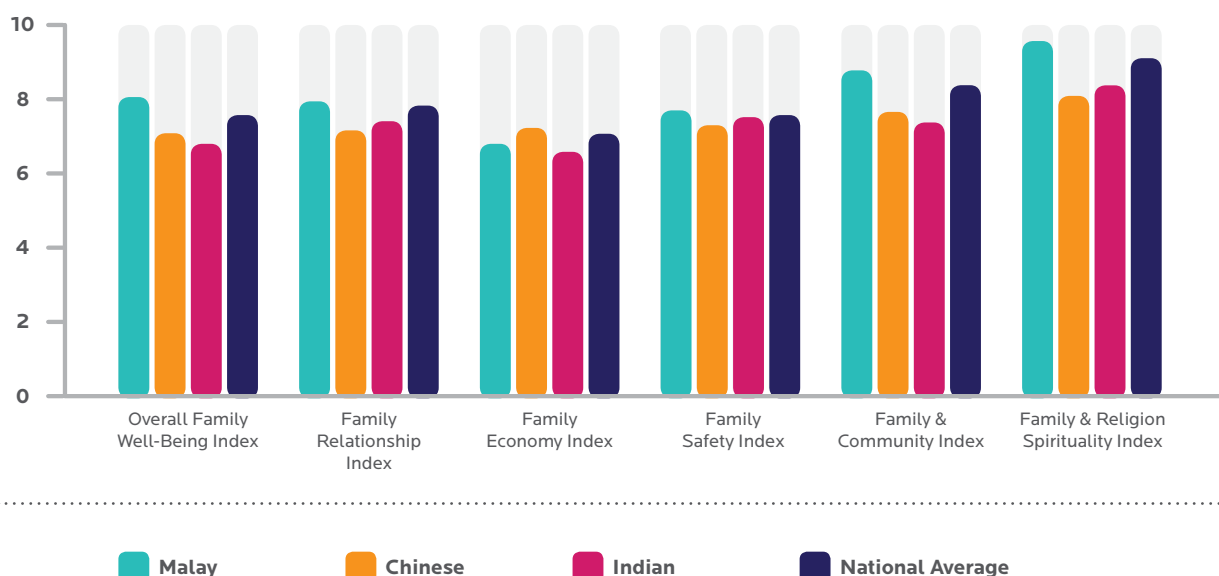
111   Interviews with Government officers, NGOs and other stakeholders

112   'Aspirations of Malaysian Indians Towards 2020' written by Dr. Denison Jayasooria, 2015

113   Malaysia Family Well-being Index, 2011

The high incidence of domestic abuse among the Malaysian Indian community given its overall population ratio is also alarming: In 2014, 22% of cases reported to KPWKM occurred in Indian households (against 7% of Malaysian population), while 56% and 13% occurred in Malay and Chinese households respectively.[114] Alcoholism is cited as one of the top 3 causes of domestic violence amongst Malaysian Indians.[115] In addition, 12% of reported cases of children in need of care and protection are Malaysian Indian.[116]

Cases of Reported Domestic Violence
by Ethnic Group 2014

Malay	Chinese	Indian	Others
409	96	159	67

---
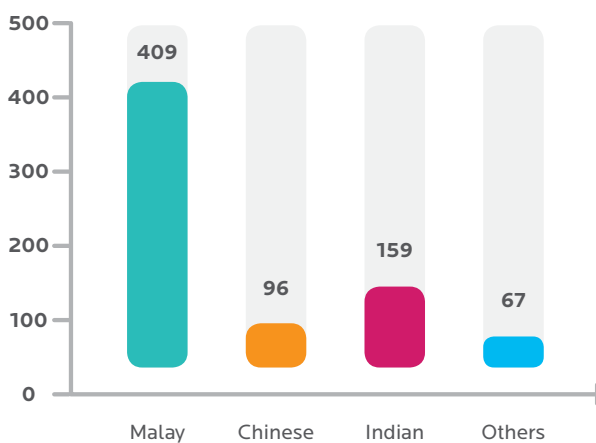
114   Laporan Statistik Jabatan Kebajikan Masyarakat 2014

115   Ibid.

116   Ibid.

Key Issues & Current Intervention

Dysfunctional families often experience more than one stressful event at any point in time. Although there are many programs for dysfunctional families that are currently in place, they are mainly short-term based.[117] Moreover, outreach to Malaysian Indian families is currently limited compared to the past when there were more Indian/Tamil-speaking officers and more targeted family planning programs in the estates[118]. With the displacement of estate workers and their households to urban areas, it became more difficult to reach these Indian families. Those who are reached are also often resistant to assistance due to lack of trust, cultural incompatibility or shame.[119]

Another reason for resistance is the acculturation of certain issues, particularly high alcohol consumption, which is seen as common practice. An estimated 11.2% of Indians above 18 years old are 'current drinkers', 62.5% of whom are categorised as 'binge drinkers'.[120]

Existing measures provide a start but more must be done to address issues of longer-term support and family resistance. Firstly, locally based trained caseworkers need to be assigned to identify families to build trust and to institute a systematic turnaround program. The caseworkers should understand the identified family's worldview, which is rooted not only in their socioeconomic status but also their social context, culture and religion.

Secondly, awareness on the role of the family in perpetuating Malaysian Indian community issues needs to be increased. Dysfunctional behaviors' that are seen to be common practice need to be seen as a challenge for the community and family unit to overcome. In cases where mental health is a contributing factor, referrals need to be made to the right parties and medical professionals to ensure that the appropriate level of support is provided.

117　Interviews with agencies and community workers

118　Interviews with Government agencies

119　Ibid.

120　'Current drinker' is defined as those who have consumed alcoholic beverages for the past 12 months while 'binge drinker' refers to those who consume large quantities of alcoholic beverages (six or more drinks) in a single session. Source: National Health & Morbidity Survey 2015 - Non-Communicable Diseases, Risk Factors & Other Health Problems, Ministry of Health

Moving Forward: Recommendations and Initiatives

The Blueprint fully supports KPWKM's efforts on family development and seeks to ensure that Malaysian Indian families benefit from current programs and their continuous improvement. Towards this aim, the following targets are set:

- Close the gap between Malaysian Indian households and the national average in the Family Well-Being Index

- Ensure reported cases of abuse and domestic violence within Malaysian Indian households is on a downward trend[121]

To deliver on the targets, the MIB aims to effect the following:

1. Pilot and roll out a Family Turnaround program

The program aims to tackle multiple family issues via hand-holding and family skills building to achieve several key targets such as educational attendance, productive employment, violence avoidance and others. Trained and experienced caseworkers proficient in Tamil or the relevant vernacular language work with families on a pre-agreed family improvement plan, which integrates values and spiritual components. As pillars of the community, schools and temples will be engaged as program partners wherever relevant and effective.

The program is to be piloted over a minimum of two years, with sufficient budget and resources including support via partnerships with NGOs, social enterprises and the private sector. Best practices from the pilot will be shared with KPWKM and other relevant agencies for concerted rollout on identified IB40 families.

---

121   Based on baseline of end 2016

IB40 FAMILY TURNAROUND PILOT PROGRAM
(Illustration)

Scope

- Identification and outreach
- Family turnaround plan co-agreed between the caseworker and families, including intensive family support services, substance abuse abstinence, family strengthening program, skills training, job placement
- Impact measurement

Milestones / Targets

2016-2020	2016-2026
• 95% educational attendance • Unemployed family member moved into continous employment for 3-6 months	• Youth Crime reduced by 50% • Anti-social behaviour (including domestic violence) reduced by 50% across the family

Principles

- A dedicated 'change agent/mediator', dedicated to a family;
- Practical 'hands-on' support;
- A long term approach - minimum 2 years; including control test;
- Considering the family as a whole - rather than responding to each problem, or person separately;
- Common purpose and agreed action.

Resources

People	Domain experts - full time family officers, dedicated officers to manage and oversee data gathering, implementation and tracking.
Partners & Stakeholders	Service providers / NGO; Donors; PPP Partners
Facilities	Schools, Temples, Public Halls

2. Establish a 'Family First' campaign and support platform

This public awareness campaign functions complements the Family Turnaround program outlined earlier and seeks to create desire for change within troubled families and the general Malaysian Indian community, particularly against 'normalised' dysfunctions such as regular alcohol overconsumption[122] and violence. The awareness campaign is accompanied by an information and referral service to support families coming forward with questions or requests for assistance.

---

122   Supply-side interventions against alcohol overconsumption is tackled in the Inclusion chapter

STRENGTHENING FAMILIES PROGRAM (USA)

A benchmark program for parents and children in troubled families

The Strengthening Families Program is designed to improve parenting skills, strengthen family realtionships and reduce problem behaviours including alcohol or substance abuse.

Follow up studies found reductions in risk behaviours including alcohol, tobacco and drug use up to five years after program graduation. The program has been adapted in over 35 countries.

Identification & Outreach

- Identify targets through partner referrals e.g. churches, schools etc. "Target the student to target the families"

- Incentives for program participation such as childcare, food, transportation allowance

- Marketing efforts through schools, grocery stores and otger community gathering sites

Program Curriculum

- User friendly materials and methodology e.g. games, skills practice, family projects

- Parents: listening, getting help, etc.

- Youth: understanding parent's challenges, peer pressure resistence skills, etc.

- Families : mutual goal setting, joint problem solving, family undestanding, etc.

Resources

- Funding through federal and state government grants, sponsorship etc.

- Program participant incentives supported by sponsorship.

- Facilitators are trained to ensure program fidelity; recertification required every 3 years

- Program sessions are conducted in schools and community centres

- Curriculum materials are bilingual - mother tounge and english.

Monitoring & Evaluation

- Pre-and post-test; follow up evaluation visits

- Obeserver appointed to ensure quality delivery of sessions

- Impact targeted: reduced aggressive behavoiur, increase in school achievement, reduced alcohol and drug use behaviour, reduced symptoms of depression, etc.

Source : Strengthening Families Program

Realising Each Child's Potential

Education & Nurturing

The importance of education is self-evident; people who have benefited from quality education generally have greater life opportunities, higher income, better health and a better quality of life. Education increases the productivity and economic growth of a nation. It is also important in bringing about social, economic, and political inclusion.

Education is particularly important to uplift the socioeconomic status of those in the bottom 40% of the population. Education has the potential of levelling the playing field between social classes; indeed it has been noted that "post secondary schooling is a filter that keeps parents' economic position from simply passing straight through to their children, thus simultaneously promoting economic efficiency, social justice, and social mobility."[123]

Although much has been achieved to uplift the educational attainment of Malaysians overall, the educational attainment amongst Malaysian Indians reveals much room for improvement. Young adult Indians provide a stark illustration: 9% of Indians in the 20-24 age group have low educational attainment (i.e. only up to lower secondary), compared to 6% of Malays and 5% of Chinese. Similarly, for the slightly older cohort aged 25-29, 13% of Indians in this age bracket have low educational attainment (i.e. only up to lower secondary), compared with 9% of Malays and 7% of Chinese.[124]

The mission of this Blueprint is to close the inter-ethnic gap in educational attainment as well as to ensure that a minimum level of educational attainment is achieved for all Indian children. This mission complements the Government's broader initiatives to improve Malaysia's educational system, as outlined in the Malaysia Education Blueprint ("MEB") and the 11th Malaysia Plan. Against this backdrop, the Blueprint aims to ensure that the Malaysian Indian Community, particularly the IB40, can access or otherwise benefit from the relevant initiatives under the MEB and the 11th Malaysia Plan, complementing these initiatives with Indian-centric actions where appropriate.

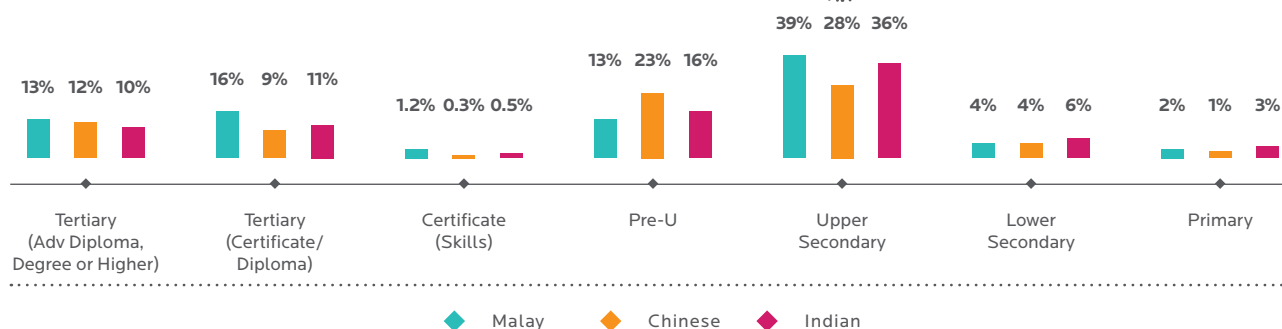**123**   Haveman, Robert & Smeeding, Timothy (2006) "The Role of Higher Education in Social Mobility" The Future of Children Vol. 16 No. 2 pp. 125-150

124   Education and Social Characteristics of The Population (2010) Department of Statistics, Malaysia

Highest Level of Education among Population **Aged 20-24** by Ethnicity, 2010

	Tertiary (Adv Diploma, Degree or Higher)	Tertiary (Certificate/ Diploma)	Certificate (Skills)	Pre-U	Upper Secondary	Lower Secondary	Primary
Malay	13%	16%	1.2%	13%	39%	4%	2%
Chinese	12%	9%	0.3%	23%	28%	4%	1%
Indian	10%	11%	0.5%	16%	36%	6%	3%

◆ Malay   ◆ Chinese   ◆ Indian

This Blueprint also sets out to improve current Indian-focused interventions, which were put in place for the first time relatively recently. Recognising the need to close the large gap[125] between Tamil-vernacular primary schools ("SJKT") and other types of schools, the Government has formed a unit within the Prime Minister's Department, PTST,[126] to improve the status of SJKTs throughout the country. The unit was also tasked to produce the 'Action Plan for the Future of Tamil Schools', a comprehensive charter for the continuous development of SJKTs in Malaysia. This action plan, which was launched in February 2014, also guides much of this Blueprint's recommendations on SJKTs.

Other Indian-focused interventions were taken up by SEDIC,[127] a unit set up in 2014 to work with NGOs on social assistance in a variety of areas. Some of these programs include assistance for Indian students and youths in overcoming issues pertinent to the Malaysian Indian community, such as transitioning to a Malay-vernacular secondary school, qualifying and applying for tertiary-level institutions, underperformance, dropping out, exposure to gangs and others. While these interventions have provided a measure of progress, it is still early days and more can be done to lift the education attainment level of the Malaysian Indian community at least up to the national average. In making its recommendations, this Blueprint is driven both by the conviction that interventions are most effective when implemented early, as well as the resolve to ensure that no child or youth under the age of 18 is left behind.

---

125   The gap pertains to a number of areas, including preschool education, infrastructure and facilities, teachers and teacher training, students and academic achievement, location of schools, curriculum, remedial and special education, leadership, the involvement of parents and the community, and financial matters

126   PTST

127   Socio-Economic Development of the Indian Community Unit

Realising Each Child's Potential: Targets

Complementing targets set in the 11th Malaysia Plan and the Malaysian Education Blueprint, the MIB sets out to achieve the following:

Overall: IB40 Children & Youth

- Ensure performance of IB40 children in literacy and numeracy as well as UPSR and SPM results are at least on par with the national average within 10 years of MIB implementation

- Ensure downward trend in the dropout rate among IB40 children at primary and secondary levels [128]

- Ensure at least 30% increase in enrolment and graduation from tertiary institutions (including TVET) among IB40 youth in tertiary institutions (including TVET) within 10 years of MIB implementation [129]

Early Education

- Ensure Malaysian Indian children aged 4 to 6 years, regardless of income and documentation status, receive childcare or early education[130]

- Ensure all SJKTs identified as 'preschool feasible' have established preschools with sufficient class sizes within 5 years of MIB implementation

- Ensure all Indian-vernacular preschools, i.e. preschools established in SJKTs, temples or private grounds, are staffed by teachers with sufficient preschool qualifications or training

Primary Level – SJKT

- Ensure performance gaps of SJKT vs. SRK and SJKC in literacy, numeracy and UPSR subject pass rates are closed within 10 years of MIB implementation

- Ensure all SJKTs achieve minimum standards in infrastructure, staffing, and other key indicators of school quality within 10 years of MIB implementation

- Ensure all SJKT teachers and head teachers show improvement in performance through a systematic professional development program and a clear career pathway

- Ensure all SJKT children exhibit language proficiency and are fully prepared for mainstreaming, none needing to attend Remove Classes within 5 years of MIB implementation

---

128   Dropout rates do not include those identified for streaming into TVET and/or enrolment into at-risk children & youth programs

129   As measured against the 2016/17 baseline

130   In line with the Malaysian Education Blueprint which aims to ensure 100% preschool enrolment by 2020

Primary Level – National Schools

- Ensure performance gaps in literacy, numeracy and UPSR amongst Indian students in SRKs vs. their peers in SRK, SJKT and SJKC are closed within 10 years of MIB implementation

Secondary Level

- Ensure performance gaps in PT3 and SPM of Indian students vs. their peers are closed within 10 years of MIB implementation

- Ensure Indian children and families receive early guidance on post-PT3 or post-secondary educational, training, apprenticeship and employment options

Tertiary Education

- Enable and facilitate at least 7% Indian enrolment in all Government colleges, universities, polytechnics and other tertiary/further education institutions, without compromising entry standards, within 10 years of MIB implementation

- Ensure deserving cases of Indian youth in financial need are supported by scholarships or loans

At-Risk Youth

- Ensure reduction of Indian youth involvement in crime and juvenile delinquency

- Ensure improving trend in risk assessments of delinquency and offending amongst Indian children and youth[131]

---

131   Risk assessment tools to be developed and implemented in 2017/18 based on risk factors identified by field practitioners, such as family environment, substance usage, personal disposition etc.

A. Overall: IB40 Children & Youth

Low socioeconomic status is a key cause of poor educational attainment amongst school children, which in turn perpetuates low socioeconomic status in the next generation and beyond. In fact, international studies show that the effect of parents' class on a child's education is larger than the effects of factors such as school or teacher quality.[132] Apart from means, parents with lower socioeconomic status generally have less time, attentional bandwidth, awareness of parenting requirements, and 'income class capital' – factors that are as vital, if not more so, as the quality of schools and teachers.[133]

SJKT DURIAN TUNGGAL, MELAKA
Special funding from YAB PM of RM 500,000 for a new school hall, completed in 2016.

There is evidence that the effect of household socioeconomic characteristics, such as educational levels, is more pronounced for Malaysian Indians than other ethnicities.

For children born to parents with no formal education, 33% of Bumiputera and 44% of Chinese children succeed in attaining tertiary education compared to only 5% of Indian children; this inter-ethnic pattern is similar for parents with primary and secondary education. The inter-ethnic educational attainment pattern of Malaysian Indians only disappears at the highest level i.e. where parents possess tertiary educational qualifications.[134]

In 2015, the percentage of Indian students who passed all subjects in the UPSR examinations stood at 54%, lower than the national average of 66%.[135] In the same year, the percentage of Indian students who passed all subjects in the SPM examinations was 44%, lower than the national average of 55%.[136] There is a high likelihood that IB40 children and youth are the main contributors to this underperformance. Apart from underperformance, there is also the arguably more serious problem of dropouts. Among children who drop out of primary school, around 13% are Indian, a disproportionately high percentage given that Indian children comprise 6% of all primary school students. At the secondary school level, Indian youth comprise 8% of total dropout cases in 2014. Again, there is a high likelihood that IB40 children and youth are the main contributors to these statistics.

132 Greenstone, M; Looney, A; Patashnik, J; & Yu, M (2013) Thirteen Economic Facts about Social Mobility and the Role of Education, Policy Memo for The Hamilton Project

133 "Class and family in America: Minding the nurture gap" (2015, March 21) The Economist. Accessed at: http://www.economist.com/news/books-and-arts/21646708-social-mobility-depends-what-happens-first-years-life-minding-nurture-gap

134 Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016

135 "UPSR Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia.

136 "SPM Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia

Key Issues & Current Interventions

The issue of access to quality schools and teachers are addressed in subsequent sections of this Blueprint chapter. In the case of IB40 children and youth however, a chief priority is to consider and address the impact of parents and the home environment. The contribution of the family to student potential and performance is not as widely recognised as that of the education system, as evidenced by relative budget allocations, research, and policy attention. According to field workers the low educational attainment of IB40 parents and caregivers, which in many cases is exacerbated by illiteracy and/or dysfunctional behaviour, makes them relatively unable to assist with schoolwork or provide positive discipline and reinforcement compared to middle- and upper-income parents.[137]

SJKT LADANG WEST COUNTRY BARAT, SELANGOR
Stimulus package of RM 2.98 Million for a
new multi-storey school block, completed in 2015

The capacity of schools and teachers to deal with class-driven underperformance is also a challenge. Schools and teachers need to be equipped, sensitised and trained to address needs of children from underprivileged homes, which, in the case of Indian families, could include a disproportionate number with parents who are incarcerated or afflicted with substance or alcohol abuse.

A number of measures have been undertaken to support children and youth from underprivileged backgrounds. Broad Government programs have focused on financial aid, with assistance in the form of free textbooks, supplementary food programs and tuition aid amongst others. In terms of Indian-focused interventions, measures have focused on grants to Non-Governmental Organisations ("NGOs") for tuition, homework guidance, mentoring, as well as parental engagement.

These measures are helpful but could be better integrated. A holistic view is needed to, firstly, ensure sufficient coverage of IB40 children and households, particularly those most at risk of serious underperformance; secondly, to deploy a more comprehensive and structured set of assistance based on the needs and profiles of the child and parents or caregivers; and thirdly, to evaluate impact and make course corrections or refinements. Closer inter-agency collaboration and increased community participation is also needed to ensure that the cause of uplifting IB40 children and youth is strongly championed, with a shared interest in ensuring results.

---

137 Periasamy, Santhi (2016) "Underachieving Youths and the Education System: A Case Study of the EWRF Research Programs" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 409-425; CHILD submission for the 11th Malaysia Plan

CHARACTERISTICS OF IB40 PARENTS
WITH SCHOOL-GOING CHILDREN

'Good' level of language proficiency as self-reported by IB40 respondents with school-going children:

CONVERSE

English	BM	Tamil
73%	96%	99%

COMPREHENSION

English	BM	Tamil
78%	95%	99%

READING

English	BM	Tamil
58%	79%	65%

COMPOSITION

English	BM	Tamil
54%	76%	60%
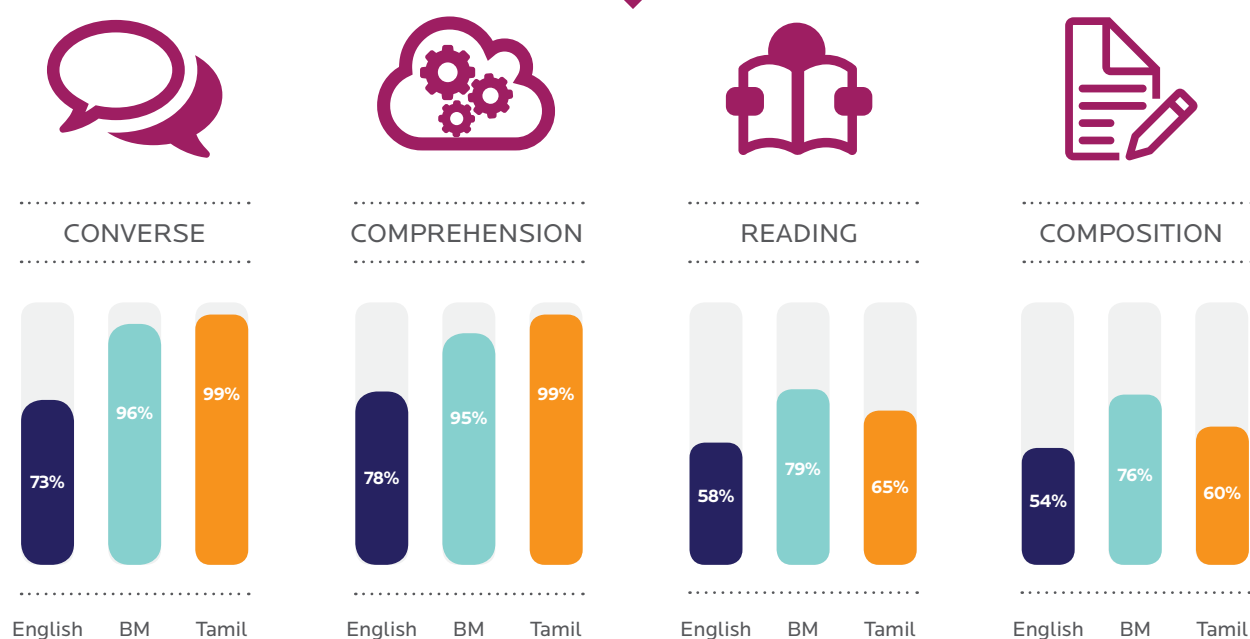
Highest level of education of IB40 respondents with school-going children :

7%	Tertiary
31%	Upper Secondary
33%	Lower Secondary
23%	Primary School
5%	Did not attend school
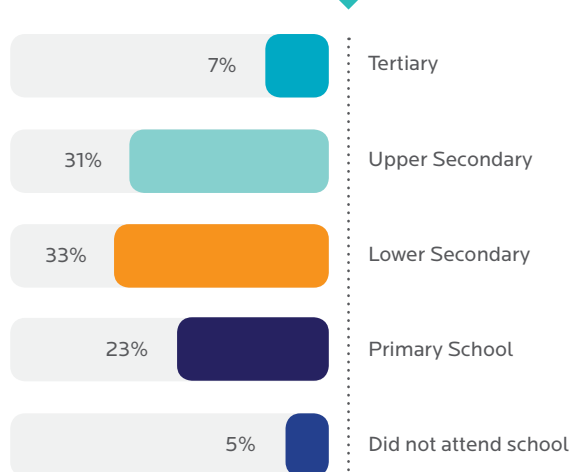
68% of PARENTS with school-going children below 18 years old expect their children to continue studies beyond Form 5

Source : Peninsular-wide face-to-face survey of>2,000 IB40 respondents, 2016. Malaysian Indian Blueprint Secretariat.

Moving Forward: Recommendations and Initiatives

To ensure that all children and youth from IB40 households are not left behind, this Blueprint aims to achieve the following targets:

- Ensure performance of IB40 children in literacy and numeracy as well as UPSR, PT3 and SPM results are at least on par with the national average within 10 years of MIB implementation

- Ensure downward trend in the dropout rate among IB40 children at primary and secondary levels[138]

- Ensure at least 30% increase in enrolment and graduation from tertiary institutions (including TVET) among IB40 youth within 10 years of MIB implementation[139]

To deliver on these targets, this Blueprint aims to effect the following:

1.   Establish IB40 Educational Performance Initiative

To structure, establish, and implement a cohesive Initiative focused on tracking and improving the educational attainment of IB40 children and youth. The Initiative is to have a clear political mandate, comprehensive programmatic scope, indicators and milestone targets, budget and dedicated resources, platforms for inter-agency collaboration, advisory working groups, and avenues for partnerships with NGOs, social enterprises and the private sector as illustrated below. Results of the Initiative are to be published periodically, and approaches are to be continuously fine-tuned based on new learnings.

Family-related modules within the IB40 Performance Initiative will be linked to the Family Turnaround Program (outlined in the 'Addressing Foundations' chapter) to support IB40 parents and caregivers in providing a positive home study culture.

Modules related to disciplinary cases or at-risk children & youth behaviour within this umbrella Initiative will be linked to the At-Risk Children & Youth Program (outlined in the 'At-Risk Children & Youth' section below).

Modules related to non-enrolment due to documentation issues will be linked to the Documentation Program (outlined in the 'Inclusion' chapter).

---

138   Dropout rates do not include those identified for streaming into TVET and/or enrolment into at-risk youth programs

139   As measured against the 2016/17 baseline

IB40 Educational Performance Initiative
(Illustration)

Scope

- Identification and outreach

- Student's learning needs and aspirations, including role modelling

- Parental engagement/home learning environment (link to Family Turnaround Initiative)

- Teacher and school engagement on IB40 educational needs

- Additional support e.g. tuition, special education

- Impact measurement, continuous improvement and service provider capacity building

Milestones / Targets

2016-2017	2018-2020	2021-2025
• Detailed design & establishment of initiative	• Refinement of Initiative based on learning/best practices	• Refinement of Initiative based on learning/best practices
• Student, HH, school and teacher identification & baselining (database)	• Continued outreach and database enrichment	• Continued outreach and database enrichment
• Programmatic rollout on 25% of database; impact measurement	• Programmatic rollout on min. 60% of database; improved impact vs. 2016-17 period	• Programmatic rollout on 100% of database; improved impact vs. 2018-2020 period
• Minimum 20% reduction in intra-ethnic & intra-ethnic gap in literacy, numeracy, UPSR, SPM & drop-out rates vs. 2016 baseline	• Minimum 50% reduction in intra-ethnic gap in literacy, numeracy, UPSR, SPM & drop-out rates vs. 2016 baseline	• No significant intra-ethnic & intra-ethnic gap (below 5%) in literacy, numeracy, UPSR, SPM & drop-out rates vs. 2016 baseline

Resources

People	Partners & Stakeholders	Funding
• Domain experts-full time executives as well as advisors	• Service providers/NGOs (help to scale)	• Committed Government funding until 2020; 2021-2025 funding to be reviewed
• Dedicated officers to manage & oversee modules	• MOE, MOWFCD and associated agencies	• Additional supported by PPP
• Research & tracking team (shared)	• Donors; PPP partners	

2. Streamline units, initiatives & budgets under the CCIC related to education

To implement the IB40 Educational Performance Initiative and other education-related programs, resources that are currently deployed on education matters within PTST and SEDIC are to be consolidated and strengthened into an Education Team within a cohesive MIB Implementation Unit.[140] The core mandate of the Education Team is to address the educational performance gaps of Indian students, particularly from IB40 households.

3. Establish Joint CCIC-MOE Taskforce on Education

A Joint Taskforce comprising senior officials from the MOE, the MIB Implementation team, and other relevant Government agencies, and reporting to the CCIC, is proposed to be established. The Joint Taskforce would meet regularly to resolve implementation issues and to track progress on indicators related to Indian educational attainment.

In the case of IB40 educational performance in particular, the proposed Joint Taskforce would develop a module to train and provide on-going support to teachers in both SRKs and SJKTs to address the challenges and needs of underperforming B40 children in general and IB40 children in particular. The Joint Taskforce would also explore the assignment of Indian teaching assistants and/or counsellors for language and cultural support to assist teachers with underperforming IB40 students.

---

140   More details on the MIB Implementation entity are in the Implementation Chapter

B. Early Education

Several studies have shown the vital importance of early education and childcare in setting up a child for educational success and beyond. Positive effects are found on children's development in language, literacy, and early math skills; in social and emotional readiness; and in the propensity of staying on track and staying engaged in the early school grades.[141] High-quality early learning programs can help level the playing field for children from lower-income backgrounds. For IB40 children in particular, the lack of early education means that they are doubly disadvantaged when they enter Sekolah Kebangsaan due to language issues.[142]

An estimated 55% of Indian children aged 5-6 attend preschool,[143] a significant gap relative to the 100% early education enrolment goal stated in the MEB.[144]

Of those enrolled in preschool, most are deduced to be attending privately run preschools, or preschools run by various other agencies such as KEMAS[145] etc., as only an estimated 10% of Indian preschool-aged children attend MOE-run preschools. [146] Viewing across the board, Malaysian Indian children make up only 3% of the total enrolment in MOE-run preschools while 5% are Chinese and 92% are Bumiputera.[147]

Total percentage of enrolment in MOE-run preschools

◆ Bumiputera children **92%**   ◆ Chinese children **5%**   ◆ Indian children **3%**

SJKT LADANG SAGGA, NEGERI SEMBILAN
Stimulus package of RM 4.33 Million for the construction of a new school building and a computer lab, completed in 2016.

---

141   Yoshikawa, H; Weiland, C; Brooks-Gunn, J; Burchinal, MR; Espinosa, LM; Gormley, WT;... Zaslow, MJ (2013) Investing in Our Future: The Evidence Base On Preschool Education Ann Arbor: SRCD

142   Interviews with PTST & SEDIC

143   Action Plan for the Future of Tamil Schools Unit (PTST) 2014.

144   Malaysian Education Blueprint 2013-2025

145   Jabatan Kemajuan Masyarakat (KEMAS) is a unit under the Ministry of Rural and Regional Development tasked with improving the livelihoods of people in rural areas.

146   "Enrolment Data by Ethnicity and by Level Of Education", Ministry of Education Malaysia

147   "Enrolment Data by Ethnicity and by Level Of Education", Ministry of Education Malaysia

Key Issues & Current Interventions

It can be inferred from these statistics that the rate of preschool enrolment amongst approximately 26,000 Indian 5- and 6-year-olds from IB40 households is significantly lower than 55%. Many IB40 parents may not have the means to send their children to nearby preschools, assuming that there are affordable or subsidised preschools nearby. According to lay accounts, tuition fees for preschools run by the MOE and other Government agencies[148] can range between RM10 to RM180 per month.[149] This does not include the one-off registration fee, which ranges between RM100 to RM900. Private preschools on the other hand may charge anything between RM10 to RM1,000 or more per month.[150]

In addition to tuition fees, ancillary costs such as transport, safety concerns, and other factors prohibit preschool enrolment amongst the IB40. The situation is not improved by the fact that a significant proportion of IB40 households are not aware of or do not register for welfare assistance, which covers expenses related to early education.

Apart from the issue of means, the issue of supply and access is also significant. Not all SRKs and SJKTs have preschools or preschool facilities on the premises. Standalone nurseries and preschools are few in areas with high densities of B40 communities, though at any rate, for safety and convenience IB40 parents prefer to send their children to preschools contained within school compounds.[151]

SJKT MASAI, JOHOR
Special funding from YAB PM of RM 2 Million for a new school block completed in 2015.

---

148 Government agencies that run preschools include KEMAS, PERPADUAN, PASTI, JPNIN etc.

149 "Tadika Pilihan Untuk Anak" (2015, November 13) irrayyan.com. Accessed at: http://www.irrayyan.com/2015/11/tadika-pilihan-untuk-anak.html#

150 Mustafa, Lily Muliana & Azman, Mohamed Nor Azhari (2013) "Preschool Education in Malaysia: Emerging Trends and Implications for the Future" American Journal of Economics 3(6), pp. 347-351

151 Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC)

SJKT PAYA BESAR, KEDAH
Government allocation of RM 9 Million for the construction of a new SJKT.

The supply of appropriately trained preschool teachers, particularly in SJKTs, is also an important issue[152]. In 2016, approximately 60% of the teachers in SJKT preschools have degree-equivalent qualifications. Qualified preschool teachers with the proficiency to teach in Tamil or other Indian vernacular languages, and to bridge the gap between the mother tongue with Bahasa Melayu and English, are limited.[153]

The Government has been carrying out several measures to improve preschool access and enrolment as per the 'Perluasan Prasekolah' initiative pledged in the 10th and 11th Malaysia Plan as well as the MEB. The number of Government-run preschool classes has progressively increased to nearly 43,000 classes, supplemented with another 1,700 classes established and run by the private sector via a Private Preschool launching grant.[154] Teacher training and a system of inspections have been established and strengthened. To assist low-income households, preschool fee assistance of up to RM150 per month is offered to qualifying families.[155]

SEDIC has been supplementing Government efforts by providing grants to qualifying NGOs to establish preschools in SJKTs as well as to send SJKT preschool teachers for relevant training programs. These efforts have resulted in faster establishment of preschools, although coverage is still limited currently to 7,550 children from mainly IB40 households.

More can be done on both fronts. Closer collaboration between the MOE, PTST and SEDIC is needed to ensure that sufficient preschool classes are established in areas with high densities of IB40 and B40 households, whether in SRKs or SJKTs. Closer collaboration is also needed to ensure that all SEDIC-assisted preschools in SJKTs are formally recognised and integrated into the fold of MOE-endorsed preschools, accompanied with MOE oversight and continuous teacher improvement.

Efforts should continue to increase the supply of trained preschool teachers in SJKTs as well as Malaysian Indian preschool teachers in SRKs and other Government-run preschools. Finally, the design and outreach of financial assistance programs can be improved to ensure that all qualifying IB40 households receive sufficient support for preschool enrolment and attendance.

152   Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC)

153   Rajendran, NS (2016) "Status of Tamil School Education in Malaysia and Future Prospects" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 387-407

154   "Malaysia Education Blueprint Annual Report 2014" Ministry of Education Malaysia

155   "Ringkasan Garis Panduan Permohonan Bantuan Yuran Murid Prasekolah Swasta/ Pusat Pendidikan Khas (Pindaan 2015)", Ministry of Education Malaysia

Moving Forward: Recommendations and Initiatives

To ensure that all Malaysian Indian children of preschool-going age receive early education, in line with the Government's aim of 100% preschool enrolment, this Blueprint aims to achieve the following targets:

- Ensure Malaysian Indian children aged 4 to 6 years, regardless of income and documentation status, receive childcare or early education[156]

- Ensure all SJKTs identified as 'preschool feasible' have established preschools with sufficient class sizes within 5 years of MIB implementation

- Ensure all Indian-vernacular preschools, i.e. preschools established in SJKTs, temples or private grounds, are staffed by teachers with sufficient preschool qualifications or training

To deliver on these targets, this Blueprint aims to effect the following:

1. Establish Joint CCIC-MOE Taskforce on Education (as mentioned in Section A)

In the case of early education, the Joint Taskforce resolves implementation issues related to supply of preschools in SRKs and SJKTs, as well as issues regarding recognition and oversight of NGO-run schools in SJKTs and teacher training, amongst others.

The MIB notes that the aim of universal pre-school enrolment by 2020, in line with the Malaysian Education Blueprint, is an ambitious one particularly for IB40 children. The target would need to be supported by strong cooperation amongst members of this Taskforce, sufficient resources and the participation of private sector partnerships.

---

156   In line with the Malaysian Education Blueprint which aims to ensure 100% pre-school enrolment by 2020

SJKT PERSIARAN RAJA MUDA MUSA, SELANGOR

Special funding from YAB PM of RM 1.2 Million for a new
5-storey school block.

2. Streamline units, initiatives & budgets under the CCIC related to education (as mentioned in Section A)

In the case of early education, the streamlined Education Team within the MIB Implementation Unit will continue to support broader Government efforts by establishing preschools in SJKTs and appropriate community spaces as well as closing the qualification gap amongst SJKT preschool teachers. Programs and resources from previously separate units under the CCIC will be consolidated and reviewed. Supplementary funding from private sector partnerships will also be explored.

Assistance will be provided in identifying and registering IB40 households with the MOE, eKasih and the Department of Social Welfare in order to receive assistance related to early education and its ancillary costs. The Education Team may also complement current Government schemes with temporary, specific assistance e.g. tuition fee vouchers for private preschools if there are no government-run or government-subsidised preschools nearby.

C. Tamil Primary Schools (SJKTs)

Historically, Tamil primary schools in Malaysia were established by British plantation owners to fulfil the educational requirements of the mostly Tamil estate workers. Infrastructure was very basic and teachers were employed from amongst the Tamil-literate inhabitants or recruited from India.[157] Today, Tamil primary schools or SJKTs are seen as an important institution to preserve the Tamil language and cultural heritage, particularly amongst the IB40. A large-scale survey of IB40 respondents revealed that 79% prefer SJKTs to other school types, the majority of which citing culture and language as the reason.[158] Tamil language has been and continues to be the medium of instruction in SJKTs for all subjects except Bahasa Melayu and English.

SJKT REGENT, NEGERI SEMBILAN
Stimulus package of RM 8.55 Million for the relocation and construction of a new school building and a field.

As of 2014, there are a total of 155 Government SJKTs and 368 Government-aided SJKTs.[159] Over 70% of the schools are located in rural areas.[160] With increasing urban migration and a generational movement away from the plantation sector, there has been an increase in demand for SJKTs particularly in suburban areas with high densities of Malaysian Indian households.

The relative popularity of SJKTs have increased: in 2015, an estimated 55% of primary school-going Indian children (85,473 students) went to SJKTs compared to 47% in 2000. [161]

---

157 Moorthy, Ravichandran (2016) "Ethnic Indians in Malaysia: History and Issues of Development" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 39-56.

158 Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

159 PTST, Government-aided schools are schools which are partly financed by the Government (via grants) with the remaining funds financed by alternative sources

160 "Malaysia Educational Statistics 2015", Ministry of Education Malaysia

161 2000 data extracted from Malaysia Education Blueprint 2013-2025. 2015 data calculated based on Pelan Tindakan Masa Depan Sekolah-sekolah Tamil and "Enrolment Statistics of Indian Children in MOE-registered Schools 2014" provided by the Ministry of Education

SJKT DENGKIL, SELANGOR
Special funding from YAB PM of RM 330,000 for a new school block and a science lab.

Compared to past decades, the performance of SJKT students has shown improvement although it is still below the national average: in 2015 only 47% of SJKT students passed all subjects in the UPSR examinations[162] compared to the national average of 66%.[163] Nevertheless, the relative performance of those who passed has improved - the gap in "Gred Purata Nasional" (GPN) between SJKTs and the national average for UPSR dropped from 0.27 points in 2010 to 0.07 points in 2014 though the gap widened again in 2015 to 0.25 points[164].

SJKT SIMPANG LIMA, SELANGOR
The Community Chest (TCC) funding of RM 6 Million for the construction of three 4-storey blocks and other facilities.

162 PTST

163 "UPSR Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia

164 "Gred Purata Nasional" (GPN) is the weighted average of scores achieved by students across all schools in a particular examination. A GPN score ranges from 1 to 5, with 1 indicating a perfect score. The widening gap was estimated to be caused by a drastic change in the UPSR examination format, inadequate preparedness of teachers and students in tackling higher-order thinking (HOT) items as well as a more stringent marking scheme. Source: PTST dialogue with teachers and the Director of the Examination Syndicate, Ministry of Education, Malaysia.

Performance in Mathematics is consistently high. However, performance in Science and especially languages (apart from Tamil) are somewhat inconsistent as shown in the table below.[165] Much more work needs to be done on improving these scores. Underperformance in Bahasa Melayu and English contributes to problems in transitioning and mainstreaming into Bahasa Melayu-medium national secondary schools, which may not be entirely resolved by the currently mandated remedial Remove Classes ("Kelas Peralihan").

Despite the relative underperformance, there are indications that Malaysian Indian students from SJKTs may perform better along other educational parameters. SJKT experts have observed that dropout rates are lower amongst SJKT Indian students compared to Indian students from SRKs. In addition, Indian students coming from SJKTs have been observed to be more likely to complete Form 5 than their Indian counterparts from SRKs.[166]

---

165 Analysis of UPSR achievements. Source: PTST and Examination Syndicate, Ministry of Education.

166 Observations from representatives of 323 NGOs who participated in 26 town hall meetings with PTST. Source: PTST Report, 2014.

Key Issues & Current Interventions

One of the biggest issues faced by SJKTs is poor infrastructure. In recent years, significant improvements have been made on this front. Acknowledging the poor condition of the schools, the Government has made a commitment to enhance the state of SJKT classrooms and facilities by allocating approximately RM800 million since 2009.[167] The Government has also established a unit within the Prime Minister's Department, PTST, in 2012 to ensure delivery of this commitment particularly amongst Government-aided schools.

Approximately 346 schools have been upgraded since 2009.[168] However, an estimated 140 more are still in poor condition.[169] Less than 40% of SJKTs have computer labs, which is needed for full implementation of the national curriculum. Closer inter-agency collaboration and accountability is needed to overcome organisational inertia and ensure that fully-funded SJKTs are receiving the upgrading works required. For Government-aided SJKTs, more accountability and transparency by the school boards is needed to curb delays due to disputes within governing bodies as well as costing discrepancies.

Another significant issue related to SJKTs is the capacity of teachers. Only 45% of SJKT teachers have a Bachelors degree and above; the majority of the remainder have SPM as their highest qualification.[170] Apart from formal qualifications, field workers have observed that there is a lack of soft skills among teachers particularly in handling underperforming or problematic students, although this problem is not limited to SJKTs. There is also a shortage of teachers who are fluent in Tamil and who are able to teach Bahasa Melayu and English, something that is important for bridging gaps in translation and comprehension between the languages.[171]

SJKT Teachers Qualification

PhD	Masters	Degree	STPM/ Diploma	SPM
0.03%	2.54%	42.56%	16.24%	38.63%

---
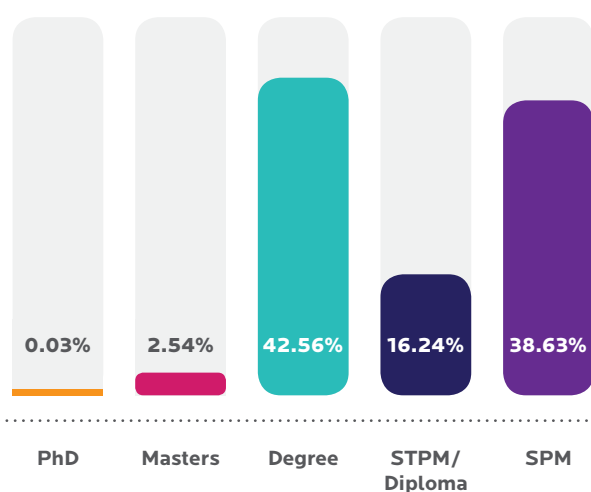
167 PTST

168 PTST

169 "Malaysian Indians and the New Economic Model", Institute of Ethnic Studies (KITA), University Kebangsaan Malaysia (UKM)

170 PTST

171 There is a shortage of 585 Bahasa Melayu teachers and 374 English teachers in SJKTs. Source: PTST Report, 2014

In line with the MEB, the Government has instituted a program of continuous professional development for teachers. PTST and SEDIC have supplemented these efforts by expediting the training of teachers in targeted subjects and working with the MOE to train and redesignate non-language teachers to become multi-subject teachers ("Guru Opsyen"). The rollout of such training needs to continue to be expedited in order to overcome the stated shortages. Also, as mentioned in the IB40 section, schools and teachers should be equipped, sensitised and trained to address needs of underperforming children from underprivileged homes, including those attending SJKTs.

Adequate preparation of students for mainstreaming into Bahasa Melayu-medium secondary schools is also an issue for SJKTs. Students who are not sufficiently conversant in Bahasa Melayu will not only fall behind in their grasp of subjects, they will also lose confidence and fail to integrate socially with their non-Tamil-speaking peers.[172]

To assist such students, the Government via the MEB 2013-2025 has introduced a standard Bahasa Melayu curriculum at the primary level with intensive support for struggling students in Years 4 to 6. Students at SJKTs who are struggling to cope will receive remedial after-school Bahasa Melayu classes. To further improve proficiency in English, the MOE has introduced the Dual Language Program in the teaching of Science, Technology, Engineering and Mathematics (STEM)[173]. In supplementing these efforts, SEDIC has also funded Bahasa Melayu and English immersion camps for identified students. These efforts should continue and be further refined to ensure not only pass rates in examinations but more importantly, genuine proficiency.

Information and communication technology (ICT) literacy is critical to build a knowledge economy and efforts should also be made to ensure that SJKT students are not left behind on this score. An exemplary initiative to improve ICT literacy amongst SJKT children is the Program Titian Digital[174]. Currently, 58 Government-aided Tamil schools are participating in this program that helps to equip schools with ICT labs and trains students in ICT literacy.

Finally, a significant proportion of SJKTs in certain locations face the issue of under-enrolment. The migration of the Indian community to urban areas has left many SJKTs in rural and estate areas with very few students ("Sekolah Kurang Murid"). Out of 523 SJKTs in Malaysia, 322 or 62% have fewer than 150 students. Of these, nearly half or 158 schools have fewer than 50 students.[175]

---

172 Interviews with PTST, SEDIC, and various NGOs.

173 The Dual Language Program gives qualifying schools the option to teach STEM subjects in English. Source: MOE

174 Carried out by Hindu Youth Organization (HYO) in partnership with the Malaysian Community & Education Foundation and supported by the Government of Malaysia.

175 PTST

Tamil Primary Schools,
"No. of Students in U-ETS" Table

Total 322 Schools

101-150 Students	59 Schools
51-100 Students	105 Schools
26-50 Students	84 Schools
11-25 Students	58 Schools
0 - 10 Students	16 Schools

Maintaining quality in under-enrolled schools is a challenge. Due to the relatively remote locations it is difficult to attract and retain sufficient numbers of high-performing teachers and principals or to provide comprehensive co-curriculum offerings and facilities. This affects student attendance as well as educational outcomes.

At the same time, moving or merging under-enrolled schools is challenging and complex. Due to the locations and distances involved, many households would not be able to afford the cost of travelling to the new replacement schools. Most families would also prefer the school to remain in their locality so that their young children can be close to home, even if the school is under-enrolled.[176]

Relocating under-enrolled schools requires a case-by-case approach. In line with this, SEDIC has funded an NGO[177] to engage the community and manage the relocation of 22 under-enrolled SJKTs. This initiative involves extensive discussion with the families affected and careful selection of a feasible new school location. This effort should be expanded to cover more schools where relocation is a workable option based on the distances involved. For schools where relocation is not as feasible for those affected, more effort should be made to integrate online learning platforms provided by the MOE and to tailor online content for SJKTs[178].

---

176   From interviews with SEDIC and PTST; Malaysia Education Blueprint 2013-2025.

177   Pertubuhan Pembangunan dan Kemajuan Sekolah Tamil Malaysia (PPST)

178   In the 11th Malaysia Plan, the Government plans to strengthen online learning in all schools. A digital content development roadmap will be formed to digitise preschool to secondary school education curriculum, towards enabling virtual and interactive learning.

Moving Forward: Recommendations and Initiatives

In response to demand from the Malaysian Indian community, the Government approved the establishment of 6 additional fully-funded SJKTs in 2012, to be located in areas with high concentrations of Indians. While the Government favours modes of instruction that promote the highest levels of learning, this must be balanced with the interests of social integration and national identity. Therefore, this Blueprint is in favour of continuing the approach of new SJKT approval on a case-by-case basis, based on a needs assessment of the local community as well as taking into consideration alternative approaches such as strengthening mother tongue instruction in national schools.

The focus of this Blueprint is on efforts to close performance gaps in existing SJKTs and to assist students in transitioning to a Bahasa Melayu-medium secondary school environment. In line with this, this Blueprint aims to achieve the following targets for SJKTs:

- Ensure performance gaps of SJKT vs. SRK and SJKC in literacy, numeracy and UPSR subject pass rates are closed within 10 years of MIB implementation

- Ensure all SJKTs achieve minimum standards in infrastructure, staffing, and other key indicators of school quality within 10 years of MIB implementation

- Ensure all SJKT teachers and head teachers show improvement in performance through a systematic professional development program and a clear career pathway

- Ensure all SJKT children exhibit language proficiency and are fully prepared for mainstreaming, none needing to attend Remove Classes within 5 years of MIB implementation

To deliver on these targets, this Blueprint aims to effect the following:

1. The SJKT Action Plan

The SJKT Action Plan, published by PTST in 2014, comprises extensive measures to ensure SJKT classrooms and facilities are upgraded; teacher qualifications and capabilities are increased; students are prepared for mainstreaming; and under-enrolled schools are relocated or otherwise strengthened.

Effective implementation of the SJKT Action Plan will be monitored throughout the Blueprint period.

OVERVIEW OF TAMIL SCHOOL ACTION PLAN

Themes	Goals	Key Actions
Preschool	Every Tamil school pupil should be provided with the opportunity to attend preschool	• Establish preschool in all SJKTs • All SJKTs with complete preschool facilities • Recruit teacher aides proficient in Tamil language
Infrastructure	All Tamil school must be equipped with necessary facilities to create conducive learning environment	• Ensure complete facilities, e.g library, science • lab, computer lab, music rooms, sports • equipment and etc. Repair and upgrade facilities required swiftly
Teachers	Every Tamil school teacher to be professionally trained and given opportunity for continuous professional development	• Assign teachers to professional training & encourage continuous professional development • Increase supply of Tamil-speaking teachers
Students and Achievements	Every student must acquire the 3Rs skills (Reading, Writing & Arithmetic) and other skills critical for 21st century	• Ensure special remedial classes made • compulsory starting Year 4 • Include Tamil language in LINUS Program Inculcate entrepreneurship skills
Curriculum	Align SJKT curriculum with National Education Philosophy, Curriculum & International Educational Standard	• Train teachers to teach effectively • Place qualified sport teachers • Increase ICT-based teaching Plan and execute the HOTS learning Provide adequate monitoring and support personnel to ensure quality content delivery
Leadership	All Tamil schools to have high quality principal and supporting leadership team to drive overall school performance	• HMs to attend leadership, management, community engagement & financial courses • HMs with NPQEL qualification
Parents and Community	All Tamil school leadership to form strategic partnerships with parents, PTA, NGOs, LPS, private sector and etc.	• Establish development and monitoring committee with parents's participation • Partner with parents, NGOs and temples • Ongoing dialogue session
Relocation (with agreement of stakeholders)	Every Malaysian child deserves an equal access to education of their choice (in the case of under-enrolled schools)	• MOE expedites the relocation of SJKTs • Conversion of government aided SJKTs to government SJKTs.
Revolving Funds & Others	To engage with various stakeholders to develop a sustainable funding model for Tamil schools	• Set up trust fund to support SJKTs • Establish state government special fund for development of SJKTs

2. Increase community participation to help close gaps

More community involvement, whether direct (e.g. involvement in school operations) or indirect (public scrutiny) can help to increase the speed of implementation. In terms of direct involvement, this Blueprint proposes to establish a Tamil School Development Advisory Board within the ambit of the streamlined Education Team of the MIB Implementation Unit. The Board shall plan and assist in evaluating the long-term development of SJKTs.

This Blueprint also proposes to set up more private sector partnerships to improve SJKT facilities, to upskill SJKT teachers, and to improve language, numeracy and ICT proficiency amongst SJKT students. For targeted SJKTs, including under-enrolled SJKTs, this Blueprint proposes to explore implementing the Trust School model[179] to bring about rapid or wide-ranging performance turnaround.

In terms of indirect community participation, this Blueprint proposes to publish a league table of SJKTs that rates SJKT performance in all key indicators of school quality relative to minimum standards. Schools would be encouraged to publish their individual improvement plans, inviting parents' and local communities' participation and feedback.

---

179 A Malaysian Trust School exemplar is the partnership between the MOE and
     Yayasan Amir. Under this arrangement, Yayasan Amir supports MOE in selected
     areas including pedagogy and performance tracking amongst others

D. Indian Children & Youth in Primary & Secondary National Schools

An estimated 38% of Indian primary-school-going aged children are enrolled in national primary schools while approximately 80% of Indian secondary-school-going aged youth are enrolled in national secondary schools.[180] Judging from 2015 data obtained on overall Indian students' pass rates in UPSR (54%) vs. SJKT students' pass rates (47%), it can be inferred that Indian students in SRKs pulled up the overall pass rate by performing better than their counterparts in SJKT. However, overall performance deteriorates in secondary school. As mentioned in the 'IB40 Children and Youth' section, in 2015 only 44% of Indian students passed all subjects in the SPM examinations compared to the national average of 55%. It is possible that students from SJKTs are disproportionately contributing to the low pass rate due to problems transitioning to the Bahasa Melayu-medium environment, although this would not sufficiently explain the much lower overall SPM performance relative to UPSR. Of those who do pass SPM, it has been observed that they do not receive as much support and guidance on further education options compared to their peers.[181]

Apart from household economic status (addressed in the 'IB40 Children and Youth' section above) as well as the related effect of gangs and at-risk youth culture (addressed in the 'At-Risk Children & Youth' section below), the underperformance of Indian students in national schools points to the possibility of ethnicity-related challenges.

38%
of Indian children are enrolled in national primary schools.

80%
of Indian youth are enrolled in national secondary schools.

Overall Indian students
UPSR EXAMINATIONS
pass rates
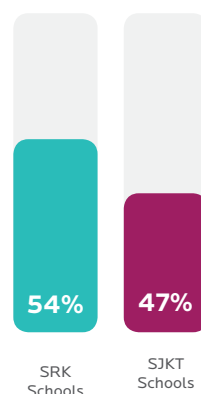
SPM EXAMINATIONS
pass rates

54%	47%	44%	55%
SRK Schools	SJKT Schools	Indian Students	All Students

180   Estimates based on census data and "Enrolment Statistics of Indian Children in MOE-registered Schools 2014" provided by the Ministry of Education.

181   Interviews with various stakeholders from government agencies and NGOs

Key Issues & Current Interventions

One ethnicity-related challenge is bias. Ethnic (and gender) bias in education is part of the human condition; research has shown that uneven treatment by teachers particularly towards minority students is a prevalent occurrence in many countries, even among the most culturally aware teachers. Uneven treatment may be meted out in a range of areas, from expectations of a student's performance, to time and energy invested, to reprimands and punishments.

While ethnic bias in national school classrooms is observed and privately acknowledged,[182] it is rarely recognised publicly. As a result, the problem is not sufficiently explored and resolved. Further, solutions proposed tend to be race-centric or duplicative workarounds – for example, having more race-centric institutions - in order to evade the crux of the matter.

The MOE has taken preliminary steps towards measuring the problem of bias through the lens of diversity and unity. A 'Unity Index' was established to measure the acceptance, respect, and management of diversity within schools.

The pilot survey showed that the highest score amongst teachers was for 'managing diversity' while the lowest score was for 'accepting diversity'. Amongst students, the highest score was for 'respecting diversity' while the lowest score was for 'accepting diversity'.[183] Clearly, efforts need to be made to understand the dynamics behind these scores towards improving acceptance.

Such acceptance may be improved if Indian educational performance were reframed as a national issue. Not only is Indian educational performance important for upholding the principle of fairness in education, it is also vital for reducing the societal costs of Indian low-skilled employment, societal marginalisation and crime. The right approach to improving awareness and sensitisation amongst schools, teachers, officials, and other stakeholders is much needed.[184]

182　Interviews with various stakeholders, the Government, and NGOs. Further reference on peer-to-peer racial bias: Mohamad Salleh, Norshidah & Zainal, Khalim (2014) "Bullying Among Secondary School Students in Malaysia: A Case Study", International Education Studies Vol. 7 No. 13, pp. 184-191

183　Malaysia Education Blueprint Annual Report 2014

184　A related issue is the capacity of teachers and schools to tackle the needs of underperforming and problematic students, many of whom are from low-income households. This was addressed in the 'IB40 Children and Youth' section above

Another ethnicity-related challenge is the quality of integration into a more multi-ethnic environment at secondary level, particularly for students from SJKTs. Apart from coping with a new language of instruction, they must also adjust to a new cultural landscape. Those who must attend Remove Class ("Kelas Peralihan") are in even greater risk of becoming isolated as they are often judged and sidelined by their teachers and peers.[185] 62% of parents with children in SJKTs say that remove classes should not be continued.[186]

The MOE has intensified the implementation of RIMUP ("Rancangan Integrasi Murid Untuk Perpaduan") to improve inter-ethnic interaction not only across different school types but also within schools. School inspections have shown that over 70% of schools have undertaken various integrative practices such as mixed seating arrangements and mixed teaming during co-curricular activities.[187] Parents of various ethnicities are naturally encouraged to interact during such activities. Such efforts should be continued, with greater targeting to help students who are struggling in a multi-ethnic environment.

The lack of diversity amongst teaching and school administration staff also contributes to the problem. According to the MEB, the teacher population in national schools is becoming less diverse and less representative of the national population.[188]

In 2011, only 5% of teachers in national schools were Indians, while 81% were Bumiputera and 14% were Chinese.[189] Ethnic diversity amongst teachers should be improved particularly in more diverse urban localities.

Percentage of Teachers by Race
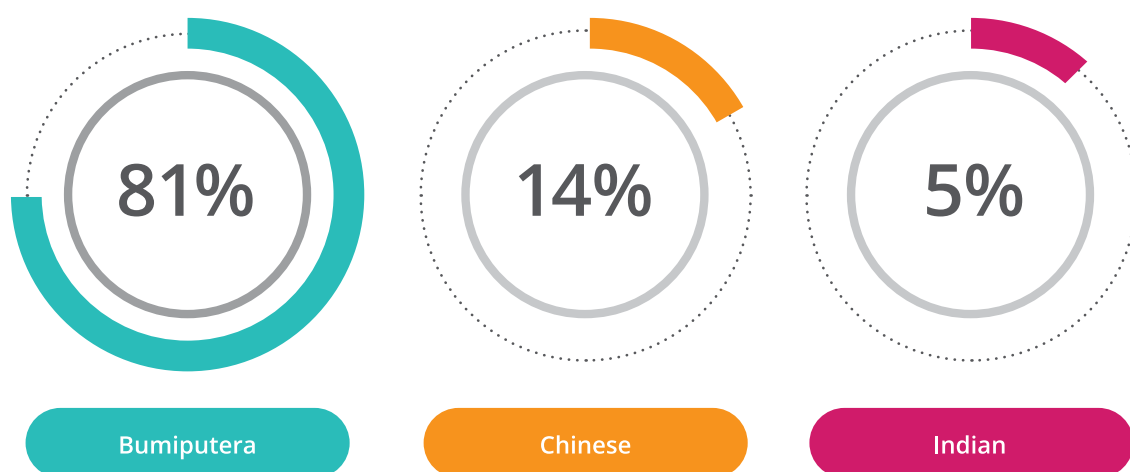
81%

14%

5%

Bumiputera   Chinese   Indian

185   Nagappan, R; Maniam, M; Periasamy, S; Rao, R; Devarajoo, K & Velu, J (2012) Exploring Remove Classes in Malaysia; A Study to Evaluate Their Effectiveness Kuala Lumpur: EWRF

186   Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

187   Malaysia Education Blueprint Annual Report 2014

188   Malaysia Education Blueprint 2013-2025

189   Malaysia Education Blueprint 2013-2025.

Moving Forward: Recommendations and Initiatives

To close inter-ethnic gaps in educational attainment within national schools, this Blueprint aims to achieve the following targets:

- Ensure performance gaps in literacy, numeracy and UPSR amongst Indian students in SRKs vs. their peers in SRK, SJKT and SJKC are closed within 10 years of MIB implementation

- Ensure performance gaps in PT3 and SPM of Indian students vs. their peers are closed within 10 years of MIB implementation

- Ensure Indian children and families receive early guidance on post-PT3 or post-secondary educational, training, apprenticeship and employment options

To deliver on these targets, this Blueprint aims to effect the following:

1. Establish IB40 Educational Performance Initiative (as mentioned in Section A)

The mandate of the Initiative is to cover Indian students in both vernacular and national schools. This ensures that the performance of Indian students in national schools is also monitored and identified for targeted assistance.

2. Establish Joint CCIC-MOE Taskforce on Education (as mentioned in Section A)

In the case of national schools, The Joint Taskforce monitors and targets national schools for interventions based on a league table of inter-ethnic educational performance gaps as well as the unity index. This includes development, piloting, and rollout of modules designed to sensitise teachers and school leadership. Schools that excel in inter-ethnic relations and educational attainment are showcased and recognised, including schools that have shown significant improvement in these areas.

The MIB Implementation Unit, together with Joint Taskforce will also explore increasing investment and support for Tamil language and cultural education in a new and improved People's Own Language program, 'POL2.0'. Such a move would encourage more Malaysian Indian parents to consider national schools as a school of choice for their children.

As mentioned in Section A ('IB40 Children and Youth'), the Joint Taskforce would also explore the assignment of Indian teaching assistants and/or counsellors for language and cultural support to assist teachers with underperforming Indian and/or IB40 students.

E. Tertiary Education & Training

In recent years, serious efforts have been made to ensure proportionate Indian enrolment in institutions of higher education. Annual seat allocations and targets for Malaysian Indian students have been set in Government skills training institutes, matriculation colleges, polytechnics, and universities. Scholarships, cash grants and study loans have been awarded via both Government bursaries as well as private foundations.

Except for skills training institutes however, filling up seat allocations for Indian students in other types of higher education institutions is a challenge. In terms of applications for public institutions of higher education (IPTA), the latest data (2014) shows that Indians represent only 4.5% of the total number of applicants.[190] This is foreseeable considering that the percentage of Indian students who pass all subjects in the SPM examinations is much lower than the national average; for example, in that same year only 46% of Malaysian Indian students passed all subjects compared to the national average of 56%.

Of those who apply, only 79% qualify or fulfil the IPTA requirements compared to 91% of Bumiputera applicants and 93% of Chinese applicants. Further, only 58% of qualified Indian applicants were successful at entering the IPTA - better than qualified Bumiputera applicants (52%) but worse than qualified Chinese applicants (71%).[191]

On the other hand, approximately 50,000 Indian students continued their further education in private institutions of higher learning in 2014 though this is likely predominantly represented by students from middle or high-income households.[192]

ACADEMIC ENROLMENT YEAR 2014/2015	NO. OF APPLICANTS	% OF TOTAL	NO. OF QUALIFIED APPLICANTS	NO. OF SUCCESSFUL APPLICANTS
Bumiputera	54,702	73.9%	50,022	26,039
Chinese	10,018	13.5%	9,357	6,620
Indian	**3,363**	**4.5%**	**2,666**	**1,533**
Others	5,988	8.1%	5,343	3,275
TOTAL	**74,071**	**100%**	**67,388**	**37,467**

190 Data extracted and tabulated based on "Enrolment Statistics of Indian Applicants Into IPTA/IPTS 2014", Ministry of Higher Education

191 Based on interviews however, the most common reasons for qualified applicants not to enter the IPTA is the applicant's selectiveness in course and location of IPTA offered

192 Data extracted and tabulated based on "Enrolment Statistics of Indian Applicants Into IPTA/IPTS 2014" provided by the Ministry of Higher Education.

Key Issues & Current Interventions

The relatively low rates in applying and qualifying for IPTAs corroborate the fact of underperformance among Indian students at secondary level and even primary level. Improving Indian performance at these levels will help towards improving enrolment levels at tertiary level.

Apart from performance in examinations, students and parents will also need to be guided on higher education options and the procedures involved as early as is feasible. Many secondary school Indian students do not know where to go or what to pursue after they leave secondary school and many from IB40 households in particular do not have the benefit of parental or community guidance on this score.[193] To address this, SEDIC has funded several information dissemination and guidance initiatives to support students in preparing their tertiary level applications; these efforts should continue.

---

193   Malaysian Indians & The 11th Malaysia Plan (2016-2020), "Tapping the Opportunities & Plugging in" by Datuk Dr. Denison Jayasooria

The low rates in applying for IPTA places could also be due to a combination of low educational performance and financial constraints. Many students who perform at a low-to-middling level do not proceed to higher education in favour of working to support the household.[194] The extent of this opportunity cost problem is not known and thus more needs to be done to understand the situation.

Further technical & vocational education and training (TVET) offers an alternative education pathway for students to pursue technical skills with qualifications recognised by employers in industry. In many professions, TVET is also a feasible pathway towards highly valued jobs, on par or even surpassing university qualifications. Under the Economic Transformation Program ("ETP"), Malaysia will require an additional 1.5 million skilled workers in the 12 National Economic Area ("NKEA") sectors by 2020. TVET is a key means towards fulfilling this requirement.

There are numerous tertiary TVET programs under Government ministries such as MOHE and MOHR, as well as private training institutions. The courses offered in TVET institutions range from 3D Animation to engineering to hospitality and many more. In terms of Indian-focused initiatives, SEDIC with the cooperation of strategic partners including Jabatan Pembangunan Kemahiran ("JPK") is working with private skills training institutes to provide skills training to Indian youths especially from the B40 group.

The take up of TVET amongst Malaysian Indian youth should be encouraged. More awareness-building of TVET should be targeted to the Malaysian Indian community, conveying the advantages of vocational education in providing similar prospects and exposure as compared to a university education. SEDIC's current role should also be expanded to monitor and increase the number of Indian youths admitted into Government skills training institutes as well as to work with industry partners to provide post-training employment opportunities to these youths.

194   Interviews with various stakeholders, the Government, and NGOs.

Moving Forward: Recommendations and Initiatives

To increase the proportion of Indians in tertiary or further education and training, this Blueprint aims to achieve the following targets:

- Enable and facilitate at least 7% Indian enrolment in all Government colleges, universities, polytechnics and other tertiary/further education institutions, without compromising entry standards, within 10 years of MIB implementation

- Ensure deserving cases of Indian youth in financial need are supported by scholarships or loans

To deliver on these targets, this Blueprint aims to effect the following:

1. IB40 Educational Performance Initiative (as mentioned in Section A)

As part of improving Indian educational performance at the secondary level, the Initiative will include programs to prepare and guide students in Form 4 and Form 5 on higher education and career options, including application procedures. At the tertiary level, the performance of students will be monitored to reduce dropout rates and to provide support.

2. Higher Education Financial Support Program For IB40 Students

A database profiling IB40 students requiring comprehensive financial support (beyond tuition fees) will be established, with funding pooled from public and private sources.

3. Ensuring and Tracking Allocations

Tracking to ensure that seat allocations are filled. These comprise: 7% of places in Government skills training institutes; 7% of places in IPTAs and other public tertiary institutions; 10% of places in Government polytechnics; 7% of places within TVET institutions such as ILP, ADTEC, GMI and others; 1,500 places in Government matriculation courses; and 7% of JPA, Federal & state scholarships.

F. At-Risk Youth

Underperformance and dropping out of school are often indications of more serious issues particularly among Malaysian Indian male teenagers. Involvement in gangs and crime is on the rise.

Between 2012 and 2013, the Home Ministry indicated that the number of students involved in violent crimes had risen nearly 50%.[195] In 2014, of all Indian arrests, 10% are aged 7-18 years of age.[196]

A 2016 survey of over 2,000 people from IB40 households showed that 45% believe their children to be at high risk of being exposed to gangs. The neighbourhood, their children's peer group and family members were the top reasons cited. According to field workers, schools are used as gang recruitment grounds and students as young as 11 or 12 are being enlisted.

To teenagers, gangs provide protection, belonging and credibility. Students join gangs to avoid being bullied, to have a sense of support which is lacking at home and school and to gain some monetary benefits. Although some students leave behind gang activities after completing secondary school, according to field experts several stay on and progress to heavier crimes, particularly those from underprivileged and/or broken families. The result is a disproportionately higher number of Indians among adults arrested for violent crimes and adults in prison. In 2014, 31% of arrests for violent crimes were comprised of Malaysian Indians[197].In addition, Indian prisoners account for 11% of the youth who are held in prison[198]. Furthermore, it is estimated that about 70% of gang members in the country are Indians[199].

195 Teoh, El Sen "Students involved in violent crime and gangsterism on the rise" (2014, March 29) Astro Awani. Accessed at: http://english.astroawani.com/malaysia-news/students-involved-violent-crime-and-gangsterism-rise-32766

196 52% of arrests are aged 19-30 years. "No. of Arrests by Type of Crime and by Ethnicity", Crime Investigation Unit, Royal Police Department of Malaysia, 2014

197 "No. of Arrests by Type of Crime and by Ethnicity", Crime Investigation Unit, Royal Police Department of Malaysia, 2014

198 "No. of Youth Prisoners Held in Prisons by Ethnicity" Malaysia Prisons Deparment, 2014

199 Attributed to Bukit Aman's CID director, as reported in "The 'taikos' behind Indian gangs" (2013, August 28) Malaysia Today. Accessed at: http://www.malaysia-today.net/the-taikos-behind-indian-gangs/

Key Issues & Current Interventions

Dysfunctional families are a key driver of at-risk children & youth behaviour. Studies have concluded that "children who grow up in homes characterised by lack of warmth and support, whose parents lack behaviour management skills, and whose lives are characterised by conflict or maltreatment will more likely be delinquent, whereas a supportive family can protect children even in a very hostile and damaging external environment. Parental monitoring or supervision is the aspect of family management that is most consistently related to delinquency."[200]

From two Malaysian studies conducted in 2014, one on urban at-risk youth and the other on young offenders incarcerated for serious crimes, one of the common key findings is that risky youth behaviour is closely connected to "dysfunctional family background[s] with fragile relationships"[201] and "the absence of the father figure in the life of the young people".[202]

Some measures have been taken to support problematic families. Via SEDIC, parent engagement programs have been funded to complement other at-risk children & youth interventions. These programs should be reviewed and structured to provide more systematic and sustained support to identified families.

Another major issue is program coverage and cohesion. The Ministry of Youth and Sports initiated Program Angkat dan Upaya (PADU) in 2014, a six-month program targeting at-risk children & youths to develop their strengths through counselling and mentoring. The program has shown some early success though coverage is still limited to less than a thousand youths to date.

---

200 Smith, CA & Stern, SB (1997) "Delinquency and Antisocial Behavior: A Review of Family Processes and Intervention Research" Social Service Review, 71, pp. 382-420.

201 Adaickalam, Jasmine (2015) "Strategies to Meet the Needs of High Risk Indian Youths and Ensure Them Psycho-Socially Included into Mainstream Development of the Nation" Input to Indian Development Blueprint 2016-2020 (Unpublished).

202 Ibid.

Another initiative, 'Program Remaja Berwawasan', a structured camp mooted by the National Blue Ocean Strategy Institute in collaboration with defence and enforcement agencies, is also being carried out aiming to reduce risk factors among youths in Malaysia. More needs to be done to ensure that the program reaches Indian youths and that these efforts are coordinated with SEDIC's at-risk youth initiatives.

Another initiative, 'Program Remaja Berwawasan', a structured camp mooted by the National Blue Ocean Strategy Institute in collaboration with defence and enforcement agencies, is also being carried out aiming to reduce risk factors among youths in Malaysia. More needs to be done to ensure that the program reaches Indian youths and that these efforts are coordinated with SEDIC's at-risk youth initiatives.

Providing enough recourse for school dropouts is also a key issue. Avenues thought to be second chances for at-risk youth are fewer than perceived; for example, general entry requirements for many IKBN/ILP courses is the PMR (now PT3) certificate. Youths who drop out earlier or who have disciplinary records would not qualify. To provide an alternative, SEDIC has funded various programs including a flagship effort called 'Transformasi Holistik Belia Berisiko Tinggi'[203] which is centred on a skills training institute capable of accommodating 1,000 youths below 18 years old. Additionally, SEDIC has funded sports programs to uplift Indian youths from IB40 families.[204] There is a need to review whether these are sufficient avenues of recourse or rehabilitation for dropouts. A stocktake of the problem is needed to ensure that the right interventions and investments are made.

---

203 Carried out by MySkills Foundation

204 Malaysian Indian Sports Council - Malaysian Indian Football Association (MISC-MIFA) consisting of majority Malaysian Indian players from low-income families manage to mainstream themselves into the Malaysia Premier League season 2017

Moving Forward: Recommendations and Initiatives

To address the challenge of at-risk children & youth, this Blueprint aims to achieve the following targets:

- Ensure reduction of Indian youth involvement in crime and juvenile delinquency

- Ensure improving trend in risk assessments measures of delinquency and offending amongst Indian children and youth[205]

To deliver on these targets, this Blueprint aims to effect the following:

1. Establish a Family Turnaround Initiative (as mentioned in the 'Addressing Foundations' chapter)

The Family Turnaround Initiative is a sustained counselling initiative aimed at supporting problematic families in working through dysfunctional behaviours. Families with identified at-risk youth will be identified and the youth prioritised for enrolment into relevant programs.

For example, identified at-risk youths aged 13 years and above will be prioritised (if appropriate to the case) for placement in vocational schools or colleges. The MIB Implementation Unit will work with related institutions to ensure sufficient places are allocated.

2. Ensure sufficient participation in existing at-risk children & youth programs

The Education team of the MIB Implementation Unit will explore collaborations with the Ministry of Youth and Sports as well as other ministries and agencies to fully 'plug into' existing at-risk youth programs.

The Education team of the MIB Implementation Unit will also work with relevant ministries and agencies to propose refinements to these programs based on feedback from community workers, domain experts and program participants.

3. Conduct review of Malaysian Indian at-risk children & youth situation and address gaps, including making additional investments

The MIB Implementation Unit will conduct a review to profile Malaysian Indian at-risk children & youths and size the need for different types of interventions and programs. The interventions could range from full-board transformation and skills training institutions for the most serious cases (including those suspended or expelled from school) to sports, uniformed movements, volunteerism and other programs for lower risk profiles.

Where there are gaps in coverage or fit by existing Government programs or centres, additional investments will be made via Government funding or partnerships with the private sector to establish the needed intervention in locations of high need. Additional investments will also cover roll out of successful pilot programs targeting Malaysian Indian at-risk youths.

---

205 Risk assessment tools to be developed and implemented in 2017/18 based on risk factors identified by field practitioners, such as family environment, substance usage, personal disposition etc.

Improving Livelihoods & Wealth

Employment & Entrepreneurship

As a whole, Malaysian Indians have progressed socio-economically in tandem with the country's development. In the 44-year period spanning 1970 to 2014, Malaysia's median monthly household income grew by a compound annual growth rate of 7.8% while Malaysian Indians' median monthly household income grew by a comparative 7.5% within the same period.[206]

In more recent terms, Malaysian Indians show a relatively high aggregate level of socioeconomic achievement as well. The last Household Income Survey undertaken in 2014 by the Department of Statistics found that Malaysian Indians' median monthly household income was RM4,627 compared to RM4,585 for the country overall, RM4,214 for the Bumiputera and RM5,708 for the Chinese.

This level of socioeconomic achievement nevertheless masks deep intra-ethnic inequalities, which in turn is rooted in differing historical legacies amongst the Malaysian Indian community sub-groups.[207] Incomes have grown across all groups but within the community, income distribution is still heavily concentrated amongst Indians who belong in the top 20% (T20) and middle 40% (M40) income segments.

MEAN MONTHLY GROSS HOUSEHOLD INCOME
By Income Class & By Ethnicity (RM)
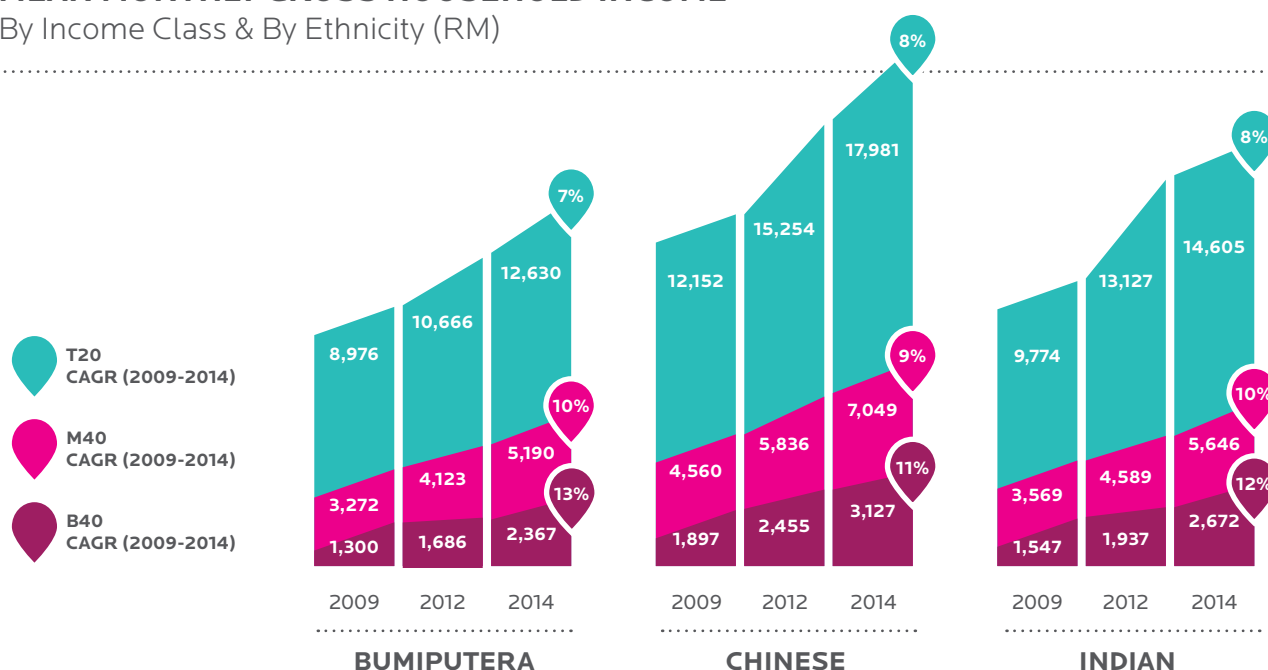
T20
CAGR (2009-2014)

M40
CAGR (2009-2014)

B40
CAGR (2009-2014)

BUMIPUTERA

	2009	2012	2014	
T20	8,976	10,666	12,630	7%
M40	3,272	4,123	5,190	10%
B40	1,300	1,686	2,367	13%

CHINESE

	2009	2012	2014	
T20	12,152	15,254	17,981	8%
M40	4,560	5,836	7,049	9%
B40	1,897	2,455	3,127	11%

INDIAN

	2009	2012	2014	
T20	9,774	13,127	14,605	8%
M40	3,569	4,589	5,646	10%
B40	1,547	1,937	2,672	12%

---

206   2014 Household Income Survey, Department of Statistics Malaysia.

207   As described in the 'Contextual Overview' section of the Introduction chapter

Together, the 61% of Indians in these two income segments earn approximately 83% of the ethnic group's total income while the remaining 39% or approximately 227,600 Indian households in the B40 income segment earn the remaining 17% income share.[208] This income share is similar to other major Malaysian ethnic groups' – inequality is a challenge faced across the board in Malaysia – but the issue is ensuring that measures to address Malaysian inequality and social immobility also reaches the Malaysian Indian community.
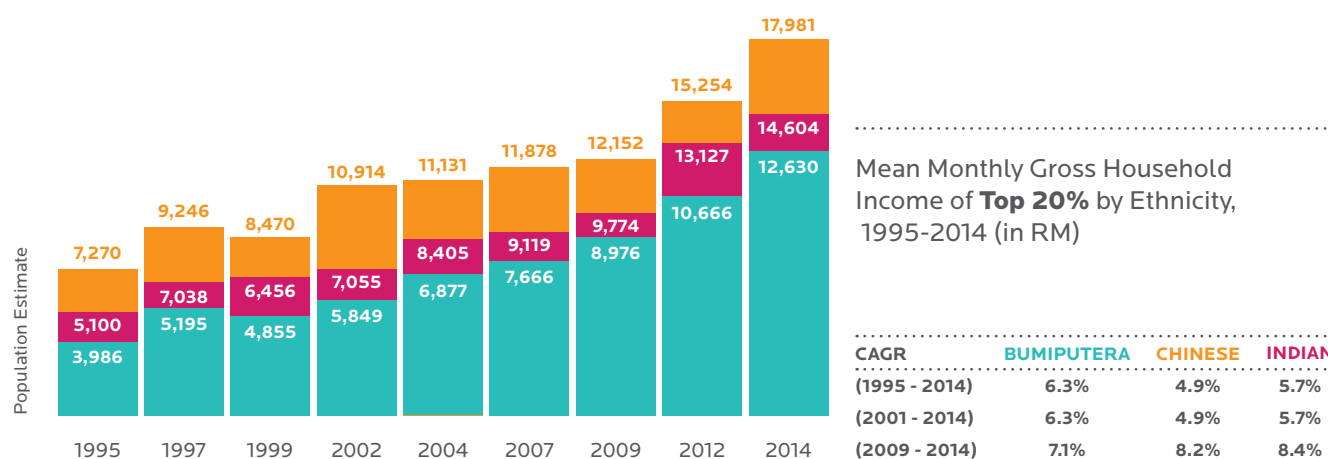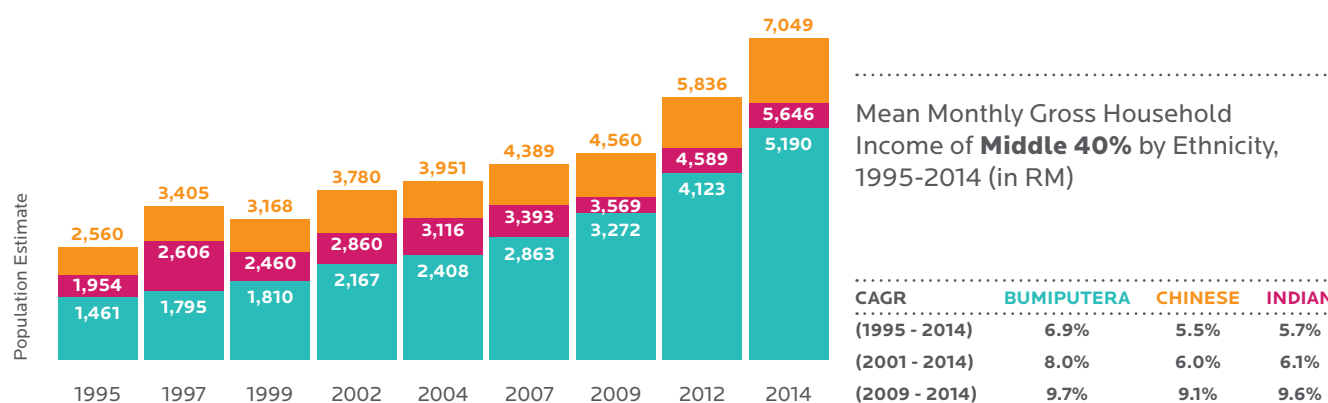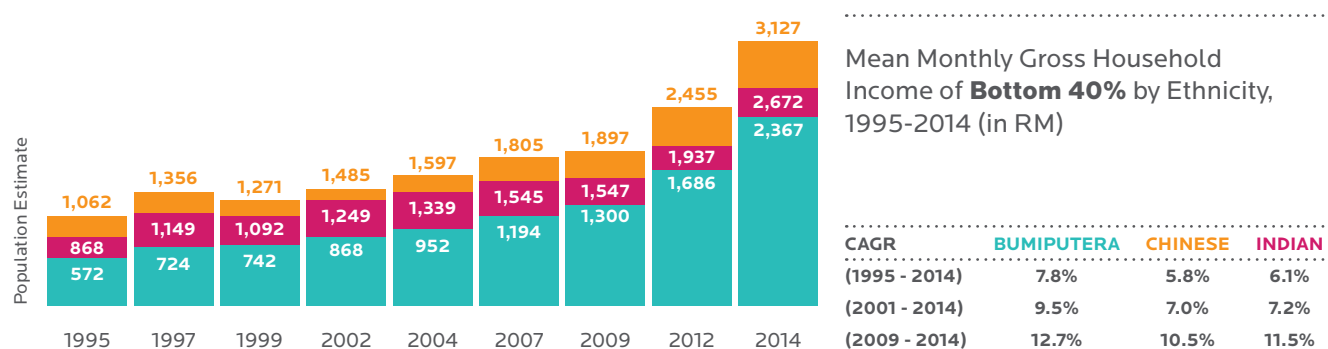
Mean Monthly Gross Household Income of **Bottom 40%** by Ethnicity, 1995-2014 (in RM)

CAGR	BUMIPUTERA	CHINESE	INDIAN
(1995 - 2014)	7.8%	5.8%	6.1%
(2001 - 2014)	9.5%	7.0%	7.2%
(2009 - 2014)	12.7%	10.5%	11.5%

Mean Monthly Gross Household Income of **Middle 40%** by Ethnicity, 1995-2014 (in RM)

CAGR	BUMIPUTERA	CHINESE	INDIAN
(1995 - 2014)	6.9%	5.5%	5.7%
(2001 - 2014)	8.0%	6.0%	6.1%
(2009 - 2014)	9.7%	9.1%	9.6%

Mean Monthly Gross Household Income of **Top 20%** by Ethnicity, 1995-2014 (in RM)

CAGR	BUMIPUTERA	CHINESE	INDIAN
(1995 - 2014)	6.3%	4.9%	5.7%
(2001 - 2014)	6.3%	4.9%	5.7%
(2009 - 2014)	7.1%	8.2%	8.4%

208   Household Income and Expenditure 2014 Report furnished by Minister in the Prime Minister's Department, Tan Sri Abdul Wahid Omar, in a written reply to Ampang MP Zuraida Kamaruddin. As reported in "Bumis majority of top earners - but disparity widest, too" (2015, November 26) Malaysiakini. Accessed at: https://www.malaysiakini.com/news/321081

INTRA-ETHNIC
Income Share

- T20
- M40
- B40

BUMIPUTERA

16.3
45.5
37.4
39.0
17.1
44.7

% Income share
% of households

CHINESE

29.7
46.9
36.8
42.3
16.3
28.0

INDIAN

20.0
46.7
36.2
41.3
17.1
38.7
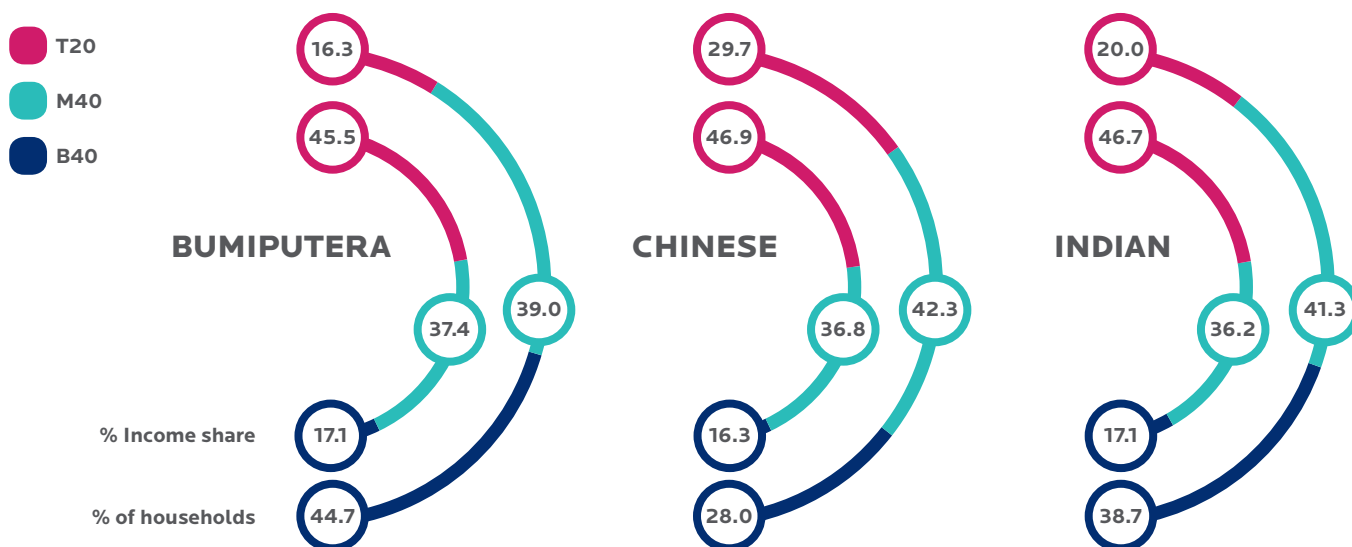
As recently as 2012, Malaysian Indians had the highest level of intra-ethnic income inequality - in that year the Gini coefficient[209] for Indians stood at 0.44 while Bumiputera and Chinese intra-ethnic income inequality stood at 0.42. However, based on the latest household income statistics in 2014, income inequality amongst Indians has reduced and is now on par with the Bumiputera at 0.39 while Chinese intra-ethnic income inequality is the highest at 0.41 (though this is likely due to an increase in financial aid cash transfers such as Bantuan Rakyat 1Malaysia or BR1M rather than a structural increase in wages or other income).[210]

Financial aid cash transfers are useful to alleviate the burdens of living costs temporarily. However, this chapter is concerned with conclusively breaking the cycle of low incomes amongst Malaysian Indians in the B40 income segment (IB40) as well as supporting them in sustaining their increased earnings. Social mobility for the IB40 will not occur unless there are targeted and effective interventions aimed at improving their livelihoods and wealth.

---

209   The Gini coefficient is an index from 0 to 1 measuring income inequality: the higher   210   State of Households II Report, Khazanah Research Institute
        the number, the higher the inequality.

The historical reasons may differ but as with other ethnic groups today, low incomes amongst the Malaysian Indian community are due to low capacities in providing employer-demanded skills via employment or in providing market-valued goods and services via entrepreneurship. There is evidence to show that inter-generational mobility in skills and income is lower for Malaysian Indians than other ethnic groups. 25% of Bumiputera children and 39% of Chinese children born to parents with low occupational skill levels[211] are able to attain high occupational skill levels compared to only 19% of Malaysian Indian children.[212]

This pattern carries over to income mobility: 38% of Malaysian Indian children born to parents at the bottom income quintile remain in the same income class as their parents compared to 27% of Bumiputera and 11% of Chinese children.[213] There is also a gender dimension to consider. Across ethnicities, the incomes of sons are less tied to the socioeconomic status of their parents compared to daughters. However, the degree of this income elasticity relationship to parental status is higher for Malaysian Indian daughters compared to daughters of other ethnicities suggesting a lower likelihood for Malaysian Indian females to progress, all other factors being equal.[214]

The main Government interventions to raise livelihoods are focused on raising employability through education and skills training as well as on improving entrepreneurial capability and facilitating business establishment. The 11th Malaysia Plan outlines several programs to help the low-income group via these pathways.

This Blueprint aims to ensure that the IB40 is plugged into these efforts, thereby uplifting their income and wealth levels in line with the Government's aim of doubling the mean and median monthly income of B40 households by 2020.

---

211   Occupations are classified by the Malaysia Standard Classification of Occupation 2008, the Department of Statistics, Malaysia and the World Bank

212   Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016

213   Ibid. Income quintiles are derived by sorting and dividing the study's sample. Thus, income quintiles for parents and children would differ according to the income distribution of the respective generations

214   Ibid.

Improving Livelihoods & Wealth: Targets

Complementing targets set in the 11th Malaysia Plan and by related ministries and agencies, the MIB sets out to achieve the following:

A. Employment

- Close the inter-ethnic gap in unemployment rates within 5 years of MIB implementation, with priority on youth below 30

- Double mean and median monthly wages of IB40 households within 5 years of MIB implementation[215]

B. Entrepreneurship

- Upward trend in number of active registered companies and sole proprietorships owned or partially owned by Malaysian Indians within 10 years of MIB implementation[216]

- Increase the number of companies owned or partially owned by Malaysian Indians in National Key Economic Area sectors (NKEAs) within 10 years of MIB implementation[217]

- Upward trend in mean and median annual revenues of registered businesses owned or partially owned by Malaysian Indians within 10 years of MIB implementation

C. Wealth

- Increase the asset/wealth base of IB40 households within 10 years of MIB implementation[218]

---

215 From 2015 baseline, in line with 11th Malaysia Plan.

216 Companies registered with the Registrar of Companies, Malaysia (ROC)

217 Increase compared to 2017 baseline

218 Increase compared to 2017 baseline

A. Employment

In 2015, there were 868,800 working Indians, of which 22.1% work in manufacturing, 15.1% in wholesale and retail, and 10.9% in transportation. More than 50% of Indians are employed in low-income jobs such as service and sales workers (17.4%); plant and machine operators and assemblers (22.4%); and elementary staff (10.7%).[219]

Low educational and skills attainment is the primary contributing factor to the Indian employment pattern. Based on a 2010 survey of urban poor Indians, 32% of the urban poor Indian workforce had only up to higher secondary level education, 41% had only up to lower secondary level education, 11% had only up to primary level education and 5% had no formal education.[220]

The existence of a specific IB40 sub-segment should be noted, comprising an estimated 25,000 Indians who are either stateless or have documentation issues. As a result of this lack of documentation, most are not able to access formal education or employment. This issue is covered in more detail in the 'Social Inclusion' chapter.

Unemployment is also a key issue faced by the Malaysian Indian community. In 2015, the average Indian unemployment rate was 4.3% compared to the average national unemployment rate of 3.3%, the Bumiputera unemployment rate of 3.6% and the Chinese unemployment rate of 2.3%.[221] When broken down by gender, the average unemployment rate for Malaysian males was 2.9% whereas the estimated figure for Indian males was higher at 4%. The gap is wider among females, where the estimated unemployment rate for Indian females stood at 5.2%, higher than the average for Malaysian females at 3.2%.[222] There is no significant evidence of a gender gap in educational attainment and thus, the gender gap in unemployment must be attributable to other factors such as cultural expectations, childcare needs or others.

More should be done to reveal and tackle gender dynamics amongst the Malaysian Indian community and its socioeconomic impact.

219 Employment Rates By Ethnicity and By Occupation. Source: Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia, 2015

220 Survey was conducted in Selangor in 2010 by Professor Mahendiran Nair's research team at Monash University Malaysia, extracted from Malaysian Indian Economic Development Report For RMK-11, by SEED Steering Committee

221 Employment Rates by Ethnicity and Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia

222 Extracted from Inclusive Development and Malaysian Indians by Muhammed Abdul Khalid - Contemporary Malaysian Indians, edited by Denison Jayasooria and K.S. Nathan

The unemployment rate among Indian youths is particularly alarming. Within most young age groups, Malaysian Indians show the highest rate of unemployment compared to peers of other ethnicities. For example, 25.5% of Indians aged 15-19 are categorised as 'unemployed' by the DOS, as opposed to being in education or working, compared to 18.1% of Bumiputera and 12.1% of Chinese aged 15-19. 14.5% of Indians aged 20-24 are categorised as 'unemployed' compared to 11.6% of Bumiputera and 8.0% of Chinese aged 20-24 years.[223]

UNEMPLOYMENT RATES (%)
By Ethnicity
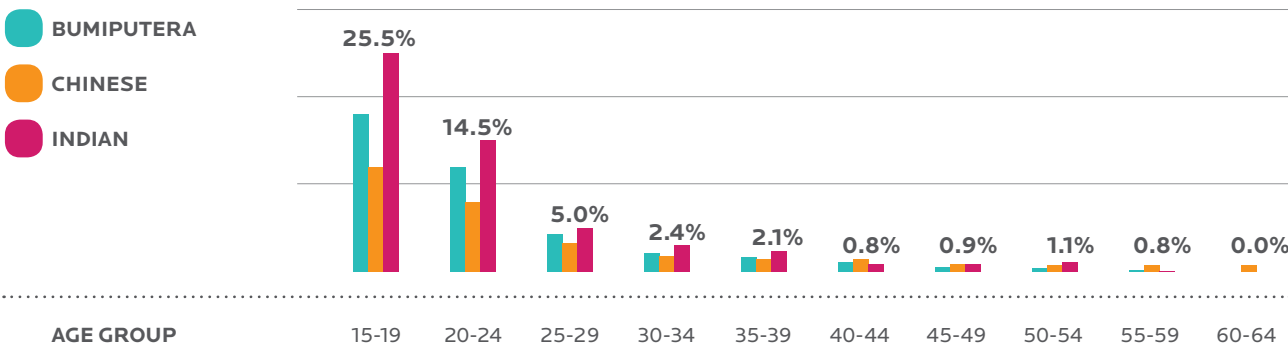
	BUMIPUTERA
	CHINESE
	INDIAN

AGE GROUP	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
	25.5%	14.5%	5.0%	2.4%	2.1%	0.8%	0.9%	1.1%	0.8%	0.0%

223   Employment Rates By Ethnicity And Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia

Key Issues & Current Interventions

The IB40 workforce suffers from low employability due to a skills and qualifications gap. While there has been concerted effort in recent years to address low incomes amongst the Malaysian Indian community via entrepreneurship, there has been less focused attention and resources on lifting incomes via upskilling and employment. The situation is compounded by competition from cheaper foreign workers as well as the risk of being replaced by labour-saving technology.

To deliver the Blueprint goals,
this gap in implementation emphasis needs to be rectified, particularly in driving job placements.

Various broad-based Government programs on upskilling and improving employability have been initiated. For college and university graduates, programs such as the Graduate Employability Management Scheme (GEMS) under Talentcorp work to improve the level of market-relevant competencies in program participants via training and job placements. Similarly, Skim Latihan 1Malaysia ("SL1M") trains and places graduates in a wide range of GLCs. Measures under the Ministry of Higher Education set out to tackle the problem even earlier, i.e. before graduation, by introducing enhanced assessment methods [224] and increasing immersive industry experience[225] within the course syllabus.

For those who choose the technical and vocational track, several skills training programs are provided under institutions such as Institut Kemahiran Belia dan Negara (IKBN) by the Ministry of Youth & Sports (MYS), Institut Latihan Perindustrian (ILP) by the Ministry of Human Resource (MOHR), Kolej Komuniti by the Ministry of Education (MOE) and others. There are also approximately 1,200 Government-accredited skills training centres nationwide offering courses in various fields such as oil and gas, motor mechanics, automotive technology, hotel management, culinary arts, tailoring, and welding.

---

224 An example is the Integrated Cumulative Grade Point Average (iCGPA) where students are assessed across seven indicators including communication skills and problem-solving abilities

225 An example is the 2u2i program where students spend two years in university and the next two years in a work-based learning program as opposed to short bursts of internships or industrial training

Several skills training programs were established and structured to support the workforce needs of the identified high-value economic sectors or National Key Economic Areas (NKEAs).[226] For example, in oil & gas, institutes such as IKBN are collaborating with PETRONAS to train technicians for the massive refinery and petrochemical integrated development (RAPID) in Pengerang, Johor. Partnerships between skills training institutes and industry have been emphasised by the Government to ensure the employment of program participants post-training.

Demand for such programs is high; the imperative is to ensure fair and proportionate participation by the Malaysian Indian community, particularly the IB40. In recent years, Indian participation in IKBN has improved to reach 10% of total enrolment, thanks to the support of the host ministry and agency. However, based on outreach experiences, it is believed that Government programs are under-utilised by the IB40 group due to lack of awareness, language and cultural barriers as well as lack of confidence in gaining entry. There is also a gender component that needs to be further investigated and addressed, towards enabling more IB40 women to be in productive employment via, for example, targeted training and childcare support.

To attract the IB40, SEDIC has stepped into the breach by undertaking outreach efforts as well as by collaborating with skills training providers to deliver Indian-focused upskilling courses via the Institute Latihan Kemahiran Swasta ("ILKS"). These efforts while extremely helpful would however be limited in coverage and reach compared to broad-based Government programs. Thus, more must be done to ensure that low-income Indians are aware of, supported and enrolled into broad-based Government upskilling and job placement programs.

Apart from the gap in educational and skills attainment, there is also a perception of employer discrimination against employing Indian workers.[227] There is a need to investigate this further and to build bridges with major employers to increase job placement opportunities particularly for the IB40.

---

226 The NKEAs are oil, gas & energy; palm oil & rubber; wholesale & retail; financial
     services; tourism; electronics & electrical; business services; communications
     content & infrastructure; education; agriculture; and healthcare

227 Based on various interviews with community organisers and other Blueprint
     stakeholders

Moving Forward: Recommendations and Initiatives

This Blueprint aims to achieve the following targets:

- Close the inter-ethnic gap in unemployment rates within 5 years of MIB implementation, with priority on youth below 30

- Double mean and median monthly wages of IB40 households within 5 years of MIB implementation [228]

To deliver on these targets, this Blueprint aims to effect the following:

1. Reorganise and consolidate functions related to income upliftment in one department/team

An outreach, facilitation and feeder function like SEED (the unit established to facilitate entrepreneurship among Malaysian Indians) is needed to ensure proportionate Indian participation in broad-based Government programs related to upskilling and job placement. As the function shares very similar skills sets to the existing SEED, this Blueprint recommends this function be an extension of the SEED team's mandate which will itself be reorganised under a new MIB Implementation Unit. As and when appropriate, officers from the team will support Government officers in relating to Indian program participants, and vice versa.

This team will also ensure proportionate Indian participation, particularly amongst women, in programs that enable participation in upskilling and job placement programs such as childcare services or facilities. To bridge gaps in language proficiency, literacy, confidence or opportunity cost, the team will provide complementary modules to enable participation by the IB40 group.

2. Enrol companies and employers as upskilling and job placement partners

In partnership with relevant Government agencies, the aforementioned team will encourage the participation of corporations and major employers to provide job placements for Malaysian Indian graduates of upskilling courses, towards increasing the diversity of the company's workforce. The team will also develop upskilling courses with selected employers e.g. plantation companies, to place estate workers or their families in identified job categories within the company.

The team will also devise an incentive program to reduce the risks for employers, such as providing partial subsidies for EPF contributions and/or salaries for the first months or year of employment.

B. Entrepreneurship

Entrepreneurship is a relatively underexplored means of income generation amongst the Malaysian Indian community in general: of all employed persons, it is estimated 14.3% Indians are entrepreneurs compared to 22.4% of Bumiputera and 23.2% of Chinese.[229] In the years 2005 to 2013 when this data was tracked, there were 38,138 active Indian companies of which 91% were microbusinesses.[230]

On the scale of large listed companies, Indian ownership of shares has hovered around 1.5%-1.6% over the past decade, lagging behind other ethnic groups by a big margin. Ownership in these limited companies, is moreover, highly concentrated amongst a few individuals in the Indian business elite.[231]

---

229 Labour Force Survey Report, 2014

230 Ibid.

231 Malaysian Indian Economic Development Report For RMK-11 by SEED Steering Committee.

Key Issues & Current Interventions

The capacity of Indian business owners is a key issue and challenge, which ties back to the issue of low educational and skills attainment. Many Indian micro businesses and entrepreneurs are at the low end of the value chain. It is challenging for them to transition to the higher end of the value chain as many lack adequate entrepreneurship skills, domain knowledge, financing and network.

Many Government initiatives have been introduced to nurture and grow entrepreneurs, from entrepreneurship development courses to financing programs. Until recently, such initiatives have been fairly under-utilised by the Malaysian Indian community due to a combination of lack of awareness as well as a lack of confidence that they will be granted access. However, since the establishment of SEED, a strategic unit reporting to the CCIC to facilitate Indian entrepreneurship, the number of Indian applicants to Government business loan programs has increased significantly.

SEED's role in outreach, guidance and facilitation has encouraged Indian entrepreneurs to access Government's services. At the time of writing, SEED has assisted 29,115 Indian entrepreneurs in securing loans amounting to RM 1.2 billion[232] and has trained over 3,500 Indian entrepreneurs through capacity building programs such as the SEED training series.

In strategic partnership with selected Government entities, SEED has worked to ensure proportional Indian participation. For example, a TEKUN-SEED special scheme, SPUMI, has been instrumental in screening applicants and providing funding to small Indian start-ups. Nearly RM245 million has been disbursed, assisting nearly 18,201 small entrepreneurs.[233]

---

232 As reported by SEED, the data is compiled from micro financing channels such as TEKUN, AIM, SEED Start Up Nation and SME financing channels such as SME Bank, SME Corp, MIDF, Credit Guarantee Corporation (CGC), Shariah-compliant SME Financing Scheme (SSFS) as well as other initiatives such as Small Retailer Transformation Program (TUKAR) and Automotive Workshop Modernisation (ATOM)

233 TEKUN Nasional monthly updates

SEED has also partnered with Amanah Ikhtiar Malaysia (AIM) to provide Indian entrepreneurs, specifically women, with access to financing for micro businesses. AIM provides women-focused entrepreneurship training, as well as development programs aimed at training business skills. RM114 million has been disbursed via the SEED-AIM partnership, assisting nearly 9,310 Indian women entrepreneurs.[234]

Larger businesses are covered by a partnership with SME Bank known as the MY-SEEDS SME scheme (MYS3); to date SME Bank has funded 181 Indian businesses to the tune of RM291 million since the start of the SEED-SME Bank relationship in 2008.[235] Under a pilot started in 2015, the Centre for Entrepreneur Development and Research ("CEDAR") under SME Bank has also provided training and development services to Indian SME applicants screened and referred by SEED. The success rate of loan application has increased from 31% to 89% for participants of this pilot program, an encouraging result validating a fuller rollout. Indian businesses in the industrial sector have also seen support from Malaysian Industrial Development Finance Berhad ("MIDF"), which has disbursed over RM100 million to 93 Indian businesses since 2009.[236]

The efforts by the SEED team should continue and mature into the next phase of work, deepening the relationships and partnerships that have been built with strategic agencies to ensure proportional Indian participation in Government entrepreneurship initiatives. Achievements in facilitating financing for micro and small Indian businesses should be expanded to cover facilitation in accessing other vital support components such as Government and GLC vendor development programs or contracts, NKEA-related entrepreneurship schemes and incentives as well as coaching. The budding Indian entrepreneurship community should also be strengthened and encouraged to become a mutual support network.

---

234 AIM monthly updates   **236** MIDF quarterly updates

235 SME Bank quarterly updates

Moving Forward: Recommendations and Initiatives

This Blueprint aims to achieve the following targets:

- Upward trend in number of active registered companies and sole proprietorships owned or partially owned by Malaysian Indians within 10 years of MIB implementation [237]

- Increase the number of companies owned or partially owned by Malaysian Indians in National Key Economic Area sectors (NKEAs) within 10 years of MIB implementation [238]

- Upward trend in mean and median annual revenues of registered businesses owned or partially owned by Malaysian Indians within 10 years of MIB implementation

To deliver on these targets, this Blueprint aims to effect the following:

1. Refine and expand suite of SEED programs

To deliver the abovementioned entrepreneurship targets of the Blueprint, SEED's facilitation programs (under the MIB Implementation Unit) will need to create greater interest in entrepreneurship amongst the Malaysian Indian community, identify greater numbers of potential entrepreneurs as well as to nurture high potential businesses towards scale and revenue growth.

The first refinement is to more clearly delineate, and address via multipronged strategies, the different needs of two main segments: 'IB40 businesses' i.e. micro and smaller businesses prevalent amongst the IB40, and 'IM40 businesses' i.e. SMEs held or partially held by Malaysian Indians in the M40 income strata. There are currently an estimated 34,705 and 3,433 active businesses in these segments respectively. [239]

For IB40 businesses, funding facilitation will be continued and refined. New funding schemes will be structured to encourage start-ups while for existing businesses, loan tiering and loan caps will be revised to match business needs. Support for undertaking affordable and relevant entrepreneurship training will be increased. There will also be greater emphasis on graduation, where high growth businesses will be identified for nurturing into SMEs.

For IM40 businesses, facilitation to access commercial funding will be supplemented by affirmative Government financing allocations, channeled via financial institutions, to assist the SMEs in scaling up. To support impact-monitoring efforts, commercial financial institutions will also be advised to disclose the proportion of financing granted to Malaysian Indian entrepreneurs, particularly SME financing.

---

237 Companies registered with Suruhanjaya Syarikat Malaysia (SSM)

238 Increase compared to 2017 baseline

239 Suruhanjaya Syarikat Malaysia (SSM) between 2005 - 2013

However, it is recognised that there will continue to be a SME funding gap from traditional financial institutions due to lack of credit information and/or collateral, data scarcity and other issues pertinent to SMEs in general. This problem is prevalent for all Malaysian SMEs, not just Indian-owned enterprises. Apart from initiatives to improve SMEs' literacy and navigation of traditional financial institutions' processes, facilitation to access alternative funding modes will also be undertaken such as equity crowd-funding and peer-to-peer financing.

Entrepreneurship development programs that have been successfully piloted, such as SEED-LEAP (in partnership with SME Bank), will be more fully rolled out. Facilitation to access schemes and opportunities related to the NKEA value chain will be enhanced to increase presence in high growth and high value sectors, including facilitation for licensing approvals. Access to markets outside Malaysia will also be encouraged, in collaboration with MATRADE.

The pool of Indian entrepreneurs will also be encouraged to form a mutual support network, becoming mentors to new or aspiring Indian entrepreneurs.

2. Ensure representative Indian participation in Government and GLC procurement

The MIB Implementation unit will, in partnership with MOF, Khazanah and other relevant Government and Government-linked entities, establish an outreach, screening, facilitation and monitoring program to increase the participation of capable Indian-owned companies in Government & GLC procurement contracts, including but not limited to vendor development programs. Qualified companies owned or partially owned by Malaysian Indians will be specially assisted and facilitated to participate in Government procurement, particularly small and medium-sized enterprises.

C. Retaining and Building Wealth

Attaining a good level of financial health, including having enough to weather financial shocks and being able to fund important long-term goals, is challenging enough for many income segments. Low-income households face a greater challenge than most in attaining a level of financial health as the bulk of finances is taken up with covering day-to-day expenses.

According to an IB40 survey undertaken by the Blueprint Secretariat, only 16% of the IB40 have long-term savings though the majority of these will draw down the savings in cases of financial emergency.[240] 81% of those surveyed do not have sufficient savings to support 3 months' living expenses.[241]

The situation is compounded by increases in the cost of living. It was found that the average monthly spending of B40 households increased 10.1% annually from RM1,248 in 2009 to RM2,015 in 2014.[242] The availability of relatively easy consumer credit is also an aggravating factor. As of 2014, households earning RM3,000 a month and below had an indebtedness level of seven times their annual household income compared to three to four times for households earning RM5,000 a month.[243]

The IB40 survey results reflect these overall statistics; 82% of surveyed IB40 respondents hold some form of debts, with 39% stating that their debt level is high but still manageable and 24% stating that their debt level is beyond control.[244]

240 Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

241 Ibid.

242 Household Income & Expenditure Survey 2014

243 Strategy Paper 2 for the 11th Malaysia Plan, EPU

244 Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

Key Issues & Current Interventions

The capacity to retain earnings and build wealth is naturally limited amongst households with low incomes, where living expenses make up a significantly large proportion of their income. According to Bank Negara Malaysia's 2013 study of households' marginal propensity to consume, households earning less than RM1,000 a month will spend, on average, RM0.81 from RM1 in additional disposable income. Households earning between RM1,000 to RM2,000 a month will spend, on average, RM0.74 from RM1 in additional disposable income.

Household Marginal Propensity to Consume,
By Income (2013)
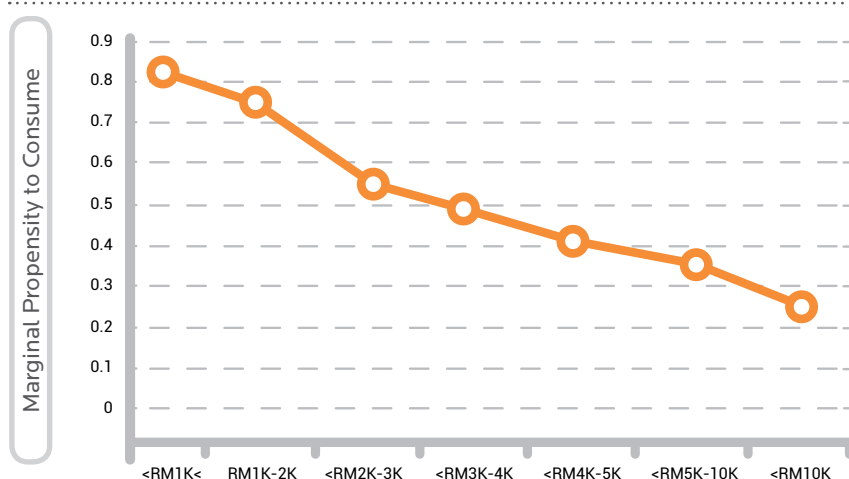
The marginal propensity to consume starts to decline more sharply for the next income bracket, signaling a level of consumption sufficiency at the RM2,000 to RM3,000 a month mark.[245] This indicates that households earning below RM2,000 to RM3,000 a month would need particular support in routing any excess earnings to savings or in enhancing their savings levels (apart from increasing their income generating capacity).

To increase the savings and wealth of B40 households, the 11th Malaysia Plan aims to expand unit trust schemes such as Amanah Saham Wawasan ("ASW"), Amanah Saham 1Malaysia ("AS1M") and Amanah Saham Gemilang. This Blueprint supports these plans and proposes to complement them with initiatives that would support IB40 households in committing to these savings and to build up financial health in general.

245 The Marginal Propensity to Consume across Household Income Groups, Bank Negara Malaysia Working Paper Series, 2013

Moving Forward: Recommendations and Initiatives

This Blueprint aims to achieve the following targets:

- Increase the asset/wealth base of IB40 households within 10 years of MIB implementation [246]

To deliver on this target, this Blueprint aims to effect the following:

1. Seed and support savings habit

A RM500 mil seed fund will be established to seed the savings of IB40 households - particularly those below the poverty line - in relevant PNB unit trust schemes. The scheme, while broadly targeted towards the IB40 community, should have a matching ratio that differs according to income levels of the IB40 household. [247] The funds are locked in for a minimum period but can be withdrawn in specified cases of emergency or economic shock.

The MIB Implementation Unit will also call for submissions from private, non-governmental and social sectors for innovative proposals to encourage and increase savings amongst IB40 households, such as to enable frequent micro-savings, to improve financial literacy and to inculcate the savings habit amongst Indian children and youth.

---

[246]   Increase compared to 2017 baseline

[247]   Matching ratio to be determined by scheme Technical Committee comprised of MIB
        Implementation Unit and MOF, amongst others

The MIB Implementation Unit will also call for submissions from private, non-governmental and social sectors for innovative proposals to encourage and increase savings amongst IB40 households, such as to enable frequent micro-savings, to improve financial literacy and to inculcate the savings habit amongst Indian children and youth.

CHAPTER 5

Increasing Social Inclusion

Belonging & Identity in a Multi-Cultural Malaysia

The Indian community is a significant minority group in Malaysia. The community constitutes 7% of the Malaysian population and is a significant contributor to the country's historical socioeconomic development, cultural diversity and daily life. While harmonious on the whole, like other ethnic minorities in other countries, the Malaysian Indian community faces challenges related to integration and inclusion into wider society.

These issues are particularly felt by the lower income groups within the community. 55% of IB40 surveyed in 2016 felt that the Indian community in Malaysia is neglected, whereas only 23% did not.[248] Perceived difficulties in obtaining employment and places at universities as well as the treatment of unregistered temples were the top reasons cited.[249] Significantly, 74% felt that a Government plan focused on assisting low-income Malaysian Indians is needed compared to only 25% who felt that a plan is needed for low income earners of all races.[250]

As elaborated in other chapters, a sizable proportion of the lower socioeconomic layer of the Malaysian Indian community had for decades been sequestered in plantations, with little opportunity for integrating with the wider society outside. Once out of the relative isolation of the plantations, the groups inevitably faced challenges in finding their place in society, a challenge that has carried over for generations.

The sense of marginalisation is intensified by several issues particular to the Malaysian Indian community. Firstly, citizenship and documentation issues continue to affect a proportion of the community, with serious consequences particularly for the young. Without official recognition of their status as Malaysians, they will not be entitled to the benefits of full membership in Malaysian society.

Secondly, issues related to religious observance such as temple relocation and restrictions on the use of public halls for religious ceremonies can also bring about feelings of marginalisation. In a multi-cultural society, such issues can spill over to become a source of inter-ethnic tension, if not handled sensitively.

Thirdly, how Malaysian Indians are represented in public life can also hinder the community's sense of societal inclusion. Malaysian Indians are under-represented in what can be deemed as positive spaces, and over-represented in certain negative areas. For example, representation in higher education, skilled employment, entrepreneurship and the civil service is low. Participation in gangs and crime, a negative space, is disproportionately high.

248   The remaining 22% respondents selected 'did not know'. Source: Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat

249   Ibid.

250   Ibid.

SRI MARATHANDAVAR AALAYAM, MARAN
RM 800,000 given by the Government for construction and maintenance works.

The first part of this chapter tackles the issue of statelessness and documentation. This issue still affects approximately 25,000 Malaysian Indians who are either stateless or undocumented, including children and youth. Apart from the challenge of non-integration, undocumented children and youth perpetuate their families' cycle of poverty as they are unable to officially enroll for education in Government schools as well as pursue formal employment later in life.

The second part of this chapter tackles the issue of religious observance amongst the Malaysian Indian community. There have been several cases of new temples being built on private land and of old temples being moved to make way for development. To maintain harmony and avoid destructive politicisation, the establishment and relocation of temples must be done in a fair and orderly manner. Another issue is the barring of the use of public halls for non-Islamic religious ceremonies. To ensure fairness, and without offending other religious sensitivities, attempts must be made to provide enough public halls as well as to educate the public on the use of shared spaces and its impact on religious sanctity.

At the same time, the issue of religious observance cuts both ways. Apart from respecting and accommodating the religious needs of the Malaysian Indian community, the contribution of Malaysian Indian religious institutions also needs to be scrutinised, particularly as the recipient of vast donations from the community. Temples have a significant role as partners in supporting and developing the Malaysian Indian community; more needs to be done to ensure that this role is upheld.

The third part of this chapter tackles the issue of Malaysian Indian representation in public life. Several negative stereotypes associated with the Malaysian Indian community are reinforced in real life, such as involvement in gangs and crime. Malaysian Indians need to be visibly represented in more positive fields. Alongside such tangible socioeconomic improvements, as targeted by this Blueprint, the community's perception of itself as well as others' views of the community also needs to be improved.

Kuil Sri Maha Mariamman Dhevasthanam, Kuala Lumpur :
RM 1 Million given by the Government for construction and maintenance works.
Temple on chapter cover page

Increasing Social Inclusion: Targets

A. Citizenship and Documentation

- **Resolve the legal documentation issue of the approximately 25,000 undocumentely Indians living in Malaysia, with priority on children and youth, within 5 years of MIB implementation**

B. Religious Observance

- **Institute federal and state-accepted policies and procedures with regard to the establishment, registration and relocation of temples**

- **Increase the social contribution of temples and other Indian houses of worship to the community**

- **Resolve the issue of public hall usage, ensuring that there is sufficient supply and/or alternatives particularly in low-cost housing areas**

C. Representation in Public Life

- **Increase the proportion of Malaysian Indians in civil service to at least 7% at all grade levels, without compromising entry standards, within 10 years of MIB implementation**

- **Reduce over-representation of Malaysian Indians in negative areas, such as crime and police arrests, within 10 years of MIB implementation**

- **Improve perceptions of the Malaysian Indian community by those within and outside the community [251]**

---

251   Measurement to be developed, and baseline measured, in 2017

A. Citizenship and Documentation

Upon achieving Independence from the British, the new Government of Malaya initiated a work permit system wherein Chinese and Indian immigrants, who had been brought in as labourers, were required to register in order to become citizens of Malaya. However, an estimated one-fifth of Indians, many of whom were estate workers, failed to register for the work permit which later granted citizenship, due to a combination of geographic isolation, ignorance, illiteracy and procedural challenges.

The issue has carried over across generations. According to an NGO[252] active in this space, an estimated 12,300 people of Indian ethnicity are currently stateless,[253] while another 13,000 people of Indian ethnicity face documentation[254] problems. Unregistered marriages, abandoned children and informal adoptions have complicated and perpetuated the matter.

Without citizenship, individuals are not able to obtain the MyKad at the age of 12 as required by law, nor officially register marriages or claim children as Malaysian citizens. A 'stateless' individual, or one with documentation issues, has no access to basic support services such as welfare assistance, education and healthcare. It is also difficult for a stateless person to get formal employment, which pushes these individuals towards informal low-skilled work and poverty.

---

252 Development of Human Resources for Rural Areas (DHRRA)

253 Refers to individuals not holding any identification document and not considered as a citizen by any nation

254 Refers to individuals holding 'red' identity cards (indicating 'permanent resident' status) or MyKAS (indicating 'temporary resident' status) with challenges in producing proof of citizenship, e.g. birth certificate, marriage certificate, etc.

Key Issues & Current Interventions

The most pressing concern with regard to the citizenship and documentation issue is the impact it has on the most vulnerable groups, i.e. children and youth. An undocumented child or youth cannot officially enroll in Government schools; many receive their education from home-schooling NGOs or go without education.

Most of the challenges are related to current policies and processes. National security concerns are understandably high, leading to stringent conditions for proving Malaysian birth and lineage. More needs to be done to explore alternative but credible proofs of birth and lineage to resolve cases where documentation is seriously lacking. Procedures can also be revised to reduce lengthy processing times; for example, a change in applicant marital status currently requires an application resubmission, which may restart the entire process.

The relatively high cost of citizenship application is also a challenge. Fees are charged on database searches, processing and paternity tests, which may run up to over RM1,500 per application.[255] There is also a 'late penalty', ranging between RM100 and RM300, applicable to certain cases.[256] Community workers have indicated that a number of successful IB40 applicants have not collected their citizenship certificates due to the late penalty fees. Where fees and charges are an obstacle to applicants, appropriate financial or policy support needs to be provided.

---

255 Department of Chemistry Malaysia. Accessed at: http://www.kimia.gov.my/v3/en/about-us/forensic/paternity.html

256 National Registration Department. Accessed at: http://www.jpn.gov.my/en/kp/permohonan-gantian-hilang-kad-pengenalan-mykad-atau-mypr/#1458528203078-8acbfa91-eb1b

The duration for processing of a citizenship application can also take months, if not years. Several process challenges complicate the situation. Applicants are frequently required to travel to NRD offices, which costs them time and money, while older applicants are susceptible to health issues and immobility, prolonging the process even further.

The process challenges were reduced to some extent via outreach programs. During the 'MyDaftar' campaign period organized by the Special Implementation Taskforce (SITF), NRD's mobile registration units were mobilised to tackle the logistical challenges. Significant impact was made by effectively targeting rural residents with mobility issues. Applicants were also guided on the issues of statelessness and ways of obtaining their citizenship.

Other process issues include challenges in communication. Rejected applicants are often not informed of the reasons for their applications being rejected and thus, would not know how to address the gaps in their applications. The NRD also experiences a large number of uncollected approved citizenship certificates. Information on the whereabouts of applicants are not always updated, creating difficulties in contacting them and resulting in failure of collection.

Finally, there have been significant operational challenges due to the lack of appropriate resourcing. To achieve this Blueprint's targets related to citizenship and documentation, the MIB Implementation Unit will need to constitute a team sufficient in size, authority and capacity to work together with NRD and the Home Ministry on policy and processes as well as to collaborate effectively with field partners.

Moving Forward: Recommendations and Initiatives

A sense of national belonging starts with an individual being acknowledged as a citizen of the country. The Government takes this matter very seriously, as reflected by numerous awareness and registration campaigns such as 'MyDaftar'. With this in mind, this Blueprint aims to achieve the following target:

- Resolve stateless and documentation issue of the approximately 25,000 Indians living in Malaysia, with priority on children and youth, within 5 years of MIB implementation.

To deliver on this target, this Blueprint plans to effect the following:

1. Institute a Joint CCIC-MoHA (NRD) Task Force

A Joint Task Force comprising senior officials from the Ministry of Home Affairs, NRD, the MIB Implementation Unit, and other relevant Government agencies is to be established. The primary tasks of the Joint Task Force would be to:

- Identify, record, and expedite priority applications.

- Revise service entitlements for intermediate or temporary citizenship certificates (e.g. MyKAS) particularly for the most vulnerable groups such as children and youth. At the same time, incentives will be provided, encouraging parents to submit applications for undocumented children for temporary certificates and school enrolment.

- Explore changes to policies and procedures towards reducing the average processing time of documentation applications, and simplifying processes[257], particularly for children and youth.

- Track and report on processing times and status of all applications.

Adequate provisions for resources in terms of mandate, personnel, and budget will be made within the MIB Implementation Unit to address the issue of statelessness and documentation.
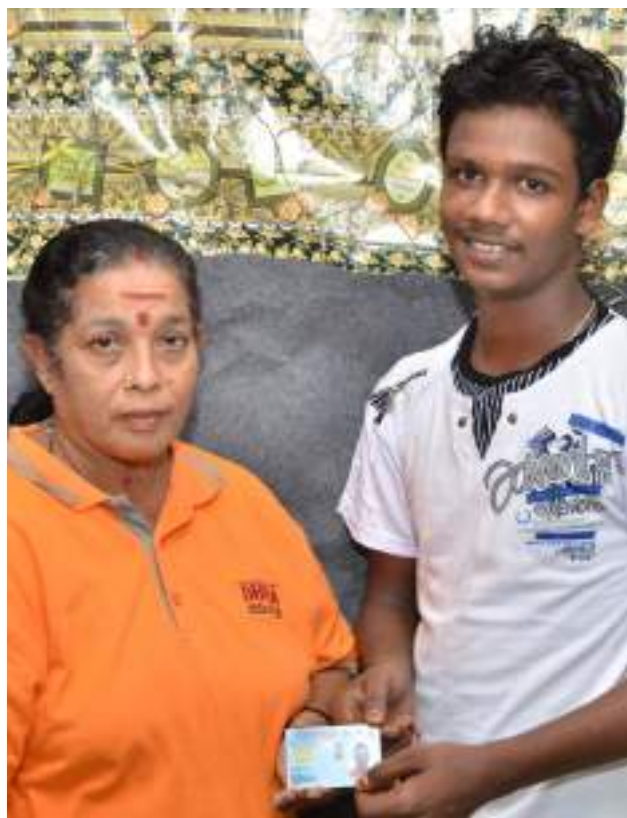
---

257 For example, explore automatic granting of birth certificates for hospital births, waiving the current 14-day claiming period

B. Religious Observance

By and large, Malaysia is a harmonious and tolerant multi-ethnic and multi-faith country. Freedom of religion is enshrined in Article 11 of the Federal Constitution, and this right is to be respected. Inter-ethnic tolerance and unity are firmly espoused, as evidenced by the Government's call for '1Malaysia'.

However, instances of inter-ethnic tensions still arise and become more prominent when delicate situations are mishandled. The Malaysian Indian community has had its fair share of concerns, and over the years' issues involving temple demolitions, as well as the use of spaces for religious ceremonies, have proven challenging.

Religion remains central to the lives of the vast majority of Malaysians and it is important to find solutions that address the Indian community's need for religious observance while continuing to respect the religious sensitivities of other faith communities.

Key Issues & Current Interventions

Between 2006 and 2007, an estimated 79 temples were demolished, as reported by various news sources[258].

Cases of temple demolition and relocation can be segmented into two types:

- Pre-Independence temples, involving temples established before Independence, mostly in estates.

- Unregistered temples, which make up the largest number of cases in recent years. As the Malaysian Indian population grows, many newer temples have been built illegally on state-owned or private properties, contravening guidelines[259] for the establishment of non-Islamic houses of worship in Malaysia.
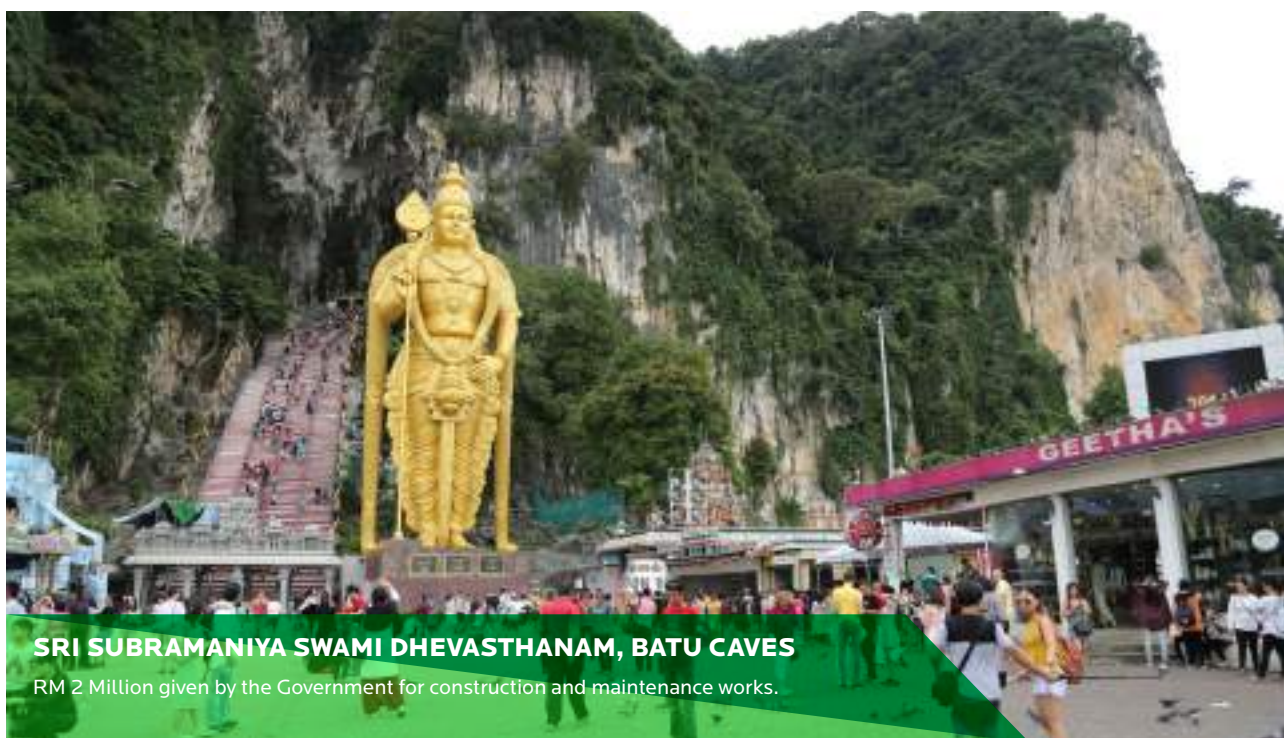
SRI SUBRAMANIYA SWAMI DHEVASTHANAM, BATU CAVES
RM 2 Million given by the Government for construction and maintenance works.

Fundamentally, the demolition of a temple is a legal issue although due to the emotive nature, it can be politicised and framed as a racial issue.

At present, the advisory body for Non-Islamic Houses of Worship (RIBI) under the Ministry of Federal Territories and Urban Wellbeing works with stakeholders to mediate relocation-related issues. The work of RIBI would be strengthened if a fair and orderly protocol governing the establishment, relocation and demolition of all houses of worship is communicated and widely recognised.

258 Malhotra, Sunder "Is there any international outcry to stop demolishing Hindu temples in Malaysia?" (2007, December 2) NRIInternet.com. Accessed at: http://nriinternet.com/NRIhindu/MALAYSIA/Malaysia-demolshing_Hindu_Temples/index.htm

259 Guideline issued by Islamic Affairs Unit, Prime Minister's Department, 'Cadangan Garis Panduan Pembinaan Rumah-Rumah Ibadat Bukan Islam' & Malaysia Hindu Sangam's, 'Temple Guide Handbook'

On the other hand, temples should also play a greater part in contributing to the social development of the Malaysian Indian community.

In several engagements with stakeholders, the lack of initiative and/or transparency on the part of temples and other Indian religious institutions in serving their community was brought up repeatedly as an issue. Although some temples may be very active in their community, the lack of visibility in general needs to be addressed. Another challenge is related to the use of community halls. This is a problem that arises mostly in compact PPR neighborhoods where there is only one common hall and there are sensitivities in the use of the public halls due to differences in religious practice and culture.

To address this, the CCIC has instructed the building of 15 community halls and 15 crematoriums in highly populated Malaysian Indian locations.

Status	Crematorium	Hall
Completed	2	3
Construction In-Progress	4	2
Development/ Planning Stages [260]	9	10

Source : Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC)

260 Includes land identification/negotiation, construction approval, funding, contractor/vendor selection, etc.

Moving Forward: Recommendations and Initiatives

This Blueprint aims to achieve the following targets:

- Institute federal and state-accepted policies and procedures with regard to the establishment, registration and relocation of temples

- Increase the social contribution of temples and other Indian houses of worship to the community

- Resolve the issue of public hall usage, ensuring that there is sufficient supply and/or access to alternatives particularly in low-cost housing areas.

To deliver on these targets, this Blueprint aims to effect the following:

1. Establish a National Temple Database

A collaboration between the MIB Implementation Unit, the Department of Urban and Rural Planning ("JPBD"), local councils, State Governments and key NGOs will be instituted to create an extensive temple database which tracks all temples, pre-empting any issues that may arise in the future.

This database will also be used as a reference point for Federal and State Government compliance and mediation teams. For example, before the granting of funds for new temples, there will be an assessment by the Implementation and Coordination Unit, based on information on the temple database, to ensure that all building guidelines and documentation requirements for non-Islamic houses of worship have been properly complied with.

SRI SUBRAMANIAR SWAMY TEMPLE, KUALA SELANGOR
RM 150,000 given by the Government for construction and maintenance works.

2. Establish monitoring modality for religious institutions

In response to community stakeholders' demands for greater accountability and transparency, the MIB Implementation Unit will undertake a consultative study towards establishing a platform or means by which the social contribution and fiduciary duties of temples and other Malaysian Indian religious institutions may be assessed. The objective is not only to measure financial transparency and social contribution, but also to foster a spirit of healthy benchmarking and recognition for excellence. The modality of this assessment and monitoring function will be structured and detailed, with rollout targeted in 2018.

3. Increase supply of public halls and tolerance for shared space usage

As CCIC continues to monitor the completion of the promised community halls and crematoriums, existing multipurpose halls, schools and temples in high Indian-populated areas will be identified for the use of the community. Gaps in supply at the local level will be noted and addressed by the MIB Implementation Unit together with the relevant local stakeholders. Public-private partnerships will be proposed if local conditions and the community's needs warrant such arrangements.

SLIM RIVER COMMUNITY HALL
A RM 500,000 Indian community hall, one of 15 halls promised by the Government for the Indian community.

The MIB Implementation Unit will also collaborate with the Department of Urban and Rural Planning ("JPBD") and state governments to revise building design guidelines for low cost and medium cost housing developments, particularly flats. The objective is to address the needs of all races by adopting a design requirement allowing sufficient and well placed shared spaces, including halls for multi-religious ceremonial use.

To complement the above, the MIB Implementation Unit will work closely with the Department of National Unity and Integration (JPNIN), NGOs as well as local leaders of all races in identified Indian-heavy apartment blocks and neighbourhoods to improve inter-religious understanding and tolerance, including in the use of shared spaces.

C1. Representation in Public Life: Civil Service Recruitment & Advancement

Of the 1.6 million people working in the Malaysian civil service, only 4.1% are Malaysian Indians[261]. In 2015, only 1,157 Malaysian Indian applicants were accepted into the civil service, a small fraction of the 69,052 Indian applications received in that year[262]. The declining number of Malaysian Indians in civil service has been observed since the 1980s; in 2004, the then Parliamentary Secretary disclosed that the percentage of Indian civil servants had dropped from 9.8% to 5.2% over a span of 23 years.[263]

Key Issues & Current Interventions

In April 2015, the Government announced the indefinite freezing of civil service recruitment for selected roles due to global economic uncertainties. However, temporary and contractual positions are still open for recruitment, according to various departments' needs.

At the time of writing, SITF is working with the Public Services Department ("PSD") to fill a representative proportion of temporary and contractual positions with qualified Malaysian Indian applicants. The low acceptance rate mentioned earlier reflects the major challenge of under-qualified Malaysian Indian candidates for these positions, as well as shortcomings in the application process.[264]

Although the number of Indian applicants each year is high, the majority of these applicants are rejected due to reasons such as failure in meeting minimum academic requirements, failure in completing online applications correctly or on time and failure to perform in face-to-face interviews.[265]

Targeted outreach, together with proper screening and guidance is needed to ensure that applicants pass the entry requirements.

---

261 Public Services Commission of Malaysia (SPA) 2015 statistics.

262 Public Services Commission of Malaysia (SPA) 2015 statistics.

263 http://www.freemalaysiatoday.com/category/nation/2015/05/09/lack-of-non-bumi-in-civil-service-must-be-addressed/

264 The majority of qualified Malaysian Indians may prefer to pursue careers in the private sector

265 Interviews with SITF and other stakeholders

Moving Forward: Recommendations and Initiatives

The Blueprint has a target of increasing the proportion of Malaysian Indians in the Malaysian civil service to at least 7% at all grade levels, without compromising entry standards, within 10 years of MIB implementation.

To deliver on this target, this Blueprint aims to effect the following:

1. Strengthen new recruits pipeline

The MIB Implementation Unit will work closely with the PSD to identify and set aside allocations for 'Pekerja Sambilan Harian (PSH)' and 'Special Contract Appointees'. This will be supplemented with permanent positions within the civil service when hiring resumes.

At the same time, the MIB Implementation Unit will review current outreach efforts in order to identify and expand the applicant talent pool, particularly amongst the IB40. Outreach activities will be complemented with candidate screening and training workshops to prepare applicants for PSD tests and interviews.

In order to attract high achieving candidates to apply for the civil service, outreach efforts will be tailored accordingly. Senior Indian civil servants will be featured as role models and outreach ambassadors, towards attracting public-minded applicants.

2. Track and address Malaysian Indian civil servants' progression

Working with the PSD, the MIB Implementation Unit will track the numbers of Malaysian Indians at all grades of the Malaysian civil service towards ensuring balanced representation, but without compromising on qualifications or experience.

Gaps in balanced representation will be addressed via a roadmap where high potential candidates are identified and groomed for advancement or transfer.

3. Increase Placement of Indian Officers in Relevant Locations

The MIB Implementation Unit will assess the ethnic balance of leadership and frontline personnel, in Indian-heavy locations, across key public services such as PDRM, Government hospitals and clinics, local authorities and others. Working with PSD and state governments, the MIB Implementation Unit will recommend the placement of Malaysian Indian officers in key posts within such locations as Sentul, Brickfields, Kajang and others towards improving linkages to the community thereby strengthening the quality of service and troubleshooting on the ground.

C2. Representation in Public Life: Crime

Involvement in crime, in particular criminal gangs, is a symptom of marginalisation from wider society. It has been reported that an estimated 70% of gangsters in Malaysia are of Indian origin.[266] Many are involved from a young age to fulfill a need for belonging and protection, as indicated in the 'At-Risk Children & Youth' section of the 'Education' chapter. Although some do leave gang activities as they mature, many go on to pursue a criminal career.

Police Arrests by Race and Type of Crime 2015

This is borne out by data from the Royal Malaysian Police which shows a high proportion of violent crime amongst Indian arrests compared to other ethnicities.[267]
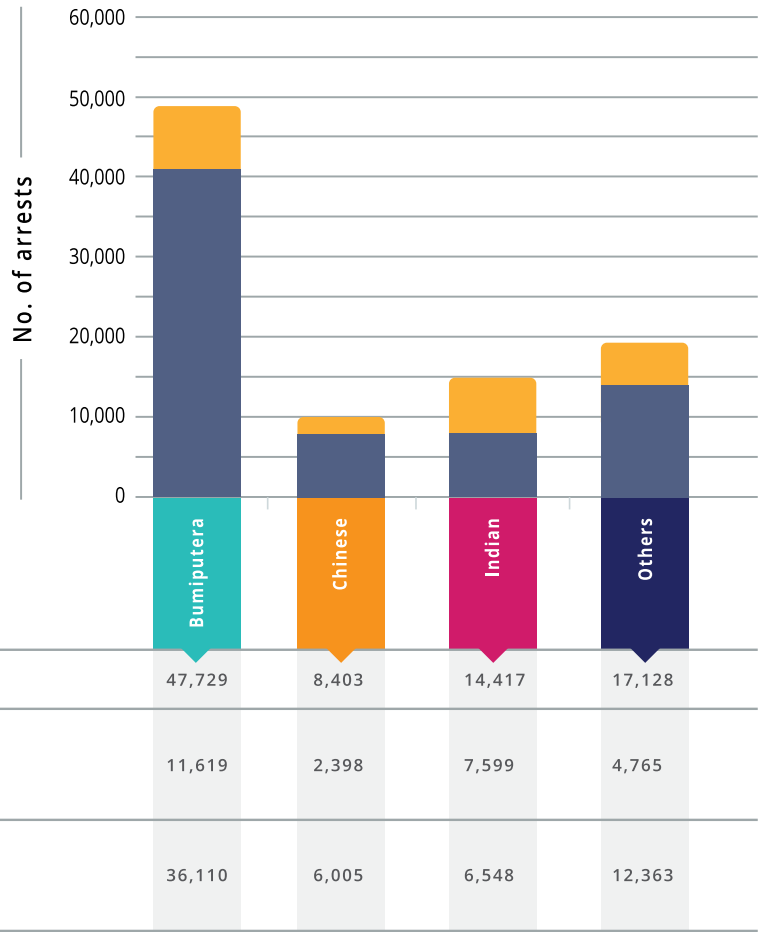
	Bumiputera	Chinese	Indian	Others
Total	47,729	8,403	14,417	17,128
Violent Crime	11,619	2,398	7,599	4,765
Non-Violent Crime (NVC)	36,110	6,005	6,548	12,363

---

266 Attributed to Bukit Aman's CID director, as reported in "Indian gangs originated from Chinese triads" (2013, August 27) The Sun Daily. Accessed at: http://www.thesundaily.my/news/808352

267 Violent crimes include murder, attempted murder, rape, incest, armed robbery, unarmed robbery, battery, etc. Source: Crime Investigation Unit, PDRM. 2014

Key Issues & Current Interventions

One of the main factors behind the relatively high crime rate among Malaysian Indians is the poor socioeconomic situation of this community. Lack of basic needs, poor education, and low income levels continue to push individuals down the path of crime and gangs.

More needs to be done to prevent gang recruitment as well as to help current members exit safely. Support could be strengthened, at both the community and national levels, for ex-offenders who have served time in prison. Ex-offenders often face challenges fitting in, including discrimination from the community, which may force them back into former ways. Although the Prisons Department has a structured rehabilitation programme for offenders undergoing their sentences, more support is needed at the post-release stage, which is the most crucial time in their reintegration process.

Moving Forward: Recommendations and Initiatives

This Blueprint targets to reduce over-representation of Malaysian Indians in crime and police arrests within 10 years of MIB implementation.

To deliver on this target, this Blueprint aims to effect the following:

1. Ensure Educational and Socioeconomic Upliftment of the IB40 Group

A multi-pronged approach will be taken towards this end. For more elaboration on the initiatives to be implemented, see the 'Basic Needs', 'Education' and 'Income Upliftment' chapters.

2. Establish National Support Initiative for Indian Offenders and Ex-Offenders

In collaboration with the Prisons Department and other key stakeholders, the MIB Implementation Unit will establish an initiative to pilot and scale an initiative designed to support the rehabilitation of Indian prison inmates as well as to support their transition to normal life and employment post-release. A key module of the initiative is to involve ex-offenders in identifying and counseling potential future offenders away from a life of crime.

C3. Representation in Public Life: Community Identity

No ethnic group is spared from racial stereotypes and generalisations, both negative and positive. While stereotypes are often used jokingly, nonetheless it can be internalised and taken as objective truth, by those within and outside the ethnic group. When negative stereotypes are believed by people of the ethnic group in question, it can bring down self-esteem and lead to experiences of 'stereotype threat' where performance in education and other endeavours is undermined. When negative stereotypes are believed by people outside the ethnic group, particularly those who have limited contact with other ethnic groups, discrimination can occur.

Negative stereotypes would disproportionately affect lower income segments within the Malaysian Indian community as they would not have the compensating impact afforded by class. To enable these segments to progress, there is a strong need to break away from negative stereotypes and to take on a more empowering community narrative.

Key Issues & Current Interventions

Negative stereotypes of the Malaysian Indian community can relate to physical attributes such as skin colour, cultural and religious practices as well as social factors such as alcoholism, violence and involvement in crime and gangs.

There have been cases of racial slurs against Indians made by authoritative figures, though such cases are generally met with public disapproval[268]. More seriously, negative stereotypes can lead to unfair treatment such as job discrimination; there are also media-reported cases of Indians being rejected as tenants by non-Indian landlords. At the extreme, negative stereotypes coupled with lack of cultural understanding can also fuel inter-ethnic clashes, as evidenced by ethnic clashes in the past[269].

To date, the bulk of efforts to highlight positive examples and change the narrative of the Malaysian Indian community has been limited to the community itself. A concerted effort needs to be made to bring this conversation to the national level.

---

268 "Malaysia: Indians demand apology in racial slur case" (2008, August 6) News18.com. Accessed at: http://www.news18.com/news/india/malaysia-indians-demand-apology-in-racial-slur-case-294267.html

269 In March 2001, a violent clash between Malay and Indian groups was triggered in Kampung Medan, Petaling Jaya, by an argument over road access for an Indian funeral possession and a Malay wedding party. The violence spread over 3 weeks to the surrounding areas, resulting in 6 deaths and over a hundred people wounded. Source: media reports.

Moving Forward: Recommendations and Initiatives

The Blueprint targets to improve perceptions of the Malaysian Indian community by those within and outside the community.[270]

To deliver on this target, this Blueprint aims to effect the following:

Establish A 'Community Pride' Campaign

This campaign aims to create national level awareness of Malaysian Indian achievement stories across different sectors, working hand in hand with other Malaysian ethnicities, by promoting outstanding individuals and teams, such as writers, educators, entrepreneurs, scientists, philanthropists, sports personalities, artists and young achievers. Sports, in particular, would provide recognition to the community in a tangible way, especially amongst the youth. As part of this campaign, the MIB will work with ministries, agencies, NGOs and corporate partners to enhance Malaysian Indian participation in the sports arena.

Voices on Malaysian Indian achievement and contribution to the fabric of Malaysian society should come from all races to underscore the spirit of true integration. Stories of IB40 achievements will also be highlighted to break stereotypes associated with both ethnicity and class.

---

270   Measurement to be developed, and baseline measured, in 2017.

This public awareness campaign also seeks to create desire for change within the Malaysian Indian community in general, and troubled families in particular, to counter community stereotypes related to 'normalised' dysfunctions such as alcohol overconsumption and violence. This campaign will be accompanied by an information and referral service to support families that come forward with questions or requests for assistance.

CHAPTER **6**

Delivering The Malaysian Indian Blueprint

Implementation & Governance

The Indian community is an integral part of Malaysian society, a key pillar of the country's economic development, cultural richness and national identity. At 7% of the total population, Malaysian Indians comprise the second largest ethnic minority group living in Malaysia. [271]

At a high level the Malaysian Indian community has prospered together with the country: mean and median incomes for Indians as a group are slightly higher than the national average. Nevertheless, these figures mask deep intra-ethnic inequalities. Without focused policy attention, circumstances will solidify the existence of an Indian sub-class that is excluded from mainstream socioeconomic development and wellbeing.

Acknowledging the great societal costs involved, the Government established a Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC) in 2008 to review the state of affairs in a dedicated manner and to prioritise areas for action. Four delivery units were gradually established to address the identified areas: the Special Implementation Task Force (SITF) which has played a major role towards resolving a significant number of citizenship and documentation cases; the Action Plan for Future of Tamil Schools (PTST); the Special Secretariat for Empowerment of Indian Entrepreneurs (SEED) which provides support services to Indian entrepreneurs and businesses; and finally the Unit for Socio-Economic Development of the Indian Community (SEDIC) which funds socio-economic development programs.

The units have pursued their mandates and have brought about a difference in their respective areas. Since their establishment, and in partnership with the relevant Government agencies as well as NGOs, several positive outcomes have been achieved including: a leap in investments into Tamil school infrastructure with accompanying improvements in teacher qualifications; funding facilitation for over 29,115 Indian SMEs; hundreds of community-based programs tackling various challenges from getting into university to upskilling single mothers; and over 6,000 Indians coming forward to register for citizenship documentation.

---

[271] Including non-Malaysian citizens e.g. migrant workers. Source: 2015 Population Estimates, Department of Statistics Malaysia.

While the relevant Government agencies continued to perform their respective roles, the presence of these four special units as complementary partners were instrumental in raising awareness amongst the Indian community, encouraging and facilitating participation in existing Government programs and supplementing with Indian-centric content or delivery where appropriate.

In pursuing these mandates, several lessons emerged and improvements were proposed by community stakeholders towards strengthening the implementation modality. Cohesion across the four units was urged to maximise synergies from a unified sense of mission as well as more effective use of shared knowledge, resources, information, research, networks and best practices. Greater use of data, target setting and performance tracking was also advocated.

The development of this Blueprint also necessitates a consolidation in implementation modality to address the additional policy areas outlined and to achieve the Blueprint targets in these areas. These policy areas are as follows:

1 Educational Attainment & Youth. The mandate of this policy area goes beyond Tamil schools and covers performance of Indian students up to tertiary level as well as at-risk children & youth.

2 Income Upliftment. The mandate of this policy area covers both entrepreneurship as well as employment i.e. skills training and job placements. This policy area also encompasses financial health and wealth-building particularly amongst the IB40.

3 Welfare & Foundations. This policy area addresses the challenges faced by the most vulnerable groups in the Indian community including but not limited to the absolute poor, those without housing and/or healthcare, those with documentation issues and those at risk of displacement from estates.

4 Identity & Inclusion. This policy area seeks to resolve issues related to religious observance as well as other religious, cultural or political issues that can marginalise Indians as a community e.g. negative racial stereotyping and discrimination.

In light of the above, the following implementation approach will be established to deliver the Indian Community Blueprint from 2017 to 2030.

Delivering the Malaysian Indian Blueprint: Principles

The implementation approach or modality of the Malaysian Indian Blueprint is guided by the following four core principles:

Cohesion

- The MIB implementation entity has a strong sense of shared mission towards holistic upliftment of the Malaysian Indian community particularly the IB40

- The MIB implementation entity maximises inter-unit cooperation and learning

Impact

- The MIB implementation entity has the position, authority and credibility to work effectively within Government

- The MIB implementation entity measures its impact and refines its programs systematically and cost-effectively

- The MIB implementation entity continuously improves its effectiveness by applying research, best practices, data and networks

Inclusiveness

- The MIB implementation entity pursues the socioeconomic development and wellbeing of the Malaysian Indian community in the context of integrating into the fabric of Malaysian society

- The MIB implementation entity leverages talent, knowledge, ideas and resources from all corners of society

Integration

- The MIB implementation entity 'plugs into' existing Government programs, working in concert with relevant implementation agencies and platforms

- The MIB implementation entity will progressively working towards ensuring that Indian participation is addressed by and integrated into all relevant Government agencies as a matter of policy and practice in the long term[272]

272　A monitoring function will remain after 2030 to track the community's status and participation rates

A. Modality & Structure

The overall governance function carried out by the CCIC will continue and be supported by a CCIC Executive Committee that meets monthly to resolve inter-agency implementation issues and to track progress.

The units under the CCIC will continue to carry out their roles of outreach and facilitation[273] in partnership with the main implementation ministries and agencies. For greater cohesion and to cover the scope of the Blueprint, the units will be reorganised and merged into one entity, assuming the name and legal charter of the existing Unit for the Socioeconomic Development of the Indian Community (SEDIC). This entity will be the main agency driving the delivery of the Malaysian Indian Blueprint.

The new SEDIC will comprise of four reorganised sub-units, in line with the policy areas outlined above, as well as new supporting functions in research and special projects piloting. The function of present-day SEDIC in funding various community-based programs will be absorbed across the four reorganised sub-units, as appropriate to the respective policy areas to be covered. Together with relevant Government policy-making ministries and implementation agencies, the sub-units will undertake and/or facilitate the initiatives recommended in this Blueprint as well as to make or propose course corrections where appropriate.

The CCIC and the CCIC Executive Committee will be supported by communications and performance tracking functions that report to the two committees.

---

273   In cases where there are supplementary modules or new non-overlapping
         initiatives, the units will continue to carry out their role of implementer or joint-
         implementer

The overall delivery modality and structure is shown below:

To ensure close ties to active community stakeholders, a SEDIC consultative and advisory board will be established comprising leaders in civil society, research, commerce and social enterprise. SEDIC will also engage the community on Blueprint matters via outreach and engagement programs e.g. townhall events.

CCIC

CCIC Executive Committee

SEDIC

Consultative & Advisory Board

Director General
Leadership, Strategy, Stakeholder Management

- Provides and/ or outsources independent research supporting line function's work

Research & Best Practices

Special Projects

- Provides and/ or outsources independent research supporting line function's work

Education & Youth
- Enlarged scope relative to PTST
- Programs covering all indian children and youth up to tertiary level

Income Upliftment
- Enlarged scope relative to SEED, taking over relevant SEDIC programs related to skills training & employement/ job placements

Welfare & Social Development
- Programs covering hardcore poverty, basic needs of housing & health, documentation, resettlement and family support

Identity & Inclusion
- Addresses religious observance challenges e.g. temple relocations, etc.
- Also resolves religious/-cultural/political issues affecting community's sense of belonging e.g. discrimination

B. Public Private Partnership

The success of the Blueprint will depend not only on close cooperation amongst Government agencies but also on the involvement of non-Governmental actors including NGOs, companies and individuals. The implementation of the Malaysian Indian Blueprint is premised on enabling the involvement of all sectors, be it in the form of domain expertise, funds, professional services or other forms of contribution.

One form of public private partnership already being pursued by the 4 CCIC units is funding or part-funding programs carried out by NGOs and other types of service providers. During the Blueprint implementation period, this form of partnership will be strengthened by undertaking a more structured approach towards defining and targeting the types of programs to be funded, towards achieving the Blueprint targets. Platforms for sharing best practices and building capacity amongst NGOs or service providers will be established so that excellent performers can scale up and assist or merge with other providers.

Another form of public private partnership is the engagement of active community stakeholders particularly in matters related to policy and programmatic impact. As mentioned above, a SEDIC consultative and advisory board will be established, to be supplemented with outreach and engagement programs. Each sub-unit of SEDIC may also establish advisory working groups comprising subject matter experts, field workers, researchers and other contributors.

The final form of public private partnership that will be pursued more actively during the Blueprint implementation period is joint funding and/or joint implementation of initiatives and programs proposed by the Blueprint. Several initiatives would benefit from private sector and corporate social responsibility (CSR) support not only in supplementary funding but also the contribution of knowledge, project management and personnel. Various models can be applied subject to the type of initiative, from the trust school model under Khazanah Nasional Berhad's Yayasan Amir to the multi-partner model of Yayasan Peneraju Pendidikan Bumiputera. Incentives to encourage such public private partnerships will be developed, for example tax incentives.

C. Impact & Phasing

The progress and impact of the Blueprint will be assessed on the achievement of the headline targets outlined in this document. As such, the Blueprint targets will effectively become key performance indicators (KPIs) for the relevant ministries, agencies and units involved in Blueprint implementation.

Baselining will be a key activity in 2017, in order to set the starting point for several Blueprint targets. The new SEDIC, the CCIC Performance Tracking unit and the CCIC Communications unit will be responsible for publishing an annual report on the delivery of the Blueprint.

The indicators of Blueprint impact may be refined or supplemented from time to time, based on the experience of implementation or new information or other factors. The majority of targets are set for full achievement by the 10th year of the Blueprint launch, 2027.

The phasing of Blueprint implementation is as follows:

2017-2018: Consolidation and Baselining

- Complete reorganisation and staffing of units

- Integration of Blueprint goals and targets into implementing partner ministries' and agencies' policies as well as annual and mid-term plans & budgets

- Launch of flagship initiatives and partnership platforms

- Furnish database and measure baselines for relevant indicators

2019-2021: First Half Implementation

- All initiatives running, with annual review and refinement processes undertaken

- Mid-point review of Blueprint target achievements and course corrections, if applicable

2022-2026: Second Half Implementation

- All initiatives running, with annual review and refinement processes undertaken

- Begin handover and mainstreaming of initiatives and targets into selected Government ministries/agencies

- Review of role of SEDIC vis-a-vis Governmental implementation partners

2027-2030: Mainstreaming

- Full integration/hand-off of initiatives and targets to Governmental implementation partners

- Consolidation of monitoring function under the Prime Minister's Department to ensure Malaysian Indian targets and/or KPIs are measured and delivered by Government ministries and agencies

GLOSSARY

1AZAM	Akhiri Zaman Miskin
ABIM	Angkatan Belia Islam Malaysia
ADTEC	Pusat Latihan Teknologi Tinggi
AIM	Amanah Ikhtiar Malaysia
AS1M	Amanah Saham 1Malaysia
ASW	Amanah Saham Wawasan
B40	Bottom 40%
BM	Bahasa Melayu
BR1M	Bantuan Rakyat 1Malaysia
CCIC	Cabinet Committee for Indian Community
CEDAR	Centre for Entrepreneur Development and Research
CGPA	Cumulative Grade Point Average
CHILD	CHILD Information, Learning and Development Centre
CID	Criminal Investigation Department
CSR	Corporate Social Responsibility
DFI	Development Financial Institutions
DHRRA	Development of Human Resources in Rural Area
DLP	Dual-Language Program
DOS	Department of Statistics
DOW	Department of Welfare
EKASIH	Sistem Maklumat Kemiskinan Negara
EPF	Employees Provident Fund
EPU	Economic Planning Unit
ETP	Economic Transformation Programme
EWRF	Educational, Welfare & Research Foundation Malaysia
GDP	Gross Domestic Product
GEMS	Graduate Employability Management Scheme
GLC	Government Linked Companies
GMI	German-Malaysian Institute
GPN	Gred Purata Nasional
HINDRAF	Hindu Rights Action Force
HIS	Household Income Survey
IB40	Indian Households in the B40 Income Segment
ICT	Information & Communication Technology
ICU	Implementation Coordination Unit
IKBN	Institut Kemahiran Belia Negara
ILKS	Institute Latihan Kemahiran Swasta
ILP	Institut Latihan Perindustrian
IM40	Indian Households in the M40 Income Segment
IPTA I	Institut Pengajian Tinggi Awam; Public Institution of Higher Education
IPTS	Institut Pengajian Tinggi Swasta
JPBD	Jabatan Perancangan Bandar Dan Desa; Department of Urban and Rural Planning
JPK	Jabatan Pembangunan Kemahiran

JPN	Jabatan Pendaftaran Negara
JPNIN	Jabatan Perpaduan Negara & Integrasi Nasional
JTK	Jabatan Tenaga Kerja
KAR1SMA	Kebajikan Rakyat 1Malaysia
KEMAS	Jabatan Kemajuan Masyarakat
KITA	Institut Kajian Etnik, UKM
KPI	Key Performance Indicators
KPKT	Kementerian Kesejahteraan Bandar, Perumahan dan Kerajaan Tempatan
KPM	Kementerian Pelajaran Malaysia
KPWKM	Kementerian Pembangunan Wanita, Keluarga dan Masyarakat
KR1M	Kedai Rakyat 1Malaysia
LEAP	Leaders Entrepreneurship Acceleration Programme
M40	Middle 40%
MEB	Malaysia Education Blueprint
MHS	Malaysia Hindu Sangam
MIB	Malaysian Indian Blueprint
MIDF	Malaysian Industrial Development Finance Berhad
MIFA	Malaysian Indian Football Association
MISC	Malaysian Indian Sports Council
MOE	Ministry of Education
MOF	Ministry of Finance
MOH	Ministry of Health
MOHA	Ministry of Home Affairs
MOHE	Ministry of Higher Education
MOHR	Ministry of Human Resources
MPI	Multi-dimensional Poverty Index
MYS	Ministry of Youth & Sports
NGO	Non-Governmental Organisations
NKEA	National Key Economic Area
NRD	National Registration Department
OECD	Organisation for Economic Co-operation and Development
PADU	Program Angkat dan Upaya
PASTI	Pusat Asuhan Tunas Islam
PDRM	Polis Diraja Malaysia
PLI	Poverty Line Income
PMR	Penilaian Menengah Rendah
PNB	Permodalan Nasional Berhad
POL2.0	People's Own Language Program
PPP	Public Private Partnership
PPR	Program Perumahan Rakyat
PSD	Public Service Department
PSH	Pekerja Sambilan Harian
PT3	Pentaksiran Tingkatan 3

GLOSSARY

PTST	Action Plan for Tamil Schools
RAPID	Refinery and Petrochemical Integrated Development
RIBI	Non-Islamic Houses of Worship
RIMUP	Rancangan Integrasi Murid Untuk Perpaduan
ROC	Registry of Companies Malaysia
SEDIC	Unit Khas Program Pembangunan Sosioekonomi Masyarakat India
SEED	Secretariat for Empowerment of Indian Entrepreneurs
SIRDC	Strategic Information and Research Development Centre
SITF	Special Implementation Task Force on the Indian Community
SJKC	Sekolah Jenis Kebangsaan Cina
SJKT	Sekolah Jenis Kebangsaan Tamil
SKRE	Skim Khas Pembiayaan Rumah Pekerja Estet
SLIM	Skim Latihan 1Malaysia
SME	Small Medium Enterprise
SPA	Suruhanjaya Perkhidmatan Awam
SPM	Sijil Pelajaran Malaysia
SPUMI	Skim Pembangunan Usahawan Masyarakat India
SRK	Sekolah Rendah Kebangsaan
STEM	Science, Technology, Engineering and Mathematics
T20	Top 20%
TEKUN	Tabung Ekonomi Kumpulan Usaha Niaga
TVET	Technical and Vocational Education and Training
UKM	University Kebangsaan Malaysia
UPSR	Ujian Pencapaian Sekolah Rendah

CHAPTER 1: INTRODUCTION

NO.	ENDNOTE
1,2,3	2014 Household Income Survey, Department of Statistics, Malaysia.
4	Refer to 'Economic Challenges' sub-section in this chapter
5	Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016
6	Including non-Malaysian citizens e.g. migrant workers. Source: 2016 Population Estimates, Department of Statistics, Malaysia.
7,8,9,10, 11,12,13,14	Moorthy, Ravichandran (2016) "Ethnic Indians in Malaysia: History and Issues of Development" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 39-56.
15,16,17,18	Marimuthu, T (2016) "The Malaysian Indian Community: Continuing Concerns" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: Institute of Ethnic Studies UKM, pp. 95-107.
19	Nagarajan, S (2009) "Marginalisation and Ethnic Relations: The Indian Malaysian Experience" in Lim, TG; Gomes, A & Rahman, A (Eds.) Multiethnic Malaysia: Past, Present and Future, Petaling Jaya: SIRDC.
20	Moorthy, op. cit.
21,22,23	Marimuthu, T, op. cit.
24	Moorthy, op. cit.
25	Household Income and Expenditure 2014 Report furnished by Minister in the Prime Minister's Department, Tan Sri Abdul Wahid Omar, in a written reply to Ampang MP Zuraida Kamaruddin. As reported in "Bumis majority of top earners - but disparity widest, too" (2015, November 26) Malaysiakini. Accessed at: https://www.malaysiakini.com/news/321081
26	The Economic Report 2015/2016 indicates the following as the minimum and maximum ranges for Malaysia's income segments: Bottom 40% earn below RM3,855; Middle 40% earn between RM3855 and RM8,319; and Top 20% earn above RM8,319
27	The Gini coefficient is an index from 0 to 1 measuring income inequality: the higher the number, the higher the inequality.
28	2014 Household Income Survey, Department of Statistics, Malaysia.
29	International studies such as Joumard I, Pisu M, Bloch D (2012), Tackling Income Inequality: The role of taxes and transfers, OECD Journal and the Malaysia Economic Report 2016/2017 have noted that cash transfers (BR1M) has its impact in reducing income inequality as well as partly contributing to the reduction in the share of households in the low-income group.
30,31,32	2014 Household Income Survey, Department of Statistics, Malaysia.
33	2010 Population Distribution and Basic Demographic Census, Department of Statistics, Malaysia.
34	Marimuthu, op. cit.
35	Labour Force Survey Report, 2014
36	Professor Mahendhiran Nair (2014)"Equitable & Inclusive Economic Development: The Current State of Socioeconomic Development of Malaysian Indians"
37	Lin, Mui Kiang (2016) "Millennium Development Goals & The Indian Community: Focus On The Bottom 40 Percent" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: Institute of Ethnic Studies UKM, pp. 239-262.

CHAPTER 1: INTRODUCTION

NO.	ENDNOTE
38	Employment Rates By Ethnicity And Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia
39	Labour Force Survey Report, 2014
40	Suruhanjaya Syarikat Malaysia (SSM), 2009 - 2013
41	Malaysian Indian Economic Development Report For RMK-11 by SEED Steering Committee.
42	2010 Characteristics of Households Survey, Department of Statistics, Malaysia
43	Muhammed Abdul Khalid, PhD, UKM, (2011) "NEP to NEM: Who Cares? Wealth Distribution in Malaysia"
44	Education and Social Characteristics of The Population (2010) Department of Statistics, Malaysia
45	Bennett, J (2008) Early Childhood Services in the OECD Countries: Review of the literature and current policy in the early childhood field: UNICEF Innocenti Research Centre and Duncan, JG, Magnuson, K (2013) Investing in Preschool Programs: Journal of Economic Perspective Vol.27 No.2 pp. 109-132 (24)
46	Action Plan for The Future of Tamil Schools Unit (PTST) 2014
47	Malaysian Education Blueprint 2013-2025
48	Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC).
49	Malaysian Education Blueprint 2013-2025
50	Ministry of Education. This does not include enhanced operational expenditure for teaching staff salaries
51	Government-aided schools are schools set up and run by non-governmental stakeholders but are partially supported with Government funds. Government schools are set up and run by the MOE
52	Nagappan, R; Maniam, M; Periasamy, S; Rao, R; Devarajoo, K & Velu, J (2012) Exploring Remove Classes in Malaysia; A Study to Evaluate Their Effectiveness Kuala Lumpur: EWRF.
53	Ministry of Education
54,55	Enrolment Statistics of Indian children in MOE-Registered Schools - 2014, Ministry of Education Malaysia.
56	Public tertiary institutions, also referred to as Public Institutions of Higher Education (IPTA).
57	Ismail, Noor Azina (2011) "Graduates' Characteristics and Unemployment: A Study Among Malaysian Graduates", International Journal of Business and Social Science, Vol. 2 No. 16, p. 94.
58	NGO Development of Human Resources for Rural Areas' (DHRRA) mapping and identification exercise. A stateless individual has no citizenship documentation; an individual with documentation issues have temporary identification documents (e.g. red Identity Card) but face problems in proving Malaysian birth and acquiring permanent identification documents. However, a nationwide census on the exact number of undocumented Indians must be carried out by the implementation entity.
59	Due to public attention, there has been increased effort in recent years by plantation companies and state governments to resettle estate workers in new low-cost housing; it is usually a protracted negotiation process with multiple stakeholders and success is very much on a case-by-case basis
60	Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja

CHAPTER 1: INTRODUCTION

NO.	ENDNOTE
61	There are also Indians still living in squatter areas and temporary longhouses that have not been resettled in decades. The numbers are unknown but field workers perceive it to be dwindling due to the Government's 'zero squatter' policy
62	Tenth Malaysia Plan Recommendations: Malaysian Indians & The New Economic Model, Institute of Ethnic Studies (KITA), University Kebangsaan Malaysia (UKM)
63	Laporan Statistik 2014, Department of Social Welfare Malaysia
64	Attributed to Bukit Aman's CID director, as reported in "Indian gangs originated from Chinese triads" (2013, August 27) The Sun Daily. Accessed at: http://www.thesundaily.my/news/808352
65	Interview with PDRM
66	Crime involving murder, attempted murder, rape, incest, armed robbery or battery/manslaughter. Note: Other ethnicities account for the remainder 7% of violent crime arrests.

CHAPTER 2: ADDRESSING FOUNDATIONS

NO.	ENDNOTE
67	The Malaysian Government defines poverty as a lack of monetary ability to support basic needs consisting of food and non-food components, such as healthcare, education, house rental, clothing, transportation and recreation. The poverty line is set based on a minimum 'basket' of goods comprising these components. Source: 'Urban Poverty and Inequality in Malaysia: Empowerment of Malaysian Indians through the Neighbourhood-Based Social Service Programme' by Chamhuri Siwar in the book 'Contemporary Malaysian Indians'
68	Hardcore poverty is defined as a chronic lack of ability to support the most basic needs of survival. Historically, this is set at half of the poverty line i.e. RM465. Source: 11th Malaysia Plan
69	Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja
70	Interviews with Government officers, NGOs and other stakeholders
71	In line with the 11th Malaysia Plan target of doubling the mean and median monthly income of B40 households by 2020
72	Baseline to be set in 2017 based on survey of savings levels of poor Malaysian Indian households registered in e-Kasih database
73	Cases occurring before 2017
74	Based on baseline of end 2016
75	Hardcore poverty stands at 0.1% of total households. Source: 11th Malaysia Plan
76	Reflected in the shift towards a Multi-dimensional Poverty Index (MPI) in the 11th Malaysia Plan
77	Average household size is 4.3 people. Source: Implementation Coordination Unit
78	The PLI for each household is different according to location, household size and consumption pattern, amongst other factors. A household may be earning above the national poverty line but still be considered as poor i.e. below their specific household PLI, which depends on the household's traits.

CHAPTER 2: ADDRESSING FOUNDATIONS

NO.	ENDNOTE
79	Household Income Survey 2014. Department of Statistics, Malaysia
80	Household Income Survey, 2012. Department of Statistics, Malaysia. The difference of around 19,000 households reflects differences in household size, location and other factors
81	The Bumiputera poverty problem on the other hand is split equally between urban and rural. Source: Household Income and Basic Amenities Survey 2014
82	eKasih is a primary, but not sole, source for program selection by implementation agencies. Source: ICU
83	For example, the high public awareness of BR1M is partly due to the simple language and multiple-channel approach of BR1M's public education and outreach campaigns. Source: Interviews with field workers
84	Although implementation agencies may use their discretionary powers to deliver assistance to undocumented Indians
85	Documentation issues are covered more fully in Chapter 4, 'Increasing Social Inclusion'.
86	Registration in the database does not automatically translate into receipt of assistance; implementation agencies have relevant screening and selection criteria for different programs
87	Program Kebajikan Rakyat 1Malaysia (KAR1SMA) is a productive welfare assistance program aimed towards helping senior citizens, poor children, the disabled and widows to police or army personnel. Source: 1Malaysia.com
88	Ministry of Women, Family and Community Development (KPWKM)
89	For example, language used
90	Interviews with Government officials and field workers
91	Terma Rujukan Pengurusan Projek Rintis 2 Years Exit Programme, Jabatan Kebajikan Masyarakat, 2014
92,93	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
94	In line with 11th Malaysia Plan target
95	Baseline to be set in 2017 based on survey of savings levels of poor Malaysian Indian households registered in eKasih database
96	Matching ratio to be determined by scheme Technical Committee comprised of the Blueprint Implementation Unit and MOF, amongst others
97	2010 Characteristics of Households Survey, Department of Statistics, Malaysia
98	'NEP to NEM: Who Cares? Wealth Distribution in Malaysia', Muhammed Abdul Khalid, UKM, 2011
99	11th Malaysian Plan
100	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
101	Reasons include lack of sufficient income documentation, particularly for contract or day workers.
102	Due to public attention, there has been increased effort in recent years by plantation companies and state governments to resettle estate workers in new low-cost housing; it is usually a protracted negotiation process with multiple stakeholders and success is very much on a case-by-case basis

CHAPTER 2: ADDRESSING FOUNDATIONS

NO.	ENDNOTE
103	Number of Estate Workers By Ethnicity (2015), Jabatan Tenaga Kerja
104,105	Interview with the National Union of Plantation Workers and field experts
106	This is an initiative undertaken by Jabatan Tenaga Kerja (JTK) to assist the existing plantation workers in housing ownership. Source: "Kajian Tahap Sosioekonomi Pekerja Estet Tempatan dan Kaitannya dengan SKRE", Jabatan Tenaga Kerja, 2014
107	Applicants are also subject to credit assessment and approval by the banking channel partner, Bank Simpanan Nasional. Conditions may need to be reviewed, given high rejection rates (81%)
108	Kementerian Kesejahteraan Bandar, Perumahan Dan Kerajaan Tempatan (KPKT)
109	Due to prevailing terms related to minimum income levels, employment status and size of estate
110	Cases occurring before 2017
111	Interviews with Government officers, NGOs and other stakeholders
112	'Aspirations of Malaysian Indians Towards 2020' written by Dr. Denison Jayasooria, 2015
113	Malaysia Family Well-being Index, 2011
114,115,116	Laporan Statistik Jabatan Kebajikan Masyarakat 2014
117	Interviews with agencies and community workers
118,119	Interviews with Government agencies
120	'Current drinker' is defined as those who have consumed alcoholic beverages for the past 12 months while 'binge drinker' refers to those who consume large quantities of alcoholic beverages (six or more drinks) in a single session. Source: National Health & Morbidity Survey 2015 - Non-Communicable Diseases, Risk Factors & Other Health Problems, Ministry of Health
121	Based on baseline of end 2016
122	Supply-side interventions against alcohol overconsumption is tackled in the Inclusion chapter

CHAPTER 3: REALISING EACH CHILD'S POTENTIAL

NO.	ENDNOTE
123	Haveman, Robert & Smeeding, Timothy (2006) "The Role of Higher Education in Social Mobility" The Future of Children Vol. 16 No. 2 pp. 125-150
124	Education and Social Characteristics of The Population (2010) Department of Statistics, Malaysia
125	The gap pertains to a number of areas, including preschool education, infrastructure and facilities, teachers and teacher training, students and academic achievement, location of schools, curriculum, remedial and special education, leadership, the involvement of parents and the community, and financial matters
126	PTST
127	Socio-Economic Development of the Indian Community Unit

CHAPTER 3: REALISING EACH CHILD'S POTENTIAL

NO.	ENDNOTE
128	Dropout rates do not include those identified for streaming into TVET and/or enrolment into at-risk children & youth programs
129	As measured against the 2016/17 baseline
130	In line with the Malaysian Education Blueprint which aims to ensure 100% preschool enrolment by 2020
131	Risk assessment tools to be developed and implemented in 2017/18 based on risk factors identified by field practitioners, such as family environment, substance usage, personal disposition etc.
132	Greenstone, M; Looney, A; Patashnik, J; & Yu, M (2013) Thirteen Economic Facts about Social Mobility and the Role of Education, Policy Memo for The Hamilton Project
133	"Class and family in America: Minding the nurture gap" (2015, March 21) The Economist. Accessed at: http://www.economist.com/news/books-and-arts/21646708-social-mobility-depends-what-happens-first-years-life-minding-nurture-gap
134	Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016
135	"UPSR Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia.
136	"SPM Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia
137	Periasamy, Santhi (2016) "Underachieving Youths and the Education System: A Case Study of the EWRF Research Programs" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 409-425; CHILD submission for the 11th Malaysia Plan
138	Dropout rates do not include those identified for streaming into TVET and/or enrolment into at-risk youth programs
139	As measured against the 2016/17 baseline
140	More details on the MIB Implementation entity are in the Implementation Chapter
141	Yoshikawa, H; Weiland, C; Brooks-Gunn, J; Burchinal, MR; Espinosa, LM; Gormley, WT;... Zaslow, MJ (2013) Investing in Our Future: The Evidence Base On Preschool Education Ann Arbor: SRCD
142	Interviews with PTST & SEDIC
143	Action Plan for the Future of Tamil Schools Unit (PTST) 2014.
144	Malaysian Education Blueprint 2013-2025
145	Jabatan Kemajuan Masyarakat (KEMAS) is a unit under the Ministry of Rural and Regional Development tasked with improving the livelihoods of people in rural areas.
146	"Enrolment Data by Ethnicity and by Level Of Education", Ministry of Education Malaysia
147	"Enrolment Data by Ethnicity and by Level Of Education", Ministry of Education Malaysia
148	Government agencies that run preschools include KEMAS, PERPADUAN, PASTI, JPNIN etc.
149	"Tadika Pilihan Untuk Anak" (2015, November 13) irrayyan.com. Accessed at: http://www.irrayyan.com/2015/11/tadika-pilihan-untuk-anak.html#
150	Mustafa, Lily Muliana & Azman, Mohamed Nor Azhari (2013) "Preschool Education in Malaysia: Emerging Trends and Implications for the Future" American Journal of Economics 3(6), pp. 347-351
151	Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC)

CHAPTER 3: REALISING EACH CHILD'S POTENTIAL

NO.	ENDNOTE
152	Interviews with Prof. Datuk Dr. NS Rajendran (PTST & SEDIC)
153	Rajendran, NS (2016) "Status of Tamil School Education in Malaysia and Future Prospects" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 387-407
154	"Malaysia Education Blueprint Annual Report 2014" Ministry of Education Malaysia
155	"Ringkasan Garis Panduan Permohonan Bantuan Yuran Murid Prasekolah Swasta/ Pusat Pendidikan Khas (Pindaan 2015)", Ministry of Education Malaysia
156	In line with the Malaysian Education Blueprint which aims to ensure 100% preschool enrolment by 2020
157	Moorthy, Ravichandran (2016) "Ethnic Indians in Malaysia: History and Issues of Development" in Denison, J & Nathan, KS (Eds.) Contemporary Malaysian Indians, Bangi: KITA, pp. 39-56.
158	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
159	PTST, Government-aided schools are schools which are partly financed by the Government (via grants) with the remaining funds financed by alternative sources
160	"Malaysia Educational Statistics 2015", Ministry of Education Malaysia
161	2000 data extracted from Malaysia Education Blueprint 2013-2025. 2015 data calculated based on Pelan Tindakan Masa Depan Sekolah-sekolah Tamil and "Enrolment Statistics of Indian Children in MOE-registered Schools 2014" provided by the Ministry of Education
162	PTST
163	"UPSR Achievements of National Level and Indian Ethnic Group", Ministry of Education Malaysia
164	"Gred Purata Nasional" (GPN) is the weighted average of scores achieved by students across all schools in a particular examination. A GPN score ranges from 1 to 5, with 1 indicating a perfect score. The widening gap was estimated to be caused by a drastic change in the UPSR examination format, inadequate preparedness of teachers and students in tackling higher-order thinking (HOT) items as well as a more stringent marking scheme. Source: PTST dialogue with teachers and the Director of the Examination Syndicate, Ministry of Education, Malaysia.
165	Analysis of UPSR achievements. Source: PTST and Examination Syndicate, Ministry of Education.
166	Observations from representatives of 323 NGOs who participated in 26 town hall meetings with PTST. Source: PTST Report, 2014.
167,168	PTST
169	"Malaysian Indians and the New Economic Model", Institute of Ethnic Studies (KITA), University Kebangsaan Malaysia (UKM)
170	PTST
171	There is a shortage of 585 Bahasa Melayu teachers and 374 English teachers in SJKTs. Source: PTST Report, 2014
172	Interviews with PTST, SEDIC, and various NGOs.
173	The Dual Language Program gives qualifying schools the option to teach STEM subjects in English. Source: MOE
174	Carried out by Hindu Youth Organization (HYO) in partnership with the Malaysian Community & Education Foundation and supported by the Government of Malaysia.

CHAPTER 3: REALISING EACH CHILD'S POTENTIAL

NO.	ENDNOTE
175	PTST
176	From interviews with SEDIC and PTST; Malaysia Education Blueprint 2013-2025.
177	Pertubuhan Pembangunan dan Kemajuan Sekolah Tamil Malaysia (PPST)
178	In the 11th Malaysia Plan, the Government plans to strengthen online learning in all schools. A digital content development roadmap will be formed to digitise preschool to secondary school education curriculum, towards enabling virtual and interactive learning.
179	A Malaysian Trust School exemplar is the partnership between the MOE and Yayasan Amir. Under this arrangement, Yayasan Amir supports MOE in selected areas including pedagogy and performance tracking amongst others
180	Estimates based on census data and "Enrolment Statistics of Indian Children in MOE-registered Schools 2014" provided by the Ministry of Education.
181	Interviews with various stakeholders from Government agencies and NGOs
182	Interviews with various stakeholders, the Government, and NGOs. Further reference on peer-to-peer racial bias: Mohamad Salleh, Norshidah & Zainal, Khalim (2014) "Bullying Among Secondary School Students in Malaysia: A Case Study", International Education Studies Vol. 7 No. 13, pp. 184-191
183	Malaysia Education Blueprint Annual Report 2014
184	A related issue is the capacity of teachers and schools to tackle the needs of underperforming and problematic students, many of whom are from low-income households. This was addressed in the 'IB40 Children and Youth' section above
185	Nagappan, R; Maniam, M; Periasamy, S; Rao, R; Devarajoo, K & Velu, J (2012) Exploring Remove Classes in Malaysia; A Study to Evaluate Their Effectiveness Kuala Lumpur: EWRF
186	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
187	Malaysia Education Blueprint Annual Report 2014
188,189	Malaysia Education Blueprint 2013-2025
190	Data extracted and tabulated based on "Enrolment Statistics of Indian Applicants Into IPTA/IPTS 2014", Ministry of Higher Education
191	Based on interviews however, the most common reasons for qualified applicants not to enter the IPTA is the applicant's selectiveness in course and location of IPTA offered
192	Data extracted and tabulated based on "Enrolment Statistics of Indian Applicants Into IPTA/IPTS 2014" provided by the Ministry of Higher Education.
193	Malaysian Indians & The 11th Malaysia Plan (2016-2020), "Tapping the Opportunities & Plugging in" by Datuk Dr. Denison Jayasooria
194	Interviews with various stakeholders, the Government, and NGOs.
195	Teoh, El Sen "Students involved in violent crime and gangsterism on the rise" (2014, March 29) Astro Awani. Accessed at: http://english.astroawani.com/malaysia-news/students-involved-violent-crime-and-gangsterism-rise-32766
196	52% of arrests are aged 19-30 years. "No. of Arrests by Type of Crime and by Ethnicity", Crime Investigation Unit, Royal Police Department of Malaysia, 2014

CHAPTER 3: REALISING EACH CHILD'S POTENTIAL

NO.	ENDNOTE
197	"No. of Arrests by Type of Crime and by Ethnicity", Crime Investigation Unit, Royal Police Department of Malaysia, 2014
198	"No. of Youth Prisoners Held in Prisons by Ethnicity" Malaysia Prisons Department, 2014
199	Attributed to Bukit Aman's CID director, as reported in "Indian gangs originated from Chinese triads" (2013, August 27) The Sun Daily. Accessed at: http://www.thesundaily.my/news/808352
200	Smith, CA & Stern, SB (1997) "Delinquency and Antisocial Behavior: A Review of Family Processes and Intervention Research" Social Service Review, 71, pp. 382-420.
201,202	Adaickalam, Jasmine (2015) "Strategies to Meet the Needs of High Risk Indian Youths and Ensure Them Psycho-Socially Included into Mainstream Development of the Nation" Input to Indian Development Blueprint 2016-2020 (Unpublished).
203	Carried out by MySkills Foundation
204	Malaysian Indian Sports Council - Malaysian Indian Football Association (MISC-MIFA) consisting of majority Malaysian Indian players from low-income families manage to mainstream themselves into the Malaysia Premier League season 2017
205	Risk assessment tools to be developed and implemented in 2017/18 based on risk factors identified by field practitioners, such as family environment, substance usage, personal disposition etc.

CHAPTER 4: IMPROVING LIVELIHOODS & WEALTH

NO.	ENDNOTE
206	2014 Household Income Survey, Department of Statistics Malaysia.
207	As described in the 'Contextual Overview' section of the Introduction chapter
208	Household Income and Expenditure 2014 Report furnished by Minister in the Prime Minister's Department, Tan Sri Abdul Wahid Omar, in a written reply to Ampang MP Zuraida Kamaruddin. As reported in "Bumis majority of top earners - but disparity widest, too" (2015, November 26) Malaysiakini. Accessed at: https://www.malaysiakini.com/news/321081
209	The Gini coefficient is an index from 0 to 1 measuring income inequality: the higher the number, the higher the inequality.
210	State of Households II Report, Khazanah Research Institute
211	Occupations are classified by the Malaysia Standard Classification of Occupation 2008, the Department of Statistics, Malaysia and the World Bank
212	Climbing the Ladder; Socioeconomic Mobility in Malaysia. Khazanah Research Institute, October 2016
213,214	Ibid. Income quintiles are derived by sorting and dividing the study's sample. Thus, income quintiles for parents and children would differ according to the income distribution of the respective generations
215	From 2015 baseline, in line with 11th Malaysia Plan
216	Companies registered with the Registrar of Companies, Malaysia (ROC)
217,218	Increase compared to 2017 baseline

CHAPTER 4: IMPROVING LIVELIHOODS & WEALTH

NO.	ENDNOTE
219	Employment Rates By Ethnicity and By Occupation. Source: Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia, 2015
220	Survey was conducted in Selangor in 2010 by Professor Mahendiran Nair's research team at Monash University Malaysia, extracted from Malaysian Indian Economic Development Report For RMK-11, by SEED Steering Committee
221	Employment Rates by Ethnicity and Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia
222	Extracted from Inclusive Development and Malaysian Indians by Muhammed Abdul Khalid - Contemporary Malaysian Indians, edited by Denison Jayasooria and K.S. Nathan
223	Employment Rates by Ethnicity and Age Group 2015 by Penyiasatan Tenaga Buruh, Jabatan Perangkaan Malaysia
224	An example is the Integrated Cumulative Grade Point Average (iCGPA) where students are assessed across seven indicators including communication skills and problem-solving abilities
225	An example is the 2u2i program where students spend two years in university and the next two years in a work-based learning program as opposed to short bursts of internships or industrial training
226	The NKEAs are oil, gas & energy; palm oil & rubber; wholesale & retail; financial services; tourism; electronics & electrical; business services; communications content & infrastructure; education; agriculture; and healthcare
227	Based on various interviews with community organisers and other Blueprint stakeholders
228	From 2015 baseline, in line with 11th Malaysia Plan.
229,230	Labour Force Survey Report, 2014
231	Malaysian Indian Economic Development Report For RMK-11 by SEED Steering Committee.
232	Data is compiled by SEED from micro financing channels such as TEKUN, AIM, SEED Start Up Nation and SME financing channels such as SME Bank, SME Corp, MIDF, Credit Guarantee Corporation (CGC), Shariah-compliant SME Financing Scheme (SSFS) as well as other initiatives such as Small Retailer Transformation Program (TUKAR) and Automotive Workshop Modernisation (ATOM)
233	TEKUN Nasional monthly updates
234	AIM monthly updates
235	SME Bank quarterly updates
236	MIDF quarterly updates
237	Companies registered with Suruhanjaya Syarikat Malaysia (SSM)
238	Increase compared to 2017 baseline
239	Suruhanjaya Syarikat Malaysia (SSM) between 2005 - 2013
240,241	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
242	Household Income & Expenditure Survey 2014
243	Strategy Paper 2 for the 11th Malaysia Plan, EPU

CHAPTER 4: IMPROVING LIVELIHOODS & WEALTH

NO.	ENDNOTE
244	Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
245	The Marginal Propensity to Consume across Household Income Groups, Bank Negara Malaysia Working Paper Series, 2013
246	Increase compared to 2017 baseline
247	Matching ratio to be determined by scheme Technical Committee comprised of MIB Implementation Unit and MOF, amongst others

CHAPTER 5: INCREASING SOCIAL INCLUSION

NO.	ENDNOTE
248,249, 250	The remaining 22% respondents selected 'did not know'. Source: Face-to-face survey of 2,087 Malaysian Indians in B40 households throughout Peninsular Malaysia conducted in July to September 2016. MIB Secretariat
251	Measurement to be developed, and baseline measured, in 2017
252	Development of Human Resources for Rural Areas (DHRRA)
253	Refers to individuals not holding any identification document and not considered as a citizen by any nation
254	Refers to individuals holding 'red' identity cards (indicating 'permanent resident' status) or MyKAS (indicating 'temporary resident' status) with challenges in producing proof of citizenship, e.g. birth certificate, marriage certificate, etc.
255	Department of Chemistry Malaysia. Accessed at: http://www.kimia.gov.my/v3/en/about-us/forensic/paternity.html
256	National Registration Department. Accessed at: http://www.jpn.gov.my/en/kp/permohonan-gantian-hilang-kad-pengenalan-mykad-atau-mypr/#1458528203078-8acbfa91-eb1b
257	For example, explore automatic granting of birth certificates for hospital births, waiving the current 14-day claiming period
258	Malhotra, Sunder "Is there any international outcry to stop demolishing Hindu temples in Malaysia?" (2007, December 2) NRIInternet.com. Accessed at: http://nriinternet.com/NRIhindu/MALAYSIA/Malaysia-demolshing_Hindu_Temples/index.htm
259	Guideline issued by Islamic Affairs Unit, Prime Minister's Department, 'Cadangan Garis Panduan Pembinaan Rumah-Rumah Ibadat Bukan Islam' & Malaysia Hindu Sangam's, 'Temple Guide Handbook'
260	Include land identification/negotiation, construction approval, funding, contractor/vendor selection, etc.
261,262	Public Services Commission of Malaysia (SPA) 2015 statistics.
263	http://www.freemalaysiatoday.com/category/nation/2015/05/09/lack-of-non-bumi-in-civil-service-must-be-addressed/
264	The majority of qualified Malaysian Indians may prefer to pursue careers in the private sector

CHAPTER 5: INCREASING SOCIAL INCLUSION

NO.	ENDNOTE
265	Interviews with SITF and other stakeholders
266	Attributed to Bukit Aman's CID director, as reported in "Indian gangs originated from Chinese triads" (2013, August 27) The Sun Daily. Accessed at: http://www.thesundaily.my/news/808352
267	Violent crimes include murder, attempted murder, rape, incest, armed robbery, unarmed robbery, battery, etc. Source: Crime Investigation Unit, PDRM. 2014
268	"Malaysia: Indians demand apology in racial slur case" (2008, August 6) News18.com. Accessed at: http://www.news18.com/news/india/malaysia-indians-demand-apology-in-racial-slur-case-294267.html
269	In March 2001, a violent clash between Malay and Indian groups was triggered in Kampung Medan, Petaling Jaya, by an argument over road access for an Indian funeral possession and a Malay wedding party. The violence spread over 3 weeks to the surrounding areas, resulting in 6 deaths and over a hundred people wounded. Source: media reports.
270	Measurement to be developed, and baseline measured, in 2017.

CHAPTER 6: DELIVERING THE MALAYSIAN INDIAN BLUEPRINT

NO.	ENDNOTE
271	Including non-Malaysian citizens e.g. migrant workers. Source: 2015 Population Estimates, Department of Statistics Malaysia.
272	A monitoring function will remain after 2030 to track the community's status and participation rates
273	In cases where there are supplementary modules or new non-overlapping initiatives, the units will continue to carry out their role of implementer or joint-implementer

The Malaysian Indian Blueprint (MIB) was assessed and approved at various levels over the course of its development, with each level involving key stakeholders from Government and the community.

Cabinet Committee on Indian Participation in Government Programs and Projects (CCIC)

The CCIC is a committee chaired by the Prime Minister and consists of Malaysian Indian leaders in Government, the Chief Secretary to the Government, Secretary Generals and Director Generals of relevant Ministries and Agencies, as well as others appointed by the Prime Minister. It is responsible for the final approval and endorsement of the Malaysian Indian Blueprint (MIB).

1	YAB Dato' Sri Mohd Najib bin Tun Abdul Razak (Chairman)	Prime Minister of Malaysia
2	YB Datuk Seri Dr. S. Subramaniam	Minister of Health
3	YB Dato' Sri S. K. Devamany	Deputy Minister in the Prime Minister's Department
4	YB Datuk M. Saravanan	Deputy Minister of Youth and Sports
5	YB Dato' P. Kamalanathan	Deputy Minister of Education 1
6	YB Datuk Dr. J. Loga Bala Mohan	Deputy Minister of Federal Territories
7	YBhg. Tan Sri. Dr. Ali bin Hamsa	Chief Secretary to the Government
8	YBhg. Dato' Sri Zainal Rahim bin Seman	Director General of Public Service
9	YBhg. Tan Sri. Dr. Mohd Irwan Serigar bin Abdullah	Secretary General of Treasury
10	YBhg. Datuk Hj. Mohammad bin Mentek	Secretary General, Ministry of Urban Wellbeing, Housing and Local Government
11	YBhg. Datuk Seri Dr. Rahamat Bivi binti Yusoff	Director General of Economic Planning Unit
12	YBhg. Dato' Alwi bin Haji Ibrahim	Secretary General, Ministry of Home Affairs
13	YBhg. Datuk Seri Ahmad Zaki Ansore bin Mohd Yusof	Director General of Implementation Coordination Unit
14	YBhg. Dato' Sri Alias bin Ahmad	Secretary General, Ministry of Education
15	YBhg. Tan Sri Dr. Noorul Ainur Mohd. Nur	Secretary General, Ministry of Higher Education
16	YBhg. Tan Sri Dr. Khair bin Mohamad Yusof	Director General of Education Malaysia
17	YBhg. Dato' Lokman Hakim bin Ali	Secretary General, Ministry of Youth and Sports
18	YBhg. Datuk Dr. Rose Lena binti Lazemi	Secretary General, Ministry of Women, Family and Community Development
19	YBhg. Dato' Seri Adenan bin Ab Rahman	Secretary General, Ministry of Human Resources
20	YBhg. Tan Sri Arpah binti Abdul Razak	Chairman of Public Services Commission
21	YBhg. Datuk Dr. (Ar.) Ravin Ponniah	Member of the Cabinet Committee

APPENDIX 1: Structure of the Malaysian Indian Blueprint (MIB) Approval

Steering Committee

The Steering Committee is chaired by the Deputy-Director General of the Economic Planning Unit (Policy), and consists of senior representatives of relevant Government Ministries and Agencies. It is responsible for guiding the Malaysian Indian Blueprint Secretariat (MIBS) and ensuring proposed policies and initiatives are implementable.

1	YBhg. Dato' Nik Azman bin Nik Abdul Majid (Chairman)	Deputy Director General (Policy) of Economic Planning Unit
2	Mr. Muhamad bin Idris	Director (Distribution Section) Economic Planning Unit
3	Mr. Thanaselan Rajendran	Special Officer to the Prime Minister
4	YBhg. Datuk Nor Rizan bin Mohd Thani	Deputy Director-General (Strategic Development), Implementation Coordination Unit
5	YBhg. Datuk Profesor Dr. N. S. Rajendran	Director of the Socio-Economic Development of Indian Community (SEDIC)
6	YBrs. Dr. Waitchalla R.R.V. Suppiah	Deputy Secretary General (Operations), Ministry of Women, Family and Community Development
7	YBhg. Datuk Dr. A. T. Kumararajah	Chief Executive Officer, Secretariat for Empowerment of Indian Entrepreneurs (SEED)
8	Mr. Chin Weng Peng	Deputy Secretary (Recruitment & Services) Education Service Commission Malaysia
9	YBrs. Dr. V. Sivabalasingam	Under Secretary, Fiscal & Economics Division, Ministry of Finance
10	YBrs. Dr. Guan Eng Chan	Deputy Under Secretary (Planning), Ministry of Higher Education
11	Mr. Dairin Unsir	Deputy Under Secretary (Strategic Planning), Ministry of Home Affairs
12	YBhg. Datin Elya Juliana binti Abdul Wahab	Senior Principal Assistant Secretary (Policy and Inspectorate Division, Ministry of Urban Wellbeing, Housing & Local Government
13	Mr. Muhammad Haizul Azreen bin Usol Ghafli	Senior Principal Assistant Secretary 2 (Policy & Strategic Planning Division), Ministry of Youth & Sports
14	Mr. Abdul Rahman bin Yusof	Senior Principal Assistant Secretary 2 (Policy & Strategic Planning Division), Ministry of Agriculture & Agro-Based Industry
15	Mr. Ramanan a/l Ragupathy	Principal Assistant Director (Policy & Strategic Planning Division), Ministry of Domestic Trade, Co-operatives & Consumerism
16	YBhg. Datin Dr. Manjushree a/p Appathurai	Principal Assistant Secretary (Policy Division), Ministry of Human Resources
17	Mr. Suvarmani a/l Subban	Assistant Director (Planning & Education Research Policy Division), Education Ministry

Technical Committee & Malaysian Indian Blueprint Secretariat

The Technical Committee is chaired by the Special Officer to the Prime Minister and consists of civil society experts, academics, social workers and representatives from relevant Government agencies. It is responsible for providing content and input to strengthen the Blueprint as well as to validate key findings and recommendations. The Malaysian Indian Blueprint Secretariat (MIBS) is tasked with coordinating and collating all input and advisory from organisations and individuals in the Malaysian Indian community as well as other relevant stakeholders. Additionally, the MIBS implemented surveys and other data gathering initiatives as well as with organised all material into a structured Blueprint document.

1	Mr. Thanaselan Rajendran (Chairman)	Special Officer to the Prime Minister & Malaysian Indian Blueprint Secretariat
2	YBhg. Datuk Professor Dr. N. S. Rajendran	Director of the Socio-Economic Development of Indian Community (SEDIC)
3	YBrs. Dr. Waitchalla a/p R. R. V. Suppiah	Deputy Secretary General (Operations), Ministry of Women, Family and Community Development
4	YBhg. Datuk Dr. A. T. Kumararajah	Chief Executive Officer, Secretariat for Empowerment of Indian Entrepreneurs (SEED)
5	YBhg. Datuk Dr. R. Thillainathan	Chairman, Child Information, Learning and Development Centre (CHILD)
6	YBhg. DCP (R) Dato' A. Paramasivam	General Manager of Safety & Security, Malaysian Resources Corporation Berhad (MRCB)
7	YBhg. Dato' Bhupatrai M. Premji	Director, India International Bank (Malaysia) Berhad
8	YBrs. Professor Dr. Mahendran Nair	Vice-President (Research & Development) Monash University, Malaysia
9	YBrs. Dr. Sheikh Ghazali Abod	Chief Operations Officer, CEDAR, SME Bank Malaysia
10	Mr. S. Pasupathi	Director, MySkills Foundation
11	Ms. Ananthi a/p Thuraisamy	Director (Policy & Planning Division) Department of National Unity and Integration
12	Mr. Dairin Unsir	Deputy Under Secretary (Strategic Planning), Ministry of Home Affairs
13	Mr. Arunan Kumaran	Senior Principal Assistant (Policy & Strategic Planning Division), Ministry of Domestic Trade, Co-operatives & Consumerism
14	YBhg. Datin Dr. Manjushree a/p Appathurai	Principal Assistant Secretary (Policy Division) Ministry of Human Resource
15	Mr. M. Muthusamy	Deputy Coordinator, Action Plan For Future of Tamil Schools
16	DSP Balasubramaniam a/l K. Suppiah	DSP of Community Policing, Department of Crime Prevention and Community Safety (JPJKK), Kuala Lumpur Police Head Quarters
17	Mr. Badrul Hisham Md. Khalid	Assistant Director, (Implementation & Coordination Unit (ICU)

APPENDIX 1: Structure of the Malaysian Indian Blueprint (MIB) Approval

18	Mr. Mohd Nizam Tajul Arus	Principal Assistant Director (Distribution Section) Economic Planning Unit
19	Ms. Wan Nur Iza binti Mohd Nor	Manager (Services Management Division), Institute for Youth Research Malaysia(IYRES)
20	Mr. Dilip Martin	Principal Private Secretary to YB Deputy Minister in Prime Minister's Department
21	Mr. Uvaraja Maniam	Principal Private Secretary to YB Deputy Education Minister 1
22	YBhg. Datuk Dr. (Ar.) Ravin Ponniah	Member of the Cabinet Committee
23	Mr. Kamalan Rajagopalu	Malaysian Indian Blueprint Secretariat
24	Ms. Loschana Kumaravelu	Malaysian Indian Blueprint Secretariat
25	Ms. Nurul Hamizah Jaslee	Malaysian Indian Blueprint Secretariat
26	Ms. Nelleita Omar	Malaysian Indian Blueprint Secretariat
27	Mr. Abhishek Menon	Malaysian Indian Blueprint Secretariat
28	Mr. Agilan Manohar	Malaysian Indian Blueprint Secretariat
29	Ms. Gevitha Ananda Roe	Malaysian Indian Blueprint Secretariat
30	Ms. Saomithra Kumaravelu	Malaysian Indian Blueprint Secretariat
31	Ms. Shalini Kandasamy	Malaysian Indian Blueprint Secretariat
32	Ms. Lee Ying Ying	Malaysian Indian Blueprint Secretariat
33	Ms. Chan Yu Yhong	Malaysian Indian Blueprint Secretariat
34	Mr. Gunaseelan Seernyanathan	Malaysian Indian Blueprint Secretariat

The CCIC, Steering Committee, Technical Committee and the Malaysian Indian Blueprint Secretariat (MIBS) would like to express their sincere appreciation and gratitude to the following individuals and their organisations for their contributions, support and guidance towards the development of the MALAYSIAN INDIAN BLUEPRINT (MIB):

YBhg. Dato' Seri Utama S. Samy Vellu (Special Envoy [Infrastructure] to India & South Asia)

YB Senator Dato' Sri S. A. Vigneswaran (President of the Senate)

YB Puan Thangasvari Suppiah (Perak State Assembly Speaker)

YBhg. Tan Sri Dr. Madinah Mohamad (Auditor General)

YBhg. Datuk Seri Abdul Rahim Mohamad Radzi (Secretary General, Ministry of Defence)

YBhg. Datuk Seri Jamil bin Haji Salleh (Secretary General, Ministry of Domestic Trade, Cooperatives and Consumerism)

YBhg. Dato' Sri Zohari bin Haji Akob (Secretary General, Ministry of Works)

YBhg. Datuk Seri Dr. Mohd Azhar bin Hj. Yahaya (Secretary General, Ministry of Science, Technology and Innovation)

YBhg. Datuk Seri Saripuddin bin Kasim (Secretary General, Ministry of Transport Malaysia)

YBhg. Dato' Seri Ir. Dr. Zaini bin Ujang (Secretary General, Ministry of Energy, Green Technology and Water)

YBhg. Datuk Seri J. Jayasiri (Secretary General, Ministry of International Trade and Industry)

YBhg. Datuk Seri Adnan bin Hj. Md Ikshan (Secretary General, Ministry of Federal Territories)

YBhg. Datuk Hj. Ab. Ghaffar bin A. Tambi (Secretary General, Ministry of Tourism and Culture Malaysia)

YBhg. Dato' Seri Dr. Chen Chaw Min (Secretary General, Ministry of Health)

YBhg. Datuk Iskandar Mohd Kaus (Principal Private Secretary to the Prime Minister)

YBhg. Tan Sri Othman bin Haji Mahmood (Senior Deputy Secretary General, Prime Minister's Department)

YBhg. Dato' Sri Dr. Ismail bin Haji Bakar (Secretary General, Ministry of Agriculture & Agro-Based Industry Malaysia)

YBhg. Datuk M. Nagarajan (Secretary General, Ministry of Plantation Industries and Commodities)

Late Datuk Dr. Sundaran Annamalai (Former Secretary General, Ministry of Plantation Industries and Commodities)

YBhg. Datuk Dr. Haji Abdul Rahman Hasan (Chief Statistician, Department of Statistics Malaysia)

YBhg. KJP Dato' Sri Hj. Zulkifli bin Omar (Commissioner General of Prisons Malaysia)

YBhg. Dato' Mohd Yazid bin Ramli (Director General of the National Registration Department)

YDH CP Dato' Amar Singh (Chief Police Officer, Kuala Lumpur)

YBhg. Dato' Mohd Jaffrey bin Joakim (Director General, Department of Labour Peninsular Malaysia)

YB Dato' Seri Abdul Puhat bin Mat Nayan (Perak State Secretary)

YB Datuk Wira Hj. Naim bin Abu Bakar (Melaka State Secretary)

YB Dato' Jaya Budiman Dato' Paduka Haji Mohd Puat bin Haji Mohd Ali (Kedah State Secretary)

YB Dato' Wan Nawawi bin Haji Wan Ismail (Terengganu State Secretary)

YBrs. Encik Azmi Rohani (Johor State Secretary)

YB Datuk Seri Haji Mat Ali bin Hassan (Negeri Sembilan State Secretary)

YB Dato' Sri Muhammad Safian bin Ismail (Pahang State Secretary)

YBhg. Datuk K. Yogeesvaran (Deputy Director General [Macro] of Economic Planning Unit)

YBhg. Datuk N. Rajendran (Deputy Chief Executive Officer II of Malaysian Industrial Development Authority)

YBhg. Datuk Abu Bakar bin Idris (Secretary of Education Service Commission)

YBhg. Dato' Zainal Abidin bin Ahmad (Secretary of Judicial and Legal Service Commission)

YBhg. Tan Sri M. Kayveas (President, People's Progressive Party)

YBhg. Datuk M. Sambanthan (President, All Malaysia Indian Progressive Front)

YBhg. Datuk A. Kohilan Pillay (Vice President, Parti Gerakan Rakyat Malaysia)

YB Senator Tan Sri Nallakaruppan (President, Malaysian Indian United Party)

YBhg. Datuk Seri R.S Thanenthiran (President, Malaysia Makkal Sakthi Party)

YBhg. Datuk T. Mohan (MIC Vice President)

YB Senator Dato' Jaspal Singh (MIC Vice President)

YBhg. Datuk A. Sakthivel (MIC Secretary General)

YBhg. Dato' Sri S. Vell Paari (MIC Treasurer General)

YBhg. Dato' V. S. Mogan (MIC Information Chief)

YBhg. Dato' C. Sivarrajh (MIC Youth Chief)

YBhg. Dato' M. Mohana (MIC Wanita Chief)

Ms. R. Gunasundari (MIC Puteri Chief)

YBhg. Dato' S. Kanan (MIC CWC Member)

YBhg. Dato' V. Elango (MIC CWC Member)

Mr. K. R. Parthiban (MIC CWC Member)

YB Dato' L. Manickam (MIC CWC Member)

YB Datuk M. Asojan *(MIC CWC Member)*

Mr. TH Subra @ Subramaniam *(MIC CWC Member)*

YBhg. Dato' S. Anandan *(MIC CWC Member)*

YB K. Ravenkumar *(MIC CWC Member)*

YB Senator Dato' R. Goonasakaren *(MIC CWC Member)*

Mr. J. Dhinagaran *(MIC CWC Member)*

YBhg. Dato' N. Muneandy *(MIC CWC Member)*

YBhg. Dato' R. Supramaniam *(MIC CWC Member)*

YBhg. Datuk G. Kannan *(MIC CWC Member)*

YBhg. Datuk Seri Daljit Singh *(MIC CWC Member)*

Mr. M. Mathuraiveran *(MIC CWC Member)*

YBhg. Dato' M. Ngnana Sagaran *(MIC CWC Member)*

Mr. K. Thankaraj *(MIC CWC Member)*

Mr. V. Nagaiah *(MIC CWC Member)*

Mr. G. Raman *(MIC CWC Member)*

Mr. R. Nadarajan *(MIC CWC Member)*

Ms. M. Vickneswari *(MIC CWC Member)*

YBrs. Dr. P. Tanaletchumy *(MIC CWC Member)*

Mr. S. Sivakumar *(MIC CWC Member)*

Mr. S. Tamilvanan *(MIC CWC Member)*

Mr. S. Sunther *(MIC CWC Member)*

YBhg. Dato' T. Murugiah *(MIC CWC Member)*

YBhg. Dato' R. Subramaniam *(MIC CWC Member)*

Mr. N. Krishnan *(MIC CWC Member)*

YBhg. Dato' S. Marathamuthu *(MIC CWC Member)*

Mr. S. James Kalimuthu *(MIC CWC Member)*

Mr. V. Gunalan *(MIC CWC Member)*

YBhg.Tan Sri G. Vadiveloo *(Former President of the Senate)*

YBhg. Tan Sri Professor T. Marimuthu *(Former Deputy Minister of Agriculture)*

YBhg. Tan Sri S. Veerasingam *(Former Deputy Minister of Domestic Trade & Consumer Affairs)*

YBhg. Datin Paduka Komala Krishna Moorthy *(Former Education Ministry Parliamentary Secretary)*

Mr. D.P. Vijandran *(Former Deputy President of the Senate)*

YBhg. Dato' V. L. Kandan *(Former Selangor State Executive Councillor)*

YBhg. Datuk S. S. Rajagopal *(Former Selangor State Executive Councillor)*

YBhg. Datuk K. S. Balakrishnan *(Former Johor State Executive Councillor)*

YBhg. Dato' A. Ponniah *(Former Negeri Sembilan State Executive Councillor)*

YBhg. Dato' G. Rajoo *(Former Perak State Executive Councillor)*

YBhg. Dato' Dr. K. Rajapathy *(Former Penang State Executive Councillor)*

YBhg. Datuk R. Perumal *(Former Malacca State Executive Councillor)*

YBhg. Datuk Wira R. Raghavan *(Former Malacca State Executive Councillor)*

YBhg. Tan Sri K. S. Nijhar *(Former Member of Parliament for Subang)*

Late Datuk Leela Rama *(Former Member of Parliament for Kapar)*

YBhg. Datuk Krishnasamy *(Former Member of Parliament for Teluk Kemang)*

YBhg. Datin Paduka Jeya Parthiban *(Former Senator)*

YBhg. Puan Sri Sarasa Pasamanickam *(Former Senator)*

YBhg. Dato' G. Parasuraman *(Former Senator)*

YBhg. Datuk N. S. Krishnan *(Former Senator)*

YBhg. Dato' N. Marimuthu *(Former Senator)*

YBhg. Dato' V. Jegarasa *(Former Selangor State Assemblymen)*

YBhg. Dato' S. Gopalakrishnan *(Former Selangor State Assemblymen)*

Ms. Kamala Ganapathy *(Former Selangor State Assemblywomen)*

YBhg. Dato' Dr. S. Subramaniam *(Former Kedah State Assemblymen)*

YBhg. Dato' V. Thannimalai *(Former Kedah State Assemblymen)*

YBhg. Dato' S. Ganesan *(Former Kedah State Assemblymen)*

YBhg. Datuk M. M. Samy *(Former Johor State Assemblymen)*

YBhg. Dato' M. Devendran *(Former Pahang State Assemblymen)*

YBhg. Dato' Sellathevan *(Former Selangor State Assemblymen)*

YBhg. Datuk SRM. Durairaj *(Former Malacca MIC Deputy Chairman)*

YBhg. Tan Sri K. Kenneth Eswaran *(President, Malaysia Associated Indian Chambers of Commerce & Industry)*

YBhg.Tan Sri G. Gnanalingam *(Executive Chairman, Westports Malaysia)*

YBhg. Tan Sri Ravindran Menon *(Group Executive Director, ARA Group)*

YBhg. Tan Sri N. Puvanendran *(Executive Chairman, Hot Media Sdn Bhd)*

YBhg. Datuk R. Rajasekaran *(Deputy President, Malaysia Associated Indian Chambers of Commerce and Industry)*

Mr. M. Sham Sunder *(Vice President, Malaysia Associated Indian Chambers of Commerce and Industry)*

YBhg. Datuk V. Jothi *(Vice President, Malaysia Associated Indian Chambers of Commerce and Industry)*

YBhg. Datuk S. Muniandy *(Assistant Secretary General, Malaysia Associated Indian Chambers of Commerce and Industry)*

YBhg. Dato' S. Kumarasamy *(Treasurer General, Malaysia Associated Indian Chambers of Commerce and Industry)*

YBhg. Dato' Dr. V. Shanmughanathan *(Council Member, Malaysia Associated Indian Chambers of Commerce and Industry)*

Mr. T. Nagarajan *(Council Member, Malaysia Associated Indian Chambers of Commerce and Industry)*

Mr. L. Athedthan *(Council Member, Malaysia Associated Indian Chambers of Commerce and Industry)*

YBhg. Datuk B. Jayanthi Devi *(Deputy Chairman, Gerakan Indian Special Task Force)*

YBhg. Datuk K. Sabaratnam *(Vice Chairman, Gerakan Indian Special Task Force)*

YBhg. Dato' M. Sathasivam *(Vice Chairman, Gerakan Indian Special Task Force)*

Mr. A. Ramarao *(Vice Chairman, Gerakan Indian Special Task Force)*

Mr. M. Vimalanadan *(Vice Chairman, Gerakan Indian Special Task Force)*

Mr. M. Marimuthu Selvan *(Vice Chairman, Gerakan Indian Special Task Force)*

YBrs. Dr. Eddie Edward Tharmaraj *(Secretary, Gerakan Indian Special Task Force)*

Mr. S. Devananthan *(Treasurer, Gerakan Indian Special Task Force)*

Mr. A. Kuhan *(Council Member, Gerakan Indian Special Task Force)*

Mr. P. Ganesan *(Council Member, Gerakan Indian Special Task Force)*

Mr. Inderjit Singh *(Council Member, Gerakan Indian Special Task Force)*

Mr. S. Prabakaran *(Council Member, Gerakan Indian Special Task Force)*

Mr. N. Velayutham *(Council Member, Gerakan Indian Special Task Force)*

Mr. V. Sugumaran *(Council Member, Gerakan Indian Special Task Force)*

Mr. N. Subramaniam *(Council Member, Gerakan Indian Special Task Force)*

Mr. P. Ramamorthy *(Council Member, Gerakan Indian Special Task Force)*

Mr. S. Balasubramaniar *(Council Member, Gerakan Indian Special Task Force)*

Mr. K. Sivasuntram *(Council Member, Gerakan Indian Special Task Force)*

Mr. M. Gaganathan *(Council Member, Gerakan Indian Special Task Force)*

Mr. M. Muniandy *(Council Member, Gerakan Indian Special Task Force)*

Mr. N. Chandhiran *(Council Member, Gerakan Indian Special Task Force)*

Mr. C. Raveedran *(Council Member, Gerakan Indian Special Task Force)*

Mr. S. Pandian *(Council Member, Gerakan Indian Special Task Force)*

Ms. S. Kannimariyamal *(Council Member, Gerakan Indian Special Task Force)*

YBhg. Tan Sri Dr. M. Thambirajah *(Founder of Sri Murugan Center)*

YDH CP Datuk Seri Mohmad bin Salleh *(Director of Criminal Investigation Department, Bukit Aman)*

YBrs. Dr. Wasitah binti Mohd Yussof *(Director General, Youth Skill Development Division, Ministry of Youth and Sports)*

YBrs. Dr. Anjli Doshi-Gandhi *(Deputy Director General, National Population and Family Development Board)*

Mr. Mohd Azhan bin Samat @ Limat *(Director, Bahagian Kesejahteraan Rakyat, ICU JPM)*

Mr. Mohd Faizal bin Mohammad *(Assistant Director, Jabatan Tenaga Kerja Semenanjung)*

Mr. Thinalan Rajagopalu *(MIC Youth Deputy Chief)*

Ms. Thangarani Thiagarajan *(MIC Wanita Deputy Chief)*

YBhg. Datuk Dr. Denison Jayasooria *(Principal Research Fellow, Institute of Ethnic Studies [KITA], National University of Malaysia)*

YBhg. Datuk A. Vaithilingam *(Former President, Malaysia Hindu Sangam)*

YBhg. Datuk K. Selvarajah *(Former Chief Executive of PERKESO)*

YBhg. R.S. Datuk Mohan Shan *(President, Malaysia Hindu Sangam)*

YBrs. Dr. N. Iyngkaran *(Director, Child Information, Learning and Development Centre)*

Mr. Manokaran Mottain *(Chief Economist of Alliance Bank Malaysia)*

Ms. Jasmine Adaikalam *(Managing Consultant of C Codes)*

Mr. M.R. Chandran *(Council Member of the Malaysian Estate Owners' Association)*

Mr. K. Murali *(President, Kelab Bell Belia Tamil, Malaysia)*

Mr. Saravannan Sinnapan *(President, Development of Human Resources for Rural Areas)*

Mr. Raymond Gabriel *(Executive Director of People Systems Consultancy)*

Mr. A. Navamukundan *(National Executive Secretary, National Union of Plantation Workers)*

Mr. Thavaraspathy Kanagasabapathy *(Advisor, Solara Group of Companies)*

Mr. Supramani Shoniah *(Deputy President & Religious Education Chairman of Hindu Dharma Maamandram)*

Tuan Haji Abdul Ghani *(Head of Block B, PPR Lembah Pantai)*

Mr. Vijayan Krishnan *(Superintendent of Prison, Prisons Department Malaysia)*

Mr. G. K. Anandan *(Manager, Special Implementation Task Force)*

Mr. Arun Kumar *(Hindu Youth Organisation)*

YBrs. Dr. Baskaran *(Ministry of Health)*

YBhg. Tan Sri Hari Narayanan *(Emrail Sdn. Bhd.)*

YBrs. Dr. J. Ravichandran R Jega Nathan *(Ministry of Health)*

Mr. Jagir Singh *(Malaysian Gurdwara Council)*

YBhg. Dato' Professor Joseph Adaikalam *(Binary University)*

Ms. K. Karunajothi *(Bank Negara Malaysia)*

YBrs. Dr. Kalaiaarasu *(Ministry of Health)*

YBhg. Dato' Dr. R. Kantha Rao *(Paysys Sdn. Bhd.)*

YBrs. Professor Dr. Krishnan Maniam *(University of Malaya)*

YBrs. Professor Dr. K. S. Nathan *(National University of Malaysia)*

Mr. Kumaran Subramaniam *(Minnal FM)*

YBrs. Dr. Kumaraguru Krishnasamy Pillay *(Ministry of Health)*

Mr. O. Thuraiveloo *(Pertubuhan Perkembangan Intelek Malaysia)*

Mr. Punniamurthy *(University of Malaya)*

Mr. Raghavan Annamalai *(Tamil Foundation)*

Mr. Raja Singham *(Brickfields Asia College)*

Mr. Rajendran Perumal *(Makkal Osai)*

Mr. Ravindran Devagunam *(International Strategic Cooperation Unit, Prime Minister's Department)*

Mr. S. P. Nathan *(Educational, Welfare & Research Foundation Malaysia)*

YBrs. Dr. Shanmugasiva *(MySkills Foundation)*

YBrs. Professor Dr. Shanthi Thambiah *(University of Malaya)*

YBrs. Professor Dr. Susela Devi *(Unitar International University)*

YBrs. Professor Dr. Suresh Govind *(University of Malaya)*

Mr. Suvailingam *(Tamil Bell Club)*

YBhg. Dato' Hj Thasleem Mohamed Ibrahim *(Global Tamil Muslim Federation)*

Mr. Nitesh Malani *(MIC Youth)*

YBhg. Datin Santha Basil *(MIC Wanita)*

Mr. Yogendran Subramaniam *(MIC Putera)*

Mr. Areeprakash Pathma Nathan *(MIC Putera)*

Ms. Parahsakthi Sivasubramaniam *(MIC Puteri)*

Ms. Sri Rajeshwari Theetunni *(MIC Puteri)*

Ms. Shaliny Rajaram *(Youth Parliament Member)*

Mr. Kishva Ambigapathy *(Youth Parliament Member)*

Mr. Danesh Basil *(Youth Parliament Member)*

Mr. Arun Doraisamy *(Maha Hindu Vision 2020 Movement)*

Mr. Kumar Sathasivam *(Malaysian Indian Business Venture)*

Mr. Palani Sathasivam *(Temple of Fine Arts Malaysia)*

YBrs. Dr. Paranjothi *(Temple of Fine Arts Malaysia)*

YBhg. Datuk M. Periasamy *(Former Fellow of JASA)*

YBrs. Dr. Mannar Mannan *(Malaysian Tamil Writers Association)*

Mr. Sivanesan Nadarajah *(Temple of Fine Arts Malaysia)*

Mr. Senggutuan a/l Veeran *(Indian Progressive Front)*

YBrs. Dr. Krishnan Ramasamy *(University of Malaya)*

YBrs. Dr. Ilangkumaran Sivanadhan *(Sultan Idris Education University)*

Ms. Uma Annamalai *(Unit for Socio-Economic Development of Indian Community)*

Mr. Revind Rajendran *(Unit for Socio-Economic Development of Indian Community)*

Mr. S. Mathava Rao *(Secretariat for Empowerment of Indian Entrepreneurs)*

Mr. G. Viknesvaran *(Secretariat for Empowerment of Indian Entrepreneurs)*

YBrs. Dr. Raja Rajeswari Seetha Raman

Mr. Sathiaseelan Iyadurai