

THE RELEVANCE OF THE NATIONAL ENTREPRENEURSHIP POLICY (NEP) 2030 IN MEETING THE NEEDS AND STRENGTHENING THE COUNTRY'S ENTREPRENEURIAL ECOSYSTEM: A SNAPSHOT

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Abstract: *This paper established a snapshot on the relevance of the National Entrepreneurship Policy (NEP) 2030 in meeting the needs and strengthening the country's entrepreneurial ecosystem. In this context, the focus is to identify various types of government development programmes in support of entrepreneurs, while creating a strong and competitive enterprise. Among the topics discussed were related to the significance of National Entrepreneurship Policy such as (a) cultural challenges and empower local entrepreneurs, (b) technology integration in entrepreneurship development, and (c) initiative for sustainable ecosystem. The direction of the discussion is on the country's desire to realise superior entrepreneurship thus strengthening the entrepreneurial development ecosystem. In fact, the emphasis of government programme initiatives is focused on measuring results, intensifying collaboration across ministries, agencies and industries, enhancing the ability of entrepreneurs to be resilient, competitive and global in character and preparing entrepreneurs to be catalysts of trends and markets.*

Keywords: *National Entrepreneurship Policy 2030, sustainable ecosystem, cultural challenges, local entrepreneurs, entrepreneurship development*

Introduction

Malaysia is a country that aims towards a developed country, especially in the field of development. However, this achievement cannot be relied upon entirely by Gross Domestic Product (GDP) figures alone. In this context, the development derived from revenue to economic development must be distributed fairly and equitably among all parties so that no one will be left behind. Since the beginning of 2020, the country has introduced an idea known as Common Prosperity as a noble effort by the government towards making Malaysia a rapidly developing country in a sustainable manner followed by economic stability (Berita Harian, 2021). The idea also aims to reduce the existence of economic disparities in Malaysia, while further increasing income in the supply chain (Unit Perancangan Ekonomi, 2021).

With regard to this idea, there are several categories of groups that will be given special focus such as youth, senior citizens, women, native, indigenous people and not forgetting low income households, namely the B40 group (Kementerian Hal Ehwal Ekonomi, 2019). Through a new development-based model, a progressive and structured economic situation will be achieved ((Unit Perancangan Ekonomi, 2020). This model which is also a national agenda, is very significant because it can be a stepping stone for Malaysia to emerge as an economic axis in Asia in the coming year (Kementerian Hal Ehwal Ekonomi, 2019). According to the Ministry of Entrepreneur Development, the Common Prosperity Idea has been planned based on seven strategic thrusts:

The first thrust is on the structuring and improvement of the country's business and industrial ecosystem. This first thrust aims to encourage a transformation in the ecosystem of business, industry and entrepreneurs in order to move in line with the Industrial Revolution 4.0 (Kementerian Hal Ehwal Ekonomi, 2019). Thus, high-value industries can be produced and remain relevant over time, while continuing to meet the needs of the economy in the future (Mohd Shah, Othman, Yusoff, Ationg, Abu Bakar, Esa & Abang Muis, 2021).

The second thrust is related to new growth sectors. In this thrust, good and strategic investment can be a guarantee to Malaysia in the outcome to become a producer country that is able to produce its own products and gain international recognition (Kementerian Hal Ehwal Ekonomi, 2019).

The next thrust is the reform of the nation's talent and energy resources. In this regard, the restructuring of human capital development will be able to produce first-class minded group, competitive, and skilled people as well as be able to meet the needs of various industrial sectors (Yusoff, Othman, Mohd Shah, Esa, Abang Muis, Marinsah & Ramlie, 2021a).

The fourth thrust is focused on efforts to improve the labour market and employee income. This fourth thrust aims to reduce the country's dependence on foreign labour (Kementerian Hal Ehwal Ekonomi, 2019). In this regard, the industry needs to go through a phase of transition to services that have high value and are able to provide better employment and income opportunities for industrial workers (Othman, Mohd Kamal, Yusoff, Norazah, Awang & Jupiter, 2017a).

The fifth thrust is focused on aspects of strengthening social well-being (Kementerian Hal Ehwal Ekonomi, 2019). In this thrust, the principle of meeting economic needs will be a key

principle in the effort to provide appropriate assistance to the marginalised. That way, this group will be able to get out of the relative poverty of life (Sinar Harian, 2021a).

The sixth thrust focuses on the development of an inclusive region (Kementerian Hal Ehwal Ekonomi, 2019). In this context, economic centres must be developed throughout the country so that economic growth will be broader, fairer, and can reduce the economic gap that exists between the regions (Yusoff, Othman, Mohd Suki & Razak, 2015).

The last thrust is to increase social capital among the global community (Kementerian Hal Ehwal Ekonomi, 2019). In this case, stable and inclusive economic growth will be achieved by increasing the formation of the community's identity, especially the youth. With that, a society that is knowledgeable, prioritises unity, rational, and matured will be born (Othman, Yusoff, Awang & Jupiter, 2016).

A. Cultural Challenges and Empowerment Local Entrepreneurs

The reality of the country's economic challenges has become more difficult as a result of the presence of coronavirus. The government is expected to continue to battle economically and politically in order to undo the damage caused by the coronavirus (Covid-19) outbreak that swept through countries worldwide in 2019 (Othman, Yusoff, Mohd Shah, Esa, Ationg, Ibrahim & Raymond Majumah, 2021a). One of the international organisations that is active in the health sector is the World Health Organisation (WHO). Meanwhile, this virus will also cause death if not treated with specific treatment. This is what has resulted in the formation of global problems, namely changes in the pattern of human life which have significantly impeded economic progress (Sinar Harian, 2021a). The rapid growth of the world economy is now threatened by the Covid-19 pandemic at the end of the first quarter of 2020 hence becoming a detrimental phenomenon for all human beings across the country (Moneycompass, 2021).

According to Bank Negara Malaysia (BNM), Malaysia's 2020 GDP has declined to 0.7% due to the impact of actions taken, both globally and domestically to curb the spread of the Covid-19 pandemic (Sinar Harian, 2021b). During the Movement Control Order (MCO) alone, 66% of businesses experienced a drastic drop in demand that made it difficult to maintain existing businesses. For example, the Covid-19 pandemic had a direct impact on domestic economic ecosystems such as the food and beverage industry, construction and manufacturing industry, tourism industry, as well as the agriculture, construction and services industries resulting in many workers losing their jobs (Othman, Mokhtar, Ationg & Muis, 2021b). When the Covid-19 pandemic is contagious, one of the factors contributing to an employee's job loss is the imposed movement restrictions (Malaysiakini, 2020a). This is because their ability to work is limited, eroding their income and expenses.

In this regard, human movement around the world has been restricted to prevent the transmission of the Covid-19 virus (Malaysiakini, 2021). The majority of the people affected by the enforcement of the MCO are those who are employers, government and private employees, traders, farmers and fishermen. These groups were affected because MCO resulted in them losing their jobs and sources of income, reduced demand and sales from wholesalers and traders, disruption while working, businesses or premises having to close and pay cuts (Yusoff, Othman, Mohd Shah, Esa, Zulhazmi, Ibrahim & Ationg, 2021b). Furthermore, the employment sector also encountered difficulties following the emergence of Covid-19 in Malaysia (Utusan Malaysia, 2021). Agriculture and services were two sectors that lost a greater

percentage of jobs than other sectors. In agriculture sector, the fisheries industry had the highest recorded employment losses of 33.0 percent, while for the services sector was the food and beverage services sector at 35.4 percent (Berita Harian, 2021a).

In addition, self-employed workers also lose their jobs and experience a reduction in monthly income ((Berita Harian, 2021b). This has led to an increase in unemployment in Malaysia and also in other countries (Malaysiakini, 2020b). Apart from that, the Covid-19 era had an impact on the tourism industry as a result of the travel restrictions imposed and the reduction in tourist demand. The tourism industry has been severely affected by the spread of the coronavirus since many countries have implemented travel bans in an attempt to stop the spread of Covid-19. Regionally, conflicting and unilateral travel restrictions have resulted in the closure of numerous tourist destinations worldwide, including museums, amusement parks and sports arena (Ahmad, Jusoh, Siwar, Mohd, Zolkapl & Noor, 2011) According to the World Tourism Organisation (WTO), international tourist arrivals dropped by 65 percent in the first six months of 2020.

It is hard to deny that every goal to be achieved towards the development of the country will inevitably face challenges that need to be overcome from time to time. In this context, Malaysia's efforts are indeed striving to achieve entrepreneurial nation status by 2030 (Astro Awani, 2019). Starting from that, there are challenges that cover various aspects that need to be given attention and taken into account in order to ensure that local entrepreneurs are able to compete at a higher level (Othman, Awang, Yusoff & Jupiter, 2017b). One of the main and first challenges that need to be addressed to empower local entrepreneurs is from the aspect of culture and thinking (Faradillah, Samsudin & Ali, 2015). In this context, entrepreneurs should understand that the success achieved by an entrepreneur is not entirely dependent on assistance or initiatives contributed by the government alone, but also depends on the efforts and skills possessed (Astro Awani, 2019a). Even so, it does not mean that the government should leave this group idle (Hariyaty, Nor Leela, Norasmah & Wan Salmuni, 2016).

The government also plays a significant role in planning effective strategies so that these entrepreneurs can continue to thrive without relying too much on assistance by certain parties. At the same time, every entrepreneur needs to have a strong entrepreneurial spirit if they want to push themselves to the national and global level. However, in such cases, entrepreneurs need to change their mindset first. This is said because many entrepreneurs think that being an entrepreneur is to meet needs, not to seize opportunities. Thus, fixed thinking needs to be changed to growth thinking, which means that every citizen of this country needs to be educated and think outside the box and look at things through a variety of different perspectives (Othman, Yusoff, Esa, Ibrahim, Mohd Tamring & Mohd Shah, 2020).

The second challenge is from a technological aspect (Manaf, Omar & Lee, 2012). Today, technology is something that is very significant in a society and has become an important tool that contributes to the increasing competitiveness in the economic aspect not only in Malaysia, but around the world. Even so, one of the main challenges often faced by many enterprises in Malaysia is the absorption of technology among the semi-skilled. There is no denying that there are still those who have difficulty adapting to the rapid culture especially among young generation and increasingly sophisticated technological development of the present century when it involves costly infrastructure (Othman, Yusoff, Marinsah, Mokhtar, Ramlie & Mohd Shah, 2020b). When this happens, then the scaling of productivity will become directly stunted.

This also causes competition between local entrepreneurs and global entrepreneurs is hindered, as well as a challenge to these entrepreneurs due to the limited product market. If this situation is not addressed at an immediate pace, then the country's efforts towards innovation-based entrepreneurship will be slowed down and affected (Utusan Borneo, 2020).

The third challenge is from the aspect of education and skills (Mohd Yusof, Tahir, Abdul Malek & Salman, 2020). One of the issues that arises in relation to this aspect is the difficulty of balancing between the supply and demand of labour involving different sectors (Sinar Harian, 2021c). In this context, it is undeniable that many graduates have degrees, yet are not accepted due to lack of added value. This is said so because, employers nowadays are very meticulous in selecting employees, and do not look at the degree they possess alone (Sinar Harian, 2019). In the meantime, there are also many graduates who are in a dilemma, when forced to have a job that is different from the qualification. This situation is also an issue because as a graduate, the courage to try new things must be in you. Graduates should also think far ahead and wisely take the opportunities that are available due to the increasing employment factors of today's competition (Astro Awani, 2019b). If every graduate has these criteria, then the issue of unemployment among graduates can be reduced, thus contributing energy in various career sectors.

Among the things that are often controversial is the issue of employee's payrolls in the company. According to Sinar Harian (2021d), one of the main reasons many company employees lose their jobs is because employers cannot afford to pay employees' salaries (My Government, 2019). As of 20th February 2021, a total of 1,933 workers have been laid off due to the downsizing of the workforce, according to an infographic source released by MYFutureJobs and shared by SOCSO on the social site Twitter Sinar Harian (2021d), During the same period, business closures impacted 1,930 workers when they lost their jobs (Sinar Harian, 2021d), Even so, there are also other causes that cause individuals to lose their jobs, such as corporate financial problems and contract terminations which have affected a total of 1,089 employees and 987 employees respectively (Sinar Harian, 2021d). Despite this, the partnership by SOCSO also states that the affected employees can apply for the Social Security Organisation's Employment Insurance System. However, employees are only eligible to apply if they lose their jobs due to business closures, staff reductions, and financial problems faced by the company.

According to Berita Harian (2020a), based on a survey conducted by the job search platform "JobStreet" on employees, the data found that many employees had to face a decline in bonus rates due to the deteriorating economic situation of the company due to the coronavirus pandemic that hit Malaysia (Mohamed, Mohamad Judi, M. Noor & M. Yusof, 2012). Based on the survey, it was also found that there are issues regarding employees whose bonuses are reduced by more than 30 percent (Berita Harian, 2020a). This situation has to some extent caused concern and anxiety among the affected workers. The situation also caused many workers to be less enthusiastic, especially those who have younger children and work in the service sector in particular (Jabatan Perdana Menteri, 2021). At the same time, the level of happiness of employees working in medium-sized companies also decreased (Berita Harian, 2020a). Even so, if viewed from a positive angle, the struggle situation has become a burden to many of these workers has been taken into account by the government when the government tries to undertake an initiative known as the National Economic Recovery Plan (PENJANA) (Berita Harian, 2020a).

Among the initiatives provided through PENJANA include financial grants, free internet, business grants, and unlimited travel passes for MY30 public transport. Meanwhile, the analysis of data from the survey results also found that as many as 66 percent of employees serving in large organisations face an increase in job scope (Berita Harian, 2020a). This situation has a clear impact especially on the education and production sectors as these two sectors each involve long-distance employment and an increase in product demand. At the same time, a survey conducted by Mercer found that as many as 19 percent of 201 companies in the country cancelled the implementation of employee salary increases due to the pandemic, while 16 percent had decided to postpone the implementation of employee pay increases (Berita Harian, 2020a).

B. Technology Integration in Entrepreneurship Development

Along with the development of information science and communication technology today, the use of the internet has created virtually infinite communication networks (Sinar Harian, 2021e). These developments have an effect on not just how humans communicate with one another, but also on how many sectors have changed, most notably the economic sector (Berita Harian, 2020b). Although our country is a developing country, we are not left behind in the transformation of the current economic sector. According to the My Government Report (2019), Malaysia ranks 27th in the global competitiveness rankings (Berita Harian, 2021c). Malaysia obtained a total index of 74.40 percent in 2018 which increased to 74.60 percent in 2019. This is a tremendous achievement for developing countries. This is because Malaysia is the most business-friendly country in the world. Based on a report by The World Bank (2019), Malaysia's ranking as the easiest country in which to conduct business increased from 78.11 percent in 2017 to 80.60 percent in 2019 (Sinar Harian, 2021b). Malaysia is now rated 24th overall in 2019 as a result of these developments (Jabatan Perangkaan Malaysia, 2021).

Malaysia's ability to compete globally and facilitate corporate collaboration has also fuelled the creation of a digital economy that meets the needs of the Industrial Revolution 4.0 (Othman, 2021). The definition of the digital economy is different globally. Since the late 1990s, various entities have introduced the concept of digital economy including academic institutions and international organisations (Davis, 1993). Despite the lack of a unified definition, digital technology remains a fundamental feature for defining the digital economy (Bernama, 2021a). The Malaysian definition of the digital economy is economic and social activity including the development and use of digital technology by individuals, businesses and the government (Economic Planning Unit, 2019).

The Covid-19 pandemic has pushed the global economy to move virtually. This pandemic has had an impact on Malaysian society as a whole, both in the private and public sectors. Therefore, based on the Industrial Revolution 4.0, the government has applied the concept of digital economy (Nor Asiah, Noor Hasni, Rosilah Hassan & Radin Aisyah, 2018). According to the National Unity Policy and Blueprint, the digital economy has increased tremendously in 2020 as a result of the Covid-19 pandemic which produced new digital businesses (Berita Harian, 2020c). This situation has forced traditional enterprises to switch to online businesses and has seen millions of Malaysians use virtual methods for e-commerce, entertainment and even education (Othman, Esa, Hajimin & Marinsah, 2021c). However, the implementation of the digital economy also has its own challenges and needs to be addressed by all parties involved so that this new industrial technology transition can be implemented optimally at all levels.

Rural and Urban Digital Divide: Among the challenges in the implementation of the digital economy in Malaysia is the digital divide among the rural and urban population. According to Schwietzer (2014), the digital gap is a scenario that depicts the uneven distribution of information and communication technology (ICT) throughout society (Bernama, 2021b). The digital divide includes differences in access (the first level digital divide) and the use of computers and the internet (the second level digital divide) (Sinar Harian, 2020a). The digital divide is also a concept that is first considered when recalling the theme of social impact due to Information and Communication Technology (ICT) that needs to be addressed to eradicate poverty as outlined in the United Nations Millennium Development Goals (Hazura *et al.*, 2012). From there, technology is viewed to make a difference in the form of creating chances for people, creating a gap between those who have access to technology and those who do not have the opportunity to have such access (52). The limited coverage of internet network access has left the rural population being left behind in the current of the digital economy, especially during this pandemic (Berita Harian, 2020d).

The digital divide is not something foreign to our country. However, the current situation has resulted in a widening of the digital divide. The subject of education is an essential one that is being contested in the problem of bridging the digital divide between rural and urban populations (Berita Harian, 2020d). The closure of educational institutions at various levels has placed a burden on students and teachers especially those in rural areas (Sinar Harian, 2020a). To ensure that students continue to get an education, e-learning methods have been introduced to extend the teaching and learning process during this pandemic era. Due to a lack of internet connection in Malaysia, many students in remote locations are unable to participate in teaching and learning activities smoothly. For students from the B40 family group, although the government implements online learning, many children are unable to follow it because they do not have internet connection and many parents do not have the money to purchase learning materials for their children (Borneo Post, 2020).

This situation also contributes to the digital divide between urban and rural areas because now, digital education is no longer an option but a mandatory requirement. Geographical factors also contribute to the increasing digital divide in Malaysia. This is said because there are still many rural areas in Malaysia, especially in Sabah and Sarawak that still have not received good line access (Berita Harian, 2020d). This issue will undoubtedly hinder students' capacity to follow PdPR sessions smoothly, calling into question PdPR's effectiveness in promoting educational equity (Berita RTM, 2021). In 2020, a survey on the digital divide was conducted by a group of women academics from the Department of Political Science, International Islamic University Malaysia. 69 percent of the 738 respondents believed that there is a major digital divide between urban and rural areas (Sinar Harian, 2020a). Furthermore, the survey found that 76 percent of respondents believe there is a digital divide between the rich and the poor (Bernama, 2021).

Digital Poverty: The spread of the Covid-19 pandemic has exposed the reality of vulnerability to well-being and could increase inequality of Malaysians in a new form, namely digital poverty. A new threat is expected to further cloud the debate on the reality of digital inclusivity and exclusivity in Malaysia (Astro Awani, 2020a). In general, digital poverty is defined as a person's inability to use electronic equipment. In contrast to the rural population, which suffers from a digital divide (Astro Awani, 2020a). However, digital poverty not only occurs in rural areas but also among the urban population. The weakness of an individual's skills in using

digital devices despite having internet access will inevitably complicate one's daily life, especially now during this pandemic era (Berita Harian, 2020e). For example, the world of work encompasses nearly all key aspects of life such as Work From Home, Education Sector (Online Learning), Banking Sector (Online Banking), Business Sector (E-Commerce) and so on (The Outlook, 2021). Based on the Malaysian Communications and Multimedia Commission (MCMC) 2020 report, 2016 has recorded the highest percentage of internet mastery weaknesses (Kementerian Pembangunan Luar Bandar. (2019).

Banking Fraud: In the face of this digital economy transformation, online banking should be practiced for everyday use. However, most Malaysians cannot afford to practice it due to the frequent occurrence of online banking scams (Monsuwe, Dellaert & Ruyter, 2004). As a result of this issue, many Malaysians are reluctant to conduct online transactions despite the fact that online banking is one of the demands of the digital economy's implementation (DSBC Financial Group, 2020). According to a statement from the Association of Banks in Malaysia (ABM), there are various types of financial fraud scams used by scammer and Macau Scam is one of the financial scams that involve the loss of huge amounts of money (Berita Harian, 2015). Cases of Macau Scams are on the rise and the public must know ways to overcome or avoid getting entangled and falling victim to such scam syndicates (Borneo Post, 2018). We saw many online banking scams involving the purchase of face masks in the early days of this outbreak.

As stated in the *Sinar Harian* newspaper clipping at the beginning of 2021 alone, the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP) received a total of 2,096 reports involving various consumer issues during January (Unit Perancang Ekonomi, 2021) According to its Deputy Minister, Datuk Rosol Wahid, online transactions received the most complaints with 794 allegations including transactions via social media, market places and websites (Berita Harian, 2020f) Such problems will inevitably cause Malaysians to be worried about online banking and not interested in improving their skills in digital banking. As a result, the government's intention to combat digital poverty has become more difficult to achieve and the challenge of realising a digital economy in our country will become more complex (Malaysiakini, 2020a). This is due to the fact that online banking skills are inextricably linked to the digital economy.

The second thrust in the success of the digital economy as stated by our Prime Minister, Tan Sri Muhyiddin Yassin in presenting the National Unity Policy and Blueprint is to increase economic competitiveness through digitisation. In the face of the transformation of the digital economy, it is very important that we work together and make adjustments and work together to face the habits of the future (Abdul Rahin & Abdul Manap, 2004). Ultimately, banking fraud is a challenge in developing a digital economy because people are afraid of becoming victims of fraud and thus are unable to adapt to the digital world's norms in the future (Berita Harian, 2020g).

Weakness Of Cyber Security Level: A high level of cyber security is critical to the realisation of the digital economy (Pitchan & Omar, 2019). Our country's low degree of cyber security, on the other hand has definitely posed a problem to Malaysia (Perbadanan Kemajuan Negeri Selangor, 2020). This is because the sophistication of ICT also implies that people must be prepared for a variety of risks that can endanger lives via cyber attacks on computer systems and networks (Akta Komunikasi & Multimedia 1998, 2008). Among the popular forms of cyber

threats are such as intrusion activity, unauthorised access, DoS attacks (Denial of Service Attack), virus attacks, trojans and worms and not least the attacks that caused by the hackers of the computer itself whether for personal or other purposes (Astro Awani, 2020b). These cyber threats may be performed separately or may also be launched in combination and simultaneously.

Cyber attacks are a new threat that many countries and agencies are paying close attention to right now (Sinar Harian, 2021f). It can take numerous forms and attack in a variety of ways, the most concerning of which is that it does it silently (*Berita Harian*, 2015). A weak level of cyber security would inevitably lead to an increase in cybercrime in our country's many sectors (SKMM, 2020). For example, in early 2021, we were startled by the leakage of government data and personal information of the people by the hacker group Anonymous Malaysia. This jeopardise cyber security would also pose a challenge to our country's economic sector in the digital age. Malaysia has suffered billions of Ringgit in losses as a result of cybercrime (Utusan Borneo, 2019). Malaysia is ranked sixth most vulnerable to cyber criminals in the 2014 Sophos Security Threat report, alongside several other countries including Hong Kong, Taiwan, Thailand, China, India, and Indonesia.

These cyber-attacks involve the exploitation of the internet for a variety of illegal cross-border activities, including drug trafficking, human trafficking, financial fraud and money laundering (Hamdan & Ismail, 2015). The manufacturing industry is one of the most often hacked industries according to The Outlook study (2019). According to the 2016 Cyber Security Intelligence Index, it is ranked second (behind healthcare). However, in 2017 things changed and about 1/3 of all cyber-attacks in the second quarter of the year targeted the manufacturing sector (The Outlook, 2019). It is obvious that the problem of an inadequate cyber security system will stifle our country's economic growth as well as the digital economy's implementation plan.

C. National Entrepreneurship Policy (DKN) Initiative for Sustainable Ecosystem

Entrepreneurship is one of the important elements contained in the 11th Malaysia Plan (Kementerian Pembangunan Keusahawanan, 2019). Therefore, the government has formulated various types of development programmes in support of entrepreneurs, while creating a strong and competitive enterprise (MDEC, 2019a). At the same time, these programmes also aim to ensure that performance can be optimised thereby increasing productivity and large-scale marketing. One of the initiatives taken to help entrepreneurs is through financial financing. In this case, developing a business using own capital entirely is very difficult. Therefore, financial institutions can offer financing to help local entrepreneurs. Among the financial support that offers capital to entrepreneurs in Malaysia are People's Trust Council (MARA) and TEKUN Nasional (Kementerian Pembangunan Keusahawanan, 2019). Both of these bodies can provide development funds especially for the low-income group (B40).

Apart from that, there are other bodies that provide financial financing services such as Credit Guarantee Corporation (CGC) and Malaysian Industrial Development Finance Berhad (MIDF) (Kementerian Pembangunan Keusahawanan, 2019). CGC assists entrepreneurs in the form of bank guarantees, while MIDF offers soft loans to borrowers (MDEC, 2019b). The second initiative taken to help entrepreneurs is through research and development grants. The grant is intended to promote various programmes based on innovation and market demand (Hasan, Khan, M.N.U, 2017), Through these grants as well, entrepreneurs can add value to a product

through an increase in productivity (Nasharuddin & Harun, 2010). Cooperation between entrepreneurs, researchers and industry is a very important relationship to ensure that demand based on market demand can be met.

Among the grants introduced were the Vendor Research and Commercialisation Grant (GPPV) and the Demand-Driven Innovation Project (DDIP) produced by the Public Private Research Network (PPRN) (Kementerian Pembangunan Keusahawanan, 2019). The DDIP aims to provide solutions through technology in overcoming the problems faced by entrepreneurs, while creating a form of knowledge-friendly ecosystem for entrepreneurs who need entrepreneurial knowledge (SME Portal, 2018a). In addition, there are also training and capacity building initiatives. The purpose of this initiative is to assist in the strengthening of talent that can be a leader towards stable economic growth (Aziz, Harun, Esa, Yaakob & Rahman, 2018). Therefore, there are several programmes that have been offered to help entrepreneurs in Malaysia. One of them is the IPT Entrepreneurship Policy and Strategic Plan (Berita Harian, 2021d).

The goal of the IPT Entrepreneurship Policy and Strategic Plan is to inculcate the elements and values of entrepreneurship into the higher education system (SME Portal, 2018b). This application can indirectly change the mindset of students of higher education institutions from job seekers to job generators (Husna Rahim, Marry Pawan, Toh Pei & Ahmad Shakani, 2020). Next is the training and strengthening of human resources programmes. In this programme, the Cooperative Institute of Malaysia (CIM) provides services to entrepreneurs in the form of basic training (Kementerian Pembangunan Keusahawanan, 2019). This basic training is able to encourage entrepreneurs to develop cooperatives on a more comprehensive scale (Sinar Harian, 2021g). In the meantime, there is also a programme known as Professional Training and Education for Growing Entrepreneurs (PROTÉGÉ) which provides training services specially to graduates who want to venture into entrepreneurship. At the same time, PROTÉGÉ also provides marketability training to make it easier for graduates to get jobs after graduation (Kementerian Pembangunan Keusahawanan, 2019).

Besides that, there are also programmes in the form of infrastructure assistance to support the development of those who venture into entrepreneurship in Malaysia (Sinar Harian, 2020b). In addition to infrastructure, the assistance provided also includes support in terms of equipment or business premises. The programme implemented has a clear goal, which is to further boost entrepreneurial activities in the country (Hmetro, 2020). As a result, there are several agencies responsible for providing all facilities to entrepreneurs, one of which is the People's Trust Council or known as Majlis Amanah Rakyat (MARA) (Kementerian Pembangunan Keusahawanan, 2019). /In addition, SIRIM Berhad is also responsible for assisting entrepreneurs through standard compliance assessment services, as well as the provision of infrastructure and industry equipment (Kementerian Pembangunan Keusahawanan, 2019). National Corporation (PUNB) is responsible for helping entrepreneurs find strategic areas to set up business premises (Kementerian Pembangunan Keusahawanan, 2019). This assistance is launched through a programme known as PROSPER Property. Apart from that, the Malaysian Palm Oil Board (MPOB) agency is directly involved with technology transfer seminars for the purpose of commercialisation. Not to be missed is the Malaysian Automotive Robotics and IoT Institute (MARii) (Kementerian Pembangunan Keusahawanan, 2019). The agency provides assistance in terms of technology adaptation programmes based on Industrial Revolution 4.0 and focuses on the automotive sectors in Malaysia (SMECORP, 2021).

The fifth initiative or programme taken to help entrepreneurs is access to the market. In this context, access to the market is very important to enable entrepreneurs to get a wider market and not focus on the domestic market only (My Metro, 2020a). At the same time, such access is a shift for these groups to explore new potentials in order to expand their business internationally as well as increase direct exports. As a result, there are several initiatives that have been implemented in collaboration with various agencies and ministries in helping entrepreneurs to reach large-scale markets (Shah & Ahmad, 2016). One of the agencies involved is the Ministry of International Trade and Industry (MITI) (Kementerian Pembangunan Keusahawanan, 2019).

MITI's main mission is to formulate effective strategies to ensure that Malaysia is able to compete in the international trade arena through the production of quality products with high added value. At the same time, MITI is also responsible for promoting bilateral or multilateral trade cooperation between Malaysia and regional and ASEAN countries, as well as other countries. In the meantime, the function of MITI is also to strengthen skills, especially in the aspect of management among entrepreneurs to ensure that entrepreneurs and the country can get maximum benefits (Berita Harian, 2017). MITI is a liaison in trade activities responsible for the coordination of small and medium enterprise (SME) development in the country.

Under the training and strengthening of human resources programme, there is another responsible body, namely the National Institute of Entrepreneurship (INSKEN) (Kementerian Pembangunan Keusahawanan, 2019). INSKEN is a body that provides targeted training to entrepreneurs (My Metro, 2020b). Among the trainings offered by INSKEN include INSKEN High Performing Programmes, INSKEN Business Scale Up Programme, and INSKEN Start Up Programme Through the INSKEN Bumiputera Business Coaching (IBBC) programme, the National Institute of Entrepreneurship (INSKEN) will offer five new industries in 2021, namely elderly care, sports and extreme activities, tuition centres, kindergartens and nanny services (Astro Awani, 2021). The National Institute of Entrepreneurship (INSKEN) has placed emphasis on product development modules to be enhanced in 2021. At the same time, for financial assistance, the National Institute of Entrepreneurship (INSKEN) will also constantly match with banking agencies. Among the sessions available during the live broadcast held using the Facebook platform is a session with entrepreneurs where they can directly present the problems they go through when applying for financial assistance.

The institutions involved are the Social Security Organisation (SOCSO), Tekun Nasional and Bank Simpanan Nasional (BSN) (Astro Awani, 2021). During the eBiz Clinic, the National Institute of Entrepreneurship (INSKEN) will look at entrepreneurs who need finance and will be channelled to certain agencies for assistance (Astro Awani, 2021). Throughout 2021, the National Institute of Entrepreneurship (INSKEN) has targeted a total of 336 training and guidance programmes to be conducted. The National Institute of Entrepreneurship (INSKEN) also targets more than 15,000 participants to participate in their training and mentoring programmes where the National Institute of Entrepreneurship (INSKEN) targets more than 6,000 entrepreneurs to participate in the mentoring programme and more than 9,000 entrepreneurs to participate for the training programme (Astro Awani, 2021).

The National Institute of Entrepreneurs (INSKEN) has trained a total of 78,872 entrepreneurs through 390 training programmes and exceeded the annual target of year 2020 (Astro Awani, 2021). Overall sales revenue also jumped by RM14.9 million and 452 new jobs were created

as a result of the mentoring programme organised by the National Entrepreneurship Institute (INSKEN) (Astro Awani, 2021). When the Movement Control Order (MCO) was implemented in 2020, the National Institute of Entrepreneurship (INSKEN) has created a new initiative, the National Institute of Entrepreneurship (INSKEN) BizLive Programme. The programme has 151 sessions covering topics related to experience, expertise and tips for entrepreneur resurgent after the Covid-19 pandemic (Astro Awani, 2021). The Ministry of Entrepreneurs Development and Cooperatives (MEDAC) has recognised this programme and awarded the Silver Award in the Online Coaching Category (Astro Awani, 2021). Therefore, the National Institute of Entrepreneurship (INSKEN) has contributed many roles to various aspects, from the entrepreneurial aspects to the government aspect.

Meanwhile, the proposed amendment to the Small and Medium Enterprise Development Act (SME Act), which was debated by the Deputy Minister of International Trade and Industry in the House of Representatives is seen to be able to help strengthen the sectors affected by the Covid-19 pandemic situation (SMECORP, 2021). The Bill proposes the establishment of a National Entrepreneur and SME Development Council (NESDC) functioning to encourage entrepreneurs in SME Development related matters to approve general policies and oversee the coordination made by SME Corporation Malaysia (SMECORP, 2021). The SME Act will also be used to look at the existence of special SME funds as well as payment terms between relevant private companies.

The SME Industry includes 97.3 percent of the total establishment in the country's business sector involving a total of 645,136 business entities registered with the government (SMECORP, 2021). Out of the number mentioned, 77 percent are involved in micro-enterprises (SMECORP, 2021). A total of 90 percent is from SMEs in the country involved in the services sector, while another 5.9 percent are in the manufacturing sector, construction is 3 percent and agriculture are 1 percent (SMECORP, 2021). The natives are more involved in SME businesses, which make up 30 percent of the total number of SMEs in the country to help those who face difficulties in continuing their business (SMECORP, 2021). The government has allocated RM1.2 billion through 13 existing ministries, along with three agencies to implement programmes for the Native SMEs to ensure they do not lag in improving the quality of their business (SMECORP, 2021).

The state government provides the 'Blueprint' Poverty Eradication Assistance Programme to the people in need. This assistance is part of the 33 People Care Initiative Programme (IPR) in the Selangor State Government to enable the community to come out of the cycle of poverty that is being faced, especially during the pandemic season (Portal Dewan Selangor, 2020). This Programme has been implemented through the State Standing Committee on Empowerment and Socio-Economic Development. The main goal of the programme is to improve the economic status through the generation or increase of income for individuals with income below RM1,500.00 per month or household income below RM3,000.00 (Portal Dewan Selangor, 2020). This assistance can be applied by all micro-entrepreneurs and especially involving small traders through the provision of equipment assistance such as machines based on ongoing enterprises.

The assistance programme is open to all applicants who meet the conditions and eligibility set by the state government. Steps are also taken in facing the challenges faced by micro-entrepreneurs in SMEs is that entrepreneurs can apply for assistance from the Packaging

Improvement Programme (Portal Dewan Selangor, 2020). Based on the problem of sales that cannot be done regularly during the pandemic season which causes some sales items and products of entrepreneurs had to be left in the enterprise and cause damage or deterioration in the quality of goods due to untidy packaging. Therefore, entrepreneurs can apply for assistance through this programme to maintain the quality of products or the condition of goods for sale are in good condition even during the pandemic season. This programme is open to entrepreneurs who wants to improve the quality of packaging and entrepreneurs who are the applicants, are ready to penetrate the chain supermarkets and export markets in or outside the country despite the pandemic.

In addition, entrepreneurs can apply for assistance through the Hijrah Selangor Microcredit Loan Programme. The programme assistance provided was mostly triggered and inspired by the Selangor State government. The HIJRAH programme made in the state of Selangor has provided financial loans in stages starting since 2015. Previously, such programmes in the form of financial loans were known as Integrated Microcredit which has combined SKIMSEL, MIMBAR and WALA microcredit schemes which were implemented in 2010 (Portal Dewan Selangor, 2020). This programme is a system that is capable of easy and fast capital financing and does not burden the hawkers and small traders who have faced the problem of lack of capital, and opportunities in obtaining additional capital. These tiered loans are categorised according to scheme 1 to scheme 4 and the total approval is given up to RM50,000.00 according to the conditions set by the government (Portal Dewan Selangor, 2020).

Finally, the government has also provided facilities for virtual operations and transactions. This is said because it needs to be developed to help the business operations of entrepreneurs as well as SMEs because we cannot be sure when the pandemic that is plaguing the whole country will disappear. As a result, the government needs to have a strategic plan in organising measures in the context of transformational entrepreneurship transformation where the domestic economy needs to be prepared with methods of operations and transactions to withstand the shock of an unforeseen pandemic.

Concluding Thoughts

In short, the Covid-19 pandemic has not only harmed public health but also the economy and labour market. This has added burdens and challenges for employees, employers and the government. Furthermore, the adoption of social distancing measures and movement control orders affect the majority of jobs particularly those that rely on physical interaction with clients. On 7th April 2020, the ILO launched its second edition entitled “ILO Monitor 2nd Edition: Covid-19 and the World of Work.” According to the survey, job losses are on the rise all around the world. The disruption to economic activity caused by the Covid-19 crisis affected a total of 3.3 billion workers worldwide. The majority of job losses and work-hour reduction will occur in the Asia-Pacific area. The accommodation and food services sector, real estate, commercial and administrative activities, manufacturing, wholesale and retail commerce and many other enterprises have been hit the worst. Undoubtedly, the country’s economic circumstances and the situation of low-income individuals are extremely difficult at this time.

In addition, the Covid-19 pandemic problem slowed numerous economic movements and activity. However, the economy must continue to move in order to ensure that the negative effects during and after Covid-19 are minimal. Several government provisions, initiatives and programmes have been introduced to mitigate the impact of the Covid-19 crisis on the people

and the country's economy. Most of the initiatives announced are comprehensive, including benefits to youth and new graduates who have the opportunity to become entrepreneurs in this time of pandemic by becoming an online merchant which is also a trending job now. The variety of entrepreneurship development programmes that have been established aim to encourage the development of entrepreneurs by establishing resilient and sustainable businesses. Its goal is to optimise performance as well as creating opportunities for entrepreneurs to grow and advance their businesses through market expansion, innovation and increased productivity.

The programmes offered can be classified into numerous categories based on their areas of specialisation. The specialisation areas are financial funding, research grants, capacity building training, infrastructure, business premises, equipment, technology, market access, social enterprise and internationalisation. Additionally, a research grant project is one type of funding support used to stimulate demand-driven innovation initiatives aimed at increasing productivity through the enhancement of an industry's or enterprise's existing products' value for market needs. Looking at several existing programmes and initiatives and the recent announcement of the *Prihatin* 2020 incentives, several improvements to the existing policy are proposed to ensure its benefits are more focused on graduates and youth as a whole. The advancement of digital technology has resulted in modifications to existing business models as well as the introduction of new ones.

Digital entrepreneurship has recently become a highly hot topic discussion, especially in light of the Covid-19 outbreak that is afflicting all countries around the world. The 'National Entrepreneurship Policy' (DKN) was introduced as a guide to provide a holistic framework or ecosystem for the development of entrepreneurship in Malaysia, which today is seen to be growing rapidly. This policy and its overall strategic thrust are the cornerstones of the country's competitiveness in our time in the face of global economic competition and the explosion of technological change that is directly related to Industry 4.0. In this regard, Malaysia needs to be more sensitive and proactive for this policy to achieve that purpose. The development of an entrepreneurially minded Malaysian society is fundamental in making Malaysia a superior entrepreneurial nation by 2030. The application of entrepreneurial culture through the implementation of the six Strategic Thrusts under the DKN is a catalyst for the transformation process of an inclusive economy and the country's entrepreneurial community.

Entrepreneurs get various benefits from the National Entrepreneurship Policy (DKN) 2030 which is very useful in business, especially for entrepreneurs who have just started a business and small trader. This includes getting various incentives channelled through agencies under the Ministry of Entrepreneurship Development and Cooperative (MEDAC) to assist entrepreneurs whether informal or not and those affected by the Covid-19 pandemic. Through programmes, training and mentoring, the agency offers entrepreneurial capacity building initiatives to entrepreneurs registered with MEDAC.

With the cooperation of industry practitioners, professionals and government agencies, this agency also ensures that the programmes organised meet the needs and strengthen the country's entrepreneurial ecosystem. The nation's aspiration to realise superior entrepreneurship can be successful by strengthening the entrepreneurial development ecosystem through measurement of results, intensifying collaboration across ministries, agencies and industries, enhancing the

ability of entrepreneurs to be resilient, competitive and global in character and preparing entrepreneurs to be catalysts and leaders of trends and markets.

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