

GRIT AND DETERMINATION

OUR HEROES WHO SURVIVED COVID-19

Malaysians prove their mettle by bouncing back from throes of pandemic



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PERHAPS not everyone can plumb the depths of just how severe Covid-19 had been for the country as a whole and what it took to turn things around in one of the darkest periods in recent Malaysian history.

When the first lockdown was imposed on March 18, 2020, travel restrictions and necessary standard operating procedures (SOP) choked many businesses, particularly micro, small and medium enterprises (MSMEs).

Despite the various measures, including the six-month financing moratorium for all, wage subsidies and soft loans, there were still businesses forced to fold. Others suffered a massive dip in revenue, causing significant pay cuts, or worse, retrenchment for workers. The low-income and daily wage earners were the worst hit as many did not have enough savings to tide themselves over during this unexpected calamity. Almost overnight, many families had problems putting food on the table.

For well-endowed Malaysians, Covid-19 may have been just a “blip” in their lives, causing some “inconvenience” such as having to mask up and being unable to dine in at their favourite restaurants or go vacationing overseas.

Fast forward to current times, we are again being bombarded by Insta-worthy photos of *makan* sessions and holidays on social media, as people partake in “revenge consumption”, which has been well reflected in the 29.9 per

cent year-on-year growth in retail trade for May this year.

How significantly the tide has turned: the crowds in many retail outlets, the difficulties in getting a table at popular restaurants are all current anecdotes of our buzzing economy, perhaps topped only by complaints of having to book a fortnight in advance for Sunday *dim sum* lunches at top hotels!

These are a stark, but much welcome, contrast to those early lockdown months.

As the economy has fully reopened and pre-pandemic “normalcy” has somewhat been restored, those seemingly cold, dark times are now but a fuzzy memory. But for the Finance Ministry and myself, the learnings are not lost on us. And if I could distil them into three key lessons from the pandemic years, they are as follows:

FIRST, it was crucial to ensure that our policy responses were successful in helping to protect our people and businesses, and where possible, help them pivot to survive so that they can plan properly for the next calamity in their lives, or another downturn in the economy.

SECOND, no matter how many billions we disbursed, what was most crucial was ensuring that those billions reached the intended beneficiaries. As such, we cared less about the output, and more about outcomes. Hence, for the ministry, it was not just about the disbursement of the aid and measures, but most importantly on how people and businesses ultimately coped. The ministry’s agency, Laksana, played a crucial monitoring role, which also helped us fine-tune our policy responses and interventions.

THIRD, as responsive as we have been from Day One, in terms of powering the nation forward not just socio-economically but also on sustainability aspects, we must be responsible and reformist to address many of our structural issues. From my first year as finance minister, I realised we needed to build a more resilient economy and society that provide equitable access for our people to not just survive, but also thrive.

Expanding on the second point



(Clockwise from top left) Mohammad Nasrun Saad, Jasni Amir, Shokrani Ishak and Azami Hamdani used the timely lifeline from the government to pull themselves out of the depths of their adversity.

above, ultimately, it does not matter how many sleepless nights we had in coming up with those stimulus and aid packages. What mattered most was whether the measures had produced the intended outcomes for the beneficiaries.

We followed up with numerous beneficiaries, and 20 of them were featured in 20 videos on the ministry’s YouTube handle towards end-2021. Today, I would like to share real-life, heart-warming stories of grit and determination of four beneficiaries. Through various measures under the eight aid and stimulus packages, they had survived those Covid-stricken years.

The first, Mohammad Nasrun Saad is from Perlis. During the lockdown, he lost his livelihood as a tech equipment supplier. He then applied for the Prihatin Special Grant (Geran Khas Prihatin – GKP), which he used to purchase drones for seeding padi fields.

Today, Nasrun has six employees to help him run his popular service, which includes training others on drone-seeding. Check out this heart-warming story at <https://www.youtube.com/watch?v=oVvk8Yw2tWjE>.

The second is Azami Hamdani, who was active in the Langkawi tourism industry, which practically died during the lockdown. Azami was adamant on keeping his three-star resort running, out of compassion for his staff, especially those with families.

Nonetheless, he successfully sustained his business through the Northern Corridor Economic

Region’s Human Capital Programme. Then, through discipline and austerity measures, he returned two thirds of a RM157,000-grant because he felt that he had received sufficient help. Since the international borders reopened, business has improved and Azami recently bought some land to expand his business! This is his story: <https://www.youtube.com/watch?v=I9HMhH0wmDY>.

As for Jasni Amir from Banting, Selangor, his agency for umrah and haj travel was hit hard when borders closed.

What shines in his interview (<https://www.youtube.com/watch?v=VmI3qKxDPCg&t=145s>) is how he pivoted to selling Muslim clothing and foodstuff, thanks to the bank financing moratorium and wage subsidy lifelines handed to him.

Today, Jasni has opened a new branch selling pilgrimage essentials in Shah Alam.

Shokrani Ishak (<https://www.youtube.com/watch?v=G05O8vC3TeU&t=17s>) lost her job at a manufacturing facility during lockdown. Whilst at home, she focused on her small cosmetics business and decided to apply for the GKP payments, some of which was used for online marketing. Eventually, post-lockdown, she returned to work at a different company, but her business did so well that her husband decided to leave his job to focus on it.

These are real stories of real people, and real struggles; of the indomitable human grit and de-

termination to overcome them. And there are millions more untold stories of such tenacity — many of them taking on lifelines from the government — to successfully pull themselves out of the depths of their adversity.

For the ministry, what is most important is that the measures were timely and fit for purpose. We knew that with lockdown rules enforced to curb the pandemic, digitalisation was a way out.

But not all jobs could embrace digitalisation. For example, those working at hairdressers, beauty salons and wellness centres could never possibly ply their trade virtually, save for online booking.

With some help from the government, many of them pivoted to offerings that could be marketed online, so they could earn a living. Through the SME digitalisation programme, for example, thousands of micro and small businesses were trained and on-boarded onto digital marketing platforms. Quite a few hairdressers traded their shears for spatulas, and pivoted to selling different types of foods, with many enjoying immense success through their online presence.

For my ministry colleagues and me, what have made our effort and sleepless nights worthwhile is knowing that we have helped our fellow Malaysians not only survive the impact of Covid-19, but also bounce back and thrive post-pandemic.

The writer is the finance minister