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UTUSAN/BERITA:

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*** UTUSAN MALAYSIA and BERITA HARIAN write about the UMNO general assembly beginning Wednesday.

UTUSAN observes that the struggle for the Malays is a continuous process in which UMNO Youth, Wanita and Puteri have their respective role to play.

In order to survive, the Malays must be told that they have to compete in the future.

This is the reality of the world.

Hence, the Malays have to be taught to change their mindset from being dependent on government subsidy to being courageous in whatever fields.

The mechanism to change the thinking of the Malays is through education.

*** BERITA HARIAN, meanwhile, says UMNO is already a 56 years-old party.

This is to say that the party has been accepted as the backbone of the ruling coalition government under the Barisan Nasional banner.

BERITA HARIAN believes that the general assembly is the best forum to discuss all the current issues which may affect the future of the country and the people.

UMNO has the strength and maturity to deal the criticism and complaints so that all the suggestions and formulae for improvement of the race can be reached to a common ground and understanding.

BERITA HARIAN also calls on the the Malays to equip themselves with the knowledge and expertise so that they would not be marginalised in their own country.

To be a great race, the Malays must prove to the world that they can achieve excellence and success from whatever they want to do in the first place.

UMNO must remain strong to ensure the Malays' fate is protected.

The strength of the party depends very much on the Malays who value excellence, knowledge and competitiveness.

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SIN CHEW JIT POH:

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*** SIN CHEW JIT POH says the Malay community needs to build-up its real strength to meet the challenges following the approach of globalisation.

In this respect, UMNO must try to complete its mission in this modern age, so that the Malays will have more space for survival and expansion.

The daily says the UMNO general assembly starting today, unlike the previous assembly, is expected to focus on several hot topics following recent changes in government policies -- the use of English as the medium of instruction in maths and science, the offering of 10 per cent of the places in matriculation and MARA Junior Colleges to non-bumiputra students and the 10 quota for bumiputra students in private colleges.

Senai UMNO division had even passed a no-confidence vote against the Education Minister.

The daily says the move could be an attempt to find out the reaction from the higher ups as Tan Sri Musa Mohamad is only an administrator.

SIN CHEW points out the change in educational system is a long-term effort to bring about greater national development.

It is also to overcome the Malays's weakness.

Datuk Seri Dr. Mahathir Mohamad has hit out at the over dependent attitude of the Malays.

AS A FAR-SIGHTED LEADER, THE PRIME MINISTER SEES THE WEAKNESSES OF THE COMMUNITY.

He realises it will be difficult for Malays to seek a definite "position" in the stiff and fast changing world if they do not progress fast enough.

HIS DEPUTY DATUK SERI ABDULLAH AHMAD BADAWI HAS ALSO WARNED THAT MALAYS WILL BE IN AN "ILLUSIONARY" ENVIRONMENT IF THEY ARE SATISFIED TO BE IN A "PROTECTED AND CONTROLLED COMPETITIVE AREA".

"This could hinder the progress of the Malays".

The paper says there are factions in UMNO.

Some may try to use emotion and suspicion to gain more support.

This may not be good for the progress of the community.

This could be more harmful than good for the progress of the community, says SIN CHEW.

--- Bernama

NANYANG SIANG PAU EDITORIAL EXTRACT, JUNE 19, 2002, WEDNESDAY

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The people must be prepared to readjust their approach in facing future challenges.

NANYANG SIANG PAU says the country will face greater challenges following the approach of Asean Free Trade Area and globalisation.

Industries must be prepared to turn to hi-tech to meet the challenges.

This will result in the reduction of job opportunities.

It says the recruitment of foreign workers is only to overcome the temporary shortage of workers.

They should not be over dependent on them.

According to Deputy Prime Minister Datuk Seri Abdullah Ahmad Badawi, amendments to the Immigration Act 2002 will come into force on August 1.

Strict action, including compulsory whipping and jail sentence, will be taken against illegal immigrants, their employers, house owners who rent houses to them and those who harbour them after the enforcement of the laws.

The paper believes the policy will bring long term benefit to the country.

It points out the influx of foreign workers especially the illegals has created social problems.

As such, the people must adopt a realistic approach and readjust their attitude to meet the challenges ahead, says NANYANG.

---Bernama

NEW STRAITS TIMES EDITORIAL EXTRACT, JUNE 19, 2002, WEDNESDAY

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*** NST, in an editorial entitled " START-UP FUND" says without a doubt, it is a welcome gesture, especially coming at a time when emotion appears to be getting the upper hand over reason.

"Indeed, the move by 11 non-Bumiputera institutions of higher learning to contribute a total of Rm5 million to jump-start a special scholarship fund to help needy bumiputera students enrol in private colleges should reinforce our conviction that education is for all."

Whether it is called the "Umno Youth Institutions of Higher learning Fund",

or by any other name, the setting up of the scholarship fund shows that all parties, including those hankering for more bumiputera students in private colleges are willing to address problems together, notes NST.

"The big task now will be to determine the mechanics of how it is going to work though it has been roughly ascertained that the fund will be managed by a committee comprising representatives from Umno Youth and the private colleges.

"In most cases, bright bumiputera students can easily earn scholarships from the Government to enter public universities or institutions abroad."

But instead of simply focussing on the Bumiputera students who are not bright enough to get a Government scholarship, the committee should also look at high achieving Bumiputera students who need to take certain courses available only in the private colleges, observes NST.

"Then, there will a better ethnic mix in the enrolment of education institutions, contributing consequently to a harmonious multi-racial society.

"The fund must signal more to come, so that none will suffer a lack of means in achieving the education he desires."

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In another editorial entitled "BANKING ON SMALL BUSINESSMEN" says:

"To all banks, prudence equals profit. But the reluctance of some of them to extend loans to small and medium-seized businesses is harsh prudence which, simply put, can equal insensitivity and lack of foresight.

"If Datuk Seri Dr Mahathir Mohamad has been prompted to lament yet again the difficulties of the small businessman in getting loans from banks, the situation must be as serious now as it was two or three years ago, when the economy was sluggish and the spectre of non-performing loans loomed large over financial institutions.

"He spoke about the many complaints received by the Government against banks for their delays and impractical approaches to SMI loan applications.

"And he expressed hope that these institutions would not only be interested in deriving profits but also in their social responsibility to ensure the success of the national agenda."

The Prime Minister and finance minister's words should be heeded, notes NST.

"Perhaps the main problem is a lack of understanding on the part of banks, which forget that small and medium enterprises are important elements in te national economy and contribute significantly to economic growth.

"Banks also almost always carry the simplistic notion that most small and medium enterprises are not economically viable and hence, if they borrow, can't pay back.

"It is here that credit officers have a critical role to play, if only they are equipped with knowledge of business to allow them to better understand small entrepreneurs who apply for the loans.

"They need to do proper evaluations of every applicant, regardless of the size of the business.

"A better-trained credit officer can take a longer-term view beyond the economic cycle."

Perhaps even a reschedule of the loan repayment scheme could be worked out for entrepreneurs facing cash-flow problems along the way despite their business showing good prospects, notes NST.

"At the same time, small businessmen should realise that proper account management is essential and could certainly facilitate loan applications.

"It is not secret that some of these businesses don't have proper acocunts, which makes it difficult for banks to size up their capabilities and potential."

-- Bernama