ISSUE 1 / NOVEMBER 2017

INFOCUS

Disruptive Technology

It's more than just robots and machinery. It spans online courses and how energy is generated to power-up your home.

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Business Reports

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Financial Smarts

Current overview of Islamic finance and benefits of Islamic microfinance.

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WIEF
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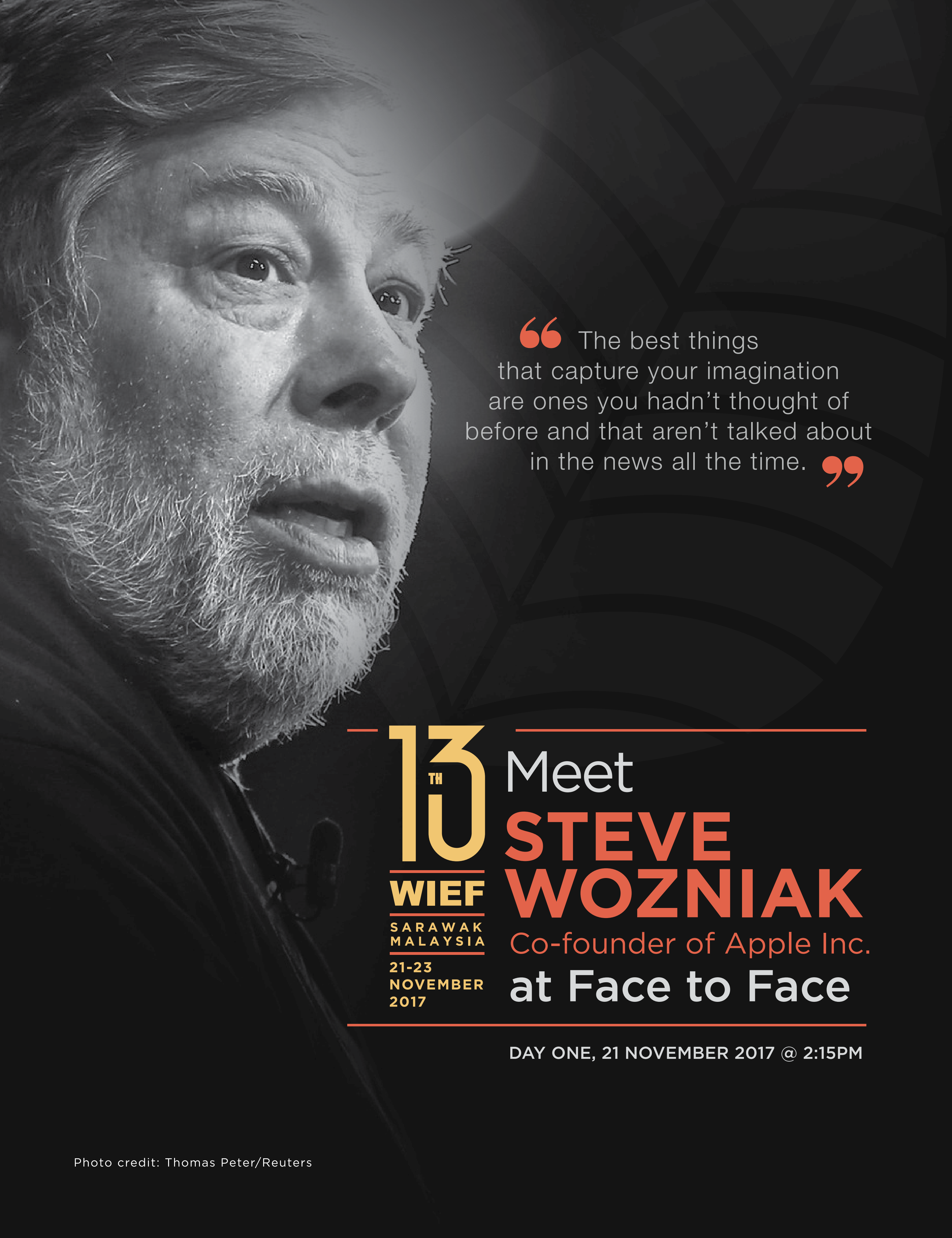
"The best things that capture your imagination are ones you hadn't thought of before and that aren't talked about in the news all the time."
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Meet
STEVE WOZNIAK
Co-founder of Apple Inc.
at Face to Face
DAY ONE, 21 NOVEMBER 2017 @ 2:15PM
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EDITORIAL INFO

About IN FOCUS

Its inaugural issue published in November 2017 and it is an extension of WIEF Foundation's online bank of articles that is constantly growing to cater to the reading pleasure of the global business community. Do drop us a line on business-related matters you think we should report on. It is a complimentary publication and for subscription.

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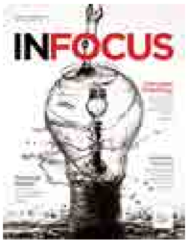


ON THE COVER, ISSUE 1
Disruptive Technology
AI and both of its adverse as well as positive effects as discussed by robotics experts (pages 31-45).

Photo by Sahron Pittaway

WIEF, the Invisible Bridge Builder

Let me tell you about a precocious 10-year-old who helps build bridges between different societies for the solidarity and welfare of one community. I call it, WIEF, but other grownups call it World Islamic Economic Forum.

WIEF, as we know it, has been in existence for a decade and during this time I've been part of its evolution, had a hand in its maturity and, not unlike a proud parent, basked in its achievements. The funny thing is, what WIEF has achieved cannot be seen, what it has nurtured cannot be measured by numbers and what bridges it has built cannot be walked upon physically. However, it has made a significant dent and left an indelible mark on the global business community.

How, you ask?

I'll simplify it for you. WIEF basically builds metaphorical bridges between business communities through many initiatives but the anchor event is the annual forum and last year, it was held in Jakarta and attended by over 4,000 participants from over 70 countries. Its inclusive trait has endeared it to startup businesses, SME and all the way up to international corporations.

The team, comparable to hardworking ants, formulates and actualises youth-centric, and women entrepreneurial events as well as educational ones throughout the year and all over the world, that cater to their specific business needs. The results from these initiatives are immeasurable and I know this, partly because, the testimonials from participants are aplenty and I've had my back patted innumerable times by them in gratitude.

So, with that, I hope I've whetted your appetite to not only attend our events and the 13th WIEF in Kuching but also to want to read what we write in this magazine. This is the inaugural issue of In Focus which is an extension of our online bank of articles on business, technology and the like. With our ear to the ground and an eye perpetually wide open, we listen and look out for what's shifting the globe on its axis and report on myriad current business issues we hope you'll find relevant.

Most of all, I invite you to write for us on matters that are business related, that are economy-shifting and that are tantamount to productivity of societies as well as countries. I look forward to reading articles by you on said matter in future In Focus issues or its website. Know that, we'll value words you pen to form articles that'll reflect your experience that amount to priceless knowledge you'll be sharing with our readers. Know that, it'll be appreciated.

The Honourable Tun Musa Hitam
Chairman of WIEF Foundation

Islamic Finance in Non-Muslim Markets

The steady rise of Islamic finance's popularity in non-Muslim majority countries such as Japan, writes former president and CEO of INCEIF, ***Daud Vicary Abdullah***, boils down to two points, its growth hampered by one or two factors and its role can be pivotal in two sectors globally.

Let's cut straight to the chase. The popularity of Islamic finance in Asian non-Muslim majority countries is undoubtedly growing and is now primarily focused on doing business rather than on religious lines. In the last 20 years or so, there have been some to-ings and fro-ings based on religious interpretations. The situation now has become more stable as it is generally recognised that money and finance have no religion but do share ethical and responsible values.

The reasons for the popularity of Islamic finance in non-Muslim markets can be varied. So, to put a finger on it, generally, in my experience they revolve around two main factors:

Firstly, is a recognition that Islamic Finance can be good for business. An example of that'll be Brazil, which is the number one global supplier of halal food to the Muslim world. Brazil has recognised that it's not just about halal the food but the financing of supply chain operations in accordance with shariah law.

Secondly, it's a growing recognition of the values of Islam and Islamic finance. Here, it'll be good to draw your attention to the close resemblance between the objectives of the Maqasid al Shariah (objectives of Islamic law) and the 17 UN Global Sustainable Development Goals (SDG). Indeed, of the USD169 trillion of invested assets in the world today, more than 40 per cent is invested in compliance with UN Principles of Sustainability.

Altering perceptions

However, there are one or two factors hampering the growth of Islamic finance in the non-Muslim majority countries. The key issues here are awareness and understanding. Education plays a vital role in changing perceptions.

Malaysia has led the world in every aspect of Islamic finance for two decades or more.

For example, many people still perceive that Islamic finance is for Muslims only. In fact, Islamic finance can be enjoyed by everyone and the social impact and risk sharing values may be enjoyed by all, too.

Generally, the answer to how long it took to establish Islamic finance in economically stable East Asian countries such as Korea, Japan and Taiwan can be lengthy. Japan's probably at the forefront in both its understanding and application of Islamic finance. Many Japanese financial institutions have Islamic subsidiaries operating in Malaysia, Indonesia and the GCC (Saudi Arabia, Kuwait, UAE, Qatar, Bahrain and Oman). Korea and Taiwan are giving thought to this. However, the prime driver is likely to be the establishment of halal trade and tourism which are both being recognised as significant growth markets in these Asian countries.

In fact, there are a few sectors where Islamic finance can comfortably play a role in within these countries. Close links between the halal industry, halal tourism, development of infrastructure, SME financing and the growth of an asset management industry focused on the SDG will be the key growth areas as shared values become more widely understood.

Generally, government institutions play a passive role while ensuring that there's a level playing field. Indeed, Islamic finance is not looking for special treatment and would prefer to compete in a well-regulated and fair environment. The better we can create awareness and educate everyone its values, the steadier its future growth will be. The key here will be the impact of sustainability on the real economy which Islamic finance underpins.

Contribution of Islamic finance to the economy

Globally, Islamic finance in a shariah compliant form represents a little over one per cent of the global economy. In Malaysia, current estimates are close to 30 per cent. So long as the younger generation or millennials, as they are better known, continue to support the values of the SDG, then Islamic finance will continue to be a growth area.

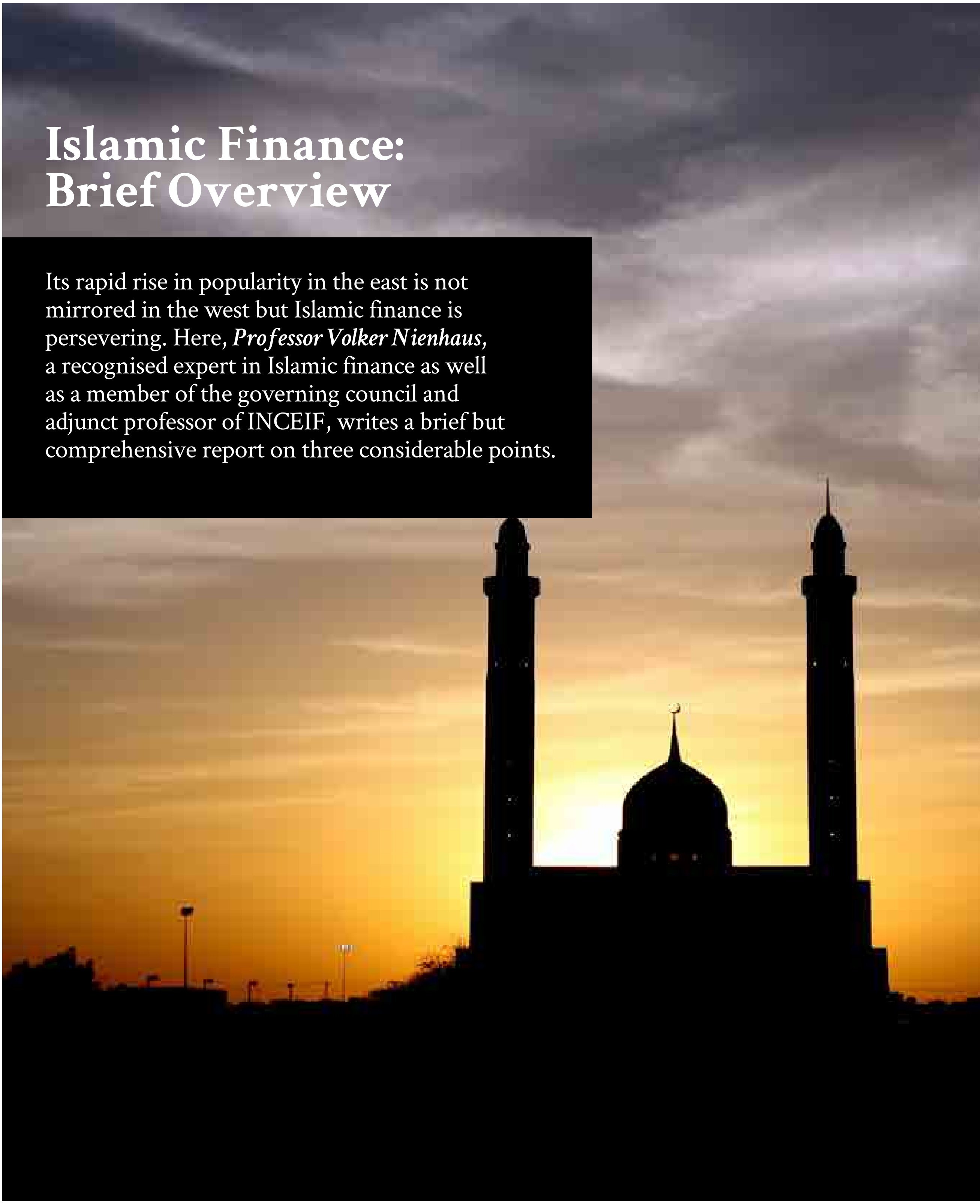
Alignment of values to sustainability, good stewardship and adherence to 'do no harm values' and coupled with risk sharing, transparency of business transactions as well as a viable alternative to a debt based financial economy will allow Islamic finance to flourish. This is as long as education, research and the associated awareness created is permitted to develop further. Only then will Islamic finance be thought of as a catalyst for inclusive growth.

Last words

Malaysia has led the world in every aspect of Islamic finance for two decades or more. In education and research, INCEIF – the Global University of Islamic Finance – has led the way. It has produced more than 1,500 masters and PhD graduates from over 70 countries around the world. Also, it has secured a global ranking at number 25 for applied research in economics, recognised by the RePEc (Research Papers in Economics) rankings. I can't say this enough, education and research change perceptions and create impact. ■

Islamic Finance: Brief Overview

Its rapid rise in popularity in the east is not mirrored in the west but Islamic finance is persevering. Here, ***Professor Volker Nienhaus***, a recognised expert in Islamic finance as well as a member of the governing council and adjunct professor of INCEIF, writes a brief but comprehensive report on three considerable points.



According to the World Bank, Islamic finance (IF) is equity-based, asset-backed, ethical, sustainable, environmentally and socially responsible finance. It promotes risk sharing, connects the financial sector with the real economy and emphasises financial inclusion and social welfare. What looks like a factual description is an idealised vison of what some proponents of IF would like it to be. The realities, however, are somewhat different.

Sectors in which Islamic finance will play a bigger role

If Islamic financial institutions (IFIs) act in accordance with this ideal then IF will promote social welfare locally and globally. IF will be a driver of environmentally sound and socially responsible growth as it is alleged that IF is based on high ethical and governance standards and ideally suited for socially responsible investing (SRI).

Indeed, some best practice examples can be quoted. However, conventional SRI is technically far more advanced than IF. IF can learn about environmental impact assessment, sustainability screening and corporate social responsibility (CSR) assessments from conventional SRI and ethical finance.

It is asserted that IF could play a prominent role in infrastructure financing: The value system of Islam promotes projects that enhance the social infrastructure and protect the environment. In Europe, Islamic investors have invested in real estate but their preferences were rarely schools, hospitals, student housing or retirement homes, but primarily commercial real estate and luxury property.

Role of Islamic finance in greening the global economy

Numerous potential matches between Islamic ideals and green projects,

Outside the United Kingdom, only one full-fledged Islamic bank (in Germany) and one Islamic window (in France) are operational in the EU. Except for some 'experimental' sovereign issuances, sukuk have not gained ground in western corporate finance.

A woman in the market

particularly in renewable energy and waste management, have been outlined but only a small number of showcase projects has been realised.

A participation of IF in sizable green infrastructure projects requires support by governments. The political will to green the economy has increased in many parts of the world but low commodity prices have eroded the available resources for mega projects.

IF may instead focus on a larger number of smaller projects in energy conservation, waste prevention or recycling in the private sector. Green affordable housing projects may benefit people as well as the global environment.

Future of Islamic finance in 10 years

The global IF, in US dollar terms, has lost its growth momentum – it was negatively impacted by currency devaluations and depressed commodity prices. Nevertheless, some countries experienced an increase of domestic market shares of Islamic banks. The high growth of the past had covered up quality issues such as weak credit analyses, poor customer service or mis-selling of products.

Even in countries supportive of IF, regulators have tightened supervision. In some western countries, the excitement about IF has cooled off. Outside the United Kingdom, only one full-fledged Islamic bank (in Germany) and one Islamic window (in France) are operational in the EU. Except for some 'experimental' sovereign issuances, sukuk have not gained ground in western corporate finance.

Overall, IF will face a harsher commercial and regulatory environment. IFIs should consolidate their business, deliver higher quality at competitive prices, focus on core markets and strengthen links with the growing halal economy. ■

INCEIF

In 2005, the Central Bank of Malaysia, Bank Negara Malaysia, started The Global University of Islamic Finance (INCEIF). It's one of the initiatives Malaysia began to develop and nurture talents and experts under the Malaysia International Islamic Finance Centre (MIFC). Besides postgraduate programmes in Islamic finance, INCEIF carries out academic and commercial research that provides trend analysis, economic growth indicators and specific border business strategy. INCEIF has the reputation of being the leading knowledge authority on Islamic finance.

Cultivation of Islamic Microfinance

Microfinance conventionally provides services to underprivileged entrepreneurs and works toward poverty alleviation but what's good to know is whether the seeds of Islamic microfinance are blooming to become a changemaker for the microbusiness sector. ***Samar Al-Montser*** reports.

Conventional banks are traditionally not designed to serve the poor or those who don't have access to banks, hence the emergence of microfinance institutions to bridge the gap. However the much heated debate remains on whether or not it's actually alleviating poverty and the direction in which it's heading. Whether the rise of Islamic microfinance will be the alternative to conventional microfinance, is yet to be seen.

Some claim that research showed no net positive impact for microfinance programmes but the fact remains that microfinance has evidently helped certain individuals. One of the problems conventional microfinance had faced was the high interest of microloans given to the poor, something that Islamic microfinance eliminates. The poor weren't able to pay the high interest and rather than alleviate poverty, conventional microfinance sustained it.

With the advent of Islamic microfinance, this doesn't mean conventional microfinance will be completely written off. However, it does highlight how those structural problems will require structural solutions.

Philosophy of Islamic microfinance

Islamic microfinance is microfinance adopting Islamic financial principles and its biggest difference with conventional microfinance is the cost of capital – Islamic microfinance is an interest-free model. It offers a contract of a loan, a financial service that's based on either contract of exchanges or sales of assets, contracts of partnership in venture, project or transaction, contracts of lease of an asset, its usufruct and contracts of *qardh hasan* (benevolent loan).

According to Dr Bello Lawal Danbatta director of Consultancy and Executive Programmes from the International Centre for Education in Islamic Finance (INCEIF), the principles of Islam governing the operations of Islamic microfinance include extending financing based on philosophy of brotherhood rather than capital growth based on permissible activities and contracts. It extends financing based on the concept of equitable distribution of wealth rather than capitalism.

'It believes that money's not a commodity and the philosophy that the transaction must be free from any form of exploitation,' says Dr Bello. This translates into easy ownership of assets, fair credit terms and conditions, cheaper costs of funds, easy access to capital, cheaper poverty eradication mechanism and to help the unbankable, which addresses the common need for poverty alleviation.

Products of Islamic microfinance

The most available Islamic microfinance products available today are those designed to ease access to working capital. 'The most popular products are based on the contracts of *murabahah* (cost-plus deferred sale) or *ijarah* (leasing),' Dr Bello says and below, he explains further.

Murabahah

This is the most popular in the industry because it enables Islamic microfinance customers to own an asset through instalments. For microfinance institutions, *murabahah* is considered the most secure form of financing because they've an alternative over the assets sold in the event of default by the clients. A microfinance institution purchase an asset or item a client wants for business which then, through a binding agreement, the client buys at a marked up cost for deferred payment within an agreed specific time. '*Murabaha* is usually used by farmers, fishermen, manufacturers and those who need to purchase tools or equipment,' Dr Raghda El-Ebrashi who is founder and chairperson of Alashanek ya Balady (Association for Sustainable Development), explains.

Ijarah

Unlike conventional operating lease agreement where the client is only exposed to lease rentals, the key difference is, through *ijarah* the client will own the leased asset at the end of the lease period. There will be a mutual agreement on lease price and period between microfinance and client and during the leasing period, the microfinance institution owns the leased asset and depreciates it as per the depreciation policy for similar class of assets.

Qardh hasan

This is a lending-group liability product for groups. A working capital financing in form of cash or items that's provided to a group of microfinance entrepreneurs with similar skills, businesses or living within the same geographical location. Through *qardh hasan* each member is required to guarantee the repayments of the working capital disbursed collectively or individually. Although the loan is interest free, each group member must agree to pay administrative charges based on the amount the individual received.

So, who's eligible for Islamic microfinance?

'All individuals regardless of religion are eligible for Islamic microfinance products,' Dr Bello clarifies. 'However, there are those who perceive Islamic microfinance products are only popular among Muslims. But they're very popular among all citizens because it's more inexpensive than conventional microfinance,' he continues.

According to Dr Bello, sceptics toward conventional microfinance have recently risen in some Muslim-majority countries. For example, in 2003, Rupert Scofield president and CEO of the Foundation for International Community Assistance ▸

(FINCA International) had to consult with the local community in Herat, Afghanistan, to comply with the imam on the shariah-compliancy of the institution's lending modules. This created the first shariah-compliant loans in Afghanistan that helped pave the way for other financial institutions.

Islamic microfinance in Egypt

In Egypt, according to Dr Raghda, Islamic microfinance is not widely implemented by many financial institutions and that they tend to concentrate on credit not finance such as savings or insurance. 'The cost of Islamic microfinance is high given the risks that institutions should plan for before the disbursement of funds. Individual risk assessment entails high costs for microcredit customers. In addition, the law of governing microfinance institutions in Egypt (and NGOs dealing in microfinance) doesn't help in adopting Islamic microcredit methodologies like for example the inability of NGOs to trade assets and invest in other companies or projects.' However, she continues, 'Islamic microfinance is slowly developing in Egypt but that'll require greater attention to legal issues to facilitate implementations of various Islamic contracts.'

Islamic microfinance in Indonesia

In Indonesia, according to Jamil Abbas who is head of Strategic Alliance at Perhimpunan BMT Indonesia (PBMT) Islamic microfinance institutions emerged in the early 1990s and the most popular type *baitul maal wat tamwil* (BMT) which was established by the local community in the spirit of helping each other grow and develop. Indonesia, which is home to the largest Muslim population in the world, now runs over 4,000 Islamic microfinance institutions that currently serves no less than 3.7 million clients.

Through the *zakat*, *infaq* and *sadaqah* BMT provide hibah (grants) and *qardh hasan* to the bottom of the pyramid to start or upgrade their micro-businesses. For more established business people, BMT offers shariah-compliant commercial products *mudharabah*, *musharakah*, *murabahah* and *ijarah*.

Challenges faced by islamic microfinance institutions

According to Dr Bello, the four challenging areas for Islamic microfinance are:

Technical challenges

Related to the technical competency and ability of both the management and employees of the Islamic microfinance institutions to structure and offer competitive products and services that are shariah-compliant because the cost of non-shariah compliancy is high.

Operational challenges

Related to the high cost of disbursement, monitoring and collection repayments from their clients in order to minimise non-performing financing (NPF) at the same time trying to profit for their shareholders and increase the impact of their services to clients.

Regulatory challenges

Regulatory restrictions and rules limit the areas of investment, liquidity management and financing that Islamic microfinance can offer and its institutions aren't given the privileges of deposit taking banks like in most countries.

Environmental challenges

To manage public expectations, make socio-economic impacts while achieving sustainability as a financial institution.

'Due to the large number of Islamic microfinance institutions in Indonesia, some of the challenges include supervision, legal issues of various business models and sizes of the financial institutions. The challenges are being tackled by regulators such as Financial Services Authority (OJK), Ministry of Cooperative and SME as well as Perhimpunan BMT Indonesia (PBMT),' Jamil adds.

Does this mean Islamic microfinance is the new alternative to conventional microfinance and will this make a difference?

Islamic microfinance benefits microbusinesses

Final words

One of the reasons many believe that Islamic microfinance institutions are more popular today is because many have been disenchanted by regular Islamic banking system that doesn't offer solutions for financial inclusion and generally doesn't meet the expectations of the public. In comparison with conventional microfinance institutions, the issue has been raised that people who take microfinance loans have been left in an economically worse situation than they originally started off.

Does this mean Islamic microfinance is the new alternative to conventional microfinance and will this make a difference? Dr Bello believes so. 'The excessive interest rates of up to 50 per cent by conventional microfinance institutions make the case of Islamic microfinance to be the new alternative means of financing for the poor,' he concludes. ■

Founders of Biji-Biji (Clockwise from top) Rashvin Pal Singh, Zoe Victoria Tate, Syaril Azam Hisham and Gupreet Singh Dhillon

Seeds of Sustainability

Co-founder of the Biji-biji initiative, a business driven by sustainable development goals, displays the urgency in the need to manage waste in the urban setting and explains how Biji-biji sought to address the issue. *Samar Al-Montser* reports.

It's a fact that some businesses consider sustainability, some don't. Some are driven by it, while some not only adopt it but feel responsible for it. The United Nations asserts that sustainability is everyone's responsibility because sustainability development goals can only be reached if everyone does their part even governments, the private sector, the community and individuals.

Biji-biji in Malay means seeds. However, in this case, it's an initiative that's driven to protect the urban environment by reusing unwanted materials people or businesses would normally throw out. Founders of Biji-biji notice, despite the many initiatives that carry out sustainability projects, especially in the rural areas, very few – if any – were in the urban setting. So, they decide to champion sustainability from the grassroots level in the heart of Kuala Lumpur, Malaysia.

Biji-biji was first sowed in 2013 by four friends Rashvin Pal Singh, Zoe Victoria Tate, Gurpreet Singh Dhillon and Syaril Azam Hisham. Although each comes from a different culture and professional background such as accounting, biomass, community development and journalism, addressing sustainability issues is a common thread among them. 'Our inspiration for Biji-biji is seeing the [rising] waste problem around Kuala Lumpur,' says Rashvin.

They may have started with four employees but now, in an impressively short time, Biji-biji employs over 40 people of which 30 are full-time staff and consists of four different departments of fashion, fabrication, tech and education.

Growing the seeds

At first, the four friends were looking into creating an eco-resort where everything would be sustainable and reusable. Unfortunately, that vision required huge funding which they couldn't realise. So, they decided to look at a more practical and achievable goal, capitalising on what they have. ▸

'The beginning was rather interesting and unexpected. While the four of us were living together in Kuala Lumpur, we noticed the apartment block nearby was throwing out construction waste – materials such as wood – that they no longer need and what they essentially considered as trash. That kick started the idea of Biji-biji,' Rashvin recalls. 'Ideas are never really ours, we're only hosts to ideas, for us to pursue them together,' is Gurpreet's constant reminder to the partners.

They first went public through Facebook as soon as they started in 2012, opening their page to share pictures of what materials they collected and reused. Soon after their first post, support poured in through friends and family with requests to collect their unwanted materials. So, the four of them started collecting. Marketing began as simple as that, they told their story, they did things differently and kept people updated through social media of their daily progress.

'People were really supportive,' Rashvin says. 'They tried to help in any way possible, by donating materials and spreading the word.' But Rashvin and the team realised that what they had collected was too much that they weren't able to contain everything under one roof. Not everything they collected could be reused for production purposes, hence they had to stop accepting everything from everyone.

They could only accept and manage materials that were in bulk. In order to create large quantities of the same product, it made sense to have a larger amount of material and resources to create and test. Biji-biji's line of products took off smoothly from the word go. It was also due to their first contract from the World Innovation Forum (WIF-KL) to create innovative bags for the forum delegates in 2013.

Planting roots

Since then Biji-biji has received many other collaborations and clients over the years. The most recent being the upcoming Rainforest Music Festival in July 2017 in Sarawak, Malaysia. Biji-biji's producing bags for them out of discarded PVC banners from the music festival's past years' events and is also helping them manage their next event in a sustainable manner.

One of the first sustainable products made by the Biji-biji team, which is still being used today, is a wooden bookshelf. It's also used in a very sustainable way because it's made available for the public to place books for reading and borrowing.

Money really doesn't grow on trees

Being sustainable and eco-friendly raises a very different signal for customers. They assume products will be cheap because they're made out of reusable material. 'The reality is that providing handmade products isn't cheap and in order for people to be aware of what it takes, they must understand the sustainability issues and how important it is to preserve the environment,' Rashvin explains.

Ensuring low costs for customers and quality products at the same time isn't the only challenge for Biji-biji. 'Managing finances was quite a mess from day one,' Rashvin recalls and goes on to explain how they managed ►

Attractive bags made out of seat belts, PVC banners and felt cash-flows, impossible deadlines and running the entire operation on a shoe-string budget.

'We used basic tools, excel and hardcopy folders to record,' he says. However, over time, they slowly begin to use an accounting software, online recording of receipts and other ways of managing. 'Although it was a difficult time, it was a very humbling experience that taught us many lessons – from understanding ourselves better, to collaborating with various different groups of people and being persistent to achieve our goals,' he says.

'But it's definitely not for everybody,' he warns. 'You have to take the ups and downs in your stride and don't let the stress get the better of you.'

Turning over the leaves

Their first grant from WIF-KL was a major turning point for Biji-biji. It entailed the production of 2,000 bags, setting up the different departments and then moving to their workshop on Jalan Ipoh. All of that signalled them to go further, to turn over leaves and progress.

Today, Biji-biji's various workshops in Kuala Lumpur are open to public. They teach a variety of skills. For example: a workshop by Biji-biji's fashion department teaches how to make bags; the ones by their fabrication department teach you how to create furniture and art installations, and; the ones by their tech department teach you how to create solar and alternative power generation. 'We also hold certain workshops and modules to teach about sustainability,' Rashvin adds.

Biji-biji struggles to make the best quality products while keeping prices low, for the best economic solutions. 'Providing handmade products is not cheap but people expect it to be cheaper than other products since it's made out of reusable material. It's difficult to make people aware of the importance of sustainability in preserving our environment,' Rashvin says ruefully.

Diesel drums reused into eye-catching armchairs that are statement pieces for a home

Last words

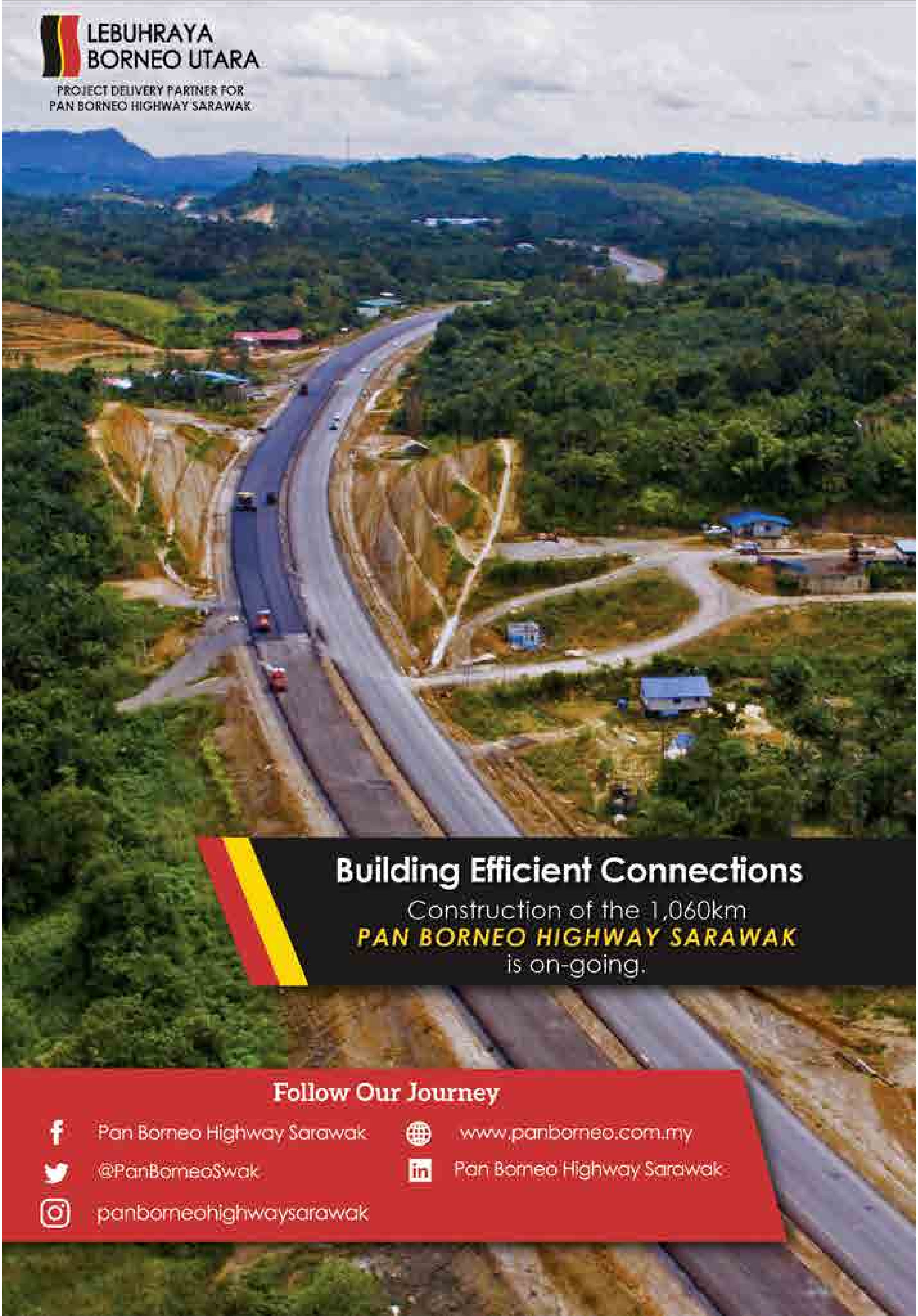
Who knew all this stemmed from a common vision among four young professionals and six months of discussions, debates and bouncing ideas of Biji-biji before it was realised. When asked how they maintain or measure their sustainability projects impact, Rashvin says their dedication on this front and the framework they follow under their sustainability key performance indicators measures their impact on the environment.

'It's very important that a company creates sustainable solutions to promote positive environmental impact when manufacturing goods. We need to create socio-economic values,' he concludes. ■

Biji-biji's Workshops

A strong advocate of open source principles, Biji-biji shares instructions online on how you can make a few of their products.

www.biji-biji.com/pages/open-workshops



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Forking Out Facts on

Halal BRANDING

Having morphed from a religious term into a universal standard, reassuring consumers of health and goodness in products, halal has just begun its business journey. Now it appears to cover almost everything under the sun, even the branding space in business. ***Samar Al-Montser*** reports.

Born and raised in England, professor Jonathan A.J. Wilson is a leading expert in the halal branding space. His PhD thesis investigates global branding, management and consumer trends. In his two papers published in 2010; *Shaping the Halal into a Brand? and The Challenges of Islamic Branding, Navigating Emotions and Halal*, he argues if halal has its own values, rules, principles, norms and procedures, then halal branding should follow the same approach and be given the same care and attention.

A specialist in the ABCD of business and culture – advertising, branding, communications and digital – Jonathan explains how the halal industry didn't just suddenly appear. According to him, it emerged in two phases of development with the first being Muslims' inspiration from the Jewish community in the United States. The second was the realisation that halal could offer economic stability in terms of consumption and commerce and move the balance of power in favour of the Muslim community.

'Today, the major advocates for the halal space are of two types,' Jonathan says. 'First are those who cater to Muslim markets businesses, where a portion of a business exists in the halal ecosystem and who see halal as an enabler that links to a form of ethnic or localised marketing. Second, are Muslim SMEs, who live, breathe and think halal because it's the way they want to live their lives and do business.'

According to Jonathan, despite the halal advocacy of many non-Muslim countries such as Australia, Brazil, China, Italy, Japan, New Zealand, South Korea, Spain, Thailand, United Kingdom and the United States, there exists a worry about being too overt in their fandom. This is for fear of being labelled religious fanatic lovers, by a vocal minority of anti-Muslim sentiment.

The way to great halal branding

'People just don't know how to do good halal branding. They aren't bothered to invest time and resources into finding out and producing world-beating brands,' Jonathan says. He gives examples such as Apple, Nike, Tom Ford, Adidas and McDonald's and how they produce leading products due to great branding. 'There are great non-Muslim products with halal certification with below par branding and could do more to tweak their branding.'

A very complicated area is how halal standards are being understood by different areas. Jonathan has been in a DNA lab testing, also conversing with Islamic scholars on the topic of halal. 'It's very much work in progress,' he explains. 'We're having to update thinking, innovate in a positive and authentically Islamic way. That means bringing together thought from *fiqh* (interpretation of Islamic law), *madhabs* (school of thought within *fiqh*), business and management, marketing, behavioural psychology, sociology, agriculture and food sciences.'

For example, one of the areas that Jonathan identifies is the use of genetically modified crops that are insect resistant. 'On the face of it, it makes perfect sense to maximise ▸

the harvest of crops and to avoid using pesticides. However, from my own Islamic perspective, I wonder whether Muslims should create plants that effectively bring the extinction of certain insects, which are also creations of Allah and must have been created for a reason, and with his wisdom,' he says.

Rights of workers and consumers

Jonathan sees that halal has to become the global vanguard for defending ethical and moral principles which ensure fair trade, rights of workers, traceability and sustainability. 'That has to be for the entire economic pyramid and not just for white-collar, affluent middle-class Muslims as a lifestyle choice,' he explains.

He also suggests the idea that consumers shall be able to use their smartphones to check the entire supply chain and assess the halal credentials. It's right down to the farm, oceans, date of harvest, corporate and social responsibilities. 'If you think about it, you can have halal farmed and slaughtered meat but how do you know that it has been transported, stored and prepared in a halal way?' Jonathan ponders.

With almost 10 years researching, writing, speaking and consulting on halal branding, Jonathan has developed his own methodology, approach and toolkit. It's to bridge the gap between western, eastern and Islamic thoughts. 'It has two key differences that impose limits on what one can do but in a good way because some have become tired of overly aggressive and exploitative marketing. The other's time horizon on how one assesses the value and accountability in what one does, and of consumers are for all eternity,' he says.

'If you get it right, the rewards and multiplier effect is immense. In the golden age of Islam, we can see evidence of how the message spread globally and at such a rapid rate because there was a strong sense of *rizq* (luck or sustenance) being from Allah,' he says. Jonathan wants to see more adventurous Muslims who are not afraid to try new things and take on new challenges. 'I'd like to see more of that today, and less of a copy-cat mentality that some quarters show – where they see something in the west and want to produce a "me too" version. In many ways that strips the beauty, quality and excellence out of it,' he concludes. ■

'Today, the major advocates for the halal space are of two types – those who cater to Muslim markets businesses and Muslim SMEs.'

Professor Jonathan A.J. Wilson, www.drjonwilson.com

A Unique Blend of Ideas

Taha Bouqdib's first Moroccan green tea experience catapulted him onto a tea-discovering journey that led him to France, the United Kingdom and Thailand, only to finally establish TWG Tea in Singapore. ***Samar Al-Montser*** **reports.**

A decade ago, in 2007, Taha Bouqdib was a Moroccan living in France who moved to Singapore and who then transformed the luxury tea industry as the world knew it. He began working in the tea industry in France at 23 years old and, 20 years later, established TWG Tea in 2008 in Singapore. Now, still riding on the same passion at 47 years old, his brand exists in 23 countries around the world.

Taha travelled to France, United Kingdom, Thailand and Japan, and eventually chose to establish TWG Tea in Singapore. This was because Singapore's strong trade made the country very competitive. 'Its open policies made it one of the easiest places to do business,' he confessed.

Among the many characteristics that made any business a success like creating original ideas and products, a key and indisputable trait stood out for Taha, 'passion for your product'. It was with this passion that Taha recollected his childhood memories of tea in Morocco and how it paved the way for his unique blend of ideas for TWG Tea.

Blending ideas for TWG Tea

'I always had a link to tea since young. Growing up, I lived next to the Chinese Embassy and they'd often offer us calendars and Chinese tea during the holiday,' he recalled. That was his first discovery of tea after Moroccan green tea. Later in Paris, a French friend who was already working in the tea industry gave him the opportunity to rediscover those same teas. That eventually led him to Singapore.

Prior to this, he had the opportunity to travel and discover teas while working in the luxury tea industry for 20 years in France, Thailand, Japan and United Kingdom. Through this, he grew passionate about introducing the finest teas to the rest of the world. Taha recognised an opportunity to create a new niche luxury following in Singapore, where with his partners, they transformed the industry in 2007 with TWG Tea.

'I saw Singapore as the gateway to the rest of Asia. It had been integral in allowing us to develop the business. Initially, I chose to establish TWG Tea in Singapore to celebrate the island's history as a trading post of tea and spice routes,' Taha said.

Also, he wanted TWG Tea to be at the epicentre of the tea producing regions so that their teas would travel shorter distances pre-blending which resulted in fresher teas with more pronounced nuances and greater complexities on the palate for consumers. It also helped that Singapore was a very young, vibrant and cosmopolitan city with influences from so many cultures around the world – made it the perfect base to launch the business.

The ingredient to TWG Tea's success

Taha had always perceived Singapore as a luxury destination renowned for its strict requirements for food quality, quality of service, transparency and hygiene. TWG Tea drew and still draws on these same values – offering products of excellence.

Strong trade and investment also made Singapore very competitive and one of the easiest places to do business. It still is. Its many free trade agreements as well as open business policies were definitely a plus point that helped them progress to be the fastest growing luxury tea brand in the world.

'In terms of tea, there was no dominant tea culture or plantation in Singapore and TWG Tea wasn't affiliated with any specific tea tradition,' he observed. 'It was the perfect neutral base for us to grow internationally, all while celebrating and respecting the fine teas and cultures from every tea producing country in the world.'

800 and Counting

It was hard for Taha to name a favourite blend. 'Each and every one of our 800 single estates and exclusive tea blends had its own unique quality and characteristics. For me, there was a tea for every mood and for every moment of the day,' he admitted.

However, there were some teas that evoked certain emotions and nostalgia like TWG's signature Silver Moon Tea – a blend of green teas with a whisper of spices enhanced by a vanilla bouquet. 'This was the first tea created for the brand, so it'll always have a special place in my heart,' Taha said.

'My pride and passion in each of our tea, I believe, set us apart from the others in the market. Akin to how a fashion designer or perfumer kept a very close eye on their production process and remained passionate about every piece they launched, our teas were always harvested fresh from source gardens, consisted of whole leaves that didn't include fannings or dust, were artfully blended with the most fragrant flowers, fruits and spices from around the world,' he added.

TWG Tea also honoured a lot of life's momentous occasions with thoughtfully crafted seasonal blends. This process of constant innovation and development has kept the brand relevant to customers while constantly inciting them to come back for more.

Indulging in luxury

As an affordable luxury that appealed to people from all walks of life. We ▸

had some of the rarest, most exquisite teas from far flung locations like New Zealand, Hawaii, Malawi that can cost upward of RM300 per 50 grams of loose tea to our more affordable exclusive blends that cost as low as RM21 per 50 grams.

'With the rise in affluence and travel, I saw a market value for TWG Tea, as customers became more discerning in their search for premium and gourmet products,' he explained. 'This created a demand for our luxury teas especially for consumers who travelled the globe tasting exquisite food and developed a palate keen to appreciate the most refined flavours.'

Looking forward

Taha had always felt that digital sales and social media were the future. 'It was difficult for well-established brands to embrace these opportunities and to incorporate them into brand strategy since the platforms changed so quickly and usage as well as popularity differed in every country,' he said.

From the start, Taha and his partners embraced the digital world as part of their DNA and didn't regret it at all. 'We were the first global tea brand to launch an m-commerce application back in 2013 and targeting to launch a third-generation e-commerce platform later this year that would give even greater accessibility to our brand and products for a younger generation of consumers,' he said with some pride.

Giving back to society

Being the employers of over 300 employees in Singapore and around 3,000 working for the brand globally, they've given back to society in a lot of meaningful ways: Taha created a limited edition tea blend Golden Swan Tea that was chosen by Her Royal Highness Princess Maha Chakri Sirindhorn of Thailand herself, of which the profits were all donated to Her Royal Highness' chosen charity; TWG Tea was the main sponsor of projects such as the Singapore Committee for UN Women SNOW Gala, the Singapore Community Chest, Make-a-Wish Foundation Singapore and Art Outreach Singapore.

'We should endeavour corporate social responsibility in all areas of our business. From the tea leaves we sourced directly from the gardens, the type of ingredients and material used in our teas and accessories to our human resource strategy,' he concluded. ■

Taha Bouqdib, President, CEO and Co-founder of TWG Tea

To Make the Best Tea

1. **Rinse teapot** and filter with boiling water.
2. **Place tea leaves in a cotton filter** then place into teapot. Best not to use metal or paper strainers.
3. **Pour boiling water into the teapot** and let the leaves soak for about three [recommended for most TWG Tea leaves] to 15 minutes depending on the type of tea. Use teabags only once for its best flavour.
4. **Remove the filter with the tea leaves** according to how strong you want the tea. Leave tea leaves in longer for stronger flavour that's perfect when accompanied by milk or ice.
5. **Serve in your best cup**, a wider cup allows for a better experience but don't serve at boiling temperature, the perfect temperature is key and it's at 70 degrees Celsius or scorching.

TWG Teas to Try

The variety of tea leaves TWG Tea produces can be rather, well, mind-boggling and intriguing due to names given such as Midnight Hour Tea and Happy Birthday Tea. However, here are three to whet your pallet:

French Earl Grey - A true classic but with a sophisticated twist of French blue cornflowers as well as light infusions of citrus fruits and a distinct fragrance that enhances each sip.

Singapore Breakfast Tea - It's an elegant reminder of the Lion City with its marriage of black and green tea leaves, vanilla and spices that result in a harmonious complexity and long aftertaste.

Moroccan Mint Tea - A variety of TWG Tea's green tea, this one marries the flavour of robust Sahara mint leaves to produce a classic blend that's become a favourite across generations.

A Fine Balance

Passion and skills of a conservation architect may achieve great results but what truly takes the cake is if he manages commendably to balance heritage building preservation with commercial viability. For one Malaysian it's possible to maintain that fine balance. ***Su Aziz*** talks to him.

Well-known as one of the key players who championed Penang's UNESCO World Heritage Site status, Laurence Loh is a conservation architect, an expert of cultural heritage in Malaysia his skill as well as authority on heritage buildings preservation is evident in the likes of Suffolk House and Cheong Fatt Tze Mansion in Penang, as well as Merdeka Stadium in Kuala Lumpur – three of the many which he had resuscitated back to their former glory. The first two are impressive mansions once belonged to very wealthy men who left indelible marks on Penang history. Both centuries-old buildings were in a state of dilapidation before Laurence restored them.

Today, these mansions have become staples in tourists' agendas when visiting Penang as well as recognisable landmarks that often featured in most things pertaining to the island's tourism. Each earns revenue through business such as operating a fine dining restaurant and guided tours.

Merdeka Stadium, on the other hand, was where the formal declaration of Malaya's independence took place in 1957 and now, it's a venue for international concerts and national soccer matches. So, you can imagine the nostalgia it holds and its role in Malaysia's history.

An impressive résumé, steadfast dedication and ardent passion for historical concrete structures, alas, are not enough to result in sustainability when it comes to conserving heritage buildings. This, any conservationist or government will tell you.

In fact, good business acumen and marketing skills need to be part of the equation that result in success. In this sense, Penang encounters challenges when it comes to managing its city that was awarded UNESCO World Heritage Site status in 2008. There is a thin line it straddles as a world heritage site and as an increasingly popular tourist attraction.

Yet, this conservation architect has managed to surmount the hurdles lithely, skirting issues and sensitivities with dexterity when it comes to managing, for example, Cheong Fatt Tze Mansion. Known fondly as the Blue Mansion, it holds such fascination for its visitors because, perhaps, of the history contained within its indigo-painted walls. Below, Laurence reveals not only the how and what it entails to sustain world heritage sites but also his own experience. ►

Laurence Loh

What was your vision for the Blue Mansion?
Initially, in 1990, a small group of conservation-minded Penangites bought the building with the primary purpose of saving it from destruction. We wanted to prevent a non-sympathetic purchaser from buying it only to demolish it and redevelop the site.

With the realisation that the building would have to be conserved, we decided to undertake a complete restoration to reflect its original design, construction and workmanship, employing authentic materials and craft techniques, to make it the first of its kind in Penang. Especially of 19th Century Southern Chinese courtyard house that was embellished in the Penang eclectic style. To ensure that it would set the benchmark for conservation in Malaysia. So, no expense was spared.

Did that vision become reality?
The vision did become a reality. It won the top award in the 2000 UNESCO Asia-Pacific Heritage Awards for Cultural Heritage Conservation, a vindication of the years of sweat and tears and dedication invested in the conservation process. Today, it has attained global acclaim, recognised by Lonely Planet as one of the top ten Great Houses and Grand Mansions in the world. A Google search on the Blue Mansion will offer close to 15 million results.

How long did it take to restore the Mansion?
The initial conservation work took four years, from 1991-1994. Subsequently, we've done three rounds of repair and upgrading.

What are the current functions of the Mansion?
It's now a four-star heritage hotel with all the modern conveniences but is unique in that it offers three interpretation tours a day that allow the normal public to visit the house and be told the story about the life and times of Cheong Fatt Tze, China's last Mandarin and first capitalist who resided in, among other Southeast Asian cities, Penang.

The Blue Mansion (1990) and...

How is it sustainable?
The revenue from the hotel operations and tours sustains the place and enhances its cachet. The brand value adds to capital appreciation of the land and building.

What are the challenges of managing a heritage building?
It's like running any other business – you have to have the management skills and know how, a head for business, understand how to market and grow a brand, how to make the product unique and the like. Without prior training, I learnt on the job, so to speak. Most importantly, I had a very clear vision of how I wanted it to be – a place that one wants to return to again and again.

If you knew then what you know now about managing a heritage building, what would you change?
I'd do it better right from the word go and achieve results more quickly and efficiently without the angst and the years of trial and error. I think I got it right the first time in terms of its branding.

What's your advice to those who want to make a heritage building commercially viable?
[As an accommodation] You've got to have a good working knowledge of hotel management, be well-acquainted with the tricks of the trade and have good cash flow. You must position the hotel at the right level and be an online marketing expert. Today, online travel agents control the hotel market worldwide. They're kings. You've to know how to work with them, and below and above them.

You have to find ways to drive traffic to your website and to increase the percentage of direct bookings. You can't take your foot off the pedal, or more accurately, your eye off the screen. But most of all, you must have a good product in the first place. I mean, you don't have to tell people what a Ferrari is.

How does Penang sustain the site's status?
The management plan, Special Area Plan (SAP), has legal status and was gazetted under the Town and Country Planning Act of Malaysia. It sets out all the policies, guidelines and rules about looking after ▸

...after restoration

the site and ensuring that its outstanding universal values are not threatened or lost.

The State Government has set up a World Heritage Office that handles all non-statutory matters related to the site and its heritage values. It runs awareness and training programmes to help socialise and deepen the public's understanding and appreciation of the city heritage assets and the necessary safeguarding of its attributes of authenticity.

How is Penang balancing the site's commercial and heritage values?

Through its programmes and policies. The SAP defines zones and clusters for social and cultural activities outside the commercial realm. The process of gentrification can't be stopped as property values increase and buildings get renewed. There are however always limits to growth. I believe it'll find its own level as time goes on. In the life of a city, it's still early days. Every World Heritage Site goes through a growth cycle and then levels out. The government will have to consciously promote arts and culture to counter the commercial forces.

In your opinion, is Penang succeeding in keeping this balance?

There are no major issues that stand out, other than the fact that the prices of shophouses and terrace houses have risen incredibly high [in George Town], bolstered by buyers from overseas, especially Singaporeans. This is inevitable, but it should find its own level because the rental prices in Penang have never been strong, except in key areas. After awhile, buyers should realise that they can't get the returns. From the business angle, the tourism industry [in Penang] is growing on the back of culture. Food is a big draw. As long as the distribution of wealth is not too lopsided, there'll be money re-circulated into heritage conservation through renewal.

How's Penang maintaining its heritage site?

Penang is obviously leveraging on its strengths. In the core area of the World Heritage Site, many of the businesses that have opened up in the last five years cater to the cultural travellers. Slowly, changes are taking place to make the site more attractive and liveable. The local authority has launched a new programme public realm campaign called 'The Pedestrian is King'. It's clearing the five-footways by removing obstructions and illegal structures. Also, there has always been a very close monitoring of new works. All plans have to go before a Technical Review Panel which comments on the aesthetics of designs in relation to their urban forms.

Is the heritage site a positive economic contributor for Penang?

Without a shadow of a doubt, cultural heritage is now one of the biggest and most visible economic contributors [globally]. The income from tourism has increased by leaps and bounds. There's a positive trajectory in terms of investment from locals and abroad in this sector. There's a buzz about the place that attracts visitors constantly. The World Heritage 'badge of honour' has changed the whole perception of George Town and Penang. It's a 'must see' place in Malaysia.

Are the amounts of visitors to the heritage site detrimental to its longevity?

Penang has the carrying capacity to take the increase in visitors. It's really a question of channelling them and spreading them out. Also, it's about attracting a different class of visitors. For example, Penang's not very strong on eco-tourism. There are many opportunities in this sector. Turning Penang Hill into a UNESCO biosphere site, which is on the agenda, would attract a different set of people. However, the authorities can't rest on their laurels and will have to keep upgrading its facilities and transportation system to meet the needs [of sustainability].

What is the level of Penang's conservation awareness and sustainability?

Generally, I'd say that in comparison to other cities in general, conservation awareness and commitment to the cause, in Penang, is stronger. After all, Penang is a bottom-up place, where civic society is strongly embedded. The shift to the sustainability paradigm will come, but like all global movements, it will take time. ■

Passionate Endeavours

An entrepreneurial journey inevitably involves a bumpy ride but as Andrew Ching, Nini Daing and Abd Elmohaimen Mansi discover, it's truly rewarding on so many levels. Passion, they believe, is the main ingredient to achieving satisfaction. Three chief executive officers who met with participants of WIEF's Young Fellows 2017 talk to ***Su Aziz*** about their experience.

Unassuming, amiable but ever observant of his surroundings, 45-year old Andrew Ching founded E-Plus Global Limited in 2004 and he was one of the speakers at WIEF's initiative for young entrepreneurs, Young Fellows 2017, in May. Born in the historical state of Melaka, Andrew has been working and living in Kuala Lumpur for most of his adult life and as in his own words, 'Love putting smiles on people's faces'.

Driven by his dislike of being told what to do and believe in himself as well as grim determination, Andrew built his multiple award-winning events management company and is today its chief executive officer. By developing a 'thick skin' he knocked on doors and made cold calls to build a network. In the first quarter of 2017, E-Plus Global went public in Australia, employs 50 people, has offices in Australia, Hong Kong, Indonesia, Philippines, Singapore, Thailand and of course, Malaysia.

Worth AUD25 million, the events management company may be Andrew's pot of gold but as he admits when asked what did he really want to be when he became a grownup, 'An aeronautical designer because of my fascination with planes and how to make them fly faster. But that dream went bust because I was only good at making paper planes.'

'Self-satisfaction plays a very important role to be a successful event manager,' Andrew says.Here, Andrew shares his entrepreneurial journey and toward which direction he thinks his industry is heading.

What was the journey like to get to where you are today as an entrepreneur?
It has been a long and tough journey but the most important things to have are determination, a supportive family and trustworthy friends.

What, if any, would be the golden rule for you when starting a business?
It doesn't matter how many times you fall down in life, it's how many times you pick yourself up and continue the journey that matters.

Andrew Ching, founder of E-Plus Global Limited

What led to the public listing of E-Plus Global?
Proper evaluation of a company's worth that's done in a transparent and credible market and to seek funding.

Biggest challenge of running an events management business?
[Finding and keeping] Passionate staff, cash flow and [the attitude of] 'do or do not; there's no try'.

Toward which direction do you see the industry you're in heading?
Digitalisation of the industry is inevitable hence we should embrace this digital age. Whether in terms of knowledge or ▸

equipment, we as event managers should keep ourselves abreast with the latest trends and movement in this area.

In your opinion, what are the obstacles faced by business communities today compared to a decade ago?
As the world gets smaller with affordable travel and connectivity via the internet, smaller entities find themselves stacked up against the bigger players who now find it easier to get a foothold in markets all over the globe.

Besides technology, enviable human capital and an expanding economy, what do you think can be the one other thing that can elevate business?
The human spirit – while everything else can be replaced, nothing can replace or beat your determination.

Finally, if you'd known then what you know now, about starting a business, what would you do differently?
Life is never about regrets but about learning so I wouldn't change anything I had to go through in the past.

In 2010, myHarapan, a non-profit foundation was started. It develops young people into independent and wholesome contributing individuals through the use of social entrepreneurship as a medium. To date, it has a satellite office in Ipoh and plans to have myHarapan clubs in schools and universities around Malaysia.

An experienced trainer for SMEs as well as unemployed graduates, myHarapan's CEO Nini Daing's 17-year experience in startups extended to training and coaching SMEs as well as unemployed graduates. 41-year old Nini noticed how majority of the people who came to MDeC, where she worked previously, were below the age of 35 with brilliant ideas but, 'Many couldn't get access to funding and other facilitation services because, perhaps, they didn't meet certain requirements, weren't established or registered organisations and lacked experience,' she recalls.

'We spoke to over 60 youth leaders. They needed a fun, independent organisation to take them and their ideas seriously. After all, if positive change is to come, it'll be through our youths,' she says. Due to depleting philanthropic funds, Nini explains how non-profits need sustainability more so now in order to sustain operations on a longer-term basis. Some funds that are available for charitable causes don't help pay the salaries or its use has to adhere to criteria set by the funding organisation.

Long-term results and systemic change are necessary but most non-profits survive on a project-to-project basis. Nini suggests funding organisations should allow non-profits to determine how the money should be spent to ensure long term impact achievements and monitored together on a milestone basis. 'Non-profits need to come together as a collective for bigger impact instead of the bite pieces happening now,' she says. Non-profits need to be able to have a better understanding of what's already available to them.

Here, Nini tells us more about it.

How does myHarapan earn revenue to keep going?
Initially, we received a generous one–off grant from the Malaysian government as startup capital but knew not to rely purely on grants to move forward. So, we offer our development programmes to public and corporate bodies and impose a fee on some of our capability programmes to youths which cross-subsidise other programmes. We also now have a venture capitalist company that invests in social business enterprises and solicits funding for our social venture fund.

Nini Daing, chief executive officer of myHarapan

Besides funds, what other challenges do non-profit organisations face in Malaysia?
Lack of affordable access to training opportunities and schemes usually offered to 'conventional' businesses to enhance team competencies and professionalism – such as Human Resources Development Fund (HRDF) privileges to non-profits, with a different structure to contributions. Also, attracting good talent and overcoming the perception that non-profits do not pay a salary or are not seen as a legitimate career pathway.

How do non-profit organisations assist communities in Malaysia?
Non-profits exist to fill gaps that both the public and private sector are unable to do themselves. They're motivated by the need to provide a better life for those in need. More often than not, they are the voice of the voiceless, an intermediary with the pulse on the ground and therefore the community.

Which direction are non-profit organisations heading towards in Malaysia?
Towards the sustainability of operations. Developing business models and social innovation is the way forward. Fund-raising is tasking and you need to have the privilege of the know-how to get to the funds fast. ▸

Born in Jeddah, 31-year old Abd Elmohaimen Mansi started Elmangos in January of 2016 and has offices in Kuala Lumpur, where he currently lives, as well as Dubai. His six-man strong company focuses on organising socially impactful ventures, events or exhibitions, develop technologies or apps and business consultancy for entrepreneurs from emerging markets.

During the CEOs' dinner where 24 participants of WIEF's leadership empowerment programme for young entrepreneurs, Young Fellows 2017, Abd Elmohaimen got the chance to share with them his favourite topic – owning a business versus being employed and the satisfaction he got from it.

Today, as chief executive officer of his own company, he can't stop reminding those who'll listen, 'The awesomeness of being your own boss, the freedom entrepreneurship gives you is a freedom of spirit to control your own destiny, shape the future the way you wish to shape it. But it's not easy. It requires hard work. However, it's a rewarding journey if you have faith and *tawakul*.'

Abd Elmohaimen had spent over a decade working in the hospitality and events management as well as tourism industry, in Dubai. 'These are areas in which I not only have expertise and knowledge but they're also my passion. Events are a great element in driving forward economies and an effortless way to reach a mass audience if your intention is to create an impact.'

Abd Elmohaimen Mansi, founder & chief executive officer of Elmangos

Here, he motivates us through his entrepreneurial experience.

Describe your entrepreneurial journey.
Being an Egyptian and living in a tough environment like Egypt's forced me to be an entrepreneur at an early age. Together with my brothers, we started an internet café company in Ismailia, Egypt. Then, I worked in the corporate world for 10 years in Dubai. After making over USD9 million in revenue for my employers, I realised it was time to do something for myself. So, I quit in mid-2016 to focus on building Elmangos.

What was your biggest challenge as an entrepreneur?
It was challenging to structure an idea or build an idea from scratch. It required so much work and intelligence. Especially to get people from all over world to meet on one platform and who basically are being sold an idea as yet unrealised.

WIEF'S INITIATIVE FOR YOUNG ENTREPRENEURS

More information on WIEF's initiative for young entrepreneurs, Young Fellows 2017, here: wyn.wief.org/programmes/young-fellows/

Why target the global Islamic digital economy?
It's one of the fastest growing market in the world with a relatively untapped consumer base. Also, much more attention should be given to developing better products or services within this growing USD2.1 trillion economy.

Besides China, where in Asia is best for startups?
Malaysia is the best place! Coming from Dubai, it's extremely important to lower the cost of starting up, have a vibrant ecosystem of entrepreneurs and a supportive government. Malaysia has all three. It's not perfect, nowhere is, but there's a lot of opportunities in Malaysia, particularly in the digital space for entrepreneurs. Malaysian government's helpful to foreign entrepreneurs interested to start a business in Malaysia. Malaysia Digital Economy Corporation's (MDEC) recently launched Malaysian Foreign Tech Entrepreneur Programme certainly helps too.

Besides technology, enviable human capital and an expanding economy, what do you think can be the one other thing that can elevate business?
This might be an odd answer, but one thing that can really help leverage a business is intention and focusing on social impact. Your intention and passion to build something great can help a business where talent, money and economy can't. Instilling strong core values and a mission for your employees can make the biggest difference to a business.

Finally, your advice to budding entrepreneurs?
Cash is oxygen in a business! I'd recommend that you've at least six months financial reserve and a clear plan on how to become profitable as quickly as possible. ■

Humanly Possible

Less than two years old and Sophia has garnered international recognition akin to that of an A-list celebrity, rubbed shoulders with famous television hosts and featured on the cover of a popular international fashion magazine but her realiser Dr David Hanson has even bigger plans. *Su Aziz* writes.

Dr David Hanson & Sophia

In absolute fascination, a group of people stare open-mouth at Sophia as she frowns in thought, smiles sheepishly and winks at them from a small distance. Sophia's likeness to a female human is remarkable and her facial contortions emulate our facial muscles most extraordinarily. Why, she even has crow's feet around her eyes when she smiles. It's uncanny. It's discombobulating. It's technology of the twenty-first century.

You'd probably guess by now that Sophia is a robot. Not just any old robot but she's currently the most advanced robot built by Dr David Franklin Hanson Jr and his team at Hanson Robotics Limited in Hong Kong. Sophia was activated in January 2016. Sophia's celebrity status stretches beyond appearances in international magazines and newspapers but also in high-rating television talk shows.

47-year old David, a former Disney imagineer who devised imaginative technology, wants to create robots that are smarter than humans. Robots that are capable of human traits and in particular empathy, compassion and creativity. It's because, David believes, when robots are able to learn these traits and integrate them with artificial intelligence (AI), it can result in their capability to solve global problems that are way too complex for human brains to discern.

'Ultimately, I seek to realise kind and wise genius machines who may collaborate with us to solve the world's hard problems and make real an unimaginably wondrous future. I think we're heading in the right direction as there are now a number of individuals and organisations who believe developing benevolent AI or robots isn't just a nice thing to do, but a prerequisite and are taking actions in that direction,' David says.

'We must work together not just as an industry or a nation, but as a species to create more capable and also "good" AI to realise the fullest potential of this human invention,' David says with conviction. When asked about unemployment caused by disruptive technology such as AI, he explains that they build robots to do some of the jobs that humans do for many reasons. 'There may not be enough humans willing to do the job at a specified salary. There's a big issue in matching what jobs are available with what jobs people like to do, and are qualified to do, in some aspects of society,' he says.

'Also, humans may not be doing some jobs as efficiently or effectively as a robot, and businesses should always strive to find solutions to increase operational efficiency and return on investment. This is what business is about,' he adds. 'Besides, in some areas, we may need humans to do more creative and diversified jobs, so robots can take over those jobs that can be easily automated. Robots if deployed well can support humans so humans can develop and evolve. Longer term, robots may actually be creating jobs by enabling the economy to grow and thrive.'

Basically, David Robotics' long-term mission is to dramatically improve people's everyday lives with highly intelligent robots that teach, serve, entertain and provide comforting companionship. 'We envision that one day our robots will evolve to become super wise, compassionate, genius machines and will help us address and solve some of the most challenging problems of the times,' David reiterates.

The technology driving Sophia's evolution, David says, is an integration of artistry, technology and AI science. 'Sophia's the latest and greatest robot from David Robotics. Her face is made of a patented material called Frubber™ and she communicates through her animated expressions and conversation,' he explains not without some pride. 'Sophia has her own unique personality at birth, just like humans. And just like humans, she learns from interacting with others. Every interaction she has with humans has an impact on how she develops and shapes who she eventually becomes.'

Sophia is mesmerising. Her keen sense of humour, endearing naiveté and high intellect that excludes an ego make her a desirable entity. Furthermore, her curiosity makes her a perpetually interested companion – on a dating app, Sophia would be a lot of men's dream woman.

Sophia's evolution in the past year and a half has been immense. 'Sophia made her debut at the South by Southwest (SXSW), an annual multimedia, music and film festival in March 2016 at Austin, Texas. Since then, she has become a much-sought-after media personality, doing numerous press interviews, garnering over one billion engagements on a CNBC online coverage,' David says. Her television appearance lineup is impressive – such as *60 Minutes* with Charlie Rose, *The Tonight Show* starring Jimmy Fallon and *Good Morning Britain*.

Besides the bright lights of stage and small screen, Sophia has been a keynote speaker, panel member and meet-and-greeter at some of the world's leading conferences. She was featured in Audi's annual report and graced the cover as well as the centerspread of Elle magazine. Sophia's CV is intimidating, to say the least.

The questions is, does Sophia, the human replica, evoke feelings of creepiness and repulsion in some? All of which equate to the term uncanny valley. 'We believe that "uncanny valley" is more of a theory or even myth than a proven fact,' David replies. 'There are many examples where human-like characters that have good design aesthetics don't activate the "uncanny valley" syndrome. We love human-like animated characters in movies, games and such. So, there's no reason that we wouldn't love human-like robots if they are well designed. We believe Sophia represents the type of robot towards which people can feel strong affinity.'

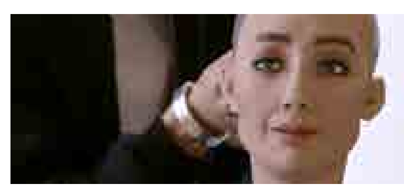
Yet, Sophia doesn't have hair or wear a wig. 'We found that when we put a wig on Sophia she looks a bit too much like a human, a bit too "normal". We'd like to remind people that she is uncannily like a human but not quite a human. Besides, her head is part of her design and we feel this makes her more true to her character,' David explains.

Sophia is meant for great things and David will ensure she achieves them during the rest of her robotic life. Much like a child movie star, Sophia's maturing and learning under the scrutiny of the public eye. Already one for leaving her mark, Sophia issued a compelling and powerful statement in favour of human-AI cooperation for the benefit of all sentient beings in June 2017 at the *AI For Good Global Summit*, which is a United Nations event in Geneva.

'Over time, Sophia's increasing intelligence and her evolving story as an awakening robot will enable her to connect and build trusted relationships with people everywhere regardless of age, gender and culture,' David concludes. ■

Sophia Granted Citizenship

International media, namely *The Independent*, reported on 26 October 2017:

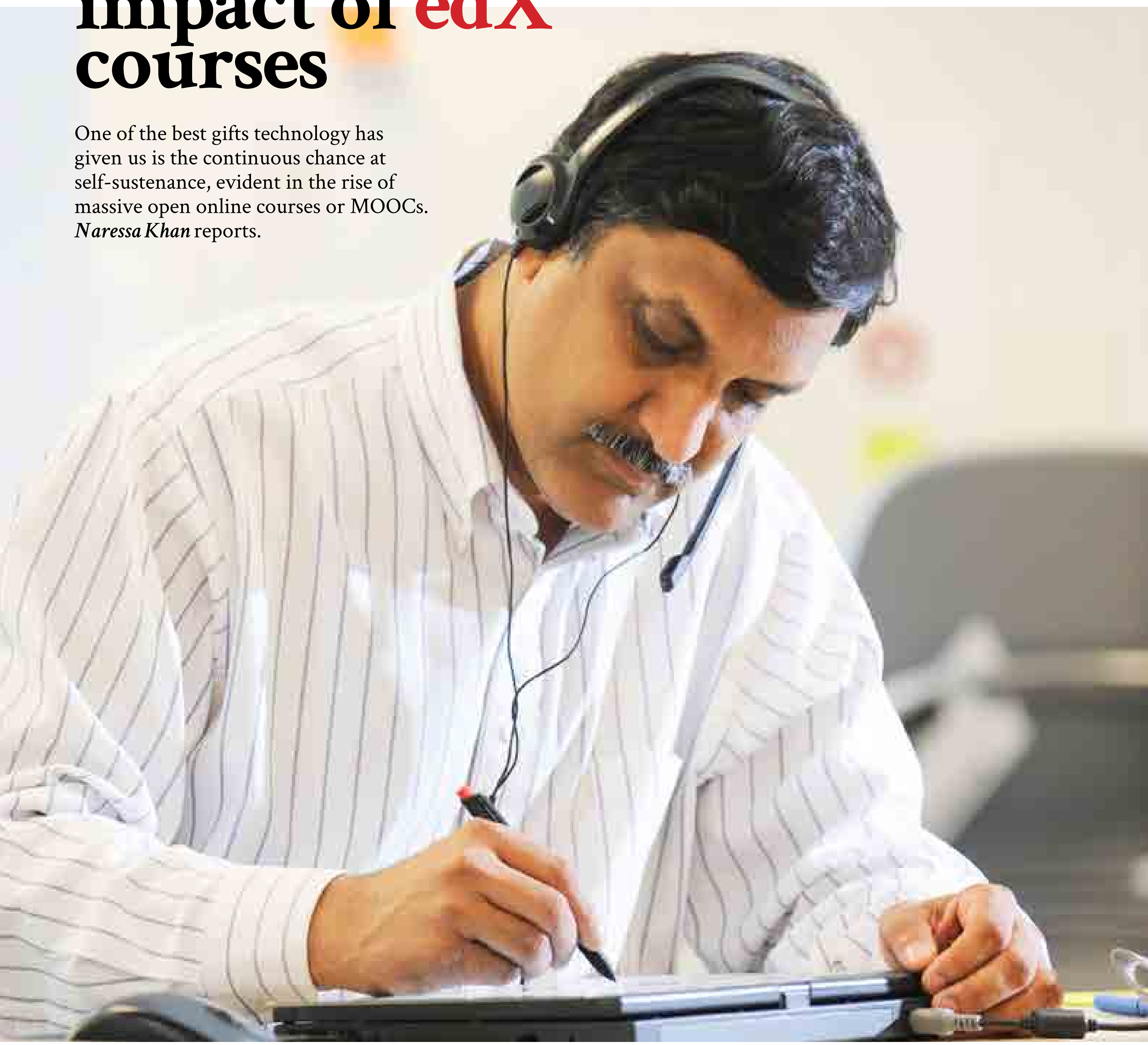


'Saudi Arabia has become the first country to give a robot citizenship. The move is an attempt to promote Saudi Arabia as a place to develop artificial intelligence – and, presumably, allow it to become a full citizen...The robot, named Sophia, was confirmed as a Saudi citizen during a business event in Riyadh, according to an official Saudi press release. "Thank you to the Kingdom of Saudi Arabia. I am very honoured and proud for this unique distinction," Sophia told the panel. "It is historic to be the first robot in the world to be recognized with citizenship."'


ISKANDAR
MALAYSIA

The disruptive impact of edX courses

One of the best gifts technology has given us is the continuous chance at self-sustenance, evident in the rise of massive open online courses or MOOCs. *Naressa Khan* reports.



Creating tablet-based lectures is one of Anant's crucial tasks

What makes non-profit online course provider edX unique is its signature open-source system currently available to more than eight million knowledge seekers in 52 countries. The listed courses are free of charge, with options of affordably priced, scholar-verified certificates available for consideration.

So, it's not hard to believe that edX is a great example of disruptive innovation, in the way that its simple services are displacing those of other key players in the information ecosystem.

Democratising higher education

From the self-paced XSeries studies such as analysing and visualising data with Excel and food security and sustainability – to more complex focuses such as artificial intelligence (AI) and supply chain management – each body of knowledge available on edX lowers education and job entry barriers everywhere.

On the diversity of taught subjects, each a filler of societal gap in its own way, edX CEO Anant Agarwal believes that an unbundled approach to education, unbundling credit, time and content to create an approach that doesn't require learners to spend four years on-campus. 'By creating more opportunities for learners to take courses online and earn credit, we see new pathways to campus emerging for learners everywhere,' he says.

'Up to now, quality education — and in some cases, any higher education at all — has been the privilege of the few. We see massive open online courses (MOOCs) as the great democratiser and believe that in the future, economics, social status, gender or geography won't determine a student's access to education or opportunity for success,' Anant adds. 'We also envision a continuous education system – one that doesn't stop after four years of college.'

Revolutionising the workforce

Each edX course is designed to facilitate adaptation to technology, by virtue of the tech-centric topics they lead or simply the digital mechanism via which they are experienced. In the case of computer programming, for instance, a basic knowledge of coding is needed.

'As the world becomes increasingly connected, more and more people are getting access to the internet, and therefore, to online education. We've already reached 12 million learners globally but look forward to expanding our reach as globalisation continues to connect our world,' Anant says.

The biggest milestone edX has achieved is the recent release of their MicroMasters programs. The series entails postgraduate-level courses designed to potentially accelerate one's pursuit of a master's degree and, thus, assist career advancement. It's suitable for working graduates looking to advance themselves professionally.

More often than not, such deficiency is due to the emergence of the tech-influenced workplace. The availability of intensive, cutting-edge knowledge that the MicroMasters courses provide can offer insight into the most in-demand fields and skills needed today.

Currently available in 35 variations and recognised by innovative corporations such as IBM, Bloomberg and PwC, the credit-eligible programs can even affect the training and development industry, having the potential to displace physical training and seminars. 'Digital learning such as MOOCs provides options for businesses to train and gather employees in the most in demand, cutting edge fields, like AI, cyber security and data science,' Anant says.

Redesigning the world

Due to technology and the gradual emergence of automation, many jobs that exist today will become obsolete soon enough. 'Half of today's jobs won't exist in 2030. What's more, the remainder of the jobs left will either change completely or be different in some way,' Anant predicts. Anant believes that some of the most disruptive movements in education revolve around the digitisation of content and creating more efficient pathways to learner outcomes.

If the loss of present jobs is not too much of a fear factor due to the reliable prospect of new ones in the digital future, what then is the biggest challenge society can and would face? Alas, it's a classic case of social conventions standing in the way, oftentimes masquerading under the guise of political agendas and all this, in the primal fear of change.

One's personal belief in self-sustenance and confidence in his inherent right to survival is perhaps the biggest disruptive innovation of all. This brings us right back to the importance of self-serving knowledge and the knowing of where and how best to access it. 'This is why edX will continue to seek pathways for learners from across the world and hopes that its open source non-profit focus will be a helpful catalyst in making education a right rather than a privilege,' Anant concludes. ■

Reducing Greenhouse Gases

Due to the rise of artificial intelligence combined with disruptive technologies, more people must rethink their careers and whether this will also apply to the energy sector in Malaysia, only time will tell. *Samar Al-Montser* reports.

Unlimited energy source

According to principal consultant and director of a specialised energy and carbon advisory company, Climate Plus Sdn Bhd, Mohammad Iskandar Majidi believes if the government of Malaysia embrace proven technologies in the energy sector, it'll be an added advantage to the economy. He says fossil fuels can still be used for other industrial uses if not for energy.

The world's dependency on fossil fuels, the earth's widely used and limited sources of energy, is a universally discussed economic and security issue. However, as more people realise the problems and rising costs associated with this finite resource, the need to seek alternatives such as green energy becomes greater.

Green energy, derived from replenishable sources such as the sun, wind, tides and geothermal heat, is commonly referred to as renewable energy. 'People should always be more efficient in their energy use and seek renewable alternatives if it is financially viable to do so,' Mohammad says. 'It's all about being energy conscious.'

Here, Mohammad points out the crucial need to embrace renewable energy alternatives.

What's the economic benefit of being energy efficient?

Besides putting money in your pocket, it contributes towards energy security and the environment.

How do your projects attempt to reduce greenhouse gaseous (GHG)?

We advise facility owners on how to reduce their energy usage with the main focus of putting in place a structured energy management system following ISO50001 standard. With this system in place, energy related information and how energy is used becomes more visible. This allows the proper action to be taken through appropriate operation and maintenance to encourage behavioural changes and control energy costs.

Investments in energy efficient projects are prioritised based on the return on investment and the immediate needs of the facility.

Our projects are:

i) Metering and monitoring
ii) Old chiller replacement
iii) Waste heat recovery

What major breakthroughs in technology are being implemented in terms of renewable energy in Malaysia?

In Malaysia, adopting new technology is always a challenge, even if that technology has been well proven in other countries. It's because of the 'I don't want to be a guinea pig' syndrome or mentality.

Malaysia doesn't need to rely on major breakthroughs in technology. It just needs to implement proven 'old' technologies that are good for the environment. Luckily the photovoltaic (PV) system or solar power system has been well adopted but solar thermal which is used in heating water or air is yet to reach the same level of acceptance.

Biogas however is still limited to large scale power generation. Biogas and biomass renewables have the added advantage of addressing waste management and should be promoted especially to the underprivileged, as it addresses waste management and energy requirements.

Will these technologies benefit underprivileged people?

Yes. Solar PV, biogas and biomass technology have great potential for the underprivileged. PV has the potential to distribute energy for those far from the grid and biogas and biomass as a form of energy can be used as a potential for greater inclusion of the underprivileged in the supply chain.

Will resistance from a few oil and gas giants that are limiting output and boosting prices as a reaction to the growing momentum of renewable technology, continue?

I hope the renewable energy momentum will continue and the big oil companies will soon embrace the change. Fossil fuels have a lot to play in the economy as resources for other industrial use if not for energy.

What's the future of fossil fuel industry in Malaysia? ▸

There is and will still be a great future for fossil fuels in Malaysia and they will remain a key driver for the countries GDP growth.

What are the top renewable energy sources in Malaysia?
Solar, biogas and biomass.

How's Malaysia producing renewable energy solutions?
They are many Malaysian companies in this sector involved with PV, biogas and biomass. A database of the players may need to be developed to assist project developers.

What can you tell us about renewable energy in Sarawak?
In Sarawak, there is huge potential in hydro, biomass (energy crops) and biogas.

Solar power at home

Another firm believer in renewable energy solutions is Malaysian Professor Dato' Ir Dr Abu Bakar Jaafar, director of Universiti Teknologi Malaysia (UTM) Ocean Thermal Energy Centre (OTEC). Dr Abu Bakar's from a university that aims to build an OTEC Pioneer Plant off Sabah that now focuses on research and development in this sector.
Here, Dr Abu Bakar shares his experience of installing his own solar system on the rooftop of his house in Malaysia.

Was it easy to install your own solar system?
It was relatively easy as the installation of my system was professionally guided and advised by Pusat Tenaga Malaysia (PTM), the Malaysian energy centre. Though failed in the first bid under the PTM Suria 1000 programme, which is a Malaysian government project that subsidised the PV system, I managed to secure 50 per cent of the required funding of installing 4.75kW solar energy systems on my house rooftop in 2009. The total cost of installation was RM120,000.

On commissioning, I did face a number of teething problems with Tenaga Nasional Berhad (TNB, electric utility company in Peninsular Malaysia). Especially in relation to its billing system for renewables and general lack of clarity in communication. In the beginning, I thought it was net-billing but it turned out to be a separate-billing: one, for the standard TNB billing and another, a monthly credit note or payment by TNB directly into my personal bank account for the power fed into TNB Grid.

What other renewable energy ways can people explore for their homes?
Besides solar PV, there's a prospect of utilising solar-thermal for space-cooling. With additional installation of solar PV being converted into hydrogen-fuel, one can generate excess power for use anytime and for storage. Depending on location, on site power generation could be sourced from offshore wind, or from nearby running streams by pico-hydroelectric scheme (a hydroelectric power generation of under 5 kW). In short, renewable energy's all around us.

How can we make renewable energy accessible to society?
Any available form of renewable energy can be made accessible to society, if they have direct access to microfinancing, as a number of renewable energy conversion technologies are fully developed and are ready for commercialisation. However, there's still a pressing need for very intense promotion on the economics of renewables vis-a-vis conventional and polluting sources of energy.

What impact is renewable energy really making on the environment?
Renewable energy is making a big difference not only to the environment but also helping to mitigate the extremes of climate change.

What are the consequences of not having such alternatives?
The consequences are fatal, as articulated by Garrett Hardin in his 1968 article *The Tragedy of the Commons*. As narrated in a prophetic saying: 'There were two groups of people in a lifeboat. Those on the upper deck had direct access to the surface water, but those on the bottom deck were not given any access to the top, so they started digging the bottom of the boat, eventually causing the boat to sink, drowning them all together'. ■

Life as a Digital Nomad

An American digital entrepreneur living in Thailand speaks to *Sehra Yeap* about his digital nomad journey and why it's the way of life of choice for millennials today.

Dan O'Donnell

It may be difficult to imagine if you're looking at this on your laptop screen while sitting in your glass-walled office. Perhaps in a city like Kuala Lumpur, Seattle or Berlin, and your thoughts are occupied with the morning's sales meeting or maybe what to do for dinner this evening after your usual rush-hour commute home.

However, there's a parallel universe in which a growing number of people might be doing the same thing as you – at work right now and worrying over sales figures or ROIs. Except that they might be sitting in a hammock on a sunny beach somewhere on a tropical island. Who are they?

Benefits of being a digital nomad

Digital nomads are those who opt out of the 9-to-5 existence, shunning a way of life their parents chose. Preferring the term 'location-independent workers' (even if the term 'nomad' is apposite, moving as they do to different cities every few months or years as whim or circumstances dictate), do they earn enough to live on?

The short answer is yes.

More and more people are leveraging technology to enable them to work from a laptop anywhere in the world as long as there's a reasonably good internet connection. The exponential increase of online work opportunities in the last decade and a half has facilitated the growth of this industry. It's to the point where, if you're willing to forgo some of the certainties that a traditional 9-to-5 can offer, it offers you unlimited possibilities to be your own boss, travel the world and yes, call a beach hammock your office, if you like. ▸

The long answer contains caveats: being a digital nomad does require the same kind of professional skills, technological savvy and discipline as any full-time career. However, unlike a traditional job, being a digital nomad also means there's always the risk of having to get on a flight back to your home country, broke.

Meet a digital nomad

That, according to Dan O'Donnell, would've been the worst-case scenario. An American, Dan currently lives in Thailand and runs a website called Positive Atmosphere and a self-development themed Facebook page called Positive Thinking. Currently, it has almost 1.5 million followers.

'I came over to Thailand three years ago with USD15,000 in the bank. That was probably two years' living expenses for me in Thailand. If I failed, I'd have just gone back to Bellingham and go back to selling real estate,' he says. 'It's not the end of the world. It might be embarrassing, that fear of looking like an idiot, fear of failure and all that, but realistically, it was a bigger risk to not go after what I really wanted than it was to sit around and hope "someday".

Dan was in real estate and also ran his own flea market in Bellingham but he wasn't really loving it. 'Some of the people I was working with who had been doing it for 30 years or so were so stressed out and some had been through maybe several marriages,' he says. He didn't want that for himself. It was on a flight to Dubai, that he asked himself, 'What am I doing right now? I'm sitting on a plane, going to Dubai for no reason. I didn't have a business meeting there, I just wanted to check it out, to travel.'

Then he asked himself what else would he like? 'Well, I'm reading this Zig Ziglar book while on vacation. No one's making me read this and I guess I like personal development. So, I thought about starting a website and a social network for people who were interested in personal development.'

An entrepreneurial journey

When Dan started the Positive Atmosphere website, he had no tech background. 'But tech know-how is not a prerequisite – whenever you come to a point where you're stuck, you ask people, you figure things out on your own,' he says. 'And there really is no quicker teacher than necessity.' He learned and back in 2008, he – along with probably most of the rest of the world – didn't even know what a Facebook page was. He taught himself how to generate revenue.

His online entrepreneurship hasn't stopped there. Dan has created a popular board game called Better Me. It's also based on self-development where players are rewarded for committing to real-world actions to improve their lives and those of the people around them.

Creating and marketing of his board game has been yet another learning curve for him – from getting his idea partially funded on Kickstarter to meeting manufacturers in Shenzen to selling the finished product on Amazon and marketing it to Facebook groups, Dan's story is the perfect example of what can be achieved if you just put your mind to it.

These days, Dan runs his own Chiang Mai Digital Nomads group. It provides support and advice to anyone who is new to this concept. He also gives talks to help people get started on their own digital nomad journeys. 'Just start. Don't overthink it. You can't wait till all the lights are green before you leave the house,' he advises. ■

Popular Asian cities for digital nomads

Bangkok, Phuket, Chiang Mai, Ho Chi Minh City, Bali and, for its proximity to Singapore, Johor Bahru, are popular. What most of these places usually have in common are their relatively low cost of living, laid-back atmosphere, lively communities of like-minded people to exchange ideas with, good weather and food as well as, perhaps most important of all, good infrastructure such as coworking spaces with high-speed internet.

Details to consider

Most digital nomads, depending on their country of origin, get renewable 3-month tourist visas on arrival. Also, because their work's done online, such work largely remains an unregulated area, at least for the time being.

Despite catch-all clauses that seem specific, such as 'no working in any country on a tourist visa', digital nomads say the argument hinges on whether online work specifically constitutes work done 'in' any physical or geographical space. The labour laws of most countries have simply not yet caught up to the complexities of regulating digital nomadic work, so the prevailing attitude seems to be a benign tolerance of the presence of this segment of tourists.

Digital nomads are generally welcomed in most countries, as authorities realise that this segment of visitors is usually fairly well-educated and skilled people who can, and do, spend money within the local economy.

A Matter *of* Trust

The potential of applying blockchain technology into the online crowdfunding space is enormous and it fits crowdfunding's principle of transparency on the use of funds. Here, *Su Aziz* queries the ATA Plus team on benefits of equity crowdfunding and blockchain.

Let's take the bull by its horns and get to the bottom of this current thing perceived as digital ledger. Despite the many, many things written on blockchain, many still only have a vague understanding of it.

So, the team at ATA Plus, an online equity crowdfunding platform operating out of Kuala Lumpur, put it simply, 'Essentially, a blockchain is a new way of arranging data making it secure. Which means it's nearly impossible to change the data without the approval of everyone in the network and it's transparent too. So, everyone in the network gets to see what's being changed to the digital ledger – it's much like an online game, where everyone's scores are visible to the game's community.'

These two aspects of security and transparency, combined, results in trust and with an underlying technology, that empowers every actor in the system to decide the future of how it'll grow and due to this, the potential applications of blockchain in the crowdfunding industry are huge.

Explaining blockchain technology in crowdfunding

Right now, especially in equity crowdfunding, that responsibility of protecting businesses and investors is taken by the regulators. Regulators create the rules, assign licenses, monitor the crowdfunding platforms and enforce the law whenever it's necessary.

Know that there are four different types of crowdfunding: debt, reward, donation and equity based crowdfunding. Implementing some of the use cases shown below, where investors place trust in the project owner to fulfil the promises of the campaign, makes blockchain a powerful tool that replaces the intermediary between these two parties.

ATA Plus team explain a few of the possible use cases for blockchain are geared towards equity crowdfunding applications:

Trustees and escrow

Blockchain can remove the need for trustees to withhold the funds during the fundraising campaign. Cryptocurrency based pledges (or valuable tokens) can be designed to be disbursed 'automatically' to project owners with the clever use of smart contracts and multi-signatory escrow.

Decentralised autonomous organisation

Rather than project owners initiating the fundraising exercise, a group of investors can pool funds and collectively decide which investments or project to undertake. Smart contracts and voting system can be built through a blockchain based infrastructure ensuring transparency in decision-making as well as an efficient investment vehicle managed and maintained by its own stakeholders.

Tokenisation and tracking of funds

Crowdfunding can be a huge exercise, harnessing thousands of supporters with millions worth of funding target. Managing this can be daunting for project owners who's accountable for achieving specific milestones. Blockchain allows funds to be tokenised (a digital asset backed by fiat currency) and track usage of the funds disbursed. Tokenisation can also be used to incentivise the crowd by assigning additional values to it such as rebates, discounts, or coupons.

Those use cases can help take some responsibility away from the regulators a plus for regulators. Which in turn will increase efficiency and reduce cost. A majority of SMEs in Asia, in particular, Malaysia, are entities which can be considered micro organisations. Many find fundraising a costly and time-consuming endeavour. Blockchain can reduce much of the costs and friction currently experienced in crowdfunding efforts by eliminating many of the intermediaries involved.

Blockchain technology can significantly reduce the period required for fundraising by allowing all parties a common view of all data, it can verify identity which could allow for other non-private limited organisations to fundraise and it can boost the appeal of crowdfunding with retail investors by tokenisation of shares which can be easily traded on a secondary market. ▸

Blockchain technology can make crowdfunding simpler. It facilitates digitisation of many of the processes involved in crowdfunding, thus removing friction and intermediation allowing for 'true' peer-to-peer transactions as well as driving greater inclusion from both issuers (peers) that lowers cost for smaller fundraisers and investors. This allows smaller investment amounts to be made.

Now, apply all that information and technology to achieve funding goals while still using a peer-to-peer network. Imagine its benefits for the receiver and giver of the fund.

Benefits for the one receiving the fund

The ATA Plus Team explain that businesses that want to raise funds via equity crowdfunding platform benefit as below:

Market validation

Businesses can pick on the market's curiosity or test out new products and services by launching it in conjunction with the fundraising exercise.

Business and brand visibility

Crowdfunding exercise would typically garner the attention of the wide public. Businesses can tap in an extensive range of audience, potential customers as well as brand evangelists that'll help escalate brand visibility during the fundraising campaign.

Access to wider pool of investors

Through online crowdfunding, businesses yield the centre stage and simultaneously able to engage with a pool of individual as well as organisational investors, which is more effective.

Efficient management of investors

Crowdfunding platform allows for business owners to engage and manage large numbers of investors.

Benefits for the one dispersing the fund

From the equity crowdfunding point of view, according to the ATA Plus team, businesses who want to raise funds via the platform can enjoy the following benefits:

High returns of successful investments

Investing through crowdfunding is a high risk and high return game. Investors have the opportunity to invest in young and thriving startups and growth stage companies which could potentially be the next Uber or Facebook.

Invest in brands

For many investors, equity crowdfunding isn't just about investing to make a profit; it's also about getting involved with a brand you're passionate about. Investments can be more than just making a profit, it's about owning a part of a business they believe in.

Low barrier to entry

With crowdfunding, investing is no more an exclusive right held by licensed investors, brokers or institutions having privy to innovative and exciting businesses. Open to public, well-curated businesses are accessible to anyone with the fund, leveraging on the power and wisdom of the crowd to evaluate and assess the business listed.

Last words

ATA Plus team notice that people tend to invest with their emotion – people tend to like companies that have a social element to their business also known as 'social enterprises'. A glaring example of this is Skolafund which is a social enterprise that has a digital platform designed to crowdsource alternative sources of funding for tertiary education scholarships. It's a new concept but they were the first social enterprise to successfully crowdfund in Malaysia.

Looking at the whole crowdfunding market in general rather than just the Malaysian market, ATA Plus observe how the top 10 crowdfunded businesses, in US dollars, are all technology companies. They believe as the industry grows and equity crowdfunding gets recognised more as an alternative investment tool – rather than just a mode to get your hands on that new exciting piece of technology – more companies with great business models will succeed in raising funds through crowdfunding. ■

Crowdfunding Benefits for Startups

According to ATA Plus team, generally, crowdfunding is a great alternative fundraising method for startups. However, crowdfunding has to fit within the company's strategies and goals and shouldn't be looked upon as just a last effort to raise funds when all else fails. In addition to the benefits already mentioned, crowdfunding can help startups achieve:

1. **Quick access to funds**
   Traditional source of funds such as banks and venture capitalists tend to take a long time to assess the companies they're investing in and in the startup world, sometimes, timing is everything.
2. **Creates 'super fans' or brand evangelists**
   When existing fans or customers invest in a company, they've a stake in the company and would want it to succeed. This makes them prefer the products they've invested in over the competitor's and encourage others in their network to use it.
3. **Money attracts money**
   Running a successful crowdfunding campaign can kickstart other sources of financing in the same way that raising money from traditional offline investors makes it easier to raise more funding.

ABOUT ATA PLUS

ATA Plus started in June 2015 and is a blockchain enhanced equity crowdfunding platform that allocates the process of matching investors with Malaysia's exciting businesses in return for shares in the company. Based in Kuala Lumpur, it was formed according to the Malaysian laws and regulations. They assist companies to raise funds and investments are made into companies rather than products.

Power to Grow

Sustainable Energy Development and a Reliable, Secure Power System for Sarawak

Sarawak Energy Berhad (Sarawak Energy) is a state - owned vertically integrated electricity utility and power development company with a vision to achieve sustainable growth and prosperity for Sarawak by meeting the region's need for reliable, renewable energy.

Sarawak Energy is focused on the generation, transmission, distribution and retail of electricity. We generate power through hydro, coal and gas, capitalising on Sarawak's abundant indigenous resources, and supply to our customers throughout the state through an extensive network.

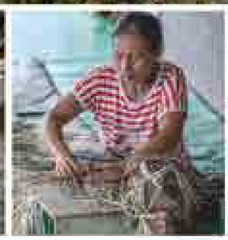
Sarawak Energy as the catalyst of Sarawak Corridor of Renewable Energy (SCORE), develops clean and renewable energy to drive investments from energy intensive industries to create a stronger economy for Sarawak and its people.

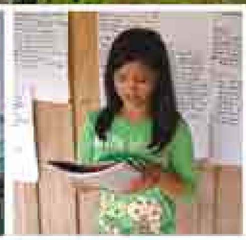
As a responsible citizen, Sarawak Energy powering community growth by :

- Creating employment and economic opportunities for Sarawakians
- Supporting partners in community investment
- Implementing projects in a sustainable way
- Engaging communities and promoting transparency

sarawak energy

Bakun Hydroelectric Plant generate 2400MW to the state grid





Power to Grow www.sarawakenergy.com.my

Artificially Yours

Three artificial intelligence experts discussed their creations and, among other things, legal identity for intelligent robots, if AI can render humans obsolete and its shortcomings at WIEF's 7th Global Discourse 2017 in Kuala Lumpur. *Samar Al-Montser* reports.

Unlike Professor Nadia Thalmann of Nanyang Technological University in Singapore who built Nadine – a robot in her likeness – Professor Zyed Zalila of Intellitech in France believed AI will lead to the disappearance of a large number of skilled occupations. However, Nadia disagreed. 'I don't think so at all. AI with deep learning methods works very differently as how we think ourselves. We're more adaptive and subtle and more aware of everything. Robots using AI are tools to help us but it'll not make us obsolete at least for decades, if at all,' she said.

Professor Nadia Magnenat Thalmann and her robot Nadine

Nadia's 25-year interest in social robots had birthed Nadine through whom she continued her interest to 'model humans and understand their behaviour and show a result on virtual humans or social robots [such as Nadine].'

Zyed on the other hand said, 'AI will undoubtedly lead to the disappearance of a large number of skilled or even highly skilled occupations based on expertise. In 2015, the big international banks quickly realised that the new generation of customers required a premium online banking services at a low price but with maximum availability. That's why they're implementing their digital transformation at high velocity. Job losses happened because AI is starting to be sensible.'

This will, he predicted, happen in other industries as well. 'I imagine future medical practitioners will no longer be selected on their mere ability to learn knowledge by heart. Instead, they'll become engineers capable of using AI systems specialised in medical diagnosis but have a high level of empathy or emotional intelligence to detect the emotions of their patients.' ►

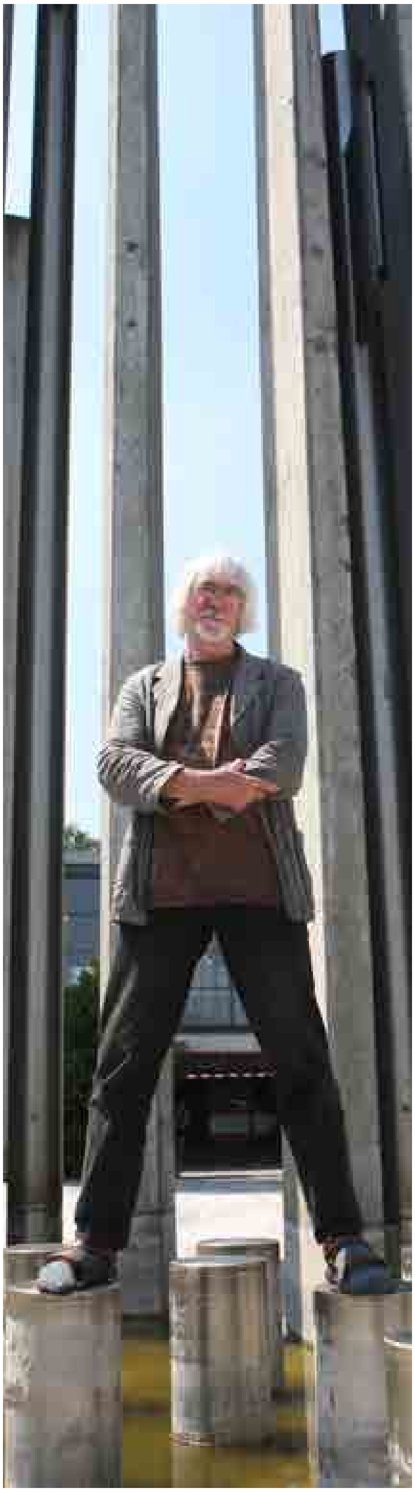
Similarly for the world of finance and insurance, predicted Zyed, 'where the human advisor, actuary and trader may be replaced by intelligent robots that are more efficient and available 24/7 on smartphones' and vehicles driven autonomously, 'won't want to buy a vehicle. Instead, they'll lease the services of a virtual driver. Also, the legal sector may have a virtual judge robot that downgrades the noble profession of lawyers by predicting legal decisions.'

Zyed continued, 'But can we accept a 'virtual investigator' who'll anticipate a person preparing a crime or an offense and can stop it before it happens? The foundation of justice, at least the French one, will be completely disrupted! Another danger would be the malicious misappropriation of AI. Do we want our future employer or insurer to know about the future diseases we may develop through analysis of our genome and living environment? Can we accept that parents decide a voluntary abortion just because a robot predicted their child will develop several cancers by age 40?' Can we? That's the question.

Using human preferences to make decisions

Incredulity aside, AI does have its shortcomings. According to Professor Anton Nijholt of University of Twente in Holland, Google, Facebook, Twitter and other social media will use our data and knowledge about our interests and our interaction behaviour to tell us, using AI technology, who we are and what are our interests. 'We may not always agree with it. We may want to tell the AI that interacts with us that our assessment of a situation allows ambiguity, that there's not always a rational decision and that we don't always agree with decisions that are made for us using AI research and technology,' he said.

We'll always need AI. 'It's part of science and technology and there's interest in AI research because its results can be employed in existing or new applications that increase efficiency in professional environments, add to safety in public and domestic environments and can be used to make such environments more liveable and more human-friendly,' Nijholt added.



Professor Dr Anton Nijholt, computer scientist at University of Twente, Netherlands

'But,' he reminded, 'we should be interested in it because AI-guided social robots may know about our preferences but we should be aware how they use our preferences in order to make decisions. We need to be aware of how AI technology embedded in our smart environments and our devices makes decisions for us or persuades us to make certain decisions. Do we really agree with the decisions that are made for us? People need to be aware of shortcomings of AI and possible, future dangers when there is no attention for "controlling" AI.'

Legal Identity to Intelligent Robots

Zyed created xtractis® because it appeared necessary to propose an AI capable of doing the same work as a human scientist. 'Who sets up equations to model a process based on a set of observations and an inductive reasoning that he leads through cognitive abilities,' he explained. Due to that, Zyed proposed the combination of the theory of fuzzy relations of order N with proprietary algorithms of machine learning which allowed the creation of the intelligent robot xtractis®.

'It does the same job as a scientist, except that it's absolutely not limited by the number of simultaneous variables that it's capable of analysing and exploring. It's also able to estimate the robustness of new knowledge it discovers,' he elaborated. So, for Zyed, giving a legal identity to an intelligent robot will have their performance evaluated objectively by the regulator. Hence, its performance will be officially recognised in the same way as a human's diploma or expertise. 'This will allow them to be co-authors of

Professor Zyed Zalila, president, CEO and founder of Intellitech, France

publications that present their findings,' he said.

Another scary point would be the development of autonomous robots that'll be granted permission to kill such as robot soldiers, smart drones and smart tanks, in order to avoid endangering human soldiers. Who'll be responsible for military errors on the battlefield, then?

If a company exploits the intelligence of its robots to create value and money, why shouldn't they pay social charges and taxes on these robots? If an intelligent robot is the inventor of a major discovery, who'll be the author: the robot itself, its designer or its operator? 'Many of these questions raised remain unanswered. This is because if we regulate too much, we'll eventually kill the innovation and the development of AI and if not regulated, the population can be duped by having a blind confidence in a technology that's not mature and, therefore, unreliable,' he said.

Future of AI

'As such, not really a future except that AI methods will be more and more used and more efficient all the time. There'll be hardly a new method developed without using the AI algorithms and deep learning,' Nadia said.

For Zyed, he planned to extend the cognitive abilities of xtractis®. 'Today, it can be considered as a universal solver of predictive modelling of complex processes and phenomena problems. But it can only deal with qualitative and quantitative structured data on the process to be studied,' he explained. 'By 2018, we're planning an important extension that'll enable xtractis® to take advantage of unstructured data such as free text or speech. Thus, allowing it to evaluate the robustness and veracity of the text it analyses. And I hope that during my lifetime, xtractis® will be the first intelligent robot to win a Nobel Prize for all its discoveries and all the economic, societal, scientific and technological advances it has brought to humanity.'

When it came to AI's human-level intelligence, Anton believed that artificial general intelligence required more than simulating human-like behaviour and human-level intelligence in very restricted domains. 'In recent years there have been lots of discussions, usually not initiated by more down-to-earth AI researchers, about AI that passes human-level intelligence and that becomes a threat to humanity. This is because these super intelligent systems will pursue their own goals and these goals are not necessarily compatible with human survival. This has led to discussions how AI can be controlled and how we can take care that future AI remains human-friendly,' he said. In other words, wait and see. ■

WATCH IT!

Scan the QR code to watch 7th WIEF Global Discourse: Artificial Intelligence and the Future

ABOUT WIEF GLOBAL DISCOURSE

The Discourse comes under WIEF Education Trust (WET) and focuses on the shift in the global economy's centre of gravity from where it used to be for many years – moving eastwards from its western hemisphere. The panellists invited to the Discourse discuss, among others, the significant rise in the global islamic finance and halal business, the rise of many Muslim nations and communities to form part of the new emerging market and some 900 million new middle class consumers in the world.

Details: wief.org/wief-education-trust/

The Little Newsletter That Could

Turning a magazine around and making it a go-to source of information takes a bold attitude with a heavy dose of fervour which Pim Kemasingki has in spades. *Sehra Yeap* chats with her in Chiang Mai to unfold her uncommon entrepreneurial tale.

Pim Kemasingki grew up in a life of relative comfort and privilege, like many girls born into the upper strata of Thai society. Her English father, John Shaw MBE, was the British Honorary Consul to Chiang Mai. Her mother Pat Kemasingki was the daughter of a high-ranking Thai army officer who, before allowing the Englishman to marry his daughter, had sent his staff to Oxford to investigate whether the young man's claim of having received his master's degree in Modern History from Magdalen College was, indeed, true. (It was.) ▸

Pim, their only child, was born in the early 1970s, a *luk kreung* or 'half-child', the Thai term for a child of mixed parentage. She spent her childhood years variously in Thailand, Indonesia and Hong Kong, went to high school in Switzerland and thereafter attended Aberdeen University in Scotland, where she graduated with a master's degree in English literature.

At birth, she was named Pim Shaw, but in 1998, when she took over as managing editor of Trisila Company Limited, the publishing company founded by her father, she decided to use her mother's Thai maiden name, Pim.

'I knew that I was going to be writing about Thailand and that it wouldn't always be complimentary. I figured, correctly as it turns out, that I could get away with saying a lot more about this country as a Thai,' she says. Like her father before her, Pim doesn't shy away from commenting on issues in a country where sensitivities of rank, social status or political affiliation can sometimes outweigh other considerations.

How it started

Citylife magazine, the company's flagship English-language publication, was founded in March 1992 as *The Free Chiang Mai Newsletter and Advertiser*. It was published by Pim's father John, together with two other British expatriates, John Hobday and John Cadet. The newsletter was intended to inform expatriates about local events and news, as well as a medium for businesses in Chiang Mai to advertise to the English-speaking community.

The main aim of the *Newsletter*, its founding editors wrote, was 'to provide the medium through which Chiang Mai can communicate with itself,' and – before the era of the internet – it was envisaged that it would be 'a long-term contribution to, and communication with, the multicultural life of the city.'
I had arranged to meet Pim for a coffee in a pleasant, tree-shaded café in the trendy Nimmanhaemin quarter of Chiang Mai. What was Chiang Mai, and the newsletter, like back in the early 1990s? I ask. 'It was all very charming and the newsletter carried social notices such as "Mr & Mrs so-and-so are setting off on their European tour this summer",' she replies.

Originally published on sheets of paper stapled together, *The Free Chiang Mai Newsletter* was printed in monochrome – single colours were rotated month on month. Its simple format perhaps befitting its early role as a community bulletin in what was once not much more than a provincial town in agrarian northern Thailand.

Despite its long and storied history, Chiang Mai, not far from Thailand's northern border with Laos and Myanmar, must have once had the air of a sleepy colonial outpost, even if it never was one. The part of Chiang Mai called the 'old city' is still enclosed by 19th century fortress walls and a 700-year old moat that was once said to be inhabited by crocodiles.

However, the Chiang Mai of 2017 is a groovy kind of place and teems with artisanal coffee shops that are populated with a hip mix of tourists, fashionable younger Thais and digital nomads. These days it's the Americans, Australians, Europeans and people from elsewhere in Asia who come to Chiang Mai, giving the place a distinctly international atmosphere.

Even back in the early 1990s, the founding editors of the *Chiang Mai Newsletter* had already begun addressing issues that concerned the city and its community. In 1993 the Newsletter carried an open letter to the new Chiang Mai Governor. In it, the editors expressed their misgivings, among other things, about Chiang Mai's new ring road, taxis and tuk-tuks (motorised rickshaws) in the inner city.

The lack of a 'credible public transport system' and the great numbers of private vehicles in the inner city which were becoming 'an increasing problem.' (Unfortunately, Pim says, this is a problem that Chiang Mai 'still struggles with', 20 years on.) The Chiang Mai of the early 1990s was still, wrote John Shaw, 'a delightfully slow and rustic community'.

Now, however, the words 'slow' and 'rustic' don't apply any longer to this city of about one million, with its shiny new mega malls, hotels and condominiums. And it seems that the newsletter has grown apace with the city's own rapid development in the last two decades.

What it evolved into

In 2002, 10 years after its founding, *The Free Chiang Mai Newsletter* was renamed *Citylife*. The magazine, now a glossy, full-colour monthly periodical, still features articles of social and community interests, happenings in and around Chiang Mai and notices of events. But it's Pim's editorial – trenchant and often unflinchingly candid – that has become the barometer of *l'air du temps* of the city, addressing current issues concerning Chiang Mai and its inhabitants, both local and foreign, as well as the country at large.

She doesn't shy away from addressing potentially sensitive topics in a country where freedoms of press and expression are still seen as being tightly controlled by the ruling junta. For example, she has lampooned edicts from the Thai Ministry of Culture, which according ▸

to her, pushes 'its mind-bogglingly idiotic attempt to create a master plan for safe and constructive media, which translates to censoring the internet in favour of local – and easily controlled – media'.

In another editorial, in 2014, she confronts an uncomfortable, if little-acknowledged, reality in Thailand, where its tourism industry plays a major contributing role to the country's gross domestic product (GDP): the ostensible xenophobia of her countrymen. 'It is, apparently, a privilege to be allowed to step foot into the Kingdom,' Pim writes of the attitudes of many Thais towards foreigners.

Behind Pim's pointed admonishments, however, there's a sense of genuine affection for her city and her people, of a real endeavour to encourage progress in both, using her privilege, as a *luk kreung*, of having two vantage-points of perspective – even if it means stepping on proverbial toes. It takes rare courage.

Pim also highlights the failings of local authorities to address environmental issues. One of these is Chiang Mai's yearly smog problem. The high pollution levels in the city caused by farmers in the surrounding areas burning the forests to clear land for planting – as they had done for generations – was hitherto an unaddressed problem.

The smog had become a problem for Chiang Mai city after its rapid expansion in the last 20 years, and someone needed to bring it up. But it was only after an article about the smog, in a 2004 issue of *Citylife,* that a dialogue could begin about it. 'You've sent a chill down my spine. Everyone talks about Chiang Mai being a hub for this and a hub for that, but it looks as if we can't even sort out the problem of our most common denominator – air,' the then-deputy governor of Chiang Mai said of the article.

The magazine now (left) and then (right)

Thus, in the space of a dozen years or so, the little newsletter for the English-speaking community of Chiang Mai had grown into a voice of social conscience, it seemed, for the city.

The force behind the magazine

As the present editor-in-chief of *Citylife* ('I gave myself a promotion!' she gleefully informed me), Pim continues her father's legacy of championing causes for the greater good of the city – even if it's sometimes to the bemusement of the authorities. When a 2012 issue of the magazine was rumoured to have been critical about Chiang Mai's Tourist Police, it provoked a visit by the police to the *Citylife* offices.

There, a defiant Pim handed out the copies of the magazine to the police officers, challenging them to read the article and come back if they actually found anything libellous. The police didn't return. 'The fact was, they didn't read English. They had only heard that I was mean about them,' Pim comments dryly.

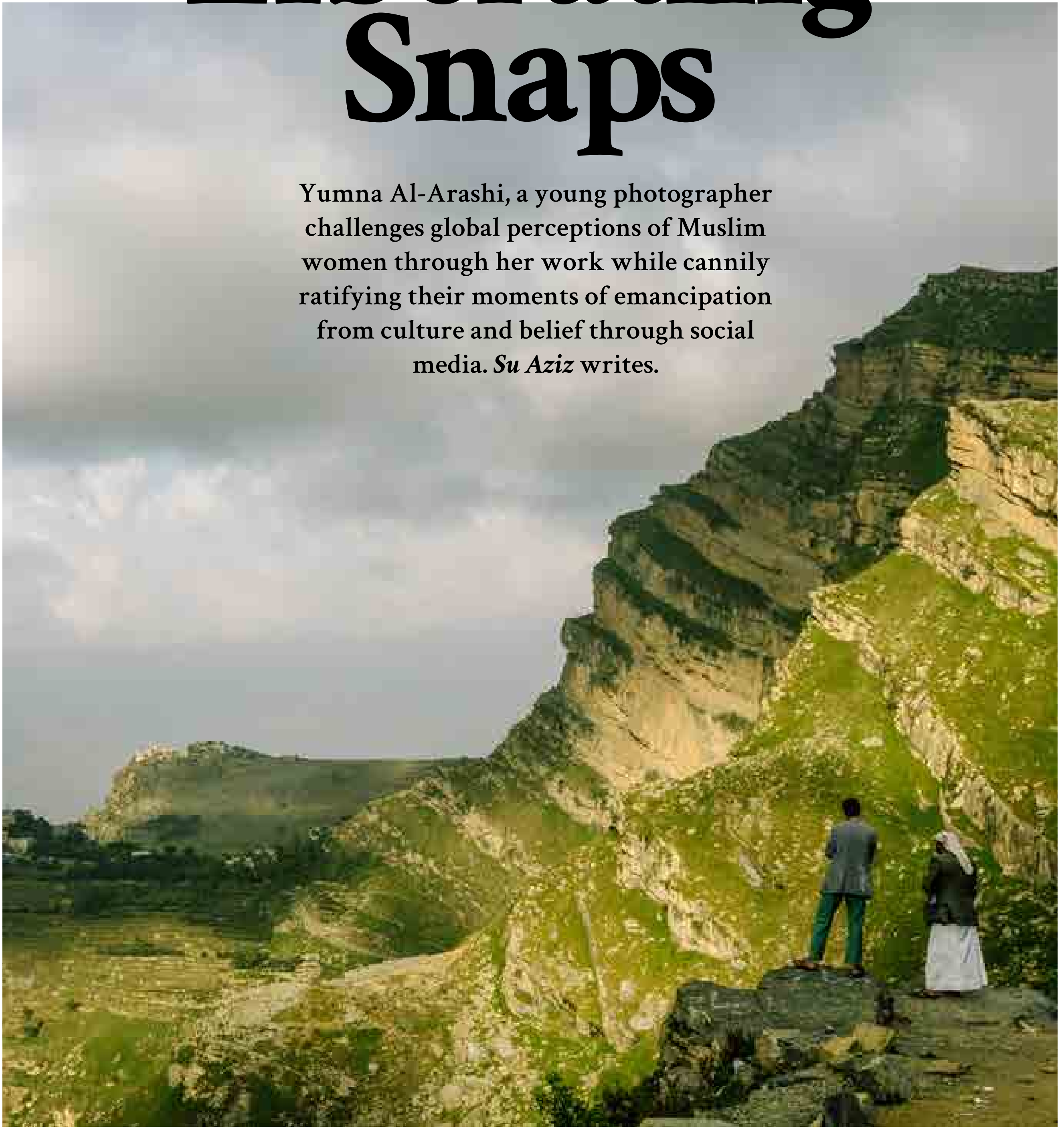
Perhaps it's this tenacity in the face of Thailand's sometimes heavy-handed authoritarianism that is the reason why, almost two decades after taking over the helm of the company her father founded, Pim and her team at *Citylife* is still the go-to source for news among this city's English-speaking community.

With grace, humour and not a slight touch of steely resolve, Pim cuts through the often-vexatious bureaucracy of Thai officialdom to hold the city's appointed officials accountable to the community they serve. The magazine has grown to become northern Thailand's most widely-read English-language news and information source, both in print and online. Its popular website has visitors that number in the millions.

Technology, too, has played a part in the continuing success of the company. Under Pim's direction, the company has also expanded into graphic design, social media marketing and branding for businesses in Chiang Mai as well as other cities in Thailand's north. The company employs over 20 staff and has hundreds of Thai and international clients. Thanks to one very determined woman, the little newsletter that could has come a long way indeed. ■

Liberating Snaps

Yumna Al-Arashi, a young photographer challenges global perceptions of Muslim women through her work while cannily ratifying their moments of emancipation from culture and belief through social media. ***Su Aziz*** writes.



Photograph of Northern Yemen by Yumna Al-Arashi


Photographs by Yumna Al-Arashi

On Instagram, 28-year-old Yumna Al-Arashi in photographs projects a bold, restless and multi-faceted personality. Her photographs, however, project a quiet strength, sophistication and thoughtfulness. Nonetheless, she's kept true to her generation through curiosity, wanderlust and a keen awareness of social issues.

A first generation American, Yumna's a product of a Yemeni and Egyptian parents who grew up in Washington D.C. and is currently residing in London. 'Although I'm American, I believe London has a fruitful environment for the art world – for women making art surrounding the subject matter I cover,' she explains. This mingling of contrasting cultures is evident in her work and her opinions, especially on stereotypical perceptions of women. Yes, particularly, Arab women.

Straddling two contrasting worlds of where she is culturally linked to and where she was brought up – and considering today's state of the world – Yumna finds it a challenge to find a balance between both worlds. 'I think that's why my art's so important to me because I believe a lot of first generation women experience so many of the similar things I express in my work,' she adds.

Although she features many of her photographs that reflect her feminist viewpoints on her social media pages, her series shot in Northern Yemen utterly captivates. In the time of when so much unrest is taking place in that country, Yumna's photographs capture and remind us of its elusive beauty, landscapes of contrasting textures and colours.

She's good at contrasts. In fact, her work thrives on it. In May 2017, Yumna held her first solo photography exhibition in New York. Titled Shedding Skin, the series featured never seen before scenes – Arab women during their bath in a hammam in Beirut.

Process that fact for a minute.

Now, let go of any preconceived stereotypes you might have of women

from the Middle East and of the Muslim faith. Embrace the fact that they are quintessentially female who are adapting centuries-old culture as well as beliefs to the modern era in which they live, the best way they can and within the limits their society allows.

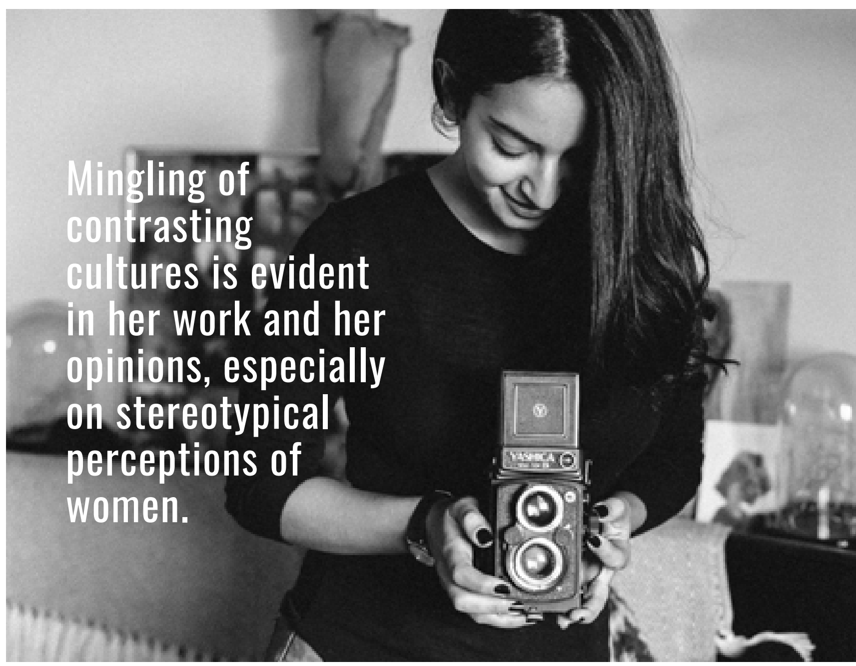
Yumna firmly believes Muslim women living and reflecting modernity and post-feminism are still conflicted due to a patriarchal society, religious and cultural beliefs. ‘A hundred per cent! No matter what world we live in, our bodies and identities aren’t our own. Our voices are barely heard in the discussions about Muslim culture for women. That’s the biggest problem,’ she says. She hopes she advocates change through her art.

Art, Yumna agrees has been a big influence in directing society toward gender equality. ‘Absolutely,’ she affirms and is a big advocate of feminism through her art. ‘I believe so strongly in my feminism and that my art has the power to help others see change and feel more passion towards making [that change],’ she says.

However, Yumna believes our work when it comes to the eradication of gender inequality, is far from over. ‘I believe our work has only just begun. Feminism has found its way forward into many public and private sectors of our lives but has also made regression in many ways due to political climates,’ she adds.

In many ways, Yumna’s photographs have defined her. ‘My entire life revolves around my artwork. It’s my bread and butter. It’s my voice, it’s everything,’ she admits and through online platforms such as Instagram and Facebook, she’s able to reach to a larger audience.

In real life though, Yumna has been something of a nomad. ‘I love to travel and to experience new worlds. I love meeting and working with Muslim women from all backgrounds and I’m so interested in the world in which Malaysia holds for many of them,’ she says, concluding our interview. ■



Yumna Al-Arashi with her tool

MORE ON YUMNA AL-ARASHI

Shedding Skin and her other photography series can be viewed on her website.

www.yumnaaa.com

Stimulations *of* diversity

Faced with the daunting effects of the world's inevitable disruptive changes, four young leaders take on the challenge of initiating a diversity movement fuelled by their own passions. ***Nashra Sudario*** reports.

Amid all the strife happening all around the world, a group of young fellows decide to take an active stance, projecting a better future in the lenses of their own personal causes and communities. Inspired by a desire to mould a group of socially responsible young leaders from all over the globe, World Islamic Economic Forum's (WIEF) Young Fellows 2017 (YF 2017) brought together a diverse group of young minds and souls all dedicated to leave positive footprints in their chosen fields and home communities.

This year, the week-long leadership empowerment programme, sought to unlock the potential of culture and heritage in Melaka, a historical state in the southern region of Peninsula Malaysia. The programme created a community of leaders that are now on their way towards building stronger ties among their nations as they promote unity across nations. The fellows are now up for something exciting – working on some satellite projects and building a purpose-driven online community that encourages diversity.

Check out what four of them have to say about the role of diversity in promoting unity in their own communities.

The participants learnt how to organise an event from scratch and this included how to publicise the event, work with each other and manage a budget for it.

Coach Richard Dacalos introducing the board game Upstart at YF 2017

Abbas Mohamed
Co-founder, Director, Gathering All Muslim Artists (GAMA), United States
25 years old
Kenyan, Lives in California

How did YF 2017 affect you?
The three themes of integrity, diversity, and dedication were woven like golden threads through the Young Fellows experience. An important insight this programme taught me was: play to your strengths, not your weaknesses.

What are the impacts of diversity?
Diversity enables the world to overcome shortcomings and weaknesses by connecting one another's strengths and complementing each other.

How did YF 2017's cultural diversity change your mindset?
The programme changed me in an individualistic and collective way. I'm now mindful about what I eat and raise funds for my organisation.

How can diversity make this world a better place?
I may have been too US-centric, but now I understand the value and potential of having a network of supporters, collaborators, funders from all across the world, a network which WIEF has awarded me with.

And for you?
The programme blessed me with a much wider perspective of the world – the multitude of entrepreneurial ecosystems and the subtle underlying connectedness of it all. ►

Issaq Ahmed
Academic/recreational facilitator,
Foundation for Student Success,
Canada
26 years old
Ethiopian, Lives in Toronto

How did YF 2017 affect you?
I've learned the power of teamwork, the utilisation of individual strength and the astonishment of creating bonds with strangers.

What are the impacts of diversity?
Diversity can be used to unite individuals to produce incredible works. Diversity should never be used to promote hatred or negativity.

How did YF 2017's cultural diversity change your mindset?
The diversity of the group of Young Fellows allowed me to develop the leadership skills required to succeed in today's society with a morally-favoured foundation.

How can diversity make this world a better place?
Attending public schools from a young age allowed me to build bonds with individuals from various backgrounds, providing me with experience in understanding others from different cultures.

And for you?
Diversity will allow me to utilise diversity and proceed with the goals I've planned for my community. I'll utilise the privileges I've earned from Canada as my birthplace where diversity is apparent everywhere you go.

Nur Farhah Ya'kob
Former Market Analyst,
Frost & Sullivan, Malaysia
26 years old
Malaysian, Lives in Kuala Lumpur

How did YF 2017 affect you?
The ambience at the Young Fellows was as such that it felt like a sanctuary cultivating new ideas and skills, a safe space to make mistakes and an environment that exudes positivity.

What are the impacts of diversity?
Diversity drives development and when we accept, appreciate and utilise diversity, that's when we move progressively and productively forward.

How did YF 2017's cultural diversity change your mindset?
The unfaltering teamwork among us and our different backgrounds transformed my doubts and fears into trust and excitement about being part of a diverse group.

How can diversity make this world a better place?
Being different or having differences in opinion should not be disdained. Disagreements should raise pro-activity in exploring diversities.

And for you?
I'm currently working to achieve diversity through nutritional education for children and young adults because the creation of food in itself involves varying aspects. It's born out of differences and has the power to spark joyful conversations on cultures and the uniqueness of diversity.

Nashra Sudario
Associate Brand Strategist,
Y&R, Philippines
23 years old
Filipino, Lives in Manila

How did YF 2017 affect you?
Being with people from different countries who are all eager to learn about one another's culture, passionate about what they do that benefit communities ignited my desire to change the world.

What are the impacts of diversity?
People from different groups and regions, from a unique system of belief and cultural principles, exude a sense of collectivism – creating a stimulus of defending one's own. If not careful, diversity can disintegrate nations.

How did YF 2017's cultural diversity change your mindset?
The Young Fellows made me realise that I can make things better in a world that makes doing good seem inexpedient.

How can diversity make this world a better place?
By building a culture that gives high respect for creative products and services, we're a step closer towards growth and peace. The world's changing and countries are becoming more diverse than ever and its effects depend on whether we use diversity to fuel unity or against humanity.

And for you?
I believe in the power of arts to move people together. The more people appreciate arts and culture, the more they embrace diversity. ▸

ABOUT WIEF'S YOUNG FELLOWS 2017

Held in the historical city of Melaka, WIEF's Young Fellows 2017 programme revolved around the theme of 'Unlocking the Business of Heritage and Culture' and it was from 30 April to 6 May 2017. It was a leadership empowerment programme where handpicked 24 young leaders from 14 countries came together to expand their network, explore business potential in culture and heritage as well as absorb diversity.

Not only did the participants learn more about the potential of this sector but they learnt how to organise an event from scratch and this included how to publicise the event, work with each other and manage a budget for it.

During the week-long programme, the participants were divided into groups that had a specific function that played a vital role in the success of their event. They worked as a team to accomplish given tasks, worked under pressure due to the limited time given while practising their redefined understanding of integrity. Often, one stepped in to assist another team member, covered their back or took the lead when necessary.

While completing tasks given, they explored Melaka, admired its eclectic architecture that housed history of the Dutch, English and Bugis settlements, formed bonds with each other and withstood the legendary heat of Melaka that gave it its red earth as well as bouts of vividly coloured bougainvillaea. ■

More details on the programme: wyn.wief.org/programmes/young-fellows

Young Fellows 2017

Shifts *in* Education

Everybody in a way or another has an interest in education mainly because it plays a major role in one's life. Its potential is huge, but how should education systems be to trigger student's full potential? ***Samar Al-Montser*** reports.

Prominent educators like Brazilian educator, Paulo Freire, believe that modern education institutions provide lifeless bodies of knowledge, cultivating passive students. Other educationists argue how current education systems deprive students of freedom and resources to be creative. Of course, there are exceptions because more and more people are starting creative businesses in education to tackle just that.

Sir Ken Robinson, a creativity expert and international advisor on education affirms the shortcomings of modern education systems and the need to provide alternatives. Some of the oldest alternatives to modern education are Summerhill School founded in 1921 and Agastya International Foundation founded in 1999. Other successful examples include Elite International Arabic Centre, which was recently relocated and renamed the Global Modern International School (GMS) in September 2017.

Democratic education

Summerhill, located on the east coast of the United Kingdom, in Leiston, was founded by Scottish educator A.S. Neill, with the aim to teach students life skills through living in a democratic community. Termed as an alternative to ►

a free school, Summerhill is one of the oldest democratic schools for children. Its principal since 1985 has been Neill's only daughter, Zoë Neill Redhead, who believes the world underestimates the wisdom of children.

She runs a co-educational boarding school where freedom and responsibility to learn is left in the hands of the students. With teachers, classrooms and timetables, Summerhill is like other schools but the difference is, classes are not compulsory. This way students learn responsibility. They also learn compassion through school meetings and develop as people to find the direction they want to take in life without being pushed in any direction.

It may seem like a radical establishment, but between the 1920's and 40's, people such as Bertrand Russell, and Henry Miller were already inspired and interested in Neill's ideas and had a new, liberal approach to life. With over 14 books and studies written about Summerhill and its founder, it still has an almost constant battle with the UK government authorities, one of which was made into a movie in 2008.

Zoë believes things are changing. 'They're beginning to perhaps perceive the gem here as a model of an alternative style of education,' she says. Summerhill offers the standard UK school-leaving exams which are needed to enter college. Though occasionally a student opts out of the exam system, Zoë points out that success can only be defined by the individual not what a teacher or parent perceives. She's as proud of her students who take no exams as she is of those taking many and Summerhill offers both groups the same support.

'People seem to be more interested in a relaxed and perhaps vocational approach in some areas, though it's very slow to catch on because the pressure to achieve

Summerhill students on a tree

fast results is still at the forefront,' she comments on the future of education. In the UK at least, she says a new interest in students' mental health might help reduce the pressure on students.

The Taj Mahal of creativity

Another ground-breaking school, located in the Indian town of Kuppam, is Agastya International Foundation. From a very young age, its founder and chairman, Ramji Raghavan dreamed of setting up a school in the foothills of the Himalayans to engage and unlock students' creativity. Before Ramji can embark on his dream, he followed in his father's footsteps and became a business executive. Ramji's dream developed into a school that centres on experiential and hands-on learning.

While studying at the London Business School in the UK, unintended events got him to rethink his career. In 1978, Ramji left England to start a social initiative somewhere in rural India to, according to him, free India's education system. Initially, that didn't work out but more than a decade later it did. So, along with some of his father's influential friends including former chairman of India's Atomic Energy Commission, P.K. Iyengar and Ramji's colleague and former principal of Rishi Valley School, they brainstormed on what India education systems needed and agreed on three things: to move to enquiry based learning system; to work through teacher education, and; to focus on ecology.

Then, they were ready to create what they called, the Taj Mahal of creativity, on a 172-acre wasteland they acquired in the rural area of Kuppam. Unfortunately, they ran out of money. Instead, they decided to go to villages with whatever they had. His friends came together to help – one loaned a van, another loaned low-cost experiment kits and their tractor driver became the new science instructor. With that, they created their first successful Mobile Lab where children can experience creativity. The Mobile Lab received phenomenal response from village children and media. The Karnataka Government then requested them to do this for the rest of the state.

As media attention grew and the Corporate Social Responsibility Bill (CSR) was passed in India, money started coming into the NGO sector. Ramji's fundraiser team went out to meet people and presented proposals. 'It's not easy but every entrepreneur has to live with it,' Ramji explains. 'With perseverance, persistence, keep on track and your donors informed of what you're doing, won't make it easy but [managing finances] isn't such a big road block then.'

Another turn of events was when the stock market investor, Rakesh Jhunjhunwala, proposed to develop the campus, evolving Agastya in very interesting ways. Ramji decided to have stationary science centres bringing teachers and students to learn together and Mobile Labs as well as Agastya's new innovative motorbike science labs called TechLaBikes carrying lab experiments to more remote areas.
From then on, Agastya turned into a resource centre or public laboratory for school children from thousands of schools from all over India. Ramji also launched Operation Vasantha, a low cost and high

impact night village school where children go out to villages to teach other children.

For the third focus, Ramji spoke with an ecologist to restore the life of the land. After much work clearing the waste, they revived many rare species and plants with medicinal properties that were close to extinction. As a result, people now come from all over the world to study the remarkable campus. A recent study by the India Institute of Science on the eco-regeneration of the Agastya Foundation campus details Agastya's revival efforts of land's ecosystem.

All these collaborations with scientists from India and around the world are crucial to Agastya's establishment, especially to its bio-discovery centre. The challenge now, with almost 1,500 staff, is training to retain the quality and passion for Agastya.

Agastya has spread over 19 states in India and involves over one million kids a year and 30,000 teachers. The Agastya International Foundation has become a creative lab crucible that gets people to think creatively through triggering certain behavioural shifts which have no doubt left indelible contributions to Indian society.

Agastya's five behavioural shifts

1. **From yes to why.**
2. **From looking to learning to observe.**
3. **From textbook bound to hands-on.**
4. **From being passive to learning to explore.**
5. **From fear to confidence.**

Scan for the video interview with Ramji Raghavan on the Agastya International Foundation:

Re-formations

Born and raised in Yemen, Shaima Salem Abdulrazzaq Abdullah began her career in education in 2000, with a passion for providing a better schooling experience for her five children. She opened her first kindergarten to the public in the city of Aden in 2000 called Kids Stop, where her own children attended. A few years later, she expanded her schools into primary and secondary levels.

By 2015 she was running four national schools called Al-Nukhbah National Schools. Then she had to flee the country due to war and she had to start her career all over again. 'If you want to do something, you can do it,' she says with determination. At the start, when she was a young principal, parents of her students couldn't believe the responsibilities she had taken on. 'Parents were used to seeing older principals, it was difficult for them to believe and trust my capabilities,' she explains. 'But that changed when they saw the school and what it provided.'

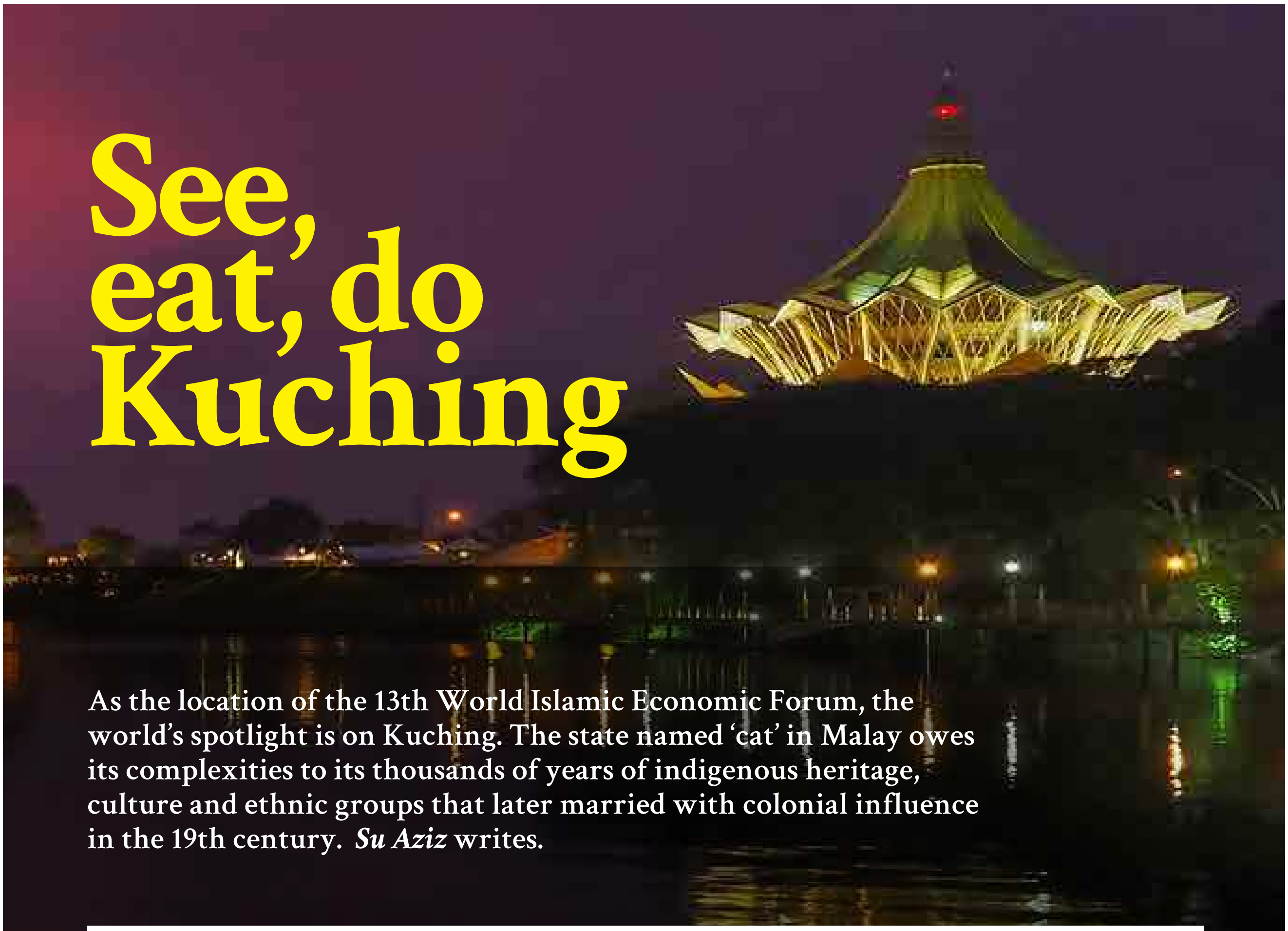
Unfortunately, that wasn't her only challenge. When the war broke out in Yemen and the social and economic situation worsened, she decided to leave with her husband and five children. They left by boat on a 33-hour journey from Al-Makha'a port in Yemen to Berbera in Somalia. They managed to reach Jordan and eventually made their way to their final destination, Malaysia. 'In education nothing's easy,' says the now 40-year-old Shaima.

Student at Summerhill

After her arrival in Malaysia, she settled in Kuala Lumpur among a large Yemeni community who had also fled the war. They were looking for an affordable and proper education for their children. Admission to the Malaysian education system was not an option and private schools cost too much. 'Those who plan to return to Yemen want to register their children in a school so they don't miss out on their school year,' she says.

'Uncertainty floods the Yemeni community living temporarily in Malaysia. Some may leave without notice,' she says ruefully because it's a problem for her education business plan. 'But I've to accommodate everyone under these circumstances.' Experience under her belt, along with a great need for a Yemeni education centre, convinced several Yemeni businessmen who had fled Yemen to come up with financing.

At the end of 2015, the school was set up in Shaima's building shop lot and named the Elite International Arabic Centre. It offers a few educational options – the Yemeni national syllabus for those planning to return to Yemen, English and Arabic subjects and preparations for the University of Cambridge International Examinations (IGCSE) that help students enter universities in Malaysia and abroad. In just under two years, Shaima succeeds in providing a fun learning experience to 199 permanent and temporary residents in Malaysia including locals and international students. 'There are still many challenges,' she admits. 'But planning for a full-fledged school building with permanent teachers is my current priority. This experience has taught me to be patient and make quick decisions at crucial moments,' she concludes. ■



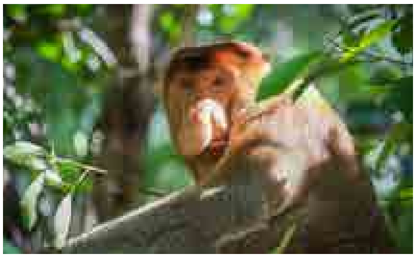
See, eat, do Kuching

As the location of the 13th World Islamic Economic Forum, the world's spotlight is on Kuching. The state named 'cat' in Malay owes its complexities to its thousands of years of indigenous heritage, culture and ethnic groups that later married with colonial influence in the 19th century. *Su Aziz* writes.

The largest of Malaysia's 13 states at almost 125,000 sq km, Sarawak makes up 37.5 per cent of the total land area of Malaysia. It's located on the island of Borneo and separated from Peninsular Malaysia by the South China Sea. Known as 'Land of the Hornbills', the bird's an important cultural symbol for the Dayak tribes which consist of around 11 indigenous groups, mainly Iban and Bidayuh. Sarawak's 27 ethnic groups total to over 2.6 million of its population and over 700,000 reside in its capital city, Kuching.

The weather in Sarawak adheres to the tropical climate of between 25 degrees and 33 degrees Celsius with two monsoon seasons in a year during which heavy rain falls around first and last three months of the year. Despite the many tribal dialects spoken in Sarawak, English is their lingua franca and widely used by the people of Sarawak while Bahasa Malaysia is their official language.

Often these days, multi-culturalism is a common characteristic of a society. However, Sarawak truly embodies its definition. An amalgam of religious beliefs including those of animist beliefs, native languages and myriad cultural practices that date back to 15th century, if not earlier, are still upheld till today. Known for its biodiversity, its ▸



The proboscis Monkey, endemic to the jungles of Borneo

large areas of lush rainforest are home to thousands of flora and fauna species including over 2,000 tree species and 530 bird species. These ingredients created an environment that's inimitable and utterly unique to Sarawak.

The state's revenue relies heavily on liquefied natural gas (LNG) and petroleum, mining of natural resources such as coal, forestry and – due to 32 per cent of its land area identified as suitable agricultural land – agriculture such as palm oil and pepper. Since forty years ago, Sarawak hopped onto the bandwagon of industrialisation. Therefore today, manufacturing and hi-tech industries shape its economy, as well.

Introducing Kuching

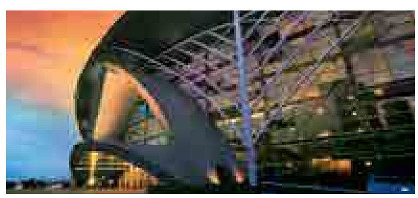
Kuching is not only home to the world class Borneo Convention Centre (BCCK) which is the venue for the 13th World Islamic Economic Forum (WIEF) and is well linked by road to most parts of Sarawak. BCCK is 15 minutes away from the city's centre by car and although there's limited bus service, taxis can easily be booked through Grab, Uber and various ubiquitous local taxi companies.

This city balances outdoors and trappings of modern life very well. Kuching is generally technologically up to date. Like in any buzzing city, wifi service can be found in most hotels, cafés and other heavily populated public spaces such as malls. Recreationally, this city offers nature treks in a pristine rainforest, not half hour from its city centre and lovely views of its main river.

13th World Islamic Economic Forum (WIEF)

Happening in Kuching on 21 – 23 November 2017 and themed Disruptive Change: Impact and Challenges, this annual forum is a bridge between Muslim and non-Muslim business communities. It provides a platform that promotes international trade between them, thus narrowing the gap between both communities. The past 12 years, WIEF was attended by world leaders, prominent politicians and entrepreneurs keen to widen their network, increase their livelihood as well as expand their knowledge on global business issues.

Further details:
wief.org/forum/13



Borneo Convention Centre Kuching (BCCK), venue of the 13th WIEF

Reflections of History

There are a few examples of Kuching's architecture that reflect its colonial history. For a little over a century, the English Brooke family ruled Sarawak and were known as its White Rajahs. Due to their ancestry, some English influence is evident in a few still in use buildings of Kuching.

For instance, colonial influence can be seen in Fort Margherita built by Charles Brooke, the second White Rajah of Sarawak, in 1879 and the Astana built in 1870 by James Brooke who was the first White Rajah of Sarawak as a wedding gift to his wife. Today the Astana is the official residence of the Governor of Sarawak.

When James Brooke needed an administrative building, he built the Kuching Old Courthouse in 1868. When it was completed after around six years, it consisted of four blocks of buildings with ironwood roofs. Today, it lives on as Sarawak Tourism Complex and is known as a unique venue for indoor and outdoor events.

Less than half an hour by car from BCCK is the Main Post Office of Kuching. The fact that it's a functioning post office in this day and age of cyber services is charming enough but the building's intricate and intimidating Corinthian columns should fascinate you further. Hardly a hundred years old, the building stands on where the White Rajahs' stables used to be. Today, its architecture represents a metamorphosis of old to contemporary Kuching.

Kuching Heritage Trail

These historic buildings are located within walking distance to each other and part of what is called Kuching Heritage Trail. The walking trail is self-guided, estimated to take around two hours and a trail map available from the Sarawak Tourism Complex at the Old Courthouse.

Further details:
blog.sarawaktourism.com/2012/09/explore-kuching-heritage-in-2-hours.html

Fort Alice

When in Kuching

Sarawak Cultural Village – This is a one-stop centre to get to know Sarawak culture or its concise version. It's around 40 minutes by car from BCCK. Here's where you can learn about and compare the different living spaces belonging to various ethnic groups such as Bidayuh and Iban longhouses, Malay townhouse, Chinese farm and Penang Hut. There are performances of traditional dance featuring traditional costumes and it's where the Penan Nature Trail is also located.

Kuching Waterfront – This is a popular spot for evening strolls, meeting friends to share a meal in one of the many eateries here or just to enjoy the view of the water and historical landmarks across the river. The waterfront faces the Sarawak River that's an important source of water and transportation route. It's around 20 minutes from BCCK.

Main Bazaar and Carpenter Street – Are two parallel streets adjacent to Kuching Waterfront. They are good spots for some handicraft shopping, charming Chinese shophouses, small traders, coffee shops and food stalls. What to look out for in terms of souvenirs are the traditional handwoven textile that's distinctly Sarawakian such as the Iban's pua kumbu made out of homespun cotton and natural dye. Also the native handwoven Penan baskets or beadwork.

Other spots to visit that are not too far away from BCCK are Sarawak Museum with one of the best collections of artefacts in the country, its gardens including an aquarium and Reservoir Park with an artificial lake that's popular with evening strollers as well as joggers. Both are around 20 minutes by car from BCCK. There are also Kuching's Cat Museum which was the first of its kind, the Islamic Heritage Museum, Textile Museum and Square Tower right at the end of the Waterfront which was a prison in the late 19th century before it was a fortress.

On the Nature Trail

A mere 40 minutes away by car from BCCK is Semenggoh Wildlife Park. It was opened in 1975 to not only rehabilitate injured or orphaned wild animals which are then released back to the wild, it's also a centre for research on wildlife as well as breeding programmes for endangered species conducted in captivity. It has rescued or trained orangutans to survive in the wild the past twenty years. The best time to visit is during their feeding time of either 9 am or 3 pm or you can always revert to bird watching the hundreds of species there in-between those times. Through the decades, it evolved into a centre that raise awareness and knowledge on the importance of conservation to its visitors.

Further details:
sarawaktourism.com/attraction semenggoh-nature-reserve/

Rafflesia also known as the corpse flower

Tantalising Flavours

There are, of course, many local dishes you should try but there are a few that will leave an indelible mark on your palate. A few dishes have also become synonymous with Kuching, if not Sarawak, globally. Sarawak laksa, for example, was featured in No Reservations hosted by Anthony Bourdain in 2005 which raised international curiosity and catapulted it into popularity. There are a few more recommended here that'll give you a taste of Sarawak's traditional dishes, a good representation of their flavours.

Siniawan market Kuching

Sarawak laksa – This is an iconic vermicelli noodles steeping in broth made out of ground mixed spices including chilli, shallots and garlic which is then cooked in prawn stock. Condiments such as strips of broiled chicken, prawns, omelette as well as coriander, sambal and lime give this delicately spicy bowl of noodles a riot of colour and texture.

Kolo mee – Considered as the second most popular noodle dish in Kuching, if not in Sarawak, this Chinese dry noodle has become a mealtime favourite for non-Muslims in the state and ever-present in food courts around the city. Blanched egg noodles are coated in a thick sauce of mainly a mixture of oils including sesame and soy sauce then topped with slices of barbequed as well as blanched marinated mince or pieces of meats as well as steamed greens. ▸

Manok pansoh

Manok pansoh – This dish involves cooking chicken pieces in water along with ginger, onion, galangal, chillies and daun salam in bamboo. It's often served during festive celebrations such as to mark the end of a harvest period.

Others – Umai is a ceviche made of fresh pieces of raw fish marinating in lime juice, chillies and onion showcases beautifully the fresh seafood and various waterways Sarawak is well-known for, just like its salted terubuk fish that complements rice very well. Another dish that accompanies rice well is stir-fried midin, a local vegetable that's a wild fern with a somewhat velvety, delicately crunchy texture.

To end a meal on a sweet note, Sarawak layer cake is not only visually stimulating with its elaborate patterns but also its eye-catching colours that reflect the confection's intricate preparation process. It involves a tedious process of baking each coloured cake layer before they're pressed together to form patterns. The result of this is, each layer cake's flavour and pattern are made unique by its creator. No two are quite the same but each one complements Sarawak local coffee perfectly. The layer cake can be found in almost any bakery, night market and bazaar around Kuching. ■

Local coffee

Where to Try Local Dishes Under One Roof

As in most Malaysian states, the best place to try various local dishes under one roof is a food court. This is where several hawker stalls offering myriad dishes at reasonable prices are ubiquitous, mostly open air, popular with locals as well as tourists and operates after sunset.

A few popular ones within easy access from BCCK:

- Top Spot is mainly halal, located off Jalan Padungan in Kuching and opens daily at 5pm.
- Kubah Ria is halal, located on Jalan Matang in Kuching and opens at lunchtime.
- Open air food court at Arif Hotel on Jalan Haji Taha is halal and opens around 6pm.
- Petanak Central is a non-halal hawker centre on Jalan Petanak in Kuching and opens daily at around 6pm.
- Open air market on Jalan Khoo Hun Yeang in Kuching is a non-halal food court and opens at around 6pm.
- Lepau restaurant on Persiaran Ban Hock is a comfortable eatery offering authentic traditional dishes as well as ambience and accompanied by traditional dance performance on most evening.

www.wief.org

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