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Islamic finance has become more social media visible – **p20**



An activist at heart

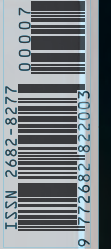
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VOL 2: ISSUE 07
KDN NO:
PP19477/05/2019
(035077)
May-June, 2020
RM5.00

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Halal Development Corporation

Smart Partnership

RAIS-ING MDEC TO THE NEXT LEVEL

Newly-minted Malaysia Digital Economy Corporation (MDEC) Chairman Datuk Dr Rais Hussin planning several initiatives, including positioning Malaysia as an Islamic fintech start-up hub **p10-13**

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| @Halal says... |

Complying to celebrate another day

T WAS a strange Hari Raya Puasa indeed. Many of us had become accustomed to visiting celebrants. Families used to pop over to each other's homes. Friends, Muslims and non-Muslims alike, visited to foster harmony and for a share of rendang, lemong, ketupat and nasi impit. All we had to do was look out our windows on the first day of Raya and we would see adults and children dressed up in their finest Raya clothes, not necessarily only in kampongs but even in residential areas in cities. On the second day of Raya, it would not be unusual to see entire families packing into their cars to visit in-laws, or it would be the turn to visit the maternal or paternal grandparents. But alas, that was not to be this year. The kaleidoscope of baju Melayu colours was ominously missing. The pitter-patter of little feet and excited shrieks of fun on the streets ... Nope, they weren't there. The silence? It was almost deafening.



No inter-State travels, limited numbers (of 20) on the first day (even with family), visiting on the second day of Raya disallowed - those were the realities.

The new norm. Get used to it, they say, at least till a vaccine is found for Covid-19. Fast forward to November and December. And those would probably still be the rules for Deepavali and Christmas. The Covid-19 pandemic has wreaked havoc in our lives. It has kept families apart. Put a tremendous strain on healthcare and caregiving sectors. It has thrashed the economy. Will we recover? Why won't we? Why can't we? Malaysians can take pride that we have been one of the most compliant citizens/societies in the world, save for little pockets of *bodoh sombong* and obstinancy. We have been resilient. We have been understanding. We have been co-operative. Well done. Let's continue the battle. @

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In association with
Global Haltech Sdn Bhd

Printed by
Percetakan Osacar Sdn. Bhd.
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GET TO KNOW



World's largest halal hub


MALAYSIA’S STRATEGIC geographical location has made the country an ideal Halal investment destination. We have 14 strategic locations of Halal Malaysia (HALMAS) industrial parks designated by Halal Development Corporation (HDC) encompassing of 200,000 acres of land size for the investors and the industry players to tap into the growing opportunities in emerging ASIA.

Its world class infrastructure, skilled and productive workforce, ease of doing business, accessibility to halal sourced ingredients and attractive government incentive that encourage investment would meet your needs as hub for regional expansion.

“The HALMAS is an accreditation given to halal park operators that have complied with the requirements stipulated under the HDC-designated halal park development. With the HALMAS status, industry players and investors will be able to enjoy incentives facilitated by HDC.”

The HALMAS is an accreditation given to halal park operators that have complied with the requirements stipulated under the HDC-designated halal park development. With the HALMAS status, industry players and investors will be able to enjoy incentives facilitated by HDC.

Driven by the global halal product demand, Malaysia is actively promoting investment in food and beverages sector. In addition, we are also opening investment opportunities from other sectors such as cosmetic and personal cares, supplements, drugs and medicines, logistic services, medical devices, solutions and implants.

The Halal Park is creating businesses to more than 40 MNCs and 200 local SMEs. 

Prevention

better than cure

Halal Best Practices share common values in mitigating spread of Covid-19 pandemic

THE GLOBAL virus outbreak, which has affected about four million people worldwide, has impacted the norm. The World Health Organization (WHO) labelled the virus as Covid-19. It is more harmful to the elderly and young children. Transmission of Covid-19 is through direct contact from respiratory droplets of an infected person through coughing and sneezing. Communication is generally through proximity, i.e. shaking hands, and touching contaminated surfaces. To stay safe and avoid being infected, one must be at all times, ensure cleanliness and hygiene as utmost practices. This is why Halal best practices play a vital role since all the guidelines have already been established and practised by Muslims and non-Muslims. The Halal best practices were prepared and adopted by experts, healthcare practitioners and business owners in their routines and are now guidelines for all. Everyone should be practising self-hygiene and in business operations throughout the supply chain.

HOW INTERNATIONAL PRACTICES AND HALAL BEST PRACTICES ARE RELATED

In Islam, cleanliness and hygiene are part of faith, and in the Quran, Allah SWT says - “... Indeed Allah loves the penitent, and He loves those who keep clean.” The word halal means permissible and lawful. Halal covers all aspects of life, and it is a universal meaning for both Muslims and non-Muslims. As we know for Muslims, halal food, products and services, meet the requirements stated by Shariah law. For non-Muslims, it represents wholesomeness or thoiyyib — hygiene, safety and quality of the products. Halal Best Practices are in sync with other leading ethical practices. It includes methods by the Food and Agriculture Organisation

Food should not only be halal but also be hygienic and safe.

(FAO) of the United Nations and the World Health Organization (WHO) in the Codex Alimentarius Food Hygiene (Basic Texts) 4th Edition, making halal products and services relevant to Muslims and non-Muslims alike. The above leading ethical practices rule that food hygiene encompasses conditions and measures necessary to ascertain the safety and suitability of food at all stages of the supply chain.

FOOD HYGIENE

Food hygiene is a part of halal, which complies with Shariah requirements and with verse 2:168 from the Quran state that; to consume a thing it must not only be halal, but it shall also be hygienic and safe. The verse mentioned a ruling that impure, harmful things like consuming wildlife and exotic animals as food are unlawful. Food hygiene refers to practices ensuring the quality of food. There should be no

 **The Halal best practices were prepared and adopted by experts, healthcare practitioners and business owners in their routines and are now guidelines for all. Everyone should be practising self-hygiene and in business operations throughout the supply chain.**




contamination (directly or indirectly, knowingly or unknowingly) of chemicals and microorganisms. It is crucial to create and maintain hygienic and healthy conditions of the food which also known as food safety. It covers hygiene in the production, handling, storage, distribution and serving. The objectives are to prevent food spoilage, to protect food from adulteration and intentional contamination, to give awareness to people about practical and straightforward methods of keeping food safe against food-borne diseases. Similar to halal, food hygiene is further reinforced by the verse 2:195 in the Quran, which mentions that people should avoid every kind of destruction, including harm from food. This includes unclean food. This is to prevent hazards which can lead to illness and poisoning. Not all food handlers and consumers understand their roles, such as adopting basic hygienic practices when buying, selling and preparing food to protect their health and that of the wider community (WHO - Food Safety), which is similar to Halal Best Practices.

IMPORTANT TIPS INTRODUCED IN HANDLING AND PREPARING FOOD

One should take precautionary steps including;

- To wipe clean food packaging like cans with disinfectant before being opened or stored.
- Wash fruits and vegetables thoroughly under running water and remove any unnecessary packaging and dispose into a dustbin.
- Do not consume wildlife and exotic animals as food, the likelihood of this type of food associated with the global coronavirus pandemic outbreak.
- To cook food according to the recommended temperature.
- To use clean utensils and adopting basic hygienic practices at all times.

Halal Development Corporation (HDC), through its Training and Consultancy Services, offers a wide range of courses and advisories to assist business owners and the public in the great vision of halal best practices and businesses. Please contact onlinetraining@hdcglobal.com or consultancy@hdcglobal.com for further inquiries. 



Silver lining

Blue skies beckon for halal SMEs in wake of Covid-19 crisis

BY RICHARD WHITEHEAD

MALAYSIAN HALAL businesses should keep calm and carry on as best they can during this coronavirus pandemic. According to the new chief executive of the Malaysian government-owned company charged with developing the halal industry, the rewards at the end of the crisis will outweigh all the hardship.

Appointed to the top job of the Halal Development Corporation (HDC) late last year, Hairol Ariffein Sahari painted a reasonably positive picture of the future for most halal traders.

Yet he acknowledged it will not all be plain-sailing while Malaysia is in lockdown and companies are only allowed to call on half their workforce under government distancing regulations.

EXPORTS HIT

“Production capability has been reduced, meaning fewer products are being exported, and logistics are not as prompt. Exports will definitely be affected during the first and second parts of the year, and I pray to God that the situation will improve,” he told Salaam Gateway over the phone.

A scientist by training, Hairol Ariffein joined HDC in 2010 after a stint as a trade official and time on quangos. At the corporation, he has led various strategic initiatives including the establishment of the Halal Industry Development Council and the development of Malaysia’s second halal industry masterplan.

He took over on an interim basis from the retiring Jamil Bidin, who established HDC in 2006. Though he is now the full-time chief executive, the corporation has yet to announce this officially. In light of the current situation, HDC has revised downwards its trade targets for this year and dropped its goal of achieving RM50 billion in exports. However, it still expects to see growth after disappointing figures last year.



The corporation had been touting growth of 7-8 per cent in 2020, before the onset of the pandemic. This would have resulted in Malaysia meeting its long-term goal of RM50 billion in exports during the course of the year, an increase over last year’s RM40.2 billion of registered trade.

“We recalculated our export targets this year and we forecast that halal exports will expand by upwards of three per cent, so a more realistic target would be up to RM43.4 billion this year,” he said.

ADVICE FOR SMES

Hairol Ariffein’s advice to SMEs was to manage the situation and stay resilient. They should look after their cashflow and renegotiate terms with their suppliers, based on the smaller volumes they now order, he said.

They should also let consumers know they are still around and use this time to build loyalty through social media and promotions for regular customers. They would also be wise to look closely at finance through government stimulus schemes.

“We all need to think ahead post the Covid-19 crisis. This is very important because halal stands a very good chance to fly above this pandemic, due to the value it brings,” he said.

“This crisis is teaching more consumers about the importance of clean and safe products, which is central to what halal is offering. I have a very positive feeling about this one, and I would like to urge SMEs to invest more

HDC CEO’S ADVICE FOR SMES AMID CRISIS

- Manage and watch cashflow. Renegotiate terms with suppliers
- Let customers know you’re still around – build loyalty through social media and promos
- Look to government stimulus schemes for financial help
- Product consolidation – talk to industry groups, find other companies to work with to produce a larger amount of goods
- Once pandemic situation stabilises, SMEs could offer OEM or contract manufacturing for big corporations that need to increase volume quickly
- Invest more in marketing post-crisis

in marketing after the crisis is over.”

Based on HDC forecasts, many small halal businesses will have the opportunity in the medium-term to increase their production fivefold just to meet demand.

Even before the coronavirus pandemic, there was an estimated 80 per cent supply gap for halal products around the world. After the crisis there will be a lot to catching up to do, especially for the big corporations.

Because of the nature of the pandemic, these major businesses have faced the same challenges as small ones, namely scarce and expensive raw material supplies, higher production costs and a shortage of workers.

“So this is where SMEs could take the opportunity to offer OEM or contract manufacturing. This is low-hanging fruit that they can leverage after the crisis is over,” said Hairol Ariffein.

Product consolidation would also be an interesting avenue for many halal businesses, he added.

“SMEs should talk to industry groups to see how they can find other companies to work with to produce a larger amount of goods. A lot will be needed when this ends.”

Now should also be a time to develop more robust supply chains, he believes, especially in light of the coronavirus crisis disrupting logistics. Many halal SMEs have been forced to watch raw materials and finished goods struggling to reach their destinations.

To this end, Malaysia needs to put in place stronger supply links with target markets so its exporters can really integrate into their halal ecosystems.

“This is what the new HDC is working on now, in spite of the virus outbreak. Our focus is on the Far East, including countries like Japan, Korea and Hong Kong. Next year, there will be more greenfield markets,” said Hairol Ariffein.

“But for now we need to stay positive and we will manage to get through this crisis together. SMEs just need to be resilient and plan ahead.”

In the spirit of Ramadhan

THE HALAL Development Corporation (HDC) presented donations to two organisations on May 19 because of Ramadhan.

The organisations were Pertubuhan Rahoma Darul Fakir Malaysia and Maahad Tahfiz Al-Falahiyyah. About 80 orphans and tahfiz students will benefit from the gesture.

HDC Chief Executive Officer (CEO) Hairol Ariffein Sahari presented the donations worth RM30,000. Other HDC senior officers were also present. Rahoma Darul Fakir organisation was represented by Dato’ Faridah Omar Shah, while Zaaba Zainal Abidin, as principal of Maahad Tahfiz

Al-Falahiyyah, represented the school.

“I take this opportunity during Ramadhan to hand over donations to Pertubuhan Rahoma Darul Fakir and Maahad Tahfiz Al-Falayyah. This Ramadhan Charity Programme is an annual affair. For this year, it is in line with the Management of B40 Polarity Group under the Shared Prosperity Basis 2030, where no group is left behind,” said Hairol Ariffein.

The global halal industry is worth RM10 trillion, Hairol pointed out.

“I call for a total exposure of the halal industry to young people from the very beginning. Besides the donation, HDC will also organise a halal programme for the students. This Talent Development Programme aims



to provide information and exposure on employment opportunities in industries that can generate economic growth for the community,” Hairol Ariffein added.



HIA participates in Gulfood 2020 in Dubai

THE HALAL International Authority (HIA) has participated in the largest annual food, beverage and hospitality industry Fair in the Middle East, **GULFOOD**, in Dubai on Feb 16-20.

HIA president, Dr Mohamed Elkafrawy, met with representatives of the Emirates Standard and Metrology Authority (ESMA), who gave president the certificate of renewal of HIA's registration as a Halal Certification Body accredited by the Gulf Accreditation Centres (GAC) and recognised by ESMA for the Halal certification of products and services to be exported to United Arab Emirates (UAE).

At the big fair, among the primary exhibitors in the Pavilion Italia were leading companies certified Halal by HIA such as Ambrosi, Laped, Caseificio Albiero, IGOR, Acetificio M. De Nigris, Sori Italia and Menz & Gasser.

It was an important meeting between the world players in the sector that favoured unrivalled opportunities for the development of international Halal business to Italian brands. 

DECEMBER IS the world's great vacation and travel time, the season of the "thirteenth cheque", bonuses and exchanging of gifts. From local short hops to holiday resorts through intercontinental travel, pilgrimages or exploring exotic destinations, people are on the move fuelling rampant consumer spending. The airline, hospitality, retail, restaurant and food service industries along with others vie for this lucrative market.

It is during these heady times when travellers far from their creature comforts of home encounter difficulties. Thirsty, hungry and fatigued, travellers can inadvertently succumb by allowing their guard to slip with compromises of faith which they ordinarily would not accept. This is the time when we would eat a margherita/vegetable pizza at a non Halal pizzeria, eat grilled prawns/seafood at a non Halal restaurant which may even be using wine in fish marinade or glibly accepting the assurance of the waiter who claims that our chickens are Halal although pork is prepared in the same kitchen etc.

Into this medley, one cannot ignore the reality of the unscrupulous operators who wish to capitalise on the season's bounties through any means possible, questionable or fraudulent. In the last two weeks we have witnessed two establishments misrepresenting themselves as being certified Halaal by **SANHA**.

Different standards apply in different coun-

Halal certifications for healthy eating

HAVE YOU ever wondered why most Muslim and non-Muslim countries are constantly seeking Halal certification on food products?

The consumer nowadays tries to follow a regular and correct diet for physical and moral well-being.

In response to this need, the goal of the Halal certification body Halal International Authority (HIA) is to bring healthy, ethical and sustainable food to the consumer's table.

The products we consume every day condition our physical health and our mind as the title of Feuerbach's famous work "Man is what he eats" says, so the consumer is constantly looking for Halal certified products that guarantee and protect food from pollution that


tries. While locals in some places may find it acceptable to partake of meals in restaurants that serve alcohol and some of these restaurants could even hold a Halal certificate of some unscrupulous local body, remember that this is taboo in terms of the Shari'ah. Do not take anything for granted and never compromise on the important aspect of Imaan.

The golden rule is *ask, and ask again, but if in doubt, leave it out*.

As an analogy one would never make the important purchase of a home or motor vehicle without seeking advice, undertaking proper research and securing guarantees to minimise your risks since you will be investing a large chunk of your hard-earned wealth and savings for the acquisition.


Extras at the vendors' premises such as provision of ablution and salaah facilities, a purdah section, adorning of the walls with Islamic calligraphy and the salesperson adorning Islamic attire while commendable are not the sole factors in influencing your decision to undertake the purchase. They are complementary factors that are subservient to the value and assurance propositions.

When such vigilance is exercised on a material item of this temporal abode, then how much more caution needs to be maintained in upholding our Imaan for salvation into the eternal Hereafter that one spends a lifetime striving for?

No Compromise - Imaan Is Priceless. 



often leads to a diet that is harmful to our health."

Halal-certified products are controlled according to the standards in accordance with the dictates of the Islamic Shariah doctrine according to international Halal standards. 

Shortfall in income due to Olympics postponement

COUNTRIES EXPORTING halal could suffer a shortfall of around \$3 billion due to the postponement of the Tokyo Olympics due to the COVID-19, with Malaysia taking a \$200 million hit.

The July-to-August spectacle had taken centre-stage amid efforts to promote halal certification in Japan and encourage Malaysian exporters to open up a market of over 125 million, mostly non-Muslims.

Malaysia had organised roadshows and seminars to tempt halal food, cosmetics and fashion manufacturers to start opening up export channels to Japan. At the same time, the country has seen a surge of halal certification bodies. Malaysian certifier JAKIM currently recognises seven of these, while a number of others are accredited by other bodies.

According to rudimentary calculations based on

visitor numbers and average spend, the global halal industry will see an overall loss in expected income of \$3 billion from Japan this year, mainly on the back of tourists now not attending the Games.

Relative to an anticipated 25 per cent growth in halal exports to Japan this year, to \$800 million, Malaysia stands to be forced to put this \$200 million in additional trade on ice until next year.

Though the figures at this stage are just estimates, they tend to ring true, according to one of the leading figures in the effort to open up Japan to Malaysian halal exporters.


"That could be a reasonable number, as long as these companies would have been using the right strategy," Yokoyama Shinya, co-founder of Tokyo-based Food Diversity, told Salaam Gateway.

For the last two years ahead of the Olympics,

Yokoyama has been advising Malaysian companies that have shown an interest in the Japanese market how to do business there. He has worked alongside HDC to promote halal in Japan across a number of workshops and seminars in Malaysia.

"The whole halal community was disappointed to hear that the Olympic and Paralympic Games are not going to be held. But luckily, they are only being postponed," he added.

Companies should take this time in lockdown to build robust strategies in time for the coronavirus pandemic to die down and export markets to re-emerge, if only they can stay liquid for that time.

The delay will also give more time to companies that had planned to start exporting to Japan ahead of the Olympics but were still not ready to do so by the time the Games announcement was made. 



Non-Muslims

can never interfere in halal food

What does the European Union want to do?

BY DR HUSEYIN KAMI BUYUKOZER
PATRON OF WHC

ALAL IS an Islamic term and it belongs only to Muslims! CEN (European Committee for Standardization) has set about a project on Halal Standards for food products’ packages in

Europe and International markets. This is unacceptable. Islam has been sent to Prophet Muhammed (p.b.h) and it is the last religion. Islam is based on Quran-al Karim and Prophet (p.b.h) sunnah. Allah (swt) has protected this last religion for the past 1400 years, and will definitely continue to maintain it.

Halal is a pure Islamic term and only belongs to Muslims. Halal isn’t just a technical issue which Europeans can make up standards, formula and regulations as much as they wish. Muslims have responsibilities to Allah (swt). Allah has already set up all necessary rules and regulations clearly.


We are concerned by what Europeans are doing about Halal Standards and Certification. As Muslims, we are not going to allow non-Muslims to interfere in our religion.

CEN has to stop working on Halal standards. Muslims already know what they can consume or not. We don’t need to learn our religion from non-Muslims. In the afterlife, we will account for what he have done and obeying the EU norms and rules for Halal will not save us.

In 2013, Poland passed a bill in its parliament about ban of ritual Muslim and Jewish slaughter of animals. This means Poland does not respect the rights of people who would like to live his religion. And the same Poland is a member of CEN! How come the CEN will be able to prepare a Halal standard where its members even don’t care about beliefs and values of people?

Some European based private and official bodies are also said to contribute for the development of so-called “European Halal Standards”. It is not possible to have European, Asian or African standards separately. Islam is a world religion granted by Allah and thus it is open to all people.

Ethnicity, region, race or any other factor cannot be a factor for discrimination. Muslims are the members of one single body : the Ummah. So there can be only a Halal Standard that will embrace the Ummah worldwide and this Standard can only be handled by Muslims.

Muslims and non-Muslims have to understand that the New World Order will only rise on Halal and Tayyib! 

Antabax and MYDIN

raise funds for charity

ANTABAX, PRODUCER of Malaysia’s No 1 halal antibacterial personal care range, will join MYDIN Corporate Social Responsibility, MYDIN Prihatin: Zahirkan Kesyukuran, Semarakkan Keriangsan 2020 to raise funds for charity.

The fundraising initiative will run from April 13 to June 21, 2020, and will see 10 sen from the sales of all Antabax products from all MYDIN outlets nationwide channelled towards providing the necessities to Asnaf (groups of Zakat beneficiaries) and orphanages registered with the Department of Social Welfare.

Antabax is among the five brands participating in the second MYDIN Prihatin charity fundraising initiative. This year, the funds collected will be donated to underprivileged families, orphanages and old folks homes in conjunction with MYDIN’s 63rd Anniversary in August and in time for the Back to School season in December.

The Covid-19 pandemic is having a staggering impact on the global economy. Among the hardest hit are those who are most at risk, especially the underprivileged. To flatten the curve of transmission, washing hands frequently with soap and water, using sanitisers and showering upon returning from crowded areas are recommended. Antabax shower creams, hand

soaps, bar soaps, gel and spray sanitisers and antibacterial wipes offer 24-hour antibacterial protection from 99.9 per cent of harmful germs and are available at MYDIN outlets, nationwide. All Antabax products are certified halal, giving Muslims full confidence in using them.

“The Covid-19 pandemic has resulted in increased demand for Antabax’ products as frequent handwashing, sanitising hands and surfaces, bathing and showers are recommended to flatten the curve. As a caring corporate citizen, we would like to give back to communities in need during this time,” explained Francis Ng, Senior General Manager at Antabax.

Through the first MYDIN Prihatin initiative in 2019, Antabax contributed approximately RM18,000 towards 14 charity homes, nationwide.

“We truly appreciate the support of Antabax in joining this noble initiative to reaching out the underprivileged. The previous MYDIN Prihatin has successfully collected more than RM 150,000 for charity, and we hope to bring more smiles this year, especially during these challenging times” said Datuk Ameer Ali Mydin, Managing Director of Mydin Mohamed Holdings Berhad.

“Contributions in cash and in-kind have




13 April 2020
Hingga
21 Jun 2020



antabax
Produk
Kebersihan Diri

Setiap pembelian produk ANTABAX, RM0.10 akan disalurkan ke tabung MYDIN Prihatin

reduced tremendously since the Covid-19 pandemic started because times are tough for everyone. We are thankful for the MYDIN Prihatin initiative and the support we received from Antabax. For us, these contributions make so much difference, and we feel very grateful for the contribution,” said an NGO representative. 

Role of Halalan Toyyiban consumption

It safeguards one's honour, morality and decency

HALAL CONSUMPTION AS A MEANS TO WORSHIP GOD (ALLAH)

RAMADHAN is the month for Muslims to perform the obligatory fast from dawn to sunset. Ramadhan is also the month of the Qur'an where the month provides a golden opportunity for Muslims to reflect more on the Qur'anic teachings. With most of the world under some form of movement restriction or stay at home order to break the Covid-19 pandemic chain, this gives an added opportunity to reflect on the message of the Qur'an.

There are many ways that God (Allah) conveys messages in the Qur'an. There are at least nine Qur'anic styles (usluub-al-Qur'an) about which the Islamic teachings and virtues are conveyed from God to humanity, and of them, is related to stories, including the stories of Prophets, Messengers, and their generations. These Qur'anic styles help us to understand God's messages and to fulfil our servitude to God, as the whole life of a human is meant for worshipping God (Qur'an, 51:56).

Worshipping God takes many different forms. Indeed, every daily human activity can be a form of worship. Whatever we are doing, with sincere intention and within the scope of goodness, are indeed our servitude to God. For example, our daily eating and drinking are forms of worship and not merely to overcome hunger. What we eat, when we eat, how we eat, how much we eat, is accepted by God as a form of worship if we perform the eating with sincere intention. The matter of consumption is not newly regulated. Instead, the guidelines for consumption started since the time of the first human being, Prophet Adam PBUH.

And We said, "O Adam, dwell, you and your wife, in Paradise and eat there from in (ease and) abundance from wherever you will. But do not approach this tree, lest you be among the wrongdoers."

[Qur'an, 2:35]

- A few lessons, although not exhaustively listed, can be derived from the incident:
- Eating and drinking are forms of obeying and worshipping GOD, subject to compliance with guidelines.
 - The prohibition of approaching a specific tree in this passage shows the test given to mankind, and it has been laid under the divine reason as well.
 - It shows that to approach the forbidden (haram) things will lead one to do the prohibited acts.
 - Anyone who transgresses the permissible limit drags his self to be wrongdoer, uncivilized citizen and disobedient to God.

The prohibition of approaching the tree is a great symbol of a test. Mankind is provided with abundant permissible (halal) choices, material consumption and moral

conducts. Food and beverages are examples of the former. The abovementioned passage had clearly stated that Prophet Adam PBUH and his wife were provided with an abundance of lawful foods to eat when and where they preferred. And that they should not approach a specific tree which was created by God as a test, failing which will make them among the wrongdoers.

HOW HALALAN TOYYIBAN CONSUMPTION RELATES TO RIGHTEOUS DEEDS


Muslims are aware that eating is not solely to satisfy hunger; rather, it is a divine prescription that has its own inherent and distinct worth - Halalan Toyyiban consumption. It becomes clear that not consuming Halalan Toyyiban and consuming the unlawful (haram) instead may be a possible way of following the steps of Satan (Qur'an, 2:168), and will result in undesirable consequences. A perfect example is the story depicting the incident when Satan caused Adam and Eve to slip out of it (by being successful in provoking them to eat from the forbidden tree) and removed them from the condition they had been (Qur'an, 2:36).

Halalan Toyyiban creates the capacity within the individual to act righteously. It creates an appetite to be upright and righteous. A very long prophetic tradition stated that, "O people! Allah is toyyib (pure) and, therefore, accepts only that which is pure" (Sahih Muslim, hadith no. 1015). The prophetic tradition continues mentioning that God commanded His Messengers by saying: "O Messengers! Partake of the things that are toyyib (pure, clean, wholesome), and act righteously. I know well all that you do" (Qur'an, 23:51) and "O you who believe, eat from the good things which We have provided for you...." (Quran, 2:172). Then, the prophetic tradition ended with the mention of a man who travelled far, becoming dishevelled and dusty, and he raises his hands to the sky, saying, "O Lord! O Lord!" while his food is unlawful, his drink is unlawful, his clothing is unlawful, and he is nourished by the unlawful, so how can he be answered?



Muslims are aware that eating is not solely to satisfy hunger; rather, it is a divine prescription that has its own inherent and distinct worth - Halalan Toyyiban consumption. It becomes clear that not consuming Halalan Toyyiban and consuming the unlawful (haram) instead may be a possible way of following the steps of Satan (Qur'an, 2:168), and will result in undesirable consequences."

Consuming Halalan Toyyiban and avoiding suspicious things safeguard one's religion and honour. "Both legal and illegal things are evident but in between them there are doubtful (suspicious) things and most of the people have no knowledge about them. So whoever saves himself from these suspicious things saves his religion and his honour...." (Sahih Bukhari, hadith no. 50).

Consuming Halalan Toyyiban promotes good morality and decency. It has a strong relationship with servitude to God. God forbade prophet Adam PBUH and his wife from approaching the tree so that they would always be obedient, and not to commit immorality. It conveys the message that keeping oneself within the limit of permissible (halal) things shows one's submission and modesty. The first example of human error that went beyond the realm of permissible (halal) has been recorded in the Qur'an (7:22 and 20:121). These two passages establish the nexus or connection between halal food and modesty. The less Halalan Toyyiban consumption, the lower the level of the modesty will be reached, and in the contrary, the more Halalan Toyyiban consumption, the higher the level of the modesty will be attained. Thus, the highest level of morality, which is the perfection of a person's good disposition as the manifestation of excellence is achieved. 

Notes:
* PBUH = peace be upon him
* In the Islamic narrative, Adam and his wife contravened God, regretted, requested for forgiveness and God pardoned them. Both Adam and his wife had to suffer the consequences of their conducts by living a mortal life on earth.

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Halal2Go’s global ambition

The unique food delivery application by Serba Dinamik aims to fulfil local and international demand in the halal food delivery industry

BY CAMILIA REZALI

It has been more than three months since the Movement Control Order (MCO) was imposed amid the Covid-19 pandemic, resulting in businesses being severely affected.

The future of many companies remains uncertain as changes in consumer behaviour and routes to potential markets knocked them off balance. Many people have also lost their jobs and sources of income.

While some companies decided to close shop, others saw the opportunity to move into different business lines which are flourishing as a result of the pandemic. The food delivery business is one that has seen increased demand.

For listed Serba Dinamik Holdings Berhad, the timing was apt as its IT staff was already working on a halal food delivery application. The result was the introduction of Halal2Go through its wholly-owned subsidiary Serba Dinamik IT Solution Sdn Bhd (SDIT).

The application was launched on May 19, 2020. The response had been excellent, and the company was targeting to secure 100 local restaurants or online food businesses by the end of 2020 and hoped to add another 150 restaurants or online food businesses next year.

Serba Dinamik Group Managing Director and CEO Dato’ Mohd Abdul Karim Abdullah said Halal2Go was also tapping into the 7.7 billion global market population.

“There are seven countries which are looking forward to it at this moment.”

They are Australia, Japan, Singapore, Indonesia, India, the UAE and the United Kingdom (London).

As Serba Dinamik was a newcomer to the



food delivery industry, it could adhere to what the pioneers such as Grab Food, Food Panda and Uber Eats have pathed for food delivery business applications.

But what is the distinction between Halal2Go and the other food delivery applications?

“For one, Halal2Go adopts the fundamental concept of halalan toyyiban. We may already understand the meaning of ‘halal’, but with toyyiban, the language definition is traditionally translated as pure, good and wholesome.”

THE CLEANLINESS OF THE FOOD

The concept is to assure customers about the cleanliness of the food as per the standard practices in Islam. It is also to ensure that the food is prepared under the best health advice rolled out based on scientific research.

Mohd Karim said: “We are not saying the rest of the food delivery companies are not complying. What we are saying is that we have a more stringent process to ensure this is monitored and supervised, so it complies with the halal requirements.”

The development of Halal2Go was one of the company’s initiatives to embrace the Industrial Revolution 4.0 through the digitalisation of the halal industry. But more importantly, Halal2Go aimed at supporting micro-SMEs and provide individuals with the opportunity to earn extra income.

“Halal2Go is playing a role to help encourage the gig economy. If a person is looking for additional income, he or she can register and do deliveries for Halal2Go.

“We want to help the micro, small and medium entrepreneurs. The micro SMEs are those the Prime Minister refers to such as Makcik Kiah. This community needs to make a living. Because of Covid-19, they have lost a lot of income,” said Mohd Karim.

To further strengthen the opportunities for entrepreneurs, especially people like Makcik Kiah in promoting their business, SDIT teamed up with non-governmental organisations, including the Malaysian Bumiputera Women Entrepreneurs’ Association (Usahanita) and Majlis Perundingan Melayu (MPM).

Halal2Go will thus reach out to the smaller entrepreneurs who are usually ignored by the more prominent food delivery players.

EXPANSION ABROAD

Elaborating on Halal2Go’s expansion abroad, Mohd Karim said Australia and Japan were actively requesting for halal food delivery service providers. Japan especially is a highly developed country, and it has a significant need to address the issue of the availability of halal food.

Serba Dinamik is an international energy services group which provides integrated engineering solutions to the oil & gas, petrochemical, power generation, water & wastewater and utility industries.

Its main business is in operations and maintenance (O&M), engineering, procurement, construction and commissioning (EPCC), IT solutions and education & training.

The company is already in 24 countries. Looking at how swiftly it operates and combined with its global ambitions, tapping into the 7.7 billion global market population is not an impossible task for Halal2Go.

He said: “Japan meets the halalan toyyiban element of it but not the ‘halal’ component of it. They were pushing very hard for a halal-provider to come into Japan and start the activities before the Tokyo Olympics 2020 which has since been postponed.”

As for Qatar in which Serba Dinamik is in, he said it would not be a priority to offer Halal2Go as there was no strong demand as most of the food there was already halal.

As for the expansion of Halal2Go in Malaysia, Serba Dinamik has collaborated with the Malaysian Technology Development Corporation (MTDC) where an RM6 million joint fund was created to help start-up entities move to the next level.


Besides offering food delivery services, Mohd Karim sees the potential of the Halal2Go application expanding into health-care and dispatch services in the future.

He also said the awareness of the halal concept within Peninsular Malaysia was solid.

“Thus, the potential is big. The market in Sabah and Sarawak is also coming up quite nicely, especially Sarawak.”

The Group MD praised Sarawak for identifying Tanjung Manis to locate a halal food centre. Tanjung Manis has been operating for almost 15 years to tap the growing halal food industry.

However, more needed to be done to promote it.

“Efforts are on-going to rejuvenate it and put in the necessary investment because some of the facilities need to be upgraded to meet the expectations of investors,” he said. 

BY CAMILIA REZALI

WHEN Datuk Dr Rais Hussin Mohamed Ariff was offered the chairmanship of Malaysia Digital Economy Corporation (MDEC), it took him a while to decide.

It was, after all, also the first time he would be receiving taxpayers funds as his monthly allowance. But it reminded him of the responsibility to lead MDEC was also a trust (amanah) placed upon him from God.

For Rais, the job is something right up his street. He has extensive experience in IT and communications, including co-authoring a book on AI, blockchain and fintech. And he is passionate about promoting Industry 4.0.

His enthusiasm for the job was evident. Just a day after his appointment on June 15, he issued a statement calling for the concept of Malaysia 5.0 as a new narrative for the country.

He felt it would position Malaysia as an innovation economy that could compete in a disruptive technology world and serve as a springboard into the Asean region, acting as a bridge between Asia, Middle East and Africa and interconnect with the 1.8 billion Islamic population worldwide.

He also wants to position Malaysia as an early-stage Islamic fintech start-up hub to attract local and foreign start-ups to anchor regional operations in the country.

In this wide-ranging interview with @Halal, Rais touches on several key issues, including MDEC's role during the current economic challenges, e-commerce, the digital economy, the fintech ecosystem, Islamic finance and skills training.

Congratulations on your appointment as chairman. What were your first thoughts when offered this post?

Well, to be honest, it took a while for me before I decided to accept the offer. Thinking that for the first time, I will be receiving rakyat's money as my monthly allowance places a heavy weight on my shoulder. It reminded me this responsibility is an "amanah" from Allah SWT (God) for me to lead the organisation in the best manner.

Nonetheless, I am thankful and honoured for this opportunity and trust to lead an organisation which has been driving an initiative that I have been pushing for and have passion for, which is the Industry 4.0.

This dedication, thus, has resulted in the publication of a book entitled 4IR: Reinventing the Nation which I co-authored with one

Well-equipped for the challenge

MDEC's new chairman envisions Malaysia 5.0 as new narrative for Malaysia to compete in disruptive technology world

of the world's leading blockchain experts, Dinis Guarda.

What I have in mind and hope for is for MDEC to move to the next level in playing a leading role in driving our economy and Malaysians in the transition to Malaysia 5.0 as the Covid-19 pandemic has changed the way we live our lives.

Whereas our Industry 4.0 still seems to be technology-driven, Malaysia 5.0 will be society-driven where you'll see a lot of convergence in getting the virtual space via digitalisation going back to and fro towards the physical space. As a result, we will see a societal transformation. It makes society the master of technology rather than becoming a slave of technology.

You have vast experience in IT and communications, including co-authoring the book with Dinis Guarda. How is this useful in leading MDEC?

As I have expressed before, my passion and dedication to promoting Industry 4.0 shows how driven I am to ensure the progress of Malaysia and Malaysians in the process of embracing digital transformation.

I envision Malaysia 5.0 as the new narrative for our country. With that, one of my proposals is to have a designated hub that interconnects 4IR companies in Malaysia to the rest of the world, with strong regulatory and strategic oversight and direction from MDEC, aligned with ongoing and newly-announced stimulus packages such as Prihatin and Penjana.

I also hope the existing initiatives pursued by MDEC would be monitored

proactively and be of a transparent manner to ensure we via our platforms reach those who are in need. It is the right time to start and progress. If such vision and mission are missing from our National Strategy, Malaysia would be left behind and excluded from digital ecosystems and workforces.

Given the current economic challenges due to the Covid-19 pandemic, MDEC's role and function have become more crucial. Your comments, please.

Yes, I am very well aware of this fact. Since the pandemic and then the MCO (Movement Control Order), our society has mostly adapted to the new norm by detaching ourselves from the physical infrastructure and relying on digital-based support to avoid frequent physical contact.

This current reality has provided more opportunities and responsibilities for MDEC to be more engaged with society. I am quite impressed with what MDEC has done so far in terms of promoting digital initiatives amid the crisis known as #DigitalvsCovid Movement.

There are e-learning platforms for students and trained professionals to access from home as educational institutions remain closed, avenues for the entrepreneurs and SMEs to register for digital jobs such as eRezeki, and a platform for businesses to shift online through eUsahawan and Go-eCommerce.

It requires constant monitoring by MDEC by conducting impact assessments to ensure these measures are the right ones and are effective. Lastly, frequent updates to ensure the relevance of each initiative to the current situation is also essential.

How significant is the contribution of e-commerce to the digital economy?

I will say without hesitation that e-commerce is very critical to the growth of the digital economy in Malaysia. In



2017, it contributed RM85.8 billion, which translates to 6.3 per cent of the entire digital economy.

E-commerce recorded a 14.3 per cent year-on-year (y-o-y) growth from 2016 to 2017. From the figures, e-commerce is a crucial driver of the digital economy.

With Covid-19 disrupting the supply chain as well as affecting consumer behaviour and habits, e-commerce is not only set to grow further but serve as catalyst and impetus for the digitalisation of SMEs.

MDEC is expecting a 20 per cent growth in e-commerce contribution to the digital economy this year despite the MCO. The anticipated contribution to GDP could go up to as high as RM170 billion for 2020.

We forecast the projected growth could be achieved through the active intervention of various ecosystem partners via ongoing initiatives.

How can the RM500 million SME Technology Transformation Fund and RM100 million Smart Automation Grant initiatives be streamlined to assist SMEs?

The concern now is the low take-up of the Fund and Grant. I don't see bureaucracy as an issue here. Let me give you an example.

On paper, the SME Digitalisation Matching Grants worth RM500 million over five years will benefit 100,000 SMEs. But we are working hard with relevant agencies to identify ways to track and measure in making sure the over 907,065 SMEs in Malaysia benefit from these incentives.

What matters is what I put down as the 3Es - education, exposure and engineering. They are inter-related. SMEs need to be educated, exposed and have their business models engineered to be digitalised. All three require sustainable and robust support from agencies like MDEC.

MDEC's SME digitalisation initiatives have to date onboard 230 Technology Solution Providers (TSP) with 595 digital and technology solutions to support over 200 SMEs.

Meanwhile, under MDEC's 100 Go Digital programme, we have engaged more than 100,000 SMEs nationwide with the support of 12 industry partners.

Islamic finance and the digital economy are key economic growth areas. How will MDEC help drive this growth?

The Shared Prosperity Vision (SPV) 2030 has identified Islamic finance and digital economy as Key Economic Growth Activities (KEGA).

If I may quote from MDEC Islamic Fintech Report 2020: "This is a strategic move leveraging on Malaysia's well-established global leadership in Islamic finance. It can be said to be a culmination of decades-long strong top-down approach and clear vision while taking advantage of the digital revolution in recognition of the transformative value the digital economy could play in the country's overall economic growth". (Note: please see sidebar).

How do you rate Malaysia's Fintech ecosystem compared to other countries?

Malaysia is not an economy to be jealous of since its annual growth has averaged under five per cent for over the past five years. But the fintech adoption in the country and the interest from the local government to pursue this profitable industry might be a game-changer for Malaysia.

With a population of 32.6 million and Internet penetration at a whopping 86 per cent, the country is ranked 1st in Southeast Asia when it comes to mobile penetration.

This is not surprising. The potential for innovation within fintech enhances financial services like cross-border remittance, fund management, insurance or captive

 **With over 2 billion Muslims around the world, an influential Islamic digital economy provides a unique and competitive advantage for Malaysia to lead the regional and global Islamic digital marketplace. This possibility is heightened with the expected growth of the global Islamic economy to US\$3.0 trillion by 2021."**

- Datuk Dr Rais Hussin Mohamed Ariff

insurance as well as forex and online payment processing, making it easier and faster to perform many financial tasks.

As of 2019, there are 196 key fintech players in Malaysia, and according to the Fintech Malaysia Report 2019, 38 per cent of them are in e-wallet and digital payment.

Despite being new in Malaysia, the growth rate of fintech is phenomenal and is rapidly becoming a central part of the country's financial sector, with considerable promise for expansion.

How can Malaysia, as a global leader in Islamic Finance, drive the Islamic digital economy and what is the role of MDEC in this regard?

With over 2 billion Muslims around the world, an influential Islamic digital economy provides a unique and competitive advantage for Malaysia to lead the regional and global Islamic digital marketplace.

This possibility is heightened with the expected growth of the global Islamic economy to US\$3.0 trillion by 2021. With most services in the B2C space, addressing Muslim consumer needs and pain points



Championing Islamic fintech agenda

The Malaysia Digital Economy Corporation (MDEC) plans to establish a leading body at a national level to champion the Islamic fintech agenda

MDEC INTENDS to position Malaysia as an early-stage Islamic fintech start-up hub to attract local and foreign start-ups to anchor regional operations in the country and use Malaysia as a gateway to Asean.

“We want to build an inclusive fintech ecosystem. It will comprise Islamic fintech start-ups, corporates, non-governmental organisations (NGOs), Shariah banks, Islamic asset managers and practitioners in the Zakat, Waqf and Sadaqah space,” Chairman Datuk Dr Rais Hussin Mohamed Ariff said.

“We also want to develop a local talent base and improve the awareness and understanding of Islamic fintech among stakeholders, especially investors and corporates.”

MDEC also wants to encourage B2B collaboration between Islamic banks to conduct research and development and support the Islamic fintech ecosystem.

It will establish an effective mechanism to address regulatory grey areas and utilise existing tools or establish new ones to facilitate private investments into Islamic fintech.

On whether there was a need to rethink Malaysia’s approach to Islamic Fintech, Rais said the wide variety of Islamic FinTech and its diversified business plans make it challenging for regulators to build up a one-size-fits-all

regulatory framework.

The government thus needs to think of providing supportive regulations for the Islamic fintech sector.

“Not too loose or too strict. The too-loose regulation will result in problems such as negligence of customer protection and privacy while the too-strict regulation may hamper the development of Islamic fintech.

“The rules should protect all parties involved in the Islamic fintech practice, namely, the firms, customers, and investors,” Rais added.

He said another challenge was the threat to information security and privacy. It was imperative as for the consumer; trust is everything. The adequacy of current security standards and protocols is questioned considering the high number of cybersecurity events in recent years.

“There should be a rethink of two important matters. Regular meetings and engagement between the regulators and fintech stakeholders in the early stage of regulatory development are very crucial and necessary in building clarity and a secure environment.”

Rais said the growth rate of Islamic finance in Malaysia was impressive by any standard.

However, to encourage more industry stakeholders across different sectors in



MDEC’S KEY ISLAMIC FINTECH INITIATIVES:

- To establish a leading body at a national level to champion the Islamic fintech agenda.
- Position Malaysia as an early-stage Islamic fintech start-up hub to attract local and foreign start-ups to anchor regional operations in the country and use Malaysia as a gateway to wider ASEAN.
- Carve an Islamic fintech niche: Shariah fintech for financial inclusion.
- Build an inclusive fintech ecosystem comprising Islamic fintech start-ups, corporates, NGOs, Shariah banks, Islamic asset managers and practitioners in the Zakat, Waqf as well as the Sadaqah space
- Develop an Islamic fintech guidance to establish parameters of Islamic fintech services, define roles of stakeholders and market practitioners.
- Develop a local talent base and improve the awareness and understanding of Islamic fintech among stakeholders, especially investors and corporates.
- Design and execute coherent Islamic fintech brand and amplify accordingly.
- Encourage B2B collaboration between Islamic banks to conduct research and development and support Islamic fintech ecosystem.
- Utilise existing mechanisms or establish new ones to facilitate private investments into Islamic fintech.

is critical in driving Digital Islamic Services opportunities, adoption and growth.

How do you get more industry stakeholders across different sectors to enhance the growth of Islamic finance in Malaysia?

Our Islamic finance system has been growing tremendously for the past few years, from retail to commercial Islamic banking and finance, to general and life takaful

insurance and to sectors of the Islamic capital market. So, it is not difficult to continue encouraging it if the approach for Islamic finance is appropriate.

The related authorities should improve shariah governance through research and development. Besides, the infrastructure to support further development of the Islamic financial industry in addressing the institutional capacity for the national and international levels should be strengthened to avoid any complications and people’s reluctance to take part in Islamic finance.

MDEC is providing skills training designed to bring in additional income avenues for Malaysians. How has the response been?

The response has been immensely great because the skills training offered by MDEC has helped many people generate extra income through various opportunities.

This is through MDEC’s collaboration with a lot of companies to help individuals, entrepreneurs and businesses mainly

enhancing the growth of Islamic finance in Malaysia, the products and services should be diversified in attracting every area to participate in Islamic finance.

“There should be more effective initiatives for every sector in terms of providing precise and detailed encouragement as well as a clear explanation of the differences between Islamic finance and the conventional system.

“Our Islamic finance system has been growing tremendously for the past few years, from retail to commercial Islamic banking and finance, to general and life takaful insurance and sectors of the Islamic capital market. So, it is not difficult to continue encouraging it if the approach for Islamic finance is appropriate,” he said.

From time to time, he said, Islamic finance should be conducted more efficiently by reducing its limitations such as the conflicts between its implementation and the rule of Islamic law.

He felt the related authorities should improve shariah governance through research and development.

Also, the infrastructure to support further development of the Islamic financial industry in addressing the institutional capacity for the national and international levels should be strengthened to avoid complications and

people's reluctance to take part in Islamic finance.

MDEC can help Malaysia, which is a global leader in Islamic Finance, drive the Islamic digital economy. Rais said as with most services in the B2C space, addressing Muslim consumer needs and pain points were critical to driving digital Islamic services opportunities, adoption and growth.

“Digitally and commercially, Islamic finance, Islamic media, halal travel, modest fashion and halal food stand as the most attractive industry verticals with the most significant digital services activity and online market potential.

For instance, the global revolution in communication technology (through social media, mobile and broadband technologies and smartphones) has enabled the Islamic Economy lifestyle sectors to achieve a wider global reach and exposure,” he revealed.

He said MDEC could provide platforms for relevant businesses to enhance and improve their sales portal for modest fashion apparel and accessories. It can be as good as other giant e-commerce platforms like Amazon and eBay, since e-commerce, in general, was the most effective and fastest-growing digital service, not only in Malaysia but all over the world.

There are also excellent opportunities



in the Islamic economy education and Smart Mosque areas. Smart Mosques is where mosques are employing modern ICT technologies that enable them to interact with users in a way that enhances their understanding and improves their prayer experience. It also includes mosques which apply smart technologies to resolve practical issues to improve their efficiency, effectiveness, sustained operation and maintenance.

through digital technologies.

For example, the new skills training to overcome the challenges of Covid-19 with Digital Technology has been well-received by many individuals and businesses as the training programmes provide reliable solutions to be leveraged on such as digital income and e-learning.

Last year, participants of MDEC’s GLOW (Global Online Workforce) programme generated an income of RM70 million by performing services mainly to international clients. What are your expectations for 2020?

Although this year is challenging due to the rise of Covid-19 pandemic, there is nothing to worry about the performance of MDEC’s GLOW initiative. Instead, this comes in as an opportunity for Malaysians to be part of the online global workforce since most of them might have faced an unfortunate situation and lost their jobs during this trying time.

Moreover, with the RM25 million government allocation to MDEC in the Penjana package, this can be utilised to drive incomes further through GLOW this year. However, I don’t have a specific number for it.

How do you see the growth of digital payments and wallets in Malaysia?

The emergence of e-commerce and technology-led initiatives, mainly since the pandemic are the key factors which are driving the digital payment market trends.

In recent years, Samsung Pay, Google, Alipay and Apple have emerged as the top players in the digital payment market. But Malaysia is not too far behind as we have Grabpay, TnGEwallet, and Boost to drive the local digital payment market. These players have undertaken massive investments in advanced technologies and have expanded their businesses in digital payment services.

With the current situation, using digital payments can help you avoid physical touch, avoid wasting time from the long queues at the ATMs and some convenience stores, and of course eliminate the hassle of carrying cash.

With the cashless payment adaptation, experts claim it would add more than three per centage points to the GDP. It is due to the increasing velocity of value transfers and the growing level of spending as making



The related authorities should improve shariah governance through research and development. Besides, the infrastructure to support further development of the Islamic financial industry in addressing the institutional capacity for the national and international levels should be strengthened to avoid any complications and people’s reluctance to take part in Islamic finance.”

expenses is now less tangible.

To add on, a data research firm Statista has also projected digital payments in Malaysia to jump 19.1% to US\$11,904 million (RM50,949 million) in 2020.

It shows how valuable and “current” digital economy is now, and it is the way to move forward for Malaysia. Covid-19 has accelerated the migration of society from physical infrastructures into digital infrastructures, turning into a cashless society.

Nonetheless, the built-in of excellent digital infrastructures like stable mobile applications or online banking system is vital as its absence can be a hindrance for society to adapt to the cashless payment.

When do you expect the Shop Malaysia Online campaign to take off?

I can see that it is progressing. Some of the online platforms have recently started the initiative announced in Penjana. Lazada Malaysia has teamed up with TnG digital to launch an RM6 million programme named #KitaBantuKita to accelerate spending among Malaysian consumers on local products. I am positive that this campaign will benefit our local businesses and help them to recover from this crisis. h

Halal Cosmetics: A strenuous but well-worth exercise?

Cosmetic products now attract a much broader market. In the past, they used to be associated almost exclusively with women



COSMETIC PRODUCTS are regarded as ‘foods for the skin.’ The pressure to be well-groomed has resulted in massive sales of such products all over the world. Today, the innovation of such products coupled with the enormous demand for them offers a great opportunity for those who aim for profit from the mass production of such products. The need for cosmetics has become self-evident. This is in line with freedom of choice that assures that consumers have a wide range of products from which to choose.

The most crucial consideration, however, is that the products available to be consumed are safe and are not a danger to the health of consumers.

Also, cosmetic products now attract a much broader market. In the past, they used to be associated almost exclusively with women.

But now they have become essential for both genders and all age groups. Cosmetics are produced on a larger scale, and their sales are now astounding. Statistita, a global survey company, published the annual growth of the global cosmetic market from 2004 to 2019. In 2018, the global cosmetics market grew by an estimated 5.5 per cent compared to the previous sales year.



**BY DR ZALINA
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The trend is also seen in developing countries such as Malaysia. Global Data, a leading data and analytics company estimated that Malaysia’s Cosmetics & Toiletries industry is expected to grow at a compound annual growth rate (CAGR) of 4.2 per cent from RM6.4bn (US\$1.6bn) in 2018 to RM7.9bn (US\$2.1bn) by 2023. This shows a steady economic growth driven by strong domestic demand and private consumption with Malaysian consumers becoming more image-conscious.

In recent years, the increasing awareness by Muslim consumers to consume products that have halal certificates has resulted in the growing trend of halal cosmetics. With such demands, the number of halal applications from cosmetic companies to Malaysia’s halal competent authority (the Department of Islamic Development – JAKIM) has also increased; that is from 179 applications in 2017 to 276 applications in 2018. (Source: JAKIM). Until March 2017, 232 companies have Malaysia’s halal certifications under cosmetic and personal care scheme.

All cosmetic companies must rely on several relevant references to get halal certification for cosmetics. The Guidelines for Control of Cosmetic Products in Malaysia (1st Revision February 2017), the Manual Procedure of Malaysia’s Halal Certification (the

third revision of 2014) and also the Malaysia’s Halal Cosmetic Standard which is called MS 2634: Halal Cosmetics- General Guidelines” are the most important reference documents that contain very strict requirements on halal certification for cosmetic products.

This standard was formulated based on the concept of halal built-in, a systematic approach to halal product development. It integrates the requirements of halal as part of overall management and control systems.

This standard includes all aspects of manufacturing/production, from strategy/ planning to research and development to raw material sourcing until delivery of the finished product to its point of purchase.

In other words, the standard ensures continuous compliance to specific halal requirements and the aspects of product safety, performance, quality, along with the hygienic issues in manufacturing and handling of the halal cosmetic product. In MS 2634: Halal Cosmetics: General Guidelines, halal cosmetics is defined as ‘cosmetic products that contain ingredients permitted under the Shariah law and fatwa and fulfil the following conditions:

- a) do not consist of or contain any part of the matter of an animal prohibited by Shariah law and fatwa for a Muslim to consume or that has not been slaughtered per Shariah

- law and fatwa.
- b) do not contain anything which is najis according to Shariah law and fatwa;
 - c) do not intoxicate according to Shariah Law and fatwa;
 - d) do not contain any part of a human being or its yield which are not allowed by Shariah law and fatwa;
 - e) are not poisonous or hazardous to health;
 - f) have not been prepared, processed or manufactured using any instrument that is contaminated with najis according to Shariah law and fatwa; and
 - g) have not in the course of preparing, processing or storing been in contact with, mixed, or close to any materials that fail to satisfy items 3.4 (a) and (b)

From the above definition, halal cosmetic products must use only halal ingredients. The material used is the most critical factor in halal cosmetic.

Although cosmetic products mostly are made of chemical, several critical components should be taken with great scrutiny, for example, the use of stem cell, placenta, collagen, peptide, glycerine, vitamin, allantoin etc. This is because all of these ingredients could come from animal sources. They could come from bovine, porcine, fish etc. When any of these ingredients is used, the company should attach the application with relevant supporting documents such as a certificate of origin, process flow, safety data sheets etc.

The way the products are prepared also should be taken into account that all process involved must be following Shariah law. The Guidelines for Control of Cosmetic Products in Malaysia is very pertinent as a reference for notification process including quality control, inspection and post-market surveillance activities of cosmetics.

The Guidelines specifies, among others, requirements on cosmetic ingredients, labeling requirements, cosmetic claims, advertisement used for the products, safety assessment, GMP etc. are essential, especially in cosmetic products where the chemicals are used in most of the product formulations. All of these elements are crucial for the ‘toyyiban’ feature, which is also an integral part of halal.

COSMETIC NOTIFICATION SYSTEM AS A PRE-REQUISITE TO HALAL APPLICATION

To apply for Malaysia’s halal certification, applicants must ensure their products have been notified with the National Pharmaceutical Regulatory Agency (NPRA). It is NPRA’s responsibility, among others, to implement the cosmetic notification scheme through evaluation of technical data, laboratory analysis, research and information received from international agencies. Notification number is unique for each product and its variant (if any) in this format : NOTyyymmxxxxxK (y: year, m: getting, x: serial number).

After getting the notification system by NPRA then only the company can apply for halal certification by JAKIM, the halal authority in Malaysia that issues halal certificates.

The obligations imposed on the cosmetic producers show that under the halal and toyyiban cosmetic regime, the responsibility of the producer or manufacturer of products is the utmost importance.

This self-regulatory scheme means they must ensure that their production is safe, of quality products, do not contain haram ingredients. The responsibility of the producer does not stop after the product is released into the market.

They also have a duty to monitor the products when they are in the market. This is because the insights of halal cosmetic control in Malaysia come together with the enforcement activities by the relevant



FREEPIK



Cosmetics are produced on a larger scale, and their sales are now astounding.”

regulatory authorities so that strict adherence to halal and safety system could be safeguarded.

Here, NPRA will carry out post-market surveillance activities. It entails screening of product formulation and information to ensure that cosmetics do not contain any prohibited or harmful substances. And, all restricted ingredients are used within the allowable limits and conditions of use.

Screening criteria also include the product name and its claimed benefits, sample collection and testing, monitoring of label compliance, the audit of premises for compliance to the Cosmetic GMP and handling of product complaints.

Other surveillance activities conducted by NPRA are monitoring of advertisements, monitoring of adverse reactions, audit on the Product Information File (known as PIF), risk communication as well as information sharing through ASEAN countries in a system called ASEAN Post Marketing Alert System (PMAS).

Under the Guidelines for Control of Cosmetic Products in Malaysia, it has been specified that Halal logo may be used voluntarily on a notified cosmetic product,

for both local and export markets. This is provided the product has been certified and approved Halal by JAKIM) or any Foreign Islamic Body recognised by JAKIM.

However, it must be noted that halal application in Malaysia is only voluntary. For cosmetic manufacturers, they are not obliged to apply for halal certification before they wish to market their products.

However, the recent data showed that applications for halal cosmetic certification had grown year by year. According to JAKIM, from the year 2013, there were only four applications, but it has increased to 194 applications for the next year, i.e. 2014. The year 2016 has seen a tremendous difference.

The number of applications shot up to 425 compared to only 290 a year before. Although the multi-national industry leads applications at 39.9 per cent, the percentage of the medium and small enterprises has a good number as well.

This can be shown by a total of 25 per cent application was from the medium industry while a total of 35.1 per cent is from the small industry.

What is interesting in the data is that as for cosmetic and personal care products, the majority of Halal certification holder are non-Bumiputra (177) compared to Bumiputra that is only 55. As of March 2017, 2237 cosmetic products are halal certified by Malaysia’s halal certification authority. Out of 2237, 41.5 per cent is skincare products, 23.1 per cent is body care products, 16.5 per cent is hair care, 9.7 per cent is perfume, 4.3 per cent is for make-up, 2.3 per cent is baby care products and lastly, for intimate products 1.7 per cent.

BENEFITS OF HALAL COSMETICS

In recent years, the demand for halal cosmetic and personal care products has increased, particularly among the Muslim consumers as a symbol for quality assurance and lifestyle choice.


Halal cosmetic offers more significant market share, including non-Muslim consumers. This is because halal signifies wholesomeness and high quality due to rigorous controls and checks throughout the supply chain, which denotes that the products are safe and of quality products.

The implementation of the cosmetic halal standard in Malaysia is crucial as it creates practical guidelines for halal certification and halal logo. The strict criteria imposed in the Halal cosmetic standard will ensure that JAKIM and MAIN/JAIN will only issue halal certificates to products which are halalan toyyiban.

Further, the halal standard also serves as a mechanism to monitor and enforce the halal certification integrity. As such, necessary action will be taken against any halal certificate holder who fails to comply with this standard.

Moreover, the implementation of cosmetic halal standard may also raise confidence among the consumer.

Furthermore, the Halal cosmetic standard provides comprehensive guidelines for production, preparation, handling and storage of halal product, and this ensures that the cosmetics products are clean, pure, nutritious, hygienic and healthy. As for cosmetics industry players, halal cosmetic can improve product marketability and competitiveness in both the local and global market. Malaysian halal standards are recognised in the worldwide market.

By complying to this standard, the manufacturers indicate to their target consumers that their products meet the Islamic criteria. The potential market of halal-certified cosmetics is vast, this includes both country markets where the Muslim population make up the majority and country markets where Muslims consumers are the minority. 



HALAL analysis is done for the reason of ensuring it does not contain any haram source in the ingredients as well as finished products. Haram source here means any source coming from pork and its derivatives. This is the basic rule for any product to be certified as halal. Apart of halal certification, which involves a review of related document and audit done at the manufacturing area, halal analysis sometimes is needed for ingredients which are sent for halal certification is submitted without a halal certificate. The reason why DNA tests are allowed is that it is the most established method to trace animal origin-based ingredients in the sample products.

But bear in mind there are lots of ingredients or finished products in the market which do not contain DNA. This situation is not because there is no animal-based DNA, but the DNA may have degraded or deteriorated during the production process. Meaning the ingredients and finished products may contain animal-based, but because of complicated methods applied during manufacturing, the DNA in those items is damaged. When this happens, the lab report may not detect anything, and there would be no conclusion whether either the ingredients or finished product contain animal-based origins as well as porcine tracing. Heat applied at a higher temperature uses of certain chemicals, extreme pressure used during the manufacturing process can also damage DNA during manufacturing processes. If labs still proceed with DNA analysis for the sample which no longer has DNA in the item, the negative result is an actually false negative.

Thus, can we still say DNA is the only solution for halal analysis? The honest answer is even though DNA method is the most established method and the only one allowed by authorities, we still need to think of alternative ways to trace porcine in the item in which the DNA no longer exists.

In analysis practice, tracing of any animal origin-based or porcine-based sources for halal testing still can proceed using various types of method. In almost all cases, other animal-based markers are still in good condition to be selected as a porcine marker at the time the DNA is damage. Few labs have developed different methods for halal analysis such as tracing of polypeptide, triglycerides, antibody/antigen pairs, porcine uniqueness protein and so on.

According to Fig 1, parameter testing for

SOURCE: DRUG TARGET VIEW/DRUGTARGETREVIEW.COM



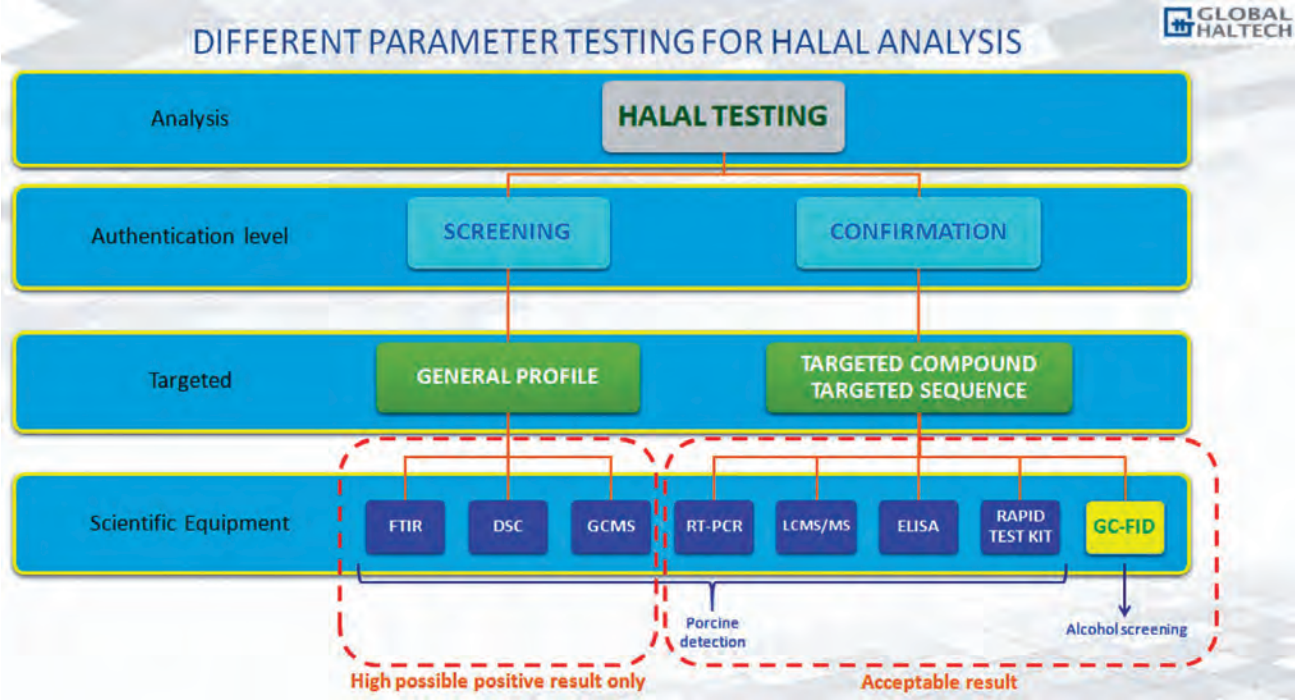
Halal

analysis:

DNA is not the only solution

There are lots of ingredients or finished products in the market which do not contain DNA

FIG 1



Halal test can be divided into two authentication levels, screening and confirmation. Universities and research institutes usually use the screening level under the R&D phase towards getting the best markers or best methods for halal analysis. The technique used under the confirmation level is a reliable method. Scientific equipment used and process applied under confirmation level are RT-PCR for DNA test, LCMS/MS for polypeptide test and ELISA/Rapid Test Kit for antibody/antigen test. Thus, when we are facing a problem with sample receive to the lab with no more DNA contained, the alternative methods as mentioned above are useful. All those methods have been verified and undergo a validation process before proceeding as a valid method for halal analysis. Some of those methods even has been accredited ISO17025. Halvec lab, for example, has been accredited ISO17025 for Halal analysis and the parameter that has been listed under scope of analysis are DNA test and ELISA/Rapid Test Kit.

The decision that either DNA or other alternative method is the best for finished

products received in the lab is based on the list of ingredients contained in the finished product. This would be identified by lab staff. In some instances, some of the finished products may require more than one test method as products may contain animal-based sources from different body parts of an animal.

The table in Fig 2 can show the details.

The details in the above table are not theories but happened for finished products received by labs for halal analysis. For some products received by Halvec Lab for halal study, the DNA method can't be used to determine whether the products contain porcine-based sources or not. But when using ELISA method, the result is evident to prove that the finished product contains porcine-based sources. By choosing the appropriate manner, the halal or haram status of finished products can be clearly decided. Hence, it will give authorities higher confidence for the halal certification process.

In the list of comparing testing methods used in Fig 3, products such as vaccine and Banana jelly gummy porcine are not detected when using DNA test method. In contrast,

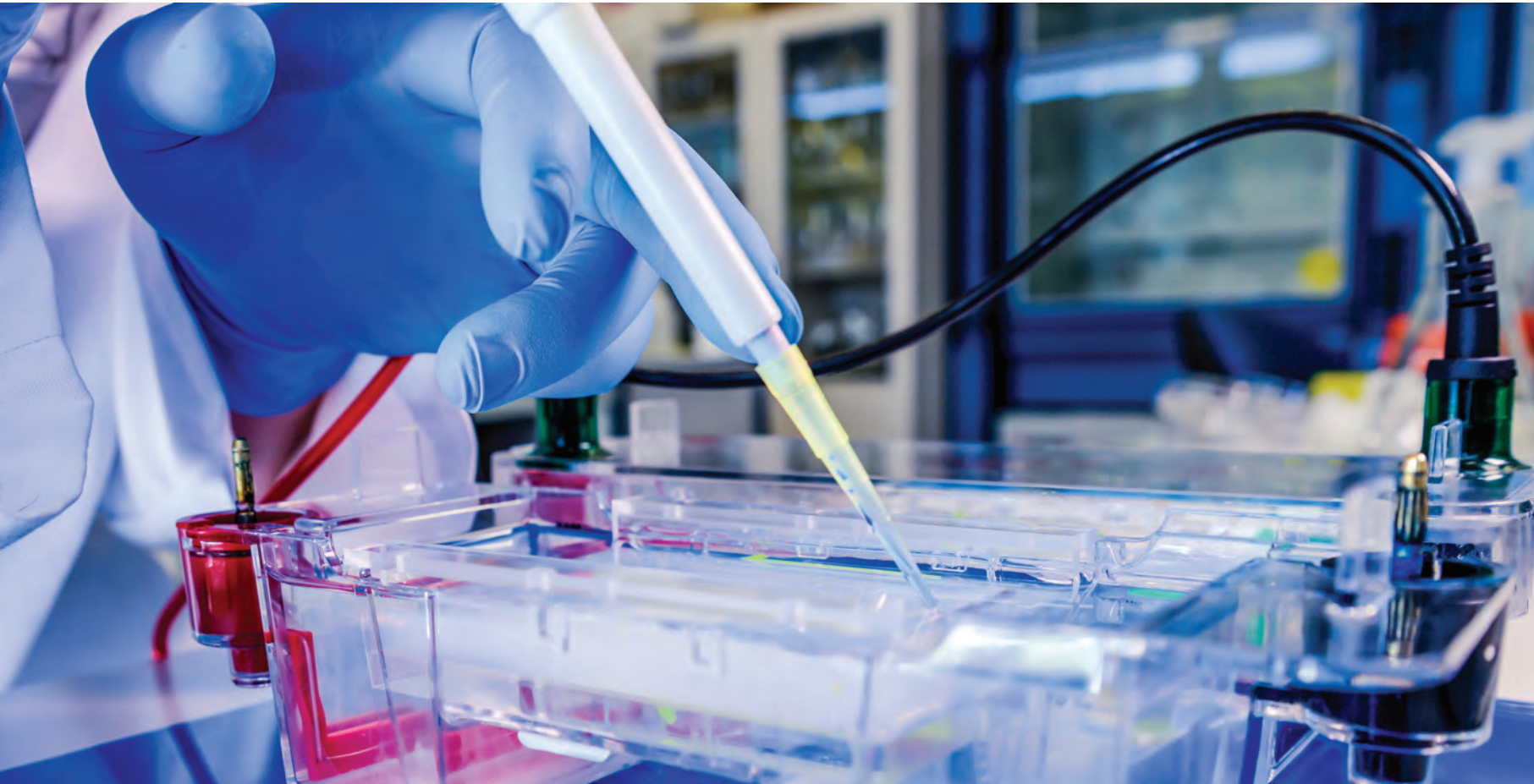


FIG 2

DIFFERENT PARAMETER TESTING FOR COSMETIC PRODUCT						GLOBAL HALTECH
	Cream	Lotion	Serum	Lipstick	Soap	Parameter test
Collagen	√			√	√	DNA / Polypeptide
Gelatine	√	√	√	√	√	Polypeptide
Oil	√	√	√			ELISA
Fat	√	√		√	√	ELISA
Blood derivatives			√			DNA/ELISA

FIG 3

METHOD USED FOR HALAL ANALYSIS					GLOBAL HALTECH
No	Tested sample	Doubtful ingredient	Parameter Test		
			DNA (RT-PCR)	Immunoassay (ELISA)	Polypeptide (LC-MSMS)
1	Vaccine (positive product)	Gelatin	Not detected	Detected	Detected
2	Banana Jelly Gummy	Gelatin	Not detected	Detected	Detected
3	Glycerin (positive product)	Glycerin	Not detected	Detected	-
4	Heparin (positive product)	Heparin	Not detected	Detected	-
5	Tortilla (fried using lard)	Lard	Not detected	Detected	-
6	Streptokinase	Enzim Streptokinase	Not detected	Detected	-
7	Lip balm peppermint (positive product)	Fat & collagen	Detected	Detected	-
8	Aging soap (positive product)	Fat & collagen	Detected	Detected	-
9	Pork fat	Fat	Detected	Detected	-
10	Pork oil	Oil	Not detected / inconsistency of result	Detected	-

Thus, can we still say DNA is the only solution for halal analysis? The honest answer is even though DNA method is the most established method and the only one allowed by authorities, we still need to think of alternative ways to trace porcine in the item in which the DNA no longer exists.”

the result is detected when using ELISA and polypeptide methods. As for glycerin product, porcine-based ingredients can only be identified using ELISA test but can't be detected using DNA and polypeptide methods. In other merchandise such as lip balm, ageing soap and pork fat, both DNA and ELISA methods can be used for tracing of porcine-based ingredients in the finished products.

So, it is obvious here to say that the method picked is essential to ensure halal and haram status. The method of analysis chosen depends on the ingredients in the finished products. This is also supposed to be aware by authorities that the method for Halal analysis is not just using DNA test, but has to extend to other alternative methods as long as the method has been verified, validated and ISO17025 accredited.

Halal science is always there to assist with halal certification. Halal science can help to get trust. The trust comes from stringent verification as the integrity can be based on trust but verified. That's the importance of halal science. That's the value of the halal logo, and that's the beauty of Islam. Halal is brought by Muslims, but for Muslims and non-Muslims. [h](#)



BY AZMI ABD AZIZ
Technical Assoc Director, Global Haltech

Matter of choice

Muslim tourists can decide on halal-concept hotels and halal food in Malaysia

MALAYSIA, through the efforts of government agencies and industry, has positioned itself among the leading countries considered as Muslim-friendly destinations. Malaysia developed halal tourism as a promising niche to attract more Muslim tourists to the country. Due to the variety of Islamic offerings, it emerged as the right country for tourists who care about Islamic values not only as a practice in their daily lives but also as they travel. It has a rich Islamic heritage as well as halal food, Muslim-friendly people and wide Islamic environment, which provides Muslim tourists with good Islamic experiences.

Islam is the official religion in Malaysia, but other faiths are allowed to be practiced. Temples, mosques and churches are often in the same area, which shows high understanding and respect among Malaysian citizens. Over 60 per cent of Malaysians are Muslims, followed by Buddhists (19 per cent), Christians (9 per cent), Hindus (6 per cent), and Confucians (6 per cent).

Malaysia supports multiculturalism through celebrations such as Eid-ul Fitr (Hari Raya Aidilfitri) for Muslims, Chinese New Year, Christmas and Deepavali.

The Asean Travel and Tourism competitiveness Report (2012) listed Malaysia among the top 10 countries, where 25 million tourists visited Malaysia in 2011. According to Dogan (2010), Islamic Tourism is an activity by Muslims for relaxation and entertainment in hospitality organisations to attract Muslims to a particular destination by applying Islamic principles. Islamic tourism strictly follows Islamic values. It is a new ethical dimension of tourism which attempts to include the aspect of ethics.

WHAT ATTRACTS MUSLIM TOURISTS TO MALAYSIA?

Firstly, it is the availability and easy access to a wide variety of halal food (including fast food outlets) which are certified by JAKIM, complying with MS1500:2009 Halal Food - Production, Preparation, Handling and Storage - General Guidelines. For Sharia-compliant Hotels in Malaysia, MS1900:2014 - Quality Management System requirements from the Islamic Perspective and MS2619:2015 Muslim Friendly Hospitality Services - Requirements are practiced. Other quality systems/standards for product/services such as Good Manufacturing Practice (GMP)/Hazard Action Critical Control Point (HACCP)/Good Hygiene Practices (GHP) /"MakananSelamatTanggungjawabIndustri" (MeSTI) etc. are also part of halal compliance. This is considered one of the most important factors that influence Muslim tourists to choose a particular destination in Malaysia, and it directly associates with satisfaction. It is compulsory for more religious Muslims tourists which affects their level of comfort.

Choice of Hotels in Malaysia is influenced by halal food which meets the halal standards, Food Safety and Quality standards. More religious Muslims ensure there is halal food available for them to consume during their stay.

The service quality provided by the hotels



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for Muslims was found to have a direct influence on tourist’s satisfaction. (Khan et al., 2013). Tourists will visit again or share their good experience on excellent quality services that they received to their friends.

Religion-affiliated sites near a hotel or throughout the destinations have a significant impact on a Muslim tourist’s choice of travel destination and hotel. Precious Islamic artefacts around the hotel or frequent travellers’ destination such as mosques, Islamic architectural beauty and museums of Islamic arts are considered important factors when it comes to choosing hotels. Islamic arts and Architecture were found to have a significant impact on a Muslim tourist’s choice of hotel and travel destination (Hashim et al., 2007).

Also significant is the availability of prayer facilities at tourist spots and public premises (hospitals, offices, R&R, shopping malls, theme parks, offices).

Muslim-friendly travel packages including those of seasonal festivities, i.e. Ramadan, Eid-ul Fitr and Qurban, Muslim-friendly healthcare facilities throughout the country, precious Islamic artefacts around the country are also considerations.

Such Islamic attributes of travel destination have been found to have significant influences on Muslim tourists’ satisfaction. There is a substantial relationship between halal food availability and tourist choice of hotel and comfort. This development, however, comes with its issues and challenges

which hotels in Malaysia face.

HALAL CONCEPTS

The concept of Halal Hotel includes services, financing and other activities designed to attract and are carried out to comply with Islamic laws and regulations. Muslim tourists’ needs are strictly addressed. Islamic tourism is about following all the Islamic rules and Sharia in providing the services. This includes providing Halal food, prayer facilities, Muslim-friendly tour packages, religion-affiliated sites and general morality. Besides that, other quality standards are established and put in place to maintain the consistency of halal practices and integrity. These factors seem to influence Muslim tourists’ satisfaction directly.

According to Kamaruddinet. Al, (2012), Muslim tourists decide where to stay in Muslim countries as well as for religious motivation depending on seeking for pleasure and blessings from Allah (God) to avoid wrongdoings, to travel to those places to satisfy God and for their leisure. Also, Muslim sites are considered one of the key elements for such religious-based travellers. Malaysia is moving forward to get this recognition and to become a halal centre for Muslim visitors/travellers around the world.

CONCLUSION

Islamic tourism and Sharia-compliant hotels in Malaysia and related quality system have received lots of interest in travel tourism

The key in Malaysia’s success is that a government-led commitment is required to activate the whole industry to make Muslim travel as a priority market for the destination.

with the growth of the Muslim population. The travellers from the Middle East and other Muslim countries have indirectly and directly forced some of the leading tourism industries to consider what is halal and non-halal. Suppliers in the Malaysian sector with halal certification and practice of Sharia-compliant hotels as well as accommodations guidelines started promoting their hotels to attract Muslims, signalling that they fully comply with the religious needs of Muslims. Some of the factors that influence Muslims who practice, understand and wish to follow Islam have been taken into consideration, and the tourism sector is addressing their needs in the name of Islamic Tourism.

The key in Malaysia’s success is that a government-led commitment is required to activate the whole industry to make Muslim travel as a priority market for the destination. This has led to it becoming the best destination for Muslim visitors in the world with all facilities and services. However, being one of the top players in the Muslim travel market does not come without any challenges. Malaysia has to plan very carefully and strategically to market itself among the Muslim market and at the same time to overcome the sentiments and prejudice by the non-Muslims towards the image of Malaysia as an Islamic country. This is very important so that the Malaysian tourism industry will not only depend on Muslim travellers, but also tourists from all over the world. [h](#)



SINGAPORE has a diversified economy and generally welcomes complementary businesses, and this includes halal markets, integrating Islamic finance to all Muslim-friendly business sectors.

Despite having only a 14 per cent Muslim population, the halal industry on the island Republic looks promising.

The impact of the recent outbreak of Covid-19 has caused weaker external demand outlook for the global economy. But new opportunities are arising from more usage of online sales and services.

One notable segment that can capitalise on the rapid growth of the halal industry is Islamic finance. It is worth noting the Singapore Government is mindful of the complementary role of Islamic finance to the current banking industry.

Even a decade ago, Emeritus Senior Minister Goh Chok Tong had mentioned that Singapore could not be a complete international financial centre unless it offers Islamic finance as well.

Of late, Islamic finance has become more social media visible.

A recent collaboration of Islamic finance practitioners, Islamic religious schools and secular students in Singapore saw the formation IF@SG group via WhatsApp social media, with a mission to be the main source of reference for the Muslim community in Singapore on Islamic finance.

Where crowd funding is concerned, many such initiatives are done by Kapital Boost, Ethis, Launch Good and Global Sadaqah, for personnel or business entities in Singapore to raise funds, enabling social financial inclusion soon.

While the Monetary Authority of Singapore is regulating both the Islamic and conventional banking sectors, the Islamic Religious Council of Singapore (MUIS) has mandated Warees Halal. It is a one-stop centre that brings holistic solutions to businesses through its halal advisory, capacity building, international certification and trade-link services.

DIGITAL TECHNOLOGY

In terms of digital technology, Singapore always tops in the Asian Digital Transformation Index. Despite the economic uncertainty due to Covid-19, the Singapore Government still provides financial support to help enterprises adopt digital technology.

Through ICT, cross-border communication is accessible. For example, Wahed Invest, based in the United States, can expand its robo-advisory services about Islamic value-based investing to countries like Singapore.

Globally, the four leading global emerging

Prospects

of halal businesses in Singapore

Islamic finance has become more social media visible



technologies are artificial intelligence, block chain, cloud computing and big data. MUIS, for one, has embarked on Halal Quality Management System, benchmarked against ISO and HACCP.

Recently, two local companies successfully applied blockchain to gain a comparative advantage:

- WhatsHalal has developed an enterprise solution platform aimed at helping companies to ease application processes for halal certification, with a primary focus on food companies.
- OneAgrix can verify the authenticity of a manufacturer's halal certificate before potential buyers make their purchases. Data is vetted and secured via blockchain that assists with combating food fraud and counterfeiting.

Also, due to Covid-19, online grocery deliveries have boomed. They include NTUC Fairprice, Giant and Sheng Shiong while HAO Halal Hub supermarket has enabled online purchase using PayPal.

Singapore supports United Nation's 2030 Agenda and the 17 sustainable development goals and its strength lies in sustainable urban management and water management.

These are vital components of efficient governance of a country aligned to siyasah syar'iyah. The National Programme Council has analysed how these activities are linked to those SDGs whose values are strictly inter-related to the maqasid of Shariah.

Besides, in line with the spirit of Islamic values of environmental protection and conservation of natural resources, the

Singapore government aims to develop a low-carbon economy with clean energy and green transportation with many projects to cater to these are currently underway.

In the halal travel sphere, Singapore-based CrescentRating is the world's leading authority on halal-friendly travel with an online platform and has contributed several models to strategic thinking in halal tourism.

The Singapore Tourism Board, a government agency, has been working with CrescentRating and Have Halal Will Travel to target Muslim travellers in Asia.

PROGRESSIVE COMPONENT IN THE GLOBAL ECONOMY

The halal market has always emerged as a progressive component in the global economy, with both Muslim and non-Muslim consumer base increasing every year. Amid uncertainties post-COVID-19, halal products & services and Islamic banking and finance should complement each other to potentially provide stability in GDP growth.

Eventually, Singapore needs an ecosystem to support holistic halal businesses.

While acceptance may be low in such a Muslim minority country, and things may seem fragmented due to lack of a national coordinating body, the economic prospects of a halal economy, even as a niche in a secular country, is promising.

Singapore essentially has the ingredients to better manage the economic headwinds through a bottom-up approach in Singapore.

If a centralised business enabler does not materialise, all the players have to synergise to support one other - for their customers, for the economy, and the nation.

Having an open economy with well-developed infrastructure and logistic network, Singapore has the potential to develop a halal hub, serving its halal industry and exporting to the region.

A leader in Islamic Social Financing

Finterra is expanding into supporting community land for better value-added activities such as tree-planting

FINTERRA is a leading technology-based company providing blockchain-based Islamic applications that address global issues. It was established in 2017 and currently has a presence in Malaysia, Singapore, Hong Kong, the UAE and India with plans to expand into Africa and the rest of the Middle East.

Globally, Finterra promotes community growth and advocates for the mass adoption of the groundbreaking blockchain technology, serving as a “Social Solution for Blockchain”. Its ecosystem comprises core banking, digital banking and blockchain solutions developed to bridge the gap between users, merchants and financial institutions.

Finterra’s flagship products, the WAQF Chain & Ensany Sadaqah Chain have both been developed to revitalise the Islamic Social Economic system for the digital age using blockchain technology. With relevant regulatory compliance built into the products and services, both the Waqf & Sadaqah Chain solve core challenges in unlocking and integrating options for capital raising, Waqf management and asset management. It is now heading towards supporting community land for better value-added activities such as tree planting.

@Halal spoke to Finterra Managing Director Satesh Khemlani on what lies ahead for the company.

What is the role of Finterra as one of the Fintech companies involved in the development of Islamic Social Finance?

Finterra is one of the first of its kind to use Financial Technology (Fintech) to achieve Islamic Social Finance. By using technologies such as blockchain, it brings Islamic Social Finance to a broader general public by making it more accessible through its platforms.

We know that Finterra is the leading technology-based company providing blockchain-based Islamic applications that address global issues. Can you tell us more about blockchain technology and how blockchain can be integrated into Islamic Financing and support Project Financing compared to the current standard practice?

First of all, blockchain technology is a decentralised ledger that keeps a record of all transactions that take place across a peer-to-peer network. Although, complex, most individuals & organisations have started adopting it in today’s world due to its many benefits such as transparency, security and immutability.

With regards to how blockchain can be integrated into Islamic finance for project financing, we are funding a previously untapped asset class (waqf lands) using blockchain technology. Blockchain can be a trustable means to help tokenise this new asset class. That, in turn, provides partial ownership through tokenisation to the investors using the blockchain trust mechanism.



Finterra Managing Director Satesh Khemlani.

Can you elaborate more about Shariah compliance in blockchain technology? How can shariah-compliant funds be utilised in project financing, and what is the mechanism? Finterra has spent years in conducting thorough research in shariah-based financial instruments for project financing. We have come up with financing tools which adhere to Islamic finance instruments such as Sukuk, Madarabah and Musharakah. We have also created new ways to use blockchain technology to govern these instruments in a project financing ecosystem. In essence, we have come up with a microfinance ecosystem which uses blockchain to create, grow and regulate shariah-based Islamic social finance instruments for project financing.

Waqf is recognised as the most notable expression of Islamic philanthropy. Can you explain more about Waqf and how Finterra implements Waqf in creating and managing the wealth of Muslims? And at the same time, does it benefit non-Muslims?

Waqf is indeed philanthropic. However, one crucial point is that through specific instruments, it can also be a wealth-generating tool not only for philanthropy. Finterra has created a technology platform which acts as a marketplace for Waqf projects which are both wealth-generating and with philanthropic objectives.

Is crowdfunding also part of Islamic financing?

Yes, it has always been part of Islamic social finance. It is one of the significant strands which differentiates debt-based finance with traditional Islamic finance.

We understand Finterra is heading towards supporting community land for better value-added activities, such as tree-planting. Can you elaborate on this initiative?

Yes, we have embarked on a programme working with timber-related agencies,




We have embarked on a programme working with timber-related agencies, where for every US\$100 donated by a person to charitable causes listed on our platform, Finterra will match it by planting a tree. It is something to be proud of and which is working well as it helps support the causes of the needy while also helping the environment.”

— Satesh Khemlani

where for every US\$100 donated by a person to charitable causes listed on our platform, Finterra will match it by planting a tree. It is something to be proud of and which is working well as it helps support the causes of the needy while also helping the environment.

What is your opinion on sustainability? How do you strike a balance between social, economy and environment in your organisation?

Through our technology platform, Muslims and non-Muslims can sustainably invest in projects, benefitting society and the environment. The projects are devised to offer environmentally sustainable business opportunities to socially responsible people to invest in such projects that make an impact and support the UN SDGs.

The whole initiative is to make the society to invest in projects driven for the betterment of the environment while providing them with adequate profits in the process. The creation of a win-win situation improves these people with financial income while reducing their carbon footprint and global warming. 



@glam.halal

An activist at heart

The utmost joy in life for Heliza Helmi lies in providing a helping hand for the community

BY CAMILIA REZALI

NUR HELIZA Helmi, or better known as Heliza Helmi, is a singer, actress, motivator, TV host and activist.

She has a knack for seeking extraordinary opportunities. Ever since she was little, she has participated in numerous contests and tried everything under the sun, be it a sack race during kindergarten, dancing, singing, poetry presentation, public speaking, debate or kayaking. And get this - Heliza was even a silver medallist in a national taekwondo competition.

But it was her participation in one of Malaysia's popular reality TV show that thrust her into the limelight. Her singing talent saw her winning the award for New Popular Artiste during the 21st Anugerah Bintang Popular Berita Harian in 2007. Later she went on to being crowned the Best Female Actor (Syurga Cinta) at the 22nd Filem Festival Malaysia. In the 2014 Anugerah Bintang Popular Berita Harian, she was recognized as the Most Popular Female TV host. Today, Heliza has definitely what it takes and is an influential artiste with 1.9 million followers on Instagram.

@glam.halal had the opportunity to speak to Heliza where she shared her values, experience and future endeavours. Read what keeps this ever-cheerful 34-year-old lady going!

Do share with us about your life before fame.

I hail from Kuala Terengganu, lived in Terengganu until Year Five and then moved to Taiping, Perak from Year Five until the second year of secondary school. After that, we moved to Tawau, Sabah where I completed high school right up to university. When I was in Sabah, I studied at Matrikulasi Labuan and later continued at Universiti Malaysia Sabah (UMS).

It was during university days that I got involved with a reality TV programme. My schedule has been very tight ever since. For my studies, I always hoped to attain a Dean's List Award. But only after a long wait, apart from my side career, did I achieve it. From that moment I realised success was not measured by the amount of time we have but measured by how we use it.

What would you say is the trait that defines you the most?

I would consider doing things that add value to other people. As you may have noticed, most of my involvement today concerns my work as a humanitarian activist. I have a deep love for volunteer work whether it is a humanitarian crisis in Syria, the Rohingya, Palestine or something smaller like helping a friend in need. That is indeed my soul.

What influenced your interest in the performing arts?

I was exposed to the performing arts since young. When we were in Sabah, my father would turn on the karaoke set on weekends and we would sing from morning till noon. I really enjoyed those moments. One time



when my parents were watching *Akademi Fantasia*, they suggested I go for an audition, and without expecting it, I got through the test.

Till today, I am still singing with my sister Hazwani Helmi as *The Helmis Warrior*. The Helmis produce songs with an Islamic message. Our latest song was released last year titled *Ayat Cinta Dari Tuhan*. We plan to release a new song soon.

Besides singing, you are also spotted at events and TV shows giving motivational talks. How did you start your career in this field?

The truth is, I’ve adored Dato’ Dr Mohd Fadzilah Kamsah since I was about five. I aspired to become like him, looking at the way he motivates people. I was so eager to become a motivator. I started purchasing CDs on motivators such as HM Tuah, Dr Tengku Asmadi, Dato’ Dr Fadzilah Kamsah and even Prof Izzi Ali. I replayed the CDs every now and then to learn how these motivators spoke. I also took notes when I went to see motivators during their events. I did not know where to start as a motivator, but this is what I can do now.

One day, I tried approaching several motivators. One of them was Amin Idris. He advised me to go for motivational training. I don’t think I could have done it without him. He has helped me so much, till today.

Being a motivator has been a dream come true for you. Would you consider sharing your challenges en route to becoming a motivator?

The struggle was real for me. There were moments when it took 3-4 days to prepare for a talk for a few minutes. I memorised word by word, did research and even asked for advice. It took me years to learn the art of speaking spontaneously. But I still have more things to learn as I am yet to master answering questions automatically. As a motivator, I need to take care of people’s hearts because sometimes we need to do as we preach. Now when I have a schedule that requires me to be like at five different states in a day, the chal-



lenge is allocating time for my family.

What is the highlight of your career as a motivator?

Getting the opportunity to meet with many people and receiving good prayers are some of the highlights. Apart from that, I got to travel around Malaysia and other countries. If not for these talks, I don’t think I would have discovered new places.

As mentioned earlier, you consider ‘doing things that add value for other people’ and that is your soul. What has been your journey like as a humanitarian activist?

I started as an ambassador for Aman Palestine and it was without my sister because she was still young. She later joined me as an activist for Muslim Care Malaysia, Muslim Volunteer Malaysia (MVM) and also Majlis Perundingan Pertubuhan Islam Malaysia (MAPIM).

There was a time where we were on a mission in one country and they said, “Thank you Malaysia. Malaysia is our hero”. You see, when we give a leg up for other people, their happiness is indescribable. In return, they hope for the best for our country and that alone makes me happy. I would say happiness is when you see other people happy.

Where do you stand as an activist under MAPIM Malaysia and Yayasan MyPrihatin?

My sister and I are already like family with MAPIM. Recently, we joined MAPIM as ‘mission coordinator’ where we plotted the

My sister and I are involved with MAPIM Malaysia in every step of the way. We share every hardship.

mission from A to Z. We are involved with MAPIM Malaysia in every step of the way. We share every hardship. If there are problems, they will inform us. We are there from hosting, promoting, collecting donations, doing video recording, video editing and scriptwriting.

On the other hand, we are also involved with Yayasan MyPrihatin where they provide donations for patients at Institut Jantung Negara (IJN). For every head scarf (my own production of scarves) sold, a portion is allocated as a donation. During this Covid-19 pandemic we donated PPEs to IJN. These donations will then be distributed to other hospitals.

Was your experience as a TV host a challenge?

I had always wanted to be a TV host since I was small because I am naturally a talkative person. That was my interest. I hosted *Sinar Itu Hadir Jua*, *SIS Istimewa Raya*, and *Man Jadda, Wajada*. The most “wow” experience was hosting *Rasa Halal Antarabangsa* where I got the chance to travel to another country. That was the most exciting moment.

The latest programme I hosted was *Dr Pokok*, showing on Berita RTM. It was something new for me. I got tongue-twisted trying to pronounce some scientific terms.

Where do you see yourself soon?

I want to perform on stage and act again. But I believe where I stand today is what He wants. If something is meant for you, it will remain yours. Besides that, I always thought of going back to writing and publishing my own books again. However, it may take some time to get that pace back.

For the time being, I am going full force as a humanitarian activist. I want to pour my heart and soul doing anything for the greater good of our community.

At 12, my neighbour, who was also my late tuition teacher, taught me one thing. He said, “If we want to succeed, we must find opportunities in any difficulty, not finding difficulties in any opportunity.” I have held onto his words till today. h



Marlyn Juliana and Anuar Halim had their nikah, or solemnisation, ceremony done via Skype amid Malaysia’s movement control order during COVID-19. Photo courtesy Anuar Halim.

Nikah by Skype

Coronavirus no match for love, or Malaysian religious authorities

BY RICHARD WHITEHEAD

ANUAR HALIM was determined not to spend another Hari Raya alone, five years after his divorce. The Malaysian business development executive had been expecting to tie the knot the month before Ramadan, and then celebrate Eid al Fitr as a married couple. Then, on March 18, an order restricting Malaysians to their homes was carried out days before his wedding to fellow divorcee Marlyn Juliana.

With deposits paid and celebrant booked, the couple was forced to put their marriage solemnisation ceremony on hold, perhaps missing Hari Raya altogether.

“I have been single for a long time now. But after a few relationships I finally got to meet someone I really like and we’ve dated for two years,” Anuar told Salaam Gateway.

“When we decided to get married, none of us knew that this situation was going to happen. It was a bummer for both of us that the wedding had to be called off.

“But we stayed positive, and kept telling ourselves that this was going to happen, no matter how,” he added.

WEDDINGS ONLINE

The couple kept in regular touch with the state religious department for Selangor, JAIS, to work out their options and lobby officials.

After a month of lockdown spent wondering when they might eventually tie the knot, the couple heard from a friend that some couples were being allowed to celebrate their weddings online using live-streaming.

On April 20, the religious department announced it would begin authorising solemnisation ceremonies, or nikah, to take place over video conferencing, as long as the couples had completed the formal process that is required before a marriage can take place.

Announcing the measure through the Selangor government portal, assistant director of JAIS’s family law division Nik Suhaila Nik Hussin, said: “We have no problem running this session during Ramadan, as long as movement restrictions have not ended.

“However, we advise couples not to violate



This initiative has been made available to couples who have fulfilled the application process. It is also based on their own request, as most couples have just chosen to postpone their weddings.”
— Suhaimi Ahmad Wakid

the movement order just to marry.” She added that couples would be sent a PDF copy of their marriage certificate. With 364 applications already received before the announcement, Malaysia’s first online wedding, between Mohd Syukor Misman and Fairina Jantan, took place immediately in the Sepang district of Selangor. The first day was not a complete success, however, prompting Nik Suhaila to note that unreliable wifi had proved to be a challenge. “The third marriage had to be repeated many times due to telecommunications coverage problems before it could be successfully resolved. “This is important because we need to make sure that the marriage process is in accordance with Islamic law,” Nik Suhaila added. “This initiative has been made available to couples who have fulfilled the application process. It is also based on their own request, as most couples have just chosen to postpone their weddings,” said Suhaimi Ahmad Wakid, the JAIS registrar of marriages, divorce and rujuk for the neighbouring Petaling district. Suhaimi told Salaam Gateway that ceremonies take place over Skype, with a celebrant officiating and two officers from the local JAIS office serving as witnesses. Up to seven couples a day can celebrate their wedding in Selangor. “Most people ask us if this format fulfils Shariah law. In simple terms, we adhere to the guidelines of the Selangor Fatwa Council for nikah. If the fatwa allows it, we will see it through,” he added.

EXCEPTIONAL CASES

The online nikah will only be available for couples during the lockdown, which extends to May 12 but was eased to allow offices and restaurants to open today. According to Suhaimi, it could still be an option in some exceptional cases, such as when a marriage application has been approved but the groom is stranded abroad, or “couples who need to get married urgently”. “We will consider the options based on each case as it’s presented,” he added. Elated, Anuar visited JAIS’s offices at the Selangor government complex in Shah Alam. “One of the officers took out a schedule and said there was a slot on April 28. I told them yes immediately. I’d take whichever slot was available. We were given number six,” said Anuar. When their turn came, Marlyn was joined on screen by her father and a wedding dress she had picked out before the lockdown was imposed. Anuar joined from his own home, accompanied by his brother, while the officials also had places on the screen. Seven were present at the ceremony, which lasted 20 minutes and was later shared on Facebook. The new bride expects to organise a formal celebration after social restrictions are lifted. “When the government decides to lift the ban and people can start walking around again, we will definitely have a small makan-makan with close family and friends,” she said after joining her husband on the line to Salaam Gateway. “Everyone has given us so much support, and they are so proud of us. The situation has not been very easy for us and they’ve given us a lot of motivation.” “Especially my dad,” interjected Anuar. “He’s a thrifty guy and I got two thumbs up from him because there was no money involved.” “But seriously, we are going to be looking back on this as one of the most memorable experiences in a lifetime.”



Launching the symposium is Dato' Mahmud. Looking on is Prof Dato' Dr Imran.

UNIVERSITI Kebangsaan Malaysia (UKM) through its Halal Pharmaceutical Business Initiatives (HPBI-UKM) in collaboration with Duopharma Biotech Berhad organised the ‘Halal Pharmaceutical Symposium 2020’ on Feb 25, 2020. The symposium was launched by Chairman of Halal Development Corporation (HDC) Dato’ Mahmud Abbas, Chairman of Halal Development Corporation (HDC).

The symposium, with its theme “Fostering a Vibrant Halal Pharmaceutical Research and Academic Community” was to generate more research community and academicians on halal pharmaceuticals. This is in line with their agreement on strategic collaboration for research partnership signed last year.

Duopharma is the first pharmaceutical company in Malaysia to obtain Halal Certification for Prescriptive Medicines based on the world’s first halal pharmaceutical standard, the MS2424. HPBI-UKM embodies UKM Graduate School of Business (GSB), the Faculty of Pharmacy (FFar), Faculty of Islamic Studies (FPI), UKM-UNIOEQ and Faculty of Science and Technology (FST).

These forms of collaboration between universities and industries is line with a call made by the Ministry of Education to achieve a greater educational and technological development, skill development as well as management skills.

According to the Deputy Vice-Chancellor of Industry and Community Partnerships of Universiti Kebangsaan Malaysia, Prof Dato’ Dr Imran Ho Abdullah, there were four research projects conducted, led by lecturers from GSB, FFar, FPI and FST. The research projects are fully funded through research grants provided by Duopharma totaling RM130,000.

“I believe the implications of these four research projects is important to the government especially the Ministry of Health (MOH) Islamic enforcement agencies, hospitals, clinics, pharmacies,

Pumping up

more halal pharmaceutical research

New innovations are needed for better optimisation of the halal value chain through collaborative events



Dato' Mahmud (middle) and Prof Dato' Dr Imran (left).

and also enhance the guidelines on halal medicines,” he added.


The image of the halal pharmaceutical industry needs to be portrayed with care because the management of the halal value chain is increasingly critical. New innovations are needed for better optimization of halal value chains through collaborative events with various parties.

Mahmud said, “At the moment, Malaysia’s contribution to the islamic global economy is only 0.47 per cent. Our contribution is a drop in the ocean. The growth of the halal pharmaceutical industry worldwide is huge. Its potential value of development

At the moment, Malaysia’s contribution to the Islamic global economy is only 0.47 per cent.”
— Mahmud Abbas

is wide. When we look through the Islamic Global Economy Report 2018/2019, the expenditure on pharmaceutical products by Muslims in 2018 was up to US\$92 billion. By 2024, the numbers are estimated to increase to US\$134 billion.”

The potential of the halal pharmaceutical is huge, but there is more work to be done by Malaysia. “Through this symposium, we will ensure there is a complete dissemination of information on the strategic development of the halal pharmaceutical industry. Major issues in halal value chain will also be put forth in order to have continuous improvements,” he said.

UKM and Duopharma are hoping the Halal Pharmaceutical Symposium 2020 will be a great contribution to the halal pharmaceutical industry in the country and be a small step towards bigger collaborations. 

Staying power of halal cosmetics

It's so much more than just a beauty trend

BY ANNAMARIE HOULIS

WITH THE growth of collective eco-ethical consciousness, “organic” and “vegan” labels on cosmetic packaging are ubiquitous. But there’s a third label that’s not necessarily green and nonetheless becoming ever more pervasive — “halal”.

According to a recent report by Grand View Research, the global halal cosmetics market was valued at US\$16.32b in 2015 and expected to reach US\$52.02b by 2025. Why the sudden uptick? The halal market isn’t trying to be the next health craze boasting the latest and greatest; instead, it’s filling a void in the industry for which there was always a demand.

Muslims comprise more than 23 per cent of the global population, according to a Pew Research Center estimate, and younger generations are emerging as conscious consumers. Their purchasing power has merely amplified the demand for a developing halal market and, as a result, companies are being pushed to diversify their product offerings. They’re more than willing to comply with halal certification requirements that are increasingly necessary to export to certain countries — so a lot more labels are being disseminated.

The term “halal,” as it applies to cosmetics, simply means products that have been manufactured, produced and composed of ingredients permissible under Islamic Sharia law. Other elements are deemed “haram”, meaning their consumption is forbidden. Cosmetics are usually applied topically. The skin is the body’s largest and most absorptive organ. Gwyneth Paltrow and other advocates of natural beauty products would be the first to remind you of that. So, it’s plausible that users still consume ingredients indirectly. Hence, many religious Muslims seek alternatives to mainstream makeup brands.

WORLDWIDE DEMAND

“The demand has always been there worldwide, especially in Muslim countries,” says Safia Ghanim, technical auditor and manager of the ISWA Halal Certification Department at the USA Halal Chamber of Commerce, Inc. “Halal isn’t another trend. For Muslims, Islam is our way of life, which includes consuming and using Halal products.

“In brief, halal cosmetics are products that must not have any of the following: human parts or ingredients thereof; any animals that are forbidden for Muslims [to consume] or

A halal lip cream.



Like INIKA, many halal brands are less focused on shelving seasonally attractive products, as beauty standards always change.



that are not slaughtered according to Sharia law; anything decreed as najis (defined as filth, including things that are themselves not permissible such as pigs and their derivatives, blood and carrion, fluids or objects discharged from humans’ or animals’ bodies, such as urine, excrements, blood, vomit and pus); alcohol from alcoholic drinks (khamar); contamination from najis during preparation, processing, manufacturing or storage. “All elements must be accounted for, such as the manufacturing procedure and the storage, packaging and logistics.” Many consumers confuse vegan products with being halal-certified, too. Indeed, vegan products do not contain any animal byprod-

ucts, but they can include alcohol. Likewise, some halal-certified brands use Islamic Sharia law-compliant ingredients. These perhaps wouldn’t be considered entirely ethical by brands that promote sustainability, like silicone-based polymers, dimethicone and methicone. Moreover, many companies “greenwash” with misleading or vague terms that make consumers think they are buying organic. But there’s a large, much more multifaceted certification process companies must undergo before they can slap on that halal label. “Certification is the only way for a company to export to certain countries or sell its products as halal. A company cannot claim

PHOTO: @PRETTYSUCI/INSTAGRAM

In brief, halal cosmetics are products that must not have any of the following: human parts or ingredients thereof; any animals that are forbidden for Muslims [to consume] or that are not slaughtered according to Sharia law; anything decreed as najs (defined as filth, including things that are themselves not permissible such as pigs and their derivatives, blood and carrion, fluids or objects discharged from humans’ or animals’ bodies, such as urine, excrements, blood, vomit and pus); alcohol from alcoholic drinks (khamar); contamination from najs during preparation, processing, manufacturing or storage.”

— Safia Ghanim



to be halal certified without a third-party certifier like ISWA.

“We audit the production facility as a whole, not just the products. All companies must have government-registered facilities... We currently require testing for porcine DNA and salmonella, and protocols for testing alcohol levels are currently in the works,” adds Ghanim.

Tracking down the sources of every ingredient and testing for traces of haram elements can take years. It is often accompanied by a fee — especially if brands want to pay for copyrights and trademarks to use certification logos. Brands must also undergo annual audits to renew their certifications.

HEALTHIEST MAKEUP BRAND

Take, for example, INIKA Organic, the self-described “healthiest makeup brand in the world,” which boasts the highest level of certifications. The 10-year-old Australian brand retails in 25 countries and just launched in the United States in April with a wealth of makeup choices. More than 50 per cent of its products are certified organic, and 100 per cent are certified vegan, cruelty-free and halal. But their threefold certification process was no easy feat.

INIKA never intended to get its halal certification from the Australian Federation of Islamic Councils. Still, in an effort to be both organic and vegan, it ended up excluding alcohol and animal extracts anyway, and it’s entirely cruelty-free.

“We were really trying to be as certified as we could in as many different aspects,” says

Regis Haberkon, INIKA’s president of sales and marketing. “When you’re completely vegan, it makes it very easy for them to check your ingredients.”

It may be easy to check the ingredients once products are made, but Haberkon says making them isn’t quite as simple. INIKA’s powders and eye shadows, for example, are moulded and slow-baked to avoid the use of harmful ingredients and haram compound-ing agents.

“It took us about three years to figure out a lipstick that would be certified organic and certified vegan,” he adds. “Nobody would do that. They’ll spend six months on the packaging to make it beautiful on the counter and figure out what’s the next colour for next season. That’s not what we do. Halal cosmetics fill a void in the market that was always there.”

Like INIKA, many halal brands are less focused on shelving seasonally attractive products, as beauty standards always change. Instead, they’re focused on being appealing to a demographic of people whose beliefs never change.

“There is a young generation coming to the market every year, so it’s going to be fed a 15 per cent average growth for the next five or maybe 10 years.

“And in a world where, in every single belief, people are trying to get more rooted, but it’s hard to keep bearings, trying to be more halal is something some want to do. So why not?” says Haberkon.

In 2009, the mother of four Salma Chaudhry was diagnosed with breast cancer

INIKA Organic, the self-described “healthiest makeup brand in the world.”

and wanted to embrace a more thoroughly halal lifestyle, too. Only upon getting the news about her health did she take a deeper dive into her lifestyle. She was shocked to unearth the harmful ingredients in her makeup collection. In an ample effort to make a serious lifestyle change, Chaudhry founded The Halal Cosmetics Company. Today, her products are manufactured in the UK. They are certified through the Halal Monitoring Committee, which is considered the most highly respected accreditation body in the UK.

THE MISSION

“Right from the start, our mission was to provide a choice and something suitable for anyone looking for halal cosmetics,” she says.

“We wanted a brand that is ethical in every sense. Our products are tested on friends and family. We do not believe in harming defenceless animals for the sake of beauty, and this is also prohibited in Islam. We also omitted parabens and SLS, which have been linked to causing health concerns.”

Chaudhry’s customers come from all over the world; she’s dispatched orders to Australia, Malaysia and all over Europe, and will be exporting products to several stores in the UK this month.

The majority of her regulars are Muslim women. Still, she also has an increasing number of consumers who simply identify with the brand’s ethical values. Or perhaps can relate to her personal backstory regarding their overall well-being.

“I don’t think women — myself included — even realised that the cosmetics we were using may contain haram ingredients,” she says. “As awareness increases, Muslims want to ensure that the products they use are halal for peace of mind. Trends do come and go, but halal is a lifestyle choice for Muslims.”

The online distribution sales channel is expected to grow at 18.2 per cent by 2022, according to Allied Market Research’s recent “Halal Cosmetics Market Report”.

“The challenge is to find the right partners, because each time you open a new market, the retailers challenge you to see if you’re going to stay for long. But a bigger and bigger portion of the business is direct-to-market and, as consumer awareness increases, people will buy online,” Haberkon explains.

And it’s not an easy undertaking, even for large and established beauty businesses. “Most key players in the industry are going to be late because going halal is an effort,” Haberkon says.

Online shops like Prettysuci, which launched in March and marketed itself as the world’s first online portal for halal cosmetic products, already hosts about 15 halal brands from all over the world, with 200 products. Scores of halal brands are popping up, many of which are sold online. Other notable companies include Clara International, Talent Cosmetic Co. Ltd., MMA Bio Lab, Saaf Skincare and Prolab Cosmetics, Martha Tilaar Group and IBA Halal Care. Even major brands like Shiseido and Estée Lauder have followed suit, acquiring halal certifications for certain products sold abroad.

All in all, the halal cosmetics industry is solidifying itself as far more than some sort of gimmicky or fleeting trend. However, it still remains far more prevalent outside the US than within it. But as we’ve seen in categories like natural beauty and K-beauty, increasing awareness can spur demand for products dramatically and rapidly. So for beauty companies with an eye toward the future, ramping up halal offerings may be a smart move to consider. 



Halal & Kosher,

are they interchangeable and exchangeable?

The Divine laws of Islam are indeed perfect as taught to us

MUSLIMS accept as sacrosanct the role of all the previous Prophets (peace be upon them) and the Scriptures with ultimate reliance on the final verse of the Final Revelation revealed to the Last Prophet (peace be upon him).
The verse states “... this day have I perfected your religion for you and completed my favour upon you and chosen for you Islam as your religion.” (Surah 5, Verse 3)
Despite this irrevocable determinate,

some believe that kosher equates to Halal and one can switch from one to the other when a “need” arises.
While there are commonalities and linguistic similarities in that kosher is a Hebrew word that means “proper or fit” and Halal is an Arabic word that means “permissible”, they are different entities in both meaning and spirit.
While it is known that pork and pork products are unacceptable for both, there are many differences that one may not be aware of such as: -

1. Islam prohibits all intoxicants while liquor in general is regarded as kosher. Grape-derived wines can also be kosher if manufactured under the supervision of a Rabbi. The kosher mark cannot make it Halal.

2. Gelatine is considered kosher by some Jewish authorities regardless of the source of origin. Muslims consider gelatine prepared from pork and non-Halal slaughtered animal origin as Haram. Therefore, food items such as marshmallows, yoghurts etc. are not automatically considered Halal with a kosher symbol.



3. Enzymes irrespective of their source are acceptable in cheese making and carry the kosher symbol, whilst enzymes of pork origin are Haram.


4. Jewish law permits use of pig-hair basting brushes in food preparation whilst it is Haram for Muslims.

5. Pig skin products may be used by Jews whilst it is forbidden for Muslims.

6. Islam considers the entire carcass of permitted animals as Halal while Jews cannot consume the hind quarter.

7. Jewish law requires recitation of a prayer at the beginning of the slaughter day while it is mandatory in Islam to pronounce the name of Allah on the slaughter of each animal.

8. For those who erroneously believe that Halal equates to kosher and vice versa and hence interchangeable and exchangeable, Jewish dietary law is explicit in not accepting Halal as kosher.

The Divine laws of Islam are indeed perfect as taught to us by the perfect Exemplar, the Noble Prophet (peace be upon him). Consumption of Halal is a key to one’s Salvation. 

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Restaurants, eateries, and street vendors all bear the 'Halal' mark to serve Muslims.

ASEAN and China – Finding a separate path

Forget Halal's 'pie'

ACCORDING TO data from the Ho Chi Minh City Investment and Trade Promotion Center (ITPC), the number of Muslims worldwide is 1.6 billion. Therefore, the Halal industry (which provides products and services suitable for Muslims) is thriving in the world, worth US\$2,300b each year.

In ASEAN, half of the population is Muslim. The Halal industry has become a potential industry and is continuing to grow.

Nguyen Thi Ngoc Hang, Head of Marketing Department of Halal Certification Office, said the Muslim market has excellent purchasing power and has a high demand for Vietnamese products such as agricultural products and seafood.

They are also willing to spend and buy halal products and services. This market does not have many technical barriers and tariffs. However, the products need Halal certification. A common misconception is that Halal foods are simple, just without pork.

Halal foods include the application of processes related to slaughtering, processing and other types of livestock and poultry such as chickens, ducks, cows, goats, sheep and even seafood.

For example, many people assume that seafood is Halal foods by default, but if seafood farmers are using non-Halal foods, this means the products they create are not Halal foods.

This is also the reason why Malaysian businesses do not import seafood from Vietnam, even though this is one of Vietnam's stable commodities, and Malaysia is a country that consumes a lot of seafood. Also, during processing, management must separate Halal

and non-Halal products.

A franchise consultant for the Malaysian government, Nguyen Phi Van, said the food market for Muslims was now very fertile. According to Phi Van, businesses need to change mindsets.

Currently, the largest Muslim population is in Indonesia. But entering this market is not easy because there are many legal and import barriers.



ASEAN and China markets have plenty of room for Vietnamese goods, especially potential market niches that Vietnamese enterprises have not been interested in a long time.

In the next 15 years, products and services imported into China will surpass US\$30,000b, and this is also considered an excellent opportunity for Vietnamese enterprises. However, for a long time, Vietnamese enterprises have been familiar with the concept of China as an easy-going market, while maintaining the habit of exporting through unofficial trade channels, thus increasing the risks, challenging to access information and lacking knowledge of regulations and market requirements.”

— Ngo Tuan, Chinese Consulate General in Vietnam.

Therefore, Vietnamese businesses first go to Malaysia as a “springboard” to other markets such as Myanmar and Brunei and then Indonesia.


There are many Halal certification organisations in Vietnam. Some enterprises in Vietnam claim to be halal-certified, but exports were returned due to non-conformity certificates. Therefore, for businesses to enter these markets, needs not only their own efforts but also the assistance of authorities.

LOOKING AT CHINA IN THE MIDDLE-HIGH SEGMENT

Like the ASEAN market, China is also a vast market for Vietnam's exports. According to statistics of Vietnam Customs, in the first 11 months of 2018, export turnover from Vietnam to China was more than US\$38.1b, up 23.2 per cent over the same period to Vietnam's average to other markets. Export items from Vietnam to China grew strongly and reached a value of over US\$1b with products such as vegetables, rubber, textile fibres and textiles.

Sharing with DTTC, Vo Quang Huy, Director of Huy Long An Co., Ltd, said Vietnamese farmers and businesses should change their mindsets about China, which is a natural and low-price segment. Vietnam has the added advantage of being very close to China, so the cost of shipping is also cheaper. Huy Long An's bananas are also entering this segment.

Agreeing with this view, Ung Ung Lam, Director of Global Import-Export Consultancy Company, also said the most open market wouldn't be accessible anymore if businesses do not change the way they conduct their transactions.

China is becoming a market with high requirements on product quality. Recently, some Chinese localities have issued regulations on traceability for some agricultural products of Vietnam. Besides, the Chinese side also tightened management of food safety and quarantine barriers. 

Optional or Imperative?

For or Against? That is the question

With food in abundance, have you stopped for a moment and examined your groceries?



FIFTY years ago when our mothers and sisters stayed at home, blended their own spices, baked bread, used fresh vegetables, slaughtered their own home-reared chicken, purchased meat only from the Muslim butcher known to the family, cooked and served wholesome sit-down family meals, then there would have been absolutely no need for certification. Today, the reality is that more women are in the workplace than at home. The concept of the family dinner is disappearing from many homes with many working couples grabbing their meals on the run. Ingredients, ready to prepare and pre-cooked meals are picked up at supermarkets and convenience stores, some of which remain open 24 hours a day.

A proliferation of restaurants too have mushroomed all aiming for this lucrative market of the working family with offerings not only of Halal meals but facilities such as wudhu (ablution), salaah (prayer) and family segregation (Purdah). To meet this explosive growth in food demand worldwide, fuelled further by globalisation, Man utilises industrial production techniques. Some 3,000 substances are deliberately added to food and drinks to increase their desirability. Another 10,000 compounds and combinations of these can be used during processing, packaging and storing of these products. Supermarket shelves and freezers overflow with an astonishing array of foods from all over the world.

With food in abundance, have you stopped for a moment and examined the groceries in

- your cupboard or the provisions in your refrigerator? How sure are you that everything is indeed Halal?
- Is the red colouring in the kid’s ice lolly derived from the crushed cochineal beetle insect?
 - Does the flour improver in your loaf of bread contain amino acids derived from human hair?
 - Have your French fries been coated with an animal-based shortening?
 - Do you know that the crumbing on fish fillet could be laced with chicken stock? Does the cheese you relish have a pork-derived enzyme?
 - Does the chocolate you crave for contain liquor?
 - Do you know that the cosmetic cream you religiously apply daily could contain human placenta and animal fat stearates?
 - Chicken fillets used in your savouries could be imported from plants that do non-Halal machine slaughter?
 - The braai sausage casing from your local butcher could possibly be from sources in Latin America with dubious Halaal standards?
 - A restaurant’s onion and mushroom sauce



- can contain white wine and veal stock?
- A hot chocolate sauce can contain rum alcohol?
 - The restaurants signature butternut soup may contain chicken stock?
 - The basting brush you use may be made from pork bristles?

If you can state with absolute conviction that you are aware of the composition of all the ingredients of a product including the flavouring, accept the validity of the Halal certificate issued, you are satisfied with the monitoring and auditing of the procedures and processes employed in the Halal chain including slaughter both locally and abroad, then by all means you would have no need for assurance from any Halal body as was the case 50 years ago.

However, for the rest of us who realise that it is impossible for an individual to control or have knowledge of every ingredient and the manufacturing process, who rely on an independent third party quality assurance, there can be nothing but a resounding YES to Halal certification to safeguard our Imaan.

The Prophet Sallallahu ‘Alaihi Wasallam predicted that *“There will come a time upon my Ummah when people will not be concerned about what they consume. it will not maner to them whether it is Haraam or Halaal.” It is further reported, “When such time appears, nane of their duas will be accepted.”* (Al Bukhari) h



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