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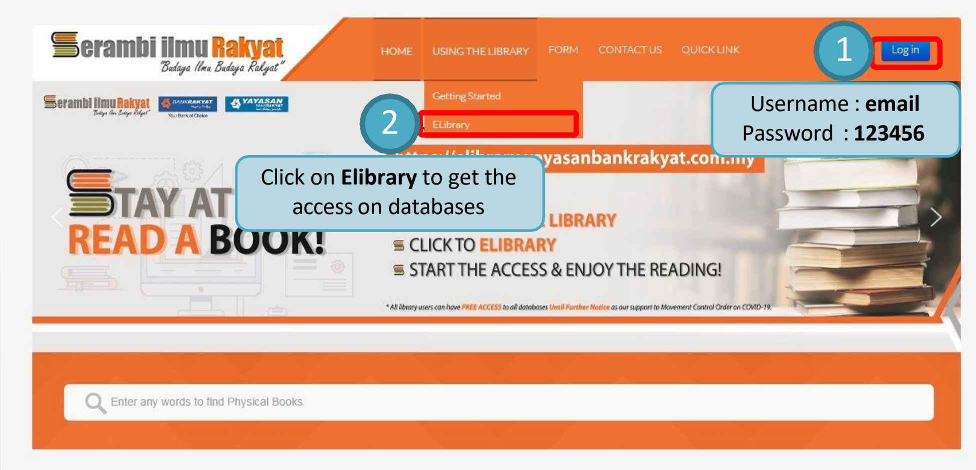

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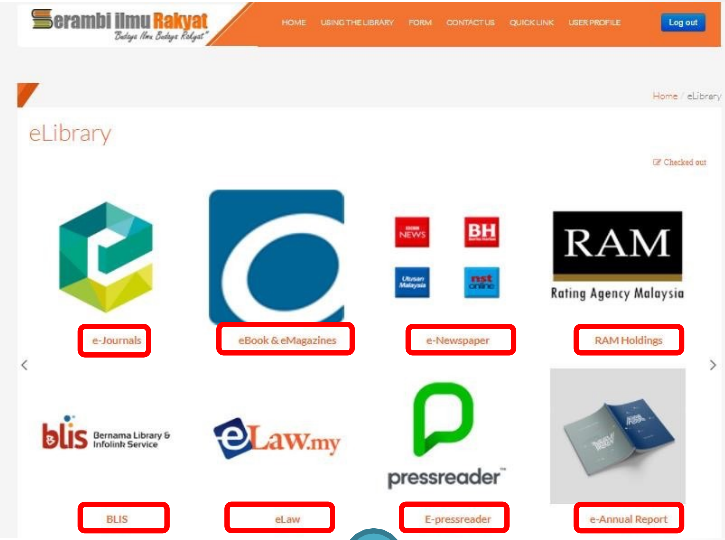

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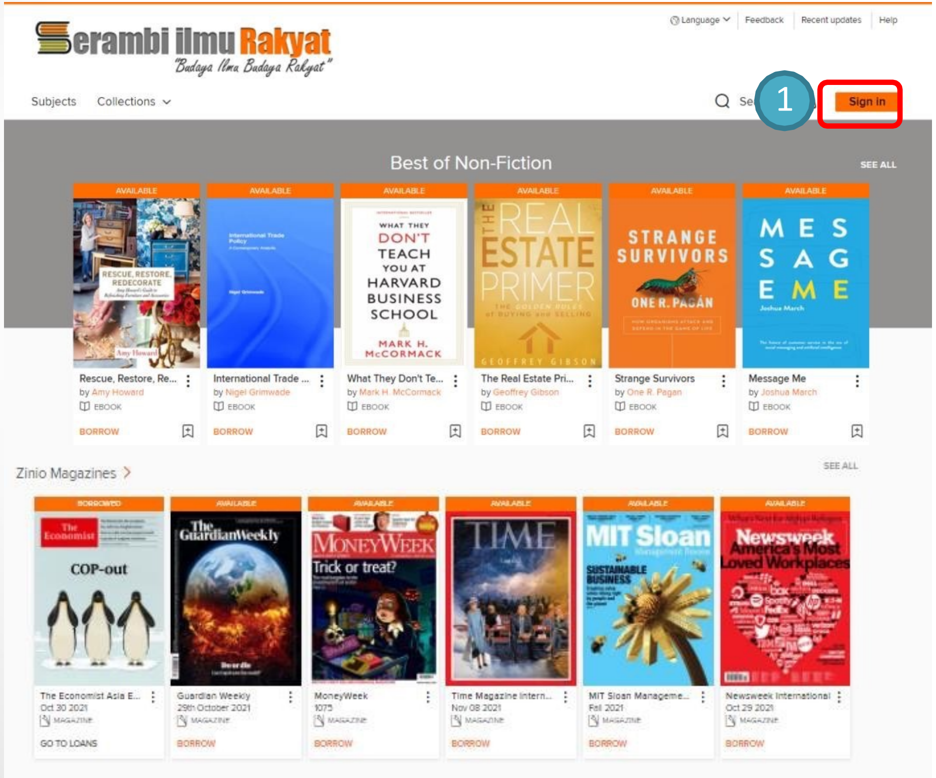

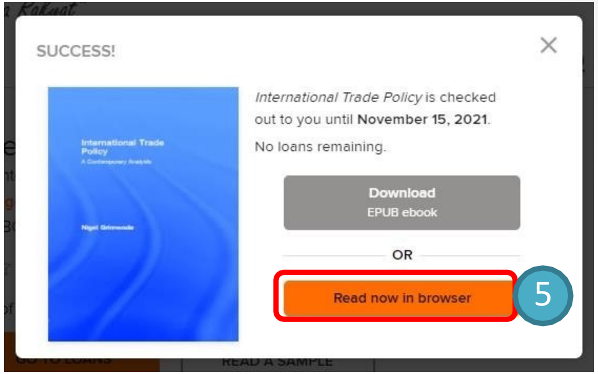

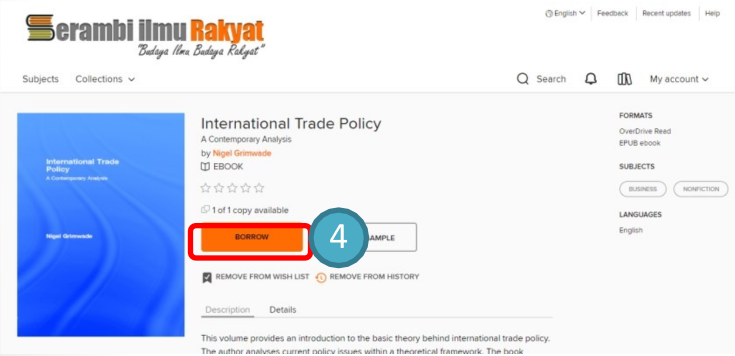

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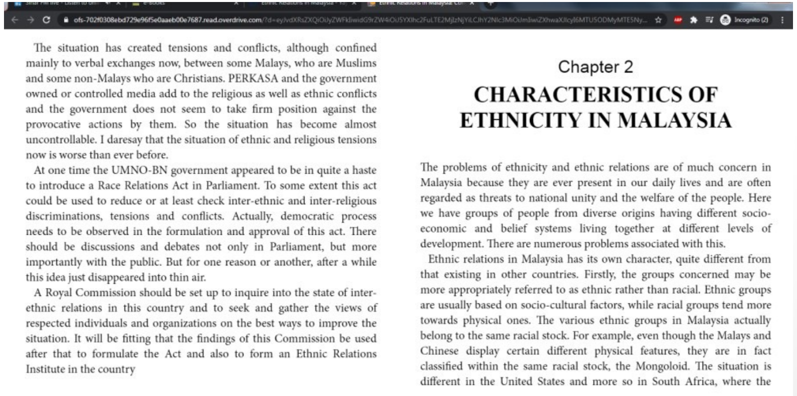

The situation has created tensions and conflicts, although confined mainly to verbal exchanges now, between some Malays, who are Muslims and some non-Malays who are Christians. PERKASA and the government owned or controlled media add to the religious as well as ethnic conflicts and the government does not seem to take firm position against the provocative actions by them. So the situation has become almost uncontrollable. I daresay that the situation of ethnic and religious tensions now is worse than ever before.

At one time the UMNO-BN government appeared to be in quite a haste to introduce a Race Relations Act in Parliament. To some extent this act could be used to reduce or at least check inter-ethnic and inter-religious discriminations, tensions and conflicts. Actually, democratic process needs to be observed in the formulation and approval of this act. There should be discussions and debates not only in Parliament, but more importantly with the public. But for one reason or another, after a while this idea just disappeared into thin air.

A Royal Commission should be set up to inquire into the state of inter-ethnic relations in this country and to seek and gather the views of respected individuals and organizations on the best ways to improve the situation. It will be fitting that the findings of this Commission be used after that to formulate the Act and also to form an Ethnic Relations Institute in the country

Chapter 2

CHARACTERISTICS OF ETHNICITY IN MALAYSIA

The problems of ethnicity and ethnic relations are of much concern in Malaysia because they are ever present in our daily lives and are often regarded as threats to national unity and the welfare of the people. Here we have groups of people from diverse origins having different socio-economic and belief systems living together at different levels of development. There are numerous problems associated with this.

Ethnic relations in Malaysia has its own character, quite different from that existing in other countries. Firstly, the groups concerned may be more appropriately referred to as ethnic rather than racial. Ethnic groups are usually based on socio-cultural factors, while racial groups tend more towards physical ones. The various ethnic groups in Malaysia actually belong to the same racial stock. For example, even though the Malays and Chinese display certain different physical features, they are in fact classified within the same racial stock, the Mongoloid. The situation is different in the United States and more so in South Africa, where the

2 Emerald

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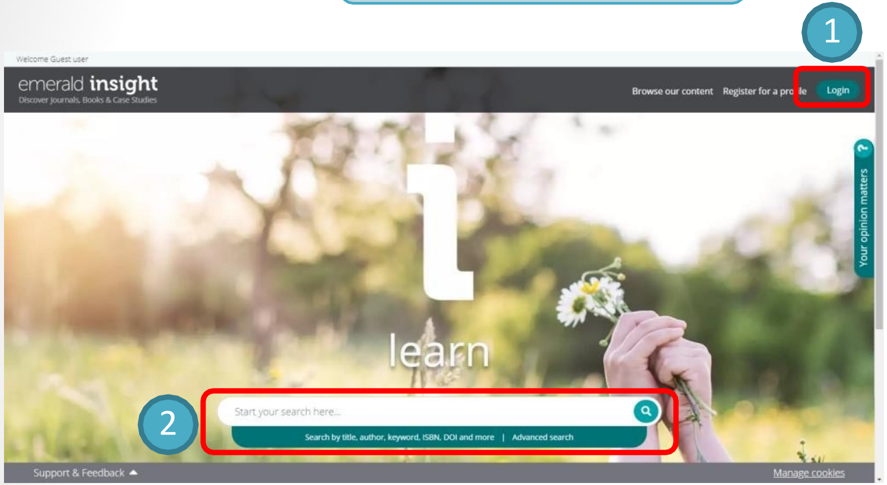

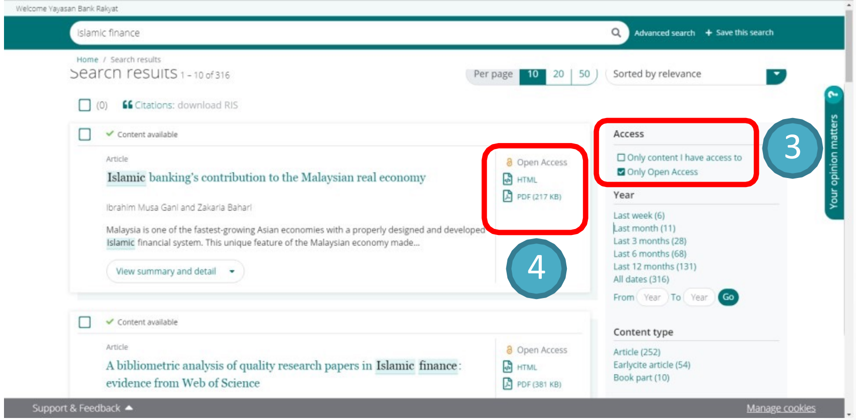

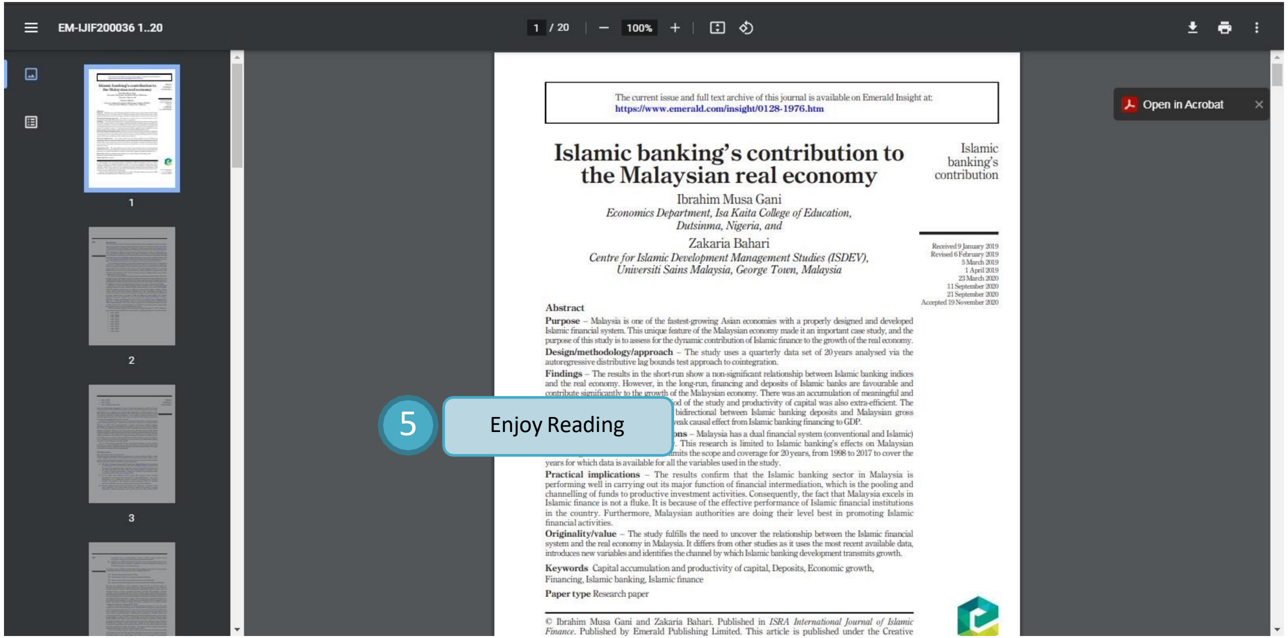

Islamic banking's contribution to the Malaysian real economy

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23 March 2020
11 September 2020
21 September 2020
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Abstract

Purpose – Malaysia is one of the fastest-growing Asian economies with a properly designed and developed Islamic financial system. This unique feature of the Malaysian economy made it an important case study, and the purpose of this study is to assess for the dynamic contribution of Islamic finance to the growth of the real economy.

Design/methodology/approach – The study uses a quarterly data set of 20 years analysed via the autoregressive distributive lag bounds test approach to cointegration.

Findings – The results in the short-run show a non-significant relationship between Islamic banking indices and the real economy. However, in the long-run, financing and deposits of Islamic banks are favourable and contribute significantly to the growth of the Malaysian economy. There was an accumulation of meaningful and ...od of the study and productivity of capital was also extra-efficient. The ... bidirectional between Islamic banking deposits and Malaysian gross ...weak causal effect from Islamic banking financing to GDP.

...ons – Malaysia has a dual financial system (conventional and Islamic) .... This research is limited to Islamic banking's effects on Malaysian ...mits the scope and coverage for 20 years, from 1998 to 2017 to cover the years for which data is available for all the variables used in the study.

Practical implications – The results confirm that the Islamic banking sector in Malaysia is performing well in carrying out its major function of financial intermediation, which is the pooling and channelling of funds to productive investment activities. Consequently, the fact that Malaysia excels in Islamic finance is not a fluke. It is because of the effective performance of Islamic financial institutions in the country. Furthermore, Malaysian authorities are doing their level best in promoting Islamic financial activities.

Originality/value – The study fulfills the need to uncover the relationship between the Islamic financial system and the real economy in Malaysia. It differs from other studies as it uses the most recent available data, introduces new variables and identifies the channel by which Islamic banking development transmits growth.

Keywords Capital accumulation and productivity of capital, Deposits, Economic growth, Financing, Islamic banking, Islamic finance

Paper type Research paper

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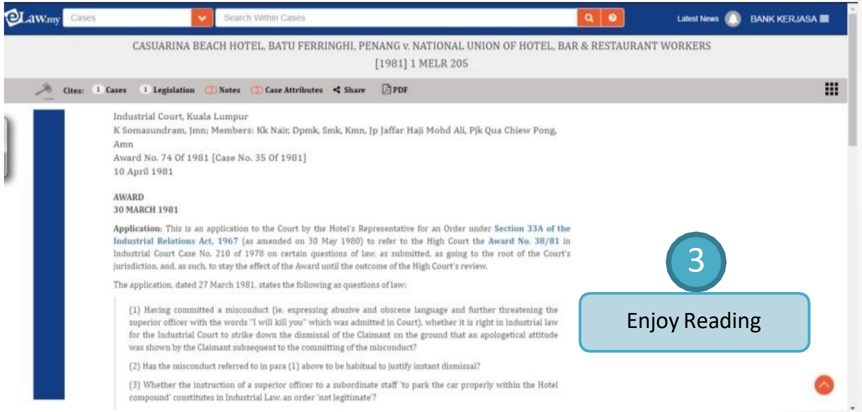

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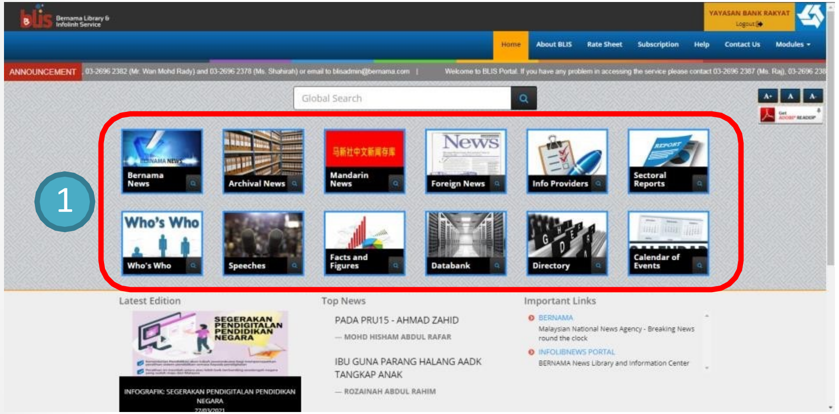

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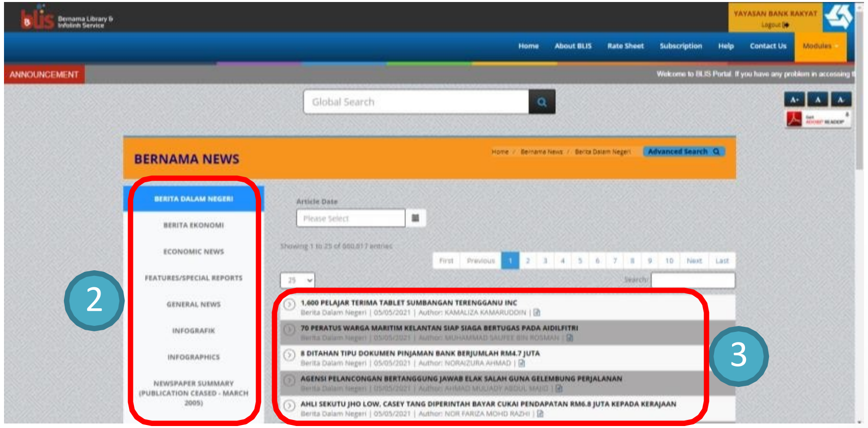

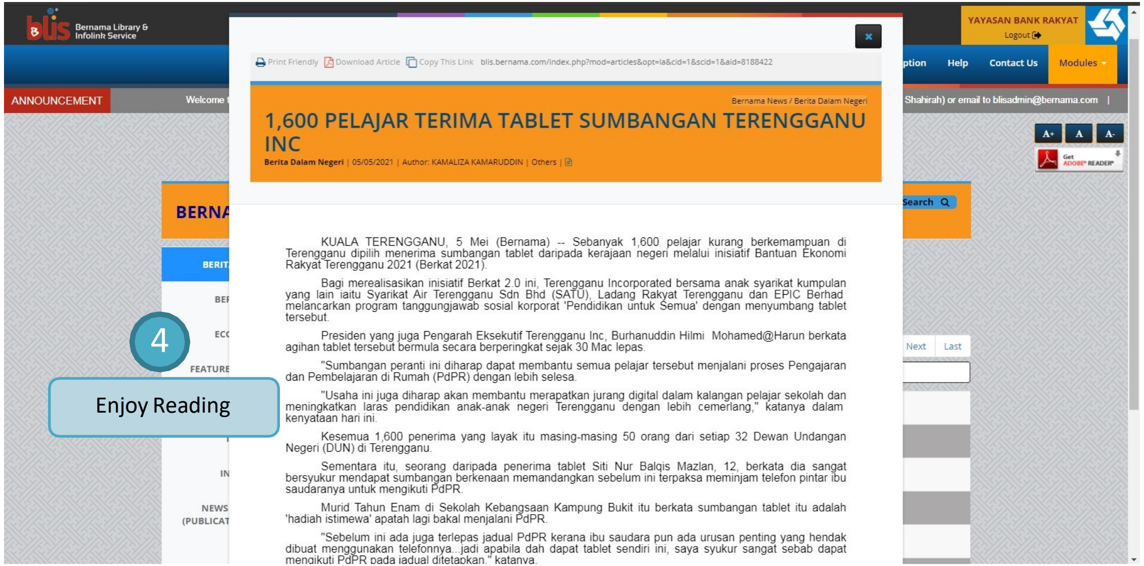

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Bernama News / Berita Dalam Negeri

1,600 PELAJAR TERIMA TABLET SUMBANGAN TERENGGANU INC

Berita Dalam Negeri | 05/05/2021 | Author: KAMALIZA KAMARUDDIN | Others |

KUALA TERENGGANU, 5 Mei (Bernama) -- Sebanyak 1,600 pelajar kurang berkemampuan di Terengganu dipilih menerima sumbangan tablet daripada kerajaan negeri melalui inisiatif Bantuan Ekonomi Rakyat Terengganu 2021 (Berkat 2021).

Bagi merealisasikan inisiatif Berkat 2.0 ini, Terengganu Incorporated bersama anak syarikat kumpulan yang lain iaitu Syarikat Air Terengganu Sdn Bhd (SATU), Ladang Rakyat Terengganu dan EPIC Berhad melancarkan program tanggungjawab sosial korporat 'Pendidikan untuk Semua' dengan menyumbang tablet tersebut.

Presiden yang juga Pengarah Eksekutif Terengganu Inc, Burhanuddin Hilmi Mohamed@Harun berkata agihan tablet tersebut bermula secara berperingkat sejak 30 Mac lepas.

"Sumbangan peranti ini diharap dapat membantu semua pelajar tersebut menjalani proses Pengajaran dan Pembelajaran di Rumah (PdPR) dengan lebih selesa.

"Usaha ini juga diharap akan membantu merapatkan jurang digital dalam kalangan pelajar sekolah dan meningkatkan laras pendidikan anak-anak negeri Terengganu dengan lebih cemerlang," katanya dalam kenyataan hari ini.

Kesemua 1,600 penerima yang layak itu masing-masing 50 orang dari setiap 32 Dewan Undangan Negeri (DUN) di Terengganu.

Sementara itu, seorang daripada penerima tablet Siti Nur Balqis Mazlan, 12, berkata dia sangat bersyukur mendapat sumbangan berkenaan memandangkan sebelum ini terpaksa meminjam telefon pintar ibu saudaranya untuk mengikuti PdPR.

Murid Tahun Enam di Sekolah Kebangsaan Kampung Bukit itu berkata sumbangan tablet itu adalah 'hadiah istimewa' apatah lagi bakal menjalani PdPR.

"Sebelum ini ada juga terlepas jadual PdPR kerana ibu saudara pun ada urusan penting yang hendak dibuat menggunakan telefonnya...jadi apabila dah dapat tablet sendiri ini, saya syukur sangat sebab dapat mengikuti PdPR pada jadual ditetapkan," katanya.

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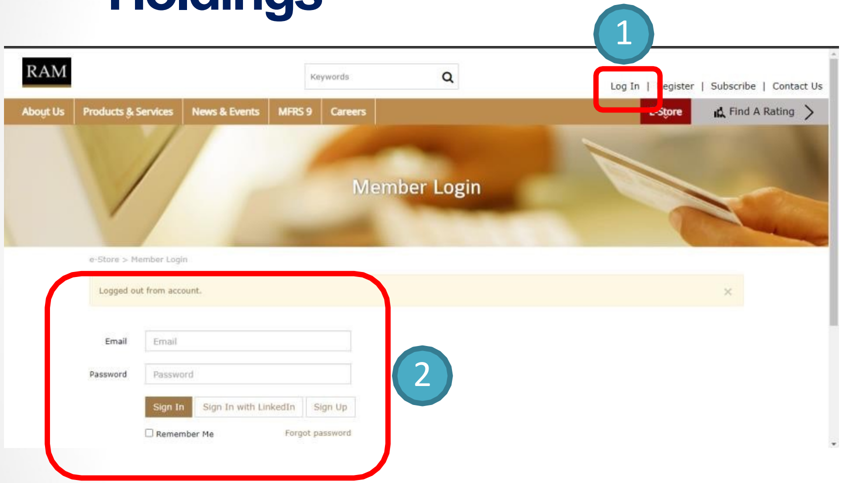

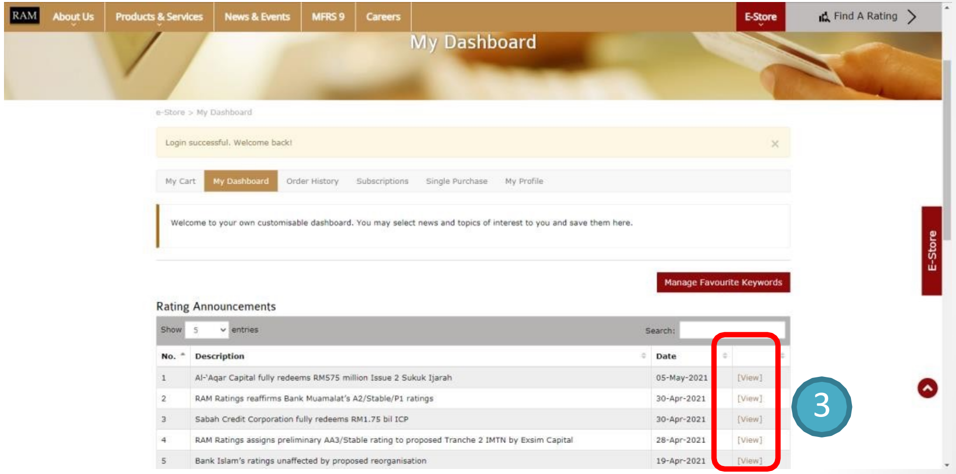

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RAM Ratings downgrades Cendana Sejati's Senior Sukuk rating to D following non-payment event

Published on *23 Feb 2021.*

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RAM Ratings has downgraded the rating of Cendana Sejati Sdn Bhd's (the Issuer) RM360 million Senior Sukuk Murabahah Mediu [illegible] es Programme (Senior Sukuk Programme) from C3/Negative to D.

The D rating reflects Cendana Sejati's failure to redeem RM10 million of senior sukuk due on 19 February 2021, as confirme [illegible] acility Agent, Kenanga Investment Bank Berhad, in an announcement via the Fully Automated System for Issuing/Tendering (or FAST). [illegible] were only sufficient to meet profit payments due on the same date.

Wholly owned by Masraf Al Barakah Sdn Bhd (the Servicer and Originator), Cendana Sejati was incorp [illegible] ng receivables from the Originator, primarily funded via the issuance of sukuk under the Senior Sukuk Progra [illegible] by credit sales to civil employees for the purchase of products. The source of cash flow to repay the Senior [illegible] ngs Berhad – a related company of Cendana Sejati – through its automatic salary deduction mechanism. Please refer to our previous press release on Cendana Sejati (here) for further information.

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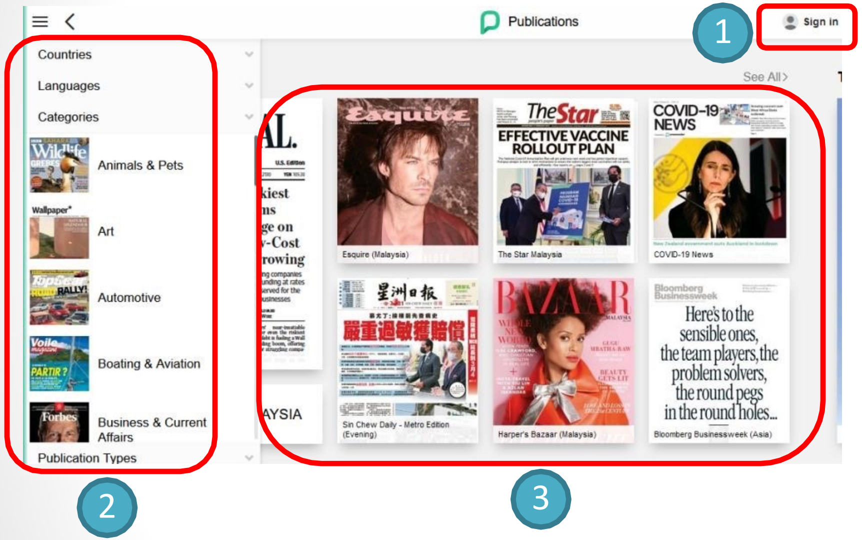

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