

## HAPPY CHINESE NEW YEAR



# HAPPY CHINESE NEW YEAR

May This New Year  
Bring You Prosperity  
Good Luck And Good Fortune



**FROM  
PRESIDENT MR JOHN CHANG,  
BOARD OF MANAGEMENT,  
EXCO & SECRETARIAT**



15 FEBRUARY 2018



## 51<sup>ST</sup> NAPSEC MEETING

3.	Presentation Papers:
3.1	Developments in the Services Account of the Balance of Payments by Bank Negara Malaysia (BNM)
3.2	Initiatives for Export on Construction Services by Construction Industry Development Board Malaysia (CIDB)
3.3	Export & Import of Architectural Services by Malaysia Institute of Architects (PAM)
3.4	Updates on Uganda and Swaziland Feasibility Study by Malaysian Incorporated Services Berhad (Malaysian Inc.)
4.	Information Paper:
4.1	Work Programme 2018 of Construction & Business Services Section by MATRADE
5.	Other Matters

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51<sup>st</sup> NAPSEC meeting was held on 18 December 2017 at Putra Room, 22<sup>nd</sup> Floor, Menara MATRADE, Jalan Sultan Haji Ahmad Shah, 50480 Kuala Lumpur. The meeting was attended by President, Mr John C. P Chang.

The presentation papers for the meeting is as follows:

1. **Developments in the Services Account of the Balance of Payments by Bank Negara Malaysia (BNM)**
2. **Initiatives for Export on Construction Services by Construction Industry Development Board Malaysia (CIDB)**
3. **Export & Import of Architectural Services by Malaysia Institute of Architects (PAM)**
4. **Updates on Uganda and Swaziland Feasibility Study by Malaysian Incorporated Services Berhad (Malaysian Inc.)**

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## CONGRATULATION

### DATO' TS ABD RADZAK ABD MALEK OF MALAYSIA TO BE CILT INTERNATIONAL PRESIDENT IN 2020



The Chartered Institute of Logistics and Transport is pleased to announce Dato' Ts Abd Radzak Abd Malek FCILT as International President Elect. Radzak will assume the Presidency in January 2020.

As International President, Radzak intends to focus on several key areas, including Young Professionals (YP), Women in Logistics and Transport (WiLAT), Regional Structures and Industrial Revolution 4.0 in Logistics and Supply Chain.

Continuing the excellent work done by current International President Kevin Byrne, Radzak is determined to keep Young Professionals at the heart of the CILT International agenda. In addition to awareness and outreach programmes intended to increase the profile of talented Young Professionals, and a policy to ensure all branches have YP facing structures, Radzak will integrate our YP network with our Career Development tools, allowing

tomorrow's leaders to anchor the journey from Member to Chartered Member and beyond.

As a strong supporter of women in the workplace, Radzak will also focus on assisting the creation of WiLAT chapters in all CILT branches. In countries where there is no CILT presence, neighbouring branches will be encouraged to support WiLAT oriented activities, with the long-term view of establishing a full CILT and WiLAT presence.

Furthermore, Radzak is keen to see growth in the number of WiLAT members. In addition to a number of outreach and awareness campaigns, he will put the support of the International Presidency behind a Members-Get-

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Members recruitment drive, to ensure we are reaching out to and representing all women working in our industry, at all levels and in all countries.

In the spirit of Stronger Together, Radzak will seek to widen CILT activities in all countries with established CILT offices, and strengthen CILT in other affiliated member countries. He will also seek to strengthen our Regional Forums to encourage better understanding of the cultures, opportunities and challenges of different countries.

Speaking about the appointment, Dr Dorothy Chan, former CILT International President backed Radzak to succeed. 'I give my full support to Dato' Radzak's appointment as CILT International President. He has been a strong leader for CILT Malaysia, which is growing fast, and through his commitment and vision will, I am sure, lead CILT to even greater things. He is a strong supporter of the interests of Young Professionals, and under his Presidency CILT Malaysia was among the first to form a WiLAT Chapter. Since then he has given unwavering support to WiLAT activities, which fully demonstrates his commitment to equality in our industry. He is a respected member of CILT and a good friend of mine.'

The Minister of Higher Education in Malaysia, YB Dato' Seri Idris Jusoh, commended Radzak's vision, saying that '(his) exemplary leadership has certainly benefitted many in the education community, in line with the Ministry's *Soaring Upward* mission. I strongly believe (Radzak) will provide strong

leadership to CILT International to further the cause of the Institute, not only in Malaysia but more importantly to other regions worldwide.'

Voicing his support for the announcement, YB Dato Aziz Kaprawi, the Deputy Minister of Transport in Malaysia, pointed to Radzak's great contributions to the Logistics and Transport industry, and in Malaysia in particular, saying 'We trust that the Institute has made the right and excellent choice based on (Radzak's) knowledge, expertise and experience. We were indeed proud to work with (him) and CILT Malaysia, with (his) significant contributions to the Ministry of Transport Malaysia'.

These sentiments were further echoed by YB. Dato' IR. Hj. Nawawi Bin Hj. Ahmad, Chairman of KTMB, who said 'Everyone wants success...(Radzak) knows that hard work and great dedication is the way to go.' Whilst in a letter of support, Mr. Voravuth Mala of the State Railway of Thailand recognized Radzak's long service to the industry and pointed to a prosperous future for CILT with Radzak at the helm. 'I am looking forward to working closely with (Radzak) and strengthening the co-operation between our organisations.'

A member of CILT for 17 years, Radzak joined in 2001, rising to become President of CILT Malaysia in 2004, a role he continued until stepping down in 2008. In 2010, Radzak was re-elected President of CILT Malaysia, and in 2012 was appointed International Vice-President for the South East Asia region.

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Born in Kampong Gunung Mesah Hilir, Gopeng, a village in Perak state, Radzak started his 37-year career in logistics in 1972 as a Railway Station Master with Keretapi Tanah Melayu Berhad (KTMB), the Malaysian national rail carrier. After obtaining a BA (Hones) from the Malaysian Science University (USM), Radzak continued his journey with KTMB, culminating in his appointment as Managing Director in 2007.

In addition to his professional work, Radzak currently holds positions on several boards including the Board of Advisors to the Malaysia Institute of Transport, the Board of Industry Advisory Council of University Kuala Lumpur, the Board of the Malaysian Professional Centre, as well as his role as President of the Malaysian Services Providers Confederation. He was made Dato' Paduka Mahkota Perak by the Ruler of Perak in 2009.

## ABOUT MEMBERS

### YOUNG PHARMACISTS' SUMMIT CALLS FOR GREATER COLLABORATION AND ENGAGEMENT

mims.com, 20 November 2017



Regional delegates gathered at the Asian Young Pharmacist Group (AYPG) Leadership Summit 2017, Kuala Lumpur.

Active efforts must be made to improve cooperation among pharmacists, the communities they serve, policymakers and other stakeholders, according to a regional coalition.

“Pharmacists are healthcare professionals and not just a pill counter,” said Bryan Santos Posadas, president of the Asian Young Pharmacist Group (AYPG).

Speaking at the opening of the AYPG Leadership Summit 2017 in Kuala Lumpur recently, Posadas said that in the Philippines—as with many Asian countries—pharmacists are often perceived more as salespeople than healthcare professionals. However, he added that changing this public image would require pharmacists to make themselves more approachable, and to demonstrate more direct involvement in patient care.

“Our call, as young pharmacists, is not just to showcase our intellectual prowess, or our skills and abilities as a health professional,” said Posadas. “Our call is to touch peoples’ lives by helping them get well, prevent illness and live a healthy life.”

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According to Tuan Haji Amrahi Buang, president of the Malaysia Pharmaceutical Society (MPS), community engagement can be improved by pharmacists stepping up to the forefront of community health initiatives such as antibiotic stewardship, smoking cessation and disaster response.

“It is also my opinion that the key three roles of pharmacists should benefit the community,” said Amrahi. “Number one, we are drug experts. Number two, we are guardians of medicines. And thirdly, we are healthcare solution providers.”

### **Driving further policy changes for patient safety**

Speaking at the same event, Joseph Wang, president of the Federation of Asian Pharmaceutical Associations (FAPA), said that young pharmacists needed to continue working for the improvement of pharmacy practice within their respective countries as well as across the region.

“It is important for young pharmacists to be active in addressing important issues and promote the development of the pharmacy profession,” said Wang. “More than 20 years ago, Taiwan did not have a separation of dispensing and prescribing (SDP); we lobbied for it through much demonstration and strong campaigns. Now, pharmacists and patients are able to enjoy the benefits of our hard work.”

In a recent statement issued by a 2017 FAPA forum on medication safety, it was noted that while Japan, Korea and Taiwan have integrated SDP into official healthcare policy, many Asian countries have yet to follow suit. Among the forum’s recommendations were for pharmacists to be involved in reviewing prescriptions for possible adverse drug reactions and interactions, medication counselling, and other aspects of medication safety; thus, reducing errors and standardizing the costs paid by patients for drugs.

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## HEALTHY SOILS WORKSHOP 2018



Date : 3 & 4 February 2018

Time : 9.00 am – 5.00 pm (for the two days)

Venue : Block B, Dept. of Land Management, Faculty of Agriculture,  
Universiti Putra Malaysia, Serdang, Selangor

This workshop provides you the science and technical knowledge about:

- the properties of soils and what make them fertile or healthy,
- maintaining or improving soil fertility for your plants and trees, and
- diagnosing and mitigating common plant problems.

**At the end of the course, you should be able to answer the following questions:**

What makes a healthy soil?

- Are all soils the same? The soil chemical and physical properties that make up a soil.
- What are the important plant nutrients, and how do I know their availability in my soil?
- How important is soil organic matter?
- What is the difference between a compost and a mulch, and should I use them?

Fertilizing my plants

- What are the differences between the various fertilizer types (organics vs synthetics)?
- I have a land, so what soil elements should I have tested, and how do I interpret the soil tests results?
- How much fertilizers should I apply?
- Is watering my plants with rice water any good?
- Signs of plant problems: fruit or flower abortion, leaf drops, and nutrient deficiencies

Watering my plants

- How do soils store water?
- How much water should I water my plants?
- What are the different irrigation types and what are their advantages and drawbacks?



## DESIGNING LANDSCAPE

Starproperty.my, 18 January 2018

*ILAM president unveils the profession of landscape architect*



Dean of Faculty of Design and Architecture UPM Dr. Osman Mohd Tahir

For the second instalment of the Careers in Real Estate series, Institute of Landscape Architect Malaysia (ILAM) president Dr Osman Mohd Tahir divulged his experience as a practitioner of landscape architect for 35 years.

Dr Osman was originally a student of Agricultural Science at Universiti Putra Malaysia (UPM) when he was first exposed to the field of landscape architecture.

He said the course was only introduced as a tertiary education course in 1996 when the government established the National Landscape Department in Malaysia. It was then when universities started to follow suit and offer the course as part of their undergraduate degrees.

“There are five public universities, UPM, University Technology Mara (UiTM), University Technology Malaysia (UTM),

Although it is a lesser-known profession, landscape architecture is an integral part of the construction process and a well-sought-after profession due to the scarcity of trained professionals.

Producing around 200 to 250 graduates per year, the job requires practitioners to be adept at balancing the principle of design and the ecosystem.

Islamic Institute University Malaysia (IIUM), and University Science Malaysia (USM) that are offering landscape architecture as an undergraduate and postgraduate study.

“It is a professional four-year degree recognised by ILAM, with the syllabus encompassing subjects such as History and Philosophy of Landscape Architecture, Environmental Study, Plant and Ecosystem, Site Design and Construction etc,” he said.

### **Landscape Architect Versus Architect**

Dr Osman is also the Dean of Faculty of Design and Architecture in UPM. He said that landscape architecture is different from architecture in which the latter tackles the topic of buildings, design and other physical structures, whereas landscape architecture focuses more on the environment surrounding the building.

He also shared that a landscape architect is responsible for building a conducive living environment for the public, by infusing their knowledge in art and science together.

“We need to understand the principle behind the design and grasp the basic ecological system knowledge. It is important for us to plan the landscape, taking into account the engineering, landscape ecology, social, as well as the economic aspect of the whole project,” he added.

Dr Osman said a landscape architect is in charge of planning and designing the landscape of development. To come out with the best layout that blends seamlessly with nature, landscape architects have to visit the site to do test and surveys. Then, they have to analyse the information collected and do further research on the subject.

“With all the information, the landscape architect needs to provide the best solution to propose to the clients or developers besides presenting the idea with the right tools,” said Dr Osman.

To obtain the LAr title, he said a landscape graduate student would be required to register with ILAM after their graduation before starting their work in the field.

After two years of practice, they are qualified to sit for a professional exam by ILAM and should they pass the exams; they will now hold the LAr designation.

“They could continue their practice, or they can opt to open their own landscape architecture company,” said Dr Osman, who added that it would usually take about four to five years after a student graduated to get the LAr title.

## Guarding nature

“With the recent unpredictable climate change, increasing Urban Heat Island (UHI) effects, and more frequent natural disasters, a landscape architect’s role is much needed to counter these issues and help preserve the nature to be passed on the next generations,” said Dr Osman.

He said ILAM has been discussing to play a more influential role in the national development by proposing ten strategic focus areas under the Landscape Architecture Agenda 2050.

“These plans aim not only to prepare the landscape architects for the upcoming issues but also to establish the best practice standards for landscape architects in Malaysia,” said Dr Osman.

He said those who took up design subjects previously would hesitate to pursue the study of landscape architecture as they feel like they have to spend a lot of time doing sketches, drawing and thinking up of ideas.

“While the students need to do all the required coursework, the real value lies within the profession. They should be aware that by taking up this course, they are shouldering the responsibility of protecting the nature.

“They are now becoming the ‘Guardians of Nature’. It is a huge task to carry, but if we don’t care about the world, who else will?” said Dr Osman.

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## MPS RINGS ALARM BELL OVER ONLINE MEDICINES

The Star, 21 January 2018

PETALING JAYA: Medicines that need doctors' prescriptions are being sold rampantly online, warned a pharmacist group.

Expressing concern, Malaysian Pharmaceutical Society (MPS) president Amrahi Buang (*pic*) said such medicines compromised patients' safety as the public had no way of gauging whether these products were indeed genuine.



These medicines, he pointed out, could have been tampered with or tainted with impurities and microorganisms, posing a serious threat to health.

“Even if the medicines are not fake, patients taking them without prescription from a doctor may suffer contraindications if they are not suitable,” he said in a statement here on Friday.

Among the medicines being sold on various online platforms are tadalafil, which is prescribed for erectile dysfunction, and isotretinoin that is used for severe acne.

The society, said Amrahi, was pushing for the Health Ministry to take immediate action by engaging with the owners of these online platforms to block all sales of medication or poisons.

“If need be, the ministry should amend the present laws to curb all these sales in the nearest possible future,” he said, adding that MPS had received complaints from its members and the public.

These medicines, reminded Amrahi, should only be sold by a licensed pharmacist with a valid prescription or dispensed by a medical practitioner for the treatment of his own patients only.

Section 13 of the Poisons Act 1952 does not allow the sale or supply of medicine without a valid licence and those flouting the law face fines of up to RM3,000 or a year's jail for the first offence.

Based on the 2016 Pharmacy Programme Statistical Report, Amrahi said enforcement officers from the Pharmaceutical Division had carried out 1,396 raids and brought 1,329 cases to court.

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“Illegal products worth up to RM47.8mil were confiscated and RM5.1mil worth of fines were collected,” he said.

Asked if the matter had been reported to the Malaysian Communications and Multimedia Commission (MCMC), Amrahi said the division had collaborated with both MCMC and the Domestic Trade, Co-operatives and Consumerism Ministry.

Health director-general Datuk Dr Noor Hisham Abdullah said the ministry is aware of the situation and taking action through MCMC.

“We are also calling the online sales platforms, and have informed MPS regarding our action,” he added.

## GENERAL KNOWLEDGE

### CAN DEMENTIA BE PREVENTED OR DELAYED?

The Star, 8 January 2018

**KUALA LUMPUR:** People tend to think that dementia is an inevitable part of ageing but, in actual fact, it can be prevented or, at least, its onset can be delayed, said Malaysian Healthy Ageing Society (MHAS).

Dementia can be prevented or delayed by adopting a healthy lifestyle from a young age, said MHAS president Prof Dr Philip George.

“Having a healthy lifestyle from a young age include having a good diet, exercise and being socially connected,” he said in an interview.

Dr Philip, who is a consultant psychiatrist, said people should make such efforts a habit early in life because once dementia hits, there is no way to stop dementia or reverse it.

He said that mild cognitive impairment is part of the ageing process but people with mild cognitive impairment have a higher risk of developing dementia.

There are more than 50 causes of dementia and the most common is Alzheimer’s disease, the exact cause of which is not known, he said.



Growing concern: Malaysia will become an ageing nation when 15 of its population are at least age 60 by 2030 and this will require preparation to handle specific problems faced by this segment of the population.

The second most common cause is vascular dementia, which is related to strokes or mild strokes that occur, resulting in some parts of the brain “decaying”, he said.

Dr Philip said that one of the concerns he is seeing is alcohol dementia among the elderly, where those who have been drinking heavily for many years suffer from dementia besides liver damage.

He said dementia in such cases could be avoided if people do not drink excessively.

Dr Philip also warns the elderly against being addicted to sleeping pills and sedatives because they can lead to memory problems and worsen dementia.

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“The elderly are more susceptible to the side effects of such drugs. The abuse of these drugs can lead to increased falls, confusion and memory loss.

“If they are also taking other medications, this could also lead to drug interactions,” he said.

Dr Philip said that there is still not enough community support for those with dementia and depression, the two most common mental health disorders in the elderly.

This is worrying as Malaysia will become an ageing nation when 15% of its population are at least aged 60 by 2030.

In addition, he said that as families move away from living in an extended family environment, many of the old end up living alone and experience loneliness and depression.

He said there was a need for more commitment by the Government in developing elderly care services.

“Families are lost looking for support,” he said.

Dr Philip said that community clinics could also play a role in meeting the needs of the elderly as the nation ages.

“All healthcare personnel should start to learn about aged care so that it becomes part of their practice,” he said.

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## TECHNOLOGY TRIGGERS TEEN DEPRESSION

The Star, 8 January 2018

**Parents have to help teenagers turn off in a world that's always on.**

The problem with teens and smartphones, experts say, is “they’re always on”.

Both of them.

And that can take a toll on their mental health. A new study links anxiety, severe depression, suicide attempts and suicide with the rise in use of smartphones, tablets and other devices.

Parents are urged to help their children foster real relationships, the ones that involve making eye contact and interpreting body language. Local mental health experts encourage teens and parents to establish a routine that fosters a balance between real and virtual communication, even as many adolescents will no doubt have found gifts of technology under the tree last holiday.

For as smart as phones may be these days, they simply don’t know when to quit. To protect their kids’ mental health, parents must develop methods for outsmarting them, experts say, and often that involves simply turning them off.

Jean Twenge, psychology professor at San Diego State University and a graduate of the University of Chicago, has written extensively on youth and mental health. She has released a study that shows a - correlation between the rise of the smartphone and increasing rates of depression, suicide attempts and suicide itself among teens.



Teenagers feel if they’re not on social media all the time, they’re missing something important, or will miss out on a funny conversation, or someone might say something about them, according to Nolan

According to news reports, the finding is based on CDC data and teen-issued surveys that revealed that feelings of hopelessness and suicidal contemplation had gone up by 12% during the time period and that nearly half of the teens who indicated they spend five or more hours a day on a - smartphone, laptop or tablet said they had contemplated, planned or attempted suicide at least once – compared with 28% of those who said they spend less than an hour a day on a device.

Local school counselors and social workers as well as clinical mental health experts at local hospitals in the United States confirm they are seeing an uptick in signs of depression and/or anxiety among teens. But, they also say, there are things parents and professionals can do to help curb the risks.

## Too much, too often

“I just came from a South Side guidance directors conference where we heard from a couple of hospitals in the area that treat - students for depression or suicidal tendencies or high anxiety. They’re telling us they’ve seen quite an uptick, that they’re hiring staff, they’ve got longer waiting times, they’re running more programmes just to keep up with the need they’re seeing among high school kids and even younger kids,” said Brian Nolan, guidance director at Andrew High School in Tinley Park, Illinois.

Nolan said, “My belief is that today’s technology never allows children to truly disengage from their social lives. When we were kids we could hang out with our friends during the day and then at night, we’d have down time with the family or we might go shoot hoops or play Legos away from friends, so we could gain some kind of balance.”

But the smartphone’s ability to connect us all immediately doesn’t allow that social interaction to ever be turned off, he said. Some of the allure is the desire to be included, and some of it is defensive, he said.

“They feel like if they’re not on it all the time, they’re missing something important, or will miss out on a funny conversation, or someone might say something about them. There’s a lot of worry and concern and stress about what’s going on in social media at a time when it would be nice for a child to step away from it and not care,” Nolan said.

“We know that people rely on smartphones. A recent study shows we touch them about

2,500 times a day on average,” he said. “I use food as a metaphor. If a student is overeating or eating a bunch of junk food, you probably as a parent would have a conversation about better eating habits, the importance of exercise, moderation, things like that.”



Technology is how teenagers maintain relationships so Nolan advises parents to discuss and find healthy ways to use it

“Cellphones are exactly the same. To tell a student you can’t use it, is the same as saying you can’t eat. That may sound extreme but that’s the reality. (Technology) is how they maintain relationships. So, it’s - probably better to discuss healthy ways to use it,” he said.

Questions to ask your teen, he said, might include: Do you feel addicted to it? Are you checking it constantly? Can you set it down for awhile?

When students only interact via technology, Nolan said, “they’re much more likely to withdraw from healthier interactions and are more likely to be hypersensitive to what’s being posted. If they aren’t included they can feel lonely. If they are included, they can feel pressure to keep up”.



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“I think parents feel bad (about this). It’s hard to attack a thing we don’t fully understand ourselves, because we didn’t grow up with it,” he added.

But, Nolan added, “modeling is a big piece of this. We as adults sometimes stop conversations with our own children because we have a text message coming in. Or we’ll text at the dinner table or while driving. So, we’re teaching our children that what comes through the phone is immediate and important and that it should take precedence over what we are currently doing”.

### **Equal access to good and bad**

In her 17 years as a social worker at Argo High School in Summit, Illinois, Allison Bean said she’s had “a front row seat to the shift from a time where kids couldn’t wait to leave the house to hang out with their peers to the present day digital age where our kids are reluctant to leave the couch”.

“Many of my students may not have adequate clothing, food or even running water in their homes; but they have phones,” she said.

Teens, she said, “are (physically) isolating themselves more and more from their real support systems during a period of their lives that, even under the best - circumstances, is very turbulent and stressful”.

Exacerbating the situation, Bean said, is that the very device that can cause depression is also giving fragile teens access to websites that can encourage them to engage in self-harming behaviours.

To complicate matters, she said, mental health experts are warning about the dangers of technology at a time when more schools are going paperless and issuing tablets to students.

“While there may be an upside to going paperless, one thing is certain: Our kids will be spending countless numbers of hours in front of some type of screen during the duration of their education. Headaches, tired eyes, and insomnia are bad for everyone. For students that are already prone to mental health issues, this too often results in truancy, low test scores, poor homework habits and depression,” she said.

“They are depriving themselves of the opportunity to exercise their social skills; skills that are critical for life. This is obviously dangerous in numerous ways. Not only does it dissuade students from leaving the confines of their rooms to engage with peers in a developmentally appropriate way, there are many predators online who are able to find young people who are vulnerable, isolated and desperately seeking attention,” she said.

“There’s no question mental health crises are on the rise, and at the high school level, depression and anxiety are the primary diagnoses that I see in our community,” she said.

## Signs of trouble?

It's not just technology that is causing the trouble, said Rian Rowles, chairman of psychiatric services at Advocate Christ Medical Center. In his 12 years at the Oak Lawn, Illinois hospital, the psychiatrist has seen the number of patients referred to the - adolescent programme rise by more than half.

"It's also social media. It's very clear to me that the advent of social media has exacerbated stressors. Not just depression, but anxiety as well," he said.

"There are stressors that go along with adolescence but you used to be able to leave the interpersonal stuff at school. Bullying used to be a school phenomenon."

Social media, he said, can make it a 24/7 thing.

"When you're writing and posting things, there's a phenomenon in which you don't have the same filter you might when talking on the phone or in person. I think that lends itself to more abrasive statements," he said. "So not only is it constantly there for these kids, it's more intense."

Rowles said adolescents can have the same symptoms as adults when it comes to depression and anxiety: abrupt changes in sleep ability, appetite changes (usually significantly less food), social isolation marked by less communicating with friends and less participation in social or school events, and drastic or significant personality change, say from calm to irritable or angry.

Parents can help by reducing the amount of time a teen spends on social media, he said. Professional help typically involves teaching kids ways to develop new coping mechanisms.

Something that might surprise adults, Rowles said, is that - overusing technology can have a detrimental affect on them, as well.

"Not as drastic, because of what kids have to deal with at school. The phenomenon I see in adults is someone who is already in my care for anxiety or depression and then they get on Facebook," he said.

"People will sort of put on Facebook things that make their life seem very wonderful and it may not be the reality but other people see that and it can contribute to their depression. (Facebook) makes it seem like everybody has a better life."

## Widening the lens

Technology may not be the lone culprit, and it is not necessarily bad, said Nadjeh Awadallah, licensed clinical professional therapist at Little Company of Mary Hospital in Evergreen Park, Illinois.

The current increase in depression and anxiety among teens might be attributed to a higher frequency of smartphone use and the fact there's less stigma about mental health issues, Awadallah said.

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“Kids are more prone to speaking about mental health issues than maybe they were before,” he said.

A lot of adolescents, he said, would argue that the relationships they have with people online are real relationships. “If they’re - interacting at a high level of frequency, either talking with friends or playing videogames, they’re actually interacting with them,” he said.

And a phone can be a kind of “digital security blanket” in that it enables a person who is dealing with anxiety to look at their phone instead of at other people.

“It’s kind of protective if you want to be left alone,” he said.

Nevertheless, Awadallah added, there is “a great deal of benefit to interacting with somebody face to face because so much of communication has to do with nonverbal communication and giving feedback. When you’re just texting you have to imagine how the person’s voice sounds. It’s hard to deduce if someone is being genuine, or sarcastic. So whatever the person transplants onto the thing that they’re reading can impact their mood.

“There’s a high correlation between people withdrawing from person-to-person interaction and depression because that’s what people tend to do when they’re depressed,” he said. “So it’s kind of like a chicken and egg relationship where you don’t know if they’re depressed because they’re on electronic media or if they’re on electronic media because they’re depressed.”

Smartphone addiction is a form of process addiction, he said. “It’s a non-chemical addiction where people compulsively use the Internet or phone in lieu of self-care actions like eating or sleeping,” he said.

Signs there might be a deep-seated issue: problems at school, such as concentration, lack of energy, poor attendance or a drop in grades; substance abuse or superficial self-harm (such as cutting as an emotional release); and a significant decline in self-esteem.

What can parents do? Awadallah said, “Institute a routine. Make sure kids aren’t using phones or devices when supposed to be sleeping because exposing themselves to unnatural blue light that’s going to be overly stimulating and not let them sleep well. If they’re more invested with interacting online than with people in person, you need to talk.

“Nobody likes to feel a loss of control. So work with them to arrive at a mutually agreed upon reasonable amount of time to spend on the phone. Have it be a - discussion, a collaboration. That will - probably yield better results than just saying, ‘No phones’.” — The Daily Southtown/Tribune News Service

## NUTRITION HELPS DIABETES

The Star, 12 January 2018

Here's something to get our attention – diabetes numbers are getting scary high.

Along with this is the good news – we can reduce the risk of diabetes-related complications with nutrition, according to a new review of evidence from the US Academy of Nutrition and Dietetics.

Medical nutrition therapy (MNT) is specialised nutrition treatment for people with diabetes and other medical conditions. Strong evidence shows that several visits with a registered dietitian nutritionist after getting a diabetes diagnosis is an essential part of managing this condition.

What's the best diet for diabetes? No one "diet" is recommended, say experts.

Diet plans must be tailored to the type of diabetes, medications and individual health goals.

For example, a 13 year-old athlete with type 1 diabetes who requires several shots of insulin each day needs a different nutrition plan than a 60 year-old with type 2 diabetes.

That said, these evidence-based recommendations can be helpful for any person with diabetes or pre-diabetes:

**Control carbohydrates.** Carbs are sugars and starches in foods such as fruit, bread, sodas and all those leftover holiday goodies sitting on your counter.



Good eats: Dietary fibre is found in foods of plant origin such as vegetables, fruit, whole grains, nuts and legumes. The general goal for adult women and men is 25 and 35 grams a day, respectively.

Since too many carbs at one time can spike blood sugars into the danger zone, people with diabetes need to space their carbs throughout the day.

And people with type 1 diabetes must learn to balance their carb intake with the right amount of insulin.

**Set a goal for fibre intake.** Dietary fibre is found in foods of plant origin such as vegetables, fruit, whole grains, nuts and legumes.

And if you think it's easy to reach current recommendations for fibre intake, start tracking how much fibre you get in a day. (It's listed on food labels.) The general goal for adult women and men is 25 and 35 grams a day, respectively.

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**Don't rely too heavily on sugar substitutes.** Research shows they can safely help us cut extra sugar and calories from our diets. That still doesn't mean we should eat a whole sugar-free pie, however.

**Eat like your heart depends on it.** It does, especially if you have diabetes. Heart disease is the main cause of death in people with diabetes.

Strong evidence finds that eating foods with more unsaturated fats like fish, vegetable oils, avocados and nuts and cutting back on foods high in saturated fats like heavy meats and butter helps protect hearts and arteries.

**Move it, move it!** Exercise is the most powerful medicine to prevent and control type 2 diabetes.

And this medicine should be spread over at least three days a week, say experts. For best results, be active at least 150 minutes a week and don't skip the dose for more than two days in a row. —The Monterey County Herald/Tribune News Service

## YOU'RE OBSESSED AND COMPULSIVE...

The Star, 22 January 2018

**PETALING JAYA:** Obsessive-compulsive disorder (OCD) has become associated with fussiness or being a stickler, but it doesn't mean that if you do have such characteristics, you are obsessive-compulsive.

Malaysian Mental Health Association deputy president Assoc Prof Datuk Dr Andrew Mohanraj said many individuals have some innate obsessions and compulsions, which are all part of their character.

"Sometimes, these traits can help us succeed as meticulous accountants or good report writers and thorough planners. It does not mean we have OCD," he said.

He said OCD can also involve other obsessive behaviours and not just preoccupation with contamination or counting, as portrayed in the media.

"The obsessions in OCD can also involve hoarding, saving, meticulous accounting, swearing and arranging things to comply with a certain pattern or symmetry," he said.

He explained that for one to be diagnosed as having OCD, the condition must be debilitating to the point of causing social and occupational dysfunction and personal distress.



According to Assoc Prof Datuk Dr Andrew Mohanraj, many individuals have some innate obsessions and compulsions, which are all part of their character, and Sometimes, these traits can help them succeed as meticulous accountants or thorough planners. It does not mean they have OCD.

"A diagnosis of OCD is only made if the obsessions and compulsions cause marked distress and are time consuming and significantly interfere with one's social and occupational functioning," he said, adding that the distress can be severe to the point that it could ruin personal relationships and lead to suicide.

"In short, simply because you keep checking if you have turned off your gas stove or if you have locked all your doors before you go to sleep does not mean you have OCD," he stressed.

He added that it is possible for one to have mild symptoms of OCD that do not cause undue impairment in social and occupational functioning.

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“However, this can worsen and become more severe when there is additional stress, like from a traumatic life event.

“A significant life event like death in the family or a break-up with a partner can also activate OCD in those who have a predisposition to the disorder,” he shared.

He added that, to a certain extent, the compulsive behaviour could be the manifestation of a desire for control after experiencing helplessness in situations which were beyond their control in the past.

Dr Andrew said there are differences between obsessions and compulsions, in which the former refer to uncontrollable recurring thoughts and impulses while the latter refer to patterns of repetitive behaviour.

“OCD is an anxiety disorder where one has obsessions (thoughts) which result in compulsions (behaviour) that are carried out to reduce anxiety if these compulsions are resisted,” he said.

Although there is a wide spectrum of what a person’s obsessions and compulsions could be, Dr Andrew said there are a few common symptoms.

“A common symptom of obsession would be the irrational worry or fear of dirt, germs or contamination.

“Another common presentation is uncontrollable thoughts of having things arranged orderly or symmetrically to overcome the nagging feeling of things not being in an exact place or order,” he said.

He added that other lesser known obsessive symptoms could include unwanted sexual or blasphemous thoughts or even preoccupation with throwing away objects that are perceived to be useless.

According to Dr Andrew, common symptoms of compulsion are usually the behaviour resulting from these obsessions, including excessive cleaning or handwashing, arranging things in a precise way or repeated counting and checking, or even hoarding things.

He said people with OCD may recognise that their thoughts and behaviours are excessive, but may not necessarily be able to control them.

“They do not get pleasure from their repetitive behaviour, but they do experience relief from them, or more precisely, a reduction in their anxiety levels.

“Unfortunately, the relief felt will only reinforce the belief that compulsive behaviours are necessary to curb unwanted obsessive thoughts,” he said.

What causes the disorder is not immediately clear, though Dr Andrew said one’s genetic make-up and environmental factors contribute to its development.

“Genetics do play a part as evidenced by the fact that a person with OCD is more likely to have a family member with the same condition.

“On the other hand, it is also possible that some can ‘learn’ OCD as a result of modelling after other family members who have OCD.

However, Dr Andrew said OCD is a common disorder that affects people across the board, with the World Health Organisation listing OCD as one of the top 10 leading causes of disability in the working-age group.

“We do not have absolute statistics for OCD in Malaysia, but it is safe to say that the prevalence of OCD is 1-2% of the population, cutting across all ethnic groups and affecting both males and females,” he said, though he added that it is very rare that OCD occurs in children.

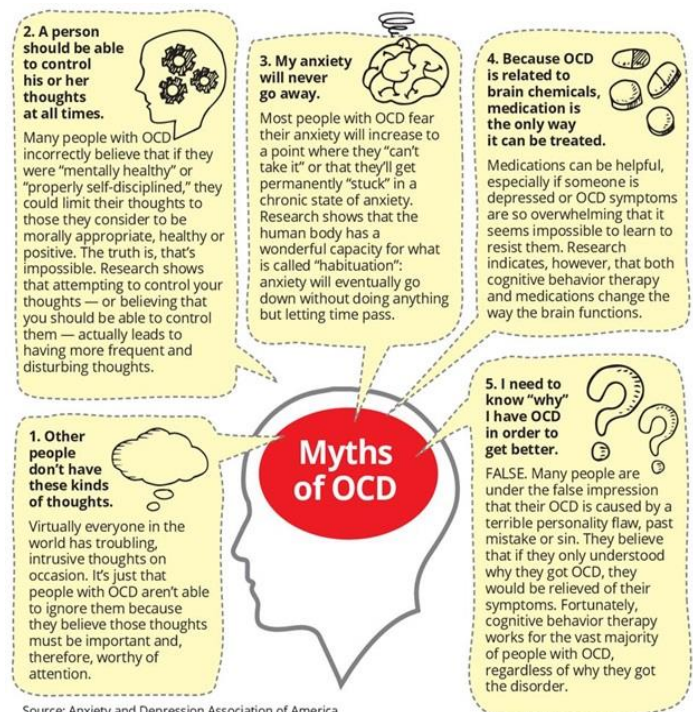
He said most people are diagnosed by about age 19, typically with an earlier age of onset in boys than in girls.

“The onset of the disorder is usually gradual, but it can be sudden too, especially after a stressful life event like pregnancy, death of a spouse or loss of livelihood,” he said, adding that onset after age 35 does happen as well.

Dr Andrew stressed that people with OCD should not lose hope, as recovery is possible if the disorder is treated appropriately,

“The two main modalities of treatment are pharmacotherapy and psychotherapy, and they complement each other.

“Pharmacotherapy involves using antidepressant medications like the newer selective serotonin reuptake inhibitors (SSRIs), which increase the levels of serotonin in the brain,” he said, adding that patients with OCD tend to have lower levels of serotonin.



“Psychotherapy can also be effective for patients with OCD. Certain types of psychotherapy, including cognitive behaviour therapy (CBT), can be as effective as medication for many individuals,” he said.



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## NO, HE'S NOT SWEARING AT YOU

The Star, 29 January 2018

**PETALING JAYA:** The neurological disorder Tourette syndrome is characterised by repetitive and involuntary movements or vocalisations called tics, as defined by the US National Institute of Neurological Disorders and Stroke.

Consultant neurologist Dr Ooi Phaik Yee said understanding tics first would lay a better foundation for understanding Tourette syndrome.

“Basically, tics mean any kind of movement or sound that is not fully controlled by the person.

“Someone with tics feel like they must perform that movement, or produce that sound. They have what we call a premonitory urge. The moment they perform that action, they feel relieved because it’s done,” she said.

She assured that tics are generally not regarded as a cause of serious concern as most are too mild for us to even notice.

The US National Institute of Neurological Disorders and Stroke states that some simple tics include facial grimacing, shoulder shrugging, throat-clearing, sniffing, repetition of words (palilalia).

It has been found that the neural activity of the brain is different between those who have tics and those without, according to Dr Ooi.



Dr Ooi: ‘Tourette syndrome should be managed without drugs if it does not bring debilitating effects on one’s physical health or social functioning.

“With functional imaging, we see that patients with tics demonstrate abnormal signals in different parts of the brain when they’re tested.

“In general, there is something in the brain that pushes us to perform a certain action, and at the same time another aspect of the function of the brain also refrains you from doing so, called inhibition.

“For patients with tics, the inhibitory function may not be as effective,” she said.

However, she said certain criteria must be fulfilled before the tics could be attributed to Tourette syndrome.

“To be diagnosed with Tourette syndrome, you must have had

experienced both motor and phonic tics, though it doesn't have to be present simultaneously.

“For example, if a child has motor tics and they disappear after a few months, and then he starts to have phonic tics, then he may have Tourette syndrome,” she said.

Dr Ooi explained that for it to be considered as Tourette syndrome, patients must not have had a tic-free period of more than three consecutive months across the period of a year.

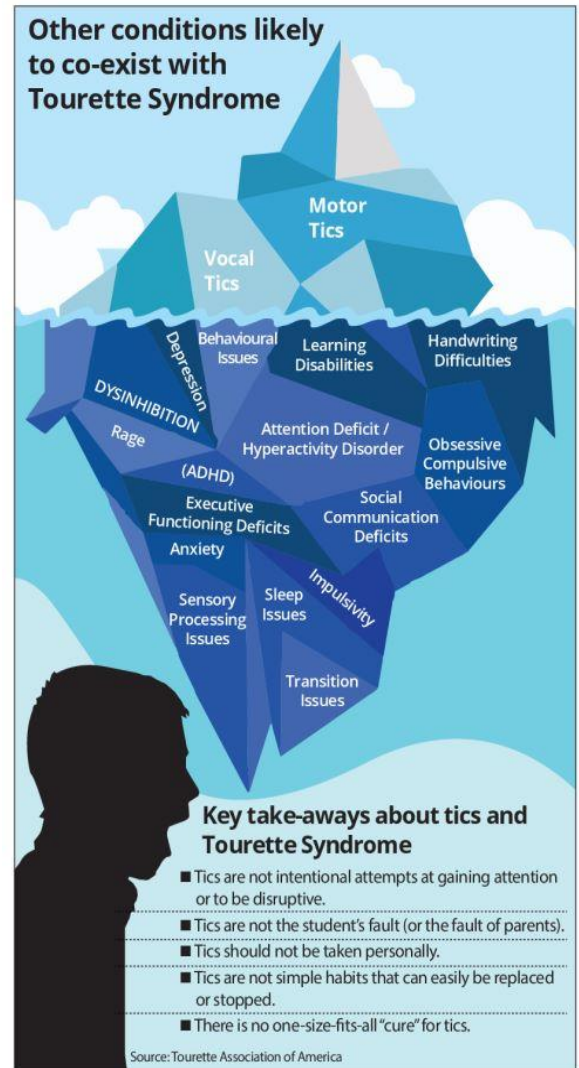
She added that another important criterion is that the onset has to be before 18 years of age.

“If you have the tics only after, say, the age of 20, it's a different story. That may mean it is due to some other medical condition,” she said.

She said Tourette syndrome can co-exist with other conditions, such as attention deficit hyperactivity disorder (ADHD) or obsessive-compulsive disorder (OCD).

However, there are also other forms of tics that are not at all related to Tourette syndrome, Dr Ooi said.

“There's another category (of tics) that we call secondary tics. That happens in degenerative diseases such as Huntington disease.



Another category of tics could be due to infection. For example, children may manifest abnormal movements or tics when they get streptococcal infection. But typically, this would go away after some time. It's just a one-off occurrence,” she said.

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Although the cause of Tourette syndrome remains largely unknown, Dr Ooi said there is a genetic element to it.

“In the past, it’s thought to be a purely psychological disorder, but now it’s considered to be, in medical terms, ‘organic’ (can be attributed to a biological or medical factor).

“It runs in the family. Most people with tics realise they have family members with the same tics too,” she said.

Though she admits the statistics of people with Tourette syndrome in Malaysia are unavailable, she said most tics are not severe, and that in a year she sees only a handful of patients with Tourette syndrome.

“Most of the time it’s not that bad, that’s why not all would come to see the doctor.

“The tics would wax and wane. At times, it looks more obvious, and after a while, it disappears, and then it comes back again,” she said.

The tics can become more common when the person is under stress, although she shared that tics may also manifest more when patients are relaxed as they may not feel as compelled to suppress their tics.

According to Dr Ooi, tics can be measured on the Yale Global Tic Severity Scale, a comprehensive classification that describes all kinds of tics one may have.

Although most tics are generally mild, she said there were cases in which they were

self-injurious or adversely affected one’s social functioning.

I had a patient who had a bad neck at the age of 20. After interviewing him, we realised he had been doing this neck movement for years,” she said, adding that the tic had gotten so bad that it had affected his spine.

One tic frequently associated with Tourette syndrome is the involuntary and repetitive use of obscene language (coprolalia), which could cause the patient to be perceived as being socially hostile.

With the more severe cases, Dr Ooi stressed the importance of seeking early treatment, which mainly comprises pharmacological and behavioural therapy.

“The first line treatment is always counselling such as behavioural therapy, and medication, which is tailored to the needs and impairment of the individual involved.

“Typically, the medication that works well for Tourette would be antipsychotic drugs. There are other drugs as well such as benzodiazepine,” she said.

She also spoke of the Deep Brain Stimulation procedure, a stereotactic treatment where a wire or electrode is implanted into the brain to stimulate that targeted part of the brain to block a neurochemical impulse.

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“However, this is not the standard kind of treatment we recommend for Tourette. Deep brain stimulation may be considered for severe debilitating Tourette syndrome which does not respond well to conventional treatment, though at this stage it remains controversial,” she said.

Although there are drugs and procedures to help treat Tourette syndrome, Dr Ooi warns of the danger of “overtreating” the condition.

“When you treat a patient, you have to consider what benefits he gets. If he can function well at work, he has a lot of friends, and his friends don’t mind his tics, recommending the treatment may not be helpful as he has to suffer the side effects of the drugs,” she said.

The condition will not completely go away as there is some genetic element to it, so Dr Ooi advised that the best way would be to manage the tics.

“It’s difficult to say whether or not it will worsen, but it’s not a degenerative disease where ultimately the condition will deteriorate.

“What the patients want to achieve instead is to ensure the tic is not so severe to the point of affecting one’s life,” she said.

She shared the importance of societal awareness of Tourette syndrome and for other people to accept the fact that the tics happen involuntarily.

“If everyone is aware of this, a child with Tourette syndrome is not made to be a joke in the class and it would not be a big problem.

“You can’t do much trying to reduce the motor or phonic tics. It’s not something the patient wants, or has control over. You just have to accept the person as he is,” she said.

## CURRENT UPDATES

### LET DADS ROCK THE CRADLE TOO

**The Star, 11 January 2018**

ALBERT Einstein said that insanity is doing the same thing over and over again and expecting different results.

Malaysia's commitment and dedication to the advancement of women is evident in many of its programmes and policies over the last three decades. However, doing such programmes without examining the root cause preventing more women from rising up the ranks, in our opinion, is insanity.

In line with International Parity at Work Day today, we should seriously consider whether the existing women empowerment programmes are the most effective ways to reach gender parity at the workplace.

Progress, while we do have it, is unbearably slow. Where some women do manage to break the glass ceiling, it is only a temporary effect.

Women still currently account for only 17.9% of the boards of directors in the top 100 public-listed companies on Bursa Malaysia as of June 30 last year.

At 54.3% of the total 9.9 million potential women labour force, Malaysia has the lowest female economic participation among all the South-East Asian countries.

This contributes directly to Malaysia's ranking at 104 out of 144 countries on the Global Gender Gap report 2017.

The other factor that keeps Malaysia at such dismal ranking is low political empowerment.

So what is holding women back from contributing their full selves?

A study by the World Bank on Malaysian women's participation in the workforce found a pattern that suggested women here aged 26 and older are more sensitive to life-cycle transitions compared to other countries in the world. Married women, regardless of whether they live in urban or rural areas, participate the least in the workforce.

Malaysian women also retire earlier than their male counterparts, which the World Bank attributes to them being caught in a "double burden" syndrome of managing both the home and caring for their children or the elderly, even if they hold full-time jobs outside the home.

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Another contributing factor is that women who leave the workforce after the age of 26 will never return.

Sadly, not only is 26 the prime age to have children, it is also the prime age to build a career. With a great number of women exiting the workplace to focus on family, the pool of women talent to fill up top management jobs also shrinks.

It is also pertinent to take into account that mothers, by default, are the primary (and sometimes only) caregiver, as deeply entrenched in our labour laws.

Currently, women are entitled to 60 days' maternity leave under the law, but there is no such provision for paternity leave.

While maternity leave is crucial to allow for recuperation from childbirth, it also serves as time to bond with a newborn.

The omission of a right for men to take paternity leave suggests that their expected role in childcare is non-existent.

It is not surprising then that the burden of raising children more often than not falls squarely on the shoulders of women, limiting their ability to be present at work.

Although certain private companies offer three to five days' paternity leave at their discretion, and government offices mostly offer seven to 14 days, this is still insufficient for fathers to truly be a partner to their wives in raising

their children. Generous employers, such as CIMB and IKEA, offer one month's paternity leave.

On the surface, the recommendation by the Government to increase maternity leave to 90 days during the tabling of the 2018 Budget sounded good.

Nevertheless, the fact is that offering more maternity leave while offering zero paternity leave does not dispel the discrimination that is already faced by women in the labour market.

A 2016 Workplace Discrimination Survey by Women's Aid Organisation (WAO) revealed that more than 40% of the women polled had experienced job discrimination due to their pregnancy, such as making their positions redundant, denying them promotions, placing them on prolonged probation, demoting them, or firing them.

It is not a far stretch to see how women in Malaysia, married or single, could be discriminated against in hiring decisions, especially in a culture that highly regards marriage and having children in determining the worth of a woman.

Society for Equality, Respect And Trust for All (Serata) believes that in order to achieve gender parity at work, we must first tackle the existing inequality in the labour law and workplace policies by including paternity leave. Serata therefore supports the recommendation already forwarded by the Women, Family and Community Development Ministry and the Malaysian Trades Union

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Congress (MTUC) to extend paternity leave to one month.

Studies conducted by the Organisation for Economic Co-operation and Development (OECD) have shown that gender inequality in unpaid care work is the missing link in the analysis of gender gaps in labour outcomes, such as labour force participation, wages and job quality. Paternity leave will reduce gender inequality in the home by encouraging men to be more active in childcare, as a study of four OECD countries show.

In the four countries – the United States, Australia, Britain and Denmark – fathers who had taken paternity leave were more likely to feed, dress, bathe and play with their child long after the period of leave had ended.

Most importantly, the World Economic Forum has found that countries that offer paternity leave are the most successful in closing the wage gap between men and women.

There is a popular saying that “The hand that rocks the cradle is the hand that rules the world”, which originates from a poem by William Ross Wallace that praises motherhood as the pre-eminent force for change in the world. The poem was first published in 1865, more than 100 years ago.

Isn't it time to change the mindset that the hand that rocks the cradle belongs not only to women but also to men?

**SABRINA ARIPEN**

**Co-founder of Society for Equality,  
Respect And Trust for All (Serata)**

## FINANCING THE ENGINE OF GROWTH

The Star, 15 January 2018



These days, there are many more avenues for SMEs to seek funds to finance different types of expansion. There are grants to help them with export, schemes to fund startups and financing products to push SMEs on the growth path.

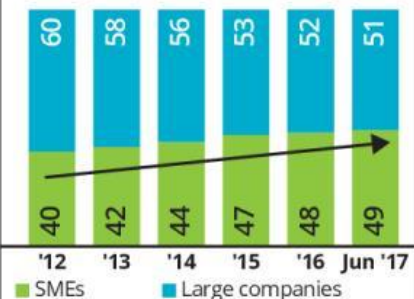
### SMEs can also look to alternative financing to meet their funding needs

FUNDING has always been among the issues that are plaguing the small boys. The lack of deep pockets and resources can often be a roadblock in their expansion plans.

But the growth of SMEs over the past few years has caught the eye of the finance sector. Banks are more willing to take risks with SMEs as they, too, are eager to bank on the expansion of small businesses.

“SMEs are a backbone of the economy and Bank Negara places a high priority on ensuring that we have a very comprehensive ecosystem for SME financing,” says Bank Negara Malaysia (BNM) deputy governor Jessica Chew.

### Fls: Total financing to businesses (% of SMEs & large companies)



Source: Bank Negara Malaysia, SME Corp; Securities Commission

### Financing outstanding to SMEs (RM bil)



<sup>1</sup> SME annual report 2015/16

<sup>2</sup> As at end-2016

Source: Bank Negara Malaysia, SME Corp; Securities Commission



However, Chew notes that many SMEs are still not aware about where they can go to access these funds. Additionally, most of them still need support in terms of financial management and in their preparation of documentation to apply for financing.

But there are ample financing sources, says Chew, and there are efforts to develop nontraditional sources of funding to continue supporting enterprises at all stages of the business life-cycle.

### Traditional banks

Not too long ago, the SMEs were considered an undesirable segment as bankers preferred to go after more sizeable corporate business. Also, SMEs were viewed as a risky segment.

However, consumer products have become highly competitive and margins from large corporate business have also dropped.

Consequently, banking institutions have been progressively increasing their business to SMEs. Small businesses are now the new class of customers.

According to Chew, almost 50% of the banking system lend to SMEs, which is a huge improvement from just six years ago when SMEs make up about 40% of the total financing from financial institutions.

She adds that 97% of SME financing actually come from banks.

The SME market in Malaysia currently has over RM300bil in assets, including in loans, reserves and investment securities.



New growth area: SMEs have become a favourable class of customers as financial institutions look to expand in this segment.

Banks have come to acknowledge the big potential that this segment offers and how it can contribute to the growth of the bank.

The SME sector has been steadily growing over 6% annually and some segments of the sector, particularly those involved with logistics and e-commerce, are still booming.

This also means a robust customer base for banks as companies seek funds to expand.

All this attention is good for SMEs. When there's more competition, there will be more innovative products and cheaper solutions for them.

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Where financial institutions were previously only lending to companies with at least three years of track record, in recent years, they have increased their risk appetite for startups, particularly those with viable business plans.

Chew also points out that the rejection rate for younger companies is not significantly higher than those with more years of operation. The rejection rate for companies below three years of operation is 21% while the rejection rate for companies with more than 10 years of operation is 16%.



Backbone of the economy: SMEs need a supportive financing ecosystem to grow.

“Banks are becoming more familiar with SMEs, hence, they are more open to these companies,” she says.

The impairment ratio for the industry is also relatively low at 3.4%.

And with the market growing, some banks are expecting SMEs to contribute up to 20%-25% to group revenue by 2020.

Apart from commercial banks, SMEs also have the option of looking at products offered by development finance institutions (DFI) such as SME Bank and Exim Bank.

Bank Negara also has its Bank Negara SME fund, which currently stands at RM3bil, that small businesses can tap into. The fund provides financial assistance of up to RM5mil and SMEs were required to repay within five years.

### **Other alternatives**

Business financing in Malaysia has evolved over the past decade.

In recent times, other funding options have also emerged for SMEs including equity crowdfunding (ECF), peer-to-peer (P2P) lending and the Leading Entrepreneur Accelerator Platform (Leap).

BNM notes that the development of alternative finance can help to bridge the financing gap by opening up new financing opportunities for innovative and early-stage businesses.

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“There is a role that alternative financing can play to complement the banking sector to finance SMEs because banks are just not suited to finance some types of greenfield companies.



More choices: Chew says there are a lot more sources of funding for SMEs today.

“Alternatives, or non-banks, make up a very small segment in our market. We really need to develop this segment of financing market for SMEs.

“In advanced countries like the US, for example, alternative financing can be upwards of 20% of all financing for SMEs. But in our market, it’s only 3.4%. Alternative financing has a very small share here,” says Chew.

Notably, the take-up of alternative financing methods by small businesses is low at the moment. But as public awareness on alternative financing avenues trends upwards, businesses will increasingly look towards these avenues to finance their growth.

Apart from ECF, P2P and Leap, which draw funds from the public, private equity and venture capital firms are also showing increased interest in funding SMEs. Such firms would not only provide funding for small businesses, but also access to networks and mentoring.

In the Financial Stability and Payment Systems Report 2016 by BNM, it is noted that there remains significant room to support the development of alternative finance in Malaysia.

According to the report, in 2015, key outstanding alternative financing, which encompasses venture capital, leasing and factoring, and crowdfunding, amounted to RM3.3bil compared against RM25.1bil in total SME financing applications that were rejected by banks.

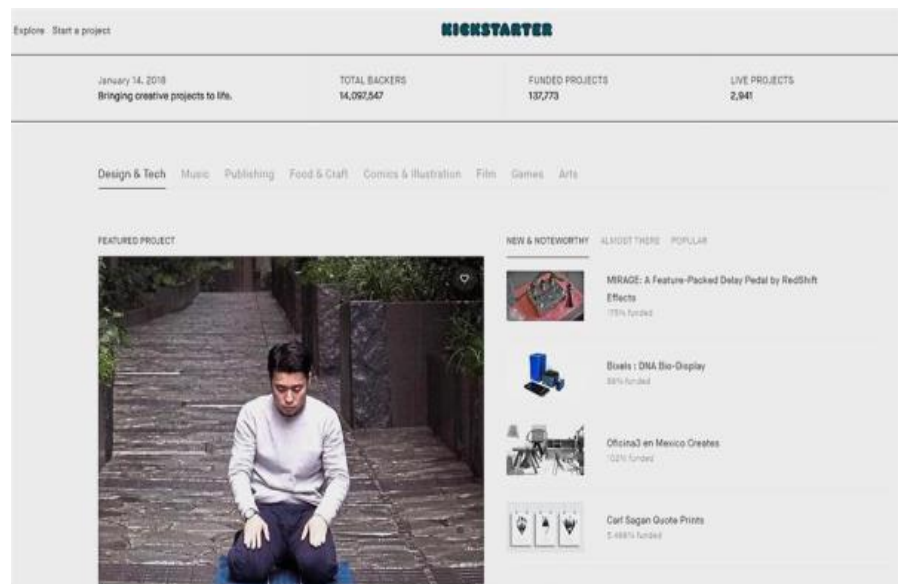
“This suggests an estimated financing gap of RM21.8bil that could potentially be met by alternative finance.

“For example, the gap between the current volume of factoring and leasing in Malaysia (at 0.64% and 0.69% of GDP respectively) and global average factoring and leasing volumes in more developed countries (at 4.55% and 1.55% of GDP respectively) points to further opportunities for an additional RM48bil in financing that could be raised for Malaysian SMEs through factoring and leasing facilities,” said the report.

The report also noted that alternative finance models are also increasingly leveraged on digital platforms, further increasing their efficiency and potential to address financing gaps in the economy.

Chew says there are efforts to develop other forms of alternative financing in Malaysia.

She points to a recent consultative document released by the Companies Commission of Malaysia (SSM) late last year, for example, which looks into plans to introduce a collateral registry.



Alternatives: A screen shot depicting an example of a kickstarter as alternative financing which can make up more than 20 of all financing for SMEs.

“If you have machinery, for example, you can do leasing instead. You can also pledge that machinery so that people who lend can secure a collateral and be more willing to lend. So this paper will be important to kick-start this financing by movable assets.

“A lot these SMEs have machinery which they can pledge but banks don’t accept machinery as collateral now. So this will unlock some of the assets that SMEs have to get financing,” she explains.

“What is important now is to come together to drive alternative financing and take this to the next level. We do believe an authority to drive this is needed. We see the change in our economy and these new businesses are evolving and the need for this is more pressing.

“This is something that we have brought up in our discussions with the government and our counterparts to be priority in the next phase,” she adds.



Be proactive: Yap urges SMEs to apply for grants and schemes that have been allocated by the government.

## Government funding

The government has been very supportive of the SME sector with generous budget allocations to boost growth.

Industry observers note that SMEs received a big boost of RM23.7bil in terms of allocation, grants, soft loans and guarantees under Budget 2018, which would help push the growth of small businesses in the country.

“This time, we can definitely see more funding for SMEs. It is a good budget, it covers every angle,” says SME Association of Malaysia president Datuk Michael Kang.

Among the goodies that were dished out under Budget 2018 for SMEs include RM7bil in funds under SJPP for working capital and services sector and RM1bil in government guarantee loans under SJPP to enable SMEs to automate their production.

There was also a notable focus on exports with an allocation of, among others, RM150mil to Matrade, Mida and SME Corp for export and promotional programmes, including the much welcomed Market Development Grant (MDG). This will help SMEs expand their exports.

Kang says these funds and incentives would help accelerate SME contribution to the country’s GDP.

It is targeted that SMEs would contribute 41% of GDP by 2020.

Note that there was also considerable focus given to small businesses under last year’s budget.

While all these avenues are available to SMEs, business owners need to be proactive in seeking out information on what grants and financial help they are eligible for.

“SMEs need to understand all the grants that are relevant to them. They need to find out what can benefit them and find out the trends in the market so that they know what types of products and services to push this year. For example, based on the focus given in the Budget, we know that there is attention given to logistics, digital and construction.

“They need to look at themselves and plan out how they can take advantage of all this,” says YYC Group chief executive officer Datin Yap Shin Siang.

Yap says most SMEs are wary about applying for any of the grants due to the hassle of preparing the documentation needed for the application. Additionally, most of them are of the opinion that their application would be rejected.

“If you never try, you never know,” she says.

## VIVA LA BAGUETTE, BUT WHITHER PALM OIL?

The Star, 19 January 2018



Voicing out grievances: Felda chairman Datuk Seri Utama Shahrir Abdul Samad (third from left) and a group of palm oil farmers chanting slogans near the Petronas Twin Towers in protest of European Union (EU) plans to ban palm oil biofuels□

FRENCH president Emmanuel Macron has called for the baguette, a crusty long loaf of French bread, to be included on Unesco's "intangible heritage" list, just like Naples' pizza twirling art known as "pizzaiuolo". Both foods are part of French and Italian daily life that are worth celebrating with the world, and if heritage listing provides due recognition, I say why not.

Although we celebrate these European accolades, I cannot help but have a bad taste in my mouth over the European Parliament's vote in Strasbourg, France, to ban palm oil biofuel from the European Union (EU) from 2021. In fact,

what these Members of European Parliament (MEPs) have done is nothing short of a poison pill for over 650,000 independent oil palm small farmers in Malaysia.

The time has come for action and we will use the range of options including trade and non-trade measures to respond to this unprovoked attack on palm oil.

The Faces of Palm Oil platform has energised a nationwide movement dominating media debate and culminating in a submission of a smallholder petition, signed by 320,047

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smallholders from all over Malaysia, on 16 January 2018 by 2,000 small farmers from the Federal Land Development Authority (Felda), National Association of Smallholders (Nash), Sarawak Land Consolidation and Rehabilitation Authority (Salcra) and Sarawak Dayak Oil Palm Planters Association (Doppa). The protest was a natural expression of their displeasure with the attempts by the European Parliament to ban palm oil biofuel.

### It's about European oilseeds, silly!

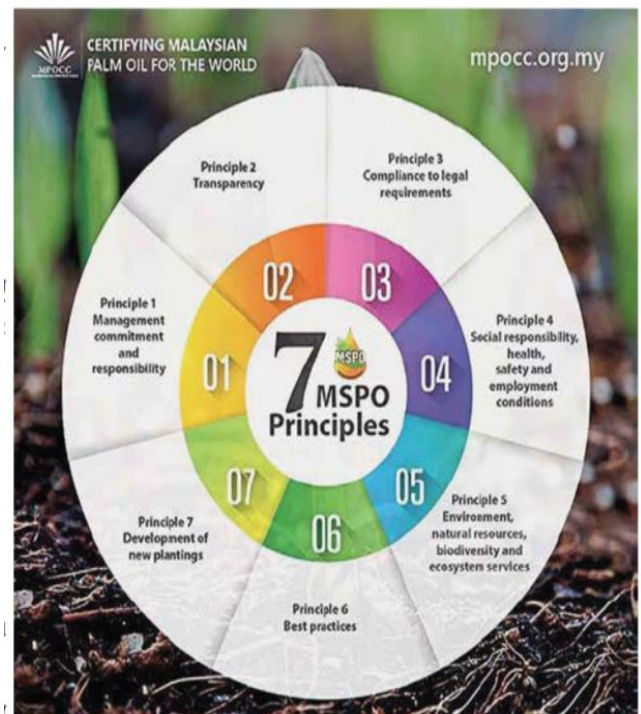
Camouflaged in deforestation and Indirect Land Use Change (ILUC) speak, the resolution is clearly aimed at supporting

European oilseed-based biofuel, primarily rapeseed and sunflower, that struggle to compete with palm biofuel which is produced more efficiently and requires far less land to do so.

The Malaysian Palm Oil Council (MPOC) has released a voluminous and comprehensive rebuttal, entitled *Building a Sustainable Future Together: Malaysian Palm Oil and European Consumption*, to the many allegations that the EU Commission and Parliament are relying on to justify its unprovoked assault on palm oil. In summation and with the aid of empirical data, the MPOC report challenges the very principles and data used to justify the palm oil biofuel ban.

MPOC's strategy to engage with European Governments is also critical

to the hope of overturning the EU's planned ban on palm oil biofuels. MPOC has worked assiduously on this issue and I am proud of their efforts.



Many agree that the palm oil biofuel ban violates World Trade Organisation (WTO) rules because it is discriminatory. Palm oil will be banned from being part of the biodiesel fuel mix by 2021.

However, other edible oils such as sunflower, corn, soy and rapeseed will continue to be part of the biodiesel fuel mix until 2030. This is a clear-cut case of less favourable treatment of palm oil and it flies in the face of the principles of free and fair trade.

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Furthermore, the tactical decision made on 10 January 2018 by EU lawmakers from the European People's Party (EPP), the Socialists and Democrats (S&D) and the Alliance of Liberals and Democrats for Europe (ALDE) that palm oil should not be considered a transportation fuel from 2021 is another example of the crafty and cunning tactics that have been employed to systematically side line palm oil in Europe.

In addition, the attempts by some MEPs to impose a single certification scheme for all palm oil coming into the EU is another example of inequitable treatment of palm oil in Europe. Palm oil is the only edible oil requiring a sustainability fiat by the EU while other oils enjoy unfettered market access.

If we recall, the EU Delegation to Malaysia gave assurances via a statement dated 30 October 2017, that stated the European Parliament's Environmental Committee (Envi) anti-palm oil resolution on 23 October 2017 was non-binding and not part of a legislative initiative that needed to be ratified by EU member countries.

Despite that, the Industry, Research & Energy Committee (ITRE) of the European Parliament on 28 November 2017 went ahead and endorsed the ban on palm biofuels in Europe under the Renewable Energy Directive (RED) and now we have the definitive outcome of the Strasbourg vote. So the threat is real and growing.

### **Palm oil will be fully certified by 2019**

By December 2019, the palm oil industry will be fully certified under the Malaysian Sustainable Palm Oil (MSPO) certification scheme. RM130mil has been allocated to certify all smallholders, who are the most in need of financial support, which is not forthcoming from other certification schemes. Even estates, plantations and processing facilities will receive incentives on their audits costs.

The Government's resolve and sincerity cannot be clearer. One must ask what do the MEPs advocating the single certification know about our landscape and the real hardship that our farmers face, in the comfort of the legislative chambers.

On both sides of the South China Sea, Malaysia has set aside areas of approximately 5.3 and 5.0 million ha respectively on Peninsular Malaysia as well as Sabah and Sarawak for the Central Forest Spine (CFS) and Heart of Borneo (HoB) conservation zone.

Malaysians greatly cherish their tigers and orangutans and all efforts are taken to ensure they continue to thrive in our jungles for our future generations. Misguided or otherwise, certain MEPs have wrongly use this issue as a trade barrier by rousing emotions.



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### **They don't care for our farmers**

Smallholders manage 40% of the 5.74 million ha of palm oil planted area in Malaysia. For many of them, palm oil is their sole source of income. Malaysia's success in poverty eradication was heavily predicated on palm oil cultivation.

In fact, the late Tun Abdul Razak's vision of land for the landless and job for the jobless in forming Federal Land Development Authority (Felda) was a brilliant idea ahead of its time and is a role model for the United Nations Sustainable Development Goals (SDG).

The action by the EU in banning palm oil biofuel is akin to "throwing sand into the rice bowls" of Malaysian small farmers. Understandably, the 650,000 farmers are up in arms and it is seen as neo-colonialism and crop apartheid. Can you blame them?

### **Golden gift to the world**

Malaysia is a robust and growing economy that is also a leading trade partner with many countries. Our doors have always been open. As much as we export primary and manufactured products, our continued domestic investment and consumption means we import in equal terms from the EU everything from aviation, rail and automotive equipment to consumer goods from foods to personal care products.

EU's unfair and unwarranted attacks on Malaysian palm oil seriously require us to re-examine the trade relationship. In a world where many regions are competing to work with us, EU's move will unfortunately put it on a backfoot. This is now unavoidable.

Just as the baguette and pizza are Europe's cultural gifts to the world that we welcomed, Malaysian palm oil is our golden gift to the world. Safe, healthy, sustainable and versatile, it permeates our everyday life as much as bread and dough. It is sad that EU has chosen to spurn it and we will all now suffer its consequences.

Datuk Seri Mah Siew Keong is Minister of Plantation Industries and Commodities. Commodities Today and Beyond is his op-ed to share his views, hope and vision for commodities with everyday Malaysians.

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## MEDICINE SOLD ONLINE MAY HURT

NST, 21 January 2018



CLOTHING, accessories, home items, gadgets, cosmetics and skincare products are some of the things that you may find on online shopping platforms.

But, as you narrow down your search to health-related items, you will be surprised to see other medical products.

Surprisingly, the medicines available are not restricted to beauty pills. Other controlled medicines that need prescriptions are sold, raising questions about their authenticity and safety.

The prices are lower than market prices, which is one of the factors that has drawn consumers to spend money and compromise their health.

Under Section 13 of the Poisons Act 1952, it is against the law to sell or supply medicine without a licence. A seller can be fined up to RM3,000 or receive one-year imprisonment for the first offence.

The question is: how have online shopping platforms gotten the green light to sell

the medicines, which is against the law?

Malaysian Pharmaceutical Society (MPS) president Amrahi Buang said the mushrooming of “online pharmacist stores” was alarming.

“First and foremost, it is against the law to sell or supply medicine without a licence, and secondly, the authenticity of the drug is doubtful, which can lead to serious health effects if it is taken without the supervision of a doctor or pharmacist.

“Some medicines sold online could be fake and unregistered, which perhaps explains why their price is lower than that sold at pharmacies,” he said when contacted by the New Sunday Times.

“Medicines should be sold only by a pharmacist with a valid prescription or dispensed by a medical practitioner for their patients. The consequences will be dire if the people are allowed to buy medicines without consultations with medical practitioners and pharmacists.”

Checks at popular online shopping stores found that Amrahi’s claims are not baseless.

Besides slimming pills, medicines such as Tadalafil, a medication prescribed for erectile dysfunction, Isotretinoin which is used for severe acne and sleeping pills are some of the controlled medicines found on these platforms.

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“Controlled medicines means that you can’t buy them over the counter, what more through online stores.

“These medicines need to be prescribed by doctors or medical experts after evaluating one’s health.

“Medicines sold online compromise patient safety as the public have no way to gauge whether the products that they have bought are genuine.

“Chances are these medicines have been tampered or tainted with impurities and microorganisms, which pose a serious threat to consumers’ health.

“Among the effects can be dizziness, headache, nausea, stuffy nose, muscle pain and back pain.

“It can also lead to the more dangerous effects, such as heart problems, if it is taken without the doctor or pharmacist’s supervision. In certain cases, it can lead to death.”

He said supervision from the authorities was crucial to curb the sales of these medicines.

“We need to check how these online stores got approval to sell these medicines.

“We need help from the Domestic Trade, Cooperatives and Consumerism as well as Health ministries to look into this.”

Domestic Trade, Cooperatives and Consumerism Ministry enforcement



*Medicine sold online could very be fake drugs.*

director Datuk Mohd Roslan Mahayudin said the ministry had yet to receive any reports on the matter.

“We can take action and investigate only if it is related to the performance of the medicine. For example, if the medicine claims to cure diabetes, but fails to do so, consumers can lodge a report. The issue can also be referred to the Consumer Claims Tribunal.”

He said issues on the authenticity of medicines were under the Health Ministry.

“The Health Ministry disallows people from making claims about medicines unless they can be proven. The registration status and authenticity of medicines only be determined only by the ministry.”

On whether online stores were allowed to sell medicines, he said it was not an issue if the stores followed the Consumer Protection (Electronic Trading Transaction) Regulations 2012.

On grouses raised by MPS on the legality of these stores, Roslan said: “We need to discuss with the Health Ministry. We can’t point fingers. We need a solution.”

## HIGH-CLASS LIVES, LOW-LEVEL MINDSETS

The Star, 22 January 2018

S. SATHISWARAN'S death on Monday shocked the nation. An office chair thrown by someone from an upper floor of the flats where he lived, struck him. He was just 15.

Why would someone do that – hurl a chair from many floors above? Was it a random act?

Or was it simply someone who thinks throwing things from high up is all right? It probably started with rubbish. Then a flower pot. And an office chair next.

We are all too familiar with the problem of objects being thrown down from high-rise buildings and hitting cars and people. But it is a tragedy waiting to happen when someone throws something heavier, like a chair, as what happened to Sathiswaran.

Does this reflect the civic-mindedness of Malaysians, or rather, the lack of it?

Just look at the way some people drive here. Or consider the state of our public toilets. Our attitude towards public property. The rubbish we throw from moving cars. The clogged drains. The polluted rivers. The list goes on.

I was having *teh tarik* with some friends at Precinct 8 Putrajaya recently. A car – its exhaust sounded more like that of a motorboat – parked on the road although there was plenty of proper parking space.

Cars and buses had to wait behind the car before they could pass through. The driver was oblivious to that.

Perhaps we have issues pertaining to civic-mindedness. We don't care about others. We are not showing our concern for the condition and affairs of people around us.

A minor accident at the Federal Highway I witnessed recently created a few kilometres of traffic jam. Those involved were busily arguing their innocence rather than steering their cars to the roadside.

Some think of it as a discipline problem. We simply lack the big "D". What we learn in school does not go beyond the school gates.

Or maybe it has a lot to do with our mindset. We can boast of our First World facilities but the fact is we still have a Third World mindset if we treat public assets as nothing more than experiments in vandalising, dirtying and destroying.

I met the owner of Japan's largest vending machine company some years back. It is fascinating that those machines are everywhere in cities and towns, and sell almost everything you can imagine – from drinks to condoms to eggs and even umbrellas!

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It is an incredible world of business – the Japanese way. I agree that Japan's vending machines can tell us a lot about the country's culture. And of course the civility of its people.

There are more than five million vending machines in Japan, the highest number in the world. That is about one machine per 23 people at the last count. It is a US\$60bil (RM240bil) business a year. As we know, Japan has a low crime rate.

If we place a vending machine in an alley in Kuala Lumpur, can it survive vandalism? It is not about crime, it is about attitude.

I asked the company owner the secret behind the proliferation of vending machines in Japan. He has a simple answer: "Japanese need them."

Sadly in our case, even if we need them, we won't appreciate them.

Civility is simply an act of being civil, which entails politeness and courtesy in behaviour and speech. It comes with being respectful, kind, considerate and nice.

There has been serious discourse on the erosion of civility in today's world. Modernity has changed humankind. The rat race and the necessity to survive have changed the rules of engagement. We have become survivalists in the true sense of the word.

When the character Gordon Gekko (played with menacing exactitude by Michael Douglas) in the 1987 movie *Wall Street* promotes greed as good, it summarises the gung-ho decade of hubris and capitalism.

The character Melvin Udall (Jack Nicholson at his pernicious best) is awfully crass in *As Good As It Gets* (1997) but he isn't alone in the world. There are many Udalls around us – and they are a nightmare to neighbours and society. We have to live with them.

It is sad that technology is not entirely changing us for the better. Social media is a classic example. It is supposed to be a tool to bring us to the next level, to inform and communicate and to make this world a better place. But just read the kind of comments posted on it.

We have never been this disrespectful towards others. We are using the latest devices but with a mindset trapped in the old, primitive and tribal ways.

If we had been more civic-minded, Sathiswaran would still be alive.

**Johan Jaaffar was a journalist, editor and for some years chairman of a media company, and is passionate about all things literature and the arts. The views expressed here are entirely his own.**

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## HEALTH MINISTRY ACTIVELY MONITORS PRESCRIPTION DRUGS SOLD TO MALAYSIANS

NST, 28 January 2018



Drugs that are brought into Malaysia must be registered with the government, says Health Ministry.

PEKAN: The Health Ministry is constantly monitoring the situation to ensure that prescription drugs are not sold through the internet.

Deputy Health Minister Datuk Seri Dr Hilmi Yahaya said that the National Pharmaceutical Regulatory Agency (NPRA) is actively monitoring of drugs being sold to Malaysians.

"We are constantly monitoring the situation. Drugs that are brought in (to Malaysia) must be registered with the government," he said.

"We check all the medicines before they can be registered," he said.

He was commenting on the issue of prescription drugs being sold on the internet, which was raised by the Malaysian Pharmaceutical Society (PMS) recently.

In an exclusive report by the New Sunday Times, PMS president Amrahi Buang warned about the mushrooming of online pharmacist stores.

He claimed that these online pharmacy stores may be selling medications without license, and that the authenticity of the medicine offered is doubtful.

According to Section 21 of the Poisons Act 1952, only registered medical practitioners, dentists, veterinary officers, and pharmacies can sell prescription drugs to a person who was prescribed the medicine.

Under Section 13 of the Act, it is against the law to sell or supply medicine without a licence. A seller can be fined up to RM3,000 or receive one-year imprisonment for the first offence.

Dr Hilmi was speaking to the media at an event where 300 trainee nurses visited and provided medical checks to the Orang Asli of Runchang here.

Also present at the event was Bebar assemblyman Datuk Mohamad Fakhruddin Mohd Ariff.

Dr Hilmi reminded consumers to always check with the NPRA on the validity of health supplements and beauty products before purchasing them online.

"At times, they (online sellers) go overboard (in claims on efficacy of health products via online advertisement). They must follow due process," he said.

Dr Hilmi said that the ministry constantly carry out random tests on health products sold in the market to ensure they do not contain harmful ingredients, among others.

In regards to the Sarawak case of a 59-year-old man whose rabies infection was not referred by the private clinic to a government-run health clinic or hospital, Dr Hilmi urged medical practitioners to abide by the standard operating procedure (SOP) in this issue.

"They (private clinics) must report such (rabies) cases to government hospitals in accordance with due process and regulation," he said.

He also advised people bitten by animals to immediately seek treatment at government-run clinics and hospitals.



Deputy Health Minister Datuk Seri Dr Hilmi Yahaya spends time speaking to locals in Pekan.

"Dogs are not the only animals that can carry rabies," he said in reference to other potential rabies carriers like cats.

On Nov 27 last year, the man from Jalan Batu Kawa-Matang was bitten by a dog, and had sought treatment from a private clinic on the same day.

However, the private clinic did not report his case to a government-run hospital or clinic.

The man began developing body aches and weakness in both legs, before he was admitted at a private hospital on Jan 24.

His case was referred to the Sarawak General Hospital (SGH) the following day.

He became the seventh victim to contract rabies in the ongoing outbreak in Sarawak.

#### BIM MEMBER INSTITUTIONS

- Malaysian Pharmaceutical Society (MPS)
- Royal Institution of Surveyors Malaysia (RISM)
- The Institution of Engineers Malaysia (IEM)
- Pertubuhan Akitek Malaysia (PAM)
- Malaysian Medical Association (MMA)
- Malaysian Dental Association (MDA)
- Malaysian Institute of Planners (MIP)
- Veterinary Association Malaysia (VAM)

- Malaysian Institute of Interior Designers (MIID)
- Malaysian Society of Soil Science (MSSS)
- Malaysian Association of Social Workers (MASW)
- The Plastics & Rubber Institute of Malaysia (PRIM)
- Agricultural Institute of Malaysia (AIM)
- The Chartered Institute of Building Malaysia (CIOBM)
- Institute of Landscape Architects Malaysia (ILAM)

- Institute of Internal Auditors Malaysia (IIAM)
- Institut Bahan Malaysia (ICMM)
- The Chartered Institute of Logistics And Transport Malaysia (CILTM)
- International Institution of Plantation Management (IIPM)

#### CORPORATE AFFILIATE

- Malaysian Institute of Human Resource Management