

penang

MONTHLY

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FEATURE

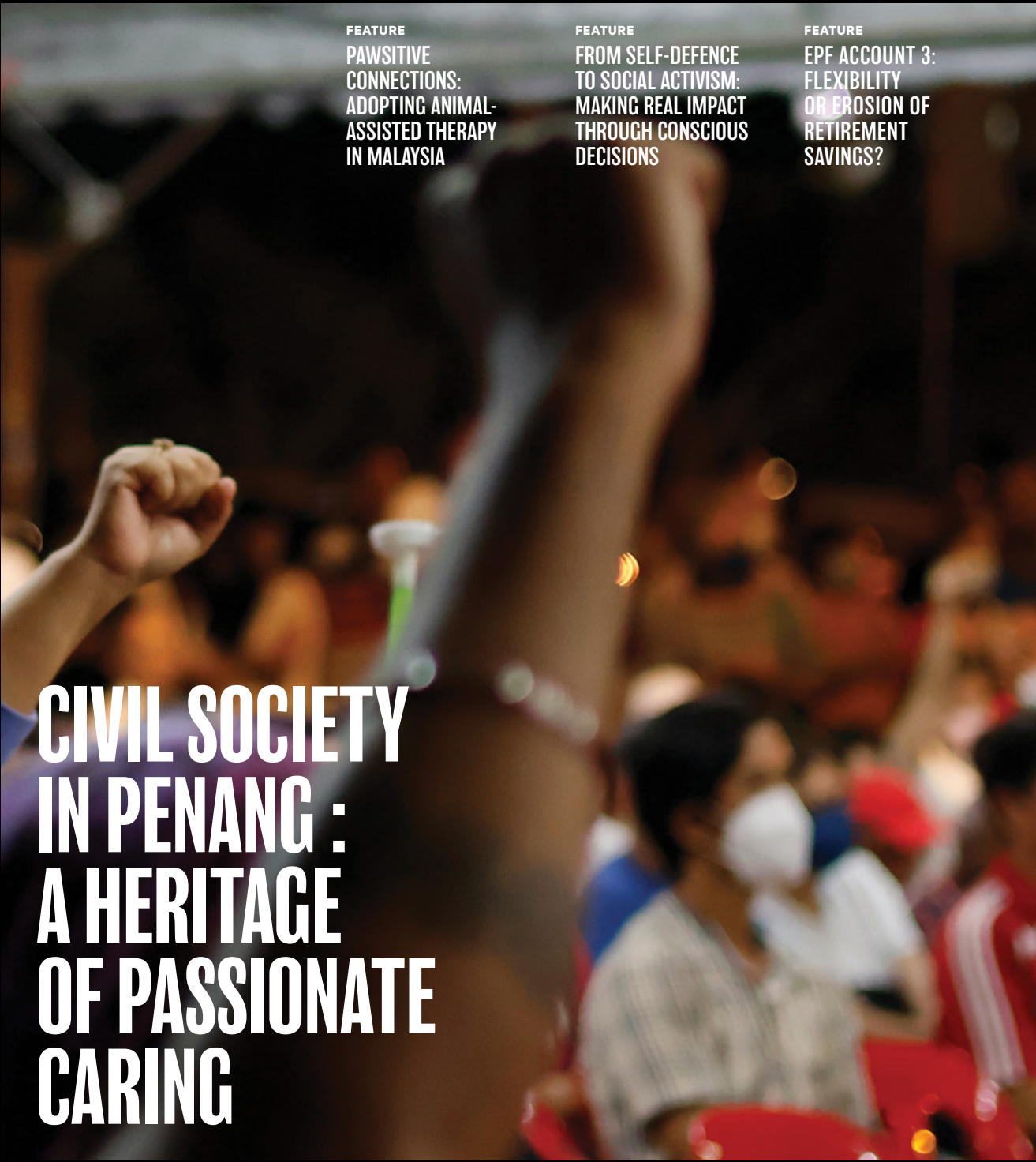
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ASSISTED THERAPY
IN MALAYSIA

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FROM SELF-DEFENCE
TO SOCIAL ACTIVISM:
MAKING REAL IMPACT
THROUGH CONSCIOUS
DECISIONS

FEATURE

EPF ACCOUNT 3:
FLEXIBILITY
OR EROSION OF
RETIREMENT
SAVINGS?



**CIVIL SOCIETY
IN PENANG :
A HERITAGE
OF PASSIONATE
CARING**



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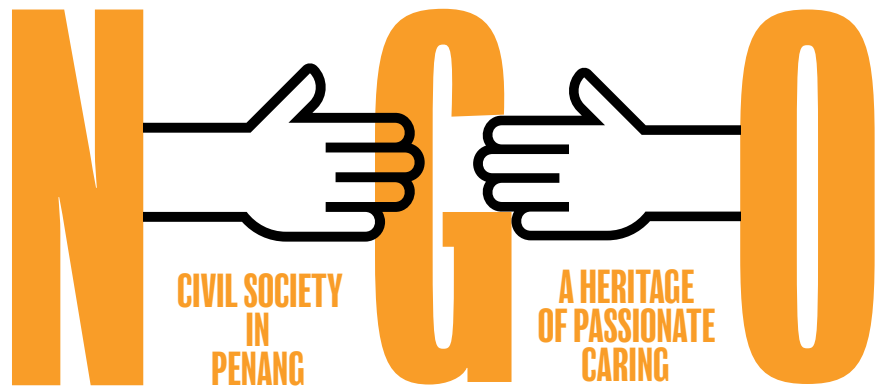
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EXHIBITION



Presented by Save Wild Tigers in collaboration with The Habitat Foundation, the **Eye on the Tiger** exhibition features over 30 breathtaking images captured by acclaimed photographers from around the world. With approximately 5,000 tigers remaining in the wild globally, and fewer than 100 Malayan tigers left in their natural habitat, the urgency to prevent their extinction has never been greater.

DATE	Now until 9 June
TIME	10am–10pm
VENUE	Hin Bus Depot Exhibition Space
WEBSITE	https://hinbusdepot.com/current-exhibition

CYCLE



Let's ride together for a worthy cause at **Ride for Sight**, a unique event where participants cycle alongside visually impaired individuals! Organised by St. Nicholas' Home, the event aims to promote inclusivity and raise awareness for vision loss. Each participant can expect a t-shirt and finisher's medal. Registration will close once 2,000 slots are filled, so sign up now!

DATE	15 June
TIME	6:30am
VENUE	Queensbay Mall
FEE	RM80
WEBSITE	https://howei.com/event-details/rideforsight2024

COMMUNITY

Tenby Schools Penang is running **STEAM Fest 24** to showcase their brand new, state-of-the-art learning centre, The STEAM Engine. Open to the public, visitors can expect to experience the amazing world of STEAM through interactive exhibitions, purchase food from student-run charity stalls, watch performances and more. Entrance is free.

DATE	29 June
TIME	9am–12pm
VENUE	Tenby Schools Penang

MUSICAL



Fans of the late legendary P. Ramlee must not miss the **P. Ramlee One in a Million II: A Tribute Show to the Legend**. The show features a new lineup of songs and performances that bring to life the iconic scenes and melodies from P. Ramlee's most memorable works.

DATE	8 & 9 June
TIME	3pm & 8:30pm (8 June), 3pm (9 June)
VENUE	Hall 1, Jetty 35
TICKET	From RM40
WEBSITE	https://forms.gle/J7jDQ8yGZhtDXFB8

CARNIVAL

Come together to raise funds for the Independent Aid for the Protection and Welfare of Animals (IAPWA) Penang's Trap-Neuter-Release (TNR) project at the **Furry Hopes Pet Carnival**. Bring your furry friends and enjoy a variety of pet-related activities while indulging in delicious treats from the mini food fair. Your participation will make a meaningful difference in supporting the organisation's TNR efforts to help the local community and animals in need.

DATE	8 & 9 June
TIME	3pm–10pm
VENUE	Gurney Paragon

COMEDY



Shaq Munisamy's **Teacher Gone Wild: A Stand-Up Comedy Special** is not just a stand-up comedy; it is real talk (sure or not?) about being a special needs teacher, navigating life's curveballs (some were just straight shots that were missed), and keeping it real (somewhat) about menopause.

DATE	7 June
TIME	8pm
VENUE	COEX
TICKET	From RM50
WEBSITE	https://www.cloudjoi.com/shows/1715-teacher-gone-wild-a-stand-up-comedy-special

RUN



Celebrate the durian season in Balik Pulau with a fun run and enjoy delicious durians at a minimal cost at the inaugural **Balik Pulau DuriRun!** This unique 3, 5 and 7km fun run is a great opportunity to immerse yourself in the beauty of Penang's countryside while indulging in the king of fruits at a minimal cost. Each participant can expect a t-shirt and finisher's medal. The fun run is open to participants aged five and above. Registration closes on 10 June so hurry up and register.

DATE	30 June
TIME	From 7:10am
VENUE	Kompleks Sukan Balik Pulau
FEE	From RM40
WEBSITE	https://rb.gy/pcpy1u

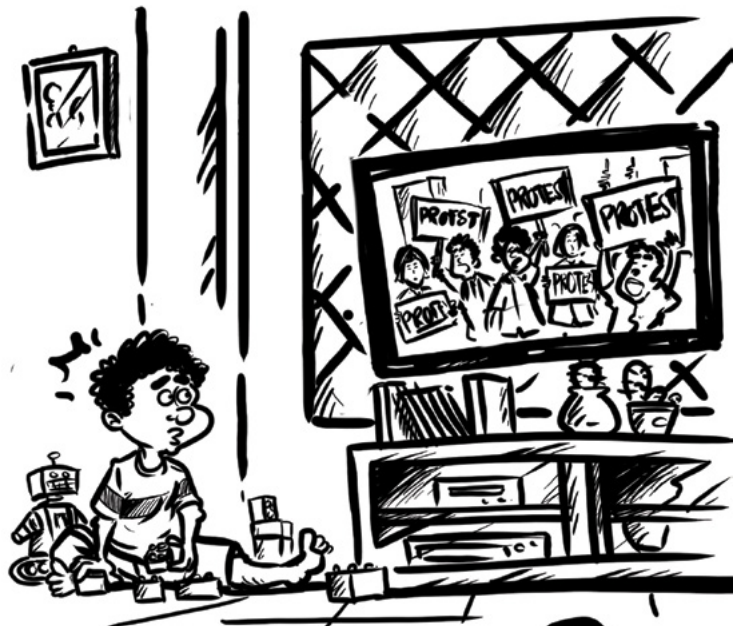
penang MONTHLY

THE PENANG MONTHLY ENDEAVORS TO BE THE VOICE OF PENANG AND AN INSPIRING READ FOR THE CURIOUS MALAYSIAN. A PUBLICATION OF PENANG INSTITUTE, IT AIMS TO:

- 1 Supply Penangites with information about significant issues in order to promote public participation;
- 2 Encourage discussion about various aspects of Penang's fate and fortune;
- 3 Profile Penang personalities who have contributed, sometimes in very unassuming but critical ways, to the reputation and wellbeing of the state;
- 4 Put the spotlight on ordinary Penangites who otherwise go unnoticed, but who nevertheless define the culture of the state in essential ways;
- 5 Highlight the importance of Penang as a generator of culture, education, industry and cosmopolitan values;
- 6 Emphasise present trends in the arts, industry, politics and economics which affect the immediate future of the state and country; and
- 7 Offer reliable socioeconomic data for the benefit of decision makers in government and the private sector.

LIKE WHAT WE DO? SUPPORT US!

Penang Institute is a non-profit organisation, relying mainly on research grants and donations. To keep us up and running, and to continuously give you the latest scoop on economic and cultural trends every month, you can make a contribution to Penang Institute. Tax exemption receipts will be given for donations above RM100. Please contact business@penangmonthly.com for more information.



CAT FIGHT
By Azmi Hussin

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PENANG INSTITUTE AS NGO



BY OOI
KEE
BENG

**GROWING
BEYOND
RESEARCH
AND
ADVOCACY**

THE THEME FOR June 2024 is non-government organisations—NGOs. This allows for the publisher of this monthly, i.e. Penang Institute itself, to do some soul-searching and to locate itself within the NGO world in Penang, and even Malaysia, in terms of its functions and aspirations.

Penang Institute is known in most circles as the Penang state government's think tank. But since 2008, with the federal opposition taking power in the state, Penang has been seen as the place where people-centred policies would be implemented. The people of Penang would lead again in public policy, economic innovation and intellectual honesty.

In that sense, Penang Institute conscientiously transformed itself over the last 15 years to facilitate the achieving of reformist ideals wished for by voters since 2008. Proclaiming the dawn of a "Penang Renaissance", the think tank decided in 2009 to establish a monthly magazine to be the Voice of Penang, and to be a platform for stories about Penang to be told.

The *Penang Monthly* was thus founded, and celebrates its 15th anniversary this year.

A RENAISSANCE

In 2011, it was also decided that the think tank's name since its founding in 1997—Socio-economic and Environmental Research Institute (SERI)—should be changed to "Penang Institute". This was to ease its branding as a regionally and internationally relevant think tank. The timely rise of social media and other information technologies was a godsend in that sense as well.

What should be observed is that Penang Institute now locates itself between being a much-needed journalistic outlet as well as being a research institute and think tank. Its job is now to *make ideas work* and to *raise issues competently*.

A new building was soon added to accommodate the revamped organisation.

Now expressive of journalistic obligations, academic ideals and policymaking fervour, the Institute aims to be an inspirational model for how think tanks in Malaysia could function effectively. In effect, Penang Institute has thus become a unique type of NGO. Besides functioning as the think tank for the Penang state government—and this is best noted in the blueprints and vision statements it develops for the state, and in the stream of research reports (such as ISSUES) that it regularly publishes—it contributes vehemently to Malaysian journalism through *Penang Monthly* (printed and online), through its many podcasts high-

lighting ideas and personalities, and through its other online series such as *Suara Nadi* (in Malay).

The Institute's many book launches and seminars are also well-appreciated for public discussions, not to mention the occasional roundtable held under its FLAG (Forum for Leadership and Governance) programme, which includes Policy Development Forum (PDF) roundtables with representatives of agencies and decision-makers from the private sector, and the Bel Retiro Roundtables initiated last year under the auspices of the Governor of Penang.

In 2022, the Institute worked on something called the Strategy for Economic Ecosystems Development (Penang SEED). The main rationale presented to the Executive Council through that publication was for the State to consider the developing of ecosystems when formulating policies for any economic sector. The idea is that this wider view is necessarily longer term in perspective and also more inclusive of stakeholders in any given sector.

In fact, Penang Institute should today be rightly seen as an ambitious NGO that has been pushing the conceptual boundaries for what is possible for NGOs and think tanks. The impact that comes by virtue of being a crisscross bridge between state actors, private sectors, academe, NGOs and society at large, we believe, is potentially enormous.

Being well-placed organically in the local context also leads to strong connections spontaneously growing with international players, be these research institutes in the region or the world, or international organisations and also embassies based in Malaysia. Furthermore, given that the gap between the Malaysian federal government and the Penang state government is at its smallest in decades, Penang Institute, with its ties to players at the local, federal and international levels, is potentially able to exert much greater impact on matters of interest to Penang in the near future.

On a more personal level, working deeply within the local ecosystem for policymaking, discourse-generation and social communication allows the Institute to gain better understanding—and grow more empathy—for players in all the aforementioned sectors. This, in fact, is what allows an NGO like Penang Institute to put to good use what it considers its greatest asset—its ability to synergise, inspire and organise.

In summary, Penang Institute makes things happen by being thoughtful, humble and inclusive. Needless to say, it is where it is today, thanks to the activism and aspirations of those who went before—past leaders and staff, and all its present supporters.

CLIMATE



ARE WE ALLEVIATING OR ACCELERATING THE CRISIS?

AN OPEN LETTER
BY CECIL RAJENDRA

CHANGE

2023 WAS THE hottest year since official records began in 1850. And, according to Paleo-Climatic data, 2023 was the hottest year in the past 125,000 years. Worse, environment scientists predict that 2024 will be hotter still. Climate change/global warming has affected, and continues to affect every facet of life on earth. Millions of lives have been lost through floods, fires, droughts, heat-waves and air pollution. Its effect on our wildlife, flora and fauna, oceans, glaciers and coral reefs have been equally catastrophic: 40% of insects—beetles, butterflies and bees—face extinction. Abundance of flora and fauna has dropped by over 20% and abundance of wildlife by 82%. Around one million animal and plant species are threatened with extinction. In our part of the world, we have already witnessed the extinction of the Sumatran rhinoceros.

THE CAUSE

The spike in global warming is due primarily to the release of excessive carbon emissions (or greenhouse gases); not by natural causes, but by human activity. These include the burning of fossil fuels i.e. oil, coal and gas, heavy industries, the automotive market and the clearing (often by man-made fires) of large swathes of rainforests for lucrative monoculture projects like cattle farming and palm oil plantations.

Global warming has also been spurred by every nation's obsession with "growth". "Growth", in layman's terms, simply means more factories, refineries, hotels, high-rises, highways, cars, shopping malls etc.—all of which require dirty energy. Growth = Global warming!

OUR RESPONSE

It is not as if we weren't aware of the damage we've been inflicting on our planet. Ever since Rachel Carson's seminal *Silent Spring* warned us of the cost of tinkering with the "Web of Life" where everything is connected to everything else, we have been put on red alert. In the '60s and '70s, nations around the globe passed a flurry of Environmental Protection Laws which were either ignored or not enforced.

So, in 1995 the first COP (Conference of Parties) was convened in Berlin where it was agreed that the Earth was One and we should all join the battle to save our Planet. There have been 27 COP summits since. At every COP summit, pledges, promises, protocols and resolutions were passed and commitments made to cut carbon emissions and stem global warming. There were also several projects designed, ostensibly to alleviate the situation. The most notable being the ESG (Environmental Social Governance) programme, SLL (Sustainability Linked Loans) and the carbon trading market.

RESULT & REALITY

The naked truth is that none of those summits, conferences, commitments, resolutions and green/sustainable solutions have made an iota of difference. The proof of their failure is evidenced by the Earth's soaring temperature. Over the decades, there has been no real political will to stem global warming. At the COP 2015 Paris Agreement, nations committed to keep the global warming threshold under 1.5°C. Yet, in 2023, the world experienced 12 consecutive months of global warming above 1.5°C.

The litany of broken commitments worldwide is echoed in Malaysia...

Both Petronas and Tenaga National recently admitted that though they had committed to net zero greenhouse gas emission (GHG) in 2020, their total GHG emissions in 2022 were higher than in 2020.

When it comes to environmental issues, you will find double talk, deceit and deception across the business board...

We say we are committed to reducing our carbon footprint, yet our automotive industry boasts it will be putting a million more gas-guzzling vehicles on our roads in 2024.

We swear commitment to clean air, yet for half a century, millions in the region have been subjected to pollutants (haze) caused by the open burning of rainforests by multinational palm oil conglomerates.

No one has been prosecuted nor will anyone be...

And, what about those "green/sustainable" solutions proposed to combat climate change: ESG and Carbon Trading. ESG is an acronym for "Environmental Social Governance".

Outfits professing to be "green" and "sustainable" are eligible for special environmental funds and loans. The problem is that there is no common definition of "green" or "sustainable". Nor is there proper accountability or transparency on the part of the lender or borrower. Further, most companies regard ESG *not* as a way of saving the planet *but* as a business opportunity!

As such, there is widespread abuse of the ESG label...

The world's largest ESG fund, Morningstar Inc, recently revealed that 1,238 companies claiming to be ESG compliant held stocks in the arms and weapons industry! Further, last year *Bloomberg* reported that the USD1.5tril market for ESG sustainable loans had been withdrawn en masse amid greenwashing fears. The "G" in ESG more appropriately stands for "greenwashing".

And, carbon trading is nothing more than a ruse that gives a rich guy in a developed country a free pass to avoid reducing his carbon emissions by funding an emission-reducing project of some poor sod in an under-developed country.

As we are one Earth, could someone please explain how in the world does carbon trading reduce carbon emissions worldwide and reverse global warming?

WHAT WE NEED TO DO

The situation is dire.

Dire situations call for drastic action, not distractions...

Enough of token solutions, false commitments and gaslighting conferences. Least of all another climate summit in a fossil fuel-producing country presided over by the CEO of its national oil company that is on record as saying that the best way of reducing carbon emissions is by producing more petrol!

Under his stewardship, the summit balked at resolving to phase out fossil fuels but merely to *transition* from them. As no time-frame or mechanism was put in place as to how and when this "transition" would take place, the COP 28 statement gave unfettered licence to fossil fuel producers and auto-makers to crank up production. It can be said that COP 28—"the COP that copped out of phasing out"—did not alleviate but accelerate the current climate crisis.

Nope, what we need are not resolutions but immediate, affirmative legal action... We need writs, summonses, stop orders and mandatory injunctions to halt this devastation. This is a tall order and our chances are slim... but there is a sliver of hope...

In 2016, a historic case—Juliana vs. USA—was filed by 21 children against the government of the US for failing to safeguard their well-being, health and future against climate change. Thanks to the intervention of big oil and big business, who raised preliminary objections as to the *locus standi* (standing) of the kids, the case has been stalled in the US courts. However, similar cases have been filed by children against their governments in 25 other countries. If our children—who everyday witness their forests being dismantled and their beloved earth sizzle as a result of our greed and inaction—have no standing in our Courts of Justice, then who has?

And, recently, the European Court of Human Rights correctly ruled in favour of the children of Switzerland. I hope our young people pounce on this Swiss precedent and get cracking. And, when they do, I hope our legal profession and our judicial system step up and raise their game as gate-keepers of justice. Under Article 3 of the Universal Declaration of Human Rights (1948) and Article 12 of the International Covenant of Economic, Social and Cultural Rights (1976), everyone has a Right to Life, Liberty, Health and Security.

Let's give teeth to these provisions, stem global warming out and put an end to this climate crisis.

NGOS STRIVING TO IMPROVE LIVES

BY CAROLYN KHOR

NON-GOVERNMENTAL ORGANISATIONS (NGOS) in Penang have long served as the backbone of the community. Most, especially those dedicated to welfare and societal well-being, operate quietly, while a select few garner attention for their outspoken advocacy on issues such as governance and policy-making. *Penang Monthly* spoke to three NGOs to get an insight into how they have been faring after years of assisting the less fortunate in Penang.



PERSEKUTUAN KEBAJIKAN ANAK-ANAK YATIM ISLAM PULAU PINANG

Persekutuan Kebajikan Anak-Anak Yatim Islam Pulau Pinang or the Penang Muslim Orphans' Welfare Federation started its operations in the midst of the Japanese Occupation in 1942. However, the association was only officially registered with the Registrar of Societies (ROS) in 1955—by then, the association was already operating out of its own building built on a piece of *wakaf* land in Jalan Air Itam.

In 1981, under the stewardship of Mohd Yussof Latiff, the orphanage, which receives Muslim orphans from all states in Malaysia, expanded to include female orphans, who were housed at a separate location known as Wisma Yatim Perempuan Islam Pulau Pinang. This facility, located at Scotland Road, was built on a plot of land leased from the state government. The new building was completed three years later, with new intakes in 1984.

Currently, the two orphanages house 22 boys and 30 girls aged between 8 and 19.

"A typical day involves getting the children ready for school, ensuring that they finish their homework, attend tuition classes and Quran-reading classes after school, eat proper meals, and making sure they sleep early. Some of them attend extra-curricular activities organised by their schools too.

"On weekends, when the children have some free time, the boys will play football or *sepak takraw*, and the girls will play netball," says Yussof, adding that a healthy body is essential to growth. "We also ensure that the children have a balanced and nutritious diet, and provide them with five meals a day."

All the children attend government schools. "The boys go to Air Itam Primary School and Air Itam Secondary School, while the girls either attend school at the Residency Road Primary School, Padang Polo Secondary School or the Puan Habsah Secondary School.

"The orphanages are also part of a larger umbrella group known as Pertubuhan Kebajikan Anak-Anak Yatim Malaysia (PEYATIM). We stress on education and try to hold activities in universities to expose the children to higher education. Once they finish school, they can also apply to educational institutions such as Kolej Universiti Bestari, Kolej Teknologi Bestari and Institut Kemahiran Bestari, established by PEYATIM.

"We fully support them financially until they graduate," Yussof adds. "This includes providing them with pocket money. Each of our wards has their own bank account too. Donations go directly into their individual accounts."

Describing his active role in the children's welfare, Yussof emphasises the



CAROLYN KHOR is a former ministerial press secretary, a former United Nations volunteer and an independent researcher/writer.

need to make the children feel included and loved.

“We try our best to provide them with an environment that is caring and loving, like a large family. We also try imparting to these children that challenges make them stronger—with patience and effort, they can achieve anything.”

Yussof, who is also the Deputy President of PEYATIM and the President of PEMENANG, another non-governmental organisation (NGO) dedicated to promoting Malay arts and culture, hopes to continue contributing to society. “As long as Allah SWT gives me the strength, energy and health, I will continue to devote my time and effort to the welfare of these children in the hope that they grow up to become useful members of our society and country.”

THE RAMAKRISHNA ASHRAMA, PENANG

The Ramakrishna Ashrama, Penang (TRAP) is the oldest Hindu orphanage in Malaysia. Located at No. 37, Scotland Road, TRAP was founded on 10 November 1938 by a group of eight philanthropists, both local and from India, and was first headed by Swami Bhaswarananda, who, at the time, was also the president of the Singapore Ramakrishna Mission.

The Scotland Road premise houses a hostel for the orphanage children, a multipurpose hall, a temple, a playing field and the Ramakrishna Tamil School. In the 1960s, the Ramakrishna English Secondary School also operated for nine years.

The orphanage houses 32 male and 11 female residents, ranging from ages 7 to 25. “The eldest, who has completed his degree course at University Malaysia Kelantan, is currently employed in our orphanage as an Administrative Officer,” says K. Ramasamy, the Chairman of TRAP.

“One of the boys is also pursuing his higher education at Polytechnic Nilai in Negeri Sembilan. Meanwhile, four academically weaker students are studying at MySkills College in Selangor.”

Volunteer teachers come to teach the children tuition after school. “Other than that, some of our children attend Indian classical dance classes or pick up traditional Indian musical instruments at the Temple of Fine Arts.” Ramasamy adds that these classes are sponsored by a few doctors at Gleneagles Hospital Penang. “Those who are athletic take up free tennis lessons provided by ProAce Tennis Academy, and two of our boys undergo training with Jimkana Football Academy.”

As a religious organisation, the orphanage serves only vegetarian food and the children observe Hindu traditions. “We also hold special prayers on certain auspicious days and the children partake in these religious ceremonies,” he says.

CAPTIONS

1. Children of the Penang Muslim Orphans' Welfare Federation at a football field.
2. Children at TRAP.
3. The Deputy President of PEYATIM, Mohd Yussof Latiff.
4. The Bhagawan Sri Ramakrishna Hindu Temple located within the vicinity of the Ramakrishna Ashrama, Penang.
5. Ruyi Home at Bodhi Heart.
6. A yassin and tahlil recitation session attended by the orphans at the Penang Muslim Orphans' Welfare Federation.



3



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5



6

BODHI HEART SANCTUARY (PERTUBUHAN BODHI HEART PULAU PINANG)

Gary Lau, one of the nine founders of Bodhi Heart Sanctuary (BHS) located at Fettes Park, woke up one day with a great desire to do something beneficial for the community.

“It was a crazy but great idea,” he says.

In 2007, Gary convinced six of his friends from different backgrounds to jointly purchase a piece of 390,000sqft land at Fettes Park to build a Buddhist sanctuary. Thus, BHS, a non-sectarian centre embracing Buddhist traditions, was established.

“We envisioned creating a simple, practical and yet elegant space that aligns with nature for spiritual seekers and teachers to share their experiences with each other. At BHS, we regularly hold programmes such as inviting Buddhist monks and eminent laypersons to share the Dharma or their experiences,” says Gary, adding that “these programmes aim to align and manifest the interconnectedness of the body, heart and mind, which aids the healing process.”

“Our journey has not been easy, but we met a lot of benefactors along the way. One day, during the construction of the place, I almost gave up—if I didn’t raise enough money by the next day, everything would have fallen apart. Right at that moment,

someone I didn’t know walked up to me and asked, ‘How much do you need to pay your workers and for the materials?’ I replied, ‘60k,’ and just like that, he said he would call his office the next day to transfer that sum to us.

“I also have a banker friend I refer to as the living Bodhisatva. At one point, we were short of money for the land title stamping fees. So, I called her to ask if she could approve my application for a credit card with a RM100,000 limit. Instead, she replied that with all her credit cards combined, she could assist us with that amount.”

Today, the land on which BHS sits also accommodates several non-governmental organisations, such as the Bodhi Residence, Ruyi Children’s Home, Shan Children’s Home, Caring Society of the Mentally Challenged and the Society of the Disabled Persons Penang. There is also a holistic spa, a recycling collection centre and an ongoing donation drive for burial services for unclaimed bodies.

Today, the ownership of BHS’s land has been transferred to Amrita Charitable Trust and managed by the Pacific Trustees Group, as appointed by Amrita. Gary, speaking on behalf of the former owners, says, “We no longer own the land, but we now serve as protectors of the trust.”

WOMEN'S CENTRE FOR CHANGE

PROTECTING AND SUPPORTING VICTIMS OF GENDER-BASED VIOLENCE

BY KAREN LAI

ACHIEVING **SOCIAL CHANGE** is impossible through government intervention alone. The scale of contemporary social problems demands the engagement of multiple stakeholders. Non-governmental organisations (NGOs), working separately from the government across a broad range of social and political issues, play a critical role as catalysts for transformation.

The Women's Centre for Change (WCC), Penang is an NGO established in 1985 to address the serious issue of gender-based violence (GBV).

A global health problem, GBV is estimated to affect one out of three women in their lifetime. In Malaysia, its main manifestations are domestic violence, and child sexual abuse and exploitation. Over 5,000 domestic violence cases have been recorded annually in the country since 2015, with significant spikes during Covid-19. In around 75% of such cases, the victims are women. Similarly, nearly 7,000 cases of sexual offences (including online sexual violence) against children in Malaysia were reported as at July 2023, with most victims being young teenage girls.

GBV, with all its complexities, must be addressed at various levels, including its root cause: patriarchy and gender inequality in the family and society. Women and children are often more susceptible to multiple forms of marginalisation including poverty, family breakdowns, lack of access to education and language barriers,

and to top it off, there is a lack of comprehensive, integrated and accessible support services for victims, including rights-based crisis counselling and court support. The latter is

often caused by resource constraints within enforcement agencies which also tend to work in silos, a general absence of gender perspectives and sensitivity to the realities faced by women and girls, and the lack of comprehensive sexuality education for children and teenagers on bodily autonomy, self-confidence, respect and consent.

THEN AND NOW

After over four decades of recognising and responding to all these challenges, WCC has developed from a local crisis intervention centre to an organisation with national-level impact and a broader focus on women and children's rights.

In 1982, a group of individuals concerned that women in Penang lacked a place to get help if plagued by domestic violence decided to start a Women's Crisis Centre. The centre was legally registered in 1985. True to its name at the time, WCC began by offering hotline and face-to-face counselling to women in crisis. Later, it went on to organise talks and workshops on women's rights. In the 1990s, we realised that to prevent GBV, working with children and youth was also crucial. WCC developed sexual abuse prevention programmes for children, and for teenagers, programmes on healthy relationships and respect.

As our operations grew, we started collaborating with government hospitals to provide crisis counselling

for domestic and sexual violence victims. This led to the need to lobby for legal reforms affecting women and children, together with other Malaysian women's groups in a national coalition now known as the Joint Action Group for Gender Equality (JAG).

WCC changed its name to Women's Centre for Change in 2002 to better reflect our widened focus on women's and children's rights. With increased recognition and funding from the Penang state government, WCC set up a second office in 2009 to serve Penang's mainland.

Since 1985, WCC has supported over 170,000 women and children through our services, outreach and advocacy. The Covid-19 pandemic made us focus on developing online resources such as e-posters, online storybooks and videos, helping to raise awareness on GBV and reaching millions nationwide through social media.

INCLUSIVE AND EFFECTIVE

Today, WCC's vision has expanded into that of creating an inclusive society free from gender violence and discrimination, where women can actualise their full potential. Its mission is threefold: to eliminate violence against women and children, empower them, and promote gender equality and social justice. We work within three core areas which form a multi-pronged, interconnected strategy for tackling GBV:

(i) Services: WCC provides comprehensive, victim-centred counselling and court support for women and children experiencing GBV, most of whom are from lower income groups. We work closely with the police, hospitals, social welfare department and courts to ensure victims access justice. We have a strong partnership with the One Stop Crisis Centres (OSCCs) at all six government hospitals in Penang, where OSCC personnel refer victims of domestic and sexual violence to WCC for crisis intervention.

(ii) Outreach: WCC's prevention programmes in schools educate children and teenagers against sexual

abuse, working closely with teachers and educators, and with the support of the state education department. Our interactive programmes create a safe, supported space for children and teenagers to share their concerns openly, enabling us to adapt our interventions to their needs, including developing programmes on cyber safety.

(iii) Advocacy: WCC consistently advocates for legislative and policy reforms to protect the rights of women and children. Over the decades, we have lobbied for legislation on domestic violence, sexual harassment, sexual offences against children and more. We continue to engage actively with lawmakers, the police, prosecutors, the judiciary and the media through training, dialogues, and through other platforms.

All services, outreach programmes and resources are available in Bahasa Malaysia, English, Chinese and Tamil. Some resources are also available in Kadazan, Iban and sign language.

As a non-profit, tax-exempt NGO, WCC is entirely dependent on donations to fund our work. In 2017, we set up a social enterprise called the WCC Value Shop, where pre-loved clothing, accessories and household items donated by the public are sold, and proceeds are channelled to our work. After our core funding ended in 2018, we have constantly applied for grants and increased our fundraising efforts, including smart partnerships with foreign embassies, high commissions and the private sector. Without multi-year core funding, it will be difficult for our operations to remain sustainable.



KAREN LAI is the Programme Director of the Women's Centre for Change (www.wccpenang.org), an NGO in Penang dedicated to ending violence against women and children. Karen practised law for seven years, and has advocated for gender equality and social justice for nearly two decades.

**IF YOU'D LIKE TO SUPPORT WCC,
HEAD OVER TO
wccpenang.org/donate/**



**CIVIL
SOCIETY IN
PENANG**

**A
HERITAGE
OF
PASSIONATE
CARING**



BY YEONG PEY JUNG

NON-GOVERNMENTAL ORGANISATIONS (NGOS) are widely recognised as essential components of a thriving society and are often very intricately woven into a society's developmental fabric. The diversity of NGOs makes it difficult for them to be singularly defined. The United Nations, in essence, categorises NGOs as organisations that are non-profit orientated with voluntary members, functioning on a local, national or international level. They play a fundamental role in addressing a broad spectrum of social, economic and environmental issues.

NGOs generally operate independently of governments, although they do often act as bridges between the people and the policymakers. They strive to complement government efforts by providing essential services while supporting and empowering communities to achieve positive change. Some NGOs also serve as a monitoring body, observing both the government and the private sector, and holding them accountable for their actions.

In Malaysia, all NGOs are legally obligated to register with the Registrar of Societies Malaysia (ROS). As of 2021, ROS recorded 5,410 active NGOs in Penang, and this positions the state as having the sixth-highest number of active NGOs in the country. Even before the formalisation of NGOs, charitable and community organisations had existed in Penang during colonial times, laying the groundwork for the future establishment of other NGOs.

The spirit of social activism has always been deeply ingrained in the heart of Penangites, making Penang a natural incubator for NGOs, each passionately dedicated to working for their chosen cause. Penang NGOs are often seen as vocal, passionate and fearless. Some of the more prominent and nationally well-regarded NGOs, such as the Consumers' Association of Penang (CAP) and Third World Network (TWN), were fostered in Penang. TWN has also achieved an international presence, maintaining offices in Geneva, Switzerland and New Delhi, India.

THE DIVERSITY OF NGOS IN PENANG

Penang has continued to witness a steady growth in the number and diversity of NGOs over time, reflecting the evolving needs and aspirations of its population. Today, NGOs in Penang are remarkably diverse, individually and collaboratively tackling a wide range of issues, including but not limited to providing aid, fostering development, protecting the environment, heritage conservation and enhancing the welfare of the community.

KAWAN is one of the many organisations dedicated to delivering aid and welfare for vulnerable and marginalised communities. As part of Penang Youth With A Mission (YWAM), KAWAN runs a “drop-in” centre where basic and essential needs such as meals, sleeping areas, shower and laundry facilities are provided for those who need them, such as the homeless—some who are drug addicts and those suffering from mental illnesses, and the poor. The NGO also provides counselling services and facilitates referrals to other service providers based on the needs of the individuals.

Spay Adopt Manage Assist Society (SAMA), established in 2020, recognises the importance of animal welfare and dedicates its efforts to helping stray cats and dogs. Founded in response to the plight of abandoned animals during the Covid-19 pandemic, SAMA prioritises a Trap, Neuter and Return (TNR) programme to manage stray populations humanely, with a particular emphasis on neutering as a core aspect of its operations. The NGO also strives to educate the public on the importance of neutering stray animals.

Environmental conservation and protection is another crucial area of focus for Penang’s NGOs. One notable NGO would be the Friends of the Penang Botanic Gardens Society (FOPBGS), dedicated to supporting the Penang Botanic Garden’s botanic, horticultural, educational and recreational objectives. They work closely with the state department responsible for the Botanic Gardens on joint conservation and research efforts. Additionally, FOPBGS works to generate publicity and raise awareness and interest about the Gardens, in hopes of fostering a deeper appreciation for their botanical and ecological significance to Penang.

Human rights and citizen empow-

erment advocacy is also apparent in Penang’s NGO landscape. Persatuan Aliran Kesedaran Negara (Aliran) is one of such NGOs focusing on promoting justice, freedom and solidarity across the state and nation. Through workshops, seminars and publications, Aliran strives to build public awareness towards issues such as economic inequality, environmental sustainability, press freedom, political reform and beyond. The organisation also actively encourages civic engagement through constructive dialogue, empowering citizens’ participation in voicing their concerns on matters that have a direct impact on their lives.

FUNDING AND SECURING RESOURCES

As with any other organisation or business, the success and the long-term viability of NGOs are fairly reliant on sufficient funding. Funding supports administrative needs and capacity-building efforts for the staff and volunteers, vital to encourage sustainability and organisational growth. Having adequate financial resources allows NGOs to carry out their advocacy work effectively, enabling them to successfully serve the community according to their purposed goals.

KAWAN explains that financial resources are needed to provide meals and to maintain shelter facilities, as well as a safe space, for the vulnerable communities they serve. Similarly, Aliran’s expenses—besides administrative spending—are geared towards their online outreach (the website, weekly e-newsletters, social media maintenance, regular webinars and translation of articles to Malay).

Sarah West, the honorary secretary for SAMA, shares that beyond fixed expenses such as food, boarding and medical expenses for the animals they help, resources are needed to run important neutering projects within communities. “SAMA’s primary focus is to ensure that stray animals are neutered and returned to their safe space, to curb the population of strays and to ensure the safety of the animals.”

Similarly with FOPBGS, funds are needed to purchase the necessary materials for various nature activities and programmes for both children and adults. As Tengku Idaura Tengku Ibrahim, FOPBGS’s vice president, explains, these programmes play a crucial role in outreach, education and raising public awareness.

DONATIONS AND OTHER SOURCES OF FUNDING

With NGOs being non-profit and non-revenue generating, a majority of them depend on public donations as a source of funding. Donations are, in fact, the lifeblood of many NGOs. Prema Devaraj, the executive committee member for Aliran, acknowledges the critical role of public donations. In the past, sales of their periodicals, *Aliran Monthly*, were enough to sustain the organisation, but sales revenue has decreased with the rise of online news consumption.

However, after moving online, public donations have started increasing with increased readership. “We rely on support from the public, including Aliran’s members, through donations to sustain our activities,” she says, expressing gratitude for the people and groups who support and appreciate Aliran’s work. She firmly adds that Aliran does not accept funds from questionable sources, such as groups with a poor human rights record or those who promote unsustainable developmental practices.

That said, securing donations continues to be extremely challenging for NGOs due to reasons such as competition and differing interests of the general public. West says that SAMA, being reliant on public donations, struggles with getting support at times; animal welfare often takes a back seat compared to other pressing issues. Candidly, she admits that resorting to pleas for support is sometimes necessary. Fortunately, SAMA was qualified to receive a government grant, which helped greatly in the NGO’s neutering projects.

To avoid being wholly dependent on public donations, some NGOs have diversified their avenues to obtain funds, e.g., fundraisers or charity drives. Instead of solely relying on donations, KAWAN and FOPBGS supplement their funds by running a retail shop. The sales revenue goes towards funding the organisations’ initiatives and programme implementation. FOPBGS’s Botanika Shop features unique hand-drawn products such as bags and T-shirts created by volunteers, while KAWAN’s shop offers a selection of pre-loved items.

“Nearly 60% of KAWAN’s funding needs are contributed by our shop,” Ed de Visser, a KAWAN coordinator discloses,

highlighting the significant role of their retail shop. The shop also welcomes donations of household items, clothing, books, stationery and more, offering the community additional ways to support KAWAN’s work.

In addition to donations and the Botanika, FOPBGS’ nature programmes also act as a source of funding. “We sometimes charge for our programmes, but some are on a donation basis. As for children’s programmes, we usually charge on a per-head basis,” Tengku Idaura explains. She goes on to say that FOPBGS’s programmes are focused on nature education, conservation and environmental protection. The revenue generated from these programmes is reinvested to support future initiatives.

HANDLING OF DONATIONS

With public funds and donations being the primary source of income for many NGOs, ensuring transparency and accountability in their operations, spending and decision-making processes is a necessity. Moreover, transparency and accountability will build and foster donor trust, ensuring continued support. These principles are also paramount in maintaining the legitimacy of NGOs in the eyes of the public and relevant stakeholders.

One key aspect of transparency is the careful handling of public donations. Each donation, no matter the amount, must be formally receipted. The clear documentation of donations acts to enhance accountability and is vital in increasing donor confidence.

In Aliran, donations are monitored closely by office bearers; with proper records and receipts issued to the donor. Devaraj adds that the executive committee are always informed about donations obtained during monthly meetings. The same goes for KAWAN and FOPBGS.

However, while asserting that SAMA issues receipts for all the donations they receive, West reveals that this is not always possible. “For instance, we often receive anonymous donations, and we are not able to provide receipts for them.” However, she clarifies that all donations are recorded internally to maintain transparency. “We follow the donor’s wishes strictly—for example, if a donor specifies the donation to be for the Hillside cats, we will not spend it on anything else.”

TRANSPARENT EXPENSE MANAGEMENT

When it comes to organisational and management expenses, transparent expense management is an important indicator of solid, effective governance. It acts as a safeguard against the misuse of funds and helps to build and develop a culture of accountability and shared responsibility within the organisation.

All the interviewed NGOs stress the paramount importance of transparency in their organisational expenditure and maintain a central committee or a leadership team responsible for various duties, among which are deliberations on spending and expenses.

For SAMA, it is a democratic process: their committee collectively decides on spending for the neutering projects they undertake, and decisions are made based on a majority vote. Meanwhile, de Visser divulges that KAWAN's monthly spending is typically consistent across the board but the discussion is warranted within the leadership team if the proposed spending of an item or service goes above RM300.

FOPBGS' central committee also keeps a close eye on its management expenses and aims to be as transparent as possible. "Every decision we make, and this is not just limited to the financial decisions, goes through the committee for a round of discussion," Tengku Idaura stresses.

Similarly, Aliran's monthly executive committee meetings deliberate on the organisation's expenditure and jointly agree on spending needs. "There is a consultation process within the committee before the submitted bills are approved," Devaraj discloses.

AUDIT AND PUBLIC ACCOUNTABILITY

Internal and external audits provide an independent and objective assessment of an NGO's financial records and internal financial controls. Audits also act to detect discrepancies and potential instances of fraud, safeguarding an NGO's assets and resources.

As far as Aliran is concerned, Devaraj confirms that the NGO engages with an honorary internal auditor to ensure that financial statements correctly and fairly reflect Aliran's operation expenses. These statements are then submitted to ROS. Likewise, KAWAN concurs on the importance of an audit. "As KAWAN is a company limited, meticulous financial records are

vital, and KAWAN's finances are audited annually by external auditors," explains de Visser.

As for SAMA, West mentions that the NGO's only paid employee is a qualified bookkeeper, who ensures that the NGO's financial reports are by the books and are frequently submitted to ROS for transparency and accountability purposes. "Our financial reports are readily available to our supporters and the general public. They only need to ask to see them," she adds.

FOPCGS presents its financial and annual accounts during the NGO's annual general meeting (AGM), where members are allowed to scrutinise the accounts and raise questions. The same applies to Aliran, where annual financial statements are subjected to the members' approval during the AGM.

VOLUNTEER CHALLENGES

The legitimacy and transparency of an NGO is also paramount when it comes to attracting supporters and volunteers to engage in their endeavours. NGOs are highly dependent upon volunteers to carry out their advocacy work. For instance, SAMA relies entirely on volunteers to serve as feeders and foster carers for the strays under their care. SAMA's adoption team, who works tirelessly to find homes for animals who can no longer remain on the streets, is also made up entirely of volunteers.

However, NGOs do face hurdles in drawing and recruiting volunteers to support their initiatives and advocacy work, especially from among the younger generation. Tengku Idaura laments the lack of youth volunteers and engagement among FOPBGS' members. "Young people nowadays are more interested in technology, social media or games," she says, adding that it is a pity that the youth lack interest to engage with botany and the Gardens.

Devaraj shares the same thoughts on youth engagement at Aliran. "It is a challenge to get younger people interested in diving deeper into the analysis and discussion of current issues," she says. She also stresses that younger volunteers and members are needed to take Aliran into the future.

KAWAN, however, is fortunate enough to have a steady stable of volunteers, comprising of retirees, the people they have helped, and overseas groups looking for volunteer work. These groups are usually



REACH OUT TO THESE NGOS FOR MORE INFORMATION

KAWAN

<https://ywampenang.org/ministries/kawan/>

SPAY ADOPT MANAGE ASSIST (SAMA)

<https://fb.com/SAMASpayAdoptPenang>

*Please contact SAMA for
charity neutering prices for strays,
and if there's interest to foster and adopt.*

FRIENDS OF THE PENANG BOTANIC GARDENS SOCIETY (FOPBGS)

<https://fb.com/groups/fopbgs/>

ALIRAN KESEDARAN NEGARA (ALIRAN)

<https://aliran.com/>

comprised of younger people aged below 30. de Visser also raises the point on the importance of sincerity when it comes to volunteering. "If we want to achieve change, we need to learn how to love people, because that can change lives."

COLLABORATION FOR BETTER OUTCOMES

The many challenges faced by society are often interconnected yet multidimensional. Therefore, partnerships and collaborations with other NGOs, government sectors and private entities are recognised as an effective way for NGOs to overcome certain limitations. Collaborations often foster knowledge sharing, and allows for the leveraging of the strength and expertise of different organisations and a significant collective impact.

In every area of advocacy, there are often gaps to bridge and relevant people to reach. Partnerships between different sectors can remedy this. As stakeholders tap into their respective networks, their combined efforts amplify their voices, facilitating more effective interventions and potentially influencing policy outcomes for the better.

However, Devaraj emphasises the importance of striking a balance. While collaboration offers significant benefits, NGOs must never compromise their ethics and independence. It is important for an NGO to remain true to their principles and advocacy work, and not shy away from holding their partners, governmental and otherwise, accountable for potential wrongdoing. An unwavering commitment to the NGO's core values ensures that collaboration strengthens, rather than weakens, their ability to advocate for positive change.

The vibrant NGO ecosystem in Penang signifies the ongoing commitment of Penangites to continue addressing and speaking up for critical social, economic, political and environmental challenges through civic participation and collective action. This is probably what makes Penang truly different—an element that trailblazes us forward.



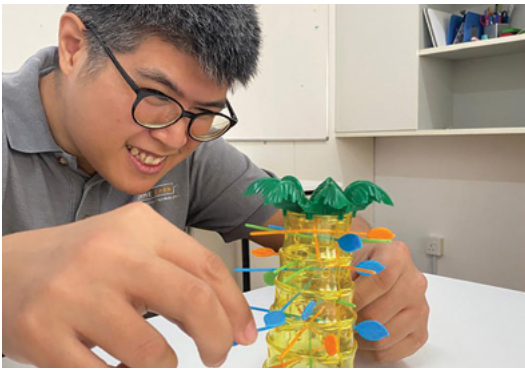
YEONG PEY JUNG is a senior analyst with the Socioeconomics and Statistics Programme at Penang Institute. She is a reading enthusiast and is surgically attached to her Kindle.

LEARN

A group of six people, three men and three women, are posing for a photo. Two people are seated in the front row on white stools, while four people are standing behind them. The background is a grey wall with a dark, textured border. On the wall, there are several framed artworks, including a large yellow one with a vase of flowers, a small one with a butterfly, and a larger one with a colorful abstract design. A potted plant is visible on the left side of the wall.

AUTISM IS A neurological condition characterised by differences in brain development, affecting social interaction, communication skills and behaviour. Being a spectrum disorder, the symptoms and levels of impairment vary widely among individuals.

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Depending on whether children exhibit symptoms of verbal, non-verbal or limited speech, parents may choose to integrate various approaches in order to help, including Applied Behaviour Analysis (ABA), Individualised Education Programmes (IEP), speech therapy and occupational therapy.

Individuals with autism have varying sensory sensitivities, from hyposensitivity where they may underreact to their surroundings and risk danger, to hypersensitivity where stimuli are intensified. For example, someone who is hyposensitive might move through a crowd without noticing contact, while a hypersensitive individual might feel overwhelmed by sensations like body odour, lights, voices and footsteps in the same environment.

Autism patients might also struggle to read facial expressions and understand social cues, making it challenging to grasp others' emotions. Repetitive behaviours help them regulate their emotions and find comfort, akin to how we calm ourselves through tapping or finger rubbing when we are feeling nervous.

Additionally, misconceptions that they are violent or aggressive stem from their difficulties in understanding appropriate responses. Some may express themselves through scripting, like repeating lines from cartoons they relate to, while others may show anxiety through body language or tantrums. At this point, it is important to ask them to clarify their emotions or any incidents causing them distress.

The portrayal of the main character as a brilliant attorney with autism in the popular K-drama, *Extraordinary Attorney Woo*, perpetuates the myth that individuals with autism possess special talents. In reality, while individuals with autism often do have very specific obsessions and interests which help in their understanding of an ever-changing and unpredictable world, Savant Syndrome is extremely rare.

Interestingly, autism is more commonly diagnosed in males, as females often exhibit higher levels of adaptive functioning, masking their symptoms effectively. Some females develop coping mechanisms by mimicking their peers to conceal social interaction difficulties. Consequently, females may be underdiagnosed or misdiagnosed, often discovering their condition later in life.

ABOUT LEMMELEARN

LemmeLearn is a social enterprise in Penang that focuses on vocational training and fostering independent living for individuals on the autism spectrum aged 18 and above. By prioritising hands-on experiences, the enterprise empowers students to develop skills necessary for self-expression and societal integration, while

also aiming to educate the public about inclusivity.

Eileen, the founder of LemmeLearn, envisions transforming Pulau Tikus into an autism-friendly town. Within a 1km radius of the centre, there are amenities such as a police station, wet market, coffee shops, malls, a post office and a signing Starbucks. This strategic location can facilitate individuals with autism in living independently in the future.

The enterprise adopts DIR Floortime methods, which stands for Developmental, Individual-Difference, Relationship-Based Floortime Approach. This method prioritises student-led activities aligned with their interests, focusing on building emotional and relational skills through engaging interactions.

LemmeLearn collaborates with partners to provide training sessions that help students adapt to the workspace as employees and understand the expectations of a real work setting. The centre enrolls an average of 15 students annually, with at least one graduate each year pursuing further studies or employment. Notably, a current student is actively engaged in a kombucha business, where his keen attention to detail for precise measurements and ingredients greatly contributes to the production process.

Student requirements include general compliance with instructions and active participation in tasks and activities. Prospective students and their parents typically undergo an interview process, especially since the training involves activities such as vegetable cutting and acquiring cooking skills. As part of their training, students take turns selling Nasi Lemak at Bee Hooi café in Pulau Tikus every alternate weekday.

Interactions with individuals on the autism spectrum vary based on roles—trainers focus on teaching, friends seek deeper connections and the general public aims for inclusion. While it is essential not to treat individuals with autism differently, adapting communication through simpler language or visual aids can facilitate understanding and inclusivity.

LemmeLearn is committed to helping individuals on the autism spectrum discover their strengths and support their journey towards independence and employment. One key initiative is the annual Inclusion Camp, which brings together participants from colleges and universities.

If you wish for more information, a Mandarin podcast episode on the same topic can be found on Penang Institute's website, or visit their website at www.lemmelearn.com.



CAPTIONS

1. The team behind the LemmeLearn enterprise.
2. DL playing "Falling Monkeys", which aids in developing attention and turn-taking skills.
3. LemmeLearn students managing the Nasi Lemak stall at Bee Hooi café.



ILYIA DE SILVA is a law graduate from the University of London. Balancing work and play, she savours every moment by indulging in her passion for food, languages, music and engaging with people from diverse cultures.

ADEEBA KAMARULZAMAN

THE THIRD Dr. Wu Lien-Teh Society Award for Leadership in Public Health was awarded this year to Adeeba Kamarulzaman, the Pro Vice-Chancellor and President (Malaysia) of Monash University Malaysia.

Adeeba founded the Infectious Diseases Unit and the Centre of Excellence for Research in AIDS and was Dean of Universiti Malaya's Faculty of Medicine (2011-2019). The infectious diseases expert was also the President of the Malaysian AIDS Council (2006-2010), and now chairs the Malaysian AIDS Foundation. Internationally, she is Vice-Chair of the WHO Science Council and also a Commissioner for the Global Commission on Drug Policy.

Penang Monthly sat down with Adeeba, right after her flight from Melbourne and just before receiving her award, to chat about her professional journey into infectious diseases, and particularly on her advocacy in HIV/AIDS matters.

Rachel Yeoh: You have been showered with many accolades throughout your career; let's discuss your earliest memories on your path towards becoming an infectious disease specialist.

Adeeba Kamarulzaman: In terms of doing medicine as a whole, I wasn't one of those people who knew it what they wanted to do. I don't come from a medical family. But having said that, two of my brothers are doctors and they both married doctors and one of my sisters married a doctor. So among my immediate siblings and in-laws, we have a lot of doctors, but not before this generation, and sadly not after either; only one nephew and one niece are pursuing medicine.

But what happened was, I guess I did quite well at school, and was sent to Australia on a GPA scholarship immediately after SPM and got the grades to do medicine. It was, in a sense, a process of elimination: I knew what I didn't want to do—I didn't want to do engineering. It was a toss-up between law and medicine, and I thought, "Okay, I'll do medicine!"

I was in my fourth year of medicine when HIV/AIDS hit the news. In fact, I was taught by an immunologist who, sadly, passed away from HIV/AIDS.

The hospital I worked in, the Alfred Hospital at Monash Medical Centre, paid a lot of attention to this, and therefore received a lot of patients. And I guess I was inspired by the people I worked with.

Also, in order to do infectious diseases, you have to train in internal medicine and I did that. It was then that I kind of decided infectious diseases was for me. I initially wanted to be a cardiologist but quickly changed my mind. In the late 80s, early 90s, I was with a hospital called the Fairfield Hospital in Melbourne, and looked after patients with all kinds of diseases including patients with polio who were in the iron lung.

RY: You thought about being a cardiologist, but was there any incident that made you decide against it?

AK: I called it my epiphany. I also worked with really, really fantastic cardiologists, some of whom have just retired or are still working at Monash Medical Centre. And the nurses in the cardiology ward at Prince Henry Hospital, another hospital that I trained in, were just very inspiring, very, very smart and very capable. That was why I initially thought I wanted to do cardiology... until I kind of decided it's very one-dimensional—the diseases were limited, it's very biomedical.

I guess I leaned towards the more social side of medicine. I didn't know it at the time, but what I really appreciated was the broader aspect of HIV/AIDS. We had, obviously, in Australia, gay men who were affected, transgenders; very few people who use drugs. And one story that I've told several times is about this transgender woman from Brunei, and essentially, I was her only friend if you like, because we were both Malay-Muslim. When she came out as a trans woman, the Malay diaspora kind of shunned her and of course, when she had HIV/AIDS, even more so. I was about the only friend/visitor/doctor that she had, except for Imam Fahmi from the nearby Preston Mosque. The sad part about her was, you know, she was clearly dying and I was coming back to KL for a holiday. Whilst I was still in Melbourne, she asked me to ring up her parents and her family in Brunei to tell them that she was very ill and all that and they just basically didn't want to know about it. And then I arrived back in KL and called them again and that time, they said, "Okay, we're on our way to Melbourne." But by the time they transited in Singapore, she had passed away—but it was so sad. She died and I wasn't even there.

Until today, the social aspect is what keeps me going.

RY: I do not know anyone who has HIV/AIDS. Is it because nobody admits to it as it is such a "tabooed illness" or is there a drop in infections? Or a lack of awareness?

AK: You don't know anyone?

RY: No, actually.

FIGHTING DISEASES, ADDICTIONS AND SOCIAL BIASES

BY RACHEL YEOH

AK:

I'd like to think that there is a bit more knowledge and less stigmatisation, but you're absolutely right. And I think what may be also happening is that we've all been caught up with you know, other diseases, Covid-19, dengue... and the effort put towards general awareness has definitely... gone away.

In the early days, we used to publicise it—general awareness programmes, education campaigns, etc. People in their 40s and above would have been through these campaigns from the 1990s and early 2000s. Having said that, the numbers are coming down in certain groups.

In Malaysia, we have what's called a "concentrated epidemic", in the parlance of the medical world. So men who have sex with men, transgenders, people who use drugs and, to some extent, sex workers. So, the Ministry of Health (MOH) and the Malaysian AIDS Foundation are doing more targeted programmes, because we know that this is where infections are still occurring. So, with the limited resources that we have, we create targeted programmes to bring people in to get tested early; tests that you can order online, through prevention programmes known as PrEP, the Pre-exposure Prophylaxis. Also reaching out to them through social media is useful; evidence has shown that in an epidemic, where a disease is much more concentrated in key groups, it's better that we put our effort and limited resources there rather than doing billboards and all that, which doesn't really work in terms of generating awareness. You want people who are at higher risk to come forward and get tested because treatment not only saves their lives, it prevents their immune system from deteriorating.

But also if we can keep the presence of virus down to what we call "undetectable", they will not pass it on to their partners, to their babies. In the case of sexual transmission, if it's consistently at an undetectable viral level, you can have sex without condoms and still not transmit it.

Hence, you might have heard of this 95-95-95 campaign to get to the end of AIDS, which is: that 95% of people who are living with HIV have been tested. Of those who test positive, 95% should be on treatment, and of those who are on treatment, 95% should have an undetectable viral load. Malaysia is not doing so great, in terms of achieving the 95-95-95 goals.

There are about 10 countries that either have achieved it or have surpassed it. I kid you not, most of these countries are very poor countries. They're getting a lot of support from global funds and the US and so forth. Even countries like Eswatini, formerly Swaziland, where there were concerns that the whole country might be obliterated by HIV/AIDS, have achieved the goal.

RY:

What is hindering Malaysia?

AK:

Stigma at all levels. Stigma at the personal level, what we call internalised stigma, is a very powerful thing. You may be afraid to come forward because you are taking drugs and are afraid someone is going to arrest you, or you're a sex worker, and people are going to ask how you got HIV. You know, they have so many other concerns around them that HIV doesn't become a priority.

Australia is well on its way to eliminating or reaching the elimination of HIV, but what they're seeing is pockets of increased infection among migrants to Australia, from Southeast Asia and others. And one of the main drivers is, again, the internalised stigma that they've lived with all their lives. And even in a society as relatively open, accepting and tolerant as Australia, that stigma to come forward, that fear is still... very entrenched.

Hence, the importance of us providing other avenues so they don't have to come into contact with a healthcare professional until later. That's why we see that a significant proportion of patients who are diagnosed for the first time with HIV are already advanced in the disease. Either they had been too scared to be tested in the first place, or they tested themselves but were too afraid to come forward.

Colleagues and I have looked into this and, yeah, that is to me, the Achilles heel for us reaching our goal of ending AIDS and—to be fair, it's not just in Southeast Asia, it's everywhere.

RY:

How is it possible to address this stigma?

AK:

One is, of course, continuing education. And the other is policy, right? Some countries have laws against discrimination, and that has been identified as key if we are really serious about ending AIDS.

I think there are many interventions and it has to be multipronged—at the most basic level, it is education.

RY:

What have been the most significant game changers when it comes to either advocating for awareness or treatments you have seen so far when it comes to HIV/AIDS?

AK:

Without a doubt, both prevention and treatment. Let's talk about prevention first.

We know that things like condoms work. We know that the Needle and Syringe Programme^[1] works. I guess for me, for Malaysia, that was a game changer, the fact that the government allowed us to implement it to such an extent that now it is part and parcel of the MOH programme; that has seen a reduction in numbers. It led to people discussing openly about the possibility of decriminalising drug use, etc. I think that has been quite a journey—frustrating, but we’re inching forward.

RY: Let’s go into drug policies. Could you briefly outline the history of drug policies in Malaysia and the current approach towards decriminalisation? Also, what areas of improvement do you want to see after decriminalisation?

AK: Yeah, the journey has been long because it’s very complex. The negativity towards drug use is very entrenched in society, but it’s a natural progression for me, seeing the impact of the Needle and Syringe Programme in particular.

Also, I had a big research programme in Kajang recently—having worked there for more than 10 years. I have fantastic colleagues from Malaysia and also colleagues from Yale—and seeing the futility of what we’re doing. It started off with the first grant we received from NIH (National Institutes of Health). At the time we wanted to scale up the methadone treatment in prison. Because of the large number of people who come in daily on charges related to drugs in Kajang, you know, like 100 to 200 people coming in a day. And the majority—not all of course, some are in for immigration charges—but overall, around 60% are in prison for personal, nonviolent drug use; Section 15, Section 12 and Section 39C.

We had people who came to me and said we really needed to advocate to the government and Dr. Zul, the current Health Minister. Already during his first term as Health Minister, he was very open to it. After many engagements with MPs and Ministers—current, past and present—we are getting support from the likes of YB Azalina, the Law Minister; she championed the abolishment of the mandatory death sentence, which is very much connected to the drug policy reform as well. YB Ramkarpal, when he was her deputy, was also very supportive and went to see the Portugal model. However, things get complicated because there are so many laws involved.

There is a lot to be done. First of all, just educating the public on the complexities of drug use is no simple matter. It’s not about weak morals. It’s family breakdown, it’s poverty, it’s boredom, it’s hopelessness, it’s mixing genetics and other kinds of environmental pressures. It could happen to anyone.

The second aspect is also to get a general understanding that is—I keep going back to the word—“complex”. They are many types of drugs—from the simplest which is cannabis, all the way to new synthetic drugs like fentanyl. What actually happens to an individual who uses this drug is actually quite different.

You also need to understand the different ways to intervene, and how it is not so simple to come off drugs. By just putting them in prison hoping that they will get better—that doesn’t work! You’re actually making things worse. I mean, what treatment is available to them by locking them up in prison? You’re not channelling them into treatments or interventions that work, you’re putting them into an environment that actually makes things worse because (a) the prison officers are not trained to deal with addiction, (b) someone who’s in there for softer drugs will be exposed to a whole load of people who are using hard drugs, who are trafficking, etc. As soon as they leave prison, there’s a whole community waiting for them to reconnect.

We had 100 people enrolled into Harapan One, our first clinical trial for methadone prerelease. And we know that if our research assistants didn’t take them from the day they are released from prison back to their homes or halfway homes or whatever, they are going to be taken by traffickers. That is because these traffickers understand that they are vulnerable, right? The addicts are going to be wanting drugs as they are not completely “clean”—they don’t have a roof over their head, they don’t have a job, they don’t have money. So where do they go?

I am so convinced that what we’re doing is just madness. It’s just madness. And it’s costing millions and millions every day, doing this in hopes that they will get better.

Then, there is also the interruption of the family unit. Let’s say a father of two, with children who are five and 10, is put into prison. You now have two young children without a father figure. However bad he may be, when you don’t have someone in a household who can earn a living, it actually makes things worse.



Image credit: David ST Loh

FOOTNOTE

[1] More in the Needle and Syringe Programme introduced by Adeeba Kamarulzaman: <https://www.science.org/doi/10.1126/science.345.6193.164>



RACHEL YEOH is a former journalist who traded her on-the-go job for a life behind the desk. For the sake of work-life balance, she participates in Penang's performing arts scene after hours.

Recently, we formalised a group in the form of a secretariat funded by the Global Fund to work in a more structured and systematic manner. What we want to do is to work concurrently with the media—in an awareness campaign, reaching out to the general population, to policymakers, etc.

I have enough humility to understand that the health sector is not ready to undertake this, but the second thing is that a whole heap of training needs to be done—counselling, addiction treatment, you know, and to understand the different types of drugs and the impact and the intervention that's needed. Then training the judiciary, the magistrates, the police... That's a huge parcel of work.

The third is to actually look at the laws one by one to see which does or does not need to be changed.

A couple of weeks ago, Professor Allison Ritter, a colleague of mine from UNSW (University of New South Wales), who has been doing a lot of evidence-based work, including looking at a very sticky area called threshold, which is defining if someone is a drug user or trafficker. If they are found with a quantum of drugs on them, is it for personal use or is it for sale? We actually have this in our laws. Every country that has moved towards decriminalisation decides on this threshold differently. So, we had Allison walk through with us what to do about this threshold. Every time we speak to the police or policymakers, it is hard to decide if someone is a drug user or not. Portugal, for example, one of the earliest countries to decriminalise drugs, quantifies that if you have had less than 10 days of use, you shouldn't be criminalised.

As we rolled out the pilot projects, we made sure that they were monitored and evaluated so we could go back to the naysayers and say, "Well, actually, this is what happened." That's really critical. Malaysia is not very good at having programmes that contain monitoring and evaluation. So, we want to do things a bit differently.

Then, there is community engagement. Instead of putting people in prison, let them be managed in the community—we have wonderful community organisations like PENGASIH that's all over the country. That can take on some of that role, they have "lived experiences" to be the kind of support that can reduce the risk of relapse. But they also need funding and capacity building.

Oh, and before I forget—everyone thinks that those who use drugs will immediately become addicted, right? Well actually, that's not true. Each drug has its harm and the level of addiction is different. We know that out of 100 people who use drugs, only 10 will need treatment. Because there is a whole spectrum of drug use: there are people using it for the first time, others only when they go to a party, there are those who use it frequently but have it under control and can function normally. And there are people who need help.

At the moment, we are wrongly diagnosing addiction using urine tests, like urine test equals bad people, equals drug addicts.

Addiction, diagnosed clinically, is having substance abuse disorder because they have all these cravings and withdrawals. Urine tests just indicate someone may have used drugs. I wish I could tell you more but it is a whole other story altogether.

RY: Let's move on from the heavy issues to a simple question before we close. Describe one day in your life for me.

AK: [laughs] Well, if it was last week, it was crazy. A normal day means me going to work, coming home and doing more work. About four or five times a week, I have someone come in to exercise with me. Because if she doesn't come, I don't do it. So that is usually at 6.30 in the mornings on weekdays and weekends a little later.

Then, I go to work. It is not so intense now compared to when I was president of the International AIDS Foundation. Because they work in Geneva, it was 10pm calls for me. There's a bit less of that now except for the WHO Science Council work and that's not as frequent, and a few other things like the Lancet Commission on Health and Human Rights which will be published soon. We'd like to share that with you.

You know, my husband and I live crazy long busy days, we prefer to eat at home, but we often get people dropping in to have cups of coffee even on weeknights.

RY: You play host as well amidst your busy schedule?

AK: Yeah, I am so blessed. I have someone who helps me with the cooking and cleaning. I've been blessed throughout my career and even when I had young children, I had someone who did all of that. That's the beauty of living in Asia. It makes me sound so elitist, but that's the truth. Otherwise, how do you do it?

RY: Yes, that is true. Thank you so much Prof, it was delightful chatting with you.

AK: Thank you, it was a pleasure!

NON-PROFIT ORGANISATIONS IN PENANG

BY PHILIP KHOR



PHILIP KHOR is a Visiting Data Scientist at Penang Institute with a background in financial sector regulatory modeling, technical writing and enterprise data science training. His interests include labour and health economics, the ethics of artificial intelligence and climate policy.

In Malaysia, non-profit organisations can be organised in several forms, including:

NON-GOVERNMENTAL ORGANISATIONS (NGOS)



- Organisations operating without government interference or control.
- Funded by donations from individuals or corporations.

REGISTERED UNDER (EITHER):

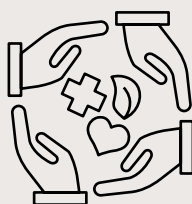
REGISTRAR OF SOCIETIES

COMPANIES COMMISSION OF MALAYSIA

Penang has some of the oldest non-profits in the country. The median organisation in Penang with approval for income tax deductions has been approved under the Income Tax Act for approximately **3.3 years** longer than the median organisation nationally (which has an approval duration of 16.6 years).

Author's analysis of Inland Revenue Board directory of organisations with Subsection 44(6) approval.

FOUNDATIONS



- Established to support specific causes or social welfare activities.
- Funded by an endowment/pool of assets managed by a board of trustees.

REGISTERED UNDER:

COMPANIES COMMISSION OF MALAYSIA

Almost half of the registered foundations are located in the Klang Valley.

Transparency Score of Malaysia's Foundations, Wiki Impact (2023)

SOCIETIES (ASSOCIATIONS)



- Formed to promote specific interests or activities (e.g. sports, culture, education).
- Required to have a constitution and governing body.

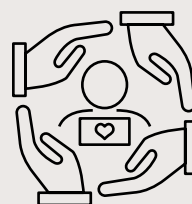
REGISTERED UNDER:

REGISTRAR OF SOCIETIES

5,274 ⁽²⁰²¹⁾ societies headquartered in Penang are registered with the Registrar of Societies, or 6.4% of registered society headquarters across Malaysia.

Laporan Tahunan 2021, Registrar of Societies Malaysia (2022)

SOCIAL ENTERPRISES



- Purpose-driven organisations that incorporate financial sustainability into their operating model.

GOVERNMENT ACCREDITATION IS AVAILABLE UNDER:

NATIONAL SOCIAL ENTERPRISE ACCREDITATION

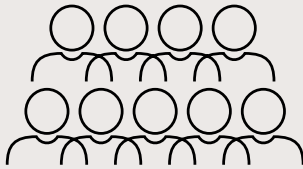
8% ⁽²⁰¹⁸⁾ of social enterprises are headquartered in Penang.

The State of Social Enterprise in Malaysia 2018, British Council (2019)

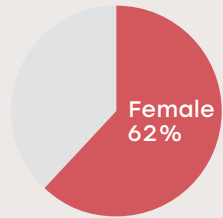
Adapted from Transparency Score of Malaysia's Foundations, Wiki Impact (2023) (<https://www.wikiimpact.com/foundations-report/>)

DEMOGRAPHICS

IN A SURVEY OF 122 NON-PROFITS^[1] IN MALAYSIA,



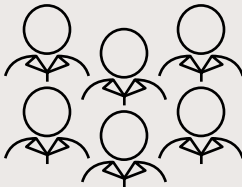
Each non-profit hires on average **9 staff**. ASIA: 40



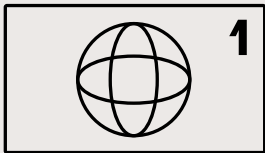
On average, **62%** of their staff are female. ASIA: 57%



The median length of operation by non-profits is **6 years**. ASIA: 16 YEARS



Each non-profit has, on average, **6 board members**. ASIA: 8

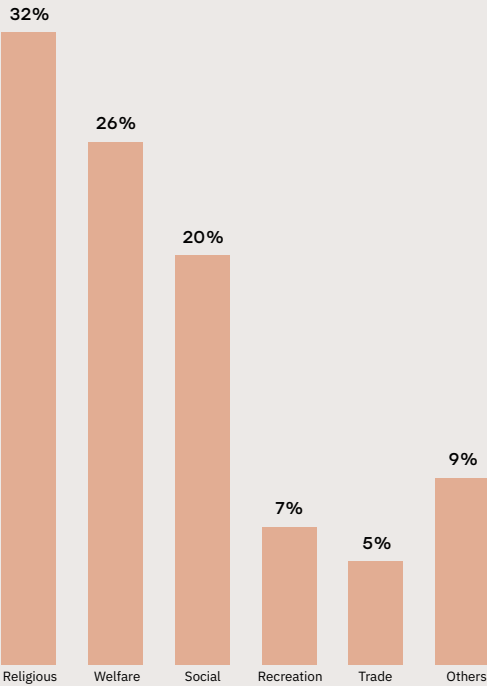


29% of non-profits receive foreign funding. ASIA: 39%

Doing Good Index 2022 (Centre for Asian Philanthropy and Society, 2023)

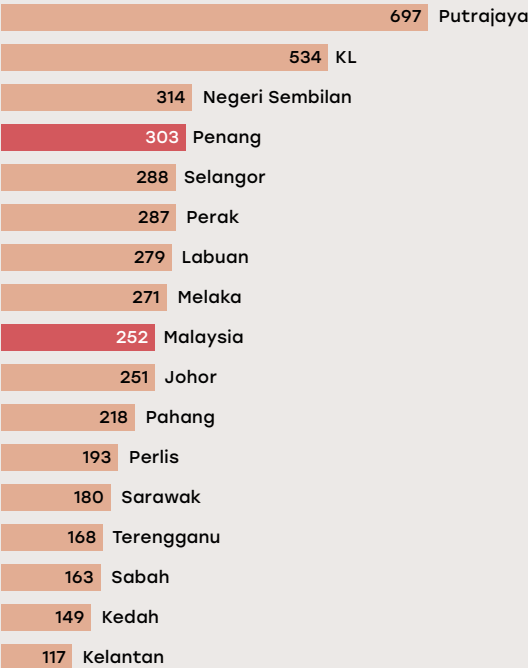
CATEGORIES OF REGISTERED SOCIETIES HEADQUARTERED IN PENANG (2021)

Religious societies are the most common category of societies registered in Penang.



REGISTERED SOCIETIES PER 100,000 PEOPLE, 2021

Penang has among the highest number of registered societies in Malaysia relative to its population.



FOOTNOTES

[1] Results from the Doing Good Index 2022 (Centre for Asian Philanthropy and Society, 2023). The original report referred to non-profits as social development organisations (SDOs).

Source: Laporan Tahunan 2021, Registrar of Societies Malaysia Population estimates for 2021 from the Department of Statistics Malaysia.

REGULATIONS

To register, Malaysian non-profits only need to obtain one clearance and require just five days for registration.

However, only 3% believe laws are easy to understand. **(Asia: 11%)**

Only 5% have been regularly involved in policy consultations. **(2020: 11%)**

Doing Good Index 2022 (Centre for Asian Philanthropy and Society, 2023)

As of February 2024, donations to 105 organisations in Penang are eligible for tax deductions under Subsection 44(6) of the Income Tax Act^[2].

Eligible donations by **individuals** are tax deductible **(up to 7% of their taxable income)**.

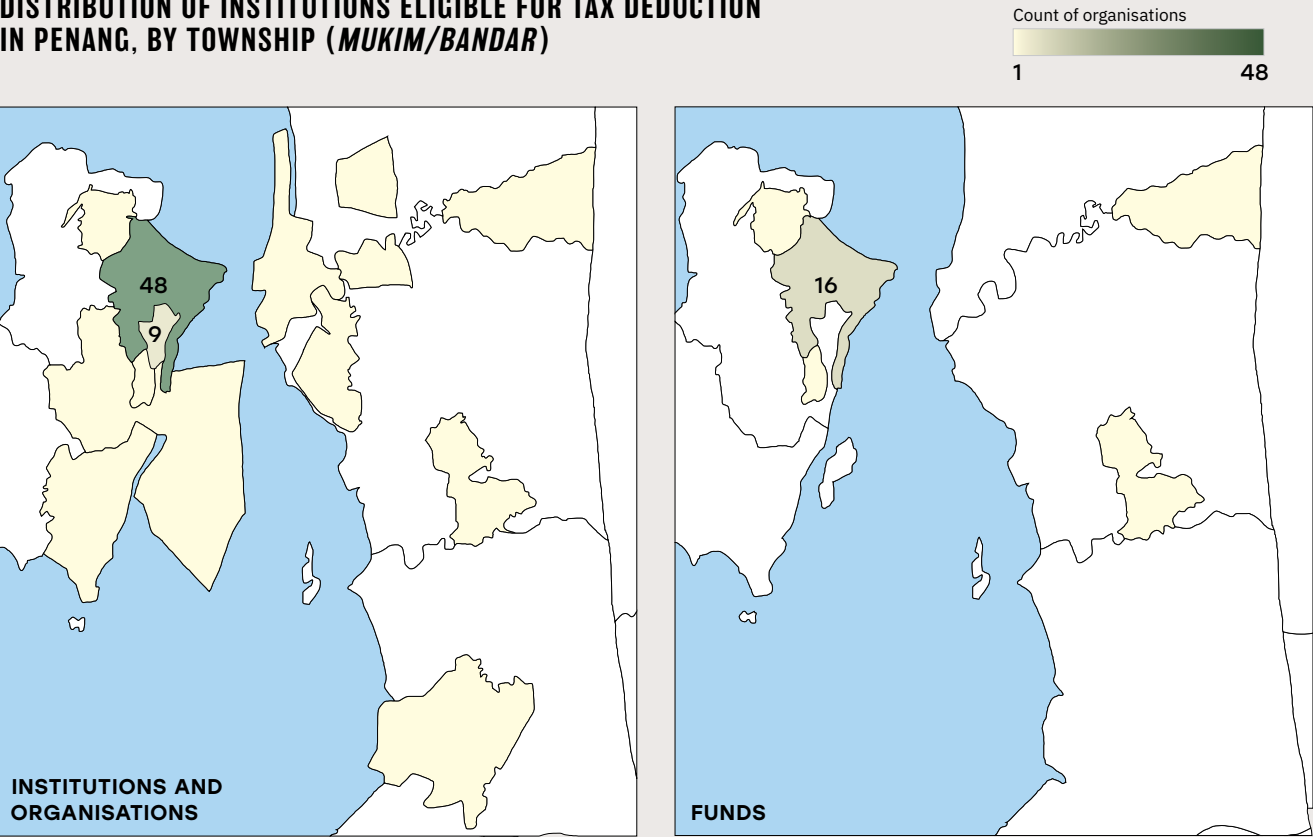
Eligible donations by **companies** are tax deductible **(up to 10% of their taxable income)**.

[2] The information provided in this article is intended for general informational purposes only. While we strive to ensure accuracy, it is essential to consult with a qualified tax professional or to refer directly to the official guidelines provided by the relevant authorities, such as the Lembaga Hasil Dalam Negeri Malaysia (IRB). Readers are advised to verify the details specific to their individual circumstances and seek professional advice before making any financial decisions related to income tax deductions. *Penang Monthly* and its authors do not assume any liability for actions taken based on the information presented herein.

Author's analysis of Inland Revenue Board directory of organisations with Subsection 44(6) approval retrieved in February 2024. Analysis performed with location data compiled from Penang GIS (PeGIS), GeoNames Postal Code dataset and GitHub repository hikmatbiskandar/malaysia-postcodes.

George Town is the centre of non-profit activity in Penang.

DISTRIBUTION OF INSTITUTIONS ELIGIBLE FOR TAX DEDUCTION IN PENANG, BY TOWNSHIP (MUKIM/BANDAR)



ECOSYSTEM

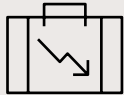
Individual giving has markedly declined.

84% (2022) of Malaysian non-profits reported that levels of individual giving were low. (2020: 64%)



Small decline in access to corporate funding.

57% (2022) of Malaysian non-profits reported that they received corporate funding. (2020: 62%)



Corporate volunteering is prevalent in Malaysia, relative to its neighbours.

63% (2022) of Malaysian non-profits reported working with corporate volunteers. (ASIA: 53%)



72%

of Malaysian non-profits believe it is widely perceived that their staff should earn less than for-profit employees. (ASIA: 69%)

53%

of Malaysian non-profits struggle with staff recruitment and retention. (ASIA: 55%)

Penang ranks low on social participation in Malaysia.

Social participation index by state, Malaysia (2021)



Malaysia Happiness Index 2021, Department of Statistics Malaysia. The social participation sub-component measures social support from the community, neighbourhood relationships and social activities.

Source: Doing Good Index 2022 (Centre for Asian Philanthropy and Society, 2023)

Around **40%** of Penangites are satisfied with their freedom to participate in their communities.

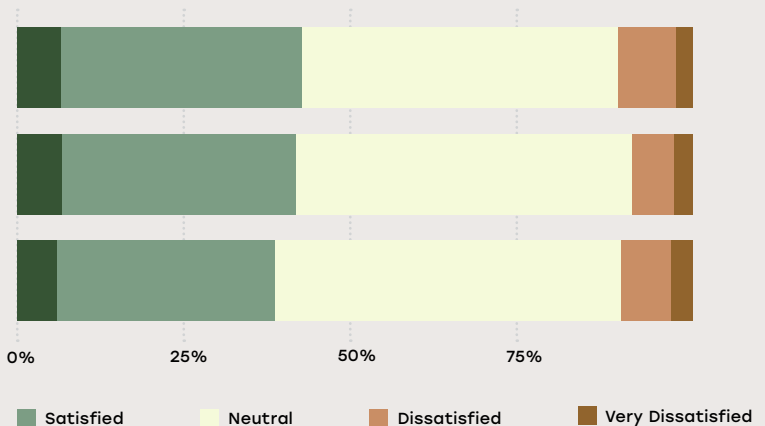
However, Penangites are least likely to be satisfied with their ability to make decisions in their community.

Freedom to...

participate in community activities

volunteer in the community

make decisions in the community



The Happiness in Penang Index 2020/21, Vaghefi and Yeong (2023)

PAWSITIVE

ADOPTING
ANIMAL-ASSISTED
THERAPY IN
MALAYSIA

BY NISHA KUMARAVEL

OVER THE COURSE of history, our connection with animals has transformed in numerous ways, reflecting the varied cultural, social and economic settings of human civilisation. From the worship of the cat-like goddess Bastet in ancient Egypt to the historical collaboration between humans and wolves in hunting thousands of years ago, animals have held both a revered and utilitarian role in human society. Since then, this relationship has evolved from providing agricultural labour to cherished domestic companions.

More than that, this human-animal bond can be harnessed for psychological therapeutic interventions—Animal-Assisted Therapy (AAT), a growing global practice, has made its way to Malaysian soil, bringing with it a multitude of benefits, challenges and possibilities.

In traditional counselling settings, the therapeutic relationship between the counsellor and the client(s) often unfolds within the confines of an office, where a potentially unequal or uncomfortable dynamic may affect the therapy. However, with AAT, a more conducive atmosphere may be fostered by the introduction of calm, trained animals into the equation.

In the late 18th century, the Quaker York Retreat in England recorded the earliest use of rabbits and other farm animals to “enhance the humanity of the emotionally ill”. By the early 19th century, dog training began to aid blind individuals. Boris Levinson, a child psychologist, observed therapeutic interactions between a child patient and his dog, leading to the term “pet therapy” in 1964. Concurrently, Elizabeth and Samuel Corsons conducted empirical studies on canine-assisted interventions in the 1970s. Their findings highlighted benefits such as improved communication and social interaction, laying the foundation for recognising the value of AAT in mental health treatment.

Numerous studies show that interactions with therapy animals can reduce symptoms of anxiety, depression and post-traumatic stress disorder (PTSD), while promoting feelings of relaxation, joy and comfort. Physically, interactions with therapy animals have been shown to reduce blood pressure, alleviate pain and improve patients’ motor skills. Socially, AAT fosters a sense of connection, empathy and communication skills, particularly in populations with autism spectrum disorders, developmental disabilities or social anxiety.

CONNECTIONS:

“She’s like this silent confidant, you know? I can pour my heart out to her, share all my darkest fears and thoughts, and she just listens. No judgment, no expectations, just acceptance. Maybe it sounds crazy, but my family would somehow be okay without me, whereas she’s someone I have to live for. I mean, who else would take care of her if I weren’t around? She gives me purpose, in a way, despite the crushing hopelessness.”

— Melissa talking about her relationship with her cat, Selma.

“When I was training to be a counsellor, pursuing my Masters at a public university in Malaysia, I was most excited about conducting my thesis research on AAT. Since I own and love animals, I have seen first-hand their impact on my well-being. However, I was discouraged from pursuing this research by my then supervisor, who dismissed AAT as ‘juvenile’ in Malaysia. I was told I would be ‘digging my own grave’ by taking on such a topic.”

— Priya, a licensed and certified counsellor in Malaysia.

THE RISE OF AAT IN MALAYSIA

Though leaden-footed, AAT is slowly gaining ground in Malaysia. A study conducted by IIUM students in Kuantan on children’s healthcare and education revealed positive outcomes in paediatric occupational therapy and educational programmes, underscoring the advantages of pet therapy in enhancing physical, mental and social well-being, leading them to advocate for the incorporation of AAT tailored for children with special needs.

Expert in Animal Physiology, Dr. Suriya Kumari from Universiti Putra Malaysia (UPM), has successfully integrated AAT with mental healthcare for differently abled children at SK Serdang through an integrated special education programme, where children under her guidance were taught to care for low-maintenance animals such as rabbits, chickens and fish. Results show that these special needs students felt more excited to attend school, and these interactions reduced their anxiety levels.

Another pioneer, paediatrician and co-founder of AAT Green Apple Hippotherapy (GAH), Dr. Ali Azman Minhaj with his wife Iliza Ikhbal, work with horses. He explained to the *Malay Mail* that a horse’s distinctive three-dimensional gait transmits varied, repetitive and rhythmic movements to patients, offering sensory stimulation to the brain and nervous system, and helps to soothe children with autism. GAH also integrates games and role-playing to ensure children’s active participation, keeping them engaged and enhancing their neural processing capabilities.

AAT has also been utilised on other vulnerable populations including among the orphans and the elderly in Malaysia. The Malaysian Animal-Assisted Therapy for the Disabled and Elderly Association (PETPOSTIVE) offers free AAT, one that utilises various animals tailored to the client’s needs, assisting them to lead more positive and empowered lives. Then there is also the Dr. Dog Malaysia initiative, an AAT programme providing support to the elderly, physically challenged, mentally impaired and orphans. The programme has shown significant improvements in the level of initiative, verbal communication and engagement of mentally impaired adults.

AAT is mutually beneficial. Given the large number of strays currently roaming the streets facing the threat of starvation, abuse and euthanasia, these four-legged furries could be adopted for AAT. In 2006, a plea to save 45 dogs from euthanasia at the Puchong Pound prompted the Animal Medical Centre and Malaysian National Animal Welfare Foundation (MNAWF) to intervene and provide assistance. With basic obedience training, hygiene, vaccination treatments and ample care, the dogs were given a new lease on life and placed with their new families at the Ti-Ratana Orphanage, which is part of a large welfare centre comprising a children’s home, an old folks’ home and a women’s shelter in Desa Petaling.

“After the incident where I was sexually abused, I couldn’t sleep. I did not trust anyone and I kept getting nightmares whenever I fell asleep. The anxiety kept me up too. After I adopted a cat and played with her, it helped me relax, I could finally sleep again.”

— A 30-year-old female counselling client discussing how her pet cat helped her heal.



PAW-SIBILITIES AHEAD

Despite its growing popularity, AAT in Malaysia still encounters many challenges and stigmas. Ensuring the welfare of both animals and clients while navigating legal and ethical considerations remain a primary concern. Licensing or training animals for AAT involves establishing clear protocols for animal selection, training and supervision; including temperament and obedience training, as well as potty training. Additionally, cultural attitudes towards animals may present obstacles in certain communities; for example, Malaysian Muslims who handle or interact with dogs may have to perform ritual cleansing. These challenges can be overcome through efforts to address misconceptions and foster dialogue to build trust and acceptance among communities.

Still, AAT requires a more structured and methodical framework for treatment to avoid equating it with any and all other human-animal relationships. Like all treatments, AAT is merely a tool that may facilitate change and well-being, which may or may not work depending on many factors, including reception by the patient/client. To promote AAT, stakeholders, including academia, should prioritise research and methodical documentation to generate evidence-based recommendations for AAT practices.

Investing in training programmes for both therapists and animals, expanding access to AAT services in diverse communities, and advocating for greater recognition and integration within mainstream healthcare systems are pivotal steps towards unlocking the full potential of AAT. Collaboration between government agencies, non-profit organisations and private stakeholders is essential to drive the growth and sustainability of AAT initiatives. By pooling resources and expertise, we can create a more inclusive and compassionate society where the healing power of animals is fully embraced.



NISHA KUMARAVEL

is a licensed counselor, communications specialist and project coordinator, advocating for labour and farmer’s rights, as well as agricultural and political reform. In her spare time, she enjoys reading and caring for her 13 unruly cats.

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FROM SELF-DEFENCE TO SOCIAL ACTIVISM:



MAKING REAL IMPACT THROUGH CONSCIOUS DECISIONS

BY LIANI MK

PHOTOS COURTESY OF
VAIRAVASUNDARAM
RAJASEGARAN

AT 63, Vairavasundaram Rajasegaran cuts an interesting figure in the F&B industry. Fondly known among peers as Veera or Vaira, the sinewy former national martial artist brims with contagious enthusiasm as he shares his interests in health, education and community service.

Described as someone with a compassionate and generous soul, Vaira is the co-owner of The Garden Banana Leaf Restaurant, an Indian vegetarian eatery located along Jalan Penang Free School. Since its opening in 2017, the open-air alfresco restaurant has been serving delicious, healthy lunch thali sets featuring dishes like parboiled rice, chickpea beetroot masala and mixed vegetable kurma.

As we meet on a sweltering morning, aromas wafting from the restaurant kitchen momentarily divert attention from our conversation. But Vaira does not consider his cosy restaurant as merely a place to serve Indian cuisine; it is a part of his effort to ensure that every meal counts and nothing goes to waste.

Amid increasing food insecurity, worldwide food wastage and rising prices of goods, Vaira's efforts reflect how individual actions can make a difference. By making full use of his establishment as a space to motivate, inspire and support the community, Vaira brings a different meaning to sustenance and strength.

CAPTIONS

1. Rethinambal shares about the care, thought and concept behind The Garden Banana Leaf Restaurant in Penang.
2. Healthy living is important to Vaira, who uses homegrown banana leaves in his restaurant.
3. Vaira leading a motivational session at a local school in Penang.



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FROM COMBAT TO CHARITY

Vaira, who has retired from a career in security management and coaching, describes his deeds as social work.

"I go and help people," Vaira says simply. "I deliver food wherever there is a need."

From giving talks to the police and to schools, to running motivational camps for children from vulnerable homes—a programme he calls "Zero to Hero"—Vaira's ethos is clear: education is key.

A proud father of two daughters, Priyanka and Kowsalya, Vaira is quick to highlight their achievements.

Both he and his wife, Rethinambal—who has master's degrees and a background in zoology and languages—take pride in instilling in their daughters a strong sense of community service. As a result, his eldest daughter, Priyanka, won UK's Diana Award in 2020 for coaching students from disadvantaged families, while Kowsalya now leads Spark Talk, a motivational programme spearheaded by Vaira.

Vaira has always taken a deep interest in education, charity and healthy living. With a background in a string of martial art forms—including judo, karate, kickboxing and even Sanda (Chinese boxing)—he has a history of excelling in full-contact sports.

"I had a troubled childhood. My father didn't have the tools that we do today to manage emotions," he shares. This experience built his resolve to take control of his life, so that his children and others with similar experiences would not have to face difficult life choices.

The moment for change, he says, came in the form of the exhilarating Bruce Lee film, *The Fist of Fury*, which he watched as a teenager.

"My life was transformed. I'd never thought of doing martial arts until that movie. It captivated my imagination. I wanted to be outstanding in martial arts."

He was beyond outstanding. After completing Form 5, Vaira took up karate, and earned his black belt in just two years. He then pursued other full-contact sports, winning numerous medals and representing Malaysia in world championships in Asia and North America—which he describes as his "pinnacle of success".

His training was intense and disciplined.

"I would run in the morning while the other children were sleeping. In the afternoon, I'd hit the gym for an hour and a half. Then at night, I'd train for another two and a half hours," he says, without missing a beat.

On average, Vaira trained for about five hours daily, doing up to 1,000 sit-ups a day. By 21, his muscular physique led him to compete in a bodybuilding championship.

"I was not even a bodybuilder," he laughs. "It's just because of all this training!"

To this day, Vaira maintains a strict training regimen. "Sometimes I go to the gym and train at night for a solid hour. After every set, I rest for about 30 seconds then I'll move to another set. I don't eat after sunset."

He attributes his fitness to healthy lifestyle choices, such as avoiding alcohol and smoking, while maintaining a vegetarian—now vegan—diet.

"Some days I can even just eat rice with one vegetable and survive. I only eat once a day."

He details his daily routine and diet. "For breakfast, I only have fruits or just coconut water. Later, I'll have lunch—a full meal—and at night, I don't eat anything. I do intermittent fasting too."

WHEN EVERY BITE COUNTS

As if on cue, a man on a motorbike interrupts our conversation by bringing over a packet of coconut water—which Vaira immediately offers to me. "They send me coconut water every morning," he says. Since Vaira had already had his coconut water for the day, he did not want it to go to waste and offered it to me.

"It's healthy. Plus, I don't want to waste it," he says.

This commitment to preventing food waste is central to Vaira's and his wife's food business—which ensures that their food is healthy for both consumers and the environment.

This comes as the recent UN Environment Programme's Food Waste Index Report 2024 reports that one fifth of the world's food—an equivalent of over 1 billion meals a day—is wasted. Households contribute most of this, totalling 631 million tonnes of food wasted. This means that each person wastes an average of 79kg of food annually. Food waste can also generate up to 10% of the global greenhouse gases.

"Since we started, we've always ensured that any leftover food from our meals is distributed to people. Our workers can take it home, and we also donate to the community and children's homes," says Vaira.

Besides environmental impact, Vaira recognises that this is also an issue of food distribution. The same food waste index report reveals that an equivalent of 1.3 meals is wasted daily per person.



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4. Flavourful home-cooked thali sets are served fresh at The Garden Banana Leaf Restaurant in Penang.

5. Vaira posing in front of his establishment in a Zero to Hero shirt.



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Meanwhile, 783 million people worldwide continue to go hungry, with one third of the population facing food insecurity.

“Because I grew up here, I know some people in this area are very poor,” says Vaira. “So we also give them food.”

Vaira’s commitment was evident during the Movement Control Order (MCO) at the height of the Covid-19 pandemic. He and his wife reached out to their customers, friends and family to contribute extra funds to provide food for those who could not afford it, including migrant communities in Penang.

“At the peak, easily over 80 packs of food were distributed daily. We were transparent and took 20% just to cover the costs of making the food,” he says, adding that he kept donors updated on how money and resources were spent.

Despite feeling the pinch from rising food costs and insecurity for products like rice, Vaira insists on keeping prices low.

“Prices have gone up, yes. That has affected us, but we haven’t increased our prices yet. We always try to find cheaper suppliers,” he says.

To minimise costs while keeping their ingredients healthy, Vaira and Rethinambal gather organic produce from their garden or from local sources. “Wherever possible, we harvest ingredients ourselves and make full use of any plant. For instance, different parts of the banana plant—the trunks, stems or flowers—can be consumed as vegetables.”

“The banana flower is highly nutritious and affordable, but people find it laborious to clean. Instead, they buy other expensive vegetables.”

In a way, the restaurant becomes a platform to educate customers about their food choices.

“We learn to become smart consumers. We eat the right food, which is cheap, nutritious and organic,” Vaira says.

At the same time, Vaira emphasises that while food must not go to waste, it must also not be recycled for the next day.

“We have a strict policy of not recycling the food. We always cook fresh,” he says. “Our policy has always been to not hurt the customers.”

It is not just about avoiding recycled food; it is also about customer health.

“Look, it’s home-cooked food. Everybody knows it’s not rocket science,” he says, adding that they use only healthy ingredients. “Strictly, we don’t use *ajinomoto* (MSG). We only use rock salt.”

BEYOND CHARITY: MAKING REAL CHANGE

Eventually, Vaira hopes for his food establishment to function like other communal centres such as the Sikh gurdwara or Muslim surau—one that serves communities in need and keeps their best interests at heart.

“Like the temple, I believe that an individual—even people like me—can make a difference. If everyone with food and time uses them effectively, we can create real change.”

Vaira’s efforts highlight the need for action beyond personal lifestyle choices. They also emphasise the importance of giving back to communities and addressing global issues like climate crises and famine. Rather than feeling helpless or overwhelmed, Vaira focuses on taking individual actionable steps to address food insecurity where systems may have failed.

His current focus is to motivate the next generation to tackle these challenges. Reflecting on the different “waves” in his life, Vaira believes that one of the ways he is giving back to the community is essentially by changing mind-sets.

He is at a point where he wants to pass on the baton: “I’ve got two very outstanding daughters, and I want to see this movement grow independently.”

“When I was really young—even at 19—I regretted missing out on many things. Now I don’t think that way,” he says thoughtfully, adding that he can only act on what is within his control. “I live in the moment. I focus on what’s next.”

“I still have my vision. I want to take Zero to Hero internationally. For example, I’ve seen how *dalits*, who are considered low-caste in India, are mistreated. I want to identify what I can do to train and empower people to do something good for themselves.”

Real impact, he believes, comes from every conscious decision. When the community takes action, and does so with meaning and compassion, he says, a more sustainable ecosystem is within reach.



LIANI MK is an independent writer, journalist and artist whose works span areas of language, identity, indigenous rights and migration in Southeast Asia.

FACING MENTAL HEALTH CHALLENGES IN THE WORKPLACE

BY RAHIDA AINI



RAHIDA AINI works as a Publication Officer at Penang Institute. She enjoys writing and strolling along Straits Quay, appreciating the beauty of mother earth.

DEPRESSION AMONG MALAYSIANS has been on the rise, with figures escalating from 1.8% in 2011 to 2.3% in 2020. Mental health expert and director of the International College of Clinical Hypnotherapy Practitioners Asia Regional, Synthia Surin, says that they have found that Penang has the highest number of calls related to suicide compared to other states, and that nearly half a million Malaysian adults aged 16 and above have experienced depression.

In spite of those numbers, the National Occupational Accident and Disease's 2022 statistics reported only one psycho-social case compared to over 5,000 cases of hearing loss (DOSM). Now, this may seem like an odd comparison, but the idea here is that the low number of psycho-social cases does not indicate the absence of mental illness, but a lack of awareness and acceptance of mental health issues and potential solutions.

The pervasive fear of being stigmatised acts as a significant barrier for individuals seeking mental health assistance. They are apprehensive about being labeled "mentally ill" and anticipate negative repercussions on both their personal and professional lives.

However, mental health issues like depression, when untreated, can lead to suicidal thoughts and possibly suicide.

Section 309 of the Malaysian Penal Code once mandated that individuals attempting suicide could potentially face imprisonment for up to one year, a fine or both, if convicted. Malaysia's commendable move to abolish Section 309 signals a new shift, and attempting suicide is no longer a criminal act. In fact, in countries where laws criminalising suicide attempts have been amended or abolished, there has been a noticeable decline in suicide rates.

Today, the emphasis on preventing suicide attempts has shifted towards supporting individuals in distress and encouraging them to openly seek assistance. However, many still fear that they may be involuntarily detained and restrained, and worry that they would not receive empathetic, caring and compassionate support.

LACK OF MENTAL HEALTH SERVICE PROVIDERS

According to information from Malaysian Medics International 2022, Malaysia has 479 registered psychiatrists. The recommended ratio is one psychiatrist per 10,000 people—that would be 3,000 psychiatrists for the entire population. The highest ratio of psy-

chiatrists is found in urban areas like KL and Putrajaya, while rural states Kedah and Sabah have the lowest number of psychiatrists. This uneven distribution of doctors, plus a shortage of mental health professionals in the country, makes it difficult for rural folks to access mental health care services—not to mention poor socioeconomic conditions and stigma that may lead them to consider alternative practices that may be detrimental to their mental health.

In most workplaces, employers often acknowledge their responsibility for the well-being of their employees. But in spite of their articulated concern, many employees are hesitant to discuss personal work-related issues with their managers. Workplace stress, fuelled by excessive workload, unappealing tasks and interpersonal and intrapersonal conflicts, can prompt employees to resign, especially in competitive work environments. They worry that admitting mental health struggles could be perceived as a sign of weakness, and could affect their professional standing. The reluctance to open up may be rooted in concerns about judgment, fear of repercussions or a perceived lack of confidentiality.

Some employees are unaware of mental health disorder symptoms, attributing them to stress or fatigue. In such cases, some turn to traditional healers, who may perceive their mental symptoms to be linked to supernatural phenomena, e.g., being possessed by a demon.

ADVANCING MENTAL HEALTH AWARENESS

What are some supportive measures to address mental health issues at the workplace?

As the company may not know who may be experiencing mental health difficulties, the management should organise workshops and training sessions to promote mental health awareness, encourage help-seeking behaviour and diminish professional stigma. As intermediaries, they may feel unprepared

to support employee well-being. Mental Health First Aid training is one effective measure for addressing this challenge.

Then, managers can undergo leadership training to identify mental health indicators and adopt a well-being-centric approach. This training should encompass implementing check-ins and advocating for a nurturing network which can help alleviate emotional burdens, reduce non-financial costs and enhance organisational success by minimising productivity loss in the long run.

Work culture that prioritises work-life balance, providing flexible schedules, remote work options, and weekly wellness activities like Yoga, Zumba and Pilates does help. Recognising and rewarding employee contributions, fostering inclusivity and supporting professional growth while emphasising work-life balance enhances an employee's job satisfaction and well-being.

It is also advisable to collaborate with mental health professionals such as PsyCorp to implement an Employee Assistance Programme (EAP) corporate training initiative. This programme covers topics from stress management, conflict resolution, substance abuse counselling and therapy for anxiety and depression.

As it is, Malaysia has developed a blueprint titled the National Strategic Plan for Mental Health 2020-2025 to serve as a valuable guide for all stakeholders engaged in mental health care and services. However, companies may not be ready and willing to integrate this into their workplaces.

While Malaysia has taken significant strides in tackling mental health issues through the establishment of institutions for mentally ill individuals since the 1950s, the formulation of a mental health policy in 1998, and the promulgation of the Mental Health Act in 2001, there is still much left to do. The growing crisis in mental health is alarming and demands our attention. Despite commendable initiatives, the escalating trend underscores the pressing need for collective action.

THE STORY OF EARLY JURU

BY EUGENE QUAH
TER-NENG

IN LATE APRIL 1845, James Richardson Logan, a Penang lawyer and ethnologist, visited Bukit Tengah and Juru. He noted that land bounded by the Prai and Juru rivers were heavily cultivated with paddy fields. The locals told him that “almost everywhere on this plain, in digging wells, they come, at a depth of a man’s height, to sea shells, and that sea-mud is the universal subsoil.” They believed that the sea formerly occupied the site of their paddy fields. Logan concurred that the *permatangs* (ridges of the paddy fields) “were successively the beaches of the sea”.

Che Ahmad, a local planter, told him sea shells were found in abundance on top of Bukit Duraka Jurul^[1] and at a low ridge called Permatang Batu near Bukit Tengah (which he later visited out of curiosity). Logan later found that the aforementioned low ridge was 15ft high and wholly composed of sea shells. Remarkably, recent geological research has confirmed their hunches that Juru was once submerged under a shallow sea.

According to scientists, around 5,000 years ago, global sea levels were indeed approximately 5m higher than they are today. Much of the coastal areas on the west coast of Peninsular Malaysia, including large parts of the Penang mainland, would have been under water. In 1851, the British discovered curious mounds of soil consisting of shells of a common species of sea clam (*kepah*), many miles inland at Kepala Batas—they turned out to be the remains of seafood dinners of ages past, or kitchen middens. Guar Kepah (Clam Hillock), where archaeologist Mokhtar Saidin and team

unearthed the 5,700-year-old remains of a Neolithic woman in 2017, remains the only known prehistoric human site in the state.

FIRST CONTACT

On 30 August 1592, Captain James Lancaster’s ship, the *Edward Bonaventure*, crewed by his sickly band of British privateers stricken by scurvy, set sail towards Seberang Prai, desperately seeking “some place of refreshing”. They had spent three miserable months living off just oysters, whelks and fish. Many of the crew had died.

Lancaster had decided to rest and wait out the “winter”—the Southwest monsoon—at a good anchorage off the southern coast of Penang island. The uninhabited island belonged to the Kingdom of Kedah then, under the rule of Mudzaffar Shah III. According to Edmund Barker, the captain’s lieutenant, the ship did not sail far eastwards that day, when it dropped anchor at a bay “six fathoms” deep, about “two leagues” from the mainland.^[2]

Lancaster, Barker and a few others rowed “out on shore to see what inhabitants might be found”. They discovered tracks of “bare-footed people”, who had left in haste as their campfire was still hot. The next day, 31 August 1592, at “about two of the [clock] in the afternoon, we [spied] a [canoe] which came [near] until us, but would not come [aboard] us, having in it some sixteen naked Indians, with whom nevertheless, going afterwards on land, we had friendly conference and promise of victuals [provisions]”.

The sixteen naked Indians were certainly not from India, then the richest land in the world under the rule of the Mughal Empire; nor did they appear to be Malays, a sea-faring people who customarily wore



CAPTIONS

1. A scene at a sugar mill from 1895/1896. Numerous large sugar plantations were established at Juru and the surrounding districts at the time. “Sugar boats” would sail down the river, carrying produce from these plantations to Penang Harbour and beyond.

Source: Max Dupain & Associates, Mitchell Library, State Library of New South Wales and Courtesy CSR Ltd.

2. A typical “gigi air” (water’s edge) Malay kampung on stilts at Bukit Tambun along the Junjung River, just south of Juru in 1891. The stilt houses at Kuala Juru village still looked the same in a photo taken in the 1970s (which unfortunately could not be shared here due to copyright issues).

Source: J. Claine (1891), “85 vues et types de la presqu’île de Malacca, principalement Singapour et Poulou-Penang”, National Library of France.



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3. The Semang are an Orang Asli tribe that once resided in the Juru River basin. Near the source of the Juru River is a place called Kubang Semang (Semang's Hollow) and to the south, at the border with Perak, there is a Sungai Semang (Semang River), evidence of their long presence in the area. The Semang Juru were likely the "naked Indians" the British encountered in Penang back in 1592.

Source: Skeat & Blagden (1906) "Pagan races of the Malay Peninsula"



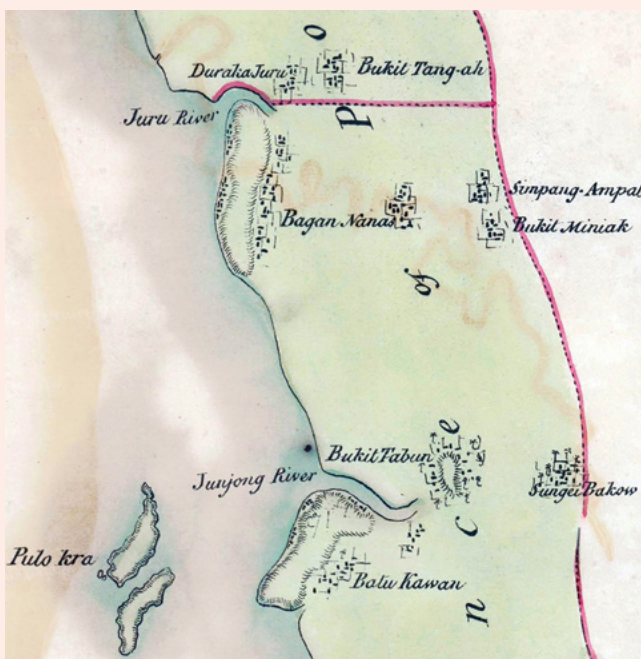
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4. This map by William Fletcher, from 1820 (republished by John Henry Moor in 1837), shows that there were already settlements around the foothills of Juru Hill as well as the present Juru village site west of the hill.

Source: John Henry Moor (1837), "Notices of the Indian Archipelago etc. etc." Public Domain.

5. A detailed map of the Juru District as surveyed by Jules Moniot in 1853. The two distinct hairpin bends near the mouth of the river is probably the source of its name, Sungai Juru (Angle River).

Source: "Map of Prince of Wales' Island or Pulo Penang and province Wellesley (1853)", National Archives of Singapore



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clothes and who were never shy to board foreign ships.^[3]

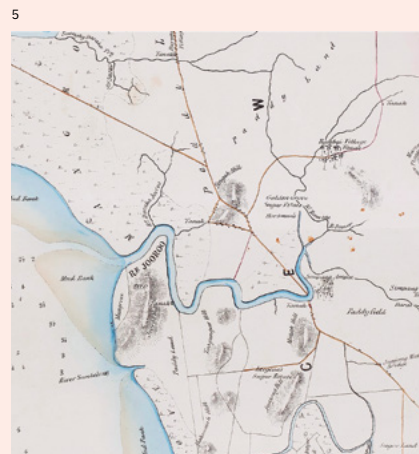
Researcher Lim Teckwyn of the Centre for Malaysian Indigenous Studies reckons these "naked Indians" Lancaster met were likely the Semang of Juru, a tribe of aboriginal people we now collectively call the Orang Asli (Original People). The Semang were mentioned by name in the Kedah Annals (*Hikayat Merong Mahawangsa*). After being given food by them, which likely included fruits and vegetables, Lancaster and his crew recovered well enough to plunder some ships heading to Burma. After many more misadventures Lancaster finally found his way back to Britain in 1594.

On 31 December 1600, a motley group of traders gathered to form the "Company of Merchants of London Trading into the East Indies"—the East India Company. One of the directors tasked to lead the first voyage to the Far East to trade (and plunder) was James Lancaster, the privateer who lived to sail another day thanks to the kindness of these early Penang mainland inhabitants.

JURU

The origins of the name of Juru River are lost to time. If any explanation is given at all, it is always the following, taken from a 1939 book based on oral sources: "*Juru tukang* [artificer or skilled craftsman]. The place used to be a boat building centre". However, this explanation is not convincing as *juru* is not a known contraction of *juru tukang*.

The river's name, spelt phonetically as *Jooroo*, first appeared in writing in 1813 during a landmark Penang court case—the Crown vs. Lebbay Cundoo (Lebai Kundu). The



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spelling *Juroo* had, however, appeared in a map presented by Robert Townsend Farquhar to the incoming Presidency government, eight years earlier, in 1805. This was based on the recollections of a certain “Dattu Pungava”—Dato’ Pangeran?—of Kedah.

John Crawford’s extensive 1854 Malay dictionary, which took 40 years to complete, defines *juru* as an angle or corner—*penjuru* in modern Malay. Additionally, the word for a variety of starfruit, as given by orientalist William Marsden in 1783, was *belimbing jooroo*, indicating that *juru* meant angle or corner. As is the case of rivers in Malaysia, Juru River was probably named after its geographical features—as it is, vessels entering Juru River must negotiate two distinct hairpin bends to go further upstream. Thus, Sungai Juru probably meant “Angle River”.

THE DISTRICT

In a report dated 24 August 1820, the Penang Presidency reported to the Board of Directors of the EIC in London that the most detailed map of Penang and Province Wellesley had just been completed by William Fletcher, the settlement’s surveyor. His map, which shows that the area and village south of the river and east of Bukit Juru was then called Bagan Nanas (Pineapple Landing-Place) and not Juru, suggests that the district of Juru was later named after the river. The population on the mainland, including Juru, was then only 5,457.

The government admitted the territory had “not been attended to sufficiently” and has “become a resort for vagrants and for individuals, evading the execution of the law”. The report suggests dividing the mainland into four districts, “each with a suitable Police Establishment” to improve security.

6. Juru River originates from Bukit Mertajam (429m a.s.l.), seen here in the distance from the north peak of Bukit Juru (211m a.s.l.). Around 5,000 years ago, Bukit Juru was an island and most of the Juru district was a shallow sea.

Source: Eugene Quah Ter-Neng

7. Mouth of the Prai River in 1907. The steamboats seen here would have been able to navigate to Juru via Sungai Derhaka Prai and Sungai Rambai. The Prai, Muda, Juru, Junjung and Kerian rivers were once connected to each other by tributaries and canals, and served as water highways to the interior of Province Wellesley and to Kedah and Perak.

Source: Sir William Dixon (ca. 1907), “On the Praye [sic] River”, Mitchell Library, State Library of New South Wales

8. View of Kuala Juru from the south. Massive industrialisation, an ill-conceived bridge design which unintentionally dammed the river, and lax enforcement of environmental laws caused Sungai Juru to become one of the most polluted rivers in the country by 1976.

Source: Jason Selvanayagam (Photo)

9. Left: Photo of the Juru old cannon. Around 1963, the late Tengku Ayub—fondly known as Penghulu Ayub among older villagers—found what appears to be a 19th century Malay *lela rentaka* bronze swivel cannon. Penghulu Ayub incidentally was a direct descendant of Tengku Muhammad Saad, who was a resistance figure during the Siamese invasion of Kedah. Right: The Penghulu Besar (Head Village Chief) of Juru, Bukit Kechil and Seberang Prai, he (middle), is seen posing with the old Malay cannon he found buried on hilly land near his home at Juru.

Source: Courtesy of Raja Adley Paris Iskandar Shah bin Raja Baharudin (Left Photo), Berita Harian 24 October 1965, pg.7 (Right Photo), Uppsala Auktions Kammare (2021), Auction: 20211012 “Kanon med relingsfäste”

On Monday, 12 November 1821, the Kingdom of Siam suddenly invaded Kedah, causing a massive influx of Malays to Penang and especially to Province Wellesley. The Kedah Malays refer to this war—a dark and violent period in their history—as Perang Musuh Bisik (The War of the Whispering Enemy).

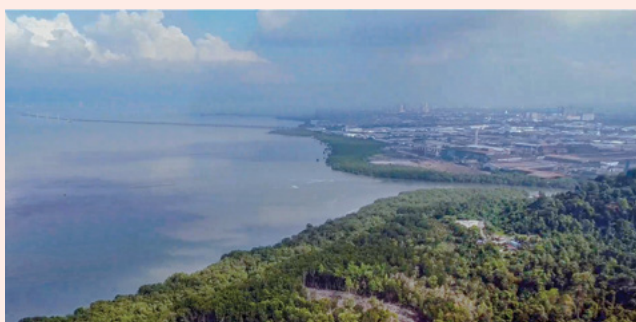
Kedah princes like Tengku Kudin and Tengku Muhammad Saad put up a heroic resistance for many years to retake Kedah from the Siamese. The latter’s descendants would later settle at Kuala Juru, controlling access to one of the main waterways leading into the interior. The road to Kuala Juru is one of the oldest in the district—and can be seen on an 1839 map.

It is popularly assumed that Juru was mostly populated by these fleeing Kedah Malays, although an 1820 map shows that there were already substantial settlements on the eastern and western foothills of Bukit Juru before the war. These earlier settlements were likely set up by the Bugis, a maritime people from Sulawesi who had a kingdom in Selangor. The EIC had encouraged them in 1819 to settle at Pulau Rimau and Pulau Kra (now Pulau Aman) near Juru; many Juru villagers today still claim Bugis ancestry.

MALAY SCHOOLING

A select committee to the British parliament regarding the affairs of the EIC in Penang noted in April 1823 that “Mr. [Anthony de la Combe Maingy], the superintendent of Point Wellesley” said that the district under his care “was exceedingly populous” with “every village literally swarming with children”.

Maingy informed the government that “the Malays acknowledge the benefit of edu-





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cation, although too poor and destitute to provide it for their children” but are open to schooling provided by others. He “recommended the establishment of three or four free schools” with Malay as the language of instruction. The British parliament was informed that funds had been allocated by the EIC to establish the said schools “at the several stations of Prye [Prai], Teluk Aier Tawar [Teluk Air Tawar], Panaga [Penaga] and Juroo [Juru]”. Today, there is a village in the district called Kampung Sekolah Juru (Juru School Village) and a primary school, Sekolah Kebangsaan Juru, possibly the earliest Malay school on mainland Penang still in existence.

THE 19TH CENTURY UNTIL NOW

By 1826, the government reported that “Wellesley Province has now long been settled” and that “it has a population of 17,154”—an increase of 214% from the previous six years. The government also noted that “a considerable sum of money has been expended on it”. Throughout the 19th century, Juru River served as a crucial transport route, supporting the growth of Bukit Mertajam and nearby plantations by providing access to the Penang Strait and Penang Harbour.

The district remained an agricultural centre until the later part of the 20th century, when massive industrialisation took place. By 1976, Juru River was one of the most polluted rivers in Malaysia. While the river today no longer holds this disreputable title, it is by no means clean. As of 2020, the population of the Juru district was 37,704. The farming of blood cockles—one of the few marine species that can tolerate polluted waters—as well as fishing are one of the mainstays of the villagers of Kuala Juru these days.



EUGENE QUAH is an independent researcher and writer who is working on a book tentatively called “Illustrated Guide to the North Coast of Penang”. He rediscovered the joys of writing after moving back to Penang from abroad.

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BUKIT

A HIKE THROUGH PENANG'S HISTORY AND AGRICULTURAL HERITAGE

HIKE AT A GLANCE

LENGTH

Three hours (both ways)

DIFFICULTY

Moderate

INTEREST LEVEL

High

SIGNPOSTING

No

LIKELIHOOD OF GETTING LOST

Low, since most of the hike follows a cemented farmer's path.

NUMBER OF HIKERS

Few

BY REXY
PRAKASH
CHACKO



REXY PRAKASH CHACKO is an electronic engineer by profession and a nature lover by passion. While he spends his weekdays earning a living at the Bayan Lepas Free Industrial Zone, his weekends are spent reflecting and recharging on the green hills of Penang.



SUSU

2



THE NARROW AND densely populated Paya Terubong valley is characterised by steep hills to its east and west. The eastern flank rises to the peaks of Bukit Kukus and Bukit Relau, while on the western flank, Bukit Penara and Bukit Susu feature prominently. The latter is directly south of Penang Hill's towering peaks and is largely agricultural land, which in colonial times, was referred to as the "Pentlands". These days, locals in Paya Terubong call it "Nanshan" or South Hill—possibly a reference to it being south of Penang Hill.

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In recent years, the network of cement roads connecting the farms on these hills have become popular with hikers. After researching the area's trails on my hiking application and told by historian Mike Gibby about the possible existence of a substantial 19th century dwelling in these hills, I decide to explore the trail that leads up to Bukit Susu.

Why is it called Bukit Susu? I am determined to find out on this hike.

We start our hike in the morning, from Jalan Oriental 6 in Paya Terubong. Joining me are two friends, Eugene Quah and Khai Xi. We trudge up the steep cement road bounded on both sides by a variety of fruit trees such as bananas, cempedak and durians. As I take in the sights along the trail, a slight ruffle in the leaves alerts me to the presence of a well-camouflaged Oriental Garden Lizard (*Calotes versicolor*), a common inhabitant of the hills.

CAPTIONS

1. Parts of the hike are exposed.
2. The cement road which branches off from Jalan Oriental 6.
3. Approaching the main junction along the hike.
4. A section of the trail with Fortress Hill and Bukit Penara in the background.
5. A more exposed section along the hike.
6. View towards the Paya Terubong and Air Itam valleys.
7. Wildflowers along the trail.

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As we keep heading up, sections of the trail become more exposed and offer a panoramic view. Turning around, we see the Paya Terubong and Air Itam valleys, a cityscape flanked by lush green hills. It takes us about 40 minutes to hit our first landmark—the Nan Shan Tua Pek Kong shrine. Tired, we take a short break here, and as we do, a few friendly dogs (farm dogs are not always friendly!) from the nearby farm come to sniff and greet us.

As we continue our journey beyond this point, the trail becomes more levelled and the gentle breeze brings welcomed relief. We are now heading in a southward direction and soon spot the silhouette of the Sultan Abdul Halim Muadzam Shah Bridge in a distance, while in our foreground the hill ridges form a “V” shaped col, a natural boundary between Paya Terubong and Relau. As we glance at the col, Eugene and I quickly realise that what we are looking at is the purported site of the 19th century-Great Tree, a historic landmark we’ve been trying to locate through old maps and articles!

The Great Tree—possibly a Jelutong (*Dyera costulata*)—was one of the three “Lions of Penang” (an archaic term for a “must-see” spot). It is immortalised in many artworks of the period, and was a sight visitors to Penang in the 19th century would have never failed to behold. This tree stood at 143ft tall, had a girth of 33ft and even its lowest branch was at least 120ft above ground! I can only imagine how awestruck any traveller would have been looking at this giant! Alas, this tree no longer exists today; it had died a century ago, weakened by old age and vandalism; the final blow was a fire lit at its base.

Interestingly, the Great Tree was also known as “Poko Soosoo” (or Pokok Susu, which translates to Milk Tree) as it was known to produce a milky sap, which was apparently sweet and drinkable.

From this point, the trail starts turning westward up the summit ridge. The slopes appear more denuded than the lower parts, and the landscape is dominated by shorter crops like dahlias, bananas and torch ginger. The only vestiges of the forest cling to the very top of the peaks.

It takes 30 minutes from the previous landmark to reach a main junction, where the path branches off in four directions. To our right, the path leads to Fortress Hill, a farmer-run hiker’s haunt, while to our left, a newly cemented trail heads southward. We take the southward trail which winds gently along the forest fringe. At certain spots, we get a view of the Penang International Airport and Batu Maung.

We reach another junction, where we take the ascending right fork to get to Bukit Susu’s peak. In front of us, we see an uninterrupted view of the farms of Nanshan as well as the densely forested, taller peaks of Penang Hill. While we celebrate the completion of our hike with some snacks, I am reminded that there is one last thing to complete—a search for that mystery dwelling.

Mike Gibby had earlier shared about a 19th century brick house named Belmont situated “in the Pentlands at an elevation of 1,650ft, belonging to G. Browne Esq”. Examining old maps as well as comparing the elevation profile, we are able to determine that the marked location of Belmont matches that of Bukit Susu’s peak. However, even by the late 1850s, Belmont was in ruins, “a mere shell—no doors, no windows and only part of a roof”.

Though fully expecting to not find anything substantial, we scour the farmed area to look for clues and very quickly spot many old bricks, some broken and scattered while others are still intact and stacked on top of each other. Soon, we also find cut granite blocks, a few clay roof tiles and what appears to be a long and rusted nail—all of which hint at a 19th century structure. But are these really the ruins of Belmont? I would like to think so—but I am open to anyone who wishes to refute this. Anyhow, we proceed to meticulously document our finds.



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This hike to Bukit Susu brought us through the agricultural heartland of Penang, offered splendid views and left us with a nagging mystery to solve; it is one I will certainly repeat!

***Note:** Special thanks to Lau Pei Ling, who helped translate the Mandarin terms.

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8. View of the Great Tree, Prince of Wales Island. A 19th century illustration by William Daniell. Photo sourced from Persatuan Kartografi Melaka's Facebook page.

9-14. Old relics found on the peak of Bukit Susu, possibly from the 19th century dwelling called Belmont which stood here.

15. Heavily cultivated section along the trail.

16. Pulau Jerejak can be seen in the background.

17. The "V" shaped col, a natural boundary between Paya Terubong and Relau. It was here that the Great Tree once stood.

18. An uninterrupted view of the farms of Nanshan as well as the densely forested taller peaks of Penang Hill from the peak of Bukit Susu.

19. Nan Shan Tua Pek Kong shrine.

20. A well-camouflaged Oriental Garden Lizard (*Calotes versicolor*).



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PENANG HAS witnessed a remarkable economic transformation over the years, and at the heart of this evolution stands the Penang Development Corporation (PDC). Established in 1969, PDC was born out of a vision to propel Penang to become an economic powerhouse.

Now approaching its 55th year, PDC continues to lead Penang's growth, embodying its mission to meet stakeholders' needs in line with the state's aspirations.

EVOLUTION OF ROLES

Over the decades, as Penang's economic landscape evolved, so did PDC's roles. Initially focused on attracting foreign investments and developing industrial zones, PDC gradually strengthened its capabilities

in urban planning, township development and sustainable growth initiatives.

PDC's role in industrial promotion began in 1970 when it pioneered the concept of a Free Trade Zone (FTZ) to draw in foreign investments in export-oriented and labour-intensive sectors. It established Malaysia's first FTZ at Sungai Kluang in Bayan Lepas in 1972. This FTZ acted as the main socket to plug into international markets through electronic manufacturing.

To attract foreign investors, PDC formed the first electronics company on the island, Penang Electronics. Nevertheless, PDC did not remain solely involved in the manufacturing sector but expanded to invest in other infrastructural provisions such as land, electricity and water supply. From that trajectory, PDC emerged as a



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transformative township developer. Starting with human capital training by the City In-Service Centre—Malaysia's first skills development centre formed in 1970 (later known as Penang Skills Development Centre or PSDC in 1989)—and onwards to the development of Bayan Baru in 1975 and Seberang Jaya in 1976, Penang became a global manufacturing hub.

Decades after its formation, PDC has continued its involvement in the state's urban planning scheme. Their ongoing project in Bandar Cassia (Batu Kawan), which commenced in 1990, is designed to be a smart eco-city housing high-tech and environmentally friendly companies. These establishments will be given a 60-year lease once completed.

PDC has also developed seven other industrial parks on the mainland: Mak Mandin, Seberang Jaya, Perai, Bukit Tengah, Bukit Minyak, Penang Science Park (North), Batu Kawan Industrial Park (BKIP and BKIP3) and Bandar Cassia Technology Park. These cater predominantly to the research and development of electrical and electronics, medical technology, aerospace/avionics and precision engineering and equipment.

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[2] Batu Kawan Industrial Park 3 (BKIP3), the 10th industrial park, was launched by Prime Minister Anwar Ibrahim in February 2024.

[3] Penang—Not short of investments but skilled workers, The Edge Malaysia, 22 December 2022, <https://theedgemalaysia.com/article/cover-story-penang-%E2%80%94-not-short-investments-skilled-workers>.



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CAPTIONS

1. BKIP 2024.
2. Prai Industrial Park 2024.
3. The construction of Bukit Minyak Industrial Park in 1994.
4. Penang Industrial Park has created job opportunities especially for women.
5. The Prai Industrial Park in 1990.
6. Workers at Penang Electronics, the first electronics plant in Penang set up by PDC.
7. The Japanese-invested factory in 1974.
8. Signing of PDC Tun Lim and Somicon in 1984.
9. Bayan Lepas FTZ 2024.
10. Penang Science Park 2024.



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These were purposed to accelerate growth by regenerating employment, and have now matured to be the cornerstone of Penang's economy. Vital in attracting FDIs, Penang has been dubbed "Silicon Valley of the East".

Today, PDC's 11 industrial parks provide a robust environment for both local and international businesses.

NEXT-GEN INDUSTRIAL PARKS

More than 350 MNCs (Multinational Corporations) and 4,000 manufacturing-related SMI/SMEs (Small and Medium Industries/Enterprises) call Penang home today.

The uniqueness of PDC's industrial parks lies in their proximity to one another, a 40km radius at most, forming a solid industrial nucleus and supply chain network. These parks are connected by major highways, by seaports and by an airport. For 2023, Penang attracted 41% of the manufacturing FDI inflow into Malaysia.

As PDC looks forward to what is to come, its CEO, Aziz Bakar, highlights the fact that next-generation industrial parks "will be infra-ready, focusing on the synergies between sustainability and efficiency by harnessing the power of Internet of

Things (IoT) and holistic management". Following Environmental Social Governance (ESG) and Sustainable Development Goals (SDG) values, PDC's next-gen industrial parks will be designed with world-class industrial facilities, green features, multi-purpose public spaces and amenities where business and life can coexist.

PDC does not solely create large industrial parks, it also hones in on developing employees that will lead companies in the future. Aziz emphasised that the corporation's focus now is on technological intensity and the generation of employment opportunities.

"Penang has been the choice location for investors, and with the surging demand for land by industrial players, PDC must be innovative and efficient in planning the future of industrial parks," Aziz remarked.

With over 50 years of experience in industrial development, PDC continues to shape Penang's economic journey by drawing both domestic and foreign investors to its vibrant, next-generation industrial parks. These attainments testify not only to PDC's enduring legacy but also its commitment to the fostering of continued industrial progress.

COHU'S VP SEEKS TO REVOLUTIONISE



ONE MAN, one job, one company, one vision—this sums up Wai-Kong Chen's career as an innovator of high-speed digital instrument design. Now, as Vice President of Cohu—a Nasdaq-listed company and global technology leader headquartered in the US supplying test, automation, inspection and metrology products and services to the semiconductor industry—

he brings decades of expertise back to Malaysia in hopes of nurturing the next generation of local talents for the global stage.

The establishment of Cohu's Semiconductor Test Group (STG) R&D centre in Penang holds significant personal meaning for Wai-Kong, a seasoned innovator with two patents to his name, after 40 years in the US. Born in Tapah, he left Malaysia in 1984 to pursue his studies in Electrical Engineering at the University of Louisiana. "One month after graduating, I was offered a position at Cohu, and that is the company that I have been with from day one."

With a firm belief in the untapped potential of Penang's bright minds, Wai-Kong envisions a future where he can inspire, mentor, collaborate and guide young engineers here to their fullest potential, pushing boundaries and forging ahead of others in this highly competitive field.

"Back in my day, we were taught through rote learning. But think about all the high-tech companies—they are where they are because of the way students have been trained. They are encouraged to be inquisitive and to develop critical thinking. In the West, students are taught to think outside the box, to be creative and to find innovative solutions to problems. I think I can bring that culture back here," he says. "There is no such thing as a stupid question."

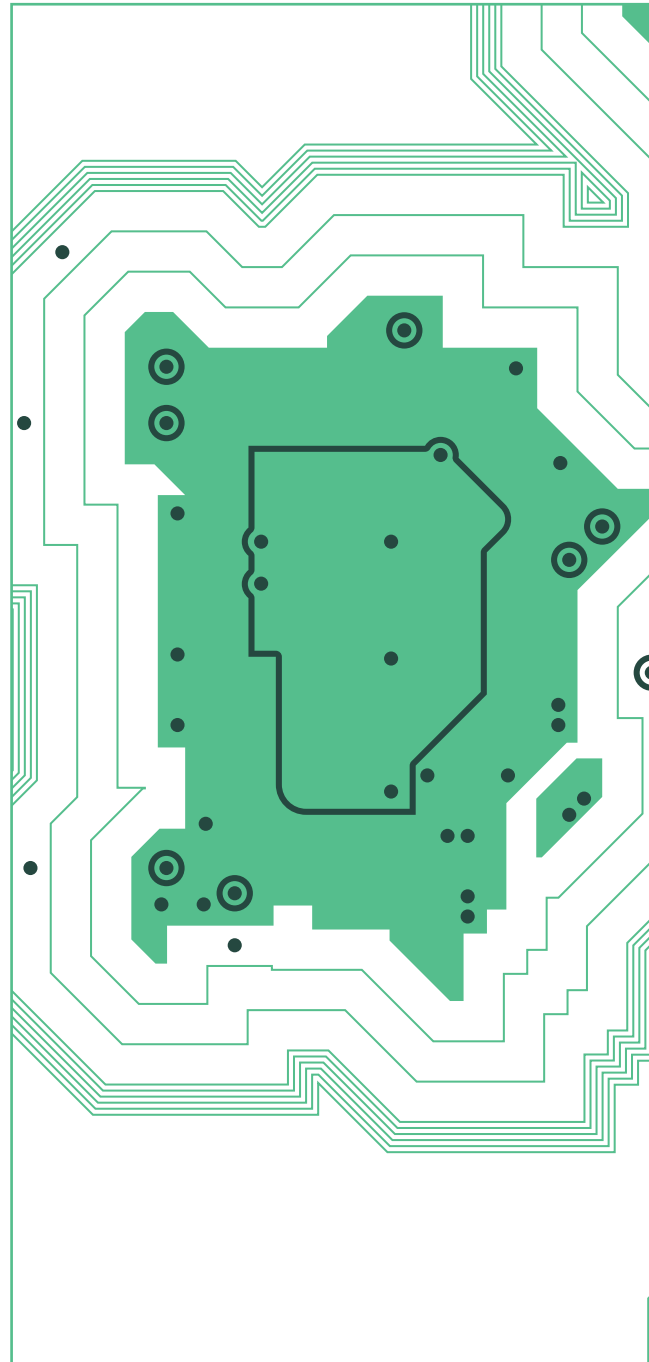
The core product of Cohu Penang is the Automated Test Equipment (ATE) used in manufacturing and testing environments to test and diagnose electronic components, printed circuit boards (PCBs), integrated circuits (ICs) and devices. Highlighting the importance of the two key elements in high-speed digital designs, Wai-Kong points out: "High-precision, high-signal fidelity timing accuracy in the picosecond, and level in the microvolt accuracy are the two key elements. To accomplish these, we will expose local talents to PCB routing techniques, methods to accommodate Field-Programmable Gate Array (FPGA) I/O timing inaccuracies, and various design techniques for generating flexible waveforms."

Wai-Kong surmised that this approach contrasts with organically grown ATE companies, many of which make incremental changes from an Original Equipment Manufacturer (OEM) product.

"Penang is Cohu's first high-speed digital instrument R&D centre in Malaysia. In the long run, Cohu's target is to develop digital instrument designers organically," he says, adding that his aim is to train engineers to design a digital instrument from scratch to completion for the international market segment, instead of competing in a limited market space.

In the coming days, as Wai-Kong spearheads Cohu's efforts to build and lead the Penang design centre—a 20,000sqft facility in Bayan Lepas—he hopes to employ well over a dozen engineers in his team by the end of the year, and many more over the next five years.

"When our company decided to have an offshore design centre, we scouted many places and considered the per capital export of that location. Penang is 14 times better than the state of New York in that aspect," he claims, adding that to hit that sort of number, there have to be good policies in place, along



PENANG'S

BY CAROLYN KHOR

TECH FUTURE

**CAROLYN KHOR**

is a former ministerial press secretary, a former United Nations volunteer and an independent researcher/writer.

with a talent pool. "If we compare KL with Penang, then we'll find that KL has fewer tech manufacturing companies than Penang."

Indeed, in 2023, Penang ranked first in Malaysia for its investment performance. According to MIDA, Malaysia's approved investments totalled RM329.5bil, with Penang leading the pack at RM71.9bil, followed by KL (RM58.3bil), Selangor (RM55.3bil), Johor (RM43.1bil) and Kedah (RM28.7bil).

Meanwhile, Penang also recorded RM63.4bil in approved manufacturing investments for 2023 for the manufacturing sector, compared to RM13.7bil the previous year. This marks an increase of RM49.7bil, or 463% of approved manufacturing investments, within a year. Out of this total, Foreign Direct Investments (FDIs) accounted for 95%, with Domestic Direct Investments (DDIs) comprising the remaining 5%.

"Besides, Penang is a strategic location; being in close proximity to our contract manufacturer and customer base solves a lot of logistical challenges," explains Wai-Kong. "And of course, the biggest draw to choosing Penang is that I am coming home to Malaysia after 40 years."

DARING TO DISRUPT

Wai-Kong points out Cohu's ability to keep up with emerging trends and the ability to deliver their products and services to customers in a timely and cost-effective manner.

"It's all about the added-value high-speed test designs that we can provide. Testing costs a lot of money—about one-third of production cost. So, when we have the capability to develop customer-specified testing technologies and solutions that execute tests with precision and accuracy, what our customers get is cost-savings which translates to better profits in the end.

"As a one-stop total solution, our ATE system provides all three parts: the tester, interface and handler. Not all companies provide all three parts of the ATE system. Some may provide a wide range of testing equipment but lack the interface components or specialised handler solutions.

"For example, if a smartphone has seven major components, then the manufacturer will need seven different sets of instruments to test those different parts; we have the capacity to provide a one-stop solution to all the E&E's testing needs," Wai-Kong asserts.

Penang's well-developed infrastructure, skilled workforce and supportive business environment have attracted numerous multinational corporations (MNCs) to establish their manufacturing operations in Penang. It also holds a growing but significant position in the global manufacturing landscape, where 86% of its manufacturing sector consists of Electrical and Electronics (E&E), contributing significantly to the global supply chain and Malaysia's exports and GDP.

Therefore, Cohu's additional presence in Penang, Malaysia, apart from its existing manufacturing plant in Melaka, will bolster its reputation among global players already established in Malaysia, such as those in semiconductor manufacturing, consumer electronics, automotive electronics and medical devices.

"What I envision for Cohu Penang is for big changes to happen—I am looking at a revolution," he states. "We need to disrupt the status quo, challenge conventional thinking and push the boundaries of innovation. It's not just about keeping up with the industry; it's about leading the charge, setting new standards and driving transformative change. That's what I want for Penang."

FLEXIBILITY OR EROSION OF RETIREMENT SAVINGS?

EPF ACCOUNT 3

BY PHILIP KHOR

IN MAY 2024, Malaysia's retirement savings fund, the Employees' Provident Fund (EPF), restructured contributors' accounts with the introduction of Account 3, a new, flexible account. The public, grappling with a rising cost of living, has been pressing for further withdrawal options. Account 3, emphasising flexibility, can be seen as a response to this pressure. However, concerns remain about the potential impact on long-term retirement security.

WHAT IS ACCOUNT 3?

Currently, 70% of EPF contributions go towards Account 1, which may only be withdrawn when members are 50. The remaining 30% is deposited in Account 2, which may be withdrawn earlier, subject to conditions set by the EPF.

With the new structure effective 11 May 2024, 10% of monthly contributions will now be channelled into Account 3, formally known as Akaun Fleksibel. 75% will be credited to Account 1, now known as Akaun Persaraan, while Account 2's (now known as Akaun Sejahtera) share has been halved to 15% of contributions. Unlike the restrictions on the existing two accounts, funds in Akaun Fleksibel may be withdrawn at any time for any purpose. As part of the transition, members have up to 31 August 2024 to opt in to transfer part of their initial Account 2 balance to Akaun Fleksibel, subject to the balance remaining in Account 2.

Initial Account 2 Balance	Share of opt-in transfer to		
	Akaun Persaraan (Account 1)	Akaun Sejahtera (Account 2)	Akaun Fleksibel (Account 3)
RM1,000 and below	-	-	100%
RM1,001–RM2,999	-	Remainder	RM1,000
RM3,000 and above	17%	50%	33%

Source: Adapted from <https://kwsp.gov.my/w/epf-account-restructuring/>

The increased liquidity is a double-edged sword: although EPF members may be more inclined to contribute knowing they may withdraw money for emergencies, diverting hard-earned retirement funds to a readily accessible account might deplete retirement savings prematurely.

A CAUSE FOR CONCERN: LOW EPF SAVINGS

The introduction of Account 3 comes amid growing concern about Malaysians' insufficient retirement savings in their EPF accounts. Recent reports indicate that many contributors, particularly those under 55, have critically low savings.

As of 2022, the median savings of active EPF members aged 54 was RM132,826 [1]; in other words, 50% of active members retiring in 2022 have less than RM132,826 available for retirement, or equivalently, just over RM550 a month to spend over 20 years of life. This falls dramatically short of the minimum threshold set by the EPF, known as the Basic Savings Quantum, of RM240,000 [2] at age 55, equivalent to RM1,000 per month for the next 20 years.

On an age-adjusted basis, the EPF estimates that as of May 2023, the share of members aged 18 to 55 meeting the basic savings requirement has declined from 20.4% pre-pandemic to 18.4% post-pandemic. [3]

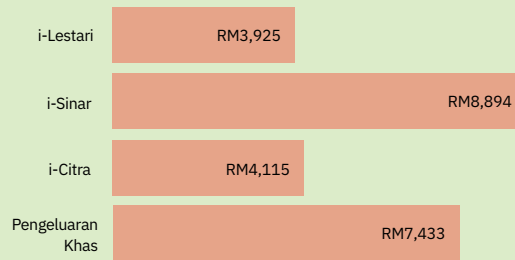
Furthermore, the share of Malaysia's population covered by old-age protection is shockingly low; according to EPF estimates as of December 2023, three in five (or 58%) working-age adults do not have old-age protection, whether from active EPF contributions or the civil service pension scheme—a trend that is exacerbated with the rising popularity of informal employment. [4]

Malaysians' retirement savings shortfall is a long-

standing issue worsened by policies accompanying the Movement Control Orders (MCOs) imposed at the onset of the Covid-19 pandemic. As government aid packages proved inadequate, the government initiated four special withdrawal programmes permitting EPF members to withdraw from their retirement savings. Economist Muhammed Abdul Khalid was quoted in a *Channel News Asia* article criticising the move as “the worst policy ever [that] the country has announced and implemented”.

AVERAGE DISBURSALS, MCO-RELATED EPF WITHDRAWALS

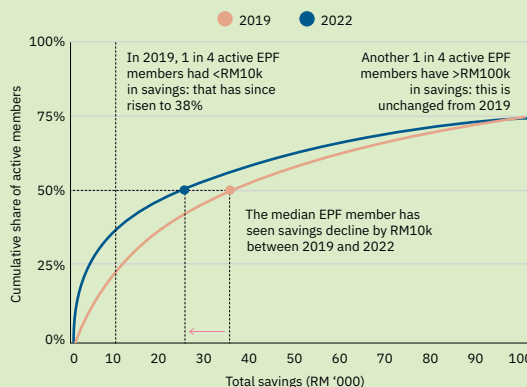
Source: Adapted from Social Protection Insight Vol.6/2023, EPF [5]



When comparing EPF reports for 2019 and 2022, the magnitude of the depletion of savings for the most vulnerable EPF members is substantial. Across all active EPF members—although a quarter have more than RM100,000 in savings—another one in four members had less than RM10,000 in 2019, the rate of which has since risen to over one in three in 2022. Just under half (49.4%) of EPF members had less than RM35,000 in savings in 2019; median savings across active members has since fallen to around RM25,000 in 2022—a decline of about RM10,000. While the middle half of EPF members had RM10,000 to RM100,000 in savings in 2019, that range has since expanded to RM4,500 to RM100,000 in 2022.

CUMULATIVE SHARE OF ACTIVE EPF MEMBERS BY AMOUNT OF SAVINGS, 2019 AND 2022

Source: EPF 2019 and 2022 annual reports, author's analysis



Moreover, the burden of the pandemic has had a disproportionate impact on younger cohorts. Between 2019 and 2022, average savings for the under-25 and 26-to-35 cohorts have declined by 32% and 23% respectively, while savings for older cohorts were virtually unchanged, with the 46 to 55 cohort seeing an increase in savings.

FOOTNOTES

- [1] https://www.kwsp.gov.my/documents/d/guest/06_performance
- [2] The EPF announced in December 2023 plans to raise the basic savings quantum to RM340,000 <https://www.malaymail.com/news/malaysia/2023/12/05/epf-confident-progressive-wage-policy-can-boost-retirement-savings-by-54pc/105873>
- [3] https://www.kwsp.gov.my/documents/d/guest/social-protection-insight-vol-6_2023
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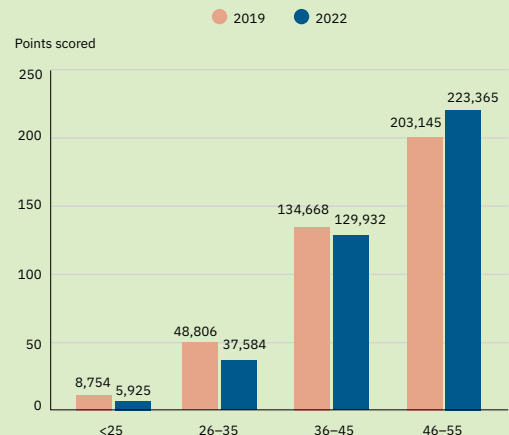
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...BY PURSUING SHARED PARENTAL LEAVE POLICIES, PROMOTING FLEXIBLE WORK ARRANGEMENTS AND PREVENTING DISCRIMINATION IN THE WORKPLACE, DISMANTLING ROADBLOCKS TO WOMEN'S PARTICIPATION IN THE WORKFORCE HAS THE POTENTIAL TO DOUBLE INCOME SOURCES WITHIN FAMILIES.”

THE YOUNGEST MEMBERS HAVE SUFFERED THE LARGEST PROPORTIONAL DECREASE IN SAVINGS

AVERAGE SAVINGS OF ACTIVE MEMBERS BY AGE GROUP AS OF 31 DECEMBER 2019 AND 2022

Source: EPF 2019 and 2022 annual reports, author's analysis



The pensions provider is not to blame. The EPF is well-regarded for producing consistent and substantial returns. Benchmarked against individual earnings, it performs on par with East Asian counterparts and Organisation for Economic Co-operation and Development (OECD) economies: net pension wealth is 10.9 times individual net earnings for lower-earning men and women, compared to 13.6 (men) and 15 (women) times in the OECD.^[6]

Rather, inadequate wages coupled with stagnating and uneven income growth is the primary driver for lacklustre retirement savings. Half of Malaysians working in the formal sector earn less than RM2,600 a month (*Formal Sector Wages*, Q3 2023), and 23.2% (2022) of employment in Malaysia lies in the informal sector. An article in *Penang Monthly's* January 2024 issue highlights how wages for semi-skilled workers grew by just 3.5% per annum between 2010 and 2022, even as low-skilled workers registered 5.7% in income growth, bolstered by minimum wage mandates.^[7]

In a bid to build retirement savings, the government raised the voluntary contribution limit to RM100,000 per year in the 2023 Budget, up from RM60,000. Although contributions have risen by 15% from 2022^[8] with just a quarter of active EPF members having more than RM100,000 in retirement savings, the policy does not help the majority of EPF members, although it may have been geared to shore up liquidity in anticipation of Account 3. Likewise, the Private Retirement Scheme introduced in 2012, while vital to liberalising the pension funds markets, should not be viewed as a solution for Malaysia's retirement savings conundrum.

Worse yet, Malaysian households are highly indebted. In February 2024, household debt registered double-digit year-on-year growth in all segments except for personal use loans.^[9] At 84.2% of gross domestic product (GDP) in December 2023,^[10] Malaysia's households accrued a high level of household debt, driven by an unbridled homeownership policy and car-centric urban planning. Debt repayments place considerable pressure on households' ability to

save, calling into question the use of strategies to boost savings as a fix for Malaysia's retirement woes.

In the longer term, Malaysia's ageing population is poised to further strain EPF members' and government coffers. Today, the average 55-year-old Malaysian can expect to live 23.5 more years, which means that retirement savings will have to last over longer lifespans. At the same time, the EPF will have to deal with the consequences of a shrinking old-age support ratio on its asset mix as withdrawals outpace contributions.

At the fiscal level, it will be challenging for the government to finance additional old-age income security with declining tax revenue collected from a shrinking working-age population. Ironically, with the government declining to rationalise pensions for current civil servants, civil service pensions will continue to strain the government's fiscal position in the near future.^[11]

THE EPF: ONE OF MANY FREE LUNCHES

Einstein is, perhaps mistakenly, often credited with the quote that compound interest is the most powerful force in the universe. Indeed, with the EPF's excellent track record of consistently paying around 5% in dividends each year, it would take just over 14 years to double your EPF contributions.^[12]

Policymakers in Malaysia seem to concur, banking on the power of compound interest to support anything from children's tertiary education (via the Perbadanan Tabung Pendidikan Tinggi Nasional—PTPTN) to retirement savings. In a way, the Malaysian approach attempts to control social spending by relying on dividends to support social goals.

For an example of this thinking, inspired by the establishment of Bank Rakyat, which has paid consistent double-digit dividends to its shareholders, former Tabung Haji chairman, Abdul Azeez Abdul Rahim, proposed in parliamentary debates the formulation of a new bank—Bank Rakyat 2.0—as a means to provide substantial dividends, particularly to lower-income communities.^[13]

Unfortunately, this formula may be economically counterproductive and reinforces existing social inequalities. In a blog post, economist, Hafiz Noor Shams, posits that Malaysia's landscape of high-return, risk-free investments, from Amanah Saham Bumiputera (ASB) to Tabung Haji, caters primarily to the already affluent and serves to the detriment of productive economic activity.^[14]

The fledgling economics student is taught the mantra, "There is no free lunch." The same applies to risk—investors need to be compensated with higher returns if they are to take on more risks. In an environment saturated with risk-free opportunities, households would be less likely to supply capital to productive investments, whether it be channelling money towards the financial markets or starting a business.

With 62% of its investments in the domestic market,^[15] the EPF acknowledged the risk of "crowding out" domestic entrepreneurship in a 2023 interview with *The Edge*, although it does not believe it has crossed that juncture.

Moreover, relying solely on compound interest is of little help to members with limited income available for savings. 6.9% of the richest EPF members in 2022 hold almost half (49%) of active members' sav-

ings, down from around 10% in 2022 (10.6% of members hold 52.5% of savings). Even more jarring, Hafiz observes how the top 1% of Tabung Haji depositors contribute half of the savings in the fund.

Persons involved in the informal sector, in particular, face volatile income streams, which may discourage them from contributing to the EPF. For them, design tweaks to the pensions system, such as Account 3, may provide peace of mind, knowing that their EPF contributions do not compromise their ability to deal with rainy-day expenses.

Indeed, Bank Negara Malaysia emphasises in its Economic and Monetary Review 2022 that long-term reforms are required to fix the structural issues underlying Malaysia's low levels of retirement savings—in particular low wages, low savings and low informal sector coverage.

WHAT TO CONSIDER

Account 3 strikes a balance between relaxing the prescriptive nature of Account 2 withdrawals and tightening the discipline of Account 1. With the introduction of Account 3, the revised EPF structure is a fair trade-off between increased flexibility and retirement security. Although withdrawals are more readily available than before, the flexible component of retirement contributions has, in fact, declined.

However, with many members' savings depleted, at merely 10% of contributions, Account 3 will not be a substantial nor a sustainable safety net for most. Moreover, the one in three active members who has less than RM10,000 in retirement savings is faced with the prospect of withdrawing more than 10% of their retirement savings.

Importantly, Account 3 must not be regarded as an expansion of the social safety net. Rather, it is a compromise forced by the precedent of MCO-era policies allowing EPF withdrawals to fill the gaps of the social safety net. Therefore, it is laudable that the share of contributions flowing to Account 1 have been raised to preserve retirement savings and limit outflows that may be triggered by a hypothetical future withdrawals programme.

Crucially, the authorities must pursue bold strategies to raise wages to truly help households keep up with the cost of living and replenish retirement funds, such as:

- Restoring workers' bargaining power: tackling Malaysia's dwindling unionisation rate and enhancing labour dispute resolution systems may raise wages and improve working conditions.
- Accelerate women's participation in the workplace: by pursuing shared parental leave policies, promoting flexible work arrangements and preventing discrimination in the workplace, dismantling roadblocks to women's participation in the workforce has the potential to double income sources within families.
- Expanding the availability of support services: services such as financial planning and career guidance alongside a comprehensive social safety net can support upskilling, reskilling, entrepreneurship and other productive, enterprising pursuits.
- Holistic strategies to promote well-being at the workplace: by tackling hazards such as extreme temperatures, accidents and diseases, workers' earnings potential can be sustained and prolonged across their life course.

FOOTNOTES

[6] https://www.oecd-ilibrary.org/sites/2c555ff8-en/1/3/2/6/index.html?itemId=/content/publication/2c555ff8-en&_csp_=618dc867ebfad4dd8ba60e3e2f8dcd9&itemIGO=oecd&itemContentType=book

[7] <https://penangmonthly.com/article/21061/on-the-proposed-progressive-wage-model-in-malaysia>

[8] <https://www.kwsp.gov.my/w/press-release-dividend2023>

[9] Household Debt, OpenDOSM

[10] Financial Stability Review 2H 2023, BNM

[11] See <https://theedgemalaysia.com/node/700728> for an overview of the government's civil service pensions financial commitments.

[12] Calculated with the Rule of 72, a quick estimate for determining how long an investment will take to double in value, assuming a constant compound interest rate. By dividing 72 by the annual interest rate (5% in this case), we get approximately 14 years. This suggests it would take roughly 14 years for your EPF contribution to double at a consistent 5% annual return. It's important to note that the Rule of 72 is an approximation, and actual results may vary slightly.

[13] Dewan Rakyat Hansard, 30th November 2021

[14] <https://maddruid.com/?p=17027>

[15] <https://thediplotat.com/2024/03/malaysias-state-run-investment-funds-had-a-mixed-2023/>



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A DAY IN THE LIFE OF A BLIND PERSON



**BY IYLIA DE SILVA
& PAN YI CHIEH**



1

CAPTION

1. The library in St. Nicholas' Home.

TANG HAS BEEN blind since birth. Following his primary and secondary education in Johor and Singapore, he majored in history at the Louisiana Tech University in the US. This passion he has for history began at a young age, sparked by a penchant for interpreting historical events.

In 2020, at 28 years old, Tang attended a computer course at St. Nicholas' Home. Following that, he used his skills to manage archive materials part-time before securing a full-time position at the home as a fundraising officer. Proficient in Braille since childhood, he has since transitioned to the role of librarian and also contributes to the Braille production unit, which includes preparing Braille calendars.

The library at St. Nicholas' Home has been amassing a large collection of Braille books for decades, accessible to both internal and external users. To serve the blind community—which includes those with low vision—Pos Malaysia offers free postage services to subscribers nationwide.

For the sighted, the lives of the blind may seem vastly different; in reality, their daily experiences are as varied and dynamic as anyone else's.

Outside of work, Tang enjoys catching up with friends, indulging in good meals and exploring the city, often visiting tourist spots and malls. While he is independent enough to travel alone, Tang still prefers being around people.

When it comes to cooking, Tang, a fan of meat, particularly enjoys preparing steak. He relies on cues from sound and heat to guide his cooking process. Tang also played football in the past, using a ball wrapped in plastic along with a bell for auditory cues.

Tang resides at St. Nicholas' Home in a room allocated to staff from out of state. Like many young adults, he stays connected to the world through YouTube, WhatsApp and Facebook, and enjoys computer games and audiobooks. Tang utilises TalkBack, an Android accessibility feature which reads text, icons and actions aloud to assist visually impaired users.

Tang is also active in Toastmasters, and serves as a member of the Independent Living & Training Centre (ILTC) Malaysia, which aims to empower the differently abled community.

A WORLD MADE FOR THOSE WHO CAN SEE

Despite Tang's capabilities and independence in navigating the world, he encounters numerous challenges, especially outside of home.

"The world is made for those who can see," says Tang, emphasising how even seemingly mundane tasks that people take for granted pose significant obstacles for the visually impaired. For instance, it is unfortunately common for drivers to disregard blind pedestrians at zebra crossings. To make matters worse, to beat traffic, motorcycles are often parked or ridden on pedestrian walkways with tactile paving meant to assist visually impaired individuals. With the rise of electric vehicles (EVs), concerns arise regarding their friendliness to the blind, as these are quieter and harder to hear compared to traditional vehicles.

In Malaysia, the lack of Braille signages in public facilities makes it difficult to identify gendered restrooms. As for public transportation, verbal announcements would be more helpful than beeping sounds.

When eating out, Tang often opts for the same dish to avoid inconveniencing servers who would need to read out menu options—a struggle that could be easily solved by including Braille on menus. Remembering a humorous moment, Tang says that he only realised he could customise his food order after overhearing another customer's specific preferences while waiting in line for noodles. "I didn't know I could ask for no vegetables!"

On the bright side, there has been gradual progress towards making public spaces more accessible, for example McDonald's placement of ordering machines at accessible heights for children and individuals in wheelchairs. Tang suggests that to improve, menus can also have the option to be read aloud or if microphones were available when making orders; this would greatly benefit visually impaired individuals.

Asked how to guide a visually impaired individual across the road, Tang says you should stand in front of them and allow them to hold onto the back of your arm as you walk as usual. Describe any obstacles in front of them as you go.

While understanding the needs of a community that perceives the world differently may take time and patience, we can support each other through small acts of kindness.

***Note:** St. Nicholas' Home, which offers a variety of services, such as massages, handmade crafts and meals at their cozy café, is set to celebrate its 100th year in 2026. Volunteers are welcome to help record audiobooks for the home. For more information and to show your support, visit their website at <https://snh.org.my/>.



IYLIA DE SILVA is a law graduate from the University of London. Balancing work and play, she savours every moment by indulging in her passion for food, languages, music and engaging with people from diverse cultures.



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HUSIN HOURMAIN

EMBEDDING JAWI CALLIGRAPHY IN CONTEMPORARY ART

**BY NICOLE CHANG
IMAGES BY CORE DESIGN GALLERY**

HUSIN HOURMAIN, a 61-year-old contemporary Malaysian visual artist, is famed for his abstract expressionist works of contemporary Jawi calligraphy, captivating both local and international art audiences. His recent exhibition at Harta Space in Ampang, Selangor showcased his decade-long journey (2013-2023) of exploring artistic expressive forms, materials and mediums to present contemporary Jawi calligraphy.

His aspiration, since he was a child, was to become a fine artist. However, he was steered towards a different path, graduating in graphic design and photography instead, a foundation his parents believed would ensure broader working opportunities. After 17 years in graphic design and advertising, in 2003, Husin pivoted to pursue the dream he had put on hold. Fortunately, he found his training in graphic design to be of advantage in fine art. He uncovered his niche by infusing his narrative with sensible structural coherence and visual impact. He insists on recording his thoughts and concepts through sketches and notes as creative blueprints before translating them onto canvas, mixed materials or installations.

Husin explored various art styles and techniques, including abstract expressionist mark-making, gestural brushwork, textural painting, mixed-medium art, installations and metaphysical or spiritual expressions before finding a steady footing in Jawi calligraphy. Experimenting with it, Husin was able to push artistic boundaries and foster an appreciation for Islamic art and culture.

Through years of research and creative exploration, he sought to translate his evolving understanding and interpretation of Islamic culture into different collections. Using Jawi characters as his central artistic narrative against a backdrop of vibrant hues and different compositions, Husin creatively repositions the Jawi script, buoying the written legacy of Malay civilisation, particularly for the younger Malay populace, and has since spearheaded the contemporary Jawi calligraphy art movement in Malaysia.

CAPTIONS

1. *Penunggu Alam: Sayap Jibril...* (2017)

214cm x 412cm

Acrylic Majestic Paint Coal Charcoal Modelling Paste on Canvas and Iron Wood Panels

Featured in Husin's fourth solo, *Aku: Dalam Mencari Rukun* (2018) held at the National Art Gallery. The exhibition showcased Husin's creations, integrating non-letter objects within calligraphy in abstract expressionistic compositions, reflecting his personal interpretation of "The Six Pillars of Iman" beyond the traditional boundaries.



1

2. *ZAL* (2011),
152cm x 244cm

Acrylic on Canvas

Showcased in Husin's third solo, titled *Awal Hurouf Asal Hurouf* (2013), alongside the collection of paintings merging *khat* calligraphy with abstract expressionism.



2

3. (From left to right)
Kiswah@Rukun Hajar
Aswad II, Kiswah@Rukun
Iraqi II, Kiswah@Rukun
Samani, Kiswah@Rukun
Yamani (2023-2024),
244cm x 46cm each
(4 Panels)

Acrylic on Canvas

Featured in Husin's sixth solo, *Vertical Limit: Endless Journey* (2023-2024) revealed Husin's innovative breakthrough after his Umrah pilgrimage by intertwining Jawi script alongside Latin script to present his social and personal narratives in paintings.



3

4. *Shin* (2021)

81cm x 163cm

Acrylic on Canvas

Featured in Husin's fifth solo, *Salam @ Peace: Awal Hurouf Asal Hurouf II* (2021), which showcased the culmination of Husin's creations inspired by meditative solitude during the Covid-19 pandemic lockdowns.



4

5a & 5b. Husin's art studio next to his home.

6. Husin conducts research, conceptualises ideas, creates and stores artworks in his studio.



5a



5b

STRIKING A BALANCE BETWEEN THE MARKET AND THE MESSAGE

From his vantage point, hoisted by his experience in the industry, Husin observes a decline in public and private investment in collecting artworks, with entities like the National Art Gallery and private collectors ceasing or scaling back their acquisitions. "Many collectors in my era became more passive observers rather than active buyers compared to before. Although art shows continue to draw in many visitors, most of them are coming from similar circles. While art appreciation may remain strong, actual purchases significantly decreased." Husin believes diversifying the collector base with varying preferences, interests and budgets is crucial for sustaining a healthy art market. Encouraging the younger generations to collect art is one way to increase demand for art. "Just as artists thrive on creating diverse works, the market relies on a wide range of collectors with varying interests, preferences and budget."

To sustain a dynamic and flourishing art scene within the nation, Husin stresses the need for more initiatives from independent galleries, art venues and individual supporters. These efforts should encompass reinstating the values and significance of investing in local art, as well as promoting art and artists through avenues such as art residencies and competitions. Furthermore, he urges government attention to address the escalating costs of art materials, which have significantly heightened artists' burden.

Nevertheless, Husin holds to his personal ethos that an artist "must hold responsibility for his own creations, especially when tackling provocative subjects in works" to balance between creativity and sensitivity so that any adverse impacts on the subjects or parties involved are not invoked.



6



NICOLE CHANG

has just completed her PhD programme at the Department of Development Planning and Management, School of Social Sciences, Universiti Sains Malaysia.

HERE'S WHERE YOU CAN FIND PENANG MONTHLY

PICK-UP SPOTS PENANG

1 George Town

Areca Books
Black Kettle
BookXcess Gurney Paragon
ChinaHouse
Gerakbudaya Bookshop
@ Hikayat
Gurney Plaza
(Information Counter)
Hin Bus Depot Art Centre
Huey & Wah Cafe
Le Petit Four Patisserie
More by Arang Coffee
Penang Institute
Penang Island Municipal Council
Pusat Harmoni
(Harmonico)—Reception
Ren I Tang Heritage Inn
Sin Seh Kai Artisan Bakery
Tourist Information Centre
32 Mansion

2 Bayan Lepas

Penang Skills
Development Centre
Spices by Yin's
Urban Republic

3 Tanjung Bungah

Gusto Cafe
Straits Mini Mart
Yin's WholeFood Manufactory
(Lembah Permai)

4 Tanjung Tokong

Blue Reef Straits Quay

5 Air Itam

Coffee Elements
Penang Hill—Lower Station
Tolk Cafe

6 Gelugor

E-Gate (Security Desk located
at the building's middle span)
Universiti Sains Malaysia,
Hamzah Sendut Library 1
(Main Entrance Foyer)

9 Batu Kawan

IKEA Batu Kawan

10 Bukit Mertajam

Seberang Perai Municipal Council

11 Juru

AUTO CITY Management Office

READING SPOTS PENANG

1 George Town

Bricklin Cafe Bar
Kim Haus
Komichi Tea House
Mugshot Cafe
Narrow Marrow
Wheeler's Cafe

3 Tanjung Bungah

The Hillside Cafe Bar
& Restaurant

4 Tanjung Tokong

Leo Books

7 Balik Pulau

Botanica Mansion

8 Butterworth

Artichoke Cafe

9 Batu Kawan

Peninsula College

PICK-UP SPOTS KL/SELANGOR

Kuala Lumpur

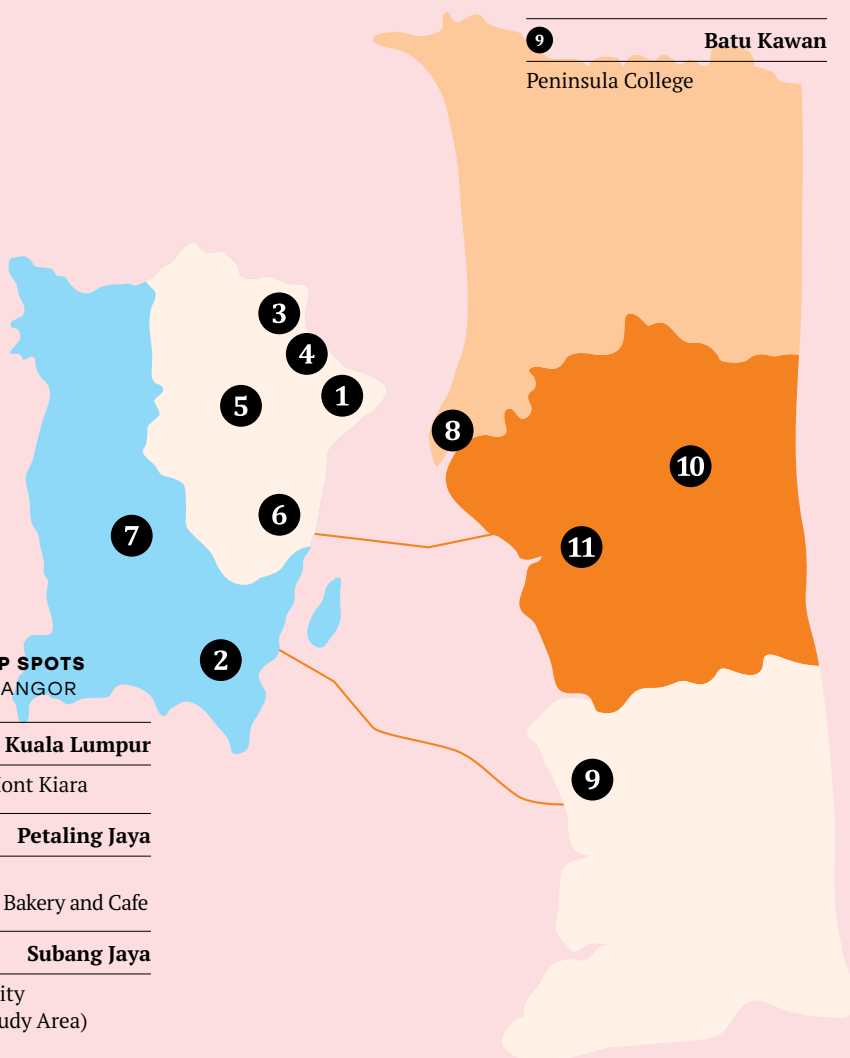
Hubba Hubba Mont Kiara

Petaling Jaya

Temu House
Yin's Sourdough Bakery and Cafe

Subang Jaya

Sunway University
(Students Study Area)



With the tagline “Making Ideas Work”, Penang Institute encourages bold and innovative thinking not only in academic disciplines but also through the support it gives to literature and culture by way of events such as book launches, public literature seminars; through its public policy briefs, ISSUES, Monographs; through interviews with notable personalities on current state of affairs and trends, Penang Institute Chats; and through its renown magazine Penang Monthly. In times of crisis, Penang Institute will contribute to the management of such crises by publishing informed papers on the local situation and on how this relates to events and initiatives undertaken in other parts of the world.

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