PUTTING EVERYTHING IN ITS PROPER PLACE

KAMARUDIN ABU BAKAR

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Publisher's Note
Archiater Studio publishes works that seek clarity amidst complexity — books of thought, experience, and imagination that illuminate the human journey. *Putting Everything in Its Proper Place* embodies this spirit: a meditation on order, meaning, and the search for wholeness in a fragmented age.

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For our children

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FOREWORD

By Tan Sri Md Nor Yusof,
Chairman AMMB Berhad

When I first met Kamarudin some thirty-five years ago, he struck me as someone who understood systems — both technical and human — better than most. At the bank where we worked together, he quickly proved his worth, taking on responsibilities that belied his age and experience. He was not content merely to follow instructions; he wanted to understand how things fit together, how processes connected, and how decisions rippled through the institution.

Yet he never really saw himself as a banker, preferring instead to develop the IT side of his career. That choice shaped his path in unexpected ways. It took him beyond the bank and into boardrooms, technology ventures, and national projects. He learned to navigate the corporate world, with all its ambitions and contradictions, and in doing so discovered that the real questions of life often lie beneath the surface of professional success.

What impressed me over the years was that his curiosity did not end at the boundary of his work. Where others might have been satisfied with titles, rewards, and recognition, Kamarudin kept asking questions — about meaning, about justice, about faith. These were not abstract diversions for him; they were woven into the way he looked at the world, the way he weighed decisions, the way he judged right from wrong.

I would never have expected him to write a book — certainly not one that places banking side by side with questions of faith, justice, and metaphysics. But in hindsight, perhaps it was inevitable. The same restlessness that made him excel in technical matters also drove him to search for larger truths. What you have in your hands is not just the record of a career, but the unfolding of a mind that has wrestled with systems, with society, and with the self.

This book moves between memoir and critique, between personal story and philosophical reflection. It is about the banks and corporations he worked in, but also about the worldviews that shaped them. It is about Malaysia's journey, but also about the perennial search for justice that concerns us all. It is, above all, an honest attempt to put things in their proper place.

To the reader, I would say this: do not approach these pages only as the life story of one man. Approach them as an invitation to reflect on your own. Ask yourself the questions that Kamarudin has asked:

What am I pursuing? What systems am I serving? What truth anchors my choices?

His answers are his own, forged through experience and reflection, but the questions belong to us all.

INTRODUCTION

I first thought about writing this book about five years ago. It was not my idea alone. Friends and followers on Facebook — most persistently, Mustafa Aramaz of London — kept telling me I should put my thoughts into a more permanent form. My family added their voices, with that mix of affection and impatience only family can manage.

I resisted. Partly out of self-doubt, partly out of temperament. I have never been vain enough to imagine the world is waiting for my story. The subjects I touch on are broad — economics, philosophy, history, religion — and I have no claim to be a master of any of them. If anything, my knowledge is shallow, scattered across disciplines like stones on a riverbed. And yet, something in their urging stayed with me.

What finally persuaded me was not the belief that I had great wisdom to offer, but the realisation that my life had been shaped by a single thread running through very different experiences. From my youth in Kota Bharu to boardrooms in Kuala Lumpur, from tennis courts to lecture halls, from the comforts of corporate life to the discomforts of asking unpopular questions — there was a search taking place. I did not see it at the time. But looking back, I can trace it: an attempt, sometimes clumsy and sometimes clear, to put things in their proper place.

It was not a search for novelty. If anything, it was a slow circling back to what had been in front of me all along. But to see it, I had to pass through the distractions of modern life, the illusions of economic growth, the seductions of status, and the thin slogans of religion without depth.

I have stood in several places in relation to the events and ideas in this book. Sometimes as a participant — implementing banking systems, negotiating corporate deals, managing large teams. Sometimes as an observer — watching the Islamic revivalist movement from the sidelines in the UK, or noting how financial reforms played out in Malaysia. And sometimes, increasingly, as a critic — questioning not only the systems I worked in, but the assumptions that made those systems seem inevitable.

The legendary Malaysian writer Rehman Rashid once called me a “lonely intellectual.” It was not a compliment, but neither was it an insult. He meant that I was always wanting to talk about the things no one else wanted to talk about — questions that made people uneasy, or bored, or both. He was not wrong. I have never socialized very well, and I am most at ease in conversations that go beneath the surface.

For a long time, that meant working out my thoughts in solitude, with no counterweight except my own second-guessing. Then came ChatGPT. Suddenly, I had a counterfoil — something to test my ideas against, to push back, to clarify, to refine. It is also, I must admit, a wonderful research assistant.

This is not an autobiography, though parts of my life are here. It is not an academic treatise, though there are ideas that demand precision. It is not a manifesto, though it contains strong convictions. If anything, it is a travelogue of the mind — tracing how certain questions took shape, how they evolved, and how they were tested against the world as it is.

The path moves through several landscapes: the moral economy of my childhood; the ambitions and illusions of corporate life; the seductions and shortcomings of Islamic banking; the architecture of the modern financial system; the question of what it means to live rightly in a world built on wrong assumptions; the loss of adāb and the corrosion of meaning; and, at the centre, the encounter with Syed Muhammad Naquib al-Attas and the framework that made sense of it all.

The themes are diverse, but the aim is single: to understand what it means to put things in their proper place — in thought, in livelihood, and in life. My brother Kamil understood this instantly. After reading my early drafts, he became so excited that he has not stopped urging me to finish. His persistence, along with the voices of friends and family, is one of the main reasons this book is now in your hands.

I am not asking you to agree with everything in these pages. In fact, I would be concerned if you did. What I hope is that you will read with patience, not the shallow patience of waiting for your turn to speak, but the deeper patience of allowing ideas to work on you before you decide what to make of them.

This book moves between memory and analysis, between the personal and the philosophical. Some chapters are stories, others are arguments, and a few are provocations meant to unsettle comfortable assumptions. They are all connected by the conviction that truth is not a matter of fashion, and that living well requires more than keeping pace with the times.

You will find here no easy formulas, no self-help shortcuts, and no attempts to dress up the Qurān as "relevant" by the latest secular standards. What you will find is a journey — often hesitant, sometimes forceful, always unfinished — towards re-centering life around what is real, permanent, and worth living for.

If this sounds like the kind of conversation you rarely hear, then you may understand why Rehman Rashid called me a lonely intellectual. But perhaps, by the end of this book, we will be a little less lonely together.

PROLOGUE

I was born in 1956, just before Merdeka. I don't remember that moment, of course, but I have long felt its shadow. Mine was a generation raised alongside a nation still unsure of what it meant to be free. We were taught to be modern, Muslim, Malay, and Malaysian — sometimes all at once, sometimes in conflict.

My father, Pok Chik Kar, was an *ustaz*, but taught religion only for a brief period in his youth. He had received a traditional religious education but was also deeply influenced by modernist and nationalist ideas, particularly those associated with Atatürk. He even named his eldest son after him. Like many young men of his time, he was swept up in the fervour of independence and nation-building. While many of his classmates — Dato' Asri Muda among them — joined PAS and leaned toward Islamism, my father aligned himself with UMNO and Suara Muda, a progressive youth movement committed to Malay empowerment and national development.

Pok Chik Kar in his bookstore, Kota Bharu

He was active in politics, but his real legacy lay in his vision for economic and social upliftment. He ran bookshops, sold sports goods, dabbled in *batik* — and treated every venture as a way to contribute to a growing, self-reliant Malay economy.

His shop in Kota Bharu was more than a place of business; it was a hub for the town's intelligentsia. Lawyers, doctors, writers, and schoolteachers would drop by — not just to buy newspapers, magazines, stationery or books, but to talk politics, ideas, and the future of the country.

He moved several notches above his siblings in terms of material progress, but he never lost his rootedness. Despite limited means, he made sure all his children went to English-medium schools. He saw no contradiction between religion and modern education. To him, both were necessary if one was to live with dignity and contribute meaningfully to society.

My mother was scarcely out of girlhood when marriage was placed upon her, quite common in those days. Despite her youth, she managed both a bustling household and our family's small *batik*-making operation, which employed about eight workers, mostly relatives. She moved between vats of dye and piles of laundry, between workers and children, with a grace that belied the weight she carried.

She died young, just 33, when I was ten. But the memories of her linger with the clarity of scent and sound. My fondest is this: after dinner, she would sit cross-legged and gather us around her knees to tell stories from *Seribu Satu Malam* — the Arabian Nights. Her voice made the worlds of Sinbad, Scheherazade, and flying carpets come alive. When she died, I sat down with the full 20-volume set and read them all, non-stop, as if to keep her close just a little longer.

Not all memories are soft. Once, after I skipped Qurān class, she tied me to the main pillar of the house and called my friends, Zaidi, Azman and Mat Yoh, over to watch as she lightly caned me. It wasn't harsh — it was theatrical, even loving — but it made its point. You can skive anything but your Qurān lessons!

We all spent a lot of time at the shops after school. Father never liked to see us idle. If we were loafing about, he'd ask us to sweep the floor, dust the bookshelves, or run errands. To avoid being assigned chores, we'd sometimes pretend to read — only to find ourselves actually reading. In that way, learning slipped in through the side door.

It was as though we were interns from childhood where his businesses were concerned.

He also operated a small stall at the third-class entrance of the Odeon cinema, selling titbits, sweets, and cigarettes. The latter two were always sold loose — three sweets for ten sen, cigarettes either singly or in pre-prepared quarter-packs. There was only a brief fifteen-minute window between screenings, and true to Kelantanese form, nobody queued. Instead, they rushed forward, shouting their orders, thrusting notes into our hands and expecting change back in coins without delay. Manning the stall was no small task; it was an exercise in dexterity and mental arithmetic, early training in speed, accuracy, and keeping one's composure under pressure.

The best part, of course, was that his stall meant we could walk in and out of screenings as we pleased. Ben-Hur, Spartacus, Von Ryan's Express — these weren't just Hollywood blockbusters; they were part of our unsupervised education in courage, rebellion, and imagining ourselves as heroes.

At home, we raised ducks, chickens, and even a goat at one point. Each of us had responsibilities — feeding, cleaning, collecting eggs. Our mother taught us to cook, wash, and iron. She was determined that we have sufficient living skills to endure in any place or circumstance.

Religion, for us, was a matter of rhythm — solat, manners, speech, and *muamalat*. Every sale in the shop was accompanied by a quiet *akad*, a verbal contract that made even simple transactions an act of faith. But no one sat us down to teach *aqidah* or law. Islam was simply there, embedded in daily life — like the smell of nasi goreng drifting in from the kitchen each morning.

Overall, we were regarded as a progressive family. A *kampung*-mate, Sheikh Ezani, whom I only met in adulthood, told me that his parents used to point to us as examples to emulate.

I was rather slothful where religious obligations are concerned. I wasn't rebellious either. Now that I am in my twilight years, I feel grateful that people around me persisted in cajoling me to perform my daily prayers.

At nineteen, I asked my father a question that would never leave me:

"If ribā is haram, why do you take an overdraft from the bank?"

He answered. I didn't quite understand. Maybe I didn't even want an answer. Maybe I was asking something deeper.

What I really meant was:

> *"Why does God make rules that feel so impractical — and if you do bend them, how are you supposed to live with it?"*

That question stayed with me. It shaped how I studied, how I worked, how I made money, how I raised children, and how I prayed. I was hopeful that Islamic Banking, when it arrived, would somehow resolve the contradiction. But it proved to be a disappointment from the start. The products were merely conventional instruments dressed in Islamic form. Over time, I came to see that the very idea of Islamic Banking was oxymoronic — and I was appalled by the hypocrisy it concealed.

Eventually, that same question led me elsewhere.

What I realise now is that *ribā* was only a small part of a much larger dislocation brought by modernity. My question was a symptom of deeper upheavals — economic, spiritual, intellectual. It forced me to confront the uncomfortable possibility that the disorder wasn't just personal or national, but civilisational.

My search for answers — at first tentative, then insistent — eventually led me to Syed Muhammad Naquib al-Attas. Not for *fatwas*, but for foundations. He helped me see that the problem wasn't merely *ribā*, or banking, or policy. It was about the loss of meaning, the corruption of knowledge, the forgetting of purpose. It was about putting things back in their proper place.

What follows is not a manual. It is not a polemic. It is not an academic exposition — though I owe much to scholars and thinkers who shaped my understanding. It is the record of a search: spiritual, intellectual, and, at times, painfully practical.

This has been a journey toward finding the proper place of things.

Because something in me always knew: most things were not.

Part 1

ROOTS & FORMATION

Chapter 1

THE QUESTION AT 19

Year 1976

He was seated at his usual place in the bookshop, behind the old wooden desk with the glass top. Beneath the glass lay yellowing newspaper cuttings — his children winning scholarships, academic awards, tennis victories, national team selections — mostly about me. Perhaps this was his way of expressing pride, though he never said it.

Behind him were shelves brimming with religious texts, textbooks, novels, and titles in Jawi. He knew exactly where each book was and how many copies he had. The bookshop was his domain, and in that domain, conversation was scarce. Instructions were plentiful: sweep the floor, dust the shelves, deposit money at the bank, go pray.

That summer, I was home from Bristol after finishing my

A-levels. The government had sent me there two years earlier, part of Malaysia's strategy to tackle poverty and racial inequalities through education abroad. I had departed with gratitude mixed with apprehension. I returned with newfound questions.

I sat on the low stool in front of him, elbows on knees, uncertain how to start. He glanced up, waiting.

"Why do you take a loan from the bank," I asked, "when you know it's *haram*?"

He didn't respond immediately. Instead, he reached behind him and pulled out a thin volume — *Buku Perukunan*, a basic guide on prayer. He placed it on the desk and slid it toward me without a word.

That was our first real conversation.

I had never challenged him openly before. Our interactions had always been functional rather than philosophical. He instructed; I complied.

But something shifted that summer. At nineteen, having lived abroad and encountered new ideas, I began to see my father differently — not merely as an authority figure, but as someone who could be questioned.

I asked him that question for two reasons. First, I felt newly confident, emboldened by the writings of Sayyid Abul A'la Maududi, popular among Malay students in the UK. Maududi depicted Islam not merely as personal faith but as a comprehensive societal system — political, economic, and legal. His clarity offered me ideological certainty, making me feel justified in questioning my father, an *ustaz,* who constantly put me down.

Second, the question reflected deeper uncertainty. I wasn't really asking about bank loans; rather, I was questioning how to handle contradictions in life. If *ribā* was haram, why did everyone — from ordinary shopkeepers to respected scholars — still engage in it? Had real life drifted too far from religious ideals, or was religion itself impractically idealistic?

The question lodged itself within me like a persistent splinter, uncomfortable yet impossible to ignore.

He didn't argue or explain. He just handed me *Buku Perukunan* — a basic religious guide typically used by new converts and students memorizing their prayers.

In that moment, I grasped his silent message clearly enough: Pray five times a day. The answer will come in due time.

His silence wasn't dismissive; it was merciful. It acknowledged the complexity of the world and cautioned against premature certainty. Quietly affirming that not all questions had immediate answers, he offered me comfort and humility rather than quick solutions.

That silence became my shield against premature answers. It allowed the question to remain alive and unresolved.

At nineteen, I couldn't fully appreciate the depth or implications of my question. But I felt its significance. My father's quiet response gave me permission to carry it forward — into university, adulthood, and the many paths I would eventually travel.

Over the years, the question slowly unfolded, teaching patience and humility. It guided me through lecture halls, corporate boardrooms, and ideological circles, always bringing me back to quiet rooms filled with books, much like my father's shop. Eventually, I understood his silence not as an absence of answers, but as an invitation to lifelong inquiry.

But all that was still ahead. At nineteen, sitting in that small bookshop, I simply took the book he offered, nodded quietly, and resolved to pray more diligently.

And oddly, I felt relieved.

There was wisdom in his wordless response that I couldn't fathom then. But it was enough. Enough to carry me forward. Enough to shield me from the premature certainties of my peers. Enough to prepare me for the next chapter of my life — entering the University of Manchester to study Computer Science and Accounting.

I hadn't solved the riddle of *ribā*. I hadn't resolved the question of how to live with integrity. But I had been given something more precious:

The freedom to wait.

Chapter 2

THE BROTHERS AHEAD OF ME

I was the fifth of six children, born into a household that prized dignity, discipline, and a quiet sense of ambition. But I was not born into a vacuum. Three brothers came before me — Kamal, Kamil, and Zame — and each cast a long shadow, not in the form of intimidation, but as examples I could not ignore. In them, I saw different models of manhood: the thinker, the doer, the caretaker. And for as long as I could remember, I had quietly resolved: I would have to do better than them.

Kamal, The Philosopher

Kamal was the eldest, and to many, the most unconventional. Eight years older than me, he was already a young adult by the time I was forming my earliest memories. He didn't say much, but when he did, it often stayed with you.

We called him "Kamal Beh," a nickname he earned from declaring almost any food he liked as "the best in the world." Yet he was a picky eater — rice had to be eaten with fried fish and *sambal belacan*, and during Ramadan, his must-haves were *bubur jagung* and *sekaya*. For breakfast, he had chocolate, Coke, and a cigarette.

30 year old Kamal

Kamal was the first from our *kampung* to go to university. He read International Relations at the University of Malaya, funded by two scholarships, which allowed him to live out the full life of a 60s student — motorbike, turntable, bell bottoms, and a record collection that shaped mine later. He introduced me to Cliff Richard, The Animals, and The Rolling Stones.

He had a notebook once, titled Principles of Kamalism.

The first line read:

"Rules are meant for fools. For the wise, they are mere guidance."

I've quoted that more times than I can count. It captured his essence — defiant, ironic, but always purposeful.

He taught me stoicism:

"You can choose what to feel."

He taught me that religiosity went beyond rituals:

"I might miss some prayers, but I'm more Islamic than those PAS leaders."

He had no patience for superficial piety.

"Islamisation? All veneer. Real integrity is how you carry yourself when no one's watching."

He also introduced philosophical notions like "*The ends justify the means*" and "*The Philosopher King*". I was only 12 and couldn't make head or tail of it but it was enough to capture my imagination.

While he took temporary teaching jobs in between university semesters, his first real job was with FELDA[1], in the Procurements Dept. His principles cost him dearly. A bullet was mailed to him anonymously, most likely by a disgruntled contractor. Not long after, he was transferred to Pahang. He never made a fuss. He simply carried on.

He later helped set up KESEDAR[2], a rural development agency in Kelantan, part of UMNO's election promise to the people of Kelantan. He believed in it. He gave it

1 Federal Land Development Authority (FELDA) is a Malaysian federal government agency established to manage land development projects and resettle the rural poor into newly developed areas

2 KESEDAR stands for the South Kelantan Development Authority, a Malaysian government agency established to promote socioeconomic development in the rural areas of Southern Kelantan

everything. While he was only manager in charge of HR and Administration, he acted like the whole organisation rested on his shoulders.

Soon, he became Mr. KESEDAR. KESEDAR was him and he was KESEDAR. That must have irked some people, especially his bosses. He was sent to London for a course. When he returned he found himself sidelined — given no real role. He spent his final working days reading newspapers in silence. Kamal died in 1993 at the age of 45, leaving a big vacuum in my life. He had been more than a brother. In many ways, he was a second father. A compass. A philosopher with a cigarette in hand and a hundred contradictions in his heart.

Kamil, The Rock.

My third sibling, Kamil, is five years older than me. He spent his entire 39-year career with Malaysia Airlines, beginning as a pilot and eventually taking on senior administrative responsibilities — even while still flying. Over the years, he served as Fleet Captain, Flight Safety Manager, Chief Pilot of Flight Safety and Security, and finally, Director of Flight Operations.

A product of the Royal Military College (RMC)[3], Kamil was a strict disciplinarian, especially in the cockpit. So much so that some crew members — those who didn't understand the importance of discipline in aviation — would call in sick just to avoid flying with him. He once sent a steward home

3 Established in 1952 near Kuala Lumpur, RMC is a military-style boarding school modeled partly after Sandhurst in the UK. It trains young Malaysians in leadership, discipline, and physical endurance alongside formal academics. While originally designed to prepare cadets for military service, its graduates have gone on to excel in diverse fields, including government, business, and education.

for wearing a belt that wasn't quite black. That was Kamil —uncompromising in his standards. Yet he was no tyrant. Those who knew his character respected him deeply.

One late night, long after he had gone to bed, he was called to help resolve a crisis.

A scheduled flight to London Heathrow was on the verge of cancellation. The Boeing 747-400 was fueled, loaded, and filled with passengers — but grounded due to a faulty secondary air-driven hydraulic pump. Though all four engines were functioning, the unserviceable pump imposed a take-off weight penalty, triggered only if a specific engine failed at a specific speed at a specific point. The odds were slim, but the pilots scheduled to fly the aircraft refused to proceed.

Kamil was called in.

After conferring with the technical team, he applied the provision in the Operations Manual: "The SOPs are to be adhered to at all times unless dictated otherwise by logic and judgment."

Relying on his experience and reasoned judgment, he took command and flew the aircraft to London — ironically with the same four pilots who had declined the flight on board, one serving as his co-pilot, the other 3 as relief crew. The flight was uneventful. His decision saved the airline from significant financial and reputational damage.

But when he returned, he was publicly reprimanded by his superior — despite the fact that Engineering had released the aircraft and the Aviation Authority had approved the flight.
Kamil had not acted for personal gain, but to save the

company in a moment of helplessness. His response to the reprimand was simple: he walked away and resigned as Chief Pilot of Flight Safety. His resignation was not an admission of guilt. On the contrary, he asked the Director to formally charge him if a wrongdoing had been committed. What he would not do was continue working under such a boss.

To Kamil, Allah gave us a mind not to follow blindly, but to think, evaluate, and decide. That night, he exercised that right. That made him different — from the four pilots and from his boss.

As fate would have it, he was later appointed Director of the very division he once resigned from.

Despite the many controversies he was involved in, Kamil had a reputation for getting things done. So it was no surprise when the Executive Chairman handpicked him to lead the “Gigantic Move” — the airline’s complex transition from Subang Airport to KLIA in June 1998. He took it in stride. Though he had no formal training in logistics—or in anything beyond flying — he simply got the job done, without fanfare.

His loyalty to MAS was near-absolute. At one point, he was the airline’s largest individual shareholder, having poured all his savings into MAS stock.

Growing up during hard times, he learned thrift early, and that frugality never left him. As a student, he lived entirely off his scholarship — and still managed to send me money to support my tennis. Even as a senior pilot, he avoided hotel restaurants, preferring cheaper eateries or packed food prepared by his wife — especially in countries where halal options were scarce.

His sense of duty and meticulousness showed early. After completing his High School Certificate (HSC), he voluntarily conducted free tuition classes for me and a dozen of my classmates preparing for the Lower Certificate of Education (LCE). Even earlier, during his own Malaysian Certificate Education (MCE) year, he compiled immaculate handwritten notes in hard-covered books — for Biology, Physics, Chemistry, and English. Five years later, I was still using those notes to study for my own MCE.

In his youth, Kamil played rugby. At RMC, his coach limited him to place-kicking drills — he tackled too hard and tended to injure people. He was also a hockey goalkeeper — the kind who would head the ball if necessary. This was before goalies wore helmets. During the 1970 RMC – MCKK match, his younger brother Zame was goalkeeper at the opposite end of the pitch.

In retirement, Kamil became a familiar figure at the Bukit Jelutong mosque. Not just for his quiet presence, but also for selling durians — D24, IOI, Musang King — out of the boot of his Mercedes or BMW. Harvested from his own small orchard, they were sold well below market price. He has since sold the orchard, as age has caught up with him.

There's something deeply reassuring about people like Kamil. Steady, principled, unshakeable — he sets a standard simply by being who he is. In a world that often confuses charisma with character, it is people like him — solid and silent — that keep things from falling apart.

Zame – The Minder

Zame, or Kamarul Zaman, was three years older than me —the brother closest in age and the one I was perhaps closest to in childhood. He was the minder, the responsible one, the one who made sure I got to Qurān class on time.

When he left for MCKK, I promptly started skipping lessons. Our father warned me: I wouldn't be allowed to follow in Zame's footsteps unless I finished reading the Qurān. That warning worked. Whenever he came back during term breaks, he would tell me stories about MCKK — the Fifth Form Concert, the annual matches against other boarding schools, the High Table, the high achievers. The way he spoke about it made the school seem like a place of legend, and it planted a quiet obsession in me: I had to get there one day.

Zame went on to the UK to pursue the Masters of Foreign Going Vessel program, but midway, he realised that life as a seafarer wasn't for him. He had another reason, too: the shipping line that sponsored his training was riddled with corruption, and he wanted no part in it. So he returned home and became a harbour pilot, for which he was well-qualified.

Like Kamil, Zame had broader competencies: writing, organising, managing people, that made him useful to every organisation he worked with. He was the one who kept records tidy, events running, and people coordinated, often without needing to be asked.

He is also the family imam. He leads our prayers. He teaches the Qurān to the next generation. One childhood memory still makes me smile: our father had just called us to pray when he had to step away to answer the call of nature. Without hesitation, Zame, barely in his teens, stepped forward to lead the prayer. When our father returned, he simply joined the congregation behind his son. That small moment captured something essential about Zame: steady, humble, and deeply principled.

Zame embodied a quiet kind of leadership — no slogans, no grand declarations, just a consistent presence that anchored those around him.

Together, they shaped the terrain of my early life. Kamal gave me words and ideas. Kamil gave me standards and structure. Zame gave me accountability and protection. They were my older brothers, but they were also my benchmarks. Their achievements weren't a burden — I took them as motivation.

From left: Myself, Kamil and Zame

I simply had to do better than them.

Chapter 3

THE BUSINESS THAT RAISED US

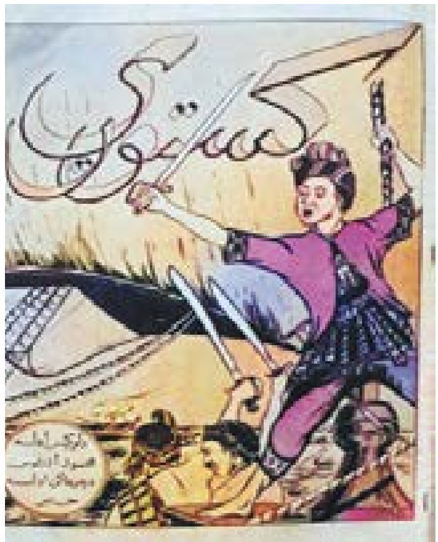
My father, popularly known as Pok Chik Kar, was an ambitious young man. In post-independence Kota Bharu, he built a business from scratch and, for a time, prospered. His story spanned four decades, from the late 1940s to the early 1990s — a tale of determination, resilience, and, ultimately, decline.

The Rise

After graduating from Maahad Muhammadi — the city's famous religious school — he began his career as a teacher in Besut. It was a respectable post, but it did not suit him. He had no patience for routine and, more importantly, he had ambition. He borrowed money to buy *batik* and became a travelling salesman, peddling cloth across states as far as

Kedah, Negeri Sembilan, and Melaka. Out of those profits, he built enough capital to set up a small bookshop and printing press in the early 1950s.

He even dabbled in publishing, printing *Jawi*[1] comics in 1952, copies of which still circulate among collectors today — small, fragile signs of a progressive nationalism.



Graphic novel titled "Kasturi", published by Kedai Buku Abu Bakar Al-Ahmadi in 1952

By the 1960s, his business had blossomed. At his peak, he operated three bookshops and a tuckshop at the entrance of the Odeon cinema. One shop doubled as a sports goods and *batik* store, stocked with items we produced ourselves. He sold *batik* on consignment to smaller traders across Kelantan, driving his Datsun Bluebird — among the earliest cars in our *kampong*.

For us children, the highlight of school holidays was to accompany him on those trips to Melor, Machang, Jelawat, Peringat, Bachok, Perupok, Pasir Puteh, Jerteh, and Besut. At least twenty people, mostly relatives, depended on his ventures for their livelihood.

1 A writing system for the Malay language based on the Arabic script.

The First Cracks

But even success can carry the seeds of decline. In 1966, my mother passed away. She had been the quiet force behind the *batik* operations, disciplined and exacting. Without her, the production arm faltered. My father turned first to his father-in-law, then to his elder brother, but neither could replicate her touch.

Perhaps the decline had begun earlier. He once contested a State Assembly seat on an UMNO[2] ticket. Candidates then bore all campaign costs themselves. He spent heavily, draining his business of working capital.

By the late 1960s, difficulties mounted. At that time, all of us children were still in school or university. We never asked him for money. Instead, we supported one another, pooling scholarships and allowances, determined not to burden him further. It was a quiet pact among siblings, a recognition that his struggle was already heavy enough.

Shifts Beyond His Control

The early 1970s brought new blows. The government introduced a free school textbook scheme. Until then, bookshops enjoyed a surge of sales each January when parents bought required lists. With the new policy, schools ordered in bulk from designated suppliers chosen by the

2 A conservative and Malay nationalist political party and a major component of the Unity Government currently in power in Malaysia. It is the country's oldest national political party, founded in 1946 in response to the British colonial government's plan to establish the Malayan Union. The mass opposition led by UMNO ultimately forced the British to withdraw the Malayan Union plan and replace it with the Federation of Malaya in 1948, which restored the rights of the Malay rulers.

Education Department. Competition was no longer about winning customers but about cultivating officials. My father never adapted to this new reality.

He clung instead to his philosophy: fill the store to the brim. To him, shelves groaning with stock were a sign of strength. He did not see that books were perishable — not only from pests and annual floods, but because curricula changed. What should have been a 20% margin dwindled to loss.

He ordered indiscriminately. A single inquiry for a title could prompt him to order ten copies, nine of which often went unsold.

To pay his suppliers, he relied on post-dated cheques, which kept him under constant pressure to maintain enough funds in his account when they were presented. One of my regular tasks was to rush to the bank to deposit cash into his account. Despite our best efforts, some cheques still bounced, each incurring a RM50 penalty. Over the years, he accumulated more than a hundred such incidents — RM5,000 in charges alone, a huge sum in those days.

Pride and Dignity

His troubles never made him bitter. Once, he took me along to visit Tengku Razaleigh Hamzah, then Kelantan's UMNO strongman. Ku Li asked gently, "Is there anything we can do for you?" My father replied, "No thanks. I am grateful enough that all my children are well educated." That was his measure of success: not profits or position, but his children's future.

By the 1980s, all of us were working, each contributing to support him and his second family. We gave enough that he could have lived modestly but comfortably. Yet he poured everything back into the failing shop. He sold his car and walked the two miles to town. He left the refrigerator broken, wore the same clothes until they frayed, and even pawned his beloved Omega watch.

The End of the Road

The bank officers tolerated his endless bounced cheques, despite Bank Negara's rule that accounts be closed after three such incidents. "Your father is highly respected in this community," one of them explained to me. "We cannot do that to him." Respect preserved his dignity but not his business.

At last, we, his children, forced the issue. We demanded that he shut the shop down. Reluctantly, he relented. It was the hardest decision of our lives. Out of shame, we cleared the store at night, moving piles of unsaleable books back to our house. Some of the saleable stock was given to his cousin, Helmi Hj Daud, who had his own bookshop.

My brother Zame handled the suppliers, negotiating final settlements. Many were surprised we even came forward. Together, we cleared the debts, including with the banks.

But in doing so, we stripped him of the enterprise that had defined him. We took his life away while he was still alive.

A Lesson Etched in Us

His resilience was remarkable, but it was also his undoing. He refused to bend with the times, to adopt accounting or modern management. He believed stock equaled strength, and that sheer effort would eventually prevail.

We admired him, even as we suffered with him. In the end, his story was not about profit or failure, but about dignity — and the fine line between determination and stubbornness.

His life was a lesson etched into ours: success is never permanent, decline is never sudden, and resilience, while noble, must be tempered with wisdom.

Chapter 4

PERASAN TERER: SCENES FROM THE MALAY COLLEGE LIFE

Year 1973

My first encounter with Malay College Kuala Kangsar (MCKK) was secondhand, and it wasn't pretty.

In 1963, my brother Kamil — diligent, upright, deserving — was not selected to go to MCKK[1]. The places went, predictably, to children of government officers and well-connected families. The injustice stung. The family was upset. That was the first time I heard of MCKK — not as a dream, but as a symbol of how the system worked.

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1 Founded in 1905 in Perak, Malaysia, MCKK is one of the country's most prestigious schools. Originally established by the British as a school for Malay royalty and the elite, it became known as the "Eton of the East". Over the decades it has produced many national leaders, intellectuals, and professionals. The school is celebrated for its strong traditions, camaraderie , and emphasis on both academics and sports.

Father, determined to find another route, used his political connections to get Kamil a place in St. John's Institution in Kuala Lumpur. Years later, Kamil redeemed the snub by earning his way to the Royal Military College (RMC). But the mark had been made: MCKK became the school to go to. The golden ticket. The place that both rejected and beckoned.

The Myth Builds

By 1966, my brother Zame was chosen to go there. Every time he came home for the holidays, he brought back tales — of traditions, awards, eccentric teachers, and strange slang. He brought back school magazines, stories of Form Five kings and House tournaments. I read them cover to cover.

My imagination ran wild. MCKK wasn't just a school — it was a mythic landscape. I memorised names of prefects I'd never met and knew who had won Best All-Rounder two years before. Quietly and completely, it became my destination.

In 1968, it was supposed to be my turn. I was ready.

Then one day, my class teacher Mr. Mohd Ali walked in and casually announced that MCKK had cancelled its Form One intake for the year. I burst into tears, right there in class.

No one laughed.

Calculated Patience

I could have gone a year earlier. My headmaster, Mr Durbara Singh, had offered me the chance to skip a year, but I declined. I wanted to maximise my chances of getting into MCKK. That was my first brush with strategy and delayed gratification.

By Form Four, I had made my case convincingly — winning national age-group tennis tournaments, doing well academically, and building a reputation. Ironically, by then I wasn't sure I wanted to go to a boarding school. Tennis required sparring with adults at clubs, which wouldn't be possible inside college walls. But a boarding school meant a scholarship. That was the deal.

I was courted by two schools: MCKK and RMC. Zame went to MCKK. Kamil had gone on to RMC. One year, the two even faced off in a hockey match as opposing goalkeepers. How's that for symmetry?

RMC had its merits — multiracial intake, military structure, tight discipline. But its intake interview was delayed, and in the meantime, I had to report to MCKK. When I arrived, I was welcomed like a hero. My tennis reputation had preceded me. So I stayed.

In the System, Slightly Outside It

Zame's batch was still there, in Upper Six. I also knew many Kelantanese seniors. That gave me cover — protection from ragging, and a social buffer that let me observe the system from a safe distance.

The place was stunning. The main building — imposing, colonial, symmetrical — stood like something lifted from a British imperial postcard. Founded in 1905 and styled after Eton, MCKK never let you forget it. Everything was structured: waking up, breakfast, the walk to class, lunch, silent hour, games, dinner, prep, lights out.

KAB and Zame checking in Kamal's grandson, Adam, in MCKK

On Fridays, we assembled under the Big Tree beside Big School, in white baju melayu and kolej sampin, before marching to the mosque next door. The Big Tree was such a landmark that when it fell sick years later, the Old Boys raised funds and brought in experts to save it.

The slangs were eternal:

Tojo – stupid
Tenggek – mooch
Tayang – show-off
Kempen – campaign

Meals were in the grand dining hall, each of us carrying our spoon and fork in our pocket, served by house boys. Dinners had a high table with a special menu, and a roster for the privilege. High table dining was a formal affair: full *Baju Melayu*, polished shoes, and the ability to tell your dessert spoon from your rice spoon. Those rostered for the honour would arrive early and sit at their allotted places.

If they were late, someone else would hijack the seat. My brother Zame was a notorious high table hijacker — always ready with his *sampin* in his pocket, like a gunslinger waiting for a duel. And he got away with it. Over and over again.

Fifth Formers were kings. They stage an annual dragon dance — a raucous dormitory procession, a royal rampage before retirement. The Annual Fifth Form concert was also a tradition. Some of these concerts became legendary, talked about for decades either because of a particularly memorable guest artise or an exceptional performance by a band or singer. The entire Fifth Form participates in this, be it as performer or humble stage-hand.

Then there were Talent Time competitions, *berbalas pantun*, inter-school debates, and Cinema Club movie nights which everyone looked forward to.

The real hallmark of MCKK? Students ran everything. Teachers hovered in the background — correcting when needed, but mostly observing. It was controlled chaos, and we thrived in it.

The Tennis Maestro

My presence on the tennis court became a small campus spectacle. Even while practising, I'd draw a crowd watching from the West Wing balconies. Years later, the writer Rehman Rashid — then a senior — would recall, in uncanny detail, how I flicked my wrist on a backhand cross-court, how I scooped up balls with my racket. He remembered things I had forgotten.

Photo by my senior, Rehman Rashid, shot from the dorm balcony over-looking the Tennis court MCKK in 1972, and developed in the student-run Photography Club darkroom.

Isa Daud, another senior, insisted I be his partner for the college tennis tournament. We won, of course, though I often told him to get out of the way. He was delighted, nevertheless.

The lure of team sports proved irresistible. I joined the school hockey team, and also played squash, cricket, and cross country.

Inside the classroom, I was often inattentive, frequently sleepy, but somehow always able to answer when called upon. One classmate, Ambok Chening, dubbed me Imam Shafiee.

English teachers loved me. Mr Nadarajah once gave me 100% for an essay and defended it to the class: “His essay is perfect.” I didn’t argue.

My academic strategy was minimalist: skim the textbook, borrow notes especially from Ramzan, study just enough to get by. It worked.

Honour, Humour, and the Ashtray

Like any teenager, I had my share of mischief: sneaking out to town, skipping prep, smoking — and getting caught. Publicly.

My name was called out at morning assembly. "So-and-so... so-and-so... and Kamarudin Abu Bakar." Some teachers stood up in disbelief. You could see it in their eyes: *Him*?

The PE master, Mr Vaithilingam, called me stupid. My punishment was to roll the clay tennis court under the sun. My father was told, but he never raised it with me.

The worst part? My classmate Razak Khalidon's smirk. I suspect he enjoyed watching me knocked off my perch. We're still friends, and he still reminds me of that incident.

Becoming One of Them

The genius of Malay College was not in what it taught, but in what it assumed: that you would lead. That you would carry yourself with quiet pride, effortless cool, and a healthy dose of *perasan terer*[2].

The most admired were those who seemed to succeed without trying. Some would even study under a blanket with a torchlight, just to maintain the illusion. At MCKK, if you looked like you were working too hard, you'd already lost ground.

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2 "Perasan terer" is a Malay slang phrase used to describe someone who is arrogant about their skills or knowledge; they act or think they are better, more skilled, or smarter than they actually are.

I didn’t join every club, but I absorbed the culture, the rhythm, the camaraderie. Those bonds stayed with me.

Decades later, I can meet an old boy from a different generation and instantly recognise the stance, the shrug, the laugh. The code hasn’t changed. MCKK didn’t make me who I am. But it gave me a stage. And sometimes, that’s enough.

Put any college boy in a group from elsewhere, and he’ll emerge as the leader.

With oldest friend Wan Ahmad Kamil, MCKK classmate Jynoe, MCKK hockey captain Kamil Hani and tennis partner Tea Tong Hooi by the Kelantan River

Not because he’s better, but because he’s been trained to *perasan terer* — and somehow, it works.

Chapter 5

TENNIS, ANYONE?

Year 1969

It all started during a school assembly in Standard 6. Our headmaster, Mr. Durbara Singh, stood before the students and proudly announced that one of our friends, Tea Tong Hooi, had just returned from the Malaysian Junior Tennis Championships. He had finished as runner-up in the Under-15 Doubles, partnering none other than Charanjit Singh — Mr. Durbara's own son.

Tong Hooi's father was the caretaker of Kota Bharu's only tennis club at the time — Lian Tong Tennis Club. As a ball boy, Tong Hooi had the rare privilege of hitting balls when members weren't around. My friends and I were instantly inspired. We begged Tong Hooi to introduce us to the game. And just like that, a lifelong passion was born.

After the initial excitement, my friends slowly dropped off. But I made a decision: if I could outlast them all, I might one day be the national Under-15 Doubles Champion — with Tong Hooi as my partner. It was a child's dream. And in 1971, it actually happened.

That same year, I even beat Tong Hooi to become the Kelantan Junior Champion.

From age 12 to 15, before I went to Malay College, I was spending up to four hours a day on court. I ate, slept, and dreamed of tennis. Even when I walked around, I swung an imaginary racket.

In 1969, I made my first trip to Kuala Lumpur for the Malaysian Junior Championships, held on the grass courts of the Royal Selangor Golf Club (RSGC). Our Kelantan contingent included Kuldip Singh and his older brothers Jaswant and Charanjit, a few Chinese boys from Lian Tong — Tan Wang, Robin Wesley Matupang, the Tea brothers, Tong Seng — and me. We trained on the club courts until the members arrived at 4 p.m.

We travelled in two cars driven by Mr. Durbara Singh and Cikgu Mahadi, my school's tennis master. The trip took two full days, including several ferry crossings. We stayed at Dewan Belia in Kampung Pandan, a humble youth centre.

I was the only first-timer in our group. The others had all made the trip before and were rather unfazed unlike me.

Participants in the tournament, mostly from Selangor, Perak, Penang, and Johor, arrived with Fred Perry shirts, Dunlop tennis shoes, and top-of-the-line rackets. I showed up in my sweat-soaked Black Cat t-shirt, RM3.99 Bata

Badminton Master shoes, a Good Morning towel, and a Japanese Futabaya racket I bought from Cikgu Mahadi on an installment plan. I only made the first payment. He refused to accept the remaining payments. He knew my family was struggling.

What left the deepest impression wasn't the competition — it was the grandeur of RSGC. We *kampung* boys were allowed in the changing rooms and showers, but the restaurant, bar, library, and pool were off-limits. We were chased away from the pool area several times for gawking at white women in swimsuits. It was all surreal, even overwhelming. But I never resented any of it. I saw a different world — and I was curious, not bitter.

Years later, I would become a member of five clubs equal or superior to the RSGC — not because I was special, but because of education, good timing, and some luck. A scholarship to study abroad, a career in technology and finance, and a booming economy made all the difference. I rose with the tide.

Back to tennis: I played the Juniors every year until 1973. I was selected for the national junior team several times for regional international matches. In 1971, I was picked for a team of juniors to tour India but the trip was cancelled because war broke out between India and Pakistan.

In December 1972, I toured Australia with Lee Wai Ching, Zulkifli Ibrahim, Samuel Tay, and Fong Meng Wai, covering Adelaide, Sydney and Melbourne.

In Adelaide, I stayed with the Brandons. Their son, Mark, introduced me to the Doors. Mrs Brandon noticed I wasn't eating well. I told her it's because I usually eat rice. So she cooked rice for me. It turned out half-cooked! Bless her for the attempt.

In Melbourne, we played in the junior event of the Australian Open on the grass courts of Kooyoong. I remember peeing next to John Newcombe and being smitten by Evonne Goolagong. And I got their autographs!


At Sydney Harbor Bridge, 1972

I played tournament tennis while my family struggled financially. My brothers helped sometimes with their scholarship money. But it was always tough. I only had one racket at a time — usually gifted by generous souls. I had no formal coaching. I learned from borrowed copies of *World Tennis* magazine and mimicking the greats. My forehand was inspired by John Newcombe, backhand by Tom Okker, serves by Arthur Ashe, and volleys by S. A. Azman. I often practised in front of a mirror. During tournaments, I'd wear the same shirt through three or four matches. If a string broke, I borrowed someone else's racket.

I travelled for tournaments all over Malaysia, often staying with the families of other players or with officials — Malay, Chinese, Indian. It made me colour-blind in the best possible way.

My performance earned me an unexpected offer: the Director of Selangor's Education Department told me I could choose any school in KL after my Lower Certificate Examination. What he didn't know was that I was also doing well academically and could enter a boarding school on merit. But I also knew that boarding school would likely stall my tennis progress. Eventually, I chose to prioritise education. It was between RMC and MCKK.

RMC required a residential interview two months into the term, so I enrolled at MCKK first. The reception was warm. My brother Zame had left for the UK, but his batchmates welcomed me like a younger sibling. They still call me Adek Zame to this day. I also recognised many Fifth Formers from earlier days in Kota Bharu. By the time I attended the RMC interview, I had already decided to stay at MCKK.

Soon after, I returned to RMC — not as a student, but for our annual inter-school matches. Tennis was usually minor, but that year, anticipation was high. I was to face off against Lee Wai Ching, then Malaysia's top junior player. Two buses of Collegians cheered me on. We played the deciding singles match. I won after three long sets. The match finished after dusk, the debate scheduled for later that evening had to be cancelled. My senior, Rehman Rashid, wrote about it years later in a MCOBA[1] publication. It became a legend. Even now, some seniors still tell me, "I remember that match at RMC..."

My tennis progress slowed after that — as expected. Boarding school was about camaraderie and team spirit. I started playing other sports too: squash, hockey, badminton, cross-country. But I never abandoned tennis.

In April 1973, I played Wai Ching again in the Malaysian Juniors. I had just returned from Australia but hadn't trained

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1 The Malay College Old Boys Association (MCOBA) is the official alumni association for former students of The Malay College Kuala Kangsar (MCKK)

seriously — I was busy playing hockey, pandering to the pleasure of team-mates like Kamil Hani and Latiff Ishak. I struggled in the early rounds, barely justifying my fourth seeding. People whispered it was a waste of money to send me to Australia.

Determined to prove them wrong, I developed a strategy for the semi-final against Wai Ching. He was a powerful hitter who loved pace. I fed him moon balls to his backhand and rushed the net, forcing him to hit low passing shots. He either netted or overhit. I won the first set 6–3, then stayed laser-focused to take the second 6–0. After shaking hands, I walked off quietly to be alone. I could barely talk.
Interestingly, Arthur Ashe would deploy similar tactics to beat Connors in the 1975 Wimbledon final.

In the final, I lost 6–3, 6–3 to my friend Kuldip Singh, who had since moved to Penang. I had exceeded expectations, and honestly, I didn't fight as hard. That was one of my last matches as a junior. It was an exam year, and my headmaster banned further tournaments.

In the UK, tennis took a backseat. The weather wasn't friendly, and indoor courts were unaffordable.

But I have no regrets.

Tennis gave me so much more than trophies. It taught me discipline, resilience, and focus. It gave me glimpses into the workings of class, power, and access. It exposed me to different cultures and opened my eyes to the world beyond Kota Bharu.

Tennis, like all sports, builds character. It teaches you to lose gracefully and win humbly. To show up, even when you’re tired. To try again after failing. To see your opponent not as an enemy, but as someone helping you become better.

And for that, I’ll always be grateful.

Part 2

EDUCATION & EARLY EXPOSURE

Chapter 6

STRANGERS IN STRANGE LAND

Year 1974

Two years before that transformative summer in the bookshop, I arrived in Bristol alongside seven other Malaysians: Yati, Salma, Amina, Azizah, Romzi, Adam, and Morhalim. We were the first batch of Malay students sent to Brunel Technical College for A-levels — part of Malaysia's ambitious plan to build a brighter future through science, mathematics, and foreign education.

None of us had ever set foot in England before. Some had never even flown in an airplane. A few didn't realise milk was meant to be poured over the cereal served onboard. We were teenagers from *kampungs* and small towns, suddenly thrust into a world of grey skies, unfamiliar accents, and chilly weather. The Malaysian Students Department in London did what it could — handed each of us £55, our monthly scholarship allowance, and put us on a train to Bristol with only the address of a bed-and-breakfast. It was intended as temporary accommodation.

But the B&B cost nearly as much as our monthly allowance, and we quickly realised we couldn't afford to stay. With desperation growing, we wandered the streets searching for a more affordable solution — eight bewildered teenagers clutching government letters, thin jackets, and fragile hopes.

That's when we met Old Man George.

He was walking opposite us on a quiet street, a small, slightly Chinese-looking man who called out warmly in Malay, "Melayu, ke?"

It turned out George considered himself a former Malaysian. Having served with the British military in Burma, he'd settled quietly in Bristol after the war. Perhaps he saw in us the children he never had, or maybe we simply looked too lost and vulnerable to ignore.

George kindly helped us secure a narrow terrace house in Eastville, close to the Bristol Rovers stadium. It wasn't luxurious, but it was affordable, near our college, and conveniently located near halal shops. Eight of us crowded into that tiny house, quickly learning to cook together, navigate British supermarkets, and master the critical art of layering clothing against the constant cold.

Not long afterward, we met Othman and Kamaruddin, two second-year students at Bristol Polytechnic. Us four boys moved in with them to be even closer to college, while the girls found better lodgings nearby. Our two seniors became invaluable mentors, teaching us crucial survival skills. Othman, for example, introduced us to unconventional but effective cooking tips — like testing spaghetti doneness by throwing strands onto the ceiling: if they stuck, dinner was ready. By the time we left that house 18 months later, the ceiling had seen many pasta dinners — though we made sure to clean thoroughly before vacating.

Those initial months were consumed by basic survival — keeping warm, cooking meals, managing laundry, and making sure we had enough coins to feed the electric heater. To save electricity, we spent most waking hours gathered in a single room, playing cards, watching TV, and endlessly listening to music on Kamaruddin's prized hi-fi system, mugs of hot coffee never far from hand.

Despite being abroad, we Malays instinctively gravitated toward one another. Our small community in Bristol, guided by Othman and Kamaruddin, kept life simple and comfortable. Though we didn't drink or go clubbing, we weren't exactly saints. We enjoyed movies, concerts, and football matches. During term breaks, we visited other cities or welcomed visiting friends into our cramped but cheerful home.

One memorable visitor was Latif Ishak, my old friend from MCKK. Latif studied in Brighton, a city with a significant and sharply divided Malay student community. The divisions between "religious" and "non-religious" Malays were stark. Latif had firmly embraced the religious camp and visited explicitly to remind me of my prayers.

He didn't lecture or scold, simply offering quiet concern — a gentle nudge back toward faithfulness. His presence briefly rekindled my devotion, yet the unwavering certainty of the revivalist groups he represented continued to leave me uneasy. They weren't necessarily wrong, but their absolute sureness felt constrictive, even unsettling.

During another visit, this time to Nottingham, someone handed me a copy of Maududi's *"Let Us Be Muslims*." Reading it felt revelatory. Islam, Maududi argued, was not just personal piety but an all-encompassing societal blueprint — political, economic, legal, and social. His arguments were clear, persuasive, and compellingly urgent.

Briefly captivated by his ideological clarity, I began to question whether my father's quiet pragmatism had missed something fundamental. Perhaps my father had embraced too passive a version of Islam — private, diluted, and stripped of power by modernist influences like Atatürk's reforms.

Maududi's words sparked a restless urgency within me. I needed answers to my growing contradictions. This restlessness prompted the bold question I posed to my father that memorable summer — an inquiry that emerged not from confrontation but from an earnest desire for resolution. My father's silent response, offering me the *Buku Perukunan* without explanation, became its own wisdom.

"Just pray five times a day. The rest will come."

Armed with that quiet guidance, I moved forward to my next phase: studying Computer Science and Accounting at the University of Manchester. Here, the Malay student population was larger, amplifying pressures to declare ideological allegiances. Yet my father's silence had provided me a shield, a respectful distance from the ideological fervor around me.

Life in Manchester quickly fell into a comfortable rhythm: sports, music, and quiet reflection rather than student politics or dakwāh groups. I built a record collection — Jackson Browne, Dylan, Springsteen, Van Morrison, Neil Young, Joni Mitchell — that resonated with my own inner search. Their lyrics offered a subtle, instinctive philosophy, a gentle yet profound existentialism that kept me grounded.

From Jackson Browne's *For a Dancer*, one verse in particular stayed with me:

"Into a dancer you have grown
From the seed somebody else has thrown.
Go on ahead and throw some seeds of your own,
And somewhere between the time you arrive and the time you go
May lie a reason you were alive — but you'll never know."

It was both liberating and unsettling. The song acknowledged growth and purpose, yet admitted that the ultimate meaning might remain hidden. That tension — the urge to live purposefully while accepting that the full picture may elude us — matched the quiet unease I carried from Bristol. It was the opposite of the ideological certainties I saw around me, and it gave me permission to keep searching without rushing toward final answers.

Though I occasionally attended *dakwah* events, I remained respectfully detached, never fully committing. Sport offered more natural camaraderie; squash and indoor football filled much of my free time, usually with fellow Malays. Familiarity brought comfort, laughter, shared meals, and quiet companionship.

Unexpectedly, the currents of student politics pulled me in, leading to my reluctant appointment as Publication Secretary of the Malaysian Student Societies Council — despite never publishing a single article. This role, however, allowed valuable glimpses into the fractious world of Malaysian student politics abroad, mirroring domestic divisions back home.

One vivid memory from that period was listening to Rosli Latif, another senior from MCKK, passionately speaking at a council meeting about Islam as an ideological force. His intensity was captivating, yet unsettling. It was not his arguments that troubled me, but his certainty.

Deep down, something continued to feel missing. Though I couldn't yet articulate it clearly, my unease hinted at a more nuanced understanding of faith and identity—a subtlety first introduced to me by my father's quiet wisdom, silently urging me to continue seeking answers without surrendering to premature conclusions.

Chapter 7

THE ISLAMIC REVIVALIST MOVEMENT IN THE UK: FROM THE MARGINS TO THE MAINSTREAM

Year 1970s

Many Malaysian students in the UK during the 1970s found themselves at the heart of what would later be called the Islamic Revivalist Movement. These were the young people who made *tudung* fashionable, turned *musollas* into a norm on campus and in public spaces, and made public drinking taboo among Malays. If you remember Malaysia before the 70s, you'd know how radical this was: prayer rooms were rare in schools, shopping malls or offices, Malay faces appeared in Guinness Stout ads, and home bars were status symbols among the elite.

The movement was, in many ways, a cultural revolution. And like all revolutions, it came with both light and shadow.

By the mid-1970s, concerned parents back home began hearing worrying rumours — *dakwah songsang* (deviant preaching), female students dropping out to get married, children returning home "changed." Ironically, most of these students were not embracing deviance but resisting it. Living in secular Britain forced them to reckon with their faith. Many returned not just with degrees, but with a new sense of Islamic identity. They would go on to become professionals, leaders, and — in some cases — ideologues.

A Quiet Awakening Abroad

I saw all this unfold from the sidelines.

I had brought with me to the UK a modest religiosity, shaped more by family and culture than by ideology. And though I was moved by what I saw — the seriousness, the camaraderie, the sincerity — I never fully stepped into that world. I hovered at the edges, more observer than participant. In time, I would find a path that better aligned with both my intellect and my soul. But in those years, I simply watched.

And there was much to watch.

The UK in the 70s was fertile ground for Islamic revival. Malaysian students were exposed to a variety of movements — Tabligh, Sufism, Salafism, and especially political Islam. Thinkers like Hassan al-Banna, Sayyid Qutb, and Maududi were revered. Translations of their works circulated in usrah groups, where young Malaysians gathered in cramped student flats to read, reflect, and ask: What does Islam really demand of us? Not just in prayer, but in economics, governance, education, and public life?

Out of these humble gatherings emerged what some would later call "the Islamic consciousness." For many, it was transformative. Shisha smokers turned into seekers. Partygoers began waking for *tahajjud*[1]. Students who once read only their engineering texts now devoured *Milestones*[2].

Factionalism, Growth, and Return

Not everything was rosy. Rival student groups emerged — IRC, Suara al-Islam (MISG)[3] and others — each with their own method and political leanings. Arguments over ideology and strategy often turned into personal rifts. Malaysia's Special Branch was rumoured to be watching. Some fell away in disillusionment. Others stayed and laid the foundations of organisations like JIM, later IKRAM[4].

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1 The Tahajjud prayer is a voluntary prayer performed by Muslims between the time of the Isha prayer and the Fajr prayer, after a period of sleep.

2 Milestones (Arabic: Ma'alim fi al-Tariq) is a book by the Egyptian Islamist intellectual Sayyid Qutb, published in 1964. It is considered one of the most influential and radical Islamist texts of the last century. Written during Qutb's time in prison under President Gamal Abdel Nasser, the book provides a manifesto for the revival of Islam and is seen by many as a foundational text for modern jihadist movements.

3 The IRC and MISG emerged from informal gatherings of Malaysian students in Western universities who sought to build a network based on Islamic teachings. These groups were part of a broader wave of Malaysian Islamist movements that began in the late 1960s, which also included organisations like the Malaysian Islamic Youth Movement (ABIM)

4 Jamaah Islah Malaysia (JIM) was a Malaysian Islamic NGO founded in 1990 by students previously active in overseas Islamic student movements. It focused on social reform and community-building through a gradualist approach based on Islamic principles. In 2012, JIM was formally dissolved and relaunched as Pertubuhan IKRAM Malaysia (IKRAM) to consolidate its resources and overcome negative perceptions related to its origins. IKRAM continues the same mission under a new, unified organisational structure.

These students eventually returned to Malaysia — not only as graduates, but as carriers of a project. Some joined ABIM, others PAS[5], some stayed in NGOs, others joined the civil service. Their ideas, discipline, and drive helped reshape Malaysia's religious and political landscape.

Malaysia Reacts

Back home, the reaction was mixed.

Traditional religious scholars welcomed the returning youth but eyed them with caution. These young men and women quoted Qutb, not Ghazali; spoke of *Harakah Islamiyah*[6], not *Tasawwuf*. Their Islam was totalising, structured, and suspicious of inherited forms. For the *ulama*, the line between reform and rebellion seemed thin.

The government, meanwhile, was alert and watchful. The 1979 Iranian Revolution[7] had shocked secular regimes worldwide. Islamic revivalism, once an overseas curiosity, was now seen as a potential political threat. The Special

5 Parti Islam Se-Malaysia (PAS), or the Malaysian Islamic Party, is a major Islamist political party in Malaysia with strong support in the country's northern and eastern states. It was founded in 1951 by a group of religious scholars who initially emerged from within the United Malays National Organisation (UMNO). The party advocates for a government based on Islamic principles and Sharia law

6 Harakah Islamiyah is an Arabic term meaning "Islamic Movement" that refers to organized efforts by Muslim groups to implement Islamic principles in society. The term's meaning can vary greatly depending on context, ranging from moderate social and political movements to armed militant groups.

7 The 1979 Iranian Revolution, also known as the Islamic Revolution, was a series of events that culminated in the overthrow of the Pahlavi dynasty under Shah Mohammad Reza Pahlavi and the establishment of the Islamic Republic of Iran. The revolution was driven by widespread discontent with the Shah's authoritarian rule, his close ties to Western powers, and a perceived erosion of Iran's Islamic identity due to his secularization and modernization policies.

Branch monitored some returnees. Others were gently warned to keep religion within the walls of the mosque.

PAS, still rooted in Kelantan and Terengganu, cautiously welcomed this infusion of youthful energy. Yet they too were wary of the articulate, Western-trained ideologues who lacked classical training but knew how to rally a crowd and run a movement. Some were absorbed. Others remained independent.

Families were ambivalent. Some parents were grateful their children found faith in foreign lands. Others were confused by their intensity. “Why is your Islam different from ours?” they would ask, as sons and daughters returned home refusing to attend *kenduris*[8] where alcohol was served, or insisting on gender segregation at weddings.

The State Strikes Back: Islamisation from Above

The revival’s impact could no longer be ignored.

By the early 1980s, Dr. Mahathir responded with what can only be described as a state-led Islamisation campaign. He brought Anwar Ibrahim into UMNO in a masterstroke of political co-option, effectively blunting PAS’ appeal. Soon after came IIUM[9], Bank Islam, Islamic dress codes in government departments, and talk of an Islamic car. It was a whirlwind of symbols and slogans.

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8 A traditional communal feast or ritual gathering held or a variety of significant events, serving to strengthen community ties and honor cultural and religious practices.

9 International Islamic University Malaysia (IIUM) is a public university established in 1983 with the aim of integrating Islamic values into all fields of knowledge.

But this top-down Islamisation was different in spirit. It was reactive, not reflective. It co-opted the language of revival, but stripped it of its soul. It mimicked the *form* of Islamic revival without committing to its substance.

Nowhere is this more evident than in the creation of Islamic Banking.

What began as an aspiration for a just, interest-free economy rooted in Islamic values was repackaged into a system that changed terminology but retained the very mechanisms it sought to replace. The sacred vocabulary of *shariah* was used to legitimise contracts that mimicked conventional loans. The outward form of Islam was maintained, but its inner ethic — its *adāb* — was compromised.

Looking Back, Moving Forward

In hindsight, the Islamic Revivalist Movement of the 1970s and 80s accomplished much. It reignited faith, reshaped public norms, and gave many Malays a reason to be Muslim by *conviction*, not just by birth.

But it also laid the groundwork for something more troubling: the emergence of an Islam reduced to identity, ritual, and institutional mimicry. The revival's emotional fervour was not always matched by intellectual depth. In the hands of politicians, it became a tool for populism, not reform. What began as a return to Islam became, in some corners, a simulacrum, a distortion of what Islam truly means.

As for me, I remain grateful for what I witnessed and cautious about what it became. I stayed on the sidelines then, watching with both admiration and concern. And perhaps that distance was a gift. It allowed me, years later, to seek an Islam not imposed from above, but one that speaks to the soul, illuminates the intellect, and puts everything in its proper place.

Part 3

CAREERS & CROSSROADS

Chapter 8

BREAKING IN

Year 1979

Graduation came and went in the summer of 1979, almost without incident. Kamal — or perhaps it was Kamil; family lore is unclear — quietly bought a ticket to fly Father over for the ceremony in Manchester. True to form, Father carried himself as though nothing in England could possibly impress him.

Yet one afternoon I caught him lingering at the small roundabout near the house I shared with friends. Cars streamed in from three directions, each slipping through without so much as tapping a brake. Father stood there, hands behind his back, watching the effortless choreography of traffic. His face betrayed the briefest flicker of amazement — gone the instant he sensed me looking. Malaysia, he seemed to concede, was a long way from this sort of civility.

Graduation day at Manchester University, 1979

London delivered a second shock. He jay-walked across a busy street just as the red man glowed, and a car eased to a stop rather than blast its horn. Father hurried off, visibly embarrassed. That, too, would never happen in Malaysia.

The Posting

Back home I reported to the Public Services Department and was posted, predictably, to the Accountant General's Department. A degree in Computer Science and Accounting made the assignment a foregone conclusion.

First impressions were medieval. The Accountant General (AG) behaved like a feudal chief. Each morning his personal assistant hovered at curbside to open the car door and collect his leather brief-case when he arrived. A security guard emptied a lift so he could ride alone to his office on the first floor. The PA visibly trembled in his presence; junior officers greeted him with half-bows.
Not me. He loved tennis, and I could hold my own on a court. Within weeks I was sparring with him after office hours, discovering that forehands and backhands neutralise rank

faster than any civil-service protocol.

Machines of the Moment

The department had just acquired two Burroughs B 1000[1] mainframes — each boasting a grand total of 128 kilobytes of memory. In those days this passed for horsepower. One machine ran the government's general ledger; the other, an ambitious payroll system serving sixty thousand public servants.

I was put in charge of the payroll.

There I was, twenty-three, entrusted with monthly wages for teachers, police officers, nurses, clerks, and minor royals — an entire ecosystem of livelihoods humming on tapes, punched cards, and those two humming Burroughs cabinets. If the system stalled, real families missed rent. If a tape jammed, a thousand payslips mis-printed. The stakes were immediate and concrete, and I felt them in my gut every pay-cycle day.

The Machinery of Payroll

While the significance of the system was enormous — affecting the monthly income of some 60,000 government employees — it was, to me, technically trivial.

The process was simple and predictable. Each month,

1 A series of mainframe computers, also known as "Burroughs Small Systems," introduced in the 1970s. Known for its bit-addressable memory and innovative architecture optimized for specific programming languages like COBOL, the series aimed to provide more cost-effective and efficient computing for businesses.

government departments submit forms containing change transactions: promotions, new hires, resignations, leave without pay. These had to be keyed in offline using a separate data-entry machine and transferred to the main computer on magnetic tapes. The computer operators run a batch update generating new balances, from which payroll for the month is to be printed — payslips, payment vouchers, and reports for the Treasury. Once a year, we'd do the same for annual income statements.

All I needed to do was document the entire process and train the computer operators to follow the procedures. They worked in shifts, manned the machine room, and generally did as told. As long as the inputs were clean and the peripherals intact, the system ran like clockwork.

But when something went wrong — and inevitably, something did — I would be summoned like a hero. It was rarely a coding issue; more often a bad tape, a stuck printer, or some overlooked anomaly in the transaction file. Still, the aura of being the "system man" elevated me. Once, when a glitch threatened to delay salary processing, they even sent a government car to fetch me from home. I arrived, fixed the problem in under an hour, and left feeling half like a saviour, half like an imposter.

In truth, the drama often lay not in the machine, but in the human anxiety around it. The payroll system had become a symbol of modern efficiency — but it was still new, unfamiliar, and terrifying to those raised on ledgers and carbon paper.

A Machine of My Own

What thrilled me most in those early days wasn't the scale of the system — it was the fact that I had an entire computer to myself.

At university, we had to share machines with thousands of others. Programs were submitted on punched cards and executed in batch windows. You'd wait hours — sometimes days — for a printout, only to find a syntax error on line three.

But now, at the Accountant General's Department, I had access to the Burroughs B1000 series machines with 128K of memory (considered hefty then). I could explore to my heart's content: the operating system, programming languages, database tools. I poked around every module, tested every parameter, read all the manuals, and within months, I was more competent than the vendor reps themselves.

But that's when I hit a wall I would encounter again and again throughout my career: the Malay boss psyche.

I discovered that many bosses didn't know how to make use of competent subordinates — especially those who outshone them. It wasn't always jealousy or insecurity, but a cultural instinct: they had to appear more capable than those beneath them. An overly capable junior could feel threatening. It was a blind spot, but it was also a survival instinct.

In fairness, maybe the problem was me too. I didn't know how to use psychology. I didn't know how to "sell" my ideas in a way that would let them take the credit and save face. I hadn't yet learned that in the bureaucracy, truth and merit weren't always enough — you had to manage perceptions.

Take the accounting system. It was simple, performing only what previous generation ledger card machines did. All it did was take in payment vouchers and print cheques. Reports were produced to manually compile the monthly and annual financial statements, often months after year-end. One day, during a tennis game, I casually told the AG, “You know, I could write a program that produces your financial statements for you.”

He just laughed.

That was that. No follow-up. No curiosity. The idea floated off into the humid air above the tennis court and vanished. I’d learn later that for many, the idea of being outdone by someone younger — someone they couldn’t control — was quietly intolerable. Better to ignore the idea than to deal with the person who had it.

Still, I kept tinkering. I wasn’t trying to be a hero. I just couldn’t help exploring possibilities. It’s how my mind worked.

...But restlessness has a way of surfacing.

They knew I was valuable, though perhaps not quite understanding why. Or how to make use of me. I wasn’t like the others — content to clock in and out, to let the machine run its course. I kept asking questions. Pushing boundaries. Not loudly, but persistently.

Soon, they started to send me to Inter-Agency Meetings at the Prime Minister’s Dept, Treasury Dept, Waterworks, just to keep me occupied. One meeting, held at the Treasury to discuss a proposed Cash Management System, sticks in my mind. Five minutes in, someone remarked, “*Why are we talking about this? We borrow even when we have money*.”

That ended the meeting. Nobody laughed. Everyone nodded. That, apparently, was that.

It was my first real glimpse of how government finances actually worked - they borrow even when they don't need to. The logic of it escaped me then.

Another thing I noticed was how meetings were treated not as opportunities to solve problems, but to ensure you left without any new tasks. In that sense, the Cash Management meeting was a roaring success. Everyone walked away with nothing to do.

To further keep me appeased, they offered small gestures: special allowances, an overseas training course in the US. It was well-meaning, even generous, but ultimately missing the point. I didn't want perks. I wanted to do real work.

Then I became aware of a project initiated by the government — an effort to define a blueprint for an integrated budgeting and accounting system, led by a foreign consultant under the auspices of the United Nations.

Something in me stirred. *I could do that*, I thought.

Not out of arrogance, but out of a clear, grounded confidence. I knew the systems. I knew the people. I had explored the technology inside out — top to bottom. With the right mandate and team, I could have developed an SAP[2] for government, a home-grown solution rooted in real

2 SAP software centralizes data management, allowing different business departments — such as finance, human resources, supply chain, and sales — to access and share information in real time on a single, integrated platform. This unified approach helps businesses streamline operations, increase efficiency, improve productivity, and make faster, more informed decisions.

administrative needs. Not just a patchwork of reports and forms, but an integrated financial nervous system for the public sector.

But that kind of ambition didn't belong to someone like me — not in the eyes of the hierarchy. Those kinds of ideas were for foreign consultants with badges and buzzwords. I was just a young officer with curiosity. And curiosity was not a currency they knew how to value.

Still, the thought lingered.

It was the first time I caught myself wondering: *Do I really belong here?*

Leaving Government Service

I left government service in 1982.

Not with drama or disillusionment, but with a quiet clarity that I wasn't where I was meant to be. I consulted Kamal, as I often did. He didn't tell me what to do, he never did. But he listened, asked the right questions, and made it clear that staying put just because it was safe wasn't the right kind of logic.

So I jumped.

The Mis-steps

My first stop was a startup IT services company. The owner promised me shares — equity, involvement, a say in shaping the future. It sounded like the right step forward. But within weeks, I realised it was more of a step sideways, if not slightly backwards. There was no capital, no real structure. I had to do everything — sell the project, deliver it, invoice for it, and then go knock on doors to collect the payment — just to get paid myself. Every month was a fresh hustle. I was my own sales team, project manager, delivery boy, and debt collector.

It wasn't sustainable. After three months, I left.

The next move felt more solid. I joined a consulting firm — a joint venture between a large local conglomerate and a respected international outfit based in Europe. It was my first proper encounter with consulting as a discipline. My mentor was Peter Guy, a bearded Englishman who loved long-distance running. He taught me the basic grammar of IT consulting — how to write proposals, estimate costs, schedule projects. Skills that sound elementary now, easily outsourced to an algorithm or generated by ChatGPT. But at the time, they gave me structure, a framework to navigate the growing complexity of the field.

With consulting company colleagues, 1983

I continued chasing the idea that had lingered since my government days — the vision of an Integrated Accounting System for the public sector. I reached out to various State Treasuries, hopeful that someone would bite. No one did. Doors didn't open. Meetings ended in vague promises or polite rejections. I drew blank after blank. But I was learning — about systems, about people, and about the difference between a good idea and a feasible one.

The highlight of that period wasn't a project or a client win. It was a glimpse of the future — disguised as a demo.

Someone brought in an Apple Lisa[3]. It didn't do very much. It wasn't particularly fast or powerful. But the moment I saw the graphical user interface — the windows, the mouse, the way you could simply click instead of typing obscure commands — I knew something had changed. For years, the main obstacle to wider computer adoption had been complexity. Manuals. Command lines. Cryptic error codes. Here was something that didn't need explaining.

That was the day I decided my programming days were over. I told myself, half in jest but wholly resolved: I will never read another computer manual again. Not if I could help it. My focus would shift — away from the intricacies of code and syntax, toward the broader question of how technology could be used, made intuitive, and applied meaningfully.

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3 The Apple Lisa was a personal computer released by Apple in January 1983. While it was a commercial failure due to its high price and underperformance, it was a technological milestone that pioneered the use of a graphical user interface (GUI), which would have allowed users to interact with a desktop using a mouse, windows, icons, and menus. This was a radical departure from the text-based command-line interfaces that were standard at the time.

The world didn't need more coders. It needed translators — people who could bridge the gap between what machines could do and what humans needed. People who could see beyond the syntax and into the system.

Looking back, I realise that shift — from code to context, from machine to meaning — was my real breaking in. Not into the industry, but into the deeper question that would follow me throughout my career:

What is worth building? And why?

Another Detour

Just as I was beginning to find my footing, I got head-hunted again. This time by the elder brother of a *kampung* mate — a charming man with big promises and bigger plans. He said he had Arab backing. Half a million ringgit in capital. That was serious money in those days. He wanted to start an IT business to ride the new wave of personal computers.

He offered me a big salary jump, a large company car, and once again, a promise of shares. It felt like the moment I'd been waiting for. The PC revolution was just beginning to reach our shores. I wrote to Compaq and Apple, aiming to secure dealerships and get ahead of the curve. The future seemed wide open.

Then the present caught up.

When it came time to buy the initial stock, he said he didn't have the money. Not *yet*. Something about delays. Something about the funds being tied up. I started to get nervous.

He drank like a fish.

Meetings were no longer in offices but in hotel lobbies and dimly lit bars. He was always *"just about to close something big."* But it turned out what he was closing were tabs, not deals.

Eventually, I found out he had been discounting fake invoices with a bank to raise cash. The Arab money, if it ever existed, had long evaporated — perhaps through his liver. The company was a shell, and I was holding the skeleton.

So I left. Again.

But something was building beneath these misadventures. A quiet recognition. That integrity in business wasn't a given. Those promises — of shares, capital, titles — often masked hollowness. That leadership was not always about vision or values; sometimes, it was just about volume — of liquor, not logic.

And still, I wasn't disillusioned. Not yet. Just more alert. More attuned to the gap between appearance and substance.

I was still breaking in — but the cracks were beginning to appear on the other side too.

A Familiar Face

After that, I went "crying" to a former boss from my AG's Department days. He was now Financial Controller at a large property development company. Timing, as they say, is everything. It so happened he needed an IT Manager. He hired me.

I was placed in charge of five Analyst/Programmers and told to fix the Billing System, which ran on an HP 3000. The company sold houses and apartments off-plan, and the billing was done progressively as each stage of construction was completed — foundation, framework, roofing, and so on. The system was supposed to automate the whole process, but it had been temperamental at best, unusable at worst.

I dove in. It didn't take long. A few weeks, perhaps less. The system was up and running, bugs resolved, reports aligned. It felt good to fix something.

Then... nothing.

The team had no more pressing issues. My job, technically, was done. I found myself once again with time on my hands, wondering what value I could still offer.

So I started helping my old boss.

First with board papers — investment proposals, cash flow forecasts, sensitivity analyses. Then with monthly management reports. Before long I was attending meetings, vetting numbers, even making the occasional suggestion on capital allocation.

This was when my accounting background — dormant since university — began to show its worth. It gave me a language beyond programming. I could talk finance, structure arguments, spot inconsistencies. I wasn't just the IT guy anymore.

As I settled into that rhythm, I began to notice something else. My boss would often ask me to revise my analyses even when the numbers were technically correct. The logic was sound. The structure made sense.

Eventually, it dawned on me: people don't always work from numbers toward decisions. More often, they work from decisions toward numbers.

To save time and energy, I told him — half in jest but entirely serious — "Just tell me what decision you want. I can make the numbers support it."

It wasn't cynicism. It was a lesson. An early education in how things actually move in the corporate world: not always through data, but through discretion. The numbers don't always lead. They follow.

Not long after that, the company was acquired by a large conglomerate — the very same one I had worked with during my consulting stint. My boss left, and I found myself reporting to new people.

But by then, my usefulness was apparent. I wasn't just someone who could fix systems or draft papers. I was someone who understood how things fit together. Someone who knew what to say, and how to say it. Someone who could bridge the technical, the financial, and the political.

Breaking in had taken longer than I expected. But it had happened — not with a grand success, but with a growing clarity about how things really worked.

And more importantly, how I wanted to work.

Chapter 9

THE GOLDEN YEARS

Year 1987

I wasn't unhappy where I was. The property development company I worked for was thriving — part of a large, diversified conglomerate with plenty of room for growth. The work was secure, the career prospects wide. I was even enjoying tennis again. Life felt balanced.

There was one highlight in particular that gave me a sense of purpose. The company was embarking on a massive, long-term mixed development project covering thousands of acres, planned over a 20-year horizon. I built a sprawling spreadsheet model of the project's cash flow, complete with parameters for what-if analysis. Nobody else had the combination of PC savviness and accounting background to do what I was doing. The entire management stood behind me as I drove that model. (We didn't have screen projectors then.)

What if inflation was X? What if we increase the selling price to Y? It felt like the entire project rested on my shoulders.

So I wasn't looking to leave. But someone — perhaps sensing something I didn't — alerted me to a vacancy at a small bank. They urged me to apply. I did, somewhat on a whim, and was soon called for an interview. It was my first ever.

I sat before two people: a senior management figure who would later become my boss, my friend, and my golf coach — and their HR manager. Strangely, the interview felt less like an interrogation and more like a sales pitch. They weren't scrutinizing me. They were selling the vision.

And what a vision it was.

The bank was about to implement a new core banking system on the NCR[1] platform, using software developed for a small bank in Hong Kong. This would be customized for Malaysian requirements and would cover teller systems, ATMs, loans, savings, and current accounts — virtually everything a commercial bank needed, except trade finance and treasury. Andersen Consulting[2] had been brought in on a one-million-ringgit contract to assist — a figure that raised eyebrows in those days.

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1 A multinational technology company with a long history in providing business solutions, from its beginnings as the National Cash Register Company in 1884 to its later focus on software and services for the retail, hospitality, and banking industries.

2 The original name for the global professional services firm now known as Accenture.

They didn't need to try very hard. I was sold.

By then I was eight years into my career, but I had never led a full system development project from A to Z. The scope was huge, the stakes were high, and the team would involve over forty people. It was a mission-critical initiative and a rare chance. The fact that they were doing this at all told me they were a progressive outfit. I took the job.

I inherited a team of ten and recruited fifteen more. Andersen had to hire too. We faced early criticisms for paying "too much for rookies," but I defended the hires. They were talented and polished. My task was to blend the consultants, internal staff, and end-users into one cohesive unit. Thankfully, Andersen had a strong methodology, and we followed it closely. I issued progress reports to bank management and managed expectations carefully.

We completed the project on time and within budget. We rolled it out to the branches. It worked. Everyone was happy.

But there was no time to rest. I was soon tasked with new projects — trade finance, treasury, connectivity to the shared ATM network. One that still stands out was the launch of a housing loan product structured on an overdraft account. It gave customers a daily rest housing loan with the credit limit reducing monthly along an amortization schedule. I was proud of it because I did the maths myself.

Then came the bank's visioning project with Boston Consulting Group (BCG). I was appointed the internal coordinator, the bridge between the consultants and the bank. This brought me into regular contact with the CEO.

He was a brilliant man, humble, and completely devoid of the usual corporate posturing. Our bank was small — just seven branches and about 200 staff — but he knew all our names. Not just ours — our spouses' names too. It felt like family. He didn't pay us especially well, but he earned loyalty the way real leaders do.

During the BCG project, he would call me in now and then to discuss matters. Each time, I'd leave wondering what exactly he wanted me to do. I once complained. He smiled and said, "If I tell you what to do, you'll stop thinking."

Another time, he said, "KAB, we're going to get listed and raise ten million ringgit. You take two million, see what you can do with it." Nothing is more gratifying than that kind of instruction. It was open-ended trust — and the freedom to act.

After the BCG project was concluded, I was sent to Wharton Business School, University of Pennsylvania, for a six-week Advance Management Program, about which I will write in a later chapter.

Soon after I returned, the bank took over a much larger institution with over fifty branches. I was tasked with planning the merger of operations. When the takeover was completed, I was appointed First Vice President in charge of the entire back-office: Finance, IT, and Operations & Maintenance. I was also brought into the Credit Committee, the Asset-Liability Committee, and the Management Committee. Everyone seemed to think I was being groomed to take over from the CEO — everyone except me.

I left not long after.

Looking back, those were my golden years; not because of status or pay; but because of the culture we had; because of leadership that didn't need to shout; because I could do meaningful work and grow into myself while helping the bank grow.

Established in 1983 in Kuching, the bank grew into Malaysia's second largest, beginning with the fortuitous acquisition of a small merchant bank in 1985. It went on to make a series of acquisitions that transformed it into the conglomerate it is today. Its real strength, however, lay in a disciplined credit culture. As the CEO once explained, "KAB, we only make a 1% margin on the loans we issue. If we have to write off a RM1,000 loan, we need to issue RM100,000 in new loans just to recover that amount." While other institutions collapsed in recessions or overreached in good times, this bank stood firm — because it avoided unnecessary risks.

That lesson — how strength comes from restraint, and how real growth is built on trust and discipline — certainly left a mark on me.

Chapter 10

FROM COMFORT TO COMPLEXITY

Year 1993

I was comfortable in the bank.

There were no politics to navigate, no games to play—just the work. I was trusted to do what I did best, and I delivered. That was enough. It suited me. Perhaps it suited me too well.

Then Jaafar Ismail called. We were friends from MCKK, and he knew me better than most. I turned him down at first. The offer was bold: to become CEO of a company granted a government concession to implement an electronic customs declaration system — a nationwide infrastructure project under the UN's Trade Facilitation[1] initiatives, beginning

1 The United Nations (UN) coordinates a variety of trade facilitation

with Port Klang. It sounded exciting, but I wasn't looking to leave. I had built something stable, and I was beginning to be seen as a likely successor to the CEO. Not that he ever said it outright—but the signs were there.

Still, Jaafar knew how to press the right buttons. He appealed to my ego — and to a certain emotional soft spot I'd rather not spell out here. He also laid out the scale of the project: RM50 million in initial capital, with another RM50 million to follow. The capital raising plan raised a few red flags. It felt like a tall order—and a little too convenient. But I told myself: if I wanted to do big things, I had to learn to compromise some principles. That includes financial engineering, political navigation, and all the ambiguity that comes with the territory. So I said yes — but only after I saw the money.

With Jaafar Ismail

Before I left the bank, I had a long conversation with the CEO. I told him it was hard to turn down the chance to build something with RM50 million in capital, using IT to enhance national competitiveness. And, I still saw myself as primarily an IT man, not an accountant, not a banker. He gave me his blessing — though reluctantly. Perhaps he had always seen something in me that I hadn't yet fully acknowledged in myself. Maybe it was the voice of my father still echoing in my head, holding me back, reminding me never to think

inititiatives focus on simplifying, standardizing, and digitizing cross-border trade procedures to reduce costs and enhance efficiency, particularly for developing countries.

too highly of myself.

I stepped in as CEO of a company that already existed on paper, but had barely gotten off the ground. I inherited a company car, a handful of staff — including two EDIFACT[2] messaging specialists — and a concession that was visible all the way up to the Prime Minister. The project was steered by a high-level committee chaired by the Minister of MITI[3], with members from Customs, Treasury, the Association of Banks, the Port Klang Authority and the Freight Forwarders' Association. Everyone had a stake. Everyone had an opinion.

The company's internal structure was thin, but we had to move fast. Within a year, I built the team to 100. By the second year, we were 150 strong. A few followed me from the bank. The rest came through ads, referrals, and informal interviews — often over *teh tarik*. I interviewed nearly every one of them myself, sometimes in pairs, sometimes in groups of three. I didn't care much for degrees or fancy titles. I looked for mindset and adaptability. We were selling something unprecedented: better business processes through cooperation.

It wasn't long before the pressure hit. Two rival parties began attacking us in the press, questioning the fairness

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2 UN/EDIFACT (United Nations Electronic Data Interchange for Administration, Commerce and Transport) is an international standard for electronic data interchange (EDI), developed by the UN Centre for Trade Facilitation and Electronic Business (UN/CEFACT). It defines a set of rules and message formats for the computer-to-computer exchange of structured business documents, such as purchase orders, invoices, and shipping notices. Used globally, especially in Europe, EDIFACT standardizes transactions across different companies and industries, improving efficiency, reducing errors, and eliminating paperwork.

3 Ministry of Investment, Trade and Industry

of our so-called monopoly. I had to defend our position repeatedly. Friends started calling me the “Computimes superstar” because my name kept appearing in the tech pages of the New Straits Times. I explained again and again: our concession was justified. We were investing in infrastructure — EDI[4] mail-boxing, messaging standards, community education. We were charging fair rates for services no one else was offering. And if others wanted to offer EDI too, they were free to tackle other communities. The door was open.

Behind the scenes, more challenges emerged. The Customs IT vendor refused to share file specifications, claiming intellectual property rights over systems developed for the government. We tried reasoning. Nothing worked. Then came an opportunity — a trade exhibition, with the Prime Minister scheduled to attend. We set up a booth. When he stopped by, he asked how we were doing. My Deputy Chairman and MCKK senior, Tunku Kamel told him bluntly about our problem with Customs Dept. Within a week, he summoned all parties. The DG of Customs was instructed to cooperate. Problem solved — on the surface, at least.

But we knew better. You still had to keep everyone happy. That’s the nature of these things.

Then came another challenge. The Freight Forwarders’ Association staged a demonstration outside our office

4 Electronic Data Interchange (EDI) is the computer-to-computer exchange of business documents, such as purchase orders and invoices, in a standard electronic format between trading partners. By automating transactions and using agreed-upon standards (e.g., UN/EDIFACT, ANSI X12), EDI eliminates manual data entry, reducing costs and errors, increasing processing speed, and enhancing security. Though established decades ago, it remains a critical tool for many industries, including retail, finance, and logistics.

in Port Klang. They were protesting the added costs of using our services. But the irony was rich: for every ringgit we charged them, they charged their customers five — ostensibly for "EDI services." Such is how business is done in Malaysia.

At one townhall, I told the staff to burn all internal procedures. Not literally — but the point was clear. We weren't in the business of bureaucracy. We were in the business of delivery. I told them to understand our core proposition, and then play their role without being confined by it. I likened it to total football — everyone knowing their position but ready to step into another when the situation demanded it.

Some were confused. Most adapted. We had a mission. We were building infrastructure, yes — but also trust, momentum, and belief in the idea that Malaysians could build systems to world-class standards.

Still, I had my doubts. With all these complications, I wasn't confident the Customs project could be delivered within the projected timeframe. And I certainly wasn't going to count on the second tranche of RM50 million. So I diversified. I launched other lines of business: managed network services, EDI implementations for retail. Anything to build a buffer.

I also quietly embedded a payment function into the Customs platform — one that allowed duties to be paid electronically. It could have been used by anyone to pay anyone, drastically reducing cheque processing and clearing time. I pitched the idea to the Governor of Bank Negara. He laughed me out of the room. I suppose I'm a lousy salesman. But the country could've had electronic payments a full decade earlier — if someone had taken it seriously.

Still, we moved. The first electronic customs declaration was submitted 18 months into the project—well before the money ran out. Revenues began to flow. Our overheads were covered.

The rest, as they say, was gravy.

And I — still an IT man at heart, not a banker, not an accountant — was still doing what I set out to do from the beginning: helping people do things better using technology. Only now, at a much larger scale, with far more moving parts.

I might have stayed there until the end of my career. I had built a solid team with whom I could have grown the business even further. But in the end, our destiny is never truly in our hands.

Chapter 11

OUT OF SYNC

Year 1996

The EDI services company I headed was acquired by a public listed conglomerate soon after I joined. It was a sprawling, ambitious outfit — well-diversified, with holdings in power generation, engineering, metal fabrication, and rail construction. But its newest and boldest thrust was into telecommunications. The industry was undergoing deregulation, and the company wanted in — fast and deep.

This wasn’t just any PLC. It sat within the orbit of a much larger corporate universe, controlled by one of Malaysia’s most well-known business personalities. To some, he was a visionary. To others, a dealmaker. Either way, his influence was unmistakable. This was high-stakes, high-velocity corporate Malaysia at the tail end of the 1990s boom.

My old friend, Jaafar Ismail, had become Group Managing Director in January 1994 but resigned 2 years later. He never told me why. The reasons were perhaps obvious — or perhaps not. But I was the logical successor, and I knew it. That knowledge sat like a stone in my gut. I dreaded getting the call. And when it came — summoning me to group headquarters — I knew exactly what was coming.

On the drive there, I called Goh Peng Ooi, my friend from my days at the bank. His core banking systems business was growing by leaps and bounds. "Goh," I said, "please keep a job for me. They're going to make me MD of the group. I don't think I'll last long in the position."

It was meant as a half-joke. But I meant every word. I knew the game. I just wasn't sure I wanted to play it.

The group was enormous. I don't recall how many companies sat under the umbrella, but I do remember this: it took me a full month just to complete the bank signature cards. That small, bureaucratic task captured the scale of the operation — and the weight of responsibility now resting on my shoulders.

From the start, I felt overwhelmed. I didn't know enough about telecommunications technology, corporate finance, consumer marketing, or even the deeper economics of telco business models. But maybe none of that mattered. The strategies had already been laid out.

Corporate "wining and dining" in 1998

The plans were marching forward — with or without me.

My leadership style had always been simple: give me a clear objective, then let me figure out how to deliver. But here, the objectives were oblique, the execution micromanaged, and the air thick with patronage and politics. I raised doubts about some of the strategies, but was gently — or not so gently — pushed aside. I was never in sync with the culture. Deep down, I had known it from the beginning.

The Corporate Guy!

One of the group's crown jewels was an Independent Power Producer (IPP) subsidiary, structured as a joint venture with several entrepreneurs — including an established politician who served as the CEO. By virtue of being Group MD, I was made Chairman of its board.

At my first board meeting, the CEO was waiting at the entrance to open my car door and personally escort me to the executive floor. When we got to the lift, I paused and said, "You go on ahead. I want to have a smoke with my friends." Several of his staff were my old mates from MCKK. I joined them for a quick smoke and chat before heading up.

After the meeting, the CEO pulled me aside. With a polite but pointed tone, he offered some advice: "You've got to stop fraternising with your friends openly like that. You're Group MD now."

Much later, I would hear a line from *Game of Thrones* that captured the mood perfectly:

> *"If you don't allow yourself to indulge in the trappings of power, you won't be in power for long."*[1]

That, in essence, was what he was trying to tell me. But even then, something in me resisted.

A senior from MCKK kept seeking appointments with me. I obliged each time, out of respect. But every time he came, he brought along a different person — someone hoping for a connection, an opening, or a favour. Eventually it dawned on me: he was earning pocket money by arranging meetings with me. That small realization stung more than it should have. It said something about the world I had entered — and maybe about me, too.

Still, I soldiered on. The telco push was massive in scope. The submarine cables and trunk network had already been laid, but the real challenge now was building access networks in the Klang Valley. That meant civil works, site acquisition, and — most frustratingly — securing wayleave approvals from City Hall. It often felt like we were laying fiber through quicksand: the technology moved fast, but the bureaucracy dragged.

The process to acquire a cellular company and a payphone

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1 While not a direct quote, the phrase accurately reflects a central theme of Game of Thrones. Characters like Ned Stark, who ignore the public performance and cynical nature of power, are often eliminated by more cunning players like Littlefinger and Varys. This underscores the series' grim lesson that authority is often a carefully constructed facade, dependent on reputation and perception, rather than a just right.

network was also underway, and was completed under my “charge.” This was a full-stack infrastructure play — ambitious, expensive, and politically entangled.

But there were too many moving parts. Too many parallel activities. I didn’t have time to think, let alone reflect. I was being swept along in a tide of deals, deadlines, and directives. Everyone was too busy doing something to stop and ask if it all made sense.

Then the Asian Financial Crisis[2] hit.

The ringgit was collapsing so quickly we couldn’t even lock in prices for some contracts. Suppliers, partners, banks —everyone was in panic mode. Cash flow models broke. Debt obligations turned into time bombs. What was already fragile became untenable. The entire group was in trouble.

A crisis meeting was called. It quickly descended into a blame game. Fingers were pointed. Voices were raised. That was my moment. I used it as an exit cue. I didn’t even return to my room to clear my things.

I walked out — and never looked back.

There was no grand resignation letter. No press release. No exit interview. Just a quiet, clean break.

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2 A severe financial contagion that began in July 1997 in Thailand and quickly spread across East and Southeast Asia, leading to currency devaluations, economic contractions, and recessions. Primarily affecting economies like Indonesia, South Korea, Thailand, and Malaysia, the crisis was triggered by a combination of over-leveraged economies, excessive and unregulated borrowing, and risky investments, which caused a mass exodus of foreign capital when currency pegs collapsed.

I didn’t leave because of the crisis. I left because the crisis made the truth impossible to ignore. I had never belonged in that world. I could navigate its systems. I could speak its language. But I couldn’t subscribe to its logic.

Looking back, I have no regrets. If anything, I’m grateful for the experience. It clarified what kind of work I could — and couldn’t — do. It sharpened my sense of the moral texture of leadership, the difference between influence and integrity, between ambition and alignment.

The corporate world has its own gods. It rewards speed, scale, and spectacle. But I was looking for something else — even if I didn’t fully know it yet. What I did know was this: I wasn’t cut out to just follow instructions. Kamal’s words— “*Rules are meant for fools*” — were too deeply imprinted on my soul.

I would leave that world behind. But not before learning its inner workings — and confirming that it wasn’t the place to anchor mine.

Chapter 12

SELLING THE TOOL

Year 2000

I left the corporate world in 2000. Not with a bang, but with a long exhale. It was, in many ways, my Howard Roark[1] moment—a quiet refusal to stay complicit in a world I no longer respected. One of my brothers joked that I should've waited until I was really rich before walking away. But I didn't feel poor. I felt relieved.

Goh Peng Ooi had promised me a role, and he kept his word. He put me on a retainer to help sell his Islamic core

1 The protagonist of Ayn Rand's 1943 novel, The Fountainhead. An uncompromising and individualistic architect, he refuses to conform to conventional standards and traditional architectural styles, facing an establishment that rejects his innovative designs. Roark embodies Rand's philosophy of Objectivism, prioritising his own creative vision and moral integrity above societal expectations, compromise, or the approval of others.

banking software internationally. That retainer covered the bills and gave me the freedom to pursue other opportunities — intellectual, professional, even spiritual. I was still in the game, but on my own terms.

We started in Thailand. A commercial bank there wanted to tap into the Islamic market by launching an Islamic banking subsidiary. It wasn't driven by religious conviction — it was a commercial decision. They saw a pricing opportunity: Islamic banking could command higher margins. On the day the first branch opened in Yala, people queued to deposit cash that looked like it had never been inside a bank before. The image stayed with me. It was moving, in its own way. These were people who never had a bank account before. But behind it all was a simple business calculation.

Jakarta was more jaded. When I presented the system, people asked whether we'd have halal counters and non-halal counters. "Will the halal money be kept in a separate vault?" one joked. Others wanted to know whether the system had been *halal*-certified. I told them, as I told everyone: I'm just selling the tool. Whether your products are *halal* or not is for you, and your *Shariah* board, to decide. I knew what I was doing. And I was okay with it. At least then.

We participated in tenders in Pakistan and Iran. We didn't win either. I was especially relieved about Iran. I had no idea how we would navigate the embargo and sanctions. That was a tangle best avoided. But we did secure deals in Riyadh and Dubai. Riyadh was cautious — they weren't even allowed to call themselves an Islamic bank. Dubai was different. There, the lucrativeness of Islamic finance was the main motivation. Theology played second fiddle to market share.

There were trips to Turkey, Croatia, and Kazakhstan. Meetings, presentations, tenders, conversations. I met people from all walks of life. I learned how different cultures thought, how deals were made, how religion and commerce intersected — and how they didn't. I also began to see what never made the headlines, and I made friends across a wide spectrum of backgrounds. That was the best part of it. The human encounters. The sincerity I sometimes glimpsed behind the posturing.

But over time, something started to gnaw at me. It was the customers. Although many of them were much younger and less experienced than I was, they behaved like "uppers," to use Kenwyn Smith's term. Smith, an organisational psychologist I first encountered during my Wharton Advanced Management Program in 1992, taught a framework about power dynamics in which "uppers" hold authority and set the rules, "middles" bridge and interpret between sides, and "lowers" have little power or voice.

I had always seen myself as a distinct "middle"— bridging, interpreting, translating — but in the sales arena, customers-as-uppers often met me with the default mistrust reserved for middlemen. I don't behave like most salesmen, telling the customer what they want to hear, and perhaps that only made the gap wider. Over time, the strain of being mistrusted by people I was genuinely trying to help eroded my appetite for the work. This dynamic was becoming harder to bear.

What really agitated me, though, was back home in Malaysia. I began to see Islamic banking being sold from the pulpit —not just as a product, but as a divine solution. People began to believe it was the Islamic alternative to the world's financial ills. That was dangerous. Abroad, people were curious, even skeptical. They wanted to know how Malaysia had “Islamized” banking. But they didn’t pretend it was revelation. In Malaysia, the sales pitch was wrapped in sanctity. It made me uncomfortable. Deeply so.

I had always seen Islamic banking as a branding exercise — conventional banking with a different label. I didn’t resent that. I had helped build the systems. I knew the rules. But when people stopped thinking for themselves — when they outsourced their conscience to certification bodies and catchy acronyms — I began to withdraw. Quietly, at first. Then deliberately.

In 2010, I quit. The role had run its course. The industry was evolving — but not toward integrity. I had also been fortunate: I had made a fortuitous investment earlier that gave me financial freedom. It allowed me to walk away cleanly.

Looking back, I don’t regret that final decade. I saw the world. I met remarkable people. I learned what matters — and what doesn’t. I understood systems from the inside. And perhaps most importantly, I began to understand myself from the outside.

I had sold a tool. But something in me had already begun to search for the blueprint.

Chapter 13

I COULD HAVE BEEN A BILLIONAIRE

Goh Peng Ooi is Malaysia's first tech billionaire. I first met him in 1992, when I was still with the bank. He had just left IBM to start his own company, Silverlake. He came to see me in my office, presumably to pitch his new banking software. The first thing I said to him was, "You're in trouble."

He still loves to remind me of that moment every time we meet. And I still have to explain myself.

He was in the middle of implementing his software at a similarly sized bank for a fraction of what it had cost us to implement ours. We had just gone through a massive two-year core banking system project with Andersen Consulting. I knew the challenges involved. He didn't have a big name or a big team behind him. No fancy offices. No large capital.

Yet he had signed a fixed-price contract. I figured he was in for a rough ride.

We became fast friends nevertheless.

I had just returned from Wharton, carrying with me what I thought was a broader worldview and deeper frameworks for understanding complexity. Peng Ooi was the perfect foil for furthering those reflections. We had many long coffee sessions, talking about paradoxes, perception, symmetry, group theory, game theory, and how everything — including organisations — could be seen as mathematical structures. He saw everything through a mathematical lens. We both felt the limits of conventional thinking and sought a deeper logic that could make sense of things.

Early in 1993, I left the bank for a new role leading a UN-backed, government-endorsed EDI project. About three months into the job, Peng Ooi came to see me. "KAB," he said, "you find RM1 million for me, and I'll give you 25% of Silverlake."

I was 90% sure the business would fly. The AS/400[1] platform was taking off. Many small and mid-sized banks could not afford mainframes, and there was demand for more cost-effective core banking solutions. All he needed was to successfully implement one or two sites, and others would follow. It would scale.

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1 A series of midrange computers introduced by IBM in 1988. Known for reliability and its integrated design (incorporating hardware, the OS/400 operating system, and a database), the platform has been rebranded as iSeries and System i. Currently, it is called IBM Power Systems and uses the IBM i operating system, with backward compatibility that allows older applications to run on modern hardware. It is still in use in industries such as finance, manufacturing, and retail.

RM1 million was a lot of money. But I could have begged or borrowed it from friends and family. The real problem was this: taking the offer would have meant resigning from my new job. People had put a lot of trust and RM50 million into the company I had just joined. I had just taken on the role. I couldn’t walk away from that responsibility.

So I declined.

The rest, as they say, is history. Silverlake went on to become one of the most successful financial technology companies in the region. Today it serves over 40% of Southeast Asia’s banks and is publicly listed.

I often think back to that moment. I could have been a billionaire. But I never really regretted the decision. I did what I thought was right at the time. That moment, like many others in my career, reminds me that while money is important, meaning and integrity are more enduring currencies.

Some people chase unicorns. I just happened to drink coffee with one.

Part 4

MONEY, MORALS & THE MACHINERY

Chapter 14

BANKING ON BELIEF

It was 1984. Malaysia's housing boom was in full swing. People were rushing to buy homes, banks were eager to lend. That year saw the birth of Bank Islam Malaysia Berhad, the nation's first full-fledged Islamic bank, supported by the passage of the Islamic Banking Act in Parliament and the creation of a dedicated division within Bank Negara Malaysia to oversee this new sector.

The mood was electric. UMNO, under pressure to out-Islam the Islamists, rolled out a series of Islamisation programs, including the founding of the International Islamic University. For many Muslims, Bank Islam was a godsend, a way to finally participate in the modern economy without compromising their faith. I was among those who eagerly lined up to "shop" for its offerings.

With a finance background, I knew what I was looking at. The bank's flagship product was *Murabahah*[1], a buy-sell contract that mimicked the structure of a loan. You tell the bank which house you want to buy, the bank purchases it, then sells it to you at a profit. It sounds straightforward, but in practice it mirrored a conventional term loan, with installments stretched over 20 or 25 years. The difference was one of form, not substance.

Let me illustrate.

Suppose you want to buy a house priced at RM100,000. Whether you choose a conventional loan or a *murabahah* facility, the bank applies a 5% annual rate over, say, 20 years.

Here's what that looks like:

Under a conventional loan, you borrow RM100,000 at 5% per annum. Your monthly payment comes to around RM659. Over 20 years, you repay RM158,160.

Under *Murabahah*, the bank buys the house for RM100,000 and sells it to you at a profit, using the same 5% rate over 20 years. The selling price? RM158,160, again paid in RM659 monthly installments.

Same monthly payment.

Same total repayment.

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1 Murabahah is an Islamic financing system where a bank buys an asset for a customer and resells it to them at a predetermined, marked-up price. The customer then pays the total agreed-upon amount in installments, allowing them to acquire goods without paying conventional interest *(ribā)*.

The only difference is what you call it, a loan with interest or a sale with profit.

I was disappointed with Islamic banking from the very beginning. Not because I thought they could *halalise* a system built on fractional reserve banking[2] — that was impossible — but because they could have at least implemented products that were more humane and ethical.

Even something as simple as charging lower rates than conventional banks would have been a meaningful step. Instead, they mirrored the same benchmarks of profitability and competitiveness, changing the form while leaving the substance intact.

The logic was this: interest is *ribā*, and *ribā* is haram. But replace interest with profit, reframe the deal as a sale instead of a loan, and so long as the *akad* (contract) is valid and the markup disclosed, the transaction passes *Shariah* muster.

To a trained eye, however, it looked and functioned like a conventional loan cloaked in Arabic vocabulary and legitimized by *fatwa*. What many did not realise, or chose not to see, was that the bank was not spending real money upfront to purchase the house. Like all modern banks, it operated under the principles of fractional reserve banking, creating money through credit, not actual deposits. The RM100,000 was not drawn from some vault, it was created with a few keystrokes.

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2 A system in which banks hold only a fraction of their customers' deposits in reserve and lend out the rest. This practice allows banks to create credit and expand the money supply beyond the actual physical currency in circulation, stimulating economic growth. It is the most common type of banking system globally.

Ironically, when you borrow from an Ah Long, he parts with his own cash. It is his money that is truly at risk. But when you "borrow" from a bank, Islamic or otherwise, you are often dealing with digits conjured into existence. That, to me, is the deeper injustice, a system that creates money from nothing, binds the borrower to years of repayment, and cloaks itself in the language of religion.

This is not a conspiracy theory. It is simply how modern banking works, even in Muslim countries. Yet few, even among professionals, pause to question its justice. Promoters of Islamic banking trumpet it as a milestone in Islamization. But if the entire structure rests on the same foundation, fractional reserve banking, then no matter how pious the contract, the house remains crooked.

And the illusion deepens.

Islamic banks do not exist in a vacuum. They compete with conventional banks in the same marketplace, under the same regulatory frameworks and customer expectations. To survive, they must offer a comparable suite of products: housing finance, car loans, personal financing, credit cards, savings accounts, investment tools, bonds. And so, one by one, these were "Islamized."

Let us examine six of them.

1. Term Loans (Personal or Home Financing)

Most Islamic term financing today uses *Murabahah*, *Bai'Inah*[3], or *Tawarruq*[4]. You do not borrow money, instead, you "buy" a commodity — palm oil, base metals, even the bank's old furniture — at a marked-up price, then immediately sell it back for cash. There is no intent to trade anything. It is a loan in all but name.

The markup is based on full-tenure repayment. If you settle early, the bank returns the "unearned profit" as *hibah*, a gift. The economics mirror a conventional loan.

As Sheikh Taqi Usmani once warned:

> *"When form is preferred over substance, we risk making ribā permissible in practice while outlawing it in theory."*

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3 A controversial Islamic finance contract used to provide cash financing through a sell-and-repurchase agreement at different prices. The lender sells an asset to the client on deferred payment, then immediately buys it back for a lower cash price. This practice is accepted in some jurisdictions, such as Malaysia, but is rejected by the majority of Islamic scholars, who view it as a legal artifice to circumvent the prohibition of interest *(ribā)*. Its use has been in decline in recent years, with many Islamic financial institutions shifting toward less controversial financing methods.

4 Also known as "reverse murabahah," Tawarruq is an Islamic finance arrangement used to provide cash financing. The transaction involves a customer buying a commodity from a financial institution on deferred payment and then immediately selling it to a third party for cash. While widely used by Islamic banks in regions like Malaysia and the Gulf states to meet liquidity needs, it remains controversial among Islamic scholars. Critics argue that "organized tawarruq" is a legal artifice to circumvent the prohibition of interest *(ribā)*, though proponents maintain it is permissible if each of the underlying sale contracts is valid.

Sheikh Taqi Usmani was speaking of *Bai' Inah* and *Tawarruq*, structures allowed by some Malaysian scholars but discouraged or banned elsewhere, especially in the Gulf.

2. Overdraft and Revolving Credit

Islamic overdrafts also rely on *Tawarruq*. The full facility amount is structured upfront via commodity sales. The bank books the total profit, assumes you will use the full limit, and refunds the unused portion later as *hibah*.

Functionally, it is a conventional overdraft with interest and rebate, dressed in different clothes.

3. Credit Cards

Islamic credit cards follow a similar pattern. A notional commodity trade occurs at issuance. Profit is pre-calculated, and actual usage is adjusted through *hibah*.

Delays attract penalties, which are redirected to charity, but the penalty still applies. The logic of debt and deferred payment remains intact.

4. Bonds (Sukuk)

Sukuk are often structured around *Ijarah*, *Murabahah,* or *Wakalah*. Some genuinely share risk. Many, however, are engineered to guarantee principal and returns, making them behave like conventional bonds.

Even AAOIFI (the Accounting and Auditing Organisation for Islamic Financial Institutions) has flagged *sukuk* that promise fixed returns without risk-sharing as non-compliant.[5]

5. Leasing (Ijarah)

Ijarah is sound in theory: the bank owns the asset, leases it to you, and collects rent. But in practice, the customer bears all burdens — insurance, maintenance, damages, and more. The bank avoids responsibility while collecting profit.

This violates a basic principle: liability follows ownership. If the bank owns the asset, it should bear the risk.

6. Pawning (Ar-Rahnu)

Framed as a *qard hasan* (benevolent loan) secured by gold, Islamic pawning charges a "safekeeping fee." But in practice, the fee often scales with loan size and tenure.
When that happens, it resembles interest, regardless of what it is called.

From the outside, the products appear different. The contracts are Arabic. The documentation is thick. The *fatwas* are persuasive. But the outcomes are nearly identical. The Muslim consumer ends up paying, or receiving, about the same amount, over the same tenure, with the same risks, as if they had taken the conventional product to begin with. Islamic bankers themselves often acknowledge that their

5 In 2008, AAOIFI issued a controversial ruling clarifying that tradable sukuk must represent actual ownership in tangible assets, effectively preventing the trading of debt-based sukuk (like Murabahah or Tawarruq). This ruling promoted the distinction between asset-based sukuk, where the sukuk holders have a beneficial interest but no legal ownership or direct recourse to the underlying asset, and asset-backed sukuk, where sukuk holders have a direct and undivided ownership share in the underlying assets. Most sukuk previously issued were asset-based, prompting a major debate and a restructuring of many future sukuk.

products are not perfect and that more work is needed to fully meet the ideals of Shariah. Yet the reality is that as long as they operate on the same foundation of fractional reserve banking, they will never truly get there.

But then, it is profitable.

Many Muslims are willing to pay a premium for peace of mind. If it is certified *halal*, they will pay more, even if the difference is only skin-deep. Conventional banks noticed this. One by one, they opened Islamic “windows” or established Islamic subsidiaries, not out of conviction, but commercial logic. If the market demands *halal*, then offer *halal*, or something close enough.

Today, most banks in Muslim countries operate both arms. They share systems, leadership, compliance frameworks. The boundary is not philosophical but functional. Islamic products must be competitive, which means pricing and structuring them against conventional benchmarks, filtered only by a *Shariah* approval layer.

Personally, I do not care for the label. What matters to me is this: fair pricing and honest service. If a product is transparent, respectful, and reasonably priced, I will consider it, regardless of whether it carries an Islamic label. That label, I am afraid, has lost its meaning in a world where form trumps substance.

Ironically, in Saudi Arabia, the birthplace of Islam, no bank is allowed to brand itself as Islamic. The reasoning is simple: if some banks are Islamic, it implies that others are not. In a country that prides itself on Islamic governance, and where institutions like Citibank operate alongside local banks, that implication becomes politically untenable. By avoiding the label, Saudi Arabia spares itself the problem of drawing a formal line it cannot enforce.

In Malaysia, Islamic banking has been widely implemented. But conventional banks are not declared *haram*. It is a contradiction we seem able to handle quite well. Still, maybe the deception serves a purpose.

Most people do not understand banking. Money creation, credit structures, risk models. These are hidden behind jargon and institutional formality. For the average Muslim, the question is binary: *halal* or *haram*? If the authorities say it is allowed, they will use it. If not, they will not, even if it means hardship.

My golf buddy, Mat Saad, once told me about a pious man who lived his entire life without a bank account. When he passed away, his family found a stash of cash under the mattress. He had avoided banks altogether, fearing *ribā*. His integrity was admirable, but his life must have been severely constrained.

Perhaps Islamic bankers, knowingly or not, are doing the average Muslim a favour. They shoulder the complexity, craft the contracts, and issue the *fatwas*, freeing the public from paralyzing doubt. In that sense, they are intermediaries not just in finance, but in moral accountability.

And yet the deeper problem persists.

Because the more I looked, the clearer it became: this was not just about Islam. It was about the architecture of modern finance itself, and the near-impossible task of building justice atop a structure that was unjust from the beginning. One in which some people can create money out of nothing.

Chapter 15

MONEY FROM NOTHING

It happens all the time. Over coffee, at weddings, during late-night WhatsApp chats — someone will sigh and say, *"Everything's going up,"* or *"The ringgit's getting worse," or "This government doesn't know what it's doing."*

The complaint is familiar, almost comforting in its predictability. It's become a ritual of shared frustration, like talking about the weather.

And I understand it. I feel it too. Life has gotten more expensive. More uncertain. Even those who saved diligently — EPF contributors, pensioners, small investors — now realise their money doesn't stretch the way it used to. You retire with RM300,000 thinking it will last for the rest of your life, only to discover it barely covers a few years of medical bills, groceries, and basic comforts.

But here's what bothers me: most people still believe this is a glitch in the system. That inflation is accidental. That currency depreciation stems from poor leadership. That if only the right people were in charge, we'd be okay.

What they don't realise is this: it's not a glitch. It's the design.

Inflation is not an accident. Currency devaluation isn't just about incompetence or corruption. These are built-in features of the system — mechanisms that quietly and consistently transfer value from the many to the few. A system that eats everyone. Slowly. Systematically.

The Illusion of Prosperity

We are conditioned to celebrate GDP[1] growth. Politicians and economists treat it as the definitive measure of national success. But few pause to ask: what exactly is growing?

Government spending counts toward GDP. So does debt-fuelled consumption. If a government borrows billions to build an overpriced highway, GDP goes up. If a family takes out a 35-year mortgage — now common in Malaysia — that too adds to GDP. Under this logic, a government could hire people to dig large holes and cover them up again, and both GDP and employment would improve — despite producing nothing of value.

1 Gross Domestic Product (GDP) is the standard measure of the total value of all final goods and services produced within a country's borders over a specific period, typically a year. It is used to gauge the economic health and size of an economy

Behind the headline numbers is a grim reality: much of this "growth" is artificial, financed not by real wealth but by credit. And governments face no real constraint on spending because the supply of money is elastic. There is always more to print, more to borrow. Under the accounting logic we use today, the more a government spends, the better the economy looks on paper. Politicians are rewarded — not punished — for excess.

Here's the quiet scandal of fiat money: because the quantity of money is flexible, there is no real pressure to control costs — especially for governments. Overspending isn't just easy; it's rewarded. Higher government expenditure adds to GDP. Every budget announcement becomes a festival of goodies.

And because control over money means control over power, politicking becomes the most lucrative profession. The Prime Minister holds the key to El Dorado. That's not just rhetoric. It's how the system works.

From Smith to Keynes: How the Paradigm Shifted

It wasn't always this way.

Classical economists like Adam Smith argued that wealth came from production and voluntary exchange, not from paper promises. Money was tied to real value — usually gold or silver — and growth had to be earned, not engineered.

Governments were expected to live within their means. The state's role was to protect property, enforce contracts, and maintain the conditions for trade — not to micromanage the economy, much less participate in it via GLC[2] like 1MDB[3].

Then came the Great Depression of the 1930s. Factories sat idle, unemployment soared, and the old prescriptions seemed powerless. Into this crisis stepped John Maynard Keynes. He argued that in a slump, governments should not tighten their belts but spend more — even if it meant running deficits. If private demand dried up, public demand could fill the gap.

It was a radical shift. Recessions were no longer seen as moral failures or natural corrections, but as technical problems with technical fixes. Keynes gave politicians a tool they were only too eager to use: the justification to spend freely and borrow without shame.

What began as an emergency remedy for extraordinary times soon became the default operating system. Today, even self-proclaimed fiscal conservatives resort to Keynesian spending when politically convenient. This is one reason the deception persists. As long as people see GDP rising and jobs ticking upward — even if the work is unproductive or the gains are debt-fuelled — they assume the system is healthy. The patient is kept on life support, even if the underlying disease is never treated.

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2 Referring to Government Linked Companies, these are business entities where the Malaysian government holds a controlling stake, either directly or through a Government-Linked Investment Company (GLIC).

3 1Malaysia Development Berhad (1MDB) was a Malaysian state-owned strategic development company that became the center of what the U.S. Department of Justice described as one of the world's largest financial scandals. Between 2009 and 2014, approximately US$4.5 billion was allegedly misappropriated from the fund through a complex network of shell companies and bank accounts across several countries.

The Alchemy of Banking

Fractional reserve banking (FRB) is the hidden engine of modern economics. It allows banks to lend money they don't actually have — creating new money in the process.

When you take a loan from a bank, it isn't handing you someone else's deposit. The money is created out of nothing — typed into existence through a ledger entry. This is the financial equivalent of alchemy: turning nothing into something with the stroke of a pen.

It began in medieval Europe. Goldsmiths offered safekeeping for coins and precious metals, issuing paper receipts — proof of deposit — which became a more convenient medium of exchange than gold itself.

Then came the trick: most depositors didn't redeem their gold all at once. The goldsmiths began issuing more receipts than the gold they actually held, lending these receipts at interest and collecting profits on money that didn't exist. The original scam became a system.

By the 17th century, the practice was widespread. When the Bank of England was established in 1694, it was designed to lend money to the state to finance war. In return, it was granted the right to issue banknotes far exceeding its reserves. This marked the formal beginning of central banking — a system where debt creation became both legal and profitable. It is fair to say that FRB financed not only the Industrial Revolution but also the West's imperial forays into the East, underwriting factories, fleets, and empires with money conjured from ledgers[4].

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4 Hülsmann, Jörg Guido. The Ethics of Money Production. Auburn, Ala.:

Digital banking has supercharged the process. Loans are now created with a keystroke.

No vaults. No gold. Just numbers.

The Ottoman Episode: When the Dinar Gave Way to Debt

I first stumbled upon the details of this episode not from an economics book, but from an unlikely source — the Turkish drama *Payitaht Abdul Hamid*[5]. It hinted at the intrigues of foreign bankers, the Sultan's desperate balancing act, and the slow loss of financial sovereignty. Curiosity drove me to read further, and the picture that emerged was far more sobering than television could portray.

By the early 19th century, the Ottoman Empire — the seat of the Caliphate — was already struggling. Its vast territories were expensive to administer and defend. Military defeats at the hands of European powers had not only shrunk its borders but also eroded confidence in its currency.

The rot began with coinage. For centuries, the Ottomans had anchored their money in gold and silver. But faced with budget shortfalls, the state began to debase coins — reducing their precious metal content while keeping the face value the same. This quiet inflation eroded trust. Merchants began to demand payment in more reliable foreign coins.

Ludwig von Mises Institute, 2008

5 Payitaht Abdul Hamid (known in English as The Last Emperor) is a popular Turkish historical fiction television series. The series depicts historical events during the reign of Sultan Abdul Hamid II, the 34th sultan of the Ottoman Empire, who ruled from 1876 to 1909, emphasizing his struggle to save the Ottoman Empire from collapse amidst international political turmoil and domestic rebellions.

Sultan Mahmud II's Tanzimat reforms — new schools, modern armies, telegraph lines, railways — all required money the treasury didn't have. The empire tried issuing paper money (*Kaime*) to cover expenses, but without strong backing in metal or public confidence, these early fiat experiments collapsed. Prices rose, and people reverted to using gold, silver, and foreign currencies.

With domestic financing exhausted, the state turned to European lenders. British and French bankers, often working hand in glove with their governments, offered large loans. These were issued as tradeable bonds, denominated in foreign currencies, and sold in European markets. The terms were onerous: high interest rates, repayment in gold or silver, and clauses that allowed creditors to seize certain revenue streams in case of default.

The cycle turned vicious. New loans were used not to build new wealth, but to pay off old debts and to fund prestige infrastructure — docks, railways, public buildings — whose contracts conveniently went to firms from the lending countries. Governments and private bankers colluded: European states got political leverage; private financiers pocketed commissions and interest.

By the 1860s, debt servicing consumed a crippling share of Ottoman revenues. In 1875, the empire defaulted. Six years later, the Ottoman Public Debt Administration (OPDA) was created — an institution run almost entirely by the creditors themselves. It had sweeping powers to collect taxes, control customs duties, and directly administer key revenue sources like salt monopolies and tobacco taxes.

In effect, the OPDA turned parts of the Ottoman state into a colonial-style concession, run not for the benefit of its citizens but for the repayment of foreign bondholders. A Muslim empire that had once minted its own dinars in gold was now working to service paper debts engineered in London and Paris. The loss of fiscal sovereignty was near total; the gunboats never had to fire.

The Modern Debt Trap – The Age of the Economic Hitman

The Ottoman story may feel like distant history, but the method never disappeared — it just changed costume.

John Perkins, in *Confessions of an Economic Hitman*[6], described how consultants convinced developing countries to accept massive loans for infrastructure projects they often didn't need and couldn't afford. The contracts went to Western corporations, the debts ballooned, and when the country defaulted, creditors demanded concessions — control over resources, military bases, UN votes.

The debt trap became the preferred instrument of control. Why send armies when you can send accountants?

Bretton Woods and the Nixon Shock

After World War II, the Allies built a fixed-parity system at Bretton Woods[7]: each currency was pegged to the US

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6 A best-selling semi-autobiographical book by American author and activist John Perkins, first published in 2004. In it, Perkins details his career as an "economic hit man" (EHM) and exposes a system he describes as a "corporatocracy" that leverages debt and corruption to establish U.S. global dominance

7 Established in 1944, this system created a stable post-WWII monetary order by pegging global currencies to the U.S. dollar, which was in turn

dollar, and the dollar was convertible into gold at $35 per ounce. Stability held, but only so long as confidence did.

By the late 1960s, US war spending and deficits swelled the world's dollar holdings beyond America's gold. Pressure mounted — sterling was devalued, a two-tier gold market appeared — and on 15 August 1971 Nixon closed the gold window. The dollar became pure fiat; gold was sidelined.[8] A stop-gap "Smithsonian" realignment widened trading bands, but by 1973 the major currencies floated — the true beginning of fluctuating exchange rates.

To entrench the new order, Washington secured a petrodollar arrangement: Saudi Arabia (and then OPEC) priced oil in US dollars and recycled surpluses into dollar assets. That pact kept global demand for dollars structural, placing the USD at the base of a new financial house of cards.

Other countries could print money too, but with strings attached: to defend their exchange rates and pay external bills, they needed ample reserves — chiefly US dollars, alongside gold and other strong currencies. The United States alone issued the currency everyone else had to hold. From then on, it could create dollars that the world would absorb — financial imperialism without the gunboats.
Put simply: America could print paper and buy real things

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convertible to gold at a fixed rate ($35 per ounce). It aimed to prevent competitive devaluations and created key institutions like the IMF and World Bank

8 President Richard Nixon unilaterally ended the dollar's direct convertibility to gold. This "shock" effectively dismantled the Bretton Woods system of fixed exchange rates, paving the way for the modern era of floating, fiat currencies and increasing the power of central banks to manage their own monetary policy

— while the rest of the world had to sweat to earn those pieces of paper. As David Graeber put it, the arrangement meant the rest of the world was effectively paying the United States a tribute of trillions of dollars every year[9].

The Plaza Trap: The Economic Undoing of Japan

In the 1980s, Japan was riding high. Its exports were booming, its manufacturing efficiency was the envy of the world, and its trade surpluses — especially with the United States — were growing rapidly. Japanese firms were buying up iconic American properties, and headlines warned of an "economic Pearl Harbor." To American policymakers, Japan had to be tamed.

Enter the Plaza Accord of 1985[10].

Named after the Plaza Hotel in New York where it was signed, the agreement was struck between five of the world's major economic powers: the United States, Japan, West Germany, France, and the United Kingdom. Its stated goal was to correct trade imbalances, particularly the US's ballooning trade deficit with Japan, by engineering a depreciation of the US dollar. The logic was simple: a weaker dollar would make American exports cheaper and foreign imports more expensive, rebalancing the playing field.

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9 Analysis taken from David Graeber, an American anthropologist, and anarchist activist, in his book Debt: The First 5,000 Years.

10 A landmark agreement between the Group of Five (G-5) nations—France, West Germany, Japan, the United Kingdom, and the United States — to deliberately depreciate the U.S. dollar against the Japanese yen and German Deutsche Mark by intervening in currency markets

Japan agreed — under intense diplomatic pressure — to let its currency, the yen, appreciate.

The yen did just that. It soared from around 240 yen to the dollar in 1985 to under 130 by 1988. This dramatic revaluation hammered Japanese exporters. Suddenly, Japanese goods became far more expensive overseas, and profit margins shrank.

To counter the shock, Japan's central bank loosened monetary policy. Interest rates were slashed to near zero. Credit became cheap and abundant. The result? An asset bubble of historic proportions.

Stock prices and real estate values in Japan skyrocketed. At the height of the frenzy, land beneath the Imperial Palace in Tokyo was said to be worth more than all of California. But bubbles burst. By the early 1990s, the Japanese economy crashed. What followed was a prolonged period of economic stagnation, deflation, and declining confidence — often referred to as the "Lost Decade," though in truth it has lasted far longer.

Many Japanese economists and officials later questioned whether the Plaza Accord had been a trap. Japan was pressured into a currency adjustment that did not reflect its own national interests.

Worse, when the bubble burst, the same countries that had once praised Japan's compliance offered little in terms of meaningful support or understanding. In retrospect, it appeared as if Japan had been induced to sabotage its own growth for the benefit of others.

This episode offers a sobering lesson about global economic diplomacy. Beneath the rhetoric of cooperation and shared prosperity lies a far more brutal calculus of self-interest and geopolitical leverage. When a nation rises too fast, it risks being punished — not through war, but through currency manipulation, trade restrictions, and international pressure disguised as policy consensus.

Japan's experience under the Plaza Accord stands as a textbook example of how even well-functioning economies can be undone by externally imposed decisions. It reminds us that in the world of finance, not all treaties are fair, and not all imbalances are accidental.

China: Mastering the Rules to Its Advantage

China's achievement lies in mastering the rules of the modern system to its advantage: maximising borrowing while minimising leakages, enforcing competence, pursuing self-sufficiency, and restraining speculation so that bubbles do not derail the wider system — only occasionally revealing the scale of its misallocations.

It pegged the renminbi[11], kept labour costs low, built up massive USD reserves, and turned itself into the factory of the world. More importantly, it built a financial architecture most developing countries can only dream of: debts held largely in its own currency, under strict capital controls, and within a banking system fully owned by the state. Where others borrow in dollars and answer to foreign creditors, China rolls over debts indefinitely — with inflation, not

11 Renminbi is the official currency of China, and the Yuan is the basic unit of that currency. The terms are often used interchangeably, but renminbi refers to the currency itself, while yuan is the unit. The currency is moved from a fixed peg to a managed floating system in 2005, which involves central bank control to balance trade competitiveness and domestic stability

solvency, as the real constraint.
This is not free-market improvisation but a carefully managed system. A dual-currency regime — with the onshore yuan (CNY) and the offshore yuan (CNH) — keeps capital flows under Beijing's control. The Yuan trades within narrow, state-managed bands. Stock markets are kept on a short leash, with direct intervention whenever panic threatens stability. Foreign direct investment, too, is welcomed only on China's terms: joint ventures, technology transfer, reinvestment requirements. Speculative inflows are discouraged, while productive capital is steered into industries that serve national goals.

At home, this formula has delivered rapid industrialisation and urbanisation. Bureaucratic promotion runs on performance, producing a measure of competence in public administration. Corruption exists, but it is kept in check by periodic, high-profile purges that remind everyone of the Party's reach. Self-sufficiency in food, energy, and technology is pursued relentlessly. Capital that might otherwise have fled abroad is contained and recycled into domestic capacity.

The approach is not without contradictions. Real estate — the preferred store of wealth for households and a vital revenue source for local governments — has fuelled massive speculation. Ghost cities and collapsed developers like Evergrande expose the limits of state control. Yet even here, China absorbs what would be catastrophic elsewhere. Losses are hidden, deferred, or rolled into the system. The property bubble shows the fragility of China's model, but also its resilience: it bends, but does not yet break.

Abroad, China has projected this same system through the

Belt and Road Initiative[12]. By financing infrastructure across Asia, Africa, and Europe, it extended its influence while creating outlets for its capital and construction firms. Sri Lanka's Hambantota Port — leased to China for 99 years after debt repayment failed — became the poster child of "debt trap diplomacy." In Malaysia, the East Coast Rail Link (ECRL) has stirred similar anxieties, its opaque terms suggesting geopolitical stakes as much as commercial logic. In Montenegro, a Chinese-financed highway saddled a small economy with outsized debt; in Laos, a railway pushed public debt sharply upward; in Djibouti and Pakistan, Chinese loans have redrawn financial maps and strategic dependencies.

For Beijing, these are not accidents but extensions of the same domestic strategy: borrow aggressively, control the flows, keep capital from leaking, and bend debt to serve long-term objectives. Most nations stumble because they borrow in foreign currencies and bleed money through corruption, capital flight, and speculation. China turned the tables, making the same rules work in its favour.

China has shown that the system can be exploited for competitiveness. It mastered the rules others wrote, and used them to its own advantage.

The Fallacies and Costs of Perpetual Growth

The modern economic system is built on the assumption that growth must be constant and endless. Politicians

12 A global infrastructure and economic development strategy launched by Chinese President Xi Jinping in 2013. It is a massive project designed to create and improve a network of physical (ports, railways, pipelines, power grids) and "soft" (trade alliances, digital infrastructure) connections across Asia, Europe, Africa, and Latin America.

promise it, investors demand it, and economists treat it as a law of nature. GDP charts are expected to rise year after year, like a heartbeat on a monitor — except in this case, a flat line is treated as death.

But nothing in nature grows forever. Forests reach maturity, rivers change course, and even stars burn out. When something grows without limit, we call it cancer.

The problem is that perpetual growth depends on perpetual consumption, which demands perpetual extraction. Resources are mined, forests cleared, rivers dammed, seas fished dry. Carbon accumulates in the atmosphere, temperatures rise, weather becomes extreme — all collateral damage in the race to keep the growth curve climbing.

At the same time, wealth concentrates. The benefits of growth accrue disproportionately to those who already own capital, while wages for most workers stagnate or fall in real terms. The result is a widening gulf between rich and poor — not just within nations, but between them. A small elite thrives on compounding returns, while the majority lives with compounding debt.

Then there's the financialisation of life itself. Housing, education, healthcare — once basic goods — become investment assets. Their prices rise faster than incomes, pushing ordinary people deeper into debt. Communities fray, cultures erode, and public trust collapses under the weight of constant economic stress.

The irony is that much of this "growth" is illusory. It is measured in money, not in well-being. A flood that destroys homes boosts GDP because reconstruction spending counts as "economic activity." A factory that pollutes a river contributes to GDP twice: once when it produces goods, and again when people pay for water treatment and medical bills. The system counts the churn, not the cost.

The End of Dollar Hegemony?

The US dollar has long presided over the global monetary order. It is the dominant reserve currency, the preferred vehicle for cross-border trade and finance, and the backbone of much of the world's settlement, clearing, and derivatives infrastructure. But that order is coming under pressure from multiple fronts.

The BRICS bloc — an evolving coalition of emerging and Global South powers — has begun to mount a counter-narrative. Discussions of a new reserve currency, a shared payment system, and increased local-currency trade are no longer fringe ideas. While a common BRICS currency remains a distant prospect, their incremental push toward de-dollarization — via swap lines, settlement systems, and gold-backed instruments — is already shifting dynamics.

Concurrently, gold is roaring back. In 2025, gold prices have broken past USD $4,000+ per ounce, setting new records and fueling momentum. Central banks are among the biggest buyers, signaling a broader move to reduce reliance on fiat reserves. The logic is clear: as trust in the U.S. dollar is questioned, gold becomes a kind of monetary insurance — a store of value beyond national currencies.

The gold rally also reinforces the de-dollarization feedback loop. A weaker dollar makes gold cheaper in other currencies, attracting demand. That higher demand lifts gold (in dollar terms), which in turn underscores distrust in fiat U.S. dollars, pushing more reserve diversification.

Yet make no mistake: replacing the dollar will not be painless. The global economy is deeply entangled with the dollar's machinery. The depth and liquidity of U.S. capital markets, the investment trust in U.S. institutions, and the enormous inertia of contract, debt, and infrastructure pose stiff obstacles.

What we are witnessing is not an instant collapse, but a slow fading of the dollar's aura. The transition will be turbulent: parallel systems, volatility, political skirmishes, and financial realignments will define the coming decades. The illusion may be unraveling, but the journey away from it will be neither clean nor linear.

Bitcoin: The Digital Exit?

Bitcoin emerged in 2009, a direct challenge to central banking and fiat money. It offered a decentralised, borderless, deflationary alternative, limited to 21 million coins. It reintroduced scarcity into money.

I was an early observer. I even mined some coins when it was still an obscure experiment. My wallet was stored on a hard drive. That hard drive crashed. The coins vanished. Irretrievable. There was no authority to complain to.

I wasn't alone. Estimates suggest more than 3 million bitcoins — nearly 15% of the total that will ever exist — are lost forever. Forgotten passwords, misplaced keys, corrupted drives. Digital scarcity comes with digital fragility.

Over time, Bitcoin evolved from a vision of peer-to-peer cash into a speculative asset class. It broke the spell of fiat money, but its own value is still denominated in fiat, making the notion of it as a true successor absurd. In the end, it is just another marketplace — another bet on collective belief.

Summary and Reflection

Taken together, this is the root cause of many of our societal ills: an economic model that treats endless growth as virtue, debt as fuel, and human and natural limits as inconveniences to be ignored or engineered away. It is not sustainable. A reset will come. This will be discussed in the next chapter.

The system is also manipulatable. Those who understand its mechanics — the flows of capital, the levers of policy, the psychology of markets — can not only survive but thrive in it. China has shown this. It mastered the rules others wrote, and used them for its own advantage: maximising borrowing while minimising leakages, enforcing competence, pursuing self-sufficiency, and restraining speculation so that bubbles do not derail the wider system.

Malaysia, by contrast, has remained largely clueless. Every announcement of rising debt is met with derision from the opposition, as if borrowing itself were inherently bad. Yet debt can be a useful tool — if it is channelled into productive investment. The problem is that Malaysia's debts have swollen not through strategy but through corruption, inflated projects, and a bloated public service. Foreign direct investments, instead of being instruments of industrial upgrading, are paraded as political trophies, their symbolic value outweighing their substance. Where China bends capital to serve national priorities, Malaysia bends national priorities to the optics of capital inflows.

And yet this is not just a national story. For most people everywhere, the system itself remains opaque. They experience its shocks and its illusions, but rarely see the machinery beneath. Symptoms are mistaken for causes, side effects for the disease. That blindness is the system's greatest strength — and our greatest weakness.

Chapter 16

1MDB: WHERE IS THE PAIN?

I was triggered to write this after watching a video suggesting that Jho Low remains under the protection of the Chinese government — not out of sympathy, but because they themselves were complicit in his schemes, tied up with Belt and Road projects. Hard to confirm, but easy to believe. The question it raised for me was stark: how could billions be stolen, foreign powers entangled, and yet ordinary Malaysians hardly feel a thing?

The numbers are no longer hidden. The government itself has admitted the scale. Over RM42 billion has already been spent just to service 1MDB's debts. Another RM9 billion still hangs over us until 2039. Yes, about RM29 billion has been recovered. But that still leaves a hole of more than RM21 billion. Gone. Vanished into yachts, penthouses, jewellery, and the machinery of patronage. A loss of historic proportions.

And yet — where is the pain? No sudden tax spike, no subsidy cut that can be traced directly to 1MDB. Why?

Because the money was borrowed. Unlike households or companies, governments don't hit a hard ceiling. They can borrow, roll over, refinance, and carry obligations forward into the future. The pain is postponed, disguised, socialised.

In effect, it is stealing wealth yet to be created — taking from the pockets of our children and grandchildren before they have even earned it. It doesn't appear as an immediate wound; it sits quietly in the background of budgets, in the weaker ringgit, in the inflation that erodes purchasing power, in opportunities our children will never see. A form of theft so sophisticated it feels painless — until the bill comes due.

Jho Low understood this. He didn't just steal, he distributed. He spread the wealth to buy protection, inside and outside the country. That is the same logic that drives politics here at home: cash is king. Once you see how elastic the system is, the heists only grow bigger. Even the pious are tempted — set up a project, inflate the costs, skim as much as you can. On paper, GDP even rises. Corruption masquerades as growth.

This is why Malaysians do not feel the pain of 1MDB. The system is designed to absorb it — for now. Corruption does not merely survive in such a system; it flourishes because of it. The lesson of 1MDB is not only about the greed of individuals. It is about how an entire political and financial order colludes to make theft invisible, normalised, even profitable. Which is why, for a while yet, politicking will remain the most lucrative profession in Malaysia.

Chapter 17

THE MALAYSIAN STORY: HOW THE TIDE REACHED US

This is a quick rundown of how Malaysia's so-called "economic development" unfolded — mainly for Millennials and Gen Z who have grown up inside it, and as a reminder for Boomers who lived through it.

It's the story of how a nation that once prized thrift and sufficiency was drawn, step by step, into the machinery of debt and speculation. My own life followed the same current: from a provincial boy whose parents sometimes struggled to pay school fees, to someone able to send his children overseas for university.

It was a rise that mirrored the country's — made possible by growth, yes, but also by credit; by a financial order that promised prosperity while quietly altering the way we think about value, effort, and success.

Paper Promises

Even before Malaysia had a flag, the British had already taught us the alchemy of paper wealth. The first Malayan notes were issued by the colonial administration under the Board of Commissioners of Currency in 1939.[1] They carried no promise of gold or silver—only the authority of empire, backed by sterling and the power of London's markets.

The notes came in denominations ranging from a single dollar to ten thousand[2]. Few locals ever saw the large ones; those circulated among plantation owners, mining companies, and trading houses — people and firms with access to the imperial banking system. Whoever held those notes held power. The rest of the population dealt in coins, crops, and sweat.

That first asymmetry of paper and labour would echo through generations. For those close to the colonial machinery, money could multiply itself. For the rest, it had to be earned, saved, and slowly spent. What began as a technical innovation — a paper substitute for metal — became an instrument of hierarchy.

The Gatekeepers of Credit

1 The Board of Commissioners of Currency, Malaya, was established in 1938 under Ordinance No. 23 and began issuing currency in 1939. It replaced the Straits Settlements dollar and was backed by sterling reserves in London, not by gold.

2 By 1941, the Board had issued denominations ranging from 1 cent to 10,000 dollars. Large notes were for inter-bank and government transactions, rarely seen by the public.

When the banks came, they brought structure to privilege. The Chartered Bank of India, Australia & China, the Mercantile Bank, and the Hongkong and Shanghai Bank all opened branches in Malaya — not to serve the people, but to lubricate trade and protect British capital.[3]

Access to credit was stratified. The European and Chinese mercantile classes could borrow to expand their businesses; Malays in the *kampungs* were considered "unbankable."[4] The colonial system created an economy where opportunity depended not on effort, but on proximity to banks.

I still recall my father's quiet pride when his small business was granted an overdraft facility. "Fifty thousand ringgit," he once told me, "was a privilege." He meant it sincerely. To him, access to credit was a mark of trust, of legitimacy — a signal that he had crossed some invisible threshold. But that very word — privilege — speaks volumes about the world he lived in. The right to borrow was not equally shared.

Through the banks, money gained the power to reproduce itself. Fractional reserve lending — the ability to lend more than one actually held — meant that wealth creation shifted from production to permission. Some were allowed to create money; others merely used it.

Borrowed Sovereignty

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3 Colonial banks primarily served British trade interests and expatriate firms. The Chartered Bank opened its first branch in Penang in 1859; HSBC in 1884; Mercantile Bank in 1856.

4 Malay smallholders and peasants were effectively excluded from commercial banking until rural credit institutions appeared in the 1950s.

When independence came in 1957, we inherited not a blank slate but a carefully managed balance sheet. Even before our independence, the World Bank had extended its first loan to Malaya for the Kemubu Irrigation Project in Kelantan.[5] The agreement was signed in 1958, but negotiations began earlier, when the British still held the pen.

It was a telling gesture: even before political freedom, we had entered the discipline of international finance. The Kemubu dam promised progress — more rice, more yield, more modernity — but it also marked the beginning of dependence on external credit. We were sovereign, but not self-financing. The pattern would repeat: loans for infrastructure, then for industry, and eventually for consumption.

The symbolism is striking. The dam brought water to our fields, yet the water flowed through a channel of debt. Our first taste of modern development was also our first sip of borrowed sovereignty.

Development by Design

The decades that followed were heady ones. The 1970s saw the rise of the New Economic Policy—a moral and political project to correct historical imbalances between races.[6] Its intentions were noble: equity, dignity, and participation. But it operated within a structure already defined by fiat

5 The World Bank's first loan to Malaya — US $35.6 million — was approved in 1958 for the Kemubu Irrigation Project in Kelantan, planned during late colonial administration.

6 The New Economic Policy (NEP) was introduced in 1971 as part of the Second Malaysia Plan (1971–1975) to eradicate poverty and restructure society by race.

money and bank-created credit. The state itself became the biggest borrower and spender.

Bumiputra equity targets were financed through state-linked companies and generous loans. Contracts begot subcontractors, and a new middle class emerged — dependent not on production, but on political access and bank financing. It was social engineering conducted with borrowed tools.

Then came UMNO's Revolusi Mental[7] — a call for psychological renewal, for Malays to modernize their minds. The slogan was stirring, but its subtext was telling: to be modern was to be competitive, to own, to consume. The language of self-improvement merged seamlessly with the logic of capitalism. Pride replaced patience; ambition overshadowed contentment.

The Oil Windfall

The discovery of oil seemed to vindicate it all. Petronas became both the engine and insurer of growth. Its revenues underwrote infrastructure, cushioned deficits, and financed national pride.[8] But easy money breeds complacency. Real wealth from the earth was recycled into financial abstraction.

By the 1990s, Malaysia had become a success story: highways, towers, airports, industrial parks. But beneath

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7 Revolusi Mental was the title of a 1971 UMNO publication calling for psychological transformation among Malays, emphasizing competitiveness, productivity, and modern attitudes.

8 Petronas was established in 1974 under the Petroleum Development Act, granting the state full ownership of oil and gas resources. Revenues funded major projects through the 1980s and 1990s.

the asphalt lay a familiar foundation — debt. Petronas money masked the fragility of an economy built on credit, consumption, and speculation.

Factories, Foreign Capital, and the Mirage of Modernity

If oil was the state's lifeblood, foreign capital became its oxygen.

From the late 1970s onwards, Malaysia embraced export-oriented industrialization, courting Japanese, American, and later East Asian manufacturers with tax incentives, free-trade zones, and a ready supply of disciplined labour.[9]

Factories sprouted across Penang, Shah Alam, and Johor; the skyline filled with smokestacks and the promise of modernity. The narrative was compelling: foreign investors would bring technology, jobs, and prosperity. For a while, they did. But they also brought dependency — on imported machinery, external demand, and a global system that rewarded low-cost production more than local value creation.

By the 1990s, a new irony had taken root. The very factories that were meant to employ Malaysians began to rely on foreign workers. Cheap labour from Indonesia, Bangladesh, Nepal, and Myanmar filled the assembly lines while locals moved into services, management, or simply out of reach. Malaysia had not only imported foreign capital; it had imported its own workforce.

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9 The 1980s saw a surge of FDI, particularly from Japan's "flying geese" model after the Plaza Accord (1985). Malaysia's export zones in Penang and Bayan Lepas became hubs for electronics assembly, later reliant on foreign labour from Indonesia, Bangladesh, Nepal, and Myanmar.

Industrialization thus deepened the illusion of autonomy. The machines were foreign, the investors foreign, the labour foreign — only the land and the statistics were ours. The new industrial townships became symbols of progress, yet many workers remained one pay cheque away from hardship. Wealth accumulated, but not ownership. The capital that built our factories could leave as easily as it came.

Over time, the manufacturing base itself became financialized. Profits from production flowed into property and equities; factories turned into collateral for loans; success was measured not in goods made but in valuations and market capitalization. The easy returns of finance eclipsed the hard work of making things. Rent-seeking replaced innovation, and government patronage became the surest path to prosperity.

The costs were not only economic. Industrial estates displaced villages and wetlands; rivers turned opaque with effluent; the air around the growth corridors grew heavy with invisible residue. The same model that lifted incomes also widened the wealth gap — between investors and workers, urban and rural, connected and forgotten.

And yet, amidst this disquiet, cranes kept rising. The demand for land intensified, feeding yet another cycle of speculation and construction—the property boom that would come to define our skyline and our psyche.

The Property Illusion

No symbol captures this transformation better than property. Once a measure of security, it has become a national obsession. Developers, bankers, buyers — and the approving authorities who should have acted as custodians — joined a dance of mutual delusion, convinced that prices could only rise and that every new project was progress. Permits were granted for dubious ventures: condominiums on fragile hillsides, malls where rivers once flowed, resorts in places that should have been left to trees and tide. The result is a landscape shaped less by prudence than by profit, and a public faith that even the unsound will somehow stand.

The Price of Paper Prosperity

We did not become poor, but we became restless. We gained mobility but lost balance. We learned to measure worth by digits, not by dignity. The moral economy that once bound families and neighbours gave way to a financial economy that binds debtors and creditors.

The transformation was total. From British fiat notes to Malaysian ringgit, from colonial banks to Islamic megabanks, from the Kemubu dam to billion-ringgit property projects—the system evolved, but its essence remained: money detached from meaning.

Over time, our economy itself became a mirror of this detachment. Finance overshadowed production; speculation replaced enterprise. Wealth creation shifted from making to taking — from building factories to flipping assets, from cultivating land to leveraging debt.

Rent-seeking became institutionalised, and government patronage replaced merit as the hidden architecture of advancement.

The environmental cost was equally grave. Forests gave way to gated communities, rivers to retention ponds, and coastlines to reclamation. The land that once sustained us is now collateral for loans. In the pursuit of endless growth, we have traded the steady rhythms of sufficiency for the feverish tempo of accumulation.

The social fabric, too, has frayed. The wealth gap that once separated colonial masters from subjects has re-emerged in new forms — between the financially literate and the indebted, the connected and the excluded, the urban elite and the rural forgotten. We have achieved what economists call “middle-income status,” but not what the soul would call balance.

In the end, our story is not one of failure, but of forgetfulness — of forgetting that prosperity has a purpose beyond itself. We have built an economy that runs on symbols of value but has lost sight of value itself. We are richer, yes, but we have mistaken liquidity for justice, leverage for progress, and consumption for happiness.

And so, I cannot deny that I rose with this tide, nor pretend I stood apart from it. But perhaps it is precisely because I rode its waves that I can now see its undertow. Our prosperity, for all its promise, has been built on paper — and the paper was never ours.

Chapter 18

WINTER IS COMING

I have been playing Chicken Little for decades where the economy is concerned. A nephew and a brother-in-law were so convinced that they have gone off-grid. The powers that be may have succeeded in kicking the can further down the road, but my two relatives have no regrets. It's a better life.

The thing is, the more you study the global financial system, the harder it is to believe it can go on indefinitely. Every cycle of crisis and "rescue" leaves the underlying weaknesses intact, often worse. The signs are all there if you care to look: swelling debt, politicised trade, monetary manipulation, and the slow erosion of trust in the dollar as the world's anchor.

The Debt That Will Never Be Repaid

Many economists — even within the U.S. — openly admit the national debt will never be repaid. The bulk of it is owed to domestic institutions like the Federal Reserve, Social Security Trust Fund, pension funds, and other government agencies. This has led some to claim it's a "manageable" problem.

But whether the debt is "owed to ourselves" or to foreign creditors, it still represents claims on future income. Servicing it requires either raising taxes, cutting spending, or — the usual option — printing more money. That last path erodes purchasing power and transfers wealth from savers to borrowers. Over time, it gnaws at confidence in the currency itself.

Pressure Points:

Reserve Currency Erosion

The U.S. dollar's dominance depends on global trust. Every time Washington weaponises the financial system — freezing reserves, excluding banks from SWIFT, or imposing politically motivated sanctions — it pushes other countries to seek alternatives. Russia, China, and even U.S. allies have been quietly setting up systems to bypass the dollar.

Trade Politics as a Weapon

Donald Trump's tariff wars were often framed as economic self-defence, but they also revealed a deeper reality: U.S. trade policy doubles as a ranking list of favoured and unfavoured nations. Tariffs were imposed or lifted less as part of a coherent economic plan, and more as political leverage — rewarding allies, punishing rivals, and sometimes shifting based on personal ego.

While tariffs can temporarily boost domestic producers, they also nudge trading partners to reduce reliance on the dollar and diversify their markets. In the long run, politicising trade erodes the trust that keeps other countries buying U.S. debt and doing business in dollars.

Perpetual Growth Illusion

Modern economies are built on the assumption of endless growth — more production, more consumption, more debt. But perpetual growth on a finite planet is a mathematical impossibility. Nature pushes back through resource depletion, environmental degradation, and rising costs. Societies push back through political unrest, inequality, and debt crises.

The Moral Hazard of Bailouts

When central banks flood markets with liquidity at every downturn, they teach investors that risk doesn't matter — losses will be socialised. This breeds complacency and speculation, inflating bubbles that eventually pop with greater force.

Why the Crash Will Hurt More This Time

Previous crises — from the Asian Financial Crisis in 1997 to the Subprime Mortgage Crisis in 2008 — were painful but recoverable because the system still had public trust and untapped tools. Those tools are now overused. Interest rates have been slashed to near zero. Debt is at record highs. Political divisions make decisive action harder. And the geopolitical climate is far more fractious, with major economies actively working to reduce their exposure to U.S. influence.

This doesn't mean the collapse will happen tomorrow. These things are slow until they're fast. But each "solution" is simply another kick of the can, leaving the road shorter and the crash harder.

And then, there's the possibility of war.......

The Off-Grid Option

My nephew and brother-in-law may have overreacted, but they have insulated themselves from some of the system's vulnerabilities. They grow their own food, minimise reliance on the banking system, and live without the need for a steady stream of cash. It's not a solution for everyone, but it's a reminder: resilience comes from reducing dependency.

The Coming Winter

The metaphor of "winter" fits because it's not just about collapse — it's about a season where growth halts, resources must be rationed, and survival depends on preparation made during easier times.

The global economy has been living through an unnaturally long summer, fuelled by cheap credit, financial engineering, and the belief that the sun will never set. But history — and nature — insists that every summer is followed by winter.

When it comes, it will not be evenly felt. Some will adapt. Some will suffer. And a few, like my off-grid relatives, will carry on almost untouched, having already learned to live without the illusions that the rest of us still take for granted.

Part 5

FROM MANY LENSES TO ONE VISION

Chapter 19

THE WHARTON INTERLUDE

I had little idea what I was walking into when I was sent to Wharton Business School in 1992 by the bank I was working for. All I knew was that I was headed to Philadelphia for a six-week management course — the Advanced Management Program (AMP). It didn't strike me then as anything significant. I certainly didn't realise that I was being groomed for bigger things. After all, I was just the IT Head, with no formal banking experience, and there were many others in the bank more senior than me.

I arrived by taxi from the airport, weary but curious. Standing at the entrance was a Russian man — older, larger than life, and clearly excited to meet me. "My friend," he beamed, pulling me into an embrace, "your country is like heaven on Earth!" He had visited Kuala Lumpur briefly and, for reasons

I never fully grasped, fallen utterly in love with it.

As it turned out, he was the CEO of the Moscow Stock Exchange, and he had waited specifically for my arrival after seeing my name on the list of participants. That odd and unexpected welcome stayed with me. Malaysia, for all its troubles, does inspire affection from unexpected quarters. No wonder the late Rehman Rashid once said "The only thing wrong with Malaysia is how Malaysia sees itself."

The cohort was a rich tapestry — executives from Poland, Japan, South Africa, the U.S., and more. Among them were a cattle rancher, a diplomat, an art gallery owner, a financial controller from a gold mining company, and a senior engineer from a major oil firm. At 36, I was the youngest; some were nearing retirement. The diversity of backgrounds and ages was no accident — it was designed to catalyse learning beyond the lecture hall. And it did. We had group discussions, late-night debates, dinners filled with banter. For someone like me — naturally introverted — the dinner conversations were the most taxing part of all.

Coming in with an MBA already under my belt, I assumed this would be a refresher — some financial modeling, case study discussions, corporate strategy. There was some of that, sure. But then came lectures on art appreciation, American history, even the film Rocky (we visited the very steps where Rocky trained). We read 18th-century love letters exchanged by two women. We debated American foreign policy. I remember wondering: *What does any of this have to do with management*?

A lot, it turned out.

The first real jolt came during a session on paradoxes. "Big is small." "Be cruel to be kind." "This sentence is false." Many of us — engineers, bankers, technical minds — were visibly unsettled. We weren't trained to entertain contradiction. We were trained to solve problems. But this wasn't about solutions.

Then the professor, Kenwyn K. Smith, looked straight at me and said, "You must have heard this line:

"After changes upon changes, we are more or less the same.'"

Of course I had. That's from Simon & Garfunkel's The Boxer. And just like that, something clicked.

That line, that moment, opened a crack in my mental frame. It planted a seed that would take years to fully grow, but its roots were unmistakable. Until then, my approach had been straightforward, logical, goal-oriented. I was effective, but rigid. I realised that this very strength was also a limitation — that life, organisations, even relationships, are governed less by clarity than by contradiction. Not everything could be resolved. Some tensions had to be lived with. Paradox, I learned, wasn't the enemy of good management — it was its hidden core.

From that point on, I found myself listening differently. Watching differently. I saw conflict not as dysfunction but as a signal. I saw group dynamics, unspoken tensions, invisible walls. I began to grasp that leadership wasn't about fixing people or problems. It was about holding space — holding contradiction — without breaking.

Paradox and the Path to Philosophy

Paradoxes do something deeper than confuse — they expose the limits of linear thinking. They point to something that cannot be captured by surface logic. That insight was my bridge into philosophy.

I began to see that paradox is often where truth hides — not in the contradiction itself, but in what the contradiction reveals. I started asking deeper questions — not just what works, but *what is real, what is just, what does it mean to lead, to know, to be?*

That's the heart of philosophy — not solving puzzles, but pursuing meaning beneath complexity. It was paradox that nudged me to seek answers no business school could provide. And in time, that pursuit would lead me to thinkers like Gai Eaton, William Chittick, and eventually, Syed Muhammad Naquib al-Attas.

At the end of the program, I approached Professor Smith and asked him if he could recommend further readings in philosophy. I was eager to dig deeper. He paused, then said, "Since you are a Muslim, I have to be careful what I recommend to you."

I was taken aback. Until that moment, it hadn't occurred to me that religion had anything to do with philosophy. He never did give me a reading list. But that exchange marked a turning point in the kind of books I began to seek out. I went from reading about systems and structures to seeking meaning and metaphysics.

The Wharton experience — unexpected, unstructured, and paradoxical — had quietly but firmly redirected the trajectory of my intellectual life.

Kenwyn Smith planted the seed. Years later, Syed Muhammad Naquib al-Attas would give it roots.

Chapter 20

LEARNING FROM ALL SOURCES

I learn from all sources.

Books, of course, have always been central. My earliest memory is of lying prone on the kitchen floor, face cupped in my hands, reading: “A man and a pen. A pen and a man...” I could read newspapers before I even entered school. Growing up in a bookshop nurtured that habit. As a child, I devoured the abridged Longman Classics — *The Prisoner of Zenda, Tom Sawyer, She, A Tale of Two Cities*. I also loved Enid Blyton’s tales of secret adventures and hidden worlds.

Into adulthood, I was rarely seen without a book in hand, mostly novels at first. But that changed drastically after my time at Wharton. Something shifted. I began reading Aldous

Huxley, perennialist thinkers like René Guénon, Seyyed Hossein Nasr, Martin Lings, William Chittick, and Gai Eaton. Eaton, in particular, spoke directly to my heart — I even visited him at his home in London in 2005.

Since discovering Syed Muhammad Naquib al-Attas in 2013, my reading has narrowed almost entirely to his works and those of his students. What comforts me deeply is something al-Attas once affirmed:

> *Any source of knowledge is acceptable, so long as you can properly place it within the Islamic vision of truth and reality.*

That insight has been liberating, especially in a world where people are obsessed with whether something is "Islamic" based on its form rather than its substance or purpose.

Beyond Books: Songs and Stories

I also learn from songs. Dylan, Springsteen, Jackson Browne, Paul Simon — all existentialists in disguise. Their music reflects longing, loss, purpose, and the ache for meaning. Without my Islamic upbringing, I could have fallen into full scale nihillism.

And yes, I even find myself appreciating shows like *Game of Thrones* for the way they explore civilisational decay and philosophical tensions — fate versus free will, law versus loyalty, belief versus power.

The internet has become another vital source of learning. It allows me to chase footnotes, trace ideas, verify claims. I can rewatch lectures, revisit debates, and listen to obscure thinkers from across the world.

Through the web I discovered Mises.org, the digital home of the Ludwig von Mises Institute, and through it the works of *Mises, Rothbard, Hazlitt,* and other Austrian economists. Their critiques gave me sharper insight into the flaws of our economic systems and the illusions of fiat wealth.

Even Turkish historical dramas like *Ertuğrul, Yunus Emre,* and *Payitaht Abdul Hamid* have offered unexpected lessons — emotional, cultural, and civilisational. They are not substitutes for rigorous scholarship, but they stir the imagination. They show what it might have felt like to live in a time when Islam was not merely professed but shaped the world.

Fitting It All Together

In the end, I believe what matters most is not where you get your knowledge, but how you place it within a coherent vision of truth and justice. That is what I have learned from al-Attas: knowledge without proper placement is confusion; knowledge placed rightly is wisdom.

This is why I read widely, listen deeply, and remain open to unexpected teachers — even if they come in the form of a conspiracy theorist, a folk singer, or a line of dialogue from a fictional king. Everything can teach, if you know where to place it.

Among all these unexpected sources, one book stood apart — not for its controversy, but for being pivotal in my intellectual development. It didn’t scandalize me; it humbled me. What began as a casual reading turned into a quiet dismantling of how I had understood God. That book was *The Perennial Philosophy* by Aldous Huxley.

Chapter 21

WHEN GOD CEASED TO BE A THING

I have a friend who is steeped in conspiracy theories: Illuminati, Freemasonry, scientism, and all the usual suspects. He was passionate about warning his friends of the dangers these movements posed to the *ummah*. One day, eager to demonstrate the depth of these hidden forces, he urged me to read Aldous Huxley's *The Perennial Philosophy*.

Ironically, I came away not disturbed but delighted — finally discovering a book that discussed religion and spirituality in terms far more meaningful than anything I had ever read before. Huxley articulated truths I had sensed but never found the language to express.

This happened not long after I returned from Wharton, where one of our professors, Kenwyn Smith, had tried to recommend philosophical texts to me. None of them clicked. They felt abstract, disconnected from real life. It was Huxley, introduced to me by my conspiracy-minded friend, who cracked the door open. That book led me to the Perennialist[1]s, and eventually to Syed Naquib al-Attas. Oddly enough, my intellectual journey ran through unexpected paths — from Harvard-style leadership seminars to conspiracy theories, and finally into the lap of authentic metaphysics.

Reading *The Perennial Philosophy* by Aldous Huxley for the first time was like having a curtain pulled back. I was already Muslim, already trying to live a decent life. But Huxley described religion — and God — in terms I had never encountered before. Not in sermons, not in school, not even in the revivalist circles I briefly brushed against.

Until then, my conception of God was, for lack of a better word, anthropomorphic. Not in the crude sense of imagining God with limbs or form, but in subtler ways — through language that treated Him as a kind of cosmic person who did things the way we do things, only bigger, better, and more mysteriously. I understood "God is One" the way most of us first do: numerically. As in, there is one God, not many. It was a statement of arithmetic, not metaphysics.

But Huxley, drawing on sages across centuries — Muslim, Christian, Hindu, Buddhist — forced me to reconsider. He wrote about the Divine not as a being among beings, but as Being Itself — the Ground of all that is. Everything I thought

1 A perennialist is an adherent of perennialism, a philosophy centered on the belief that all major world religions share a single, universal, timeless truth. This school of thought suggests that differences between religious traditions are superficial, while a common metaphysical truth lies at their core.

I knew was suddenly thrown into question, but not in a way that dismantled faith. It deepened it.

Huxley's Perennial Path

At the heart of *The Perennial Philosophy* is the idea that all authentic religious traditions, at their esoteric core, converge upon a single metaphysical truth: that there is a single divine Reality, infinite and eternal, which lies at the heart of all existence. That truth can be known, but not fully described. *"Whatever can be said about God," Huxley quotes Eckhart, "is untrue."* Not because God is unknowable, but because language fractures before the Real.

Huxley distinguishes between the ground of being — which is God — and the world of multiplicity, which is derivative, impermanent, contingent. True religion, he argues, is the inward journey of the soul to realise that its own reality is not separate from that Ground. Not identical, but not independent either. The soul's task is to shed the illusion of separation and return to its Origin.

Where Huxley is especially incisive is in his critique of moralistic religion — the religion of slogans, social conformity, fear of punishment, and an endless list of "ought to do's." He saw that when these are detached from metaphysics, ethics becomes mechanical. Deeds become empty gestures. Worship becomes social performance.

This struck me in a peculiar way. Huxley was right to reject shallow moralism, but wrong to dismiss the "ought to do's" themselves. In any divinely revealed way of life, there must be obligations — acts we ought to do — not because they are empty commands, but because they correspond to reality as it truly is. They are not arbitrary rules; they are prescriptions that align human life with the order of creation. Without them, we are left with private feeling or sentiment. With them, when rooted in truth, we are given a way to live rightly, even in the midst of illusion and compromise.

What Huxley sensed dimly — that religion must rest on Being — Islam clarifies completely: the "ought to do's" are meaningful only when grounded in *tawḥīd*[2]. Prayer, fasting, *zakat,* honesty, justice — these are not performances to please an external deity. They are obligations because they put us in our proper place, before God, within the order of existence.

The Islamic Heart of the Perennial

Huxley's framework is not identical to Islam. It lacks prophecy, *Shariah*, the finality of Muhammad ﷺ.But it does brush up against Islamic metaphysics, especially in the Sufi tradition. The idea that only God truly is — that all else is dependent, veiled, ephemeral — is deeply Qurānic.

"Everything will perish except His Face"
(Qurān 28:88)

"He is the First and the Last, the Manifest and the Hidden" (Qurān 57:3).

"There is no god but God" is not just a creedal formula. It is an ontological claim.

2 Tawḥīd is the foundational and most important concept in Islam, representing the absolute indivisible oneness of God. It is the cornerstone of the Muslim faith, affirming that God is one, unique, and has no partners or peers. The first part of the Shahada, the Muslim profession of faith, is the declaration of belief in Tawḥīd: "There is no god but God".

I realised I had never really understood *tawḥīd* — not in the way the mystics meant it. Not as the inner grammar of reality. *Tawḥīd* is not just a theological assertion — it is the truth upon which the entire cosmos rests. It means that only God truly is. Everything else exists only by His leave, and only in a borrowed sense.

Once that understanding took root, everything began to shift. I no longer saw the world as a stage where God occasionally intervenes. I began to see the world as continuously sustained by Him. I no longer thought of God as “out there” watching. I began to feel that nothing could be more here.

That every breath, every thought, every moment is a meeting with the Real — if only we are awake to it.

A Curtain Pulled Back

That awakening did not happen all at once. But *The Perennial Philosophy* cracked something open. It cleared a path. Years later, when I finally encountered the writings of Syed Muhammad Naquib al-Attas, I felt the path widening into something more structured, more precise, more profoundly Islamic. Al-Attas gave names to what I had only felt. He gave coherence to what Huxley had only hinted at.

Huxley did not give me Islam. But he made me ready for it. He made me understand that God is not a thing among things — not even the biggest, most powerful thing. God is not in reality. God is Reality.

Chapter 22

BEYOND KEYNESIAN ILLUSIONS

I did some economics at university, but never paid much attention. I learned just enough to pass the exams. I understood the mechanics of fractional reserve banking and how money "multiplies" through the system, but I didn't see anything particularly unethical about it. It seemed like one of those neutral technical facts, part of the plumbing of modern economies. Nobody in class raised moral questions about it, and certainly none of our lecturers suggested it might have anything to do with justice or injustice.

It wasn't until the early 2000s, when I was researching the gold dinar, that I stumbled upon a small book with a large impact: Murray Rothbard's *What Has Government Done to Our Money?* It was my first real encounter with the Austrian School of Economics, and it changed my view entirely. Rothbard wrote with a clarity and conviction that I had never seen in my university textbooks. He not only explained how money worked, but why the way it worked was deeply unjust.

The idea that banks create money out of nothing — and that this alchemy is sanctioned, protected, and facilitated by the Federal Reserve and other central banks — disgusted me. It was not merely a technical quirk of the system, as I had once assumed, but a systemic privilege that allowed a small class of institutions to profit from nothing more than their license to lend. The Austrians saw this not as harmless efficiency, but as Legalised counterfeiting, with consequences that ripple through every level of society.

From Rothbard I moved on to Ludwig von Mises and his monumental *Human Action*. It was such a thick, intimidating volume that I never finished it, but I read enough to grasp its core. Mises grounded economics in what he called praxeology — the study of human action, built on the simple recognition that people act purposefully to achieve chosen ends. It was not a theory built on statistics or mathematical models, but on reasoning from the basic facts of human choice.

What struck me most was his acknowledgment that humans are not omniscient. Coming from an economist, that almost sounded spiritual. It was a reminder that all decisions are made in the face of uncertainty, and that economic science cannot pretend to predict the future with mechanical certainty. His definition of economics — which I cannot now recall word for word — also resonated with me at the time, because it saw economics as the study of human behavior under conditions of scarcity, choice, and trade-offs, not as a cold machine to be managed from above.

From Mises and Rothbard, I took away several principles that never left me. First, sound money — the idea that money should be tied to something real, like gold, and not conjured into existence by decree. Second, a deep suspicion of central planning — whether by governments, central banks, or technocrats — on the grounds that no authority can ever possess the dispersed knowledge held by individuals in the marketplace. Third, the belief in spontaneous order — that when individuals are free to act, exchange, and cooperate, a natural order emerges without the need for heavy-handed intervention.

It was also from the Austrians that I first learned in detail about the Bretton Woods agreement, the Nixon Shock, and the rise of US dollar hegemony. They explained how the post-war monetary order, initially pegged to gold, gradually transformed into a purely fiat system underpinned by American political and military power. The Nixon administration's decision in 1971 to suspend gold convertibility was not an obscure historical footnote — it was the moment the world's reserve currency became backed by nothing more than trust, force, and habit. To the Austrians, this was the original sin of the modern monetary system, and its consequences continue to shape the global economy today.

These principles and historical lessons stood in sharp contrast to the Keynesian, state-managed economics that dominates the world. There, the government is the prime mover of the economy, the central bank a willing partner in creating money and managing interest rates, and "growth" the unquestioned measure of success. Inflation was accepted as inevitable, deficits as normal, and public spending as the cure for every slowdown.

The Austrians called this a dangerous illusion. Inflation, they argued, is not a harmless side-effect of progress but a form of hidden taxation, eroding the value of people's savings and transferring wealth from the many to the few. Artificially low interest rates and easy credit may create booms, but those booms inevitably end in busts. And each bust becomes the excuse for even more intervention, in a cycle that rewards the very institutions that caused the problem.

If the Austrians opened my eyes, Keynesian economics gave me something to push against. Keynes was not an economist in the mould of Mises or Rothbard — his legacy was not the careful tracing of cause and effect, but the political seduction of governments. His central message was simple and irresistible: when the economy slows, spend. If the private sector won't, the government should. If the government can't, borrow. If borrowing is too costly, print.

To Keynes, money was a tool to be managed, not a trust to be honoured. Deficits were not moral failings but strategic choices; inflation was a lubricant, not a theft; and the business cycle was to be "managed" by wise officials armed with the levers of monetary and fiscal policy. The Austrians called this hubris — the belief that a handful of policymakers could outguess the combined knowledge of millions of people making countless decisions every day.

From an Islamic perspective, the Austrians' suspicion of state control aligns far more closely with prophetic principles.

When prices rose in Medina, people asked the Prophet ﷺ to fix them. He refused, saying:

> ***“Indeed, Allah is the one who sets prices, who withholds, gives lavishly, and provides. I hope to meet Allah and none of you will have a claim against me for an injustice regarding blood or wealth.”***
> *(Sunan Abi Dawud, Hadith 3451)*

In other words, the role of governance was to ensure justice in transactions, not to manipulate the market for perceived short-term stability. Keynesianism tramples over this principle by assuming that the state should actively control demand, supply, and the price of money itself — often through the very mechanisms, such as debt and inflation, that Islam warns against.

It all sounded Islamic to me. The insistence on sound money, the rejection of unjust enrichment, the suspicion of central authority over something as vital as currency — these were entirely consistent with what I understood from the Qurān and Sunnah about *ribā*, justice, and trust. As I read, I often found myself wishing that I were encountering these principles in explicitly Islamic sources, so that I could place them within a familiar spiritual framework.

But I wasn’t. I was reading them from Mises, Rothbard, and other Austrians — men whose moral reasoning aligned, at least in part, with the ethical boundaries set by Islam, yet who were writing from a wholly different civilisational base. They could see the injustices of fiat money and fractional reserve banking with piercing clarity, but they could not connect those injustices to the deeper metaphysical order that Islam insists upon.

For me, the Austrians became a kind of halfway house. They were a bridge from the bland technocratic economics I had been taught to a worldview in which money and morality could not be separated. They sharpened my ability to diagnose the disease, but they could not offer a cure that restored the body to full health.

I left their books with sharper questions than I had started with — questions that would eventually push me to search for a framework that could unite the ethical, the economic, and the spiritual into a single view of reality. Even so, I still check in regularly at Mises.org, if only to hear voices that challenge the certainties of the mainstream. Their analyses are not flawless, but they remain one of the few places where economic discussion is not trapped inside the narrow corridors of official orthodoxy.

Chapter 23

DISCOVERING AL-ATTAS

For many years, I sold Islamic banking systems. I traveled across the Islamic world—Iran, Egypt, Croatia, Turkey, Pakistan, Indonesia—offering core banking platforms adorned with the Islamic label. I knew the technicals inside out and could convincingly demonstrate compliance with every regulatory requirement, every *Shariah* board expectation, and every customer demand.

But I often found myself in awkward situations.

In Iran, after carefully explaining how the system accrues profit for a *Bai' Bithaman Ajil* facility, someone asked bluntly, "So, where do you charge the interest?" The irony was piercing — because everything I had just described was structurally identical to interest, only cloaked in permissible terms.

In Indonesia, someone quipped, “So when we implement this, do we put up signs in our banking hall to separate *halal* counters from un-*halal* ones? Will we need separate vaults for *halal* and *haram* cash?” It was satire, but it cut deep.

In Egypt, when I described how Islamic credit cards are implemented in Malaysia, the entire audience stared blankly at the ceiling. Nobody said a word. They didn’t need to.

At an Islamic Banking conference in Kazakhstan, a UK-based presenter proudly announced that the authorities had just recognised something we all already knew but dared not say: that the so-called “buy-sell” contract used for home financing was not a genuine buy-sell at all. Therefore, it would be exempt from the stamp duty typically imposed on real property transfers. The entire room chuckled nervously. The charade was public now.

By then, I had come full circle. From my early scepticism in 1984, I had become complicit in spreading the very system I once doubted. The hypocrisy gnawed at me.

Photo taken by a cousin who happened to see me confronting the Imam.

Back home, the rapid growth of Islamic assets in our banking sector had become a source of national pride. So much so that sermons during Friday prayers began promoting Islamic banking. After one such sermon in 2013, I confronted the *imam*. He shrugged it off. He was merely reading from the official text issued by the Religious Department.

I shared the incident on Facebook. Several friends responded privately. We had a few rounds of *teh tarik* to talk it over. The conversations were passionate and full of ideas. Someone suggested forming an NGO along the lines of the UK's Positive Money[1] movement. Another went further — why not form a political party to take over the government and nationalize the banks?

But I had doubts. These solutions, ambitious though they were, felt like rearranging deck chairs on the Titanic. They didn't touch the core problem: that some people have the power to create money out of nothing, while the rest of us toil just to keep up.

Even then, I sensed that the solution wasn't political or institutional. It had to be holistic — perhaps even metaphysical, though I didn't yet know the word. The entire scaffolding —fiat money, debt-fueled growth, *ribā* by another name — was propped up by a way of thinking. No technical fix could address a metaphysical flaw.

So I suggested we meet people who had dedicated themselves to deeper analysis — people thinking beyond legal forms and policy tweaks, beyond finance and politics. I had heard that after ISTAC was taken from Professor Syed Muhammad Naquib al-Attas, many of his former students had regrouped at a new institution: CASIS — the Centre for Advanced Studies on Islam, Science and Civilisation.

1 Positive Money is a UK-based campaign and research organisation advocating for monetary reform. Founded in 2010 in the wake of the 2008 financial crisis, the movement argues that the current monetary system, where most money is created by private banks, is fundamentally flawed.

One young man in our circle, Tun Adam, had contacts there. I asked if he could help arrange a meeting with Professor Wan Mohd Nor Wan Daud, who was then Director of CASIS. To my surprise, Prof Wan agreed.

When the day arrived, only three of us turned up. The rest likely sensed that this was no longer their terrain. Only one other friend, Justin Johari agreed to come. It was slightly embarrassing. Prof Wan, ever gracious, brought nearly his entire faculty to receive us: Prof Zainiy Uthman, Dr Khalif Muammar, Dr Wan Suhaimi, and Dr Adi Setia — all of whom would later become my teachers and friends.

That meeting was a turning point.

I was immediately hooked. I began attending the Saturday Night Lecture series at CASIS. The first few lectures were delivered by the great man himself, Syed Muhammad Naquib al-Attas. What a privilege!

Flanked by two giants - Prof Wan Nor Wan Daud and Prof Muhammad Zainiy Uthman

Then Professor Wan took over. Later, Professor Zainiy. I became a familiar face at CASIS events.

I bought every book by al-Attas I could find, as well as books written by his students. To help me understand, I sought the company of CASIS students like Wan Ahmad Fayhsal, Hajar Almahdaly, and Syafiq Burhanuddin. Eventually, I became an audit student, attending classes by Professor Zainiy and Professor Tatyana.

Most importantly, I began reading — and re-reading — *Prolegomena to the Metaphysics of Islam*. It became my constant companion. Not because I understood everything. I didn't. It was hard going. But I knew, intuitively, that this was finally the real thing.

This was no mere technical fix. It was a systematic framework for reordering thought and action — beginning not with laws, but with meanings; not with power, but with truth. And it gave me a language for what I had long sensed: that the *ribā* conundrum, the failures of Islamic Banking, and the tyranny of fiat money were not isolated technical issues. They were symptoms — symptoms of a deeper metaphysical dislocation.

For the first time, I felt I had encountered a complete worldview — not in fragments, but as a coherent whole. And more than that, a framework for justice that begins not in policy or politics, but in the soul.

It was, in the end, the answer I had been looking for.

Chapter 24

BACKGROUNDER: SYED MUHAMMAD NAQUIB AL-ATTAS AND THE INSTITUTIONS OF A WORLDVIEW

After encountering the thought of Syed Muhammad Naquib al-Attas, it becomes clear that he is not merely a scholar, but the architect of a comprehensive intellectual and civilisational project — one grounded in Islamic metaphysics and structured around the principle of *adāb*. His impact, however, extends beyond books and lectures. It lives on through institutions he founded, the students he nurtured, and the enduring framework he built to confront the malaise of the modern Muslim world.

This is a brief background on the man, his ideas, and the institutions that arose — and in some cases faltered — in the attempt to carry his vision forward.

The Crisis: Confusion of Knowledge and the Loss of Adāb

Al-Attas' diagnosis of the contemporary Muslim condition is famously circular, composed of three interlocking symptoms that reinforce one another:

1. Loss of *adāb* – the loss of discipline, proper recognition, and right action
2. Confusion of knowledge – not ignorance, but the misplacement of truths and the erosion of meaning
3. The elevation of the unqualified to positions of leadership – or as it is more commonly phrased, "the election of false leaders in every field."

This third element is especially corrosive because it institutionalises error. When those with no real understanding of religion, philosophy, science, or culture are given the authority to lead in those domains, they perpetuate confusion and legitimize distortion. It creates a chain reaction: scholars who do not understand, bureaucrats who pretend to guide, and educational systems that mass-produce mediocrity.

In this context, al-Attas' life work was nothing less than a project to reorder the soul, the school, and the civilisation — starting with how we understand and transmit knowledge.

ISTAC: The International Institute of Islamic Thought and Civilisation (1987–2002)

The most visible manifestation of that project was the founding of ISTAC in 1987 — the International Institute of Islamic Thought and Civilisation — under the umbrella of the International Islamic University Malaysia (IIUM).

But ISTAC was never just an academic department. It was an architectural, philosophical, and civilisational statement.

Architecture as Symbolic Order

Situated atop a small hill in Taman Duta, Kuala Lumpur, ISTAC was housed in a complex of buildings deliberately designed to reflect Islamic metaphysical principles. The architecture combined Andalusian, Ottoman, and Central Asian motifs in elegant symmetry — courtyards, arches, domes, and geometric harmony intended to evoke *adāb* in physical form.

The centrepiece was its library, a domed structure inspired by classical Islamic design, flooded with natural light and filled with rare texts in Arabic, Persian, Malay, and English. It was curated not merely as a collection, but as a sanctuary for the intellect — a place where knowledge could be contemplated with reverence.

The entire campus was serene, elevated — physically and symbolically removed from the noise of the city. It was built to cultivate stillness, reflection, and seriousness — qualities nearly absent from modern institutions.

ISTAC as Civilisational Mandate

ISTAC's mission was to revive the spirit of Islamic scholarship through a curriculum rooted in metaphysics, philosophy, Sufism, theology (*ʿaqīdah*), ethics, and history. Courses were taught in English, but Arabic and classical texts were central. The approach was rigorous but not dry; knowledge was not memorized, but *placed* — always in relation to Being, Truth, and God.

Students came from across the Muslim world, and the atmosphere was one of quiet intensity. The institute trained not just scholars, but bearers of a worldview.

Yet its very independence and clarity made it vulnerable.

Institutional Decline

In 2002, amid growing discomfort from political and bureaucratic actors who found al-Attas' intellectual autonomy inconvenient — and perhaps threatening — ISTAC was dismantled. Though the physical complex remains and the name ISTAC has been retained, the spirit of the place is no longer what it was. Its programs today lack the unifying metaphysical vision that once animated every lecture, every book, every architectural line.

What remains is a shell — handsome, historic, but adrift without purpose.

CASIS: Carrying the Flame (2011–2020)

In 2011, nearly a decade after ISTAC's dismantling, a group of al-Attas' former students and intellectual heirs established CASIS — the Centre for Advanced Studies on Islam, Science and Civilisation — under Universiti Teknologi Malaysia (UTM). Located in the city centre of Kuala Lumpur, CASIS was more modest than ISTAC, but no less ambitious in vision.
It was led by Professor Wan Mohd Nor Wan Daud, one of al-Attas' closest students, and later by others from the

same lineage. Al-Attas himself remained in the background, no longer teaching formally but occasionally delivering landmark lectures.

CASIS became a centre for graduate research and public engagement. Its hallmark program, the Worldview of Islam Series (WISE), introduced audiences to key concepts such as *ta'dīb, ʿilm, tawḥīd, adāb*, and the Islamization of knowledge.

CASIS attracted students from a wide range of disciplines — engineering, economics, education — who came not to abandon their fields, but to reorient them within a coherent Islamic metaphysical framework.

RZS-CASIS: The Current Home (2020–Present)

In 2020, CASIS was restructured and renamed RZS-CASIS, after its patron, Raja Zarith Sofiah, the Queen of Johor, now the Raja Permaisuri Agong. Now known as the Raja Zarith Sofiah Centre for Advanced Studies on Islam, Science and Civilisation, it continues the graduate programs of CASIS and retains its original intellectual spirit.

While no longer directed by Prof. Wan, RZS-CASIS still functions as a rare beacon of metaphysical clarity in the increasingly bureaucratized world of higher education. It remains grounded in al-Attas' vision — quietly offering a lifeline to those seeking coherence in the face of ideological fragmentation and spiritual confusion.

Legacy and Continuity

Syed Naquib al-Attas, now in his nineties, no longer teaches. But his ideas are still alive — not because institutions have preserved them, but because individuals continue to recognise their truth.

Many of his former students now teach, write, and mentor in scattered contexts — some within academia, others outside of it. They are united not by position or prestige, but by a shared worldview: that knowledge must be true, that education must shape the soul, and that leadership without wisdom is a betrayal of trust.

A Special Lecture by Syed Naquib Al-Attas at UTM KL, 2016

What al-Attas offered was not a movement or ideology. It was a vision of order, a map for how to be, know, and act in a world gone disordered.

That vision survives — in books, in conversations, in memories of quiet libraries under domes of light.

And in the hearts of those who still remember where to place things.

Part 6

DISORDER IN THE SOUL

This section gathers a series of essays that address common misalignments in the soul — distortions in how we see, judge, and act in the world. These are not isolated moral lapses but symptoms of a deeper dislocation: the loss of inner order that once oriented human life toward truth. When the soul loses its balance, knowledge itself becomes confused, and what was meant to illuminate ends up dividing.

Syed Muhammad Naquib al-Attas defines knowledge as the arrival of meaning in the soul of the knower, leading to the recognition and acknowledgment of things in their proper places within the order of creation. Knowledge, therefore, is not the mere accumulation of information, but the attainment of *adāb* — the discipline of the intellect and will that allows one to recognise order and act accordingly.

Ignorance, in this light, is not simply the absence of information, but the failure to see reality as it truly is.

The essays that follow explore how this disorder manifests — in our moral judgments, habits, opinions, and attitudes toward religion and reason. Each reflects a kind of misalignment between knowing and being: between what we profess to believe and what we actually embody. They are not indictments, but mirrors. For until the soul is set right, the world cannot be.

Chapter 25

JUDGING JUDGMENTALISM

It is one of the ironies of our age that the most damning accusation one can throw at another is to call them judgmental. The word carries a hiss, a suggestion of self-righteousness, arrogance, and moral suffocation. Nobody wants to be judged, yet all of us make judgments every day. The question, then, is not whether we judge, but how — and on what grounds.

The Inescapability of Judgment

To live is to discriminate between options, to decide that one thing is better than another, safer than another, truer than another. Every choice we make — from the food we eat, the friends we keep, to the work we pursue — is laden with implicit judgments. Even the refusal to judge is itself a judgment, often masquerading as tolerance. Thus, judgment is not an aberration to be avoided, but a condition of being human.

When Judgment Turns Toxic

Yet there is something real behind the charge of judgmentalism. It emerges when judgment ceases to be about truth, justice, or care, and becomes instead a performance of superiority. It is when discernment curdles into disdain, when the aim is no longer to protect what is right but to elevate the ego by looking down on others. The judgmental person seeks not to clarify reality but to secure status — using truth as a weapon rather than a light.

When Being Right Feels Wrong

There is another dimension to judgmentalism: people often feel judged most sharply when the judgment is accurate. To be shown wrong is uncomfortable precisely because it exposes the limits of one's knowledge or the flaws of one's reasoning. In such moments, resentment is easily redirected—not at the mistake itself, but at the person who pointed it out.

This creates a peculiar burden for those who are often correct. To see error clearly and to name it faithfully is a service to truth, but it rarely feels like one to those on the receiving end. Accuracy is mistaken for arrogance; discernment is branded as judgmentalism. What is at stake is not the validity of the judgment, but the pride it unsettles.

I have felt this directly. The late Rehman Rashid once called me judgmental. And when I asked my MCKK classmate Ahmad Maulana (deceased) whether our mates saw me that way, he said yes — but added, "the problem is, you are right most of the time." His reply captured the paradox: being right can feel wrong, because truth unsettles as much as it clarifies.

Here the task is delicate. The right word, spoken without *adāb*, can wound rather than heal. But to remain silent for fear of being misunderstood is also a kind of failure. The art lies in speaking truth with humility, letting the judgment illuminate rather than scorch. For in the end, the aim of judgment is not to win arguments, but to realign ourselves and others with what is real and just.

Judgment with Adāb

Tradition teaches us that judgment must be exercised with *adāb* — putting things in their proper place. To judge rightly is to balance firmness with humility: firmness in affirming that some things are indeed false, unjust, or harmful; humility in remembering that we too are fallible, and that only God possesses absolute knowledge of the heart. To judge with *adāb* is to guide rather than to condemn, to correct rather than to crush. It requires us to see people as more than their flaws, and truth as more than a tool for self-display.

The Modern Malaise

Modern culture has collapsed the distinction between judgment and judgmentalism. In the name of tolerance, all judgments are branded as oppressive, even as new forms of judgmentalism thrive under the guise of "calling out" or "canceling." What masquerades as liberation often hides a tyranny of its own, where reputations are destroyed not for justice but for spectacle. In this sense, the contemporary allergy to judgment has not eliminated judgmentalism; it has only stripped it of *adāb*.

The Added Barriers: Relativism and "Losing Face"

Two further obstacles make sound judgment harder to accept today. First is relativism — the belief that all truths are equal, that one opinion is as good as another. In such a climate, any firm judgment appears oppressive, not because it is false, but because it dares to claim truth at all. The very idea of a standard is treated as arrogance.

Second is the fear of "losing face." In many cultures, including our own, public correction is not seen as an aid to growth but as an assault on dignity. People resist valid judgments not because they fail to see the truth, but because they cannot bear the shame of being seen as wrong. Even the most careful words may be received as humiliation rather than guidance.

Toward a Just Discernment

The task before us, then, is not to escape judgment but to rehabilitate it. We must recover the courage to say, "This is good, that is harmful," while resisting the temptation to wield judgment as a weapon of pride. True discernment protects both truth and dignity. It allows us to call out falsehood without demeaning the person who has fallen into it, to uphold standards without slipping into self-righteousness.

To judge without being judgmental is a high art. It requires knowledge, compassion, humility, and the courage to stand for what is right without forgetting that we, too, stand under judgment. This is the bridge we must build, for only through just discernment can we move toward the larger questions of justice and truth that frame the rest of this section.

Chapter 26

VICES & HABITS

Among the records stacked in my collection was a Doobie Brothers album with a title that has stayed with me for decades: *What Were Once Vices Are Now Habits*. At the time, it was just music — the Doobies' trademark blend of rock and soul that I would play to unwind after long days. But later, the title itself began to strike me as something more than a clever phrase.

It was a diagnosis of how individuals and nations alike slip into compromise: what begins as a temporary vice, tolerated in the name of progress or necessity, quietly hardens into a habit. Before long, the compromise ceases to be recognised as compromise at all; it becomes the way things are done.

Malaysia's story is full of such cases. The Bumiputera policy[1], introduced after 1969, was justified as a necessary correction. For a people long excluded from the commanding heights of the economy, it promised dignity, equity, and participation. At first, it was understood as a temporary scaffold. But as decades passed, the scaffold became the building itself. What was once a corrective vice became a structural habit, distorting incentives, breeding dependency, and too often rewarding entitlement over merit.

Another such case was the privatization wave of the 1980s and 90s[2]. It began with sound logic: lighten the state's burden, let private enterprise inject efficiency, and modernize infrastructure. For a while, it worked — highways stretched across the peninsula, utilities were upgraded, industries expanded. But behind the official story ran another current. Privatization became a means of political finance, a conduit for patronage, a culture of enrichment for the few at the expense of the many. What was once tolerated as a vice — greasing the wheels of politics — hardened into a habit that bound politics and money together inextricably.

A further case was the Islamisation programs I witnessed. Islamic banking emerged with noble intentions: to shield Muslims from *ribā* while engaging with the modern economy.

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1 The Bumiputera policy in Malaysia encompasses various affirmative action initiatives aimed at increasing the economic and social participation of the Bumiputera (Malays and other indigenous groups) community. These policies stem from the National Economic Policy (NEP) (1971–1990) and continue to be a central feature of Malaysia's socio-economic planning, though they have evolved over time.

2 The privatisation wave in Malaysia during the 1980s was a cornerstone of the country's economic policy under Prime Minister Mahathir Mohamad, introduced as part of the broader "Malaysia Incorporated" strategy. Launched in 1983 with official guidelines in 1985, this initiative aimed to shift the burden of economic growth from the public sector to the private sector.

But when faced with the practicalities of global finance, shortcuts began. Conventional loans were repackaged under Arabic names, and products that looked Islamic on the surface concealed conventional mechanics beneath. At first, this mimicry was excused as a vice — a temporary necessity while the industry found its footing. But the mimicry became a habit, defended as orthodoxy, until form triumphed over substance.

Personally, I never felt conflicted in my early years at the bank. Those were my golden years, shaped by a culture of discipline, a credit philosophy rooted in prudence, and leaders who treated banking as a public trust. We made mistakes, yes, but not compromises of principle. The real conflict came later — when I found myself selling systems under the banner of "Islamic" banking, knowing too well that the label often disguised rather than transformed. That was when the questions of ends and means became inescapable: was I helping to build capacity for change, or enabling a habit that had begun as a vice?

Al-Attas reminded us that justice is to "put things in their proper place." A compromise can sometimes serve justice if it clears the way for greater goods, or if it holds the line until conditions improve. But once the compromise itself becomes the place — once it is institutionalised, normalized, and passed off as virtue — then justice is lost. What began as a vice has become a habit.

That, perhaps, is Malaysia's great lesson: the difficulty is not in bending, but in remembering to unbend. Not in compromising, but in refusing to let compromise redefine the ends themselves. The challenge is to live in the world as it is, without forgetting the world as it should be. To recognise vices as vices, and to never let them harden into habits.

Chapter 27

TRUTH IS NOT A MATTER OF OPINION

"Everything is just a matter of opinion."

That phrase, uttered casually in coffee shops and splashed across social media comment threads, sums up the spirit of our age. It is modern relativism in its purest form: the belief that every opinion is equally valid, and that truth itself is nothing more than perspective.

Absolute Truth and the Name al-Haqq

For Muslims, such a claim rings hollow. We believe in an Absolute Truth, because we believe in God. One of His Most Beautiful Names is *al-Ḥaqq* — The Truth, The Real. Truth is not invented by us, nor does it bend to fashion or fad. It is ontological, rooted in the very structure of existence. We do not create it. At best, we align ourselves with it.

Yet there is a paradox. The Absolute cannot be fully captured in human speech. We live within approximations. Our knowledge, however carefully pursued, only circles the Real. The closer our perceptions are to it, the more valid they become. And because each of us possesses different capacities, our perceptions inevitably differ.

Here lies the *adāb* of knowledge: to recognise when someone sees more clearly than we do, and to defer rather than argue for the sake of argument. Without such humility, discourse collapses into noise.

Relative Justice and the Proper Place of Things

This awareness also explains relative justice. Absolute Justice belongs to God alone. Humans can only approximate it, by striving to put things in their proper place according to their degree of existence. Courts, parliaments, constitutions, banking systems — all are imperfect reflections of the higher order.

But when we ignore that higher order, when we sever justice from Truth, we end up mistaking illusion for reality, trivia for fundamentals. Law becomes legalism, economics becomes numbers detached from meaning, politics becomes power for its own sake.

The Loss of Adāb in the Age of Social Media

One need only glance at today's digital commons to see this play out. What dominates the attention of millions? Celebrity gossip. Partisan quarrels. Endless point-scoring.

The trivial parades as the profound, while the profound is mocked as irrelevant or optional.

This is what Syed Naquib al-Attas diagnosed as the loss of *adāb* — not simply the loss of manners, but the failure to recognise the proper place of things. Lower forms of knowledge are elevated as supreme, while ultimate truths are dismissed as matters of private opinion.

Truth as Reality, Not Preference

The corrective is simple yet demanding. Truth is not "a matter of opinion." It is Reality itself. Our task is to orient ourselves toward it — through *adāb*, through humility, through recognition of hierarchy. This requires resisting the flattening logic of relativism, which tells us that every view is equally valid and that disagreement is nothing more than taste.

In the end, to live without this recognition is to drown in noise. To live with it is to begin the long, patient work of putting things back in their proper place.

Chapter 28

SECULARISED WITHOUT KNOWING IT

You don’t have to reject religion to be secularised.

You only have to live as if God is no longer central to how you think, choose, and act.

Secularization is not always rebellion. Sometimes, it is a drift — almost imperceptible. Most Muslims today would never describe themselves as secular. We pray, fast, recite the *shahadah*, and try to raise our children with good values. But if we look more closely — at how we think about politics, economics, education, success, identity, even truth itself — we may find that something sacred has been quietly removed. Not by decree. Not by confrontation. But by slow erosion.

And here lies a misunderstanding: most people think secularism simply means separating religion from the state. In truth, secularization is far broader and more insidious. It is the removal of God as the ultimate reference point — not just from politics, but from knowledge, morality, culture, economics, and even from how we understand reality itself.

That is what it means to be secularised.

When God Becomes Background Noise

A secularised mind no longer begins with God, nor ends with Him. It may be outwardly devout, but God is no longer the reference point for what counts as knowledge, what is legitimate power, how decisions are made, what forms our identity, or how we determine truth.

Instead, the instinctive compass shifts to public opinion, economic efficiency, legal compliance, personal preference, or scientific consensus.

Ask why something is wrong, and the answer will often be, "It's unethical" or "It's harmful" — but rarely, "It violates the fitrah, revelation, or divine law."

You May Be Secularised If...

This is not a checklist for condemnation, but for self-examination. A person may be secularised without realizing it if they see religion as important but only in private life, keeping it out of work, policy, and economics. They may avoid firm moral judgments because "everyone has their own truth." Success may be measured by wealth, influence, or visibility rather than by *barakah*, *adāb*, or alignment with divine purpose. Qurānic language may feel strange in daily conversation, acceptable in a mosque but "out of place" elsewhere. One may say "we follow the Qurān and Sunnah" yet regard Islamic metaphysics as optional or irrelevant, or view the religious scholar as an ornament to society rather than a central guide to understanding reality.

None of these alone makes a person secular. But together, they signal that a worldview has quietly shifted.

But I Still Believe in God

Exactly. That's the point.

Belief in God is not the same as living by *tawḥīd*.

Many believe in God but live as if economics is a neutral science, truth is whatever the majority agrees upon, knowledge is value-free, justice is just compliance rather than right order, science is the final arbiter of truth, and revelation must be validated against it. Some even think the Qurān is "not scientific enough" because it is not entirely reducible to modern logic or empirical proof — as if the eternal Word of God must submit to the temporary frameworks of human reason. Others see man as nothing more than an advanced animal, a product of chance and evolution, rather than a vicegerent entrusted with meaning, moral responsibility, and destiny.

This is secularization not as ideology, but as displacement. It replaces the Qurānic lens with a disenchanted, instrumental view of life — while keeping the religious shell intact. You can say *Bismillah* at the start of a meeting while applying metrics and models born from a worldview that excludes the sacred — and never notice the contradiction.

Secularization Is Not Just "Out There"

We like to imagine secularism as something foreign — a Western export, found in universities, NGOs, or hostile media. But secularization lives in our own homes, schools, bank boards, policy circles, and yes, even in our mosques.

It appears whenever religion is treated as a symbol rather than as an epistemic authority — not as the decisive source we turn to for determining what is true, right, and real in every domain of life. It appears whenever Allah's name is invoked in speech but not consulted in decisions. It appears whenever revelation is honoured in ritual but sidelined in thought.

It is entirely possible to perform Islam while operating from a completely secular framework — one shaped by modernity, capitalism, nationalism, and scientism.

My Question at 19 Was from a Secularised Mind

When I asked my father — sincerely — whether ribā was still wrong, I thought I was being intellectually honest. Looking back, I see now that the question itself was framed by a secular impulse. I was seeking a legal or logical justification, not a metaphysical one. I was thinking in terms of systems, not truth. That moment was the start of my lifelong search — and proof that secularization can shape the very questions we ask.

The Disoriented Soul

When secularization sets in, certain realities start to feel alien. The existence of angels becomes something one only remembers in theory. The truth that knowledge must serve God feels remote. The idea that politics without revelation is absurd seems extreme. The possibility that barakah could outweigh productivity sounds naïve. The belief that *adāb* is a higher form of intelligence appears quaint.

Truth becomes vague. Morality negotiable. Religion, an accessory. This is not failure of intellect — it is a drift of the soul. The central becomes peripheral, the peripheral becomes central. And worst of all, we stop noticing what is missing.

Clearing the Brain Fog

The remedy is not "more religion" in the superficial sense — louder sermons, stricter dress codes, or longer prayer times. It is the re-centering of God in all domains of life and thought. Not merely in behavior, but in worldview.

This is where Syed Muhammad Naquib al-Attas is most needed — and most ignored. His call was not for ritualism alone, but for a reordering of knowledge itself — a reorientation of intellect and soul toward the sacred structure of reality. He diagnosed that the real crisis was not only in secular systems, but in secularised Muslims — believers who had lost the ability to think with *tawḥīd*.

A Final Reflection

If this unsettles you, it should. We live in an age where disorientation poses as neutrality, drift poses as balance, and clever speech disguises hollow thought.

To be secularised is not to disbelieve in God.

It is to live as if He is a name — not a reference.

A background comfort — not the center of gravity.

This is not the end of faith. It is the starting point for renewal.

Gai Eaton, in *Islam and the Destiny of Man*, tells of a man who lost his way and asked for directions. After explaining where he wanted to go, he was told:

> *"If that's where you want to go, you cannot begin from here."*

That is the condition of the secularised mind. The longing for truth may be genuine, but the starting point is misaligned. The destination is sacred, but the map has been drawn by those who no longer believe in the sacred. Unless we begin again from the right point, even our sincerity will only lead us in circles.

Chapter 29

THE ILLUSION OF "JUST QURAN AND SUNNAH"

You hear it all the time: *"I follow the Qurān and Sunnah*." It's often said with such finality that it feels as though the discussion is over before it begins. It sounds noble, authoritative, and safe. Yet too often, it's not an invitation to a deeper conversation — it's a way of shutting one down.

The irony is that this mindset — reducing the whole of Islam to that simple slogan — is, in many ways, shaped by modern and even secular habits of thinking. It takes a living tradition, rich with depth and discipline, and flattens it into a handful of rules and talking points. It assumes that truth is instantly obvious, available to anyone at first glance, without the need to draw upon fourteen centuries of scholarship, spirituality, and careful thought.

One expression of this mindset is what might be called rulebook thinking: treating the Qurān and Sunnah as if they were an instruction manual. One searches for a verse or *hadith*, takes it at face value, and applies it without asking how it fits into Islam's larger worldview. This approach often appears in statements like, "The Prophet ﷺ didn't do it, so why should we?" — used to condemn visiting graves, holding *tahlil*[1] gatherings, or performing *talqin*[2].

It sounds pious but works by the same logic as a modern statute book: if something isn't explicitly stated, it's assumed to be prohibited. It is, in essence, a modern legalistic impulse — reducing religion to a set of written clauses while neglecting the living spirit, inherited wisdom, and interpretive tradition that give those clauses meaning.

Another pattern is the habit of fitting Islam into modern categories. Verses are read through the lens of contemporary political or social concerns, so that Islam ends up echoing whatever happens to be fashionable. *Shūrā*[3], for instance, is redefined to mean Western-style democracy, as though

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1 A form of Islamic worship which refers to a communal gathering for dhikr (remembrance of God), recitation of verses from the Holy Quran, and prayer (doa).

2 An Islamic practice of verbal instruction and reminder given to Muslims at a critical time:

- Before Death: Gently reminding a dying person to recite the Shahadah (declaration of faith: "Lailahaillallah").
- After Burial: Reminding the deceased, while at the grave site, of their core beliefs (God, Prophet, Religion) to help them answer the angels' questions in the grave.

3 A core principle in Islam that emphasizes collective decision-making through consultation and deliberation. The concept encourages Muslims to conduct their affairs by seeking input and advice from others within the community or among experts.

the two were identical in both spirit and structure. *Zakat*[4] is reframed primarily as a poverty-alleviation "tax," aligning it with modern welfare economics rather than understanding it as part of a divinely ordered system of wealth purification and social balance. *Amānah*[5] becomes "good governance" in the corporate sense — complete with KPI language — instead of being treated as a sacred moral responsibility before God. Even the Islamic work ethic is marketed as "productivity" and "efficiency," clothed in management jargon, while its moral and spiritual essence is quietly stripped away. In each case, revelation is made to fit into the world's categories, instead of revelation shaping how the world is seen.

Then there is what might be called DIY *tadābbur*[6]. Reflection upon the Qurān is indeed encouraged, but today it often means that anyone feels free to make up their own interpretation without the discipline or tools that preserve meaning. A verse becomes whatever one feels it means that day. The intention may be sincere, but the result is that the Qurān becomes a mirror of oneself rather than a guide

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4 One of the five pillars of Islam and an obligatory form of charity for all capable Muslims. It acts as a system for redistributing wealth, aiming to purify an individual's holdings and support those in need. The funds must be distributed exclusively to eight categories of eligible recipients (asnaf), including the poor (fakir, miskin), debt-ridden, and muallaf (new converts), ensuring wealth circulates within the community and supports vulnerable populations.

5 Refers to the moral responsibility of a Muslim to fulfill any trust placed in their care, whether it be wealth, secrets, responsibilities, or even one's own body and the environment. Fulfilling amanah is considered a fundamental religious duty, encompassing both a person's relationship with others and their relationship with God.

6 Deep, mindful reflection and contemplation of the meanings and teachings of the Quran.

beyond oneself. This too is a modern tendency — valuing individual impressions over the disciplined knowledge built, debated, and refined across generations.

A related tendency is intolerance for ambiguity. Many cannot live with more than one valid answer. If a verse or *hadith* allows for multiple readings, the modern reflex is to force a single, final, "practical" ruling that applies everywhere and always. This rush to closure flattens the richness of the tradition, where scholars often preserved differing views precisely because the matter was not definitively settled. Living with ambiguity is a sign of humility; trying to erase it in the name of "clarity" is a symptom of modern impatience.

In this way of thinking, the only "authentic" Islam is what existed in the Prophet's ﷺ lifetime — stripped of the centuries of *tafsir*[7], *fiqh*[8], *tasawwuf*[9], and *adāb* that carried and deepened it. Everything after that becomes optional or suspicious. Religion is reduced to a checklist: quick answers replace patient understanding, literal wording replaces lived wisdom, and certainty is prized over humility.

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7 The scholarly exegesis or interpretation of the Quran.

8 The comprehensive field of Islamic jurisprudence, which involves the human intellectual effort (ijtihad) of interpreting the primary sources of Islamic law (Sharia)—the Quran and Sunnah (Hadith)—to derive practical legal rulings for daily life. While Sharia is the immutable divine law itself, fiqh is the changeable human understanding and application of that law. Differences in methodology and interpretation have led to the formation of various schools of thought or madhhabs (e.g., Shafi'i, Hanafi), which provide the structured framework for how Muslims practice their faith regarding worship, transactions, personal status, and governance.

9 Commonly known as Sufism in the West, is the mystical and spiritual dimension of Islam focused on inner purification (tazkiyah) and attaining a deep, personal connection with God.

Of course, everything in Islam does return to the Qurān and Sunnah. But how we return to them, and what we are able to see in them, depends entirely on our worldview — on our ordering of knowledge. The true crisis lies here.

By "ordering of knowledge," I mean knowing which truths come first, which depend upon others, and how every field of knowledge fits within the whole. Revelation and sound reason offer the highest truths; other sciences and skills take their meaning from that foundation. When the order is correct, the Qurān and Sunnah are approached with depth, humility, and coherence. When it is disordered, we force them into whatever intellectual framework happens to dominate our age — be it political ideology, corporate logic, or social activism.

And so we arrive at the paradox: many who claim to defend Islam from modern corruption end up using modern ways of thinking to do it. They demand quick results, distrust what takes time, and cut away anything not instantly "practical."

The Qurān and Sunnah are not slogans. They are beginnings. They mark the start of a lifelong journey that demands humility, patience, and a willingness to learn before one can hope for clarity.

So the next time someone says, "*I follow the Qurān and Sunnah*," the real questions to ask — gently — are these:

Through which lens?
Based on whose understanding?
And with what kind of humility?

Even the clearest map will lead you astray if you have lost the compass to read it.

Chapter 30

THE ECLIPSE OF INDETERMINACY IN MODERN ISLAM

"Why can't JAKIM be clear — is crypto-trading allowed or forbidden?"

"Why are we celebrating Eid on Saturday when the Saudis are celebrating on Friday?"

Such complaints echo through WhatsApp groups, Friday sermons, and family dinners. They sound like routine frustrations with religious bureaucracy, yet they reveal something much deeper: a modern impatience with ambiguity — a desire for total clarity in a world that God has deliberately left partly open.

We have come to assume that the perfection of Islam means the absence of grey areas, that every question must have one definite answer. But the truth is, much of religious life exists in between — in the zones that are not fully black or white.

That in-between space is what philosophers call indeterminacy: the condition of something being not completely fixed or certain. Far from being a flaw, it is what makes human moral life possible.

The Grey That God Allows

If everything were perfectly clear, there would be no room for conscience, no need for reasoning, and no reward for effort.

Indeterminacy means that we must interpret, deliberate, and make moral choices while knowing we might be wrong.

That struggle is the very essence of faith. It keeps us alert, humble, and dependent on God.

Only a few aspects of religion are beyond dispute — belief in God, prayer, honesty, justice. The rest requires human judgment. That's why every generation of scholars, from the earliest companions to modern thinkers, has disagreed on countless details while remaining faithful to the same truth.

How the Early Muslims Lived with Ambiguity

The earliest Muslims did not see difference as a threat. The Prophet himself accepted differing interpretations of his instruction to his companions during the expedition to the tribe of Qurayzah[2] — some took his words literally, others understood them figuratively, and both were right in spirit.

For centuries afterward, disagreement was seen as a mercy. Scholars debated, communities adapted, and people accepted that divine law could speak in more than one register. Certainty belonged to God; effort belonged to man.

When the Law Became a Code

That balance began to change once rulers discovered that diversity is hard to manage.

Empires needed predictability, and bureaucracies needed uniform rules.

Gradually, a living tradition of moral reasoning turned into a set of administrative procedures. Manuals were written, judges were told which opinions to follow, and legal pluralism gave way to official uniformity.

By the time of the Ottomans, the trend had become full-fledged codification — the translation of a fluid ethical tradition into something resembling modern statutory law.

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2 In Islamic history, during the expedition to the tribe of Banu Qurayzah, the Prophet Muhammad instructed his companions not to pray the ‘Asr (afternoon) prayer until they reached the tribe’s encampment. Some companions interpreted this literally and delayed their prayer until they arrived, even after sunset, while others understood the instruction as a call for urgency and prayed ‘Asr on time before reaching the destination. When informed of these differing interpretations, the Prophet reportedly did not rebuke either group, implicitly accepting that both interpretations of his singular command were valid based on their sincere intention and reasoning

Colonial powers later perfected that process, turning faith into a checklist and the jurist into a state officer.

Modernity and the Obsession with Clarity

Modern education reinforced this. We were taught that real knowledge must be precise, measurable, and final. Ambiguity came to look like weakness.

As a result, the average Muslim today expects religious rulings to be instant and absolute, as if faith were a legal database. But the search for mechanical clarity misses the point. The purpose of divine guidance is not to remove uncertainty but to teach us how to live wisely within it. When we demand that religion behave like a computer program, we turn revelation into bureaucracy and belief into consumption.

The Loss of Humility

In earlier times, scholars openly admitted the limits of their knowledge. They spoke with phrases like “as far as I understand” or “God knows best.”

Today, such humility sounds indecisive. The public wants definitive answers, and many preachers feel compelled to provide them.

We have replaced a relationship of guidance and trust with one of supply and demand. People now approach religion the way they approach customer service: “Just tell me — is it allowed or not?”

The Need to Control

Behind this impatience lies a spiritual restlessness.

We no longer find comfort in uncertainty because we have lost the ability to trust. The modern mind seeks control, not surrender.

Yet the Prophet taught that between what is clearly right and clearly wrong lie matters that are doubtful — and that moral excellence lies in how we navigate those grey areas, not in pretending they don't exist.

Ambiguity was meant to awaken awareness, not anxiety.

Learning to Live with Grey Again

To recover our balance, we must relearn the art of living with partial knowledge.

Perfection lies not in always being right but in being rightly oriented — in acting sincerely even when the path is not entirely clear. When people once again say "God knows best" with serenity rather than sarcasm, we will have regained something of our spiritual maturity.

Difference among sincere believers is not a defect; it is a mercy that keeps our moral sense alive.

Between God's Decree and Human Effort

Uncertainty sits between God's perfect knowledge and our imperfect understanding.

It is the space where we strive, choose, err, and learn.

When we complain that religious authorities are not “clear enough,” we are really expressing our discomfort with being human. If God wanted everything to be perfectly clear, He would have created robots, not men. Our ambiguity is not a flaw; it is what makes conscience, responsibility, and growth possible.

And when religious leaders pretend to possess more clarity than the truth allows, they too give in to the modern illusion of control.

Closing Reflection

Indeterminacy is not the enemy of faith; it is the ground on which faith becomes real. It is where trust replaces certainty and moral effort replaces mechanical obedience.

The early jurists understood this. The saints embodied it. Our task is to rediscover it — to see that the beauty of divine law lies not in eliminating ambiguity but in teaching us how to live gracefully within it.

That, perhaps, is what it truly means to put things in their proper place — even uncertainty.

Chapter 31

FIVE PRAYERS AND NO SHAME

During the height of the Movement Control Order, when businesses were shuttered and streets lay silent, I made what could only be described as an "emergency" visit to my optician in TTDI, a suburb of Kuala Lumpur where I used to live. Mr Yee and I had known each other for years — he was a good man, not Muslim, but always curious and sincere.

After sorting out my prescription, we lingered in conversation, as we often did. Then he asked, gently but without hesitation:

"I used to think that since you Malays pray five times a day, you should be very good people. So why is there so much corruption in the government?"

It wasn't a provocation. Just a simple, honest question. And one that cuts deeper than most of us care to admit.

I answered plainly and somewhat sardonically: “To many of us, there’s no link between religion and ethics. Religion is seen as ritual — praying, fasting, going for *hajj* or *umrah*. And our God, we assume, will forgive all sins if we perform enough religious tasks. Some even think six *umrahs* a year should do it.”

His words stayed with me — not because I didn’t have an answer, but because I did. And I kept seeing examples of it everywhere.

Tears in Arafah, Tricks at Jeddah

A friend, Nadzru Azhari, once shared a story from his pilgrimage. It was at the end of the *hajj*, during check-in at the Jeddah airport. As is common with many Malaysian pilgrims, people had over-shopped. Almost every bag was overweight.

A man from the group went around collecting cash from fellow pilgrims — not to pay for excess baggage, but to bribe the airline staff.

Nadzru was livid. Just days earlier, these same people had stood on the plain of Arafah, weeping in repentance. Now, barely a week later, they were back to cutting corners. Sinning, as he put it, “before their *ihram* had even been laundered.”

In the end, he solved the problem without resorting to corruption. Nadzru, a gifted polyglot, charmed the check-in officer with his Arabic and a warm smile. She let most of them through without penalty.

The story still makes me shake my head — not at the pilgrims, but at the system that formed them. A system in which religious rituals are abundant, but moral clarity is scarce.

The Politicisation of Judgment

If the optician's question and the *Hajj* terminal story illustrate the problem at a personal level, Malaysia's financial scandals expose it on a national scale.

There have been several high-profile cases involving politicians. Huge stashes of cash and valuables were found in unexplained circumstances. Some were charged; others were not. Some were found guilty; others discharged "not amounting to acquittal." Too often, decisions turned not on truth or justice but on political horse trading.

What is more telling than the crimes themselves is the response. There was no guilt, no remorse, not even silence. Instead, supporters rallied around the accused, insisting they were victims of persecution rather than perpetrators of wrongdoing. Loyalty to the patron outweighed any sense of accountability.

It is one thing for individuals to stumble. It is another for a society to lose the capacity to even recognise wrongdoing. When judgments are no longer grounded in truth but in political bargains — when guilt can be rebranded as persecution and corruption reframed as loyalty — justice itself is hollowed out. That is the real scandal: not just the theft of wealth, but the theft of meaning.

Religion Without Ethics

Here is where the observation of Syed Muhammad Naquib al-Attas cuts deep. He argued that the crisis of Muslim societies today is not political or economic at its root, but intellectual and moral.

When religion is reduced to rituals — prayers, pilgrimages, repeated formulas — its essence as the foundation of ethics is lost. Islam, in al-Attas' view, is not merely a set of external duties but a worldview that defines what is true, what is just, and what is good.

Central to his philosophy is the concept of *adāb* — the recognition and acknowledgment of the proper place of things, and of oneself, in relation to others and to God. Without *adāb,* religion becomes empty form, and society falls into confusion.

This is why we can have people who pray five times a day, build grand mosques, and perform haj by the tens of thousands — yet still normalize bribery, tolerate theft, and defend those who betray the public trust.

To lose sight of religion as the basis of morality is to sever the connection between worship and justice. And once that link is broken, even the most sacred rituals cannot save us.

So the question must be asked: **Has our religiosity become so meaningless?**

Chapter 32

THE IRONY OF ENLIGHTENMENT

It is one of history's bitter ironies that the civilisation which first lit the torch of reason now lives under its shadow.

For centuries, Muslim scholars were the custodians of light — they preserved, expanded, and purified the inheritance of the Greeks, weaving it into a worldview rooted in unity.

From Baghdad to Cordoba, from Samarkand to Cairo, men like Ibn Sina, al-Farabi, al-Biruni, and Ibn Rushd pursued knowledge not as conquest but as worship.

They reasoned because they believed. They observed because they saw order as a reflection of the One. Knowledge was *ʿilm*, and its purpose was *maʿrifah* — to know the world in order to know God.

It was through their work that Europe first learned how to think systematically. The great universities of Paris, Bologna, and Oxford were seeded by Arabic translations and commentaries. Averroes became “The Commentator,” Avicenna “The Philosopher.” Even Thomas Aquinas, the towering theologian of Christian scholasticism, built much of his system on the scaffolding of Muslim metaphysics.

The Western Enlightenment, when it finally came, was unimaginable without Islam. The methods of analysis, classification, experiment, and rational inference were all shaped by that earlier Islamic synthesis — where faith disciplined reason and reason clarified faith.

The irony is that this very inheritance, once sanctified by the principle of *tawḥīd*, later turned against its source.

From Illumination to Domination

Something changed when knowledge crossed the Mediterranean. The metaphysical light that once illuminated inquiry was replaced by a colder flame — knowledge as instrument, not illumination.

In Europe, the quest for understanding gradually became the will to control. Francis Bacon declared that “knowledge is power,” and power became the new god.

By the 17th century, the sacred cosmos had been flattened into a machine. Reason, once a means to contemplate divine order, was now retooled to master nature and measure man.

The Enlightenment severed the link between knowledge

and virtue — it freed the intellect from revelation and declared autonomy the highest good.
The new idol was clarity; the new creed, certainty.

Science flourished, but meaning withered.

And the heirs of that first light — the Muslims — now found themselves dazzled by its mechanical brilliance, forgetting that they had once held the lamp by its handle, not its flame.

The Great Reversal

Modern Muslims inherited the fruits of that Enlightenment through colonial education and postcolonial ambition. We learned to measure progress by growth charts, to equate truth with data, and to regard anything unquantifiable as irrelevant. The tools that our ancestors forged for understanding became tools of domination in others' hands — and instruments of self-doubt in ours.

The irony is painful: Islam once inspired the West to think rationally, yet Muslims today have become captives to rationalism; we introduced empiricism, and now we are enslaved by scientism. The very impulse that grew from our civilisational confidence has returned as an ideology of disbelief.

In al-Attas's terms, this is the secularization of knowledge — when knowing becomes detached from being, and truth is stripped of meaning. We have gained laboratories but lost metaphysics, acquired precision but forfeited purpose. The result is an *ummah* more literate but less wise, more connected but less coherent.

What Science Forgot

Science, in its essence, is not the enemy. It is one mode of reading the signs of creation. But when science forgets its own limits, when it claims exclusive ownership of truth, it becomes scientism — a religion without revelation.

The problem is not that science describes the world, but that it now pretends to define it. It tells us how things work but cannot tell us why. It measures light but cannot see the Light.

The classical Muslim view held that observation and revelation confirm, not contradict, each other.

To study the stars was to read a page of the same Book that contained the Qurān.

To understand the world was an act of gratitude.

Knowledge was sacred because all reality was sign — *āyah* — pointing beyond itself.

When knowledge lost that orientation, it lost its soul. What remains is information — endless, dazzling, and hollow.

The Return to Meaning

The task, then, is not to reject science but to re-root it in meaning. The Islamic vision does not fear knowledge; it fears ignorance disguised as certainty. It reminds us that truth is not what can be measured, but what can be known in proper relation to the Real.

The true Enlightenment — the one that began in revelation — was never about banishing God from reason, but about recognising Him through reason. To reclaim that balance is to reclaim our humanity. For when knowledge is once again placed in its proper place — beneath wisdom, and in the service of justice — it becomes light, not heat.

Science can tell us how to split the atom; only wisdom tells us whether we should. The West learned the method but lost the meaning. Our tragedy is to have lost both: the method we taught, and the meaning we forgot.

The Irony Resolved

The irony of Enlightenment is not that Islam failed to keep up with modernity, but that modernity forgot the metaphysics that made knowledge humane.

We, in turn, mistook its loss for progress.

We copied its instruments while neglecting its conscience, then wondered why our science does not heal, our economies do not uplift, and our certainties do not satisfy.

It is time to remember that true illumination begins not with doubt, but with order — the recognition that everything has its place and purpose. We must once again see knowledge as a trust, not a trophy; as service, not sovereignty.

For light without guidance blinds. And the civilisation that once gave the world reason must now teach it — and itself — how to reason again under Heaven.

Chapter 33

MENTAL DECOLONIZATION?

Every year, as Merdeka approaches, the familiar calls return.

Politicians, professors, and pundits remind us that independence is not complete until the mind itself is freed. The phrase *penjajahan minda*[1] resurfaces like clockwork — a slogan of wounded pride and hopeful renewal. We are told that the new colonization is subtle: it comes through debt, media, culture, and policy. That it is not the body but the mind that must now rise.

It is an inspiring refrain, and in some sense a necessary one. But after decades of such exhortations, one wonders: what exactly are we freeing our minds into? What remains when

1 Mental Colonization

the slogans fade and the flags are folded? Have we truly recovered a self that knows what it means to be free — or merely learned to repeat new words in place of the old?

The season of mental decolonization has become our annual ritual — a time to rehearse our indignation, to invoke history's pain, and to assure ourselves that we have not forgotten. Yet the deeper question remains unanswered: if we succeed in decolonizing our minds, what exactly would remain? Would we rediscover a native clarity, or would we find ourselves staring into a void — a formless blob of memory and myth, unsure of what to believe?

The hard reality is that we no longer know who we were before colonization. Even the world we call "precolonial" was not free of confusion. The *Sejarah Melayu* gives us grandeur and intrigue but little metaphysical coherence. The Hikayat Hang Tuah exalts loyalty and courage, yet leaves us uncertain whether its moral center is justice or obedience. Islam had reached our shores, but often as form — in ceremony, in language, in title — not as a fully lived worldview. When Western colonization arrived, it did not simply suppress an intact civilisation; it entered a house whose foundations were already unsettled.

So when modern leaders, scholars, or activists speak of "mental decolonization," they are often addressing a symptom, not the root. They imagine that removing the Western layer will reveal an authentic self beneath it — a pure Malay, a pure Asian, a pure Muslim. But the deeper problem is not imitation; it is confusion. We have inherited alien categories — economy, progress, rationality, freedom — and allowed them to define reality itself. Even when we criticize the West, we do so in its language.

That is why our so-called mental liberation so easily slides into nostalgia or rhetoric. We reject colonial economics but keep its metaphysics. We shout about independence while measuring our worth through foreign indices of growth and power. In truth, we have freed the body of the nation but not its intellect. Our universities, our religious discourse, our notions of development — all still operate within the same flattened vision of reality that the colonizer installed.

True decolonization, then, cannot stop at psychology or politics. It must reach the level of knowledge itself. This is what Syed Muhammad Naquib al-Attas saw so clearly. For him, the colonization that matters most is not territorial but epistemological — the dislocation of meanings that once aligned man, knowledge, and God. The cure, therefore, is not to erase Western thought, but to reorder it within the right hierarchy of truths. To put everything in its proper place.

In that sense, decolonization is not subtraction but proportion. It is not the recovery of a lost identity but the recovery of form — a return to seeing things as they truly are, in their relation to the Real. Only when that form is restored can freedom mean more than the absence of control; it becomes the presence of understanding.

So yes, let us free the mind. But let us also ask: free it for what? A mind emptied of Western domination but still unformed is not independent — it is merely adrift. The task before us is not only to liberate the mind from colonization, but to reconstruct the intellect according to truth. Otherwise, all our slogans of mental decolonization will leave us where we began: a nation awake, but still dreaming in another man's language.

Chapter 34

BREAKING THE POLITICAL CARTEL

Like many of us, I belong to several WhatsApp groups — old schoolmates, family, golf buddies, former colleagues. In almost all of them, the favourite subject is politics. Someone forwards a video of a fiery speech, another shares a meme or a scandal, and the conversation catches fire. The tone swings between outrage and resignation, but the underlying belief is always the same: the government should fix this.

We still talk as if salvation lies in Putrajaya, that if only the right people are elected, the country will finally straighten itself out. The faith endures despite decades of disappointment, because in Malaysia, politics is not just a vocation; it is the most lucrative business of all. People gravitate naturally toward what pays best, and here that happens to be power.

My friend Jaafar Ismail once summed it up neatly: “In this country, the Prime Minister holds the key to El Dorado.” There seems to be no limit to how much can be made, as the sums involved in political scandals keep getting bigger and bigger. What once caused national outrage now barely raises an eyebrow. Many still assume those in power have some secret entitlement, a hidden oil well or divine permission to live beyond ordinary means.

The truth is that what we call politics has long ceased to be public service. It is a cartel, by which I mean a culture of self-reinforcing power shaped more by long-standing habits and incentives than by explicit coordination, preserved by legal structures and institutional routines. The faces change, the parties swap slogans, but the system stays intact. Those who enter it must play by its rules, and those rules ensure that reformers either adapt or disappear.

Many enter politics with sincere intentions. They want to serve, fix, uplift. But once inside, they find themselves “forced” — not through open coercion, but through the logic of the system — to conform. Survival requires obedience to party hierarchies, dependence on patrons for positions, the maintenance of alliances, the securing of funding, the trading of favours, and the avoidance of offending those who control the machinery. Constituency service requires resources; resources require influence; influence requires networks; networks demand loyalty. Good intentions are not crushed; they are quietly sidelined by the practical need to stay in the game.

The Cartel Logic

Two forces keep the political cartel alive. The first is our economic logic, or rather, our lack of one.

We have been told for decades that governments should not manage their finances like households, that there is no limit to how much they can spend. If the treasury runs low, the solution is simple: borrow, print, or reallocate. If the economy slows, spend more to "stimulate" it; if it grows, spend even more to "sustain" it. Somewhere along the way, spending itself became the national virtue.

We no longer ask whether money is well spent, only whether it is spent at all. The national budget has become a yearly spectacle of promises rather than priorities. It rarely measures effectiveness or results, only the scale of disbursement. Even that has ceased to tell the full story, because much of what the government spends never appears in the budget anymore.

Off-budget and off-balance-sheet spending have become routine. New agencies, special-purpose vehicles, and government-linked companies are created not for efficiency but for flexibility, a polite word for evasion. Public scrutiny stops at the line items in the budget, but the real commitments lie buried in guarantees, deferred payments, and "investments" managed outside the books.

This is how the state now operates: it spends to sustain the political economy, not to develop the real one. Every project becomes an opportunity for enrichment, not by creating value but by capturing expenditure. The more we spend, the more we claim to be growing. Yet what grows is not productivity or creativity, but dependency, the belief that money conjured from public debt is a substitute for work, skill, and integrity.

The Feudal Mindset

The second force that sustains the political cartel is less visible but even more enduring: our feudal mindset.

Centuries of hierarchy have taught us to measure virtue by obedience. We are conditioned to serve power, not question it. The instinct runs deep, surviving every change of regime and every round of modernisation. We may now live in cities and speak the language of democracy, but our reflexes remain feudal.

To many, loyalty still matters more than competence, and personal connection more than principle. A leader's generosity excuses his excesses; a superior's favour is worth more than a clear conscience. The result is that entire institutions are organised around patronage, not purpose.

We tell ourselves this is pragmatism, that one must survive the system to change it. But the truth is that most people learn to survive and stop there. They adapt. They keep quiet. They become skilled at reading moods rather than laws. In such a climate, the courageous appear reckless, and the honest seem naïve.

This is how corruption becomes a social reflex rather than a crime. The system does not have to punish dissent; it only needs to reward submission. Each person enforces the hierarchy on the one below, and everyone knows the limits of what may be said. Over time, the lines between fear, respect, and complicity dissolve.

The Colonial Inheritance

We did not invent this system. We inherited it.

The British built a bureaucracy designed for control, not creativity. Its purpose was to maintain order, collect revenue, and administer subjects, not to cultivate citizens. Authority flowed downward with precision; responsibility rarely flowed upward. Efficiency meant obedience, and the surest way to preserve stability was to centralise power.

When independence came, we retained the structure almost entirely intact; we merely changed its occupants. The colonial administrator was replaced by the political patron, and the logic of control remained. The new state inherited the habits of the old empire: a belief that progress could be engineered from above, and that the people's role was to be managed, not empowered.

Even our economic model followed the same pattern. The colonial economy existed to extract resources; the postcolonial economy evolved to distribute them. Both depended on a strong central authority to decide who got what. That authority is now clothed in the language of development and nation-building, but its instinct remains the same: to command, allocate, and direct.

We still equate government spending with national achievement, bureaucracy with legitimacy, and silence with loyalty. The result is a citizenry that expects to be governed as wards rather than partners. The colonial officer has vanished, but the colonial psychology survives — internalised, domesticated, and rewarded.

The Economic Delusion

Our greatest delusion is that spending equals progress. We have mistaken motion for direction, and expenditure for productivity.

Each year, we wait for the budget announcement as if it were divine revelation, the moment when the nation's fortune will be decided. The numbers grow larger, the projects more ambitious, and the promises more generous. Yet somehow, the substance thins out. What should be an instrument of planning has become a spectacle of distribution.
The idea of restraint has vanished. Every slowdown invites stimulus; every election brings a new package of handouts, subsidies, and guarantees. The assumption is that if we spend enough, prosperity will follow. But this is not economics; it is theatre.

We no longer create wealth; we circulate it. The government borrows, spends, and declares success when consumption rises. Contractors, consultants, and concessionaires grow rich on allocations whose outcomes are rarely measured. What matters is not what we build but how much we can bill.

This is why fiscal discipline sounds almost impolite. To question a mega project is to be labelled anti-development. To suggest prudence is to invite accusations of pessimism. Over time, extravagance became a form of patriotism.

Our entire national conversation revolves around the next project, not the next idea. When a project ends, the question is not whether it was useful, but what will replace it — what new venture will generate the next wave of contracts, consultancies, and ribbon cuttings.

It is not that we lack talent or resources; we lack proportion. We measure progress by the volume of money spent, not by the value created. This is how the colonial habit of control merged with modern materialism to produce a moral economy of perpetual consumption, an economy that enriches without producing, spends without building, and boasts without lasting achievement.

The Corruption of Knowledge

Beneath all this disorder lies a deeper one, not political, not economic, but intellectual.

We have lost the proper understanding of things: what power is for, what wealth means, what justice requires. Our confusion did not begin in Parliament or the Treasury. It began in the mind.

This is what Syed Muhammad Naquib al-Attas calls the corruption of knowledge, when a civilisation forgets the rightful place of things, when knowledge is severed from its moral and spiritual purpose. Once that happens, every act of governance becomes an exercise in cleverness without wisdom.

We have become experts in management but strangers to meaning. Our schools produce professionals who can administer systems they do not question, measure performance without knowing what it serves, and master techniques without understanding their ends. The brightest minds go into finance, consulting, or politics, not to build but to gain.

When knowledge loses its moral compass, power becomes the default measure of truth.

Policy replaces principle, and convenience replaces conviction. We reward those who can “make things happen,” not those who can discern what ought to happen. The result is a society full of intelligence but short on insight, skilled at surviving but poor at understanding.

Al-Attas reminds us that justice begins when everything is placed in its proper place. Power, wealth, knowledge — each has its station, its boundary, its trust. When they are displaced, chaos becomes normal and falsehood respectable.

Our crisis, therefore, is not the failure of reform but the failure of vision. We no longer see reality as ordered by truth but as negotiable. We have built a world where morality bends to expedience and where the clever prosper by rearranging appearances.

To recover meaning is to recover proportion, to see again that all human institutions are reflections of the human soul. Disorder outside is merely the echo of disorder within.

When Reform Must Come from Below

If power is so deeply entrenched, if corruption is not an exception but the rule, then what can still be done? The answer, though unfashionable, is simple: reform must come from below.

No law will save us if the lawgivers remain what they are. No leader will redeem us if the followers remain as they have been. Political renewal must follow moral renewal, not precede it.

Real change begins when individuals reorder their own lives, when families cultivate honesty, when teachers teach for truth and not for promotion, when businesspeople earn cleanly, when citizens think before forwarding, spend with conscience, and speak with proportion.

These may sound like small gestures against a massive system, but that is how every moral economy begins. The strength of a civilisation is measured not by the perfection of its rulers but by the integrity of its ordinary people.

If we want just leaders, we must first become just in our own conduct. If we want institutions that respect truth, we must first tell the truth in our small circles. If we want power to serve the people, then the people must first stop serving power.

Al-Attas would remind us that *adāb*, the discipline of putting things in their proper place, is the first condition of justice. The loss of *adāb* produces confusion, and confusion invites tyranny. The task, then, is to rebuild *adāb* where we are: in our homes, our schools, our offices, our speech, our choices.

When enough individuals live rightly, the environment around them will begin to change. The political cartel will wither not by confrontation but by irrelevance, because a society that no longer depends on corruption for comfort cannot be governed by it.

It is easy to wait for reform from above, but renewal rarely descends; it ascends. It begins in conscience and spreads by example.

We do not need to seize power to break the cartel. We only need to stop feeding it.

Closing Reflection

When the forest of power grows too thick, it is useless to shout at the trees. One must clear new ground elsewhere.

That ground is the self, the only domain still free from decree or patronage. From there, order can begin again: in families that value integrity, in classrooms that honour truth, in workplaces that choose fairness over favour. These are the small clearings from which a just society will eventually take root.

Power cannot reform itself, but people can reform the meaning of power.

And when they do, politics will once more become what it was meant to be — not the road to El Dorado, but the road to service.

Part 7

PUTTING EVERYTHING IN ITS PROPER PLACE

Chapter 35

INTERPRETING AL-ATTAS

My daughter Athirah once said to me, "Pa, al-Attas needs an interpreter."

She and her husband Imran have both attended the Worldview of Islam Series (WISE) Summer School. So have her twin sister Amirah and her husband Ismail. I often say that all five of my children — and their cousins — should attend WISE at least once in their lives. Every time a new program is announced, I urge them to sign up. So far, only these four have taken the plunge.

Tan Sri Professor Syed Muhammad Naquib al-Attas is a gem. A living treasure. And yet too few Malaysians recognise this. Whenever he gives a public lecture — a rare occurrence these days — it is often Singaporeans and

Indonesians who dominate the crowd. They fly in. They book hotels. They take leave from work. They sacrifice time and money just to sit at his feet. That alone should tell us something.

But back to Athirah's remark. She said it after a coffee session with fellow WISE alumni. I think she noticed something: that many of the attendees, despite having gone through the program, showed little change in worldview or behavior. There was a disconnect. They had heard, but not absorbed. They had understood — perhaps academically — but not been transformed. She sensed that al-Attas' ideas, profound as they are, needed to be unpacked, interpreted, translated into something people could *live*, not just admire.

That comment stayed with me. It pushed me to keep writing this book. Athirah, Amirah, Imran and Ismail often ask me how to apply what they learn at WISE in daily life. I myself have spent years trying to interpret al-Attas for my own understanding. Doing the same for others is daunting. I try, cautiously, in Facebook posts. But I'm never sure if I get it right.

Al-Attas' vocabulary is dense. His ideas presuppose a grounding in philosophy, metaphysics, history, and Islamic tradition that few modern readers possess.

Al-Attas once said, "Islam is not for fools." It may sound harsh, but it is simply honest. To grasp the deeper truths of the Deen requires discipline, intelligence, and *adāb*. That may be why he writes the way he does. He does not dilute the message — because to do so would be a betrayal of it. And yet the need for interpreters is real.

To interpret al-Attas is not merely to simplify him. It is to internalize his metaphysical vision, to see the world through his lens, and then to speak from that vision in one's own words. It is not about quoting him endlessly, but about living out the worldview he so painstakingly restores for us.

I recently came across a long reflective Facebook post by someone who clearly admired al-Attas and counted him among his influences. He was sincere and self-aware. He had moved, in his words, from political Islam to aspiring toward the realm of the *muta'allimīn* and *insān kāmil*. He cited *Islam and Secularism* as a turning point. And yet — for all his sincerity — he had missed the essence.

He still framed Islamisation in sociological terms: as movements, policies, and political affiliations — ABIM, JIM, PAS, Al-Arqam, UMNO. To him, Islamisation had "faces" and factions. It could be blamed, weighed, or audited like a government policy.

But for al-Attas, Islamisation is not a political program or a state project. It is first and foremost a **metaphysical correction.** It begins with the self — with the soul's reorientation toward truth. It involves clarifying the distinction between knowledge and its object, understanding the purpose of education, restoring *adāb* — putting everything in its proper place. It is not about Arabic labels or institutional badges. It is about meaning, and where meaning resides.

Many admire al-Attas without quite understanding him. They are drawn to the aura of his critique of secularism, but they read him using the very categories he sought to transcend. The result is a kind of philosophical short-circuit: quoting al-Attas while remaining trapped in the language of sociopolitical Islamism or liberal activism.

This is not a matter of intellectual snobbery. It is a matter of missing the forest for the trees.

Reading al-Attas without internalizing his first principles — without grasping his metaphysical architecture — is like reading the Qurān without *tawḥīd*, or reading Kant without understanding *a priori* knowledge. You may echo the words, but not the worldview.

The real challenge — and gift — of engaging with al-Attas is not merely intellectual. It's practical. How do you take such a profound metaphysical vision and bring it to bear on everyday life?

How does *adāb* shape how you lead a team at work? Or how you respond to slander on WhatsApp? How does the idea of false leaders in all fields guide your choice of scholars, influencers, or even the parenting books you read? How does his insistence on proper knowledge influence what you share online? Do you forward that viral quote because it sounds Islamic — or because you've verified its source and meaning?

How does his philosophy help you resolve a workplace conflict, or make sense of suffering? How does it affect your career decisions? Would you accept that high-paying job if it meant promoting falsehood as truth, or misplacing trust? How do you earn a living, consume media, vote, argue, raise your children—all in a way that reflects the grammar of *tawḥīd* and the order of *adāb*?

And so, Athirah was right. Al-Attas needs interpreters. Not just one, but many. People who can carry his legacy not by imitation, but by realization. Those who can take his framework and live it — quietly, imperfectly, but sincerely.

My engagement with al-Attas has never been about memorising his definitions or repeating his phrases, but about learning how to think within the order he describes. It has meant grappling with the gap between the world as it is and the world as it ought to be — a gap that demands both clarity and humility. That gap leads naturally to a question that has been with me for quite some time: Where is the proper place of a thing if everything is not in its proper place?

Chapter 36

WHERE IS THE PROPER PLACE OF A THING IF EVERYTHING IS NOT IN ITS PROPER PLACE?

Some years ago, I posed a question on Facebook that had been troubling me for decades:

"Where is the proper place of a thing, if everything is not in its proper place?"

It was not a rhetorical flourish. I meant it quite literally. I had long been haunted by the idea, taught by Tan Sri Professor Syed Muhammad Naquib al-Attas, that *adāb* means putting things in their proper places. This, in turn, defines justice. But what if the whole world is disordered? What if the system we live in — political, economic, social — is so inverted that even our good intentions risk reinforcing injustice? Where then is the "proper" place of anything?

I posed the question publicly on Facebook, and one of those who responded was Prof. Zainiy Othman, my teacher and a close student of al-Attas himself. He cited a line from *Lata'if al-Asrār*, a metaphysical treatise by the seventeenth-century Acehnese scholar Nuruddin al-Raniri about degrees of existence. That was slightly above my head, so I probed further. He then put it simply:

"Relative justice too has its proper place."

That was it. Actually, I was fishing for that answer.

In that one line, he affirmed a truth I had intuited but hesitated to articulate: in a disordered world, we are not asked to bring perfect justice, but to bring what justice we can — in its proper time, to its proper degree, given our knowledge and circumstances.

This was a metaphysical answer to questions that had shadowed me throughout my career: Was it ever acceptable to compromise ethics and morals in pursuit of a greater good? Should I have avoided bank loans altogether? Should I have worked in a bank? Was it right to sell systems that supported Islamic banking when I myself called it a sham? Was my justification — that I was merely providing the tool — good enough? And what, ultimately, is the real answer to the riba conundrum?

Prof. Zainiy's answer offered me a framework. It reminded me that degrees of disorder do not suspend our duty to act — they merely recalibrate it. Even within systems far from ideal, one may pursue relative justice — provided one does so with sincerity, knowledge, and humility.

This resonates with what Shaykh Abdal Hakim Murad once observed about the Qurānic method of reform: it did not overturn unjust social norms overnight. Rather, it re-oriented society step by step, allowing hearts and institutions to mature toward justice. Gradualism was not a compromise, but a divine pedagogy — rooted in wisdom, mercy, and human nature.

And so I began to feel justified in how I approached life decisions in this *ribā*-infested world. The goal is not to run away to the hills or to seek purity by withdrawal, but rather to ask, in every context:

"What is the just thing I can do here, now — in this world, not the next?"

As Prof. Zainiy implied, the real test is not whether we live in a perfect system, but whether we uphold our integrity within the imperfections. Relative justice may sound like a concession, but it may be the only justice available — and it, too, has its rightful place.

But what, really, is absolute justice?

The Qurān reminds us that God is *al-Ḥaqq* — the Truth, the Absolute Reality. What we seek, at bottom, is not just correctness, nor even justice in the human sense, but nearness to the One who is Truth itself. That is why our pursuit often feels unfinished. Words can hardly describe what the heart feels; the heart knows that the truth it longs for is beyond description.

Relative justice is the best that can be enacted in a world of limits — fair dealing, compassion, honesty, and the effort to put things in their proper place. Absolute justice, however, belongs only to God. We keep it in mind not because we can realise it here, but because it is the measure against which all our actions are weighed.

To forget absolute justice is to become trapped in ideology, mistaking the partial for the whole. To deny relative justice, on the other hand, is to retreat into passivity and fatalism. The true path lies in navigating between the two: doing what we can, where we are, while acknowledging that perfection belongs to God alone.

Symmetry and the Shape of Justice

Prof. Zainiy's affirmation brought to mind my many conversations with my old friend Goh Peng Ooi about symmetry.

He was a mathematician at heart — one of the few business minds I knew who could speak of equations with the reverence of a mystic. His company, Silverlake Group, carried the motto "Symmetry at Work." Over coffee, he would often say, "If you understand symmetry, you understand why the universe holds together."

I became so fascinated by the idea that I urged my eldest son, Ariff, to take Abstract Mathematics as an elective during his degree at Lehigh University. He never forgave me — the subject wrecked his CGPA. Yet I suspect he, too, caught a glimpse of what I found so compelling: that hidden behind all numbers and forms lies a principle of balance and order.

While I admired the concept at the time, I could not connect it to metaphysics or moral life. Only after Prof Zainiy's explanation did I begin to see how it resonated with what the Islamic tradition calls *ʿadl* — justice.

In simple terms, an object is in a state of symmetry when you can change, move, or flip any part of it and it still remains the same. A circle, for instance, looks identical no matter how you rotate it. That sameness through change is the essence of symmetry — constancy within transformation.
In mathematics and physics, symmetry refers to invariance under transformation: when something changes in form yet retains an underlying constancy. The laws of physics remain true whether observed today or tomorrow, here or in another galaxy. Symmetry is the hidden consistency behind change — order within flux.

The twentieth-century mathematician Emmy Noether showed that every symmetry in nature corresponds to a conservation law: if time is symmetric, energy is conserved; if space is symmetric, momentum is conserved. Behind every order lies a principle of preservation — an invariant truth that remains even as appearances shift.

This, to me, became a powerful metaphor for relative justice.

Absolute justice — the justice of God — would correspond to perfect symmetry: unbroken, encompassing, whole. But in the human world, justice can only be relative, enacted within limits of position, knowledge, and capacity. Our task is to preserve some alignment with the absolute, much like local symmetries in physics that maintain coherence within a larger cosmic order. The structure of the cosmos provides the invariant principle; our actions are its local adjustments — faithful but imperfect reflections.

Injustice, then, is a kind of symmetry breaking — when something is displaced from its proper order, when a form no longer reflects its principle. In the physical world, symmetry breaking gives rise to diversity and complexity — crystals, atoms, galaxies. In the moral world, it gives rise to distortion, dissonance, and oppression. Our task is not to restore the unreachable perfection of divine symmetry, but to act in proportion, in *adāb*, in awareness of the order that sustains us.

ASPECT	**Mathematical Symmetry (Noether's Theorem)**	**Moral Justice (Islamic View)**
DEFINITION	Invariance under transformation	Proper placement of things in relation to Truth.
ABSOLUTE PRINCIPLE	Global Symmetry (unchanging law)	Divine Justice - *al-'Adl* (Absolute Order)
BREAKING POINT	Symmetry breaking → New but limited order	Injustice (*Zulm*) → misplacement and distortion.
CONSERVATION	Every symmetry conserves something (energy, momentum, charge)	Every just act preserves meaning, balance, and harmony in the moral compass.
GOAL	Understanding the invariant through the changing	Approximating divine justice through relative justice.
HUMAN ROLE	Discover and align with symmetries	Discern and act with *adāb* (proportion, awareness of hierarchy)

Seen in this light, relative justice becomes the geometry of the soul — a striving to preserve invariance amid transformation, constancy amid flux, balance amid asymmetry. It is not equality but proportion, not uniformity but harmony. And like all symmetry, it points beyond itself — to the hidden unity that gives meaning to all differences.

A Note on al-Attas and "Relative Justice"

It is worth pausing here to ask: why did al-Attas himself never use the phrase "relative justice"? After all, the idea seems to follow naturally from his definition of justice as "putting a thing in its proper place."

There are several possibilities. One is terminological precision: al-Attas was acutely aware of how words carry the weight of alien philosophies. The word relative in modern usage often smacks of relativism — the denial of any fixed truth. To speak of "relative justice" risks suggesting that justice itself is negotiable or arbitrary, when for al-Attas it is metaphysically anchored in *tawḥīd*.

Another possibility is that he considered the notion already contained within the concept of *ʿadl*. In classical thought, justice is not only absolute but also proportional: each thing receiving its due in measure, according to circumstance and degree. What I call "relative justice" is simply the application of justice in history — limited by our capacities, contexts, and corruptions. For al-Attas, to add the adjective would be redundant, or worse, misleading.

Finally, there is the pedagogical reason. Al-Attas sought to reassert absolutes — truth, reality, *adāb* — against the tide of secular modernity. To foreground "relative justice" might have weakened his insistence that all justice, however partial, must remain oriented to the Absolute. Perhaps he left it to his students, like Prof. Zainiy, to supply the nuance when circumstances required it.

In this light, what I have called relative justice is not a dilution of al-Attas's vision but its necessary expression in a fallen order. It is what becomes of *adāb* when the world is out of balance — the human attempt to preserve proportion within distortion. Like a partial symmetry, it remains a reflection of the Absolute, borrowing its coherence from the Truth that sustains it.

This also explains why two people can act justly in different ways, even under the same conditions. A scholar may be obliged to speak truth to power; a layperson may fulfill his duty by guarding his family from corruption. Both enact justice, but in proportion to their capacity and position. Justice is never a single formula applied universally; it is a harmony between the eternal standard and the finite human situation.

This realization lifted a weight from me. It allowed me to see my own choices — in banking, in business, in life — not as betrayals of principle, but as attempts, however flawed, to arrange what was before me in the most fitting order I could. The test was not whether I had overturned the whole system, but whether I had acted with knowledge, sincerity, and restraint within it.

And so the question that first haunted me — "Where is the proper place of a thing if everything is not in its proper place?" — leads naturally to another:

"What counts as justice, given my knowledge, my capacity, and my position?"

That is the theme I will explore in Chapter 41.

Chapter 37

ISLAMIC BANKING AS ETHICAL BANKING

I spent the best years of my career in a bank. We took the idea of being trust-holders seriously. Lending was never just about hitting targets; it was about safeguarding depositors' money, protecting borrowers from overextension, and making sure the bank could weather storms. We grew steadily because we were conservative in our lending, preferring long-term resilience to short-term gains. That experience shaped my view that a bank is not merely a profit machine — it is a public trust.

Bank failures can send shockwaves through the entire economy, wiping out savings, shuttering businesses, and eroding public confidence in the financial system. Precisely because the stakes are so high, bankers should never be so brazen as to act as if their institutions are "too big to fail." The moment that mindset takes hold, prudence gives way to recklessness, and the public trust is betrayed.

In recent times, this was most starkly demonstrated during the Sub-Prime Mortgage Crisis of 2008. Banks, driven by greed and short-term profit, approved mortgage loans for customers who clearly could not afford the repayments. These risky loans were then bundled into complex financial products, disguised with high credit ratings, and sold to investors around the world. For a while, everyone — from bankers to homeowners to investors — believed they were winning.

But when the illusion collapsed, it triggered a chain reaction: homeowners defaulted, banks failed, markets crashed, and millions lost their savings, jobs, and homes. Governments stepped in with bailouts, socialising the losses while those responsible escaped with their wealth intact.

The sub-prime crisis was not simply about reckless lending or technical flaws in financial products. It was a profound betrayal of public trust. Ordinary people entrusted their banks, regulators, and governments to safeguard the financial system in which they kept their life savings, invested their pensions, and secured their homes. Instead, that trust was exploited, bartered, and broken for profit.

Islamic banking was born out of a sincere desire to align financial practice with the values of Islam: justice (*ʻadl*), compassion (*rahmah*), mutual cooperation (*taʻāwun*), and the prohibition of exploitation, especially through *ribā*.

In its ideal form, it should reflect not only the letter of the law, but also its spirit. Yet, as Islamic banks sought to survive within the conventional global financial system, many began to resemble their conventional counterparts in form — if not in ethos.

If absolute justice were possible in modern banking, it would mean no money creation from nothing, no shifting of risk onto those who never agreed to bear it, and no erosion of purchasing power through inflation.

It would mean one hundred percent reserve banking, with every dinar or ringgit backed by tangible assets. That is not the world we live in. We live in a fiat, fractional-reserve system, where banks create credit, operate on maturity mismatches, and are backstopped by governments. Demanding absolute justice from a bank in this environment is to ask it to exit the system entirely.

The best we can aim for is relative justice — the fairest possible conduct within the constraints of the existing order. For Islamic banks, that means holding themselves to a higher ethical and moral standard than their conventional peers. This is not simply because their name demands it, but because it is the only way they can offer a genuine alternative in both form and substance.

Labels and Substance

Banking is a critical component of any modern economy. The *ummah* cannot afford to stand apart from it without being left behind in trade, investment, and development. Muslim-owned banks are therefore essential, and their managers hold an *amānah* — a trust — to serve the community ethically, transparently, and in the real economy.

I first became aware of Saudi Arabia's position on Islamic banking during my years travelling as a salesman for Islamic core banking systems. Saudi Arabia sidesteps the label issue entirely. Banks are not allowed to use the word “Islamic” in their names, and there is no statutory framework for enforcing *Shariah* compliance. This avoids having to draw a formal line between Islamic and non-Islamic institutions — a line that is politically and practically difficult to sustain in a system where major foreign banks operate alongside local ones.

Malaysia took the opposite approach, creating a dedicated Islamic banking lane alongside the conventional one. The intention was noble, but the result has often been perverse. The label became the proof. Products mimic their conventional counterparts, priced off the same benchmarks, with the same cash-flow profiles, sometimes costing even more — only now wrapped in Arabic terminology and *Shariah* sign-offs. This creates moral complacency. Because the label says “Islamic,” scrutiny fades. Form substitutes for meaning, and legal architecture stands in for ethical intent.

Seen through the lens of *adāb* — recognising things in their proper place — the Saudi approach, by focusing on substance without the marketing label, may in some respects be the more honest path. What matters is not the name on the signboard, but the principles in operation.

The Ethical Mandate

Islamic ethics is not just about avoiding the *haram*. It is about pursuing *ihsān* — excellence with integrity — and treating others as we would wish to be treated. The Qurān commands fairness in trade, but also forgiveness of debts in hardship (Qurān 2:280), the easing of burdens, and even acts of charity through waiving obligations.
A bank that meets only the technical requirements of *Shariah*

while ignoring this ethical dimension fails the deeper test of Islam. This is why many ordinary Muslims instinctively feel something is “off” when they see Islamic products that are *halal* on paper but indistinguishable from conventional ones in spirit. That feeling deserves to be taken seriously.

If Islamic banks truly reflected their ethical mandate, we would see:

- Grace periods or restructuring for borrowers in genuine difficulty, without immediate litigation.
- Transparency in pricing, fees, and terms, with no hidden costs masked under technical names.
- A willingness to earn less, when necessary, to prevent hardship.
- Investment in socially beneficial enterprises, even when returns are modest.

Practical Steps Toward Ethical Banking

(All subject to regulatory constraints)

These measures are about pursuing relative justice — doing what can be done within the constraints of the prevailing system. They do not claim to create a perfect or fully just order, but they move practice closer to the spirit of Islamic ethics while remaining viable in today’s financial environment.

1. Prioritise Participative Financing

Shift financing portfolios toward risk-sharing structures such as *mushārakah* (joint venture partnerships) and *muḍārabah* (profit-sharing agreements). These encourage genuine partnership between capital providers and entrepreneurs, where returns vary with performance and losses are borne proportionately. Such models align more closely with the spirit of *ta'āwun*[1] and reduce the tendency to burden clients with fixed obligations regardless of business outcomes.

2. Facilitate Peer-to-Peer Financing

Reposition the bank as a trusted platform where savers and investors can fund businesses and households directly. The bank's role would be to provide due diligence, risk assessment, documentation, servicing, and dispute resolution.

Instead of earning profit from credit creation, it would earn transparent fees for its intermediation. This shifts the model away from debt creation toward genuine financial intermediation rooted in trust and mutual benefit.

3. Finance for the Real Economy

Focus on projects that produce real goods, services, and jobs: homes, small and medium enterprises, infrastructure, agriculture, manufacturing, renewable energy, and affordable housing. Avoid purely speculative or consumption-driven lending that inflates asset bubbles without adding productive value.

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1 The principle of ta'awun is derived from the Quranic injunction to cooperate in righteousness and piety, while prohibiting cooperation in sin and transgression. It is fundamental to ensuring that financial transactions are based on ethical, cooperative, and socially responsible principles.

4. Gold-Based Saving and Payments

Offer fully allocated, audited gold accounts, enabling customers to save and transact in gold. This is a small but proactive step toward restoring sunnah money, while also providing a hedge against inflation and currency depreciation. Gold-based accounts preserve wealth in a tangible form with deep precedent in Islamic civilisation.

5. Competing on Profitability

An ethical Islamic bank should not try to outpace conventional banks on quarterly profits. Financial sustainability is essential, but success should also be measured by portfolio quality, customer resilience, social impact, and community trust. These are the true indicators of long-term stability. The pitch to investors: slower growth in the next two years, greater resilience in the next twenty.

The Test of the Name

If a bank operates with ethics, transparency, compassion, and real-economy focus, it will not need to call itself Islamic. The proof will be in how it treats its customers and where it invests. If you must constantly tell people you are Islamic, perhaps you are not yet Islamic enough.

Chapter 38

A GLIMPSE OF THE REAL THING

I grew up in Kampong Puteh, about two miles from the Kota Bharu town centre on Jalan Kuala Krai, near the junction with Jalan Telipot. It was the 1960s, and without realising it, I was living inside a small-scale model of what I would later recognise as a true Islamic economy. Nobody called it that; it was simply the way life worked.

Almost everyone pursued a right livelihood. Che Mud, on our left, was a meter reader with the Central Electricity Board — a fixed-salary job that was unusual in our *kampung*. In front of us, Pok Su Hok ran a Bata shoe shop. To our right, Pok Su Nor travelled to Singapore to sell *batik*. Behind our house, three families made *batik* at home. On the front-left corner stood Che Hussein's brick "mansion" — a landmark among the wooden houses on stilts — built from his trade importing *batik* dye.

There was also Pok Mud, who drove a bullock cart ferrying goods across the village; Pok Ya, who sold fish and vegetables from a basket balanced on his bicycle, going house to house; Syed Mohd's family, who made soy sauce; and a family who ran a breakfast *gerai* selling *nasi belauk*, *nasi kerabu*, and *nasi dagang*. Mok Yam taught the Qurān to children in her home. The *kampung* also had a Chinese-run provision shop, a metalworks workshop, and *kopitiams* where men drank coffee and exchanged the day's news.

Most people had no bank accounts. Borrowing from a bank was almost unheard of. Money was simply a means of exchange — nothing more. Value lived in goods, skills, and relationships, not in paper promises. The Pasar Siti Khadijah was the heartbeat of the food trade, its orderly chaos full of bargaining, weighing, and exchanging — a place where produce, fish, and spices moved from seller to buyer without a single loan document in sight. The sellers were all women, dressed in bright clothes, their forearms stacked with gold bangles that gleamed beneath their sleeves. The men were nowhere in sight — except when carrying goods or setting up the stalls.

It was a compassionate community. People looked out for one another. *Zakat* obligations were observed quietly — sometimes through the mosque, sometimes directly to those in need. The economy was family-centred: households produced, sold, and shared together, with skills and assets kept within kinship networks. Wealth and work were personal, not abstract.

It was not perfect. There was poverty. But there was also proportion and balance — livelihoods were pursued within limits everyone recognised, even if not everyone kept to them. The community's sense of fairness came from a shared awareness of God's boundaries, not from regulations on paper. When someone overstepped, it was still called wrong. Nobody pretended otherwise.

Looking back, I see now: this was as close to absolute justice as you can get in this world. The standard of right and wrong wasn't just recognised — it was woven into the rhythm of daily life. Trade, work, and social relations all moved within the same moral boundaries, shaped by a shared awareness of God's order.

This was my first and clearest glimpse of what an Islamic economy could be — not the "Islamised" products I would later see in banks, but a living moral order where economics and ethics were one. It left me with the conviction that relative justice, without an unwavering awareness of absolute justice, is just expedience dressed as fairness. In Kampong Puteh, that awareness was still alive — and it made all the difference.

Since then, the world has shifted. More banking. More money created. Inflation eroding the value of savings. Urban migration draining the *kampung* of its young. Education opening new horizons but loosening old ties. Politics intruding into every corner of life. A widening wealth gap separating the prosperous from the struggling. In many families, the economy now runs on remittance — dependent on money sent home by those who have left to work in the cities or overseas.

We were once a community where money served life. Now, too often, life serves money. That change, subtle at first, is now everywhere. But I have seen the real thing. I know the difference. And that is my vision of truth — the absolute justice I keep in mind as I try to pursue relative justice.

And yet, because I grew up in Kampong Puteh, I know the difference. I once saw an economy where value was rooted in real goods, right livelihood, and relationships bound by *adāb* and care for others. Trade was fair and voluntary — no coercion, no exploitation — and compassion was never absent. What was also absent was the darker underside of modern economies: rent-seeking, speculative income, the monetisation of position and responsibility, and political patronage. In their place was proportion, balance, and a sense that livelihoods must stay within moral limits.

That memory is my compass. It reminds me that absolute justice — God's order — must remain on the horizon, even if what we achieve is only relative justice. Without that horizon, fairness collapses into expedience. With it, even a small *kampung* economy can reflect the truth of things in their proper place.

Chapter 39

ANOTHER GLIMPSE OF THE REAL THING

In 2022, I spent a week in Tārim on the invitation of Syed Muhyiddin al-Attas, a CASIS master's graduate who has since turned himself into an independent teacher of al-Attas' thought. He had conducted a series of lectures at my house in 2021 for friends and family, and later moved with his family to Tārim so his children could grow up in that environment. From there, he now conducts online lectures for al-Attas' followers worldwide.

For those unfamiliar, Tārim is a small town in the Hadramawt valley of Yemen, long regarded as one of the cradles of Islamic learning and spirituality. It has produced countless scholars, teachers, and saints over the centuries, and is often referred to as *The Land of a Thousand Walis*. Its reputation rests not on wealth or political power, but on the continuity of knowledge, piety, and tradition — a place where religious learning is lived as much as it is taught.

To Muslims around the world, Tārim represents a rare preservation of what an Islamic town, infused with devotion and scholarship, might look like if allowed to grow organically over centuries.

I accepted Muhyiddin's invitation with curiosity and some longing. "The whole town can be your teacher," he told me.

I was hosted by Wasfi, a Singaporean who had moved there with his wife and three teenage sons nearly a decade earlier. His home, only 200 meters from Darul Mustafa, the renowned seminary founded by Habib Umar bin Hafiz now regarded as one of the most influential centers of Islamic learning in the world, became my base.

The impressions of Tārim were overwhelming in their simplicity and sanctity. Mosques were everywhere, sometimes side by side. Before *Subuh*, long *adhkār* filled the air in tones so soothing they seemed to cleanse the heart even before prayer began. Daily activities revolved entirely around the rhythm of prayer times. In the evenings, *mawlids* and gatherings of remembrance gave the town its pulse.

At the heart of this rhythm is Darul Mustafa. Students come from across the Middle East, Africa, Southeast Asia, Europe, and North America to study there. The institution is less a university in the modern sense than a continuation of the traditional chain of transmission: knowledge received in humility, preserved in memory, and embodied in action.

At Darul Mustafa, the presence of Western students stood

Walking through Zanbal, the centuries-old cemetery of saints and scholars at dawn.

One of Tarim's many centuries-old mosques.

The pathways of Tarim, where history, scholarship, and daily life intertwine.

A Majlis of Remembrance in Tarim, led by Habib Umar Hafiz at Darul Mustafa.

Community market life in Tarim, simple, open, grounded.

The fertile valley of Hadramawt framed by its stark, protective mountains.

out. I even recognised Yahya Rhodus among them. After congregational prayers, students would gather around their teachers at different pillars, continuing their learning in circles of intimacy and respect. The reverence shown to Habib Umar was striking — not theatrical but deeply rooted in love, evident in the way people carried themselves in his presence.

Every Friday after *Subuh*, Habib Umar would go to Zanbal, the cemetery of saints and scholars. Students and townsfolk followed, their *adhkār* filling the cool dawn as the sun rose over the cliffs surrounding Tārim. The humility of the scene — no pomp, no barriers, just remembrance of God and the *awliya* — left a lasting imprint on me.

Our visits extended beyond Tārim. We went to *māqāms*, to Shibam, and to Nabi Hud's *māqām*. Shibam — often called the "Manhattan of the Desert" — is an ancient mud-brick city built in the 16th century under the rule of the Kathiri sultans, though its settlement dates back much earlier. Its tower-houses, some rising up to 30 meters, are considered the world's first example of urban high-rise planning.

Remarkably, the city remains inhabited. Each block is home to a single family. Once, goats were kept on the top floors; today, they are at the bottom. Family income is placed communally in a jar on the ground floor, from which anyone may draw for daily expenses. This simple arrangement spoke volumes about trust and shared responsibility.

We also visited farms and tasted the famed Sidr honey, golden and thick with the fragrance of the valley. Life there was strikingly communal, grounded, and without ostentation. I noticed there were no beggars, no police in sight, no road tax or insurance requirements for cars and motorcycles. Water was plentiful, though electricity was often cut off. It was during Covid, yet Tārim had no regulations — the rhythm of life continued as it always had.

And there was the landscape itself. Tārim is surrounded by stark, table-top mountains, as if held in divine protection.

There is even a prophetic saying that lends it distinction:

"A time will come when the best of the people on earth will be the people of Hadramawt."

Standing in Tārim, you felt the truth of that *hadith* etched into the valley's walls.

Picture taken during our farewall lunch of Lamb Kuzi prepared by my wife, with Habib Abdulrahman Ben Ali Almasyur, the Principal of Darul Mustafa.

Everywhere I went, people treated me like a celebrity. Because of my white hair, hands reached to kiss mine, and I was gently pushed to the front at every function. At first it embarrassed me, but I realised it was simply part of their culture of honoring age and guests. More deeply, I realised I was being immersed in religion all day long, without break or fatigue.

It reminded me powerfully of my own Kota Bharu of the 1960s — the marketplaces alive with familiarity, the sense of safety, the immersion in prayer, and the absence of ostentation. Tārim was a living glimpse of what an Islamic society could look like when devotion, humility, and knowledge quietly shape every corner of life. And in that glimpse, I felt what it means to live not merely by rules or rituals, but by a vision of the truth.

Why, I wondered, are there so many resonances between the Kota Bharu of my childhood and the Tārim I visited, even though they are separated by oceans, languages, and centuries of history? At first glance they seem worlds apart, yet the atmosphere of moral seriousness, the rhythm of teaching and learning, the texture of public piety — these felt uncannily familiar.

The common factor, I came to realise, is al-Ghazālī. His ethical and spiritual vision had travelled far, carried not by imperial structures or academic institutions, but through the patient work of teachers, the circulation of texts, and the power of lived example.

In Kelantan, al-Ghazālī's presence was woven into the religious fabric by way of Malay scholars like Shaykh ʿAbd al-Ṣamad al-Falimbānī[1]. In the eighteenth century, he

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1 Born in Palembang, South Sumatra, al-Falimbānī was of Arab descent on his father's side. His father, Shaykh Abd al-Jalil al-Mahdani from Yemen, served as the Grand Mufti of Kedah. He spent much of his life in the Middle East, primarily in Mecca and Zabid (Yemen), where he studied and taught alongside other major scholars from the Malay world, such as Dawud al-Fatani and Muhammad Arsyad al-Banjari. He played a crucial role in establishing intellectual networks between the Middle East and the Malay Archipelago.

translated and adapted Ghazālī's great works into Malay-Jawi, producing *Hidāyat al-Sālikīn* and *Siyar al-Sālikīn*, which distilled the essence of *Bidāyat al-Hidāyah* and the *Iḥyā Ulumuddin*ʾ.

These texts became the backbone of the pondok curriculum across the Malay world. By the 1960s, in Kota Bharu, they were still being read aloud in surau and taught line by line in village *halaqah*, forming generations of Kelantanese Muslims in Ghazālian virtues: sincerity, humility, vigilance over the heart, and preparation for the Hereafter. Teachers linked through Tok Kenali[2]'s lineage and the Meccan scholarly networks kept these teachings alive, not as abstract theology but as moral formation embedded in daily life.

These networks extended into families and communities. My own grand uncle, Haji Abdullah al-Ibrahimi, was sent to Makkah to study — part of a broader pattern among Kelantan's religious elites — but he chose instead to return and become a trader. His decision reflected something of the Kelantanese spirit of the time: a life could be shaped by religious learning without being confined to the formal religious class. The moral vocabulary of Ghazālī was not just the preserve of the *ulama*ʾ; it animated the worlds of commerce, family, and public interaction as well.

Present-day Tārim, in Ḥaḍramawt, preserves a strikingly similar ethos. There too, Ghazālī's works are taught not as historical relics but as living guides — *Bidāyat al-Hidāyah*,

2 Tok Kenali, whose real name was Haji Muhammad Yusof bin Ahmad (c. 1868 – 19 November 1933), was a highly influential Islamic scholar and reformist thinker in the Malay world during the late 19th and early 20th centuries. He is often called the "Awakener of the Verandah of Mecca" for his significant contributions to Islamic education in Kelantan

Ayyuhā al-Walad, and the *Iḥyāʾ* are recited in *ribāṭs* and homes, explained by scholars whose lineages stretch back unbroken for centuries. As in Kota Bharu then, Tārim today is a community where Ghazālian Sufi ethics — transmitted through accessible, vernacularised texts and living teaching lineages — form the backbone of religious culture.

The difference, perhaps, is that Tārim remains a functioning classical centre, while Kota Bharu in the 1960s stood at the threshold of change. Modernisation, bureaucratisation, and the rise of ideological Islam would gradually erode that shared moral vocabulary. But for a moment in time, the air of both places carried the same scent: the lingering fragrance of al-Ghazālī's moral vision, alive in the speech, manners, and expectations of everyday life.

If there is a way to return, it is not by mere nostalgia or romanticism, but by re-emphasising al-Ghazālī's ethical and spiritual vision through the clarifying lens of al-Attas — recovering the precision of meaning, the proper place of things, and the integration of knowledge and *adāb* that once gave our communities their quiet strength.

Chapter 40

RIGHT LIVELIHOOD IN THE WORLD OF DISORDER

In a world where the market often rewards manipulation over honesty, efficiency over empathy, and image over integrity, earning a living without losing yourself has become its own struggle. Islam does not separate faith from action, and the way we earn is part of that faith. Right livelihood is about more than avoiding what is forbidden. It is about seeking work that sustains both body and soul, and that does not compromise the truth.

I have always told my children that all business should be social. In the Islamic worldview, commerce without service to people, preservation of dignity, or care for the environment is not neutral — it is harmful. Education, therefore, is not simply about collecting certificates or securing a position. It is about mastering a craft — something you can make or do that others will willingly pay for because it genuinely benefits them.

Athirah's First Job

My daughter Athirah, with a degree in Philosophy, Psychology, and Religion from Boston University, wanted to put her values to work. When she told me she was joining a company that promoted social entrepreneurship, I reminded her of my view: all business should be social. She would have to learn for herself that the label "social" is not always a guarantee of substance.

She went in idealistic, believing she had found the perfect alignment between her skills and her principles. The company's mission was to use enterprise to lift people out of poverty. The team was young, energetic, and spoke the language of purpose. From the outside, it looked like a model of what business could be.

But reality set in. She discovered that the company's success depended less on helping entrepreneurs thrive than on winning grants from government agencies. The real expertise lay in applications and proposals, not in building the lasting success of the people they claimed to serve. I have a word for this: grantrepreneurship.

The culture followed the money. Consumerism crept in. There were high-end cars, expensive dinners, and quiet competition for the trappings of wealth. The mission remained in the marketing, but not in the daily decisions.

The Pretender

Athirah's experience reminded me of Jackson Browne's The Pretender — a song about someone who once dreamed of more, but quietly settled into the comforts of compromise:

I'm going to be a happy idiot
and struggle for the legal tender,
where the ads take aim and lay their claim
to the heart and the soul of the spender.

It is the story of many careers: ideals traded for security, the pretence of purpose masking the pursuit of comfort.

The Work We Choose

This is why I tell my children that whatever work they choose, they must guard the link between their means and their ends. A job may be a stepping stone. A career may be a framework for advancement. But a vocation — true right livelihood — is something else entirely. It is work that serves without self-betrayal, where income supports purpose rather than consuming it.

And like ethical banking, right livelihood is an exercise in relative justice. We cannot expect to work in perfect systems free from compromise, but we can decide how far we allow those systems to shape us. The principle is the same: hold fast to the ideal, act with what you have, and never redefine the goal just to suit the constraints.

Athirah's first job taught her this early: ideals are fragile when they are not anchored in something deeper. Without that anchor, even a social enterprise can drift into the same currents as the systems it set out to challenge.

In a world of disorder, right livelihood is not about finding perfection. It is about holding fast to purpose when the current pulls you elsewhere, and refusing to let the means become the ends. It is about recognising that the work we choose is one of the few things still in our control. It does not demand flawlessness, but it does demand intention — the resolve to earn without selling one's soul, to ensure that income is a blessing and not a burden, and to leave behind something more enduring than profit alone.

Chapter 41

JUSTICE, CAPACITY, & POSITION: ANOTHER LAYER TO RELATIVE JUSTICE

Back in Chapter 36, I asked a troubling question: **"Where is the proper place of a thing, if everything is not in its proper place?"** Prof. Zainiy Othman's reply — **"Relative justice too has its proper place"** — gave me a framework for action in a disordered world.

Since then, I have explored how this plays out in different domains: banking reimagined as ethical practice, glimpses of just economies in *kampung* life, and the principle of right livelihood even amidst disorder. These were attempts to translate relative justice into lived examples.

But the question still pressed further: if justice is always relative to circumstance, then what exactly determines the form of that justice for each of us? The answer, I came to see, lies in capacity and position.

My views on *ribā* and Islamic Banking illustrate this journey. In the beginning, I couldn't reconcile partaking in ribā with being a Muslim. It seemed like a black-and-white issue: interest is forbidden, full stop. But life complicates theory. I took loans — for a car, for houses — hoping that Islamic Banking would resolve this inner conflict.

That hope soon faded. Islamic Banking mimicked conventional banking, often with higher costs. Still, I found myself part of it. I even sold and implemented Islamic Banking systems across Malaysia, Thailand, Indonesia, the UAE, Iran, Pakistan, and Saudi Arabia. When clients asked, "Is this *halal*?" I would answer, "I'm only selling the tool. You must decide whether the product and service you offer is *halal*." Too often, the reply went over their heads.

My scepticism grew. I became more vocal, even confronting an imam who used the Friday pulpit to promote the government's banking initiatives. The sanctification of hypocrisy was too much to bear.

It was only later, through the writings of Syed Muhammad Naquib al-Attas and his students, that I found the metaphysical framework I needed. They helped me see that justice is not a monolith. It must be understood contextually, both at the systemic level and at the personal one. Justice depends on capacity and position.

The Prophet ﷺ said:

> *"If one of you sees an evil, let him change it with his hand. If he cannot, then with his tongue. If he cannot, then with his heart — and that is the weakest of faith."*

This *hadith* establishes a hierarchy of responsibility based on knowledge, authority, and ability. Not everyone is required to overhaul the system. For the ordinary person — the schoolteacher, the civil servant, the small business owner — justice lies in sincerity and honest effort. If they choose an Islamic option sincerely, believing it to be halal even if it is flawed, they are not to be blamed.

But for those of us who know better — who see the architecture of economic falsehoods and the metaphysical disorder beneath the surface — the luxury of silence is gone.

As al-Ghazālī reminds us,

“Knowledge imposes obligation.”

For scholars with expertise and a public voice, the burden is heavier still. Silence becomes complicity; cosmetic *fatwas* a corruption of knowledge.

This is what al-Attas meant by putting everything in its proper place — not just objects, but roles, responsibilities, and knowledge itself. *Adāb* is dynamic; it flows through a hierarchy. It demands more from the one who knows.

So yes, there is such a thing as relative justice. But there is also graded responsibility. The more one knows, the more one must act.

And that burden becomes personal. Once you have seen the framework that al-Attas offers — that *adāb* and justice are metaphysical realities, not merely moral aspirations — you cannot unsee it. Knowledge makes silence impossible. That is why I have spent so much of my later years trying, sometimes awkwardly, sometimes insistently, to bring al-

Attas' ideas to others. I know I cannot reorder the whole world, but I can at least point to the mountain, reminding myself and others that the summit is real, even if most of us are still wandering in the foothills.

Chapter 42

POINTING TO THE MOUNTAIN

I have been trying to introduce Syed Muhammad Naquib al-Attas to people for years.

Through Facebook posts, in WhatsApp threads, over lunch, on the golf course. I have even hosted talks at my house by Syed Muhyiddin al-Attas, just to bring his thoughts to people's attention. Syed is one of CASIS's most prominent graduates. Having read Western Philosophy as his first degree before getting his master's at CASIS, he has since moved to Tarim, Yemen, delivering online lectures from there to al-Attas' followers all over the world. I once visited him in Tarim, an experience I described in an earlier chapter.

Back to my feeble attempts at promoting al-Attas: sometimes they work, most of the time they do not. I persist not because I enjoy being ignored or misunderstood, but because I sincerely believe he holds the key to the crisis we are in — not just the religious crisis, but the political, economic, and social crises that deepen with each passing year.

While others offer surface fixes or ideological reactions, al-Attas addresses the root. He calls for a reordering of the self, a clarification of knowledge, a return to meaning. His project is not about reforming policies, but about restoring proper order in the soul, in education, and in society. That is why I keep trying.

The Challenge of Selling Depth

Selling al-Attas is not easy. His writings demand a certain interior readiness. They are rigorous, densely woven, and unapologetically metaphysical. He does not lead you in gently; he assumes you are already swimming. Most people are not. Many are still clambering onto the shore, suspicious of depth, and overwhelmed by the waves of modern life.

We live in an age of comfort and immediacy — quick answers, simple slogans, fast dopamine. The modern mind is impatient with subtlety and allergic to complexity. Even among well-meaning Muslims, there is a tendency to settle for what is familiar. People prefer the safety of the crowd, even when the crowd is heading in the wrong direction.

Al-Attas does not offer crowd-pleasers. He assumes his reader is serious. His language is not impossible, but it demands attention, effort, and stretch.

My Question at 19

I know what it is like to look at Islam through the wrong lens. At 19, I asked my father about *ribā* in a way that was really an attempt to reconcile the irreconcilable. I had a linear and scientific mindset. I wanted Islam to fit the frameworks I already trusted, rather than questioning the frameworks themselves.

It took years to see that the problem was not with Islam, but with the lens through which I was looking. Al-Attas showed me that there is more than one way to see the world, and that the modern or secular lens is not neutral. It has its own assumptions, its own idea of what is real, and its own unspoken hierarchy of truths.

Big Words, Simple Meanings

Al-Attas uses words like epistemology, ontology, worldview, and metaphysics.

These terms can feel forbidding, like sheer cliffs reserved for philosophy students or academic climbers. But al-Attas does not use them to dazzle or to distance. He uses them because clarity demands precision, and precision sometimes requires difficult vocabulary. The mountain must be described accurately before one can begin the ascent.

Yet — and this is crucial — his primary objective is not to turn Muslims into philosophers. His aim is not to produce specialists in Greek terminology, but to restore a way of seeing the world that is already embedded in our faith. You do not need to master his jargon to grasp the vision. If anything, al-Attas is giving us back something we have forgotten: the coherence, meaning, and tranquillity that arise when reality is viewed through the lens of the *shahādah*.

When contemplated deeply, *Lā ilāha illa Allāh, Muḥammadun rasūlu Allāh* already contains the essence of an Islamic worldview. It affirms a single ultimate Reality, a hierarchy of existence, the purpose of knowledge, the proper place of man, the nature of justice, and the authority of prophetic guidance. The complex terminology merely unfolds what is already implicit in that simple declaration. The Islamic worldview is not separate from the *shahādah*; it grows out of it.

A person does not need a philosophy degree to stand on this ground. What is needed is reflection — honest, patient, unhurried — on the implications of the words we recite daily. Al-Attas is rigorous because the modern world is rigorous in its confusions; he uses metaphysical language because the maladies he diagnoses are metaphysical. But the doorway remains simple. The Islamic worldview does not begin in a seminar room; it begins with the heart contemplating what it means that there is no god but God.

Explaining the Terms

For those inclined to swim in deeper waters, here is my attempt to explain these terms simply:

Epistemology	How we know — sources, methods, limits of knowledge; how knowledge reaches us and how it is verified.
Ontology	The study of what is — the nature and hierarchy of existence. Only God possesses absolute and necessary being; everything else exists contingently and with graded degrees of existence.
Metaphysics	The study of reality as a whole, embracing both seen and unseen, and the principles that bind them.
Worldview	The lens through which we see reality — the integrated picture formed by what we believe is real and knowable, linking ontology and epistemology into a coherent vision.

Al-Attas' main point is that Muslims must learn to see the world through an Islamic lens, and recognise when they are looking through a secular or modernist one.

The Contrast Between Worldviews

To make this clearer, it helps to see how the Islamic worldview differs fundamentally from the secular or modernist worldview that dominates today's consciousness.

Islamic Worldview	Secular / Modernist Worldview
Ultimate Reality: Rooted in Tawhīd — the Oneness of God (al-Haqq), the Absolute and Necessary Being.	Reality is self-contained and material; no necessary Being beyond the cosmos.
Source of Knowledge: Revelation, reason, senses, and fitrah, harmonised under divine truth.	Knowledge arises from sense experience and human reason alone; revelation excluded or relativised.
Purpose of Knowledge: To recognise proper place and order; knowledge leads to adāb and justice.	To control, manipulate, and predict nature; knowledge serves power and utility.
View of Existence: Hierarchical and meaningful; the unseen is real.	Flat and mechanistic; existence reduced to physical processes.
Human Being: Servant (ʻabd) and vicegerent (khalīfah); dignity through purpose.	Autonomous individual; dignity through self-determination.
Ethics and Values: Objective, revealed, grounded in divine order.	Relative, constructed, based on consensus or preference.
Time and History: Purposeful—creation, fall, guidance, return.	Aimless — progress as its own goal.
Crisis and Suffering: Tests and signs; part of moral order.	Accidents or failures solved by technique or policy.
Ultimate Goal: Felicity (saʻādah)—nearness to God.	Happiness as material satisfaction and self-expression.
Civilisational Outcome: Integration of knowledge, ethics, beauty, and truth.	Fragmentation — fact divorced from value, man from meaning.

A Scholar Who Thinks in Systems

Al-Attas does not think in fragments. He sees the interconnections: how political failure is rooted in confusion about knowledge, how the decline of education stems from a misunderstanding of the self, and how the erosion of truth leads to the rise of false authorities. He is a systems thinker, but his system is not mechanical. It is metaphysical. It begins with *tawhid*, the Unity of God, and builds outward — from being to knowledge, from soul to society.

Once you begin to grasp that architecture, modern malaise begins to make sense. Not as chaos, but as misplacement. As *zulm* in its original sense: to put a thing where it does not belong.

Aphorisms That Go Deep

Despite the density of his writing, al-Attas often distils his insights into crystalline phrases.

"Happiness is certainty,"
he writes — not comfort or success, but *yaqin*, inner alignment with truth.

"Adāb is justice as recognition of proper place,"
he reminds — not mere etiquette, but a moral and ontological architecture.

"Tasawwuf is the practice of shari'ah at the level of ihsan,"
he insists — a reminder that spirituality perfects, not bypasses, the Law.

These are not slogans. They are doorways. Each one opens into a world, if you are willing to walk through.

Softening the Ground: Gai Eaton and William Chittick

Most people need help to get there. Before I could appreciate al-Attas, I had to pass through two other guides: Gai Eaton and William C. Chittick.

Eaton's *Remembering God* felt like a conversation with a wise elder — wandering, lyrical, but sharp in its insights into the spiritual poverty of modern life. He stripped away modern illusions: the cult of progress, the idolatry of autonomy, the loss of the sacred. He did not use al-Attas' vocabulary, but he cleared the ground.

Chittick's *Science of the Cosmos, Science of the Soul* gave me my first real glimpse of Islamic metaphysics as a living discipline — not just history, but a path. He tuned my ears to the danger in the plastic words of modernity: "progress," "efficiency," "development."

Together, Eaton and Chittick softened the ground. Eaton clears the haze. Chittick sketches the map. Then, and only then, are you ready to climb al-Attas' mountain.

That said, I should offer a gentle caution. Both Eaton and Chittick, for all the insight and beauty they bring, carry traces of Perennialist thinking — the idea that all religions share a single hidden core and are equally valid paths to the Divine. When I first read them, I found their words deeply moving; they helped me step out of the narrow, fragmented modern mindset. But I also came to realise, especially after engaging more deeply with al-Attas, that these Perennialist undertones can blur essential boundaries if one isn't careful.

Al-Attas himself, in *Covenants Fulfilled*, warned against exactly this. His aim was never to close the door to wisdom from other traditions, but to guard the clarity and coherence of Islam's own metaphysical vision — the finality of Prophethood, the integrity of revelation, and the proper hierarchy of truths. So, I would say: read Eaton and Chittick, but do so with discernment. Let their words open doors, but keep al-Attas as your compass.

Where to Begin

If you are serious, start with *Islam and Secularism*. It shows how secularism crept into Muslim consciousness, not only through colonialism, but through a loss of clarity about knowledge itself.

For something shorter, try *The Meaning and Experience of Happiness in Islam*. Do not be fooled by its size. In a few pages, he reorients you from pop psychology to Qurānic psychology.

What I Have Carried Away

After years of circling these ideas, reading and failing and reading again, some truths have stayed with me. They are not direct quotes, but my own distilled lessons.

Reality is more than the physical.

What you see, hear, touch, and feel is not the whole of what is real. The senses only graze the surface. Behind the veil of appearances lies meaning, and behind meaning lies truth. The modern world insists on reducing the real to what is measurable, but the Attasian vision insists that the unseen is not imaginary; it is more real than what is seen. Angels, the soul, revelation, and even the moral order are not abstractions — they are part of reality itself.

Shariah is not Islamic law in the Western sense.

To translate *shariah* as "law" is to shrink it. *Fiqh* is not a frozen checklist of do's and don'ts, but the art of applying divine guidance to changing circumstances. It is a disciplined attempt to place God's command in the proper place, never severed from its principle. Justice itself is above any legal code. Law exists to regulate our actions in society, but it is not ultimate justice. It can only approximate justice, and only when it is rooted in *tawḥīd*. Al-Attas taught me that to confuse *shariah* with a mere legal system is to secularize it. *Shariah* is not the domination of rules but the harmonization of life with guidance and meaning.

Our duties are personal and shared.

Some obligations fall on each of us individually—prayer, fasting, honesty, gratitude. Others fall on the community—justice, knowledge, defense, welfare. To confuse the two is to distort religion: when individuals neglect their *fardhu 'ain* while shouting for political reform, or when societies abandon *fardhu kifayah* while insisting every individual fend for themselves.

But I also learned that *fardhu 'ain* is not static. Acquiring knowledge is *fardhu 'ain* and it doesn't stop at age ten, or after memorizing a few chapters of *fiqh*. The duty to seek knowledge continues as long as one lives, expanding as one's roles and responsibilities grow.

Similarly, *fardhu kifayah* is not a convenient excuse to leave matters to "society." If you are the only one with the skill or capacity to do something essential for the community — whether it is medicine, governance, or even repairing a bridge — then that collective duty becomes your personal obligation. This fluidity is part of the mercy of Islam, but also its seriousness: no one can hide behind categories to escape responsibility.

Paradoxes are part of the truth.

We existed before we were born, in the covenant of *Alastu*. We will continue to exist after death, in a reality beyond time. We have free will, but we do not determine the outcome. These are not contradictions, but harmonies that require a higher vantage to grasp. Al-Attas' insistence that paradoxes are woven into the fabric of reality freed me from the illusion that truth must always be flat, linear, and simple.

Put everything in its proper place.

After all my striving — wanting to be ethical in banking, principled in business, honest in leadership — it comes back to this. Justice, said al-Attas, is to place things in their right place. Disorder is injustice. My life can be read as one long attempt to live this dictum, even if imperfectly.

Gratitude is tied to being.

To exist at all is a gift. Before deeds, before successes, before failures — simply being given existence is already a mercy. Al-Attas taught me that gratitude (*shukr*) is not a polite response to blessings, but the recognition that being itself is grace. To wake, breathe, and know is already reason enough to bow.

The goal is goodness, not slogans.

We do not exist to shout slogans of faith, to endlessly repeat "Qurān and Sunnah" as though words were talismans. Our task is to be good, to embody *Ihsān* in what we do, whether anyone is watching or not. For al-Attas, Islam was not a slogan to be politicized, but a way of being aligned with truth, beauty, and justice.

Knowledge is part of you.

Knowledge is not external information to be stored in books or computers. It is an attribute of the soul. To Islamize knowledge is not to slap Arabic terms onto Western disciplines or build "Islamic versions" of physics or economics. It is to Islamize yourself — to let truth take root inside, so that your seeing, thinking, and acting are in harmony with reality.

Truth resists shortcuts.

If you start from the wrong place, you will not arrive at the right one, no matter how quickly you move. This applies to economics, to politics, to personal life. Begin with false premises — say, that money can be created out of nothing, or that power justifies deceit — and all the cleverness in the world will only lead you further astray.

One of the deepest false premises of modern life is secularization. Many Muslims think of it simply as separating mosque and state, or as freedom from religion. But al-Attas showed me that secularization is more subtle and more dangerous. It is the process of emptying the world of its sacred meanings — of treating knowledge, law, art, even morality as though they have no ultimate reference to God. When that happens, you may still pray, fast, and build mosques, yet the way you think about science, economics, or politics becomes detached from *tawḥīd*.

You end up living two lives: a “Muslim” one on Fridays and Ramadans, and a “modern” one the rest of the time. But Islam is not part-time. A Muslim is Muslim 24/7, in the marketplace as much as in the prayer hall, in contracts and conversations as much as in rituals. Secularization, in this sense, is not just a political arrangement but a corruption of vision— a loss of seeing things in their proper place.

Justice starts with knowing who you are.

Before constitutions, parliaments, or courts, justice begins with the human soul. You are God’s servant, bound by His command. You are also His vicegerent, entrusted with stewardship of earth. Forget either side, and justice collapses. When people forget they are servants, they grow arrogant. When they forget they are vicegerents, they become passive. To remember both is to anchor justice.

Let your intellect rule your desires.

The soul is layered. The animal soul (*nafs*) pulls us downward with appetite, envy, and rage. The rational soul (*'aql*), if cultivated, governs and directs. The heart (*qalb*) is the seat of awareness, able to incline toward either light or darkness. And the spirit (*ruh*) is the divine breath within us. To live rightly is to let the higher govern the lower: the intellect restraining the nafs, the heart open to the *ruh*.

And finally, you can learn from any source.

Truth is not copyrighted by any civilisation. You can read Plato, Huxley, or even management manuals, and still benefit — provided you carry the right vision of reality. Al-Attas freed me from the fear that learning from the West meant contamination. What matters is not the tool or the technique, but the lens through which you see. With the Islamic vision of truth and reality, you can sift gold from sand.

This is hardly an exhaustive list, merely enough to illustrate the vision that I see through the alternative lens I acquired. I know I could be wrong in all of this. Understanding is a trust, not a trophy. It's also God's gift. What I have learned could be incomplete, distorted, or just plain mistaken. But for now, this is the best I can see, and the best I can try to live by.

And sometimes, to make a dense idea easier to grasp, I turn to something people understand instinctively — sport.

Playing the Wrong Game

I love sports. Always have. And I've learned over the years that sports go beyond the physical. They teach discipline, teamwork, judgement under pressure. But they also offer metaphors for life — and for understanding where we go wrong.

Life, in many ways, is a game. Our game as Muslims is the game of life as God defines it: to live in submission to Him, to seek His pleasure, and to order the world according to truth. This is not a casual pastime. It's the only game that matters, and it doesn't end until we return to Him.

But here's the problem: many of us are playing without realising what game we're in. Football is about getting the ball into the net; rugby is about grounding it across the line. If you confuse the two, all your effort will be wasted — you'll sprint in the wrong direction, celebrate the wrong score, and never understand why the crowd isn't cheering.

Without knowing it, many Muslims have adopted the mindset of secular modernists. We've kept the uniform — the language and rituals of Islam — but absorbed the rules, measures, and ambitions of a completely different game. In that game, "winning" means wealth, status, efficiency, popularity, or personal freedom, not truth, justice, or service to God.

Our playing field is far bigger than the visible arena of money, politics, and society. It includes the unseen: the moral, the spiritual, the metaphysical. And our training for this game — the drills that prepare us for real play — are the pillars of worship: the five daily prayers, fasting in Ramadan, paying *zakat*, and the pilgrimage to Makkah. These are not meaningless repetitions. They condition the body, heart, and mind so that when life's pressures come, our reflexes are already aligned with God's commands.

Al-Attas' Often-Repeated Diagnosis

Syed Muhammad Naquib al-Attas has spent a lifetime diagnosing why Muslims, despite good intentions, keep losing ground. His conclusion, repeated across his works, is simple but profound: the Muslim world suffers from corruption of knowledge, loss of *adāb*, and the rise of false leaders.

Corruption of knowledge is like not knowing what game you're playing. You might be skilled, but if your idea of the game is wrong, every move you make will be misdirected. In life, this means misunderstanding the purpose of knowledge itself — treating it as a tool for economic gain, political power, or self-expression, rather than as a means to recognise and live by the truth revealed by God.

Loss of *adāb* is what happens when you misplace the order of importance. In sports, imagine if a rugby player decided that scoring tries was less important than looking stylish on the field, or if a football team cared more about showboating than about scoring and defending. In life, loss of *adāb* means not recognising the proper place of things, people, and priorities — giving prestige to entertainers over scholars, or valuing economic growth over moral integrity.

The election of false leaders follows naturally. In a team with no grasp of the rules and no sense of proper priorities, you will end up with captains chosen for their charisma or their connections, not their competence. In society, this means elevating those who can win elections, raise funds, or excite crowds — regardless of whether they understand the truth, live by it, or can lead others toward it.

Why This Matters

You cannot win the right game by playing the wrong one. And you cannot fix your play by swapping players without first clarifying the rules and the purpose of the game itself. That's why al-Attas focuses on reordering knowledge before anything else. Without that, training becomes meaningless, rituals become empty, and leadership becomes a popularity contest.

If we truly understood the game we are in — the real game of life defined by God — we would guard against corrupting the rulebook, train with purpose, and choose captains who know the field and the goal. Until then, we will keep charging up and down the pitch, burning energy, feeling proud of our effort — and wondering why, when the whistle blows, we are still on the losing side.

EPILOGUE

The Truth We Were Already Living

By the time you've lived long enough, read widely enough, and failed deeply enough, you begin to see things differently. What once looked like achievement starts to feel like grace. What you thought was insight turns out to be memory — something your soul already knew. And what you called success begins to feel less like your doing, and more like a mercy you were allowed to carry for a while.

I've spent much of this book tracing the intellectual and moral journey that shaped my life: the questions, the work, the people, the search for meaning. But perhaps the most humbling realization is this — some of the clearest answers were already living quietly in the people around me. In my

father. In Kamal. In Kamil. In Zame. Even, in a less articulate way, in myself.
We were all trying to live — imperfectly but earnestly — by what I would later learn to call relative justice.

The Brother Who Just Did the Right Thing

It happened during one of our usual conversations—me and Kamil, just the two of us. I don't remember what sparked it, but at some point he asked me, "So, what does this al-Attas teach, really?"

I paused, trying to find a way to explain something that had taken me years to even begin to grasp. I gave him a short answer: "He teaches *tasawuf* in a university setting."

Kamil chuckled.
"*Tasawuf*? That's too high-level for me."

He meant it sincerely — not dismissively, just with the quiet pragmatism that has always defined him. But something about his response stayed with me. Because the irony is, Kamil lives much of what *tasawuf* tries to teach. And he always has.

He didn't talk about *adāb* or *tawḥīd* or metaphysical order. But he knew when to speak, when to stay silent, when to walk away. He carried burdens without complaint. He practiced restraint, loyalty, courage — not in abstraction, but in action. He simply did what was right.

Father Was the Same

Our father, too, never used abstract words. He didn't lecture us about metaphysics or quote hadith unnecessarily. But he lived in moral clarity.

He ran his bookshop like it was a sacred trust. He loved order — not for order's sake — but because he seemed to understand, without ever needing to say it, that order was part of meaning. He prized honesty, duty, simplicity, and the dignity of work. And he expected the same from us.

Looking back now, I see that the question I asked him at nineteen was unfair. He bore the weight of ribā not out of choice, but out of circumstance — struggling to lift his family out of poverty, with many relatives depending on his business for their livelihood. To others in the community, he was an example to emulate. In truth, he was already living relative justice, and in that light his silence was itself a kind of answer.

If I had told him I was studying *tasawuf*, he might have grimaced — not because he was against the spiritual path, but because the term had acquired a bad name over the years. In his time, tasawuf was often equated with escapism, showmanship, and cultic pretensions. But had I explained what al-Attas meant by it — the reordering of the self, the cultivation of sincerity, the knowledge of one's proper place — I think he would've nodded and said, "Well, that's how it should be."

Kamal Saw It Early

Kamal, the eldest of us, was the one who gave words to what the rest of us were only trying to live.

He had a head start — brilliant, inwardly driven, and drawn to meaning from an early age. Long before I had the language for it, Kamal was already speaking of dignity, virtue, and purpose. He saw through pretence, rejected easy compromise, and called us — gently but firmly — to a higher standard. For a long time, I wondered who his teacher was, because no one else I knew acted quite the way he did.

He could sense when something was out of place — in a person, a system, or a thought — and would try to set it right, not with anger but with clarity. Kamal was never content merely to live well; he wanted to live rightly. He was the first among us to see life itself as a moral journey.

I was recently reminded of one of his sayings by his son, Oee:

"Ppioh rego samah ore letok atas pallo, kasut rego beribu ore letok kakki."

("Even if a hat is cheap, it is still placed on the head; and even if shoes cost thousands, they still go under the feet.")

At first, I took it as a wry Kelantanese remark about misplaced values — how people often prize what is expensive while forgetting that the cheap hat still sits above the costly shoes. But later I realised Kamal meant something deeper. It wasn't irony; it was order. He was pointing, in his own earthy way, to the truth that every thing has its proper place — that worth is not measured by price, but by position and purpose.

He understood *adāb* long before I discovered al-Attas.

Zame – The Minder

Zame is our minder. He ensures we stay in line — not through fear, but through presence. He is protective of our family traditions and has assumed our father's role in leading prayers whenever we get together and teaching Qurān reading to the less competent among us. Zame carries the responsibility of being in the middle — answerable to the older ones, but mindful of the younger.

In a world where everything can slide into disorder, Zame observes all his obligatory rituals with steadfast devotion, content in knowing that they are God's instructions and needing no further rationale.

His career was never as high-flying as Kamal's or Kamil's, yet there is a contentment in him that feels rarer, and perhaps richer, than all the accolades in the world.

He, too, lives with a sense of relative justice — doing what is fair, even if it isn't convenient.

And Me?

I was the questioner. The one who asked at 19, "*Isn't ribā wrong?*" The one who couldn't stop pulling threads, even if the whole garment came undone. I am the laziest in the family; I can't begin to do something unless I know what for. Maybe that's why I have been so inquisitive — constantly needing to understand the purpose before I act.

I studied systems, argued with power, travelled far. I read Huxley, Eaton, Guénon, Chittick. Then I discovered al-Attas — and everything clicked. Not because it was new, but because it clarified what I had sensed all along. That the world has a right order. That justice is real, but relative. That knowledge must begin in the self.

Al-Attas did more than give me confirmation — he gave me precision. He showed me where sentiment must give way to clarity, where practice must be defended by principle, and where truth must be shielded from corruption. He gave structure to what was previously only felt, and language to what was only half-understood. He made the unspoken speakable, the intuitive teachable. Without him, much of what we lived would have remained unexamined — and therefore vulnerable to erosion.

We Knew Before We Knew

"Alastu bi-Rabbikum?"
("Am I not your Lord?")

"Qālū balā…"
("Indeed, You are.")[1]

That covenant echoes in all of us. Some express it in words. Others live it in silence.

Perhaps Kamal articulated it. Kamil lived it. Father embodied it. Zame guarded it. I chased after it.

But we were all trying to be faithful to that first "Yes."

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1 (Surah Al-A'raf, Chapter 7, Verse 172), this exchange occurred when God gathered the descendants of Adam—the souls of all human beings who ever were or ever will be—and directly addressed them

The Map and the Terrain

Al-Attas gave us the map. But the terrain had already been walked by those around me.

When he speaks of *adāb*, of the rightful place of things, of the inner reordering of knowledge — it's as though he is describing the lives of the men I grew up with. Only, they never called it that. They just did what needed to be done.

And here is the point: a life can be good without knowing the map — but it will be harder to protect, harder to transmit. The map gives names to the landmarks, shows the routes, warns of the swamps and precipices. It guards against drift. It tells you not just that you are on the right road, but why it is the right road.

Guarding Certainty

It is not about who is smarter, or who reads more. It is about who lives with sincerity. Who remembers the original covenant. Who walks with awareness of being seen.

It is about relative justice. Knowing your place, your limits, your duties. And living within them — not out of fear, but out of gratitude.

But sincerity alone is not enough. Certainty must be guarded. And in our time, the great thief of certainty is secularization — not the absence of religion, but its quiet redefinition. It enters unnoticed, smuggling alien ideas in familiar language, until even the upright can lose sight of why they do what they do. The only defence is awareness: to see it for what it is, to recognise when the map you follow has been redrawn without your consent.

That is why meaning must be articulated, not merely felt. To live rightly without being able to explain why is to leave your life's compass unguarded, vulnerable to someone else's coordinates. Al-Attas gave me that vocabulary — the grammar of meaning, the architecture of the map — so that the truths my family lived could withstand erosion and be passed on intact.

And gratitude — as al-Attas would remind us — is not a decorative word.

It is the right recognition of a thing's true source and purpose: to know that ability, opportunity, and outcome are *amanah* — trusts, not trophies.

We cheapen that truth when gratitude becomes performance — when we post celebratory photos on Instagram emblazoned with *Alhamdulillah* while quietly crediting ourselves for the achievement.

True gratitude is quieter than that.
It is living as though nothing truly belongs to you — except your responsibility before God.

The map is never the journey.
Taṣawwuf is not a badge.
Islam is not in what we say, but in how we live.

And happiness is not comfort.

It is not success.

Happiness is certainty.

Post-Script

REFLECTIONS OF A "SUFI GOLFER"

No sport mirrors the paradoxes and demands of life as closely as golf — where patience, precision, humility, and the acceptance of what lies beyond your control are tested with every swing.

I came late to golf. Not because I lacked sporting instincts — quite the opposite. Tennis and hockey had shaped my early sense of what counted as real sport: speed, coordination, the kind of sweat that felt earned. Golf, by contrast, seemed suspiciously still. Too clean. Too polite. Played by men who smoked cigars and closed deals mid-round. I viewed it less as a sport, more as leisurely choreography — performed in slacks.

That view didn't last.

In 1988, at a bank offsite, I was shoved into a vacant slot in a golf game with borrowed clubs and ill-fitting shoes. The implication was clear: play, or be remembered as uncooperative. So I teed up. And somehow, it clicked. The ball responded. My flight mates didn't believe that was my first time on the course. The swing felt easy. Balance and timing fell into place, and the pleasure of a clean strike was instantly addictive. I've been playing ever since.

Thanks to years of tennis and hockey, I became competent quickly. My first official handicap was 18. Before long, I was playing steadily in the 12 to 14 range — a number I've maintained without chasing. But the putting yips arrived early too, and they've never quite left. I've even resorted to putting left-handed, as if tricking my body might bypass the soul.

It's not that I don't know how to putt. I do. But something happens. A hesitation. A flicker of doubt. My hands, so trustworthy in motion, begin to question themselves in stillness. Some call it nerves. I suspect it's a lapse of *iman*.

I often joke that the yips are spiritual. You stand over a ball the size of a quail's egg with a hole only a few metres away, and suddenly your nafs — your ego — wants control. It says: "I've got this." But the *qalb* knows better. You're not in charge. You never are.

And nowhere is this clearer than on the green. The direction and pace of a putt remind you that truth has limits. You cannot send the ball wherever you wish; the slope and grain dictate the line. Too hard and you overshoot, too soft and you fall short. Even a perfect stroke will miss if you refuse to see reality as it is. A putt, like justice, requires alignment, restraint, and surrender to what lies beyond your control.

So I say *la hawla wa la quwwata illa billah* before big putts. Not as superstition, but as surrender. Though too often, I admit, it's just at the lips. Golf, for me, has become a kind of *zikir* — a mobile meditation stretched over eighteen holes.

SubhanAllah after a sweet iron.

Astaghfirullah after a missed short putt.

Bismillah on the tee.

La ilaha illallah while walking between shots.

There's no audience on the fairway — just you, the wind, and whatever you've brought with you.

My style has always been conservative. Fairways and greens. Avoid the hero shots. Don't flirt with bunkers. Respect the course. Keep the ball in play. Golf, like life, rewards patience more than aggression. The quiet player often outlasts the flashy one.

My friend Nadzru Azhari, who thinks golf is elitist and a complete waste of time, has taken to calling me the Golfer Philosopher. Another friend, Tunku Kamel, prefers the Sufi Golfer. I accept both with a smile. They're not wrong. I do see golf as a kind of *tarbiyah* — a training ground for the soul. On the course, you face your inner state: pride when things go well, frustration when they don't, envy when others outperform you. Golf exposes what *adāb* is meant to conceal.

It is also the only game where you are expected to penalise yourself. That makes it an exercise in *ihsan*: to act as though you see God, and if you cannot see Him, to know that He sees you. Even something as small as entering the wrong score on a card can lead to disqualification. Integrity is never optional.

The handicapping system, too, reflects a kind of justice. It allows players of vastly different abilities to compete fairly, provided the rules are observed in both form and spirit. But then there is cheating: the fudged handicaps, the lost balls that reappear in suspiciously good lies, the convenient “gimmes” stretched to three feet. I’ve preached more than once about this. Not out of self-righteousness, but because I believe how you play matters. There is no *barakah* in deceit — not in business, and not in golf.

When I hit my one and only hole-in-one, I didn’t dance or scream. I walked to the hole, picked the ball out gently, and posed for a photo beside the flag. A quiet shrug, Thierry Henry–style. That was enough. Joy, when real, is quiet.

And maybe that is the true lesson I take from golf. It has taught me how to carry both success and failure with equanimity. How to speak less and observe more. How to compete without comparing. How to walk — literally and figuratively — with presence.

I may never become a scratch golfer. But that was never the point. The point was to learn, in silence and solitude, how to live *ihsan* when no one is watching, and how to remember that even a game is a rehearsal in putting things in their proper place.