



CAMBRIDGE
INTERNATIONAL FINANCIAL ADVISORY

REPORT

2020

WOMANI

300 MOST INFLUENTIAL WOMEN IN ISLAMIC BUSINESS AND FINANCE



PROF DR NORMAH OMAR

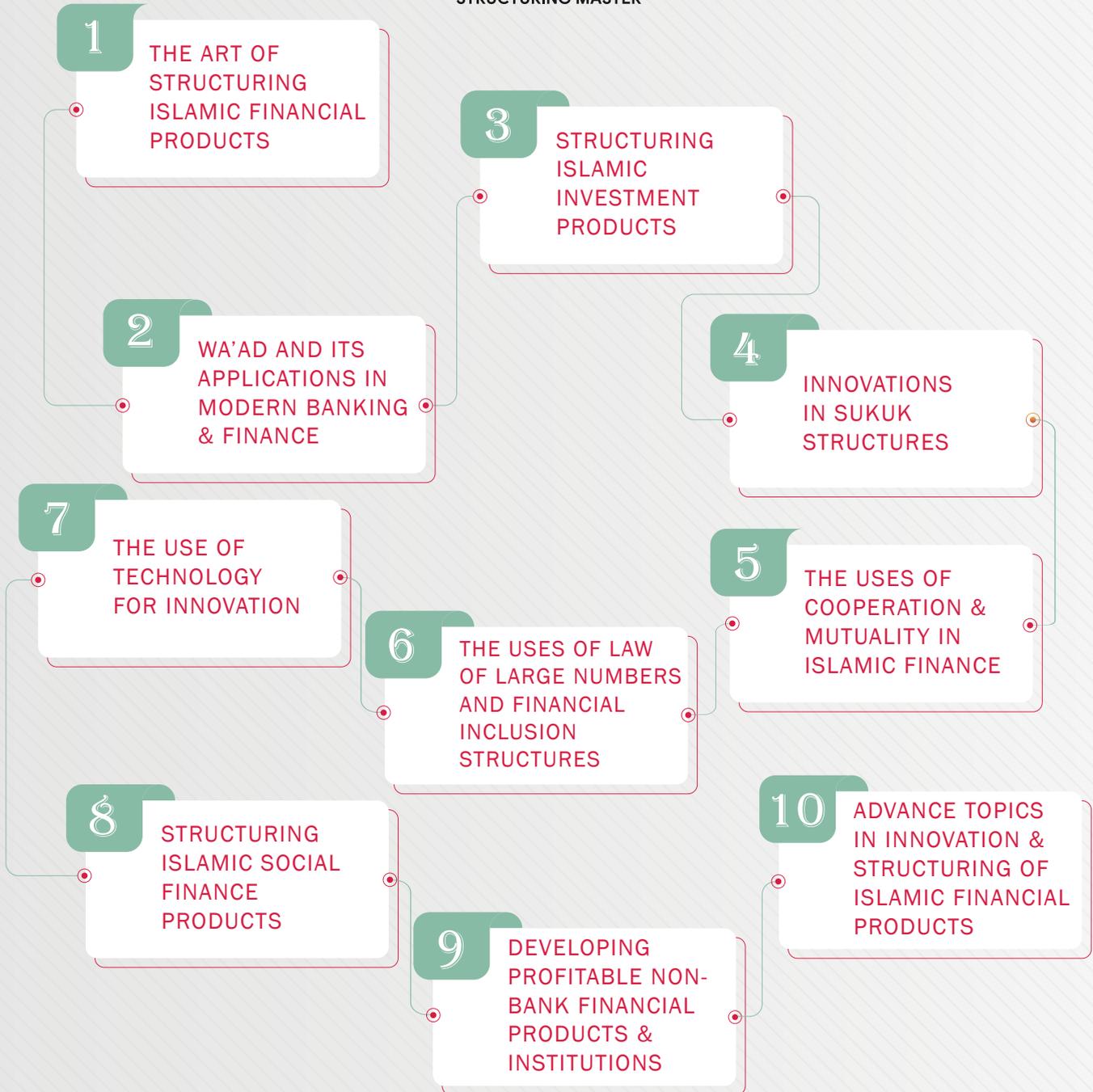
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ISLAMIC FINANCIAL CRIMINOLOGY
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About Cambridge Institute of Islamic Finance

Cambridge Institute of Islamic Finance – Cambridge-IIF – is an independent research centre, specialising in the financial sectors of the countries wherein Islamic banking and finance is a significant activity. Leveraging upon the academic resources the city of Cambridge has to offer, Cambridge-IIF is well-positioned to undertake research projects to study the global phenomenon of Islamic banking and finance. Cambridge-IIF aims at conducting policy-oriented research to further spur growth in Islamic banking and finance, with a special focus on the Sustainable Development Goals (SDGs).

About Cambridge IFA

Cambridge IFA is a financial services intelligence house that specialises in developing and utilising powerful cutting-edge analytical tools to evaluate business data, assess macroeconomic indicators and understand market trends, leadership positioning and brand development relevant to the development of the financial services industry globally. For more information visit www.cambridge-ifa.net

Designer: Samra Raza



**“Women are One Half of the Society
and Give Birth to the Other Half”**

IMAM IBN QAYYM AL-JAWAZIYA





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FOUNDER

PROFESSOR DR HUMAYON DAR

CHAIRMAN OF CAMBRIDGE-EDBIZ
GROUP OF COMPANIES &
DIRECTOR-GENERAL OF
CAMBRIDGE INSTITUTE OF
ISLAMIC FINANCE

It gives me immense pleasure to be part of a movement that aims to highlight enormously important roles that some of the exceptionally talented women are playing in Islamic business and finance. The WOMANi Programme – comprising WOMANi Report and WOMANi Awards – was founded by Cambridge IFA last year, following years of advocacy for the cause ISFIRE (our bi-monthly magazine) has undertaken since 2011.

I congratulate all the women featuring in this report, especially the ones who feature in the list of the first 50 women with influence in Islamic business and finance. Professor Dr Normah Omar, Pioneer of Islamic Financial Criminology & Former Director, Accounting Research Institute, Universiti Teknologi Mara UiTM, tops the list this year, following Datuk Noripah Kamso, Chairman of Bank Rakyat who won our WOMANi Award 2019. Professor Dr Normah Omar deserves to be felicitated for the leadership role she has played in Islamic finance in general and in Islamic Financial Criminology in particular. She is deservedly the proud recipient of the WOMANi Award 2020. We also welcome, once again, Stella Cox as our Patron-in-Chief and thank DDCAP for being our Strategic Partner to publish this report.

Each and every woman featuring in this report is a story of hard work, dedication, multi-tasking (maintaining balance between professional and domestic roles), professionalism perseverance and success. They are writing a new chapter in the history of mankind. My sincere congratulations to each and all of them.

This inaugural WOMANi Report was supported by DDCAP, Noor Bank and Abu Dhabi National Takaful Company for which we are thankful to them. Without their support, it was rather difficult for us to move forward on this project of huge importance for women empowerment. The WOMANi Programme aims at empowering at least one million women at different levels in different regions across a range of professions. This is a challenging journey, but we are confident as to be able to achieve our ultimate target with the help of support of different stakeholders. Most importantly, we trust that the women themselves will come along and become part of this global movement.

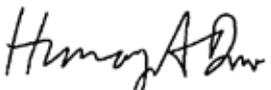




We are committed to the Sustainable Development Goals (SDGs) as expounded by the United Nations Development Program (UNDP) and increasingly adopted by other multilateral institutions and governments throughout the world. Due to the increase in the awareness of gender issues, women today are living in a lot more favourable environment, but a lot still needs to be done. Our WOMANi Programme is a small contribution to the global movement to make the world an equitable place to live in. The focus on Islamic business and finance in this respect is not just incidental. Although in Malaysia, women enjoy a lot more rights than other countries with significant Muslim populations, I believe we cannot afford to be complacent.

I must congratulate all the women featuring in this inaugural WOMANi Report. I trust that this list will continue to grow year after year. I feel hugely proud to play my role in highlighting contributions of women to the global Islamic economy and finance. Although our focus is on Islamic business and finance, but we believe that a WOMANi is a professional woman without any reference to their faith or religion. Our last year's winner of the WOMANi Award was Datuk Noripah Kamso who was chosen to be the Most Influential Woman in Islamic Finance purely on merit and for her exceptional contributions to Islamic banking and finance. This year, we have the likes of Fitri Hartati, President Director, Pt Capital Life Syariah, from Indonesia to feature as one of the top 10 most influential women in Islamic business and finance.

Please enjoy reading the report, and don't hesitate to provide me and my team any feedback you may have to improve the contents and styles of the next year's WOMANi Report.


Professor Humayon Dar





WOMANi PATRON-IN-CHIEF

STELLA COX, CBE

Winner of the Inaugural
WOMANi Award 2018

Stella Cox CBE, Managing Director of DDCAP Group, topped the WOMANi List for two consecutive years (2017 & 2018), climbing up from the second position in 2016. Her contributions to the development of IBF world over are numerous, both professionally and on the advocacy front. Having worked within the Islamic financial marketplace for more than three decades, she has played a pivotal role in Islamic liquidity management and in championing IBF within the industry and beyond. In 2016, Stella Cox was appointed a Commander of the Order of the British Empire (CBE) by Her Majesty Queen Elizabeth II of the Great Britain on the occasion of Her Majesty's birthday in recognition of her role as a champion for the development of Islamic finance in the UK and for her services to the UK economy.

Having been in the realm of the leadership of DDCAP Group as the Managing Director since 1998, Stella Cox has invested in a number of Islamic financial services initiatives. These include pioneering Islamic finance intermediation services, serving clients and counterparties in the GCC countries, South East and Central Asia, Europe and beyond. Today, DDCAP is a leading provider of Shari'a-compliant intermediation services and related technology solutions, including the award-winning ETHOS Asset Facilitation Platform. Her greatest contribution to IBF is the pivotal role she played in pioneering Islamic liquidity management solutions. All commodity facilitation platforms (e.g., Suq Al Sila' of Bursa Malaysia, and commodity murabaha platform developed by Dubai Multi Commodities Centre (DMCC), etc.) trace their roots to Dawnay Day, later renamed as DDCAP, a company Stella Cox continues to spearhead.

Prior to founding DDCAP, Stella Cox was a Director of Dresdner Kleinwort Benson, where she was responsible for the Middle Eastern and Islamic financial marketplaces. Whilst with the Bank, Stella Cox was involved in structuring The Islamic Fund, the first Shari'a-compliant global equity product, launched in 1986. She was also a Director of the Al Meezan Commodity Fund plc, a joint venture initiative with a GCC Islamic bank that invested in non-ferrous metals traded on the London Metal Exchange. From 2007-2009, she served as an Independent Non-Executive Director of Gatehouse Bank, a UK Islamic investment bank.

Stella Cox has consulted on Islamic financial market practices for several regulatory authorities, home and abroad. She was one of a small group of industry experts appointed to the first Islamic Finance Task Force convened by the UK government. The ministerial led Task Force was established to refocus on Islamic finance and the UK proposition. With support from the Task Force, the first UK Sovereign Sukuk was issued in June 2014. In 2014, she was appointed Chair of the Islamic Finance Market Advisory Group formed by TheCityUK, the financial services professional body that champions UK-based financial and related professional services. Under her leadership, the Islamic Finance Market Advisory Group has worked with the British government to support and promote



key announcements, including the Bank of England's feasibility study on establishing a Shari'a-compliant liquidity management facility, and the aspirations for the central bank to be the first in the western markets to make such an offering.

Since 2015, she has been a member of the Board of Trustees of the RFI Foundation and, since 2016, an Advisory Board member for the Ethical Finance Innovation Challenge Awards ("EFICA").

Stella Cox is deeply involved in Cambridge Islamic Finance Leadership Programme and is also associated with Cambridge Institute of Islamic Finance. She also served as a member of HM Treasury Islamic Finance Experts Group, where she was part of the Market Standardisation sub-group. At the international front, Stella Cox was a member of the Working Group established by the Central Bank of Bahrain (formerly the Bahrain Monetary Authority) with the purpose of developing procedures and documentation for Islamic commodity trading and she assisted the DIFC Islamic Advisory Committee with its work on selected strategic development initiatives. Stella Cox serves as a member of the Islamic Financial Services Board Money Market Task Force on Markets and Instruments for Shari'a-compliant Liquidity Management and represents DDCAP on the Market and Product Development Committee (MPDC) of the International Islamic Financial Market.

Stella Cox continues to support education initiatives in IBF. She is a member of the University of East London's Islamic Finance and Banking Advisory Board and a visiting lecturer at Durham University's Islamic Finance Summer School Programme. Her strong support towards and involvement in Cambridge Islamic Finance Leadership Programme demonstrates her commitment to develop the next generation of leaders in IBF.







Women in Business and Professions

Throughout Islamic history, women have played important and influential roles in major areas such as policy making, politics, academia and business; from the first woman entrepreneur, Khadija bint Khuwailad, to thousands of other Muslim women. However, active participation of women in business and finance is a contemporary phenomenon, which has its roots in the Western influence on lifestyle and business organisations. Islamic banking and finance (IBF), in general, have been traditionally dominated by men. But over the last two decades, we have seen more and more women shattering the industry's glass ceiling. These exceptional female leaders and industry pioneers have inspired and motivated a new generation of female talent.

There is no denying that IBF has provided ample opportunities for women to excel in their professional life and achieve their full potential. This is evident by the increased participation of professional women in the development of Islamic finance in their own ways and capacity. Leading this band of influential and powerful women is Dr Zeti Akhtar Aziz, former Governor of Bank Negara Malaysia (BNM). There are some others who have played an equally important role, in their own ways, in the development of IBF. Stella Cox CBE, Managing Director of DDCAP Limited

(UK), is one such leading personality. She won the Inaugural WOMANi Award 2018, and now serves as Patron-in-Chief of the WOMANi Programme.

Dr Zeti Akhtar Aziz is undoubtedly one of the most iconic figures in Islamic finance and one of Islamic finance's most prominent advocates. In her efforts to modernise and transform Malaysia's financial system, Dr Zeti Akhtar Aziz had relentlessly worked to promote Islamic finance, not just in Malaysia but the rest of the world as well. In 2012, she was awarded the IDB Prize in Islamic Banking and Finance in recognition of the pivotal role she had played in developing the Islamic banking and finance industry. Given her stature as one of the world's most prominent figures in IBF and the unmatched breadth of her work, Dr Zeti Akhtar Aziz remains the most influential women in Islamic finance of all time.

There are hundreds of others unsung heroes whose efforts haven't been sufficiently acknowledged. WOMANi Report attempts to fill this vacuum.



The Most Powerful Women in Islamic Business & Finance

Women empowerment and gender equity and equality are now in vogue following increased focus on it as part of the Sustainable Development Goals (SDG#5). ISFIRE, a bi-monthly magazine published by Cambridge IFA and now taken over by the Cambridge Institute of Islamic Finance, has been championing women empowerment since its first issue in 2011, highlighting and promoting the role of women in Islamic banking and finance (IBF). Its first cover story (ISFIRE, November 2011, Vol. 1, Issue 1) featured Datuk Noripah Kamso, the then CEO of CIMB-Principal

Islamic Asset Management. Since then, ISFIRE has placed the likes of Raja Teh Maimunah Abdul

2018, ISFIRE published WOMANi50, a list of the first 50 most influential women in Islamic finance in April 2018, Volume 8, Issue 1.

We are pleased to see that the modest WOMANi List ISFIRE started publishing a few years back has now grown to more than 300, indicating an increase in active participation of women in Islamic business and finance and the important contributions they are making in their respective areas of specialisation. This led Cambridge IFA to decide to publish a stand-alone and dedicated report covering leadership roles women are playing in Islamic financial institutions and other related businesses and activities.

“A WOMANi is a modern female, professional in career, powered by leadership and authority, with ambition bounded by family concerns, confident in manners, aggressive yet sensitive to social norms, and a proficient communicator.”

Aziz (former CEO of Hong Leong Islamic Bank), Datuk Zabidah Ismail (the then CEO of Amanah Ikhtiar Malaysia), and Professor Normah Omar (Director of Accounting Research Institute at Universiti Teknologi MARA).

In February 2013, ISFIRE published a path-breaking report on the role of women in IBF. From thenceforth, the issue of women participation in IBF has gained due recognition in the industry. In

This year saw some very unpredictable scenarios arising in the world and subsequently affecting the banking and finance industry as well. The WOMANi2020, features the top 150 women in Islamic business and finance, who have withstood the challenges and shown dynamic resilience in adapting to the new normal, with their heads held high. Cambridge IFA celebrates these WOMANi.



Methodology of WOMANi Ranking

This year's WOMANi Report includes 150 leading women who have made their mark in Islamic business, including but not limited to IBF, and are at the forefront of thousands of successful female entrepreneurs and executives in the industries. In compiling the list, Cambridge IFA canvassed a wide range of market opinions and conducted extensive data mining exercise before drawing up a definitive list of the 150 most influential women in Islamic business and finance, assessing their influence and leadership over their company and market sector, as well as career and performance to date. These assessments were carried out using a methodology based on three factors:

- Professional leadership
- Advocacy
- Industry-wide recognition

Each factor receives a score based on carefully considered contributions and positions of each women. The factors are then weighted to come up with an aggregated score for each individual, after which the ranks are determined and the WOMANi300 List is derived. A lot of women are included from Islamic nonfinancial businesses, but primary focus has been on IBF and its different sub-sectors, i.e., banking, asset management, academia, Shari'a advisory and other ancillary services. Different weights were attached to these sub-sectors to discriminate one individual against another based on their areas of expertise and geographical location.

This is essential because someone in a mainstream business (e.g., banking and asset management business) cannot reasonably be compared with someone holding a position of equal standing in an ancillary business (e.g., education & training). For example, the CEO of an Islamic asset management business (with an AUM of over one billion dollars) cannot be equated with the CEO of a recruitment firm, albeit with specialism in IBF.

The WOMANi300 List is very carefully drawn to ensure that only credible persons feature in it, as there are quite a few false claimants to the experience and expertise in IBF. The WOMANi is the first systematically delineated ranking of women. Although some people may criticise ranking of women, but this effort is in line with what has for long been in the mainstream business. Although we have used a universal methodology to rank all the women, we strongly recommend that our readers apply their own judgements when comparing a woman involved in Islamic finance in a country like Suriname with someone who is playing a role in the industry or academia in another more developed country with better Islamic financial infrastructure and greater opportunities in the industry. Readers should also take note on the exclusions of pioneering personalities like Stella Cox who topped the ranking in 2018. This is primarily to ensure that the conflict of interest is minimised. Stella Cox has now accepted to be Patron-in-Chief of WOMANi and has therefore voluntarily excluded herself from the list. While we continue to acknowledge great contributions of the likes of Dr Zeti Akhtar Aziz, and some others who came into and went

out of IBF, because of their ex officio roles in the industry, these exceptional ladies are not included in WOMANi300 List. Their active participation in business and professions in general and in IBF in particular has diminished.

WOMANi10

WOMANi10 is the most prestigious list of leading women in Islamic business and finance. Having incredible self-confidence, fierce work ethics and genuine passion for the industry; these women have inspired and empowered a new generation of professionals through their unquestionable accomplishments and determinations.

The most remarkable entry is that of Fitri Hartati, President Director of Pt Capital Life Syariah, who has entered the WOMANi10 List with a bang,

capturing the eighth position in the WOMANi global ranking. Other notable addition is Huang Lei, a Chinese national and Founder of the China Islamic Finance Club. Sayyidah Rawan Ahmed Al Said has been active in IBF for some time but has been captured by WOMANi List last year, owing to the decision of the Stakeholders Committee to hold the 2019's WOMANi Awards & Gala Dinner in Dubai. This has helped in identifying roles of a number of leading women in IBF. On previous occasions, such roles have been missed out.

WOMANi10 2020: The Most Prestigious List of Influential Women in Islamic Business & Finance

Name	Title	Company Name	Rank
Prof Dr Normah Omar	Pioneer of Islamic Financial Criminology Former Director	Accounting Research Institute Universiti Teknologi Mara UiTM	1
Prof Dr Engku Rabiah Adwaiah Ali	Professor	International Islamic University Malaysia	2
Maureen Badjoeri	Chief Executive Officer	Trustbank Amanah	3
Prof Dr Rusni Hassan	Deputy Dean (Academic & Industrial Linkages)	Institute of Islamic Banking & Finance, International Islamic University Malaysia	4
Dr Dian Masyita	Professor of Finance at Faculty of Economics and Business	University of Padjadjaran	5
Sayyida Dr Rawan Ahmed Al Said	Chief Executive Officer	Takaful Oman SAOG	6
Maya Marissa Malek	Managing Director	Amanie Advisors Ltd	7
Fitri Hartati	President Director	Pt Capital Life Syariah	8
Ratih Rachmawaty	Chief Executive Officer	Amaan	9
Huang Lei	Founder & CEO	China Islamic Finance Club	10

WOMANi10: 2020 & 2019 Compared

Name	2020 Rank	Name	2019 Rank
Prof Dr Normah Omar	1	Datuk Noripah Kamso	1
Prof Dr Engku Rabiah Adwaiah Ali	2	Prof Dr Normah Omar	2
Maureen Badjoeri	3	Prof Dr Engku Rabiah	3
Prof Dr Rusni Hassan	4	Dr Hurriya El Islami	4
Dr Dian Masyita	5	Prof Dr Rusni Hassan	5
		Maureen Badjoeri	5
Sayyida Dr Rawan Ahmed Al Said	6	Ratih Rachmawaty	6
Maya Marissa Malek	7	Maya Marissa Malek	7
		Dr Hayat Sindi	7
		Farmida Bi	7
Fitri Hartati	8	Sayyida Dr Rawan Ahmed Al Said	8
Ratih Rachmawaty	9	Dr Dian Masyita	9
Huang Lei	10	Sabeen Saleem	10

Note: This list includes only those whose profiles feature in this report. For a complete list, consult the WOMANi300 List at the end of this report.

WOMANi20

WOMANi20 2020 features women who have the greatest influence in formulating the top leadership in Islamic business and finance. These ladies have shown exceptional talent and have exhibited extra-ordinary leadership in their respective fields of specialisation. The WOMANi20 2020 List is dominated by, once

again, women from Malaysia and Indonesia. This suggests that other countries aiming to empower women must look into their experience in this respect. Almost half of them are either currently holding or have previously held CEO level positions.

WOMANi20 2020: The Leading Women with Influence in Islamic Business & Finance

Name	Title	Company Name	Rank
WOMANi10 List
Raja Teh Maimunah	Managing Director, Wholesale Banking	AmBank (M) Berhad	11
Dr Nida Khan	Doctoral Researcher	University of Luxembourg	12
Dr Murniati Mukhlisin, M.Acc, CFP	Rector	Tazkia Islamic University College/Institut Tazkia, Bogor, Indonesia	13
Angelia Chin-Sharpe CPIF	Chief Executive Officer & Country Head	BNP Paribas Asset Management	14
Fozia Amanulla	Chief Business Development Officer	Alliance Bank Malaysia Bhd	15
Joann Enriquez	Chief Executive Officer	IAP Integrated Sdn Bhd	16
Prof Dr Saadiah Mohamad	Professor of Economics Faculty of Business and Management	Universiti Teknologi MARA (UiTM)	16
Dr Irum Saba	Programme Director/ Assistant Professor	Institute of Business Administration Karachi	17
Dr Shamsiah Abdul Karim	Senior Vice President Head Shariah & Product Development Division	Bank Muamalat Malaysia Berhad	18
Farah Arakji	Chief Financial Officer	Abu Dhabi National Takaful p.s.c.	19
Prof Dr Meryem Duygun	Professor of Banking & Finance	University of Nottingham	20
Fayruz Mohammad	National Chairperson	SANZAF	20

Note: The WOMANi20 includes the Top 10 women listed in the WOMANi10 list above.

WOMEN EMPOWERMENT THROUGH IBF

There is no gainsaying that Islamic banking and finance has provided ample opportunities for women to excel in their professional life. There is a growing band of women – both Muslim and non-Muslim – professionals who have and are actively contributing to the development of Islamic finance in their own right. The role of women in Islamic finance has never been more prominent than in Malaysia. Malaysian women have not only set the pace to occupy high positions in Islamic banking but have been playing a prominent role in the overall development of Islamic finance. In the inaugural WOMANi Report, 27% of the women profiled were Malaysian, this year the figure rose to 34%. Women from Indonesia, Pakistan, India, and Oman also feature prominently.

Heading the list is Prof Dr Normah Omar, who is the Pioneer of Islamic Financial Criminology & Former Director, Accounting Research Institute, Universiti Teknologi Mara. There is no doubt that a complete list, featuring those who had in the past held positions of prominence and leadership, would have featured the likes of Dr Zeti Akhtar Aziz, former Governor of Bank Negara Malaysia (BNM). She has been amply recognised for putting Islamic finance firmly on the global radar through her work in Malaysia as well as at the international front.

What really stood out the most is that the list includes some other exceptionally talented Malaysian women whose real potential has yet to be realised and acknowledged. Some of the better recognised women figures on the list are Prof Dr Engku Rabiah Adawiah Engku Ali, a professor of law at International Islamic University Malaysia who has inspired a whole generation of women Shari'a scholars, and Prof Dr Rusni Hassan, a renowned global industry expert in Islamic banking and finance, who is a member of various Shari'a advisory boards.

It is without a doubt that the list of successful women in Islamic finance in Malaysia is non-exhaustive. All these success stories reflect the government's commitment to develop a talent pool for the Islamic financial services industry. The Finance Accreditation Agency, set up a few years back by BNM and Securities Commission Malaysia, is another milestone for Malaysia towards enhancing the quality of talent in the financial services industry, with its special focus on Islamic banking and finance.

Although women have excelled in the Islamic financial industry, only a handful of them hold senior positions. In the Middle East, preconceived ideas on the role of women in the society is still plaguing the industry although positive changes have slowly begun to filter their way into the mindset of the society at large. This Saudi phenomenon offers a different challenge for women. Here, gender separation is entrenched as part of the culture, thus empowering women through greater participation in the workforce becomes a daunting but not impossible task. However, this year a considerable number of Omani women have been listed from various industries. Women like Sayyida Dr Rawan Ahmed Al Said, CEO of Takaful Oman SAOG, who remains the first and the only female to hold a CEO position in a public listed company in Oman, continue to inspire women and challenge the preconceived notions.

Employment of women provides Islamic banks a choice: Either to employ women for lower wages (as has been the case in many other sectors) and improve their cost efficiency; or empower women by offering them employment on equal opportunities and grounds. Women's participation in Islamic finance should, however, be viewed in a wider context. The role of women in economic development has traditionally taken a back seat.

As with many developing countries, women in Malaysia are still hugely under-banked or unbanked than men. Islamic banks can leverage on their women work force to promote participation of those financially excluded women through mobilisation of savings and easier access to credit.

This will have an effect of bringing them into the formal banking net and tackling financial exclusion issues. Ladies branches that have proven to be very successful in Saudi Arabia, can be emulated by Islamic banks in Malaysia. The proposed ladies branches may also provide a full package of banking, beauty and health services so as to meet the requirements and needs of women customers. The Dubai Islamic Bank (in the United Arab Emirates) has targeted this niche area by developing Johara banking for ladies and has gone a step further by offering women-focused financial products such as beauty, health and shopping benefits. The ladies only branches can also house children nurseries for the working women, an area that is bound to be extremely profitable in a country like Malaysia.



LEADERSHIP IN ISLAMIC FINANCE: WHERE DO WOMEN STAND?



Since 2016, we have been investigating women participation in the workforce in Islamic banking and finance (IBF). The previous studies have been based on three global surveys we conducted in 2016, 2017 and 2019. Cambridge IFA has repeated the exercise this year again to see if there have been any movements in the state of affairs of women participation in the economic activity related with IBF.

Although the results are not significantly different from the previous three surveys, it is still instructive to report a summary of results in this second annual WOMANi Report.

A loud and clear message that comes out of the 2020 survey, and its comparison with the previous three surveys, is that evidence of systematic discrimination against women is rather limited. There are some cultural and social issues that may hinder entry of women into IBF. However, it is encouraging to note that the industry offers ample opportunities to smart and intelligent women. In fact, it may be easier for women to excel in IBF, as compared to conventional banking and finance, which is a lot more competitive (and where there is some evidence of discrimination against women). It is due to this friendly approach of IBF towards women in general and Muslim women in particular that the employment of women (both Muslims and non-Muslims) is on a rise in the industry. The industry has in many cases endogenized cultural sensitivities of non-Muslim female personnel to ensure that they are provided with a level-playing field. In fact, our Patron-in-Chief is a non-Muslim woman who is considered as a global leader in IBF.

The 2020 Survey on Female Employment in IBF

Following the last year's survey, Cambridge IFA continued to undertake this year's survey, and the results are compared with the previous two surveys undertaken in 2017 and 2019, respectively. A primary objective of these exercises have been to explore and analyse female employment and gender inequality in IBF. We asked just one question through an online survey on social media. There were 15,000 responses in total, from 39 countries of the world. The question was: Why has there been observed low female employment in IBF?

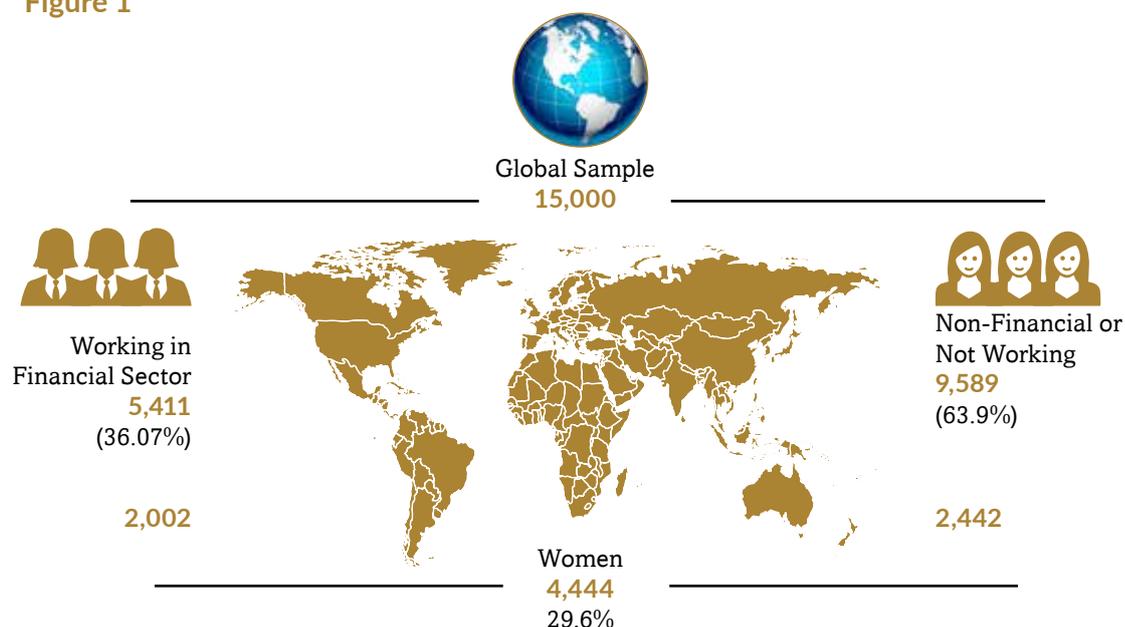
WHY HAS THERE BEEN OBSERVED LOW FEMALE EMPLOYMENT IN IBF?

- 1 Female participation in labour force is low
- 2 Banking and finance is not a popular profession among women
- 3 Banking and finance is male dominated (and hence intimidatory for women)
- 4 In Islamic banks, dress code and other social requirements are more stringent for women
- 5 Islamic qualifications are not readily available
- 6 Any other (please specify)

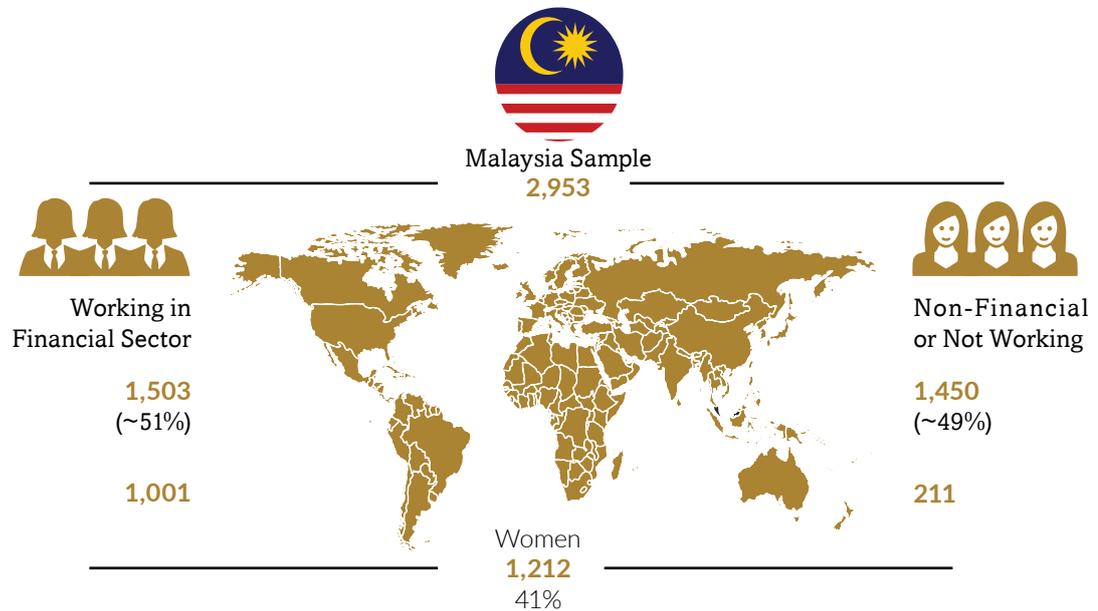
The above close-ended question was designed in light of an open-ended question Edbiz Consulting asked in the 2016 survey in which 500 respondents took part. Based on their responses, five most cited responses were selected, for low participation of women in an IBF-related profession. In the next step, the above close-ended question was asked. This was repeated in the 2017 and 2019 surveys.

Out of 15,000 respondents, 5,411 were in some kind of employment in financial sector. The remaining (9,589) were not working in financial sector or were not working at the time they participated in the survey. Thus, the survey is heavily based in favour of those not working in the financial sector or those who are not working for any other reasons. Total number of female participating in the survey was 4,444 (see Figure 1).

Figure 1

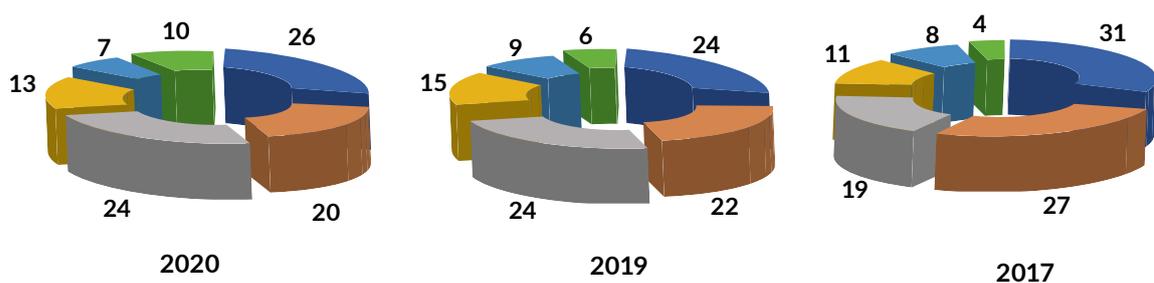


Malaysian sub-samples have in all of our three samples had unique properties. This year, 41% of the respondents in the Malaysian sub-sample were female. Most of them were in some kind of employment (1,001 out of 1,211 or 86.4% of the sub-sample). Figure 2 presents the Malaysian sub-sample.



Following the last year's results sample indicates that there is some kind of discrimination against women in banking and finance, in general, and possibly also in IBF. Consistent with the last year, nearly one-quarter of the respondents gave male dominance in banking and finance as one of the two main reasons for the observed low female participation in IBF. In 2017 and 2019 surveys, the main reason for this observation was low female participation in the labour force in general (see Figure 3).

Figure 3



WHY HAS THERE BEEN LOW FEMALE PARTICIPATION IN IBF: FULL SURVEY [% RESPONSE]

- Female participation in labour force is low
- Banking & finance is not a popular profession among women
- Banking & finance is male dominant and hence intimidatory for women
- In Islamic banks, dress code and other social requirements are more stringent for women
- Islamic banking qualifications are not readily available
- Others

To further investigate, we looked into the responses of those who were working for financial institutions. Surprisingly, this year's sub-sample of the financial sector workers exhibits that the main reason for women not working in Islamic financial institutions is the male dominance in the financial sector of which Islamic financial sector is not exception.

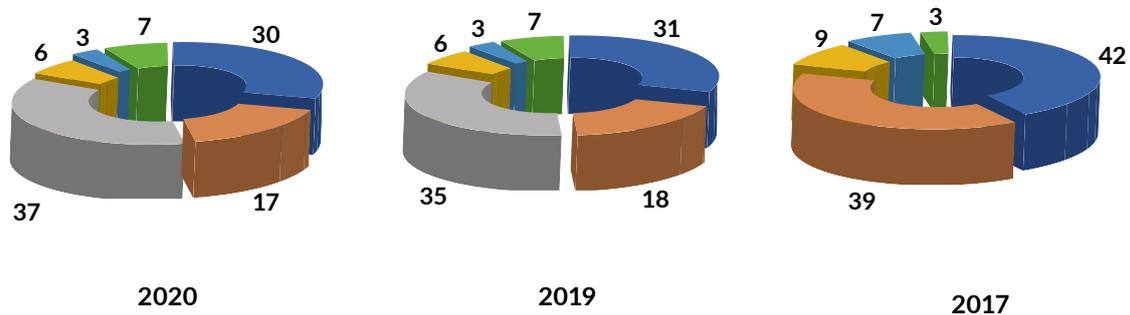
Consistent with the previous surveys, the respondents also attribute the low female participation in Islamic banking and finance to the low female participation in labour force.

This year's survey attributes three major reasons for the lack of or low female employment in IBF, namely

- Male dominance in the industry (37%);
- Female participation in labour force (30%); and
- Lack of popularity of a banking and finance related profession among women (17%).

It appears as if banking and finance is becoming a preferred choice among women as far as a profession is concerned. However, the new aspirants to enter the industry somehow find the culture of male dominance intimidating. This point must be further explored in future surveys.

Figure 4



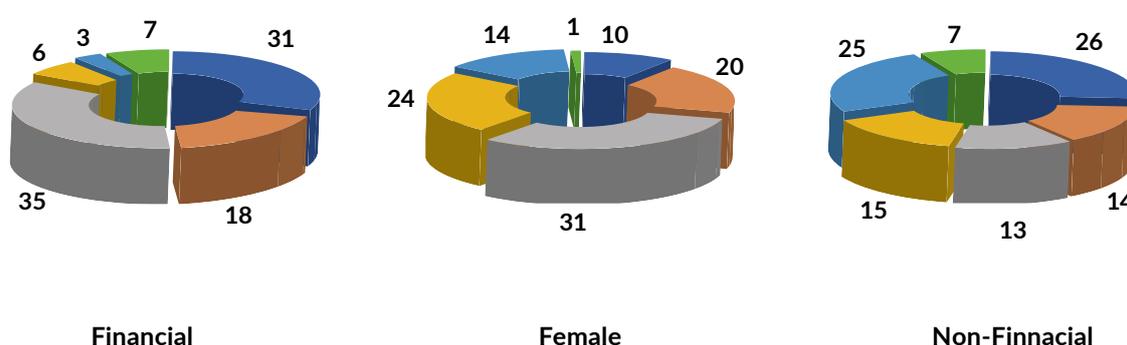
WHY HAS THERE BEEN LOW FEMALE PARTICIPATION IN IBF: THE SAMPLE OF RESPONDENTS OF EMPLOYEES IN FINANCIAL SECTOR [% RESPONSE]

- | | |
|---|---|
| ■ Female participation in labour force is low | ■ In Islamic banks, dress code and other social requirements are more stringent for women |
| ■ Banking & finance is not a popular profession among women | ■ Islamic banking qualifications are not readily available |
| ■ Banking & finance is male dominant and hence intimidating for women | ■ Others |

When the above results are compared with the sub-samples comprising only those who work for non-financial institutions or are not working at all, there are some variations. Also, variation in response in case of the female only sub-sample are given in Figure 5.

Apparently, there is huge variation in response in the three sub-samples, suggesting that all the three sets of respondents perceive the problem at hand differently.

Figure 5



WHY HAS THERE BEEN LOW FEMALE PARTICIPATION IN IBF: FULL SURVEY [% RESPONSE]

- Female participation in labour force is low
- Banking & finance is not a popular profession among women
- Banking & finance is male dominant and hence intimidating for women
- In Islamic banks, dress code and other social requirements are more stringent for women
- Islamic banking qualifications are not readily available
- Others

From the above results, one may conclude that there are barriers to entry into IBF, although different groups of respondents attribute different causes to these.

Out of the five responses, only 3 and 4 imply real barriers to entry into IBF for women. Only 37% respondents globally accept the hypothesis that there are real and credible barriers to entry into IBF for women; 60% either do not recognise such barriers or attribute the low female participation in employment in IBF to the factors other than discrimination. Slightly more (40%) of those who are employed in financial sector believe that women are restricted to enter IBF-related professions; and even a smaller number of respondents from outside the financial sector believe in the existence of barriers. However, women themselves strongly believe that they face real barriers to enter the Islamic finance market because of male intimidation and the stringent dress code requirements (55%).



“55% women strongly believe that they face real barriers to enter the Islamic finance market because of male intimidation and the stringent dress code requirements.”

Given the above variations in response, there seems to be two biases evident from the responses: [1] Arrogance Effect; and [2] Grudge Effect. Those who are already in employment with a financial institution tend to attribute the outsiders' own circumstances (i.e., inadequate qualifications, personal attributes, and not fit-for-the job kind of factors) for not being able to get a job with a bank or financial institution. They tend to ignore some factors (other than qualifications and ability) that may adversely affect prospects of employment for those who are seeking jobs in financial institutions, including Islamic banks. We call it Arrogance Effect. The Grudge Effect, on the other hand, is exhibited by the responses of those who considered themselves to be in an unprivileged or disadvantaged situation, i.e., those not working for Islamic financial institutions, the unemployed and the female in our sample.

There are a number of other issues that must be looked into before one may conclusively infer that there is any systematic evidence of discrimination against women in IBF. Whatever be the results of a future research in this area, a clear message that one gets from reading the responses to the simple question posed to the respondents is that women clearly tend to believe that their entry into in IBF is restricted. If true, there is a definite need to encourage more representation of women in IBF.



PROFESSOR DR NORMAH OMAR

Pioneer of Islamic Financial Criminology
Former Director, Accounting Research Institute
Universiti Teknologi Mara UiTM
Nationality: Malaysian



Professor Dr Normah Omar took over the first position from Datuk Noripah Kamso, the former Chairman of Bank Rakyat, and it is indeed an incredible achievement. With more than 25 years of research experience, she is a professional accountant by training. She has been instrumental in both the establishment of Accounting Research Institute (ARI) in 2006 and in getting the Higher Institution Centre of Excellence (HiCoE) status from the Ministry of Higher Education in 2009.

Prof Normah has achieved the accolade for her life-standing passion for Islamic financial criminology, an academic and professional discipline she pioneered and developed.

Accounting Research Institute (ARI), previously headed by Prof Normah, is promoting this new discipline that, according to her has great relevance to the sustainable development of the Islamic finance sector. Islamic financial criminology also supports Malaysia's aspiration to become a global Islamic finance hub by 2020.

To build a sustainable Islamic finance industry, Islamic financial criminology propagates the need to focus on three equally important elements: the need to introduce new and/or innovative Islamic finance products; the need to enhance the governance of the Islamic finance sector; and the need to mitigate financial leakages,



either from fraud, corruption, money laundering or tax evasion. ARI believes that a healthy and sustainable Islamic finance sector could only be achieved if one continues to develop new, innovative products and take strategic actions.

Under her helm, ARI has won many international awards. For five consecutive years (2014 to 2018) ARI has been recognised for pioneering research and in developing academic programmes in Islamic financial criminology by the prestigious Global Islamic Finance Awards (GIFA). ARI was also named as the “Research Body of the Year in Islamic Financial Criminology” by the ACQ Global Awards in 2015 and 2016. In 2018-19, ARI clinched the Excellence in Higher Education Award for two consecutive years at the Global Good Governance Awards (3G), an event initiated by Cambridge IFA in the United Kingdom. At the regional level, ARI won the ASEAN Risk Awards for 2016 and 2017 from the Global Enterprise Risk Management Academy (ERMA).

Although not an Islamic scholar herself, Professor Normah Omar believes that knowledge corpus in accounting and financial criminology is necessary and can add significant value to the development of the Islamic finance sector. Something, many industry observers find as important as Shari’a advisory and assurance. Her research interests are in the areas of governance, forensic accounting and financial criminology. As a proponent of applied and translational research, Prof Normah has completed various collaborative research projects with government agencies, regulators, non-government organisations and the corporate sector in Malaysia and globally. Her current research is on Anti-Money Laundering and Counter Financing of Terrorism: Roles and Functions of Designated Non-Financial Businesses and Professions.

She is a founding committee member and currently the Deputy Chair of the Asia-Pacific Management Accounting Association (APMAA) based in Japan. In recognition of her research experience and leadership, she was also appointed as a member of the operations review panel at the Malaysian Anti-Corruption Commission. In addition, Prof Normah’s



collaboration with the Philippine Association of Islamic Accountants (PAIA) led to her appointment as board member of the Mindanao Halal Corporation in the Philippines. In 2019 and 2020, she further expanded her translational research collaborations internationally with researchers from Indonesia, Bosnia, Kazakhstan, Tunisia, Russia, Bangladesh, Pakistan and Saudi Arabia, promoting a new knowledge corpus of Islamic Financial Criminology and Value-based Intermediation (VBI). In this new field, she introduces innovative, social-based Islamic finance products that focuses not only on economic value, but more importantly on ethical consideration.

She has initiated several Islamic-based Social Impact investment projects (that are part of the University's Sustainability Development Goals initiatives), with disadvantaged Muslim women in Malaysia. This aims to alleviate poverty and elevate quality of life of these women, as the projects link them with micro-finance financiers, government-linked companies (GLC), suppliers and buyers. These ongoing projects have successfully produced women entrepreneurs, some of whom have set up their own companies. Similar initiatives are now being carried out in the Philippines and Tunisia.

Currently, her team is promoting two instruments, namely the Corporate Integrity System (CIS) and the Value-Based Intermediation (VBI). Within the scope of a new knowledge corpus of Islamic Financial Criminology, both instruments have been developed based on basic fundamentals of Islamic business and finance. CIS is being developed closely with the Malaysian Institute of Integrity. The basic aim of CIS is to mitigate fraud and corruption at workplaces. To date, the CIS instrument has been used widely in Malaysia by organisations including public listed companies, small and medium firms and statutory bodies. For VBI, they are promoting its use by Islamic banks in the country. The VBI integrates ethical and integrity elements in all Islamic-based products. She has been invited to speak at conferences both in Malaysia and internationally for promoting these instruments.



She has received two personal GIFA awards in 2017 (Advocacy in Islamic Financial Criminology) and 2019 (Lifetime Achievement Awards); two ACQ awards in 2016 & 2017 both for Pioneering Islamic Financial Criminology Research; the Gamechanger Award in 2018; the Risk Educator award and CRMS in 2017 & 2018; and Academic Awards by Universiti Teknologi MARA.



PROFESSOR DR ENGKU RABIAH ADAWIAH ALI

Professor
International Islamic University Malaysia
Nationality: Malaysian



Professor Dr Engku Rabiah Adawiah Engku Ali, a professor of law at International Islamic University Malaysia, is perhaps the first globally-recognised female Shari'a scholar in the contemporary Islamic financial services industry. As an academician who is actively involved in Shari'a advisory for Islamic financial institutions, she has created a ripple effect on a global level by inspiring women to choose Shari'a and law as a viable profession in Malaysia and globally. With a number of other competing female jurists emerging, Engku Rabia still continues to play a

central role in the contemporary Islamic financial jurisprudence.

She has the distinct recognition of being the first female member of the Shari'a Advisory Council of Bank Negara Malaysia (BNM), the central bank of Malaysia. She soon emerged as a heavyweight Shari'a scholar, combining memberships of the Shari'a Advisory Councils of all the three regulators in Malaysia; the BNM, Securities Commission Malaysia, and the Labuan Financial Services Authority.



MAUREEN BADJOERI

Chief Executive Officer
Trustbank Amanah
Nationality: Surinamese



Maureen Badjoeri is the CEO of Trustbank Amanah, the first Islamic Bank in Suriname, Caribbean region and the Latin America. She has a LL.M degree in law from the Anton de Kom University of Suriname and is Anti-Money Laundering Certified Associate AML/CA.

Prior to this, she was the CEO of the former Trustbank N.V., a conventional savings and loans bank (secondary bank) since 2004. She led the conversion of Trustbank N.V. to a full-fledged primary Islamic bank, with the support of ICD, the private arm of the Islamic Development Bank Group.

Ms Badjoeri envisions Trustbank Amanah to be a universal bank for everyone and not just the Muslim community. Trustbank Amanah succeeded in obtaining the first Islamic bank license in Suriname and within the region, and was awarded the prestigious IRBA Excellence Award in April 2019, for its pioneering role in developing Islamic banking.

Ms Badjoeri earned recognition in Digital Banking & Fintech and received the Fintech Success Story Award for Trustbank Amanah conversion journey, during the 1st African Islamic Fintech Summit, organised by SAIFI Event in 2019.

PROFESSOR DR RUSNI HASSAN

Deputy Dean (Academic & Industrial Linkages), Institute of Islamic Banking & Finance International Islamic University Malaysia

Nationality: Malaysian



Prof Dr Rusni Hassan is a renowned global industry expert in Islamic banking and finance, and is involved with the Institute of Islamic Banking and Finance at the International Islamic University, Malaysia. She advises on Shari'a compliance aspects and issues, including waqf, cooperative society and Islamic pawnbroking.

Dr Rusni was a member of the Shariah Advisory Council at the Central Bank of Malaysia, a Shari'a Committee member for HDFC Maldives, an advisor to Women on Boards, Maldives, as well as the Secretary and Assistant Secretary in the Association of Shari'ah Advisors in Islamic Finance Malaysia (ASAS) and the International

Council of Islamic Finance Educators (ICIFE). She is a registered Shari'a Advisor with the Securities Commission of Malaysia and the Association of Islamic Banks in Malaysia (AIBIM). She was also appointed as an independent board of director in one of the leading Takaful companies in Malaysia.

She has written more than 100 articles in local and international journals, published industry-related books, and has contributed on issues related to women and Islamic finance. She is a key note speaker in local and international seminars, workshops, conferences and trainings. She has received numerous prestigious awards and accolades by global and local organisations.

DR DIAN MASYITA

Professor of Finance at Faculty of Economics and Business Universitas Padjadjaran

Nationality: Indonesian



Dr Dian Masyita has been a Professor of Islamic Finance and Banking at the University of Padjadjaran. She is the Director of the Research Centre of Rumah Zakat, Indonesia and previously was appointed as a Project Manager of the Waqf Core Principles by Bank Indonesia.

She is a national assessor for the National Accreditation Board of Indonesian Higher Education and a reviewer LPDP-Indonesian Scholarship. She was also appointed by the UNDP to be a Senior Specialist in Islamic Finance at Lab Innovative Financing UNDP. She has been the Chair of Islamic Micro Business Training Research in collaboration with Bank Indonesia.

She has presented her papers at many prestigious conferences in the world and conducted research with international researchers, as well as an author and contributor to industry-related books. She is also credited for the development of various innovations in the pedagogy of Islamic banking and finance, the history of civilisation, and Islamic thought.

She is a regular public speaker for Islamic Social Finance in universities and Zakat-Waqf Institutions in Indonesia. She was also involved in many research projects in Islamic finance with OJK (Indonesian FSA), Bank Indonesia, KNKS, Ministry of Finance, and Baznas.



SAYYIDA DR RAWAN AHMED AL SAID

Chief Executive Officer
Takaful Oman SAOG

Nationality: Omani



Sayyida Dr Rawan Ahmed Al Said is the CEO of Takaful Oman SAOG, the first full-fledged Takaful Shari'a-compliant Insurance Company in Oman, as well as the Chairperson of the National Bank of Oman and the Deputy Chairperson in an Oman Oil Marketing Company. Dr Rawan remains to be the first and the only female to hold a CEO position in a public listed company in Oman.

Prior to this, she was the Managing Director and CEO of ONIC Holding Corporation, one of the biggest and the oldest investment public companies in Oman. Before moving to the Private Sector, Dr Rawan was the Deputy CEO-

Investment for the State General Reserve Fund of Oman, leading the execution of many mega investments internationally.

She has been a member on the board of a number of reputed companies and financial institutions in the public and private sector in Oman and the GCC region; the Oman National Investments Development Company ONIDCO (Tanmia) and its Investment Committee; Al Kawther Fund, (Islamic Compliant Investment Fund); the Sultan Qaboos University Council; the Investment Committee of the Public Authority for Social Insurance; and the Orphans & Incapacitated Funds in the Ministry of Justice, and has received multiple accolades.



MAYA MARISSA MALEK

Managing Director
Amanie Advisors Ltd

Nationality: Malaysian



Maya Marissa Malek is the Managing Director & CEO of Amanie Advisors Ltd, a renowned Shari'a advisory firm. She joined Amanie Advisors Malaysia in 2007 and is one of the pioneers and the first woman advisor. She headed the Amanie Advisors headquarters in Kuala Lumpur and is currently the Executive Director for Global Shariah Advisory and Compliance business for the Amanie Group.

Maya is an award-winning Islamic finance expert and executive with extensive experience driving strategic planning and collaboration with key industry players – including regulators,

corporates, banks, and standard-setting bodies. She is a propagator for the empowerment of women in Islamic finance and is active in various initiatives for this purpose.

Maya comes from a legal background and has more than 19 years' experience mainly in corporate legal and Islamic financial matters. She is an Associate Member of the Chartered Islamic Finance Professional association, a member of the Green Sukuk Working Group in UAE, and the Shari'a consultant for the IFC, World Bank Group. She is invited to speak on Islamic Finance in international conferences and seminars.

FITRI HARTATI

President Director
Pt Capital Life Syariah
Nationality: Indonesian



Fitri Hartati is the President Director of Pt Capital Life Syariah and has previously served as the Operational Director of PT Capital Life Indonesia.

She is experienced in the life insurance industry, especially in the operational section for more than 25 years, both in joint ventures and national companies.

She is certified in the management of Life Insurance, Shari'a Insurance and Health

Insurance, and has fulfilled Level 5 Insurance Company qualification from the Association of Indonesian Insurance Management Experts (AAMAI).

She won the title of the best full-fledge Shari'a life insurance company awarded by the Infobank magazine. She believes that leadership is about instilling a passion for progress, evolving, being humble and cooperative, and take every opportunity for improvement.

RATIH RACHMAWATY

Chief Executive Officer
Amaan
Nationality: Indonesian



Ratih Rachmawaty is the Chief Executive Officer of Amaan, and the Former President-Director of BTPN Syariah, Indonesia's only bank targeting financing of women entrepreneurs. She is the key founder of financial service for productive poor women initially introduced through the BTPN Shari'a Business Unit in 2010. She was the Deputy President-Director when the Shari'a Business Unit was spun off and transformed as BTPN Syariah Bank in July 2014.

She brings 24 years of experience to the business of banking and microfinancing and has spent the last 15 years in building mass-market business model.

Her passion for community empowerment has been shown throughout her career. She was one of the key founders of Danamon Simpan Pinjam mass-market business with Bank Danamon and established a new business unit in BTPN focusing on micro-banking.

BTPN Syariah has received multiple national awards and it is under her leadership that BTPN Syariah has been listed on the Indonesia Stock Exchange as a public company. She is an active member of The Indonesian Association of Islamic Economist (IAEI) and was awarded the Sharia Financial Top Leader 2019 by Warta Ekonomi.



HUANG LEI

China Islamic Finance Club
Founder & CEO

Nationality: Chinese



Huang Lei is the Founder & CEO of China Islamic Finance Club (CIFIC), the first private organisation to promote the growth and cooperation on Islamic economy and Islamic finance in China. She is also the Secretary-General of the China-UAE Business Forum, and the President of Cross Time International (Beijing) Co., Ltd. She has worked with several international institutions, including various UN organisations and law firms.

CIFIC focuses on research and promotion of strategic alignment between China and the Middle East, West Asia and North Africa, as well as international cooperation and win-win development in think tanks, trade, finance, education, science and technology, ecology, the

halal industry, innovation, and entrepreneurship. CIFIC co-organised the China-UAE Conference on Islamic Banking and Finance (CUCIBF) with the HBMSU (Hamdan Bin Mohammed Smart University), DIEDC (Dubai Islamic Economy Development Centre), and DCIBF (Dubai Centre for Islamic Banking and Finance) in 2016.

She also submitted a proposal report entitled "The Development Opportunities for Islamic Finance based on the Belt & Road Initiative", and spoke on Islamic economy and Islamic culture in conferences. She joined the Islamic Finance Internship Programme (IFIP) in 2018 to provide internship opportunities to Chinese youth in international Islamic financial organisations.



RAJA TEH MAIMUNAH BINTI RAJA ABDUL AZIZ

Managing Director
Wholesale Banking AmBank (M) Berhad

Nationality: Malaysian



Raja Teh Maimunah is responsible for the AmBank Group's Wholesale Banking franchise covering both Islamic and conventional corporate banking, group treasury & markets, transaction banking, debt capital markets and corporate finance.

She has also served as the CEO of AmInvestment Bank, and was the CEO and Managing Director at Hong Leong Bank Group. She has 25 years of financial services experience covering corporate and investment banking, Islamic banking and digital banking. Her areas of expertise encompass Islamic banking contracts, digital payments & collections solutions, corporate financing, equity and debt origination, equity sales, mergers and acquisitions, proprietary investments, initial

and secondary public offerings, asset-backed securitisation, and debt restructuring.

She is the Chartered Banker and a member at the Chartered Institute of Islamic Finance Professionals (CIFFP). She is the board member of KWAP (Malaysia's largest public services pension fund) as well as its Board Risk and Integrity Committee. She is also an Adviser on Islamic banking and finance at the World Islamic Economic Forum Foundation (WIEF). She is the recipient of multiple awards. She mentored senior women executives in a Women Leadership programme and has participated in the Ladies Empowerment and Action Program (LEAP) as a speaker.

DR NIDA KHAN

Doctoral Researcher
University of Luxembourg

Nationality: Indian



Dr Nida Khan is a doctoral researcher in the Services and Data Management Research Group in the Interdisciplinary Centre for Security, Reliability and Trust at the University of Luxembourg. She is the developer of pioneer education smartphone apps in the Islamic finance industry. She has developed the world's first blockchain-based decentralised app for Zakaat in Ethereum and is credited with the development of a new consensus mechanism, FAST, for high performance blockchains. She has also worked on innovative fintech applications for Sukuk and Islamic mortgage.

Her research work entails blockchain-enabled traceability in finance, and has worked on case

studies for an upcoming French-Luxembourgish Islamic fintech startup, Conexcap. She is the country correspondent for IFN in Luxembourg. She is also the CTO for OneAgrix, a Singapore-based blockchain startup in the Halal economy. She is the recipient of the prestigious FNR grant by the government of Luxembourg for innovative industrial projects. She is also contributing as a team member of Masdin for the management of software-defined infrastructure. She has dealt with blockchain-based micropayments, blockchain governance and privacy-preserving blockchains. Her work appears in diverse publications and she speaks regularly on emerging technologies.

DR MURNIATI MUKHLISIN, M.ACC, CFP

Rector
Tazkia Islamic University College

Nationality: Indonesian



Dr Murniati Mukhlisin is Rector at the Tazkia Islamic University College, Bogor, Indonesia. She is a team head for Islamic Accounting Compartment – Indonesian Institute of Accountants (IAI), a Shari'a Expert at BRI Corporate University, an Expert Member of the Indonesian Association of Islamic Economics (IAEI), a Board Member of the Indonesian Economist Association (ISEI), and an Adviser to the Association of Islamic FinTech Indonesia (AFSI).

Dr Murniati has working experiences in banking, financial and IT services before starting her career as a lecturer in Islamic Accounting and Finance, and is currently Islamic Accounting certified. She is the editorial board member of

the Journal of Islamic Accounting and Business Research; Journal of Muamalat and Islamic Finance Research; and the Chief Editor of the Tazkia Islamic Finance and Business Research. She is also a Reviewer at the Social Responsibility Journal, the Journal of Accounting and Business Dynamics, and the *Economica: Jurnal Ekonomi Islam*. She is a Consultant/Islamic accounting and finance specialist at the Tazkia Consulting and LPPM Tazkia, Jakarta.

She is also a public speaker and motivator, conducting several talk shows and trainings globally. She is also an active columnist in national and international media. She has received several research grants and awards for her papers.



ANGELIA CHIN-SHARPE

Chief Executive Officer & Country Head,
Malaysia & Brunei BNP Paribas Asset
Management

Nationality: Malaysian



Angelia Chin-Sharpe is the CEO and Country Head for Malaysia and Brunei for BNP Paribas Asset Management. She is also a member of BNP Paribas Asset Management APAC Regional.

Leadership Team. She has over 20 years of experience in banking, capital markets and asset management. Angelia joined BNP Paribas Asset Management in 2007 and was responsible for the successful set up of its businesses in Malaysia and Brunei. She also headed the SEA Institutional Sales in Singapore in 2010.

As a member of the APAC Regional Leadership Team and the Co-Chair of the APAC CSR Committee, she was involved in many projects.

She is also on the executive committee in the Malaysian Association of Asset Managers to improve the standards and address challenges in Islamic finance and investments. She is a Chartered Professional in Islamic Finance (CPIF) with the Chartered Institute of Islamic Finance Professionals. She was also awarded the Community Achievement Award 2017 by the Malaysia Australian Alumni Council for her social work at The Lost Food Project.

She is Treasurer with the Malaysian Association of Asset Managers (MAAM), and a member of the Reviewing Committee for the Continuing Professional Certification with the Securities Industry Development Corporation.



FOZIA AMANULLA

Chief Business Development Officer
Alliance Bank Malaysia Bhd

Nationality: Malaysian



Fozia Amanulla is the Chief Business Development Officer of Alliance Bank Malaysia Berhad, and is on the Board of Alliance DBS Research Sdn Bhd. She has the distinction of being the first female CEO of an Islamic bank. She has over 25 years of experience in the banking industry, covering investment banking, corporate commercial, and Islamic banking.

She has been involved in the transformation of the way banks operate internally and how this translates to the manner in which they serve their customers. She helped advise the Bahrain Government on the Policy and Guidelines for sukuk, and contributed to the Islamic education sector by assisting the promotion of ethics as part

of Islamic qualification. She is a board member of INCEIF.

Fozia has promoted financial inclusiveness via a “Greenback Programme”. She has won awards by RAM on sukuk structuring and the first mortgage securitisation transaction as well as for the mobile application called Cash2home. She has received Fellowship in Islamic Finance under the Chartered Institute of Islamic Finance. She has conducted talks and presentations in seminars in different countries.

Fozia has been a mentor in her organisation and is a member of the Women’s Leadership Academy and participate in conferences and events.

JOANN ENRIQUEZ

Chief Executive Officer
IAP Integrated Sdn Bhd

Nationality: Filipino



Joann Enriquez is the CEO of Raeed Holdings and its subsidiary, IAP Integrated Sdn Bhd, owner of the Investment Account Platform, the first Islamic multibank investment platform in the world.

Her team is working towards unblocking the efficient flow of capital into SMEs in Malaysia with the use of crowdfunding into Investment Account, a product of the Malaysian central bank, which promotes the use of Islamic deposits/investments, risk-sharing, and real economic impact.

She is recognised as the only representative from Malaysia to participate and speak at the Islamic Financial Conference amongst key financial institutions in Manila on the issue of Malaysian experience of Islamic Finance.

She speaks at various local as well as international conferences and events advocating on Islamic Finance in general and the Investment Account Platform specifically. She has been ranked in the lists of influential women for her significant contribution in the area of Islamic Business and Finance in general and the Investment Account Platform specifically.

She contributes towards increasing the awareness and importance of Islamic finance regulations in various Chat and Chew programs of IAP held in various venues, as well as an active member of Chartered Institute of Islamic Finance Professionals (CIIF).

DR SAADIAH MOHAMAD

Professor of Economics
Faculty of Business and Management
Universiti Teknologi MARA, (UiTM)

Nationality: Malaysian



Dr Saadiah Mohamad is currently a Professor of Economics at the Faculty of Business and Management, Universiti Teknologi MARA, (UiTM). She was appointed the first Director of the World Islamic Economic Forum (WIEF) at UiTM International Centre. At WIEF and the

Institute for the Empowerment of Women (NIEW), she developed modules and executed capacity building programmes for women entrepreneurs from Asia, Australasia, Africa and the Middle East.

She has more than 13 years of experience in Islamic finance. She has written chapters in books and journal papers, and won research grants

and research fellowships in the areas of Islamic hedging, capital markets, ethical investment, and financial literacy among youth. She was awarded a fellowship at the Oxford Centre for Islamic Studies, University of Oxford. She has had research stints at the World Bank, Central Bank of Malaysia, and the Asian Institute of Finance and was awarded the prestigious Fulbright award. Prof Saadiah founded and is currently the Chief Editor of the Journal of Emerging Economies and Islamic Research (JEEIR). She co-founded the Khadijah International Waqf Foundation (KIWF), dedicated to the application of Islamic finance and wealth management for serving women and children.



FARAH ARAKJI

Chief Financial Officer
Abu Dhabi National Takaful p.s.c.

Nationality: Lebanese



Farah Arakji serves as the CFO and Investor Relations of Abu Dhabi National Takaful, the leading and highest-rated Takaful Operator worldwide. She has more than fourteen years of experience in the Auditing, Insurance, and Reinsurance industries. She holds a CPA license from Australia and US State of New Hampshire, and a Cert. CII from the UK.

In 2017, she was placed third across all industries in the 'Women in Finance' category under the MENA CFO Awards held as part of the 11th CFO Strategies Forum MENA. Developed in partnership with the UK-based Association of Chartered Certified Accountants, the Women in Finance award honours senior female finance executives who have shown outstanding leadership skills and have helped promote the finance profession especially among women. She is also the recipient of many Takaful awards at the MIIA Awards and MENAIR Awards.

She inspires females in the organisation by presenting herself as a role model who is successful, creative, and professional. She constantly conducts training sessions for staff across all departments, communicating financial awareness and sharing her knowledge. She also plays a contributing role with the media, illustrating the role of company media ambassador by responding to analysts, press inquiries, and representing the company in press conferences. She attends regulator meetings (UAE Insurance Authority) to discuss major industry challenges and means to overcome it.

The insurance authority of UAE and the Insurance authority of Morocco (who has no Takaful regulations yet) visited Abu Dhabi National Takaful took her recommendations to set the best Takaful regulations in Morocco.

Tell us about your current role and the most exciting part of your work.

I currently hold the position of Chief Financial Officer and Investor Relations at Abu Dhabi National Takaful. Takaful gives me the opportunity to combine two things I feel very passionate about. It allows me to work in the industry I love while giving me a sensation that I am contributing to the success of an Islamic (Shari'a-compliant) insurance company. Insurance is one of the pillars of any sustainable economy and Takaful not only plays a key role in this, it does so while maintaining a virtuous foundation. In my opinion, the approach we take at Takaful reflects the righteous way to do insurance, and I feel very blessed to be part of such an honourable institution. We are truly setting the example for the rest of the industry, with value-added services to shareholders and policyholders. This year we re-distributed six million Dirhams (AED 6,000,000) of surplus to policyholders, an increase from the AED 4.4 million re-distributed last year. In a conventional insurance company, these funds would have only been distributed to shareholders. The motivation for me is the ability to play a role in a profitable company that does so in an honourable way. I have the chance to add value to the lives of employees, policyholders, and shareholders, something I wouldn't be able to do in a non-Takaful company.

What has been your most career-defining moment that you are proud of?

My career-defining moment is a series of moments that combine to bring me to the pinnacle of my career. Every choice you take has a career-defining impact. It is for this reason that I believe the decision to move to the UAE and take a job as Finance Manager at Abu Dhabi National Takaful has been the most rewarding of my decisions.





Moving to the UAE was not easy, as I had to deal with social stigma that a woman's place is in the home not in the workforce. Dealing with being a woman in a "man's world" and being faced with an opportunity to broaden my horizon by taking a job at Takaful, I found it extremely nerve-racking to carry the burden of being a strong, educated woman who uprooted her family and moved, for her career. I was pleasantly surprised to find a totally different mindset here, as there is justice in the workplace and people are rewarded based on their work, not gender. The decision to come to the UAE in 2016 as a Financial Manager paved the way for me to become CFO within months.

As a successful professional lady, how do you maintain a balance between professional and personal life?

The word "balance" can be very tricky when a woman has to decide how much of her time is committed to work versus her family. I am a mother to a wonderful 5-year old boy and he has changed the way I define "balance". It wasn't an easy path to finding the perfect balance and on that path many times one hand held more than the other, and I got caught up at work leaving a gap at home. With time, I learned to ask for help from family and friends, especially when I am on a conference for days or during heavy submission deadlines. Today, I feel more mature and confident in executing my own formula of "balance". My family is my priority when they need me and my work is my priority when I can't delegate. I am fortunate to be working with a CEO who understands the value of family that alone makes life much easier.

What has been the key to your professional success? Did you have a particular role model or mentor?

I was blessed enough to have worked with two amazing mentors over the years in my career.

I met Mr Abdallah Badaoui back in 2009, and he was not only my boss at BEST Reinsurance MENA but my true mentor as well. He listened to my rationalisation of the role I played and in return, shared with me years of experience and knowledge, creating the best environment for me to grow, learn, and even fix my mistakes. He taught me that I should never stop learning and pursuing education, and so while working with him, I finished my MBA and got my CPA

license from the USA. I was fortunate enough to find my second mentor in Doha, Qatar when I worked with the Chedid Group. The group CFO George Sabbagh at that time was my direct line manager. While our conversations were direct and sometimes uncomfortable, he had that razor-sharp insight that challenged my abilities. His mentorship over the years has provided me with a pool of skills and tools that I use daily.

Do you foresee more women in leadership roles, particularly in the UAE?

Yes indeed. UAE is a great place for women in the working market. The mentality of the people and the culture itself ensures that women are treated with absolutely no bias, and gives them the opportunity to shine when they are competitive enough. Since early 2015, the UAE government took the decision to establish the UAE Gender Balance Council to ensure that women hold leading roles in the development of the country. Best practices are implemented to ensure that there is a gender balance according to clearly set targets. The UAE has the vision to be among the top 25 countries in gender equality by 2021. I believe we are already there as women already occupy more than 66% of the public sectors jobs, and occupy senior leadership positions with decision-making roles.

What advice do you have for women aiming for leadership positions?

On the path of leadership, women will go through phases, some of those quite manageable while others require perseverance. In junior to intermediate positions, I recommend women to make the best of this phase in terms of their education and professional certification. That will allow them to stand out from others as knowledge and skills will pave the way to opportunities. As they start to pursue senior management positions, they will face many frustrating mentalities. They will just have to hang in, listen to their inner voice, and believe in themselves, their abilities, and the hard work they have put in. Their determination will open up doors of opportunity. Later in a C-level position, all you really need is passion. As leading a team effectively entails the ability to involve everyone in a vision of success, and coach, mentor and share knowledge. This is the most rewarding phase, when a woman is able to develop talent and pass knowledge among her team, she would be not only a leader but also a human being with a noble message.



DR IRUM SABA

Programme Director/Assistant Professor
Institute of Business Administration
Karachi

Nationality: Pakistani

2020
Rank

17

2019
Rank

18

2018
Rank

33

Dr Irum Saba is an Assistant Professor, Department of Finance at the Institute of Business Administration-Karachi, Pakistan, on deputation from the State Bank of Pakistan (central bank); on the Standing Committee on “Islamic Banking” 2020; Grand Councillor, Chartered Institute of Islamic Finance Professionals (CIIF); Malaysia Coordinator, (Academics and Research) Centre for Excellence in Islamic Finance (CEIF), IBA-Karachi, Pakistan; Programme Director, Islamic Banking and Finance, IBA-Karachi, Pakistan.

Dr Saba has more than 15 years of progressive regulatory, research, training and teaching experience with organisations of international repute. She sits on the board of more than 8

companies in Pakistan, Malaysia, Maldives, and Australia in order to advise and guide companies for creating the Islamic economic system and helping people at large.

She is also the recipient of several distinctions and awards. She is the sub-editor of the Journal of Islamic Finance Accountancy (JOIFA), AAOIFI, Bahrain and Vice President-Asia Pacific Applied Economics Association (APEA), Australia. She has conducted more than 100 training sessions in banks and universities all over the world, and is a member of the Federation of Pakistan Chamber of Commerce and Industries committee on Islamic banking to devise a plan and implement it for the Islamic banking industry.



DR SHAMSIAH BTE ABDUL KARIM

Senior Vice President - Head Shari'a
and Product Development Division
Bank Muamalat Malaysia Berhad

Nationality: Singaporean

2020
Rank

18

2019
Rank

19

2018
Rank

-

Dr Shamsiah Bte Abdul Karim is the Senior Vice President of Bank Muamalat Malaysia Berhad overlooking the Shari'a and product development division. She was also the CEO of Albukhary Foundation, establishing the International School and transforming the Albukhary International University.

She has more than two decades of experience in Zakat, Faraid, investment, accounting and marketing as well as in many aspects of management, administration and training both from the conventional and Shari'a-related finance, banking and projects, in addition to sitting on many boards of companies.

Dr Shamsiah created an online system for zakat in 1990's through SMS - first in the world to use this platform. She has also created the Waqf Ilmu - a cash waqf system in Singapore. She has held many positions such as Directors, CEOs and associate members and Majlis Shura to assist in areas related to waqf, Islamic finance, banking, social finance, zakat and inheritance matters.

She is a speaker at many international and regional conference of waqf and zakat and Islamic finance matters. She is also the author of journals, chapters in a book, articles etc. She has received multiple awards for her innovative developments in the fields of sukuk, waqf, and zakat.

FAYRUZ MOHAMED

National Chairperson
South African National Zakah Fund
(SANZAF)

Nationality: South African



Fayruz Mohamed is a Chartered Accountant and Certified Director, serving on a few boards as a non-executive director and as an independent audit committee member. She is the National Chairperson of SANZAF (South African National Zakah Fund), one of the largest and oldest Amil institutions in South Africa.

She is Certified in Zakah Management by the IIBF (International Islamic Institute of Business and Finance) in Malaysia, and has previously served as Associate Director at KPMG. Her wide experience includes strategy formulation and execution, financial and operational management, strategic business reviews and forecasts, financial performance and reporting,

corporate governance, finance and audit & risk compliance.

Fayruz is one of the leading individuals in the education and empowerment of both zakah and governance at SANZAF. She has been invited as presenter and panellist at numerous radio and tv programmes as well as workshops and seminars.

She initiated and produced a 7-week good governance programme on radio, which evolved into a SANZAF-endorsed community development project. She initiated and launched the SANZAF Women Empowerment Programme campaign in 2018, focusing on the development of women both within and outside SANZAF.

PROFESSOR DR MERYEM DUYGUN

Professor of Banking & Finance
Nottingham University
Business School

Nationality: British



Dr Meryem Duygun is a Professor of Banking and Finance at the Nottingham University Business School in the UK. She holds the Aviva Chair in Risk and Insurance. She directs the ESRC IAA funded University of Nottingham Fintech Research Network and is the President of IFABS-International Finance and Banking Society. Her current research on InsurTech is funded by the British Academy. She is the academic delegate on the Confederation of British Industry (CBI) Financial Services Innovation Forum. She founded the Efficiency and Productivity Research Unit at the University of Leicester and served as coordinator of the Association of European Operational Research Societies' Euro Working Group on Efficiency and Productivity Analysis.

She has published two books and numerous studies in leading international journals, and serves as an Editorial Board member and a Guest Editor for a number of internationally recognised journals. She established the International Finance and Banking Society (IFABS), an acknowledged vehicle for tackling issues that extend beyond the sphere of banking and finance. She also founded the University of Nottingham FinTech Research Network for the role of artificial intelligence and machine learning in the financial services industry. She is a regular consultant for the United Nations Industrial Development Organisation (UNIDO) and the Indonesian Supreme Audit Board (BPK).



DR NERMA SARACEVIC

Former director of Regional Center Zenica
Wiener Osiguranje a.d. Vienna Insurance Group

Nationality: Bosnian



Dr Nerma Saračević is the Former Director of Regional Centre Zenica at Wiener osiguranje, a member of the Vienna Insurance Group from Austria. During the war in Bosnia and Herzegovina, she worked in state institutions, manufacturing companies in the field of automotive and food industry in Bosnia and Herzegovina, and after the war she began working in commercial financial institutions, banks and insurance companies. During the global financial crisis, she conducted research in entrepreneurship and SME companies. Through a PhD research at the University of Osijek, Croatia, she devoted herself to the work and promotion of the Islamic financial system.

She is a member of several business associations and works with the NGOs specialising in education of young people, who will then be future owners of startup companies. Through this work she prepares startup companies to become important engine for growth, and helps them prepare and present business plans to banks and investors.

Dr Saračević is the author or co-author of several scientific papers in the field of Islamic finance and entrepreneurship. She proudly transfers knowledge to her associates, as she prepares young people to take up significant managerial positions in banks and other institutions. Her mission is to transfer knowledge, which she has acquired throughout her life, to young people who want to learn and develop their skills for a better present and future. She hopes that the promotion of Islamic finance will help in this mission. Although she hasn't worked in any Islamic institution, she promote Islamic finance through articles, at conferences, as a guest lecturer on the Faculty of Economics.

Tell us about your current role and the most exciting part of your work.

My job has always been about selling, working with clients, and guiding and advising young people at the beginning of their careers. After an engagement with a previous employer, I was offered a job at a domestic insurance company - Central osiguranje d.d. Sarajevo.

My task is to form a new business centre, a new team and to acquire new clients. It is what I really love to do and it meets my business expectations for now. Transferring sales, leadership and communication skills to younger people is





certainly an important part of the job, which makes me happy. Working with young people also improves me personal, because teamwork involves cooperation and constructive decisions in the best interests of the company we work for, as well as clients who expect a high level of quality of service. The great support from the management certainly facilitates business tasks.

Do you think women are adequately represented in Islamic banking and finance? How can more women be brought to the forefront of Islamic banking and finance?

In general, the participation of women in high professional positions is not sufficiently represented in banking and finance institution. Even smaller is the involvement of women in the management of Islamic financial institutions. The reasons probably lie in the strong patriarchal matrix, which is shrouded in the mantle of religious tradition in Islamic countries. This justifies the inferiority of the woman in relation to man, reducing her role solely to motherhood and the private sphere of life. In recent decades, great progress has been made in the education of women, their participation in academic activities, and in general the employment and strengthening of their economic independence. However, it would be nice to see women as board members in Islamic banks and other Islamic financial institutions in more numbers than now.

It is possible if Islamic financial circles accept that women today work and support their families as successfully as men, but with many obstacles and that too the hard way just because they are women. If they pass through the path of a breadwinner of the family, successfully educating their children and directing them "on the right track", they are certainly very strong and capable to lead Islamic financial institutions.

As a successful professional lady, how do you strike a balance between professional life and other domestic roles?

From a personal experience, as a widow and single mother of now-grown boys, I can say that it is not simple. Now when my children are adolescents, I can see that I have done a pretty good job as they have grown into good people.

The balance was only possible, by being seriously and professionally involved while I am at work, and through playing and learning with my kids when I am at home. It is common to say that behind a successful man there is a wife. In my

case, the truth is that behind my success is my mother who took care of my children while I was at work. It allowed me to focus on my business tasks without fear of the health and safety of my children.

What were the key challenges you faced as a career woman?

To demonstrate that, as a woman I can perform the duties of the middle managers of a bank and insurance companies as successfully as my male counterparts.

On a lighter note, what do you enjoy most about the job?

Definitely, working in a team, sharing my knowledge to younger colleagues and working with the clients of different professional profiles. Dynamics and positive energy are guaranteed.





YASMINA FRANCKE

Chief Executive Officer
South African National Zakah Fund
(SANZAF)

Nationality: South African



Yasmina Francke is the CEO of the South African National Zakah Fund (SANZAF), appointed in 2018 as the first female CEO of the organisation. Prior to this, she served as a SANZAF Executive Board member for over 10 years in a voluntary capacity.

Yasmina has over 25 years' experience in the corporate world, mostly in the financial services sector. She spearheaded the re-positioning of the organisation with the launch of the #GIVEHOPE campaign.

The organisation was recently awarded the 3G Award for Capacity Building, a testimony to her commitment to ensuring that the organisation's

projects and programmes are successful in transferring the necessary skills and enablers to empower individuals. Empowerment and development is placed in the spotlight and Yasmina Francke ensured that Women empowerment is a national focus for the organisation.

Yasmina Francke is also very active in advocating Zakah and educating the public on the importance of Zakah. In 2018 Yasmina Francke was invited by the World Zakat Forum, the only female speaker, to present the SANZAF case study and the work the organisation does in aligning with the UN SDGs. During the COVID-19 pandemic, Yasmina Francke initiated a series of Zakah webinars bringing together experts.



DATIN MAZNAH MAHBOP

Partner (Asia), Finance and Investments
Strategic Swiss Partners AG

Nationality: Malaysian



Datin Maznah Mahbob is a Partner (Asia), Finance and Investments at Strategic Swiss Partners AG, a licensed boutique management and financial advisory firm based in Switzerland.

Datin Maznah has been in the funds' management industry for more than 30 years. She is spearheading a waqf based on intellectual assets; and is a Partner in Singularity Ventures, a Malaysian-based venture capital company where she advises and mentors tech companies on aligning Islamic values with business modelling.

She serves as a member of the Board and Investment Committee of BIMB Investment Management, a licensed asset management company in Malaysia; the Investment Committee

of Healthbridge Capital; the Council of Eminent Advisors for Heritage Amanah; and on the board of Trustees of Hearts of GOLD Foundation (Generating Opportunities for Learning Disabled).

Formerly, she was the Chief Executive Officer of AmInvest, a multiple award-winning Malaysian fund management house with AUM of around USD10b with global funds management expertise. She was also the MIFC Ambassador for global Islamic fund management. She speaks regularly at domestic and international investment conferences and contributes articles to publications, on waqf and social finance, intelligent investment solutions and products, and distribution strategies of funds globally.

DATUK NORIPAH KAMSO

Co-Chairman Islamic
Finance Industry Council
Malaysia U.S. Chamber of Commerce

Nationality: Malaysian



Datuk Noripah Kamso, an international figure in the global Islamic finance industry, is the Co-Chairman, Islamic Finance Industry Council at the Malaysia U.S. Chamber of Commerce, collaborating Islamic finance industry players in Malaysia with that in the United States. Previously she has served as the Chairman of Bank Rakyat.

She has solid and comprehensive 29 years' experience across businesses in investment banking and asset management (on both conventional and Islamic). She has been in the banking industry since 1983 when she joined Bank of Commerce (M) Bhd. She also transformed CIMB Principal Asset Management to become a regional asset management house with offices in Malaysia, Indonesia and Singapore.

She also serves as an Independent Non-Executive Director of Top Glove Corporation Bhd; and was also the President of the Malaysian Futures Brokers Association (MFBA). She was formerly a Global Practitioner in Residence in Principal Financial Group Centre for Global Citizenship, USA.

She has successfully led CIMB-Principal Islamic's further expansion into global markets in support of Malaysia's aspiration to be a global Islamic financial hub. In association with the Drake University, Des Moines, Iowa, she pioneered a research for a 5 Year Islamic Capital Market Masterplan in the United States.

ZAINEB SEFIANI

Founder and CEO
Carrera Learning

Nationality: Moroccan



Zaineb Sefiani is the founder and CEO of Carrera Learning, an innovative online learning platform for Islamic banking and finance.

Carrera Learning is an outcome of years of research and development efforts to offer affordable training solutions efficiently to the learners from the comfort of their homes and workplaces, developed by a woman in a male-dominated industry.

She is a rising entrepreneur in Islamic financial learning and training solutions, with strong academic credentials and an impeccable track record of varied professional engagements. In recognition of her advocacy of IBF, she has

ranked amongst the top emerging leaders in Islamic banking and finance.

She has also lectured at Paris Dauphine University for over a decade, where she was involved in teaching of various modules on Islamic banking and finance. She regularly mentors students, especially women, at University Dauphine.

Prior to launching Carrera Learning, Zaineb Sefiani worked for BMB Islamic, a London-based Islamic financial advisory firm, where she was responsible for business development. In that role, she forged alliances with major players in Islamic financial services industry in Europe, the Middle East and the Far East Asia.



MADINA TUKULOVA

Senior Manager, Islamic Finance Department
Astana International Financial Centre Authority (AIFC)

Nationality: Kazakh



Madina Tukulova is responsible for the development of the Islamic finance industry in Astana International Financial Centre and the region. Her current role involves the localisation of the AIFC participants (Islamic banks, Islamic finance, and takaful companies), creating a regulatory framework including developing strategies for the development of Islamic finance and creating a regulatory framework.

She has over 10 years of experience with a specific focus to develop and promote the Islamic finance industry in Kazakhstan and Central Asia region. She is a Certified Islamic Banker from CIBAFI. She has been involved in the development and adoption of the Islamic finance legal base starting from pioneering law on Islamic banking and finance in 2009. She was involved in a number of initiatives related with Islamic banking and finance in Kazakhstan and the region including the localisation of the first Islamic bank and Islamic financial companies, and development of strategies (road maps) on Islamic finance in Kazakhstan. She has also contributed to the promotion and growth of the industry while working in the Islamic finance division of the National Bank of Kazakhstan (the central bank). She was involved in the working groups on the sovereign Sukuk issuance and conversion of the conventional bank into an Islamic one.

She has led projects on the development of strategies (road maps) on Islamic finance in Kazakhstan. These road maps allowed increased cooperation between governmental bodies and market players in order to promote and develop Islamic finance in Kazakhstan. Currently, she is leading the development of Islamic Master Plan

in Kazakhstan and AIFC under the technical assistance of the Islamic Development Bank.

Madina has co-organised several workshops, roundtables, conferences, and forums in Kazakhstan to further promote Islamic banking and finance in the country and the region. She has trained local professionals on Islamic finance, particularly, government officials, business leaders and SMEs' representatives in Kazakhstan and the region. She has presented her views on the development of Islamic finance in Kazakhstan during conferences held in Baku (Azerbaijan), Kazan (Tatarstan, Russia), Kuala Lumpur (Malaysia); and advised local regulators and companies engaged in Islamic finance business in Central Asia and the CIS on matters related to Islamic finance.



CAMILLE SILLA PALDI

Founder
Ethical Finance Forum

Nationality: American

2020
Rank

28

2019
Rank

34

2018
Rank

24



Camille Paldi is the only US Citizen to have graduated from the Durham University Islamic Finance Programme in the UK. Camille Paldi was an International Bar Association Scholar and qualified as a lawyer in the UK through the UK QLTT. She is the Founder of the Ethical Finance Forum. With various academic and professional qualifications, and leadership roles in a number of initiatives in IBF, Camille Paldi is very well-

known and respected in the Islamic financial services industry on both sides of the Atlantic.

She is a graduate of the Colgate University, the London School of Economics, University of Sydney, University of Melbourne, Kansai Gaidai University, East Shanghai University of Politics and Law, University of Hawaii, College of Law, and Durham University. She is the author of the chapter 'Dispute Resolution in the Islamic Finance Industry' in the book edited by Abdul Rafay entitled 'Handbook of Research on Theory and Practice of Global Islamic Finance' (2020), where she proposed a framework for dispute resolution for the Islamic finance industry. She has also discussed how to introduce Online Dispute Resolution in the Islamic Finance Industry in her book 'Dispute Resolution in Islamic Finance: Problems and Solutions' (2020).

She has actively promoted Online Dispute Resolution for the Islamic Finance Industry through news articles, journals, book chapters, and books, and is a strong proponent for a unique and independent Islamic finance dispute resolution mechanism for the Islamic finance industry, which can be put online.

Paldi was ranked in the top 30 in 2018 and the top 50 in the world for 2019 on the list of the world's most influential women of the Islamic finance industry in 2018. She has received a lot of positive feedback from participants in her international workshops on Islamic finance. She has taken female interns and mentored them into upcoming talented Islamic finance professionals.





ANITA MENON

Chief Risk Officer
Prudential BSN Takaful Sdn. Bhd

Nationality: Malaysian



Anita Menon is the Chief Risk Officer of Prudential BSN Takaful, responsible for the risk, compliance, legal and government relations functions and to drive the company's risk & regulatory programme. She has led numerous strategic regulatory project implementations across PruBSN, and is also a member of the Executive Committee providing risk challenge in the development and execution of the company's business strategies. More recently with the new risk management in IT policy by BNM, Anita is now responsible for managing technology risk with the revised Shari'a Governance Framework issued by Bank Negara. She has also been an active contributor and advocate of Takaful and

Islamic Finance at the industry level through her participation in working groups involving both takaful & insurance associations. Prior to joining Prudential, Anita served at KPMG Malaysia for 12 years and was a Partner and Head of Financial Risk Management and Strategic Management Services. Anita is frequently invited as speaker for trainings and conferences and has trained many clients in areas such as risk management, Islamic finance and performance management. Anita was recognised as a key contributor towards the Islamic finance development and was ranked among the top women in Islamic business and finance.



KURALAY YELDESBAJ

Chairwoman
Association of Islamic Finance Professionals

Nationality: Kazakh



Kuralay Yeldesbay was the founder and chairman of the first-ever MIS "Takaful" insurance company in Kazakhstan. She currently works at the Astana Financial Services Authority and is a member of IFSB working groups for takaful segment. She is also the Chairwoman of the Association of Islamic Finance Professionals, which was established in 2019 and has about 100 members.

She has more than 10 years' experience in Islamic Finance. She has the certifications of FAA (ToT), BIBF, CISI on Islamic finance. She is the co-author of the textbook "Islamic finance: theory, practice, regulatory issues" published in Kazakhstan in

2016, and lecturer of the course that prepares to Islamic finance Qualification (IFQ) exam organized by the AIFC. She has delivered more than 30 speeches and publications in media, and organised several international Islamic finance conferences, seminars and events in Kazakhstan.

She was recognised among the most influential women in Islamic finance and was granted the title of "The Best Financier of Kazakhstan" in 2013. She also led the Association of Islamic Finance Professionals, with active women professionals on the management board.

DR RAHMATINA AWALIAH KASRI

Director, Center for Islamic Economics and Business, Faculty of Economics and Business, Universitas Indonesia

Nationality: Indonesian



Dr Rahmatina Awaliah Kasri is the Director of Islamic Economics and Business Center (PEBS) at the Faculty of Economics and Business, Universitas Indonesia (FEB UI). Previously, she was the Director of the Islamic Economics Undergraduate Programme at the University. She also serves as the Regional Head of the Indonesian Association of Islamic Economist (IAEI) of DKI Jakarta Province and a member of the Central Board of Islamic Economic Society (MES) of Indonesia. She is a consultant for various private Islamic financial institutions as well.

She also acts as an Associate Editor at the International Journal of Islamic and Middle

Eastern Finance and Management, and as a reviewer in a number of other journals. She specialises in Islamic economics and finance as well as development economics in general, with experience both in academic and practical fields.

She has taught various courses and executive training in Islamic economics and finance, history of Islamic economic thought, and fundamentals of zakat and waqf. Her works have been published as book chapters, in journals and various conferences proceedings. She is also involved in a number of research projects and policy assessments. She has received a number of awards for her services to the industry.





DR KAMOLA BAYRAM

Assistant Professor
KTO Karatay University

Nationality: Turkish



Dr Kamola Bayram is an Assistant Professor in the Department of Islamic Economics and Finance at KTO Karatay University Konya, Turkey. Previously, she was the Assistant Professor at IIUM Institute of Islamic Banking and Finance (IiBF), and Project Director at the International Council of Islamic Finance Educators (ICIFE).

She has conducted a number of training in Islamic finance in Malaysia, Indonesia, and Philippines and was an editor of the quarterly ICIFE Bulletin. Dr Kamola was attached to the Islamic Financial Services Board (IFSB) as a Research Fellow and was involved in the development of the Stress Testing Framework for Islamic Banks.

Dr Kamola is an educator and teaches Islamic finance subjects, while contributing to the Islamic Finance News an education sector correspondent on Islamic finance education, and an editor of the Turkish Journal of Islamic Economics (TUJISE). She writes and publishes scholarly articles on Islamic finance with a focus on wealth management and financial literacy, and leads a project on the gamification of Islamic finance education to increase public awareness.

She won the best research award at the International Islamic Fund and Wealth Management Forum, and a Gold medal and Bronze Medal at the IIUM Research, Invention and Innovation Exhibition.



HAIFA ABDULALI AL LAWATI

Head of Human Resource
Bank Nizwa

Nationality: Omani



Haifa AbdulAli Al Lawati is the Head of Human Resource Department at Bank Nizwa, the first Islamic bank of Oman. She joined Bank Nizwa since its inception and helped build the HR department from scratch. She took lead in areas such as recruitment, employee relations and training. She is also on Bank Nizwa's Board of HR Committee Secretary.

She has over 25 years of experience, starting her career in Petroleum Development Oman and then Occidental of Oman. She led the HR department through many projects focusing on digitalisation, automation, e-learning, and spreading awareness among employee. She participates in the Credit

& Investment Committee (CIC) and Asset & Liabilities Committee (ALCO), and is a member of the Oman Banking Association HR committee.

She is a qualified Accounting Association Technician (AAT) and completed two stages of Chartered Institute Management Accountant (CIMA). In Human Resource department she was cross-posted to Huston, USA for some time, where her role was HR Generalist and earned her international experience and exposure. She participated in 5th Islamic leadership at the Clare College, University of Cambridge and won the Cambridge IBM. She was also awarded a GIFA for Human Capital Development.

EMINA ŠIŠIĆ

Member of the Management Board
Bosna Bank International Sarajevo

Nationality: Bosnian



Emina Šišić has been in the banking business since 1996. She worked for the World Bank projects in BiH as Finance and Procurement Manager, and the Austrian Raiffeisen Bank as Head of Trade Finance Department. She joined Bosna Bank International in 2006, the only Islamic bank in BiH and the region as Director of operations. She was also the CEO of United Bank of Albania, a majority IsDB owned bank doing business on Islamic banking principles. She is now working as the member of the Management Board of BBI in charge of Risk Management, Legal Department,

Finance and Strategic Planning, Compliance and AML, Operational Risk and Information Security.

She helped implement Islamic banking principles in two banks (Bosnia & Herzegovina and Albania) within the conventional banking framework. Both banks have been growing organically over the years. She shares her views and knowledge of Islamic finance to her clients and has successfully converted them from conventional to Islamic finance, backing on her previous experiences in conventional European banks.

DR NURDIANAWATI IRWANI ABDULLAH

Associate Professor
International Islamic University Malaysia

Nationality: Malaysian



Dr Nurdianawati Irwani Abdullah is an Associate Professor in law and Shari'a at the Department of Finance, Kuliyyah of Economics and Management Sciences (KENMS), International Islamic University Malaysia (IIUM). She is also the member of the Shari'a Advisory Board of AmMetlife Takaful Berhad, Affin Islamic Bank Malaysia, a Shari'a consultant to Khairul Anuar & Associates, and a member of the International Council of Islamic Finance Educators (ICIFE).

AFTAAS Shariah Advisory Services Sdn Bhd. She also served at the Association of Shari'a Advisers in Islamic Finance Malaysia (ASAS) and IIUM Institute of Islamic Banking and Finance as a board member.

Previously, she was the Chairman of the Shari'ah Advisory Board of Standard Chartered Saadiq Bank Malaysia, Research Fellow at the International Shari'ah Research Academy in Islamic Finance (ISRA), Visiting Professor at the Malaysia University Kelantan, Shari'a Consultant for ARSA Shariah Advisory Services Sdn Bhd and

She has produced many journal articles, conference papers, books as well as chapters in edited books. She is committed to conducting training in areas of legal and Shari'a issues in Islamic financial products, Shari'a governance, and regulatory framework of Islamic finance and Takaful. She is directly involved in the legal working committee for the Ministry of Domestic Trade, Cooperatives and Consumerism together with the Association of Islamic Banks of Malaysia (AIBIM).



EMAN MOHAMMED AL-BINGHADEER

Head of Internal Shari'a Audit
Bahrain Islamic Bank

Nationality: Bahraini

2020
Rank

35

2019
Rank

43

2018
Rank

-

Eman AlBinghadeer is Head of Internal Shari'a Audit at Bahrain Islamic Bank (BISB). She is as such the first female Shari'a auditor in the Kingdom of Bahrain and the Gulf region. Eman AlBinghadeer is leading the way for aspiring Arab women who wish to have successful careers in Shari'a advisory and structuring. This was part of plan to empower women in Bahrain and provide them with opportunities in the banking and finance sector.

As Head of Internal Shari'a Audit, she liaises with the members of the Shari'a Advisory Board of the Bank, and organises their frequent meetings as per the Bank's Shari'a policy. She is

in charge of enhancing the bank's Shari'a auditing and accounting systems, monitoring operations from a Shari'a perspective and implementing the necessary measures and actions to ensure compliance. She is also involved in training of staff on matters related with Shari'a. She has in particular organised a number of trainings on the Shari'a Standards as promulgated by AAOIFI.

Eman AlBinghadeer is a Certified Islamic Banker, Certified Sharia Adviser and Auditor and Certified Specialist in Islamic Accounting. She has previously held several positions in the Accounting & Auditing Organisation for Islamic Financial Institutions (AAOIFI).



SIAMA QADAR

Chief Executive Officer
Hybella.com & Institute of Modern
Etiquette

Nationality: British

2020
Rank

36

2019
Rank

78

2018
Rank

-

Siama is a serial entrepreneur with ventures in eCommerce, training and education, and private equity and investment banking. She is a versatile board member, author, award winner and a Global Goodwill Ambassador for UN Sustainability Goals representing UAE and UK.

She has created two funds in the Dubai International Financial Centre - both Shari'a compliant with a Shari'a board. In her private equity she developed an exempt fund that was Shari'a compliant, in which ecommerce business model and Shari'a principles and guidelines are being applied.

Siama's book 'Ladies & Gentlemen' has a blend of Sunnah etiquettes in a modern world adaptation. She regularly attends Islamic business forums to understand more and bring awareness and promote Islamic principles in day to day life. She is an active speaker and moderator for many global forums and summits.

She has been mentoring and coaching women to rise in their chosen professions. She believes that there is no glass ceiling and women have to proactively work hard, be diligent and smart to rise above, while assisting and aiding the other women and men who need help.

SHEILA HALIM

Director, Strategic Investment Management Solutions, MKE
Maybank Investment Bank

Nationality: Malaysian



Sheila Halim is the Director of Strategic Investment Management Solutions, MKE at Maybank Investment Bank. She is a

Senior investment professional in capital market services specialising in funds and assets management businesses. Previously, she also served as CEO in an established government-linked investment house for almost 10 years.

She developed and launched Shari'a-compliant unit trust funds, created a product hybrid solution bundled between a Shari'a-based investment loan with hibah, collaborated with Islamic

banks and Shari'a advisers to co-develop product solutions for bank customers, developed blue print concept papers for internal stakeholders in the area of Islamic wealth management as a unique proposition under the Universe of Global Wealth.

Given her wide experience and knowledge, Sheila was invited by key agencies and corporate as speaker for various investment related topics in Islamic capital market at seminars and conferences, locally and internationally, and has presented Papers related to Islamic Finance in various countries. She is also the recipient of multiple awards.

AZLINA BINTI MOHD RASHAD

Chief Corporate Officer,
MBSB Bank

Nationality: Malaysian



Azlina Binti Mohammad Rashad is the Chief Corporate Officer & Corporate Services at Malaysia Building Society Bhd. She is also the Chief Corporate Officer at MBSB Bank Bhd. Previously, she was the Chief Secretary at Government of Malaysia and Chairman at Employees Provident Fund (a subsidiary of Government of Malaysia) and Chairman at Universiti Teknologi Malaysia.

She is also a member of the Credit and Rehabilitation Assessment Committee/ Management Investment & Credit Committee (CARAC/MICC), the Management Committee (MANCO), Asset and Liability Committee (ALCO), IT Steering Committee (ITSC) and the

Project Steering Committee RRS (Regulatory Reporting System).

She has a wealth of experience in the financial sector, spanning over 21 years, with previous employment at AmIslamic Bank. Azlina also plays a primary role in establishing Malaysia Building Society Berhad's and MBSB Bank's brand names as key players in the financial industry. In 2018, she was appointed as the Chief Corporate Officer of MBSB Bank. In assuming this position, she oversees the Corporate Services Division and is tasked to direct Strategic Planning, Strategic Communication, Human Resource, Shariah Secretariat and Advisory, Legal and Customer Experience Management.



IFFAT NIGAR

Director Islamic Banking (Corporate Banking)
Standard Chartered Bank Pakistan Limited

Nationality: Pakistani



Iffat Nigar is the Director of Islamic Banking at Standard Chartered Bank Pakistan Limited, and has been leading Saadiq Pakistan's Islamic corporate banking team for more two years, dealing with corporate-banking clients availing Islamic-banking products.

She is experienced as an Islamic banking professional with 15 years of corporate finance exposure with a diversified client base, and has been associated with the Standard Chartered Group for more than 14 years. She is recognised as an Islamic finance expert at industry level, having being ranked amongst the top 50 Islamic finance women professionals globally during the last two

consecutive years. She has supported substantial growth in Islamic corporate business and is part of the group driving the diversity agenda at the Standard Chartered Bank. She is skilled in portfolio management, business relationship management, risk management, corporate finance, and Islamic banking.

She holds Senior Associate membership with the CIIF (Chartered Institute of Islamic Finance Professionals), Malaysia and was awarded the CEO Excellence Awards 2017. She has participated in Islamic finance conferences & sessions organised by AAOIFI & IBA-CEIF and delivered career counselling sessions for IBA-CEIF students.



MARIAM ISABEL ROMERO ARIAS

Chief Executive Officer
Instituto Halal

Nationality: Spanish



Maryam Isabel Romero Arias is a social and market analyst and the CEO of the Instituto Halal and President of Junta Islámica. She was the first female director of the Congress and Exhibition Centre of Córdoba. Her work is focused on the development of the Halal Concept in Spain and Latin-American through Instituto Halal, one of the top Halal certification body in the World and the main in Spain and Latin-American.

Under her leadership, Instituto Halal have consolidated as an innovative and ethic business with clients in Europe and Latin America. With Junta Islámica she worked for the normalisation and the rights of the Muslim community in Spain.

She is responsible for a team working for the empowerment of Muslim young people.

She is a contributor for different media and newspaper in Spain and was invited as lecturer and Keynote Speaker on Halal in various national and international conferences. She is an active member of the International Entrepreneurs Network. She is part of the mentorship programme of the International Network "Inspiring Girl", a member of "Woman Talent Spain" and the Spanish Islamic Commission Advisory Board, a member of the Board of Trustees of "Forum of Business Woman" and a member of "Marzeras" network of Empowered Women.

HIND AL ATTAR

Head of Human Resources
Noor Bank

Nationality: Emirati



Hind Al Attar is the Head of Human Resources at Noor Bank, a leading Shari'a-compliant bank in Dubai. As one of Noor Bank's founding members, Hind successfully managed various challenging roles in HR before taking over as the Head of Human Resources. She is amongst the few leading Emirati women in the banking sector leading critical HR function.

Hind is an integral part of the Bank's management committee and is responsible for shaping and guiding the Bank's growth. She has played a pivotal role in Noor Bank's growth over the years by effectively ensuring a strategic alignment of HR interventions. She advises the Bank's leadership on driving optimised performance-improvement strategies, enhancing gender quality

and women empowerment. Her greatest strength lies in simplifying the organisational strategy and creating a highly motivated workforce geared towards organisational success.

Hind was the Head of Human Resources at the Awqaf and Minority Affairs Foundation (AMAF), where she greatly improved staff engagement levels through multiple people interventions. She is an active volunteer for AMAF's social activities. She has played an integral role in developing and training the UAE national work-force and ensuring their placement within the Bank. Under her stewardship Noor Bank is bringing in more innovative and career-oriented programmes enabling active nationalisation.

JENNIFER SCHWALBENBERG

Associate Director & Head of Corporate Responsibility
DDCAP GroupTM

Nationality: British



Jennifer Schwalbenberg is an Associate Director in the business development team and the Head of Corporate Responsibility for DDCAP GroupTM.

Jennifer works directly with DDCAP Managing Director to develop and implement DDCAP's Sustainable and Responsible Actions (SRA) programme, which influences internal policies and procedures as well as client-facing initiatives. Jennifer also looks after DDCAP's global corporate social responsibility (CSR) programme.

As part of her role, Jennifer supports DDCAP's involvement in global and UK responsible business initiatives; the UN Principles for Responsible Investment (UN PRI), the UN

Principles for Responsible Banking (UN PRB), Future dot now, Heart of the City, and HM Treasury's Women in Finance Charter, and works to promote engagement with DDCAP's charity partners such as The Prince's Trust, The Tim Parry and Johnathan Ball Peace Foundation and the Lord Mayor's Appeal.

Jennifer is also an Emissary of the RFI Foundation, a thinktank for responsible finance. Prior to joining DDCAP, Jennifer was a lawyer in Reed Smith's London office, focusing on financial markets and regulation within the energy and natural resources team. She holds a Juris Doctor from Boston College Law School and has been admitted to the bar in the State of New York.



NURHASTUTY KESUMO WARDHANI

Board Member
Institute of Halal Investing

Nationality: Indonesian

2020
Rank

43

2019
Rank

79

2018
Rank

-

Nurhastuty Wardhani is a researcher, consultant and a lecturer. She is a Chairman and co-founder of INSPIRE Islamic Finance in Jakarta and a partner of Asian scenarios. She is also a lecturer at Trisakti University in Jakarta, and a board member at Institute of Halal Investing in Oregon, United States.

Nurhastuty is passionate to boost the Islamic finance industry through her research papers in corporate governance, banking, ethics and Islamic finance. She has presented her works in 32nd Australian Finance and Banking Conference in Sydney, the 12th International Accounting & Finance Doctoral Symposium in Milan, and will be presenting in the 2020 Financial Markets and

Corporate Governance conference in Melbourne. She was also a speaker in IFN Australia 2019 and IFN Indonesia 2019 and will be speaking in IFN Australia 2020.

She believes in the power of Islamic finance as a cure of modern finance and is passionate to do so through teaching and research and public speaking. As a consultant, her current focus is on the halal tourism project in Indonesia.

She received an award for her ideas about Shari'a disclosure and ethics and was named as the top 100 Most Influential Woman in Islamic Business and Finance.



MUNA AL AHMED

Area Head Wealth Management
Noor Bank

Nationality: Emirati

2020
Rank

44

2019
Rank

61

2018
Rank

-

Muna Al Ahmed is the Area Head Wealth Management Dubai at Noor Bank. She has garnered over 25 years of banking and leadership experience with three major institutions, HSBC, RAK and the First Abu Dhabi bank across different segments in HNW banking, consumer banking and branch management with specific expertise in wealth management, relationship management and client advisory banking and branch management. She was the head of Elite gold with NBAD for over eight years before joining Noor Bank.

She advises and guides regional managers, briefing them on strategies to be employed to

attract new business and successfully registered amazing growth despite challenging market conditions. She understands the requirements of HNW customers and maintains exemplary relationships with HNIs. She supervises staff under purview and maintains accountability for their career development, training and performance evaluation as per prescribed targets and envisaged corporate goals. She continually strives to keep up high service standards demanded by the HNW portfolio, attending to grievances and escalations promptly and optimising processes to provide best in class services to all clients. She is a great believer and follower of Islamic banking, which is evolving with time and age.

MANAL ALRUBAIAN

Head of Internal Audit
AlRajhi Bank - Kuwait

Nationality: Kuwaiti



Manal AlRubaian is the Head of Internal Audit at AlRajhi Bank in Kuwait. She started her career with the Kuwaiti Islamic bank, Boubyan Bank as the first lady in the internal audit and her admission led the way for other employing women in the profession. Previously, she also worked at the Kuwait Finance House, the largest Islamic bank in Kuwait.

Manal is passionate about working in the banking sector, and internal audit is a challenging profession. She presented her academic research the association and the complementarity of internal auditing and Sharia supervision in Islamic banks, providing recommendations and highlighting the importance of a partial

functional integration of these tools. The research was distributed to Islamic banks in Kuwait and interested parties and specialists in the field, creating awareness and drawing attention to the issue.

She also published her master's thesis on the performance of the Kuwait international bank and the effects of the conversion from conventional system to the Islamic system. She is also a representative member of the Al Rajhi Bank - Kuwait branch in the internal audit committee of the Kuwait Banks Association, a professional platform for exchanging experiences and practices of the profession in the banking sector.

SURI HANIM BINTI MOHAMED

Director, Islamic Banking
Bank of Maldives Plc

Nationality: Malaysian



Suri Hanim joined the Bank of Maldives Plc as the Director of Islamic Banking responsible in managing their BML Islamic Division. She is also a member of the Chartered Institute for Islamic Finance Professionals (CIIF) and is appointed as the Distinguished Specialist in Islamic Finance (Islamic Capital Markets) for Tawafuq Consultancy Sdn Bhd. She is a Senior Consultant (Investment Banking) for Masryef Management House Sdn Bhd, an External Moderator (Wealth Management) at the International Center for Education in Islamic Finance (INCEIF), an Associate Fellow (Industry) at International Research Centre of Islamic Finance (IRCEIF), International Islamic University College Selangor (KUIS), Selangor and a Mentor for FutureLab Sdn Bhd.

She has over 20 years of senior leadership experience in setting up and managing new Islamic banking business units from scratch. She is well versed in the areas of strategic planning, stakeholder engagement, regulatory compliance as well as sales & marketing coupled with a strong acumen in structuring, arrangement and management of Islamic debt capital markets. She also served as speaker for Sukuk seminars and workshops across Asia, the Middle East and European regions, and contributed immensely in assisting multiple Korean financial institutions in structuring Sukuk for potential Korean clients.



KUBRA ALI MIRZA ALI

Acting Chief Executive Officer
Bank Alkhair BSC (c)

Nationality: Bahraini



Kubra Ali Mirza is the Acting Group Chief Executive Officer of Bank Alkhair. She also sits of the board of several financial institutions in Bahrain and abroad and is the Founder and Managing Director of KAM Consultancies; a company specialising in Governance, Risk and Compliance consultancy services. She is also a certified anti-money laundering specialist, a certified compliance officer, and a member of the American Academy of Financial Management.

She has over 20 years of experience in investment banking, financial regulations, corporate governance, compliance, financial crimes and anti-money laundering, including the field of corporate governance, board affairs

and regulatory compliance as well as the Head of Policies and Central Risk Unit in the Central Bank of Bahrain. She worked with the Central Bank to develop and enhance Islamic finance regulations through consultative papers issued by the Central Bank. She was also a member of several management committees including the Basel II Committee; Financial Institutions Law Committee; Regulatory Policy Committee; and Banking Supervision Committee. She was also a member in several local and international regulatory working groups and task forces, including Basel II (Pillar I & 2) Working Group; Islamic Financial Service Board's (IFSB's) Market Conduct Working Group and the Arab Monetary Fund's Banking Supervision Working Group.



MAHA MAISARI

Head of Corporate Governance
Noor Bank

Nationality: Emirati



Maha Maisari is a senior executive whose 16-year career spans across a variety of sectors including Islamic finance, tourism and hospitality, F&B, healthcare, biomedical and education industries. She has worked on corporate strategy development, governance, change management, sustainability design and implementation, cultural and business transformation, entrepreneurship and building capability across these sectors.

She contributed more than 10% of the required room inventory in the mid-scale hotel sector working towards Dubai Tourism 2020; was instrumental in a 20% profit growth YoY in the luxury hospitality portfolio; and managed the development of a nation-wide healthcare council under the patronage and chairmanship of

HRH Princess Haya Bint Hussein to govern and regulated the nursing and midwifery professions.

Her performance led her to achieve several accolades and was invited for memberships in various board committees and selected for the Harvard Business School Women on Boards programme. Her merit made her the youngest female UAE national to become a senior executive of a global hospitality brand in Dubai where she developed long-term strategy and oversaw the execution of the company's strategic initiatives. She was handpicked to establish a new corporate governance and sustainability department in an Islamic finance establishment and institutionalise advanced programmes.

NORLIA BINTI MAT YUSOF

Chief Investment Officer
Etiqa Insurance Bhd

Nationality: Malaysian



Norlia Binti Mat Yusof is currently serving as Chief Investment Officer at Etiqa Insurance Berhad and Etiqa Takafal Berhad, a member of the Maybank Group. As a member of the senior management of one of the leading Takaful operators in Malaysia, Norlia Binti Mat Yusof is considered as an influential decision-maker in Islamic banking and finance. Norlia Binti Mat Yusof has participated as an influencer in numerous highly regarded forums and conferences, namely the Women in Financial Services Leadership Forum Asian Kuala

Lumpur Takaful Conference Thailand's Insurance Industry Summit Global Islamic Finance Forum (GIFF) and many more.

AYESHA ASHRAF JANGDA

Section Head, Training and Organisational Development
BankIslami Pakistan Limited

Nationality: Pakistani



Ayesha Ashraf Jangda is one of those female leaders in Islamic banking and finance industry of Pakistan who are considered as "behind the scene success stories". As an active member of the founding team of BankIslami Pakistan, she played a pivotal role in making the bank a major player in the national Islamic banking sector. She currently works at the Bank in the capacity of Section Head, Training and Organisational Development in Human Resources Department. She led the T&OD team to launch the Bank's e-learning initiative and has been instrumental in the launch of the first Trainee Islamic Bankers batch and the Differently-abled Officers batch.

Ayesha is also the only female member on the Board of BankIslami Modaraba Investments Limited and serves as the Secretary/Anchor person of BankIslami's MANCOM (Management Committee). She works in the advisory capacity voluntarily at Zaynab Academy, an Islamic educational institution initiating women empowerment talks and projects. She has given workshops on Islamic finance at the institute and had been a part of the team that played a foundation role in establishing the Hiba magazine, first English language women Islamic magazine of Pakistan. Her articles on Islamic finance and money management matters have been published in leading newspapers.



DR KHAWLA FAREEZ AL NOBANI

Founder & Chief Executive Officer
ARFAQ Financial Advisory Services & Training

Nationality: Jordanian



Dr Khawla Fareez Al Nobani is the President and Founder of ARFAQ – Financial Advisory and Training. She is a specialist in Islamic Finance – Sukuk and Takaful and a researcher in Islamic economics. Previously, she was the Managing Partner of Dirayah for Islamic Financial Advisory Services and was responsible for a team of researchers and consultants in Islamic Financial Services (IFS).

She has developed and delivered training materials on Sukuk in Oman & Tripoli in collaboration with IRTI, as well as trained industry professionals on ‘Code of Ethics for the Employees of Islamic Insurance and Banking Companies’, ‘Islamic Financial Institutional

Standards’ and ‘Takaful Insurance’. Her research works include accounting for Takaful Insurance & Code of Ethics for IFS & Sukuk. She was also in one of the specialist government and private sector teams who prepared the draft of the Jordan Sukuk Act.

She has held several courses, conferences and workshops. She aims to promote Islamic finance knowledge and awareness in women through NOWAT. She supervised the preparation of the “Shari’a Boards’ Report” with the General Council for Islamic Banks and Financial Institutions (CIBAFI), and the practical policies and procedures regarding the conversion from conventional to Islamic insurance companies.



PAULINE VAZ

Product Manager
ADCB Islamic Banking

Nationality: Indian



Pauline Vaz is a Product Manager at ADCB Islamic Banking handling the Retail Assets portfolio of Consumer Finance and Home Finance. A second-generation banker with 25 years of experience in retail banking, Pauline has played a pivotal role in ADCB Islamic Banking’s continued success. From its launch in 2008 to its 4th rank among full-fledged Islamic banks in the United Arab Emirates, ADCB Islamic Banking’s products and services offer Shari’a-compliant solutions matching their conventional offerings.

Pauline is a dedicated banking professional who specialises in the field of product development. She is able to demonstrate strong leadership

skills with the proven ability to motivate her team towards state-of-the-art product development in Islamic banking. She is committed to the field of product development with the aim of improving standards of Islamic banking products through the use of technological advances. She attributes the success of Islamic banking at ADCB to the unique blend of ambition and dedication bonding all team members into a culturally and ethnically diverse whole backed by the experienced guidance of their Internal Sharjah Supervision Committee and the Bank’s strong Fintech capabilities. In 2019 Mohamed Bin Rashid Housing EST awarded Pauline’s team for its support to their projects to provide housing to Emirati families.

MASTURA MOHD SHAFIE

Head, Compliance and Shariah Review
OCBC Al-Amin Bank Berhad

Nationality: Malaysian



Mastura Mohd Shafie is the Head of Compliance and Shari'a Review at the OCBC Al-Amin Bank Berhad. She is a professional banker with expertise and outstanding experience in corporate and Shari'a governance, regulatory and prudential requirements.

She led and guided the compliance and Shari'a review team to expand the role to assess the process within the identified areas to ensure that detailed and comprehensive reviews were conducted. As one of the key independent control functions within the bank, the team needs to ensure that the operations and activities of the bank comply with the regulatory and Shari'a

requirements. She has initiated the development of a new review methodology and review rating to provide value-added report for the interest of the bank.

As a member of CIIF, she has participated in CIIF initiatives to reach-out for talents and to further grow the talent pool in Islamic banking and finance. She has published two articles in journals and co-authored an article, which will be published in PNB-YTI Book in 2020. She also participated as a presenter in the International Conference on Islamic Law, Economics & Finance in Johor Baharu, Malaysia.

RAOUDHA BOUZOUITA

Co-Founder and Chief Executive Officer
Al Imtithal for Islamic Finance

Nationality: Tunisian



Raoudha Bouzouita co-founded Al Imtithal for Islamic Finance, Tunisia and is part of the Education & Training Services Industry. She has been organising seminars, conferences and training since to promote the Islamic finance industry internationally and train a new generation.

She actively developed the industry through consultations, cooperation with several international organisations, and services such as the translation of AAOIFI norms into French and the translation of IIFM standards and CIPA Certificate. She has created several boards such as the Foundation of Scientific Shariah Board and an Islamic Finance Accounting Board. She has

played a major role in the creation of e-Learning for Islamic finance, so that interested prospects can learn Islamic finance anywhere in the world. She is currently a member of the Tunisian Zakat Association. She has received awards and testimonials for the completed translation of AAOIFI norms in Bahrain, and is in cooperation and partnerships with several international organisations. She has been striving to give women the opportunity of reaching their potential with Al Imtithal having a majority of women employees. Another important aspect of their culture is the sense of belonging to the organisational success and they are acknowledged for the impact they make on the industry.



HASNI ZARINA MOHAMED KHAN

Managing Director
Octave8 Sdn Bhd

Nationality: Malaysian

2020
Rank

54

2019
Rank

-

2018
Rank

-

Hasni Zarina Mohamed Khan was the key personnel behind Malaysia's first Shari'a-compliant web browser known as SalamWeb that was built with the foundation for an ethical digital ecosystem, providing Muslims a platform to browse, socialise and connect with each other in a safe and convenient environment.

Previously, she has held various high level positions; as the Deputy CEO for the Halal Industry Development Corporation (HDC), and as the CEO and Executive Director for Touch N' Go (TNG), Malaysia's leading electronic payment provider. She was also among the first 25 women certified by NAM Institute for the Empowerment of Women, Malaysia under the 30% Women Directors Agenda.

With an extensive 30 years of experience in a diversified corporate industry background, Hasni is an energetic visionary leader with a proven track record in transforming challenges to further bolster business opportunities. Hasni has been a mentor to many women in the financial (TouchNGo and Banks) and Halal Industry and has been involved in company turnaround and transformation in the last 20 years.

She was the speaker on IR 4.0 for the Halal Industry, promoting the development and growth of the Islamic Digital Economy. She has been recognised for her efforts on the Shari'a-complaint browser.



GULNARA MUKHANOVA

Head of Public Communications
Astana International Financial Centre
Authority (AIFC)

Nationality: Kazakh

2020
Rank

55

2019
Rank

-

2018
Rank

-

Gulnara Mukhanova is a professional with a journalistic and communications expertise, building a bridge between the governmental structure/company, and the society through mass-media. She has more than 20 years of experience and expertise in journalism and communications.

She is currently the Director of Public Communications Department of the AIFC Authority. She was responsible for providing a unified PR Policy within the companies of AIFC and is responsible for the disclosure of information and media budget issues at AIFC.

Prior to joining the AIFC, she was responsible for public relations at the Central Bank of Kazakhstan.

Now at Astana International Financial Centre she continues to work to promote Islamic finance products and increasing Islamic financial literacy in Kazakhstan.

She has worked as News Reporter, author and anchor of Radio Programmes and Executive Producer of TV Programmes. She was also the PR manager at National Welfare Fund Samruk-Kazyna as PR manager, Head of the PR department at Ministry of Economics. She has initiated implementation of PR strategies, road maps and media-plans for promotional issues, coordinated seminars and training for media to raise their awareness for economics and finance.

DR SALINA KASSIM

Dean & Associate Professor
IIUM Institute of Islamic Banking and
Finance, International Islamic University
Malaysia

Nationality: Malaysian



Associate Professor Dr Salina Kassim is currently the Dean of the IIUM Institute of Islamic Banking and Finance (IiBF), International Islamic University Malaysia (IIUM). The IiBF, under her leadership has further strengthened its position as one of the leading international higher learning institutions offering Islamic banking and finance programmes. As the leading global referral centre in the discipline, the IiBF, at present, has wide affiliations with other universities and Islamic financial institutions throughout the world.

Prior to this, Dr Salina was appointed and served as a Senior Executive at Economics and Corporate Planning Division at a local commercial bank. She has been appointed as member of the editorial boards of several reputable international and

local journals, and panel evaluator for the research grants at national level. She has also been invited as trainer for “Islamic Financial System” offered by the Association of Shariah Advisors in Islamic Finance (ASAS), Malaysia

She has published nearly 150 articles in peer-reviewed indexed academic journals and with a Scopus H-index of 11, she is among the top and the most prolific writers in the area of Islamic finance. She has also published several books and won several “Best Paper Awards” in various academic conferences.

DR KAOTHER TOUMI

Associate Professor of Finance
Paul Sabatier Toulouse 3 University,
France

Nationality: Tunisian/French



Dr Kaother Toumi is an Associate Professor of Finance at Paul Sabatier Toulouse 3 University in France. She has been teaching at the Islamic Finance programme at Ez-zitouna University in Tunisia since 2019. She is an active researcher in the domain of Islamic finance and banking from giving lectures in international scientific conferences to having several quality research publications bearing her name.

She co-chaired the Tunisian international conference on Islamic finance and economics “Risk management in Islamic financial institutions” and the organisation of the round

table on Islamic financial engineering in the Fintech area. She presided as jury in the 2020 award for the best application of Agent-based Simulation (ABS) in Islamic Economics and Finance. Currently, she is working towards gender diversity and particularly towards prospects of women inclusion in the Shari’a supervisory Board, which helps to mitigate the Shari’a non-compliance risk in Islamic banks.

She received her PhD in Finance/Islamic Finance from Montpellier University and also carries several other certifications on Islamic banking and finance from accredited institutions.



AR. DR ELINA MOHD HUSINI

Dean of Faculty Engineering and Built Environment
Universiti Sains Islam Malaysia

Nationality: Malaysian



Ar. Dr Elina Mohd Husini holds a PhD in Architecture from Universiti Teknologi Malaysia and currently serves as the Dean of Faculty of Engineering and Built Environment, Universiti Sains Islam Malaysia.

She is also a practising architect and has interest in sustainable architecture, energy, material technology and currently involved in research based on Sustainable Architecture that focuses on thermal, energy-saving, technology and innovative sustainable buildings. She has been involved in the Solar House competition as a project manager in Solar Decathlon Middle East 2018, Dubai and was awarded the winner of “People’s Choice Award 2018”.

As a research leader for daylighting and renewable energy, she has published several books; together with Professor from Samsacei Institute, Uzbekistan and as the editor for monograph Mizanhome, joint publication with SamSacei University, Uzbekistan and a team member for Mizan Centre. She is also involved in Academic Technical Adviser and policy at the university.

She initiated the 'INFAK' program to bring in the capability from both academic and industry to gain benefit of free training from the industry. A business concept on Sakinah Home with sustainable modular for flood victims won the international Invention Exhibition competition (i-tex 2017- silver, i-tex 2018- gold).



SARAH PIRZADA USMANI

Managing Director - Head of Asset and Project Finance
First Abu Dhabi Bank PJSC

Nationality: British



Sarah Pirezada Usamani is the Managing Director - Head of Asset & Project Finance, Global Corporate Finance at First Abu Dhabi Bank (FAB). She has over 19 years of corporate and investment banking experience having worked across a number of banking divisions. She has successfully delivered bespoke financing solutions (both conventional & Islamic) to clients across sectors.

Previously, she held a number of senior roles at Standard Chartered Bank including Regional Head of Asset Finance & Leasing, Regional Head of Structured Export Finance, Structured Trade Finance and Financing Solutions. Sarah has also worked closely with the European and Asian

Export Credit Agencies (ECAs) having originated, lead and concluded several projects & export finance transactions and advisory assignments for regional and international clients.

She also successfully set up the ECA business within FAB. She is the Middle East Ambassador for AWAR (Advancing Women in Aviation Roundtable) and has successfully set up the FABWomen – Global Corporate Finance initiative within FAB. She built the Islamic financing business in the Asset Finance space by actively promoting Islamic financing structures to clients. She is also a speaker at various regional aviation conferences as well as project finance, ECA & sustainable finance conferences.

LYAL KURDI

Senior Associate, Direct Investment
Islamic Corporation of the Development
of Private Sector

Nationality: Saudi



Lyal Kurdi is a Senior Associate, Direct Investment for the Islamic Corporation of the Development of Private Sector (ICD). As part of the infrastructure team, she is the leading arranger for the Islamic tranche, providing the clients with awareness of Islamic financing, as well as the origination, management, execution, structuring and conducting due diligence for transactions within multiple geographies, sectors and markets.

Previously, she was with the World Bank in Washington DC as a Resource Management Analyst for the Africa region, where she spent 4 years budgeting and forecasting the annual investment plan for the region. Later, she joined

the Monitoring and Evaluation team in ICD, working on a variety of projects and travelled to more than 5 countries conducting evaluation missions; to brief management about financial performance, achievement of project business objectives, evaluate ICD's work quality, and draw lessons learned plus recommendation. She is actively engaged in Islamic finance awareness, especially for women and is an inspiration for them to succeed in this field.

NOOR AZIAN ISMAIL

Executive Vice President, Senior Director,
Islamic Business and Takaful, Group Audit
Maybank

Nationality: Malaysian



Noor Azian Ismail is currently the Senior Director, Islamic Business & Takaful of Group Audit, Maybank and currently under the Transitioning Leaders to CEOs (TLC) programme, a collaboration between Maybank and INSEAD for Top Talents Maybank Group.

She has been in the financial industry for 18 years with prevalent experiences and exposure in retail businesses, corporate and businesses, and governance as well as in capital market and asset management (Islamic and conventional). She was appointed as the Industry Expert for Moderation of selected module for academic paper for INCEIF well as professional papers such as Certified Shariah Advisor (CSA) for the

Association of Shariah Advisor in Islamic Finance (ASAS) and Certified Professional Shariah Auditor (CPSA) for IBFIM.

She is also recognised and acknowledged as the industry subject matter expert by the Accreditation Panel for Finance Accreditation Agency (FAA). As the Shariah Audit field is considered new to the financial industry in Malaysia, she is among the Islamic finance catalyst who share practical experiences and challenges at various local and international universities, such as USIM, UiTM, UM and INCEIF as well as to international delegates from the Middle East and the African Regions.



ROSFADZILANI BINTI GHANI

Principal Officer
 Etiqa Offshore Insurance (L) Ltd
 Nationality: Malaysian



Rosfadzilani Binti Ghani has been exploring herself from the Secretarial, Account, Human Resource, and Marketing departments and is now heading an entity, the Etiqa Offshore Insurance. Etiqa emerger when Maybank Ageas, Maybank's insurance and takaful arm merged with the Malaysia National Insurance Berhad, Malaysia's largest national insurer and its subsidiary, Takaful Nasional Sdn Bhd, Malaysia's premier Takaful provider. She is also the Compliance Officer in charge of the legislation and regulations including Anti Money Laundering.

She is a minority in the Labuan IBFC under the Islamic Business and Finance industry and is also the Council Member of the Labuan International Insurance Association

Rosfadzilani received the title of the top 300 most influential women in Islamic business and finance in 2019. She has been guiding women professionals through her experiences and ensure that they achieve success in the industry along with training them to achieve their goals.



DR HIND LEBDAOUI

Assistant Professor
 Al Akhawayn University
 Nationality: Moroccan



Dr Hind Lebdaoui is an Assistant Professor of Finance & Economics at the School of Business Administration of Al Akhawayn University in Ifrane. She received her PhD in Islamic Finance from Shanghai University of Finance & Economics (China) was teaching finance in the Shanghai University of Finance & Economics before joining AUI, where she currently teaches Finance courses to both graduate and undergraduate students.

financial development and economic growth, stock market performance, ethical finance and behavioural finance/marketing decisions.

She has published her work in peer-reviewed journals and presented in conferences. She also writes about women empowerment in Morocco and explores the effectiveness of tools initiated by the public authorities to enhance the lives of rural Moroccan women.

She spent the last decade in Shanghai, focusing on the advancement of finance and economics both in China and the developing countries through her professional experience in Chinese companies and academia. Her research focuses on Islamic banking and its relevance to both

She is also honorary advisor to the Think Tank Hong Kong Reflect in Hong Kong dedicated to youth and especially women/Muslim empowerment and leadership. She also served as a reviewer of several academic journals.

DR. NORAINI MOHD ARIFFIN

Associate Professor/Lecturer
International Islamic University Malaysia
(IIUM)

Nationality: Malaysian



Dr. Noraini Mohd Ariffin is currently an Associate Professor in the Department of Accounting, Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia. She is an Associate Member of the Malaysian Institute of Accountants (MIA). She has also involved in consultancy projects to develop Islamic banking regulations in Maldives and Tajikistan.

She is one of the members of the Shari'a Committee for Bank Pembangunan Malaysia Berhad (BPMB) and also a member of the Audit Committee for IIUM Holdings Sdn Bhd, a subsidiary of International Islamic University Malaysia (IIUM). She is also a Treasurer for

both Association of Shariah Advisors in Islamic Finance (ASAS) and International Council of Islamic Finance Educators (ICIFE).

She shares her knowledge in Islamic finance, in particular Shari'a audit, Shari'a governance, Shari'a risk management and accounting for Islamic banks through several public and in-house training, consulting and publishing papers. She has co-authored a book on Accounting for Islamic Banks and contributed chapters in the book on Accounting for Islamic Finance published by MIA. She was involved in drafting programmes in Islamic finance for the university and supervised postgraduate students to impact society from their research.

SITI HAJAR RIZLAN

Head of Brand Marketing
Etika Insurance and Takaful

Nationality: Malaysian



Siti Hajar Rizlan is the Head of Brand Marketing at Etika. She is a key player in increasing the quality of brand content to the market in an effort to create more visibility of Takaful offerings to the public.

She has 20 years of successful experience providing strategic brand positioning, product, and marketing leadership in the Islamic banking and Takaful industry. Her areas of expertise include strategic planning and execution, branding & proposition, public relations, media crisis management, digital marketing, Islamic

banking product development, and product management.

She achieved the first Appies and Effies awards (brand awards) to be won by any Takaful company as well as winning awards for market excellence, innovation and social responsibility. She also introduced marketing communications to PruBSN via the launch of PruBSN Warisan, by executing a product proposition answering the market need. Siti has trained young women to lead branding and PR projects.



SITI NITA ZUHRA MOHD NAZRI

Chief Bancassurance Officer
Etiqa Insurance & Takaful

Nationality: Malaysian



Siti Nita is an experienced Chief Officer with a demonstrated history of working in the financial services industry. She is skilled in strategic planning, fixed income, insurance, business strategy and financial analysis. She is a strong business development professional with a Master's degree focused in economics from the University of Essex.

She has been in the insurance industry for about 18 years, starting her career in corporate planning

and corporate finance and was an investment analyst in a stockbroking firm. Later in 2001, she joined Etiqa as a fixed income manager. She was later appointed as the Head of fixed income managing the Life, Takaful and General portfolios.

She is instrumental in creating success for Etiqa Insurance & Takaful's Bancassurance that has led it to become Malaysia's No. 1 Bancassurance for both regular premium (RP)/ single premium (SP) as well as Life APE consistently for several years.



DR OMAIMA ELTAHIR BABIKIR MOHAMED

Associate Professor Bank Rakyat School of Business and Entrepreneurship
Universiti Tun Abdul Razak

Nationality: Malaysian



Associate Professor Dr Omaina Eltahir Babikir Mohamed is a Faculty member in Bank Rakyat School of Business and Entrepreneurship, Universiti Tun Abdul Razak. Previously, she was the Director of the Islamic Banking and Finance Programme and the Deputy Director of the Bureau for Excellence in Research & Teaching (BERT).

These administration positions equipped her with thorough knowledge of the requirements of the Malaysia Quality Assurance (MQA) and the Ministry of Higher Education (MOHE) as well as provided valuable experience in developing course curriculum as per accreditation standards.

She has published articles in various journals, conferences as chapters in books, on financial planning, banking operation and waqf. She is a certified Islamic Financial Planner. She was a fellow at the Chartered Management Institute CMI, Committee Member of Research & Publication Committee at the Malaysian Financial Planning Council (MFPC), Shari'a Advisory Board Member of Salihin Shariah Advisory Sdn Bhd, and is a Member of the UNIRAZAK Case Writers Club (UCWC). She has worked as a trainer for more than 7 years and is internationally recognised among the 100 most influential women in Islamic banking and finance.

ZARINAH MOHD YUSOFF

Academic Fellow
International Islamic University Malaysia
Nationality: Malaysian



Zarinah Mohd Yusoff has 27 years of experience in finance industry, from an Investment Analyst at Permodalan Nasional Berhad to an Academic Fellow at IIUM Institute of Islamic Banking and Finance. Her area of expertise is Islamic Financial Planning and Wealth Management (IFPWM).

She has been appointed as a Member of the Examination Board for Malaysia Financial Planning Council (MFPC). She is an Assessor for FAA Individual Accreditation, and FAA Programme Accreditation with the Finance Accreditation Agency (FAA), as well as an examiner for IFP programme. She wrote and edited books, developed modules, and trained masterclass and c-suite programmes of Islamic

Financial Planner (IFP®) programme under the Financial Planning Association Malaysia (FPAM)/IBFIM.

She has been on the panel for TV programmes and is a speaker and trainer at events. She also contributes articles and book chapters on Islamic Financial Planning and Wealth Management, and is a writer of the financial planning magazine - 4E Journal. She was a Programme Director with an NGO and conducted a Convention on Islamic Estate Planning in 2012 and has recently joined a committee under the Yayasan Dakwah Islamiah Malaysia to organise a financial literacy programme for underprivileged women.

FARAH B.M. MOUNIR

Product Manager
Abu Dhabi Commercial Bank
Nationality: Emirati



Farah B.M. Mounir is a product management professional in banking who has been working at Abu Dhabi Commercial Bank for over 15 years.

She is a highly qualified and experienced banker. One of her many strengths lies in developing unique new liability products that significantly increase revenue and client base. She also has management-level bank expertise in investment products (conventional and Islamic banking).

Her skills include a wide range of expertise in Islamic banking, through utilising

communications skills when working in a managerial position. She is providing training to ADCB staff as well as customers. She has developed a successful working relationship and advantageous professional network as well as successful products that are suitable for all age groups of the community. She had the honour of being recognised as one of the top 50 influential women in the Islamic business and finance world and also received an award from ADCB in 2019 for her creative ideas.



DR SAMAR SABER KHAN

Dean, College of Business
Effat University

Nationality: Saudi



Dr Samar Saber Khan is an Assistant Professor in the entrepreneurship department and Dean of the College of Business at Effat University. She is also a member of the AACSB Middle East advisory committee. She is an aspiring Saudi woman who lives by the creed that one should strive to serve a higher purpose by going above and beyond the call of duty. She pursued her PhD degree in Energy Security and Renewable Energy from a business perspective from Nottingham Business School at Nottingham Trent University, with progressive experience working on the topics of Entrepreneurship, Business, Management, and Leadership, to help students organise their efforts with the industry's needs in ways that would help bridge the gap between industry & academia.

Dr Samar chaired three consecutive Islamic Finance Conferences, and during the last two managed to extend the invitation to prominent individuals from different countries, who have overcome similar challenges currently being faced. She streamlined the collective efforts of participating countries to serve the country's 2030 Vision in terms of integrating the use of technologies to solve latent problems and providing a platform for learning.



AIGERIM MARSALI

Deputy Head of the Legal department
Company/Organisation
JSC Al Saqr Finance

Nationality: Kazakh



Aigerim Marsali is the Deputy Head of the Legal Department at Al Saqr Finance. She and her team for the first time independently converted a traditional leasing company to an Islamic leasing company in the shortest period (6 months).

Previously, she has worked for the Development Bank of Kazakhstan, Ministry of Justice of Republic of Kazakhstan, and Salam World Company in Turkey. She jointly led the conversion process of JSC Zaman Bank, from being a traditional bank to a full-fledged Islamic bank in 2013.

She was the only Kazakh woman to receive a grant from the National Bank of Malaysia for the Certificate Islamic Finance Professional course. She worked as the Head of the Legal department in IT company, which developed the first Islamic social network in Istanbul city, Turkey. She has conducted several workshops in cooperation with the Al Maali Group in Bishkek, Kyrgyzstan for the shareholders of Mol Bulak Company in 2015, and has received testimonials from the Chairman of the Management Board of Al Saqr Finance.

DR KHAIRUNNISA MUSARI

Assistant Professor/Lecturer
IAIN Jember

Nationality: Indonesian



Dr Khairunnisa Musari is an Assistant Professor at the Department of Islamic Economics, Postgraduate Programme and Faculty of Islamic Economics Business (FEBI), State Institute for Islamic Studies (IAIN) of Jember. She is a Secretary II of the Indonesian Association of Islamic Economist (IAEI) for Provincial Board of East Java and Secretary-General of Indonesian Economist Association (ISEI) of Jember, and Member of Expert Board of Islamic Economic Society (MES) of Lumajang.

She has experiences as Senior Specialist of Islamic Finance for UNDP Indonesia to Islamic microfinance. She has published more than 160 articles and papers in local, regional, and national

newspapers, journal and book chapters, and is a speaker at national and international conferences and seminars. She is also a reviewer for some national journals, international conferences, and for Islamic higher education from the General Directorate of Islamic Education, Ministry of Religious Affairs of Republic of Indonesia.

Through a strategic position as secretary, she has great opportunities to explore activities for scientific development for academics, as well as to develop community empowerment programmes, presenting economics, finance and Islamic banking as a solution. She was the Chairwoman of the Women Union of the Faculty of Medicine, University of Jember.

ZAINAB HASSAN AL OWINATY

Director - Administration and Finance
The General Council for Islamic Banks
and Financial Institutions

Nationality: Bahraini



Zainab Hassan Al Owinaty is the Director of Administration and Finance at the General Council for Islamic Banks and Financial Institutions (CIBAFI), the global umbrella of Islamic Financial Institutions. As a Director, she is responsible for overseeing all fiscal reporting activities of CIBAFI on a budget frame, managing and coordinating Human Resources matters as well as the coordination and preparation of the CIBAFI meetings. Previously, she has held several positions within the CIBAFI.

She is a Certified Islamic Banker from CIBAFI and is also a master's degree holder from Swiss Business School. She has a long-standing experience in accounting and finance,

administrative policies and procedures as well as in human resource management. She has managed the Professional Development initiatives of CIBAFI, by providing professional certifications in Islamic finance to practitioners in banks to understand its principles and increase awareness of Islamic finance in the non-Muslim countries. She has also been involved in the management of CIBAFI regional conferences, where she has gathered the industry leaders and decision-makers in the international arena to discuss the recent market-related issues of Islamic Finance. She recently conducted the CIBAFI-United Nations knowledge-sharing forum in Bahrain on the Role of Islamic Finance in achieving the Sustainable Development Goals.



DR NURRUL IIYANA MAHMUD

Manager, SME Advisory and Marketing
Credit Guarantee Corporation

Nationality: Malaysian

2020
Rank

74

2019
Rank

-

2018
Rank

-

Dr Nurrul Iiyana Mahmud is a Manager (SME Advisory & Marketing) at Credit Guarantee Corporation Malaysia. She is currently assisting many Small Medium Entrepreneurs (SMEs) to grow and succeed in penetrating the new market and financial access. She has previously held various key positions while serving the National Entrepreneurship Institute. She has developed the CGC Development Programme Plan to achieve the objectives in assisting targeted SMEs through relevant outreach, programmes and initiatives. She has established and had grown the Programme to be CGC's value proposition to SMEs, an advisory service to complement CGC's financing products in fulfilling CGC's mandate and achieving its aspiration.

She has more than 15 years' experience in various areas, including investment, capital market, finance education, and entrepreneurship. She is a certified professional trainer and an Associate Member of The Society of Technical Analyst, UK.

Dr Nurrul was also the Head of Entrepreneurship Resource Centre and worked on primary paper to establish a new department (Entrepreneurship Resource Centre). She has led focus research initiatives related to specific development in industry/sector to identify relevant issues, challenges or opportunities about Small Medium Entrepreneurs.



AMAL SAID AL JUMA

Chief Manager Wealth Management
Bank Nizwa

Nationality: Omani

2020
Rank

75

2019
Rank

-

2018
Rank

-

Amal Said Al Juma has established and managed branches of Islamic banks in Oman; Bank Nizwa & Al Izz Islamic Bank. She has headed and lead the direct sales team of Bank Nizwa & also established its wealth management section.

She has vast experience of almost more than twenty years in retail banking sales, with a demonstrated history of working in the banking industry. She is skilled in financial institutions, business planning, analytical skills, banking, wealth management, and private banking. She

has delivered professional strategic co-ordination of the Bank's overall strategy to develop the wealth management unit, in both the product and the financial aspects, as well as increasing net profit and client's portfolio. She has managed a mobile banking truck, visiting all the regions in Oman and explaining the features of Islamic banking. Her mission to educate women in her department to achieve the required targets and develop their skills as well.

RAJA SALIM ALHADHRAMI

Senior Islamic Banking Analyst
Central Bank of Oman

Nationality: Omani



Raja Salim Alhadhrami is an experienced Banking Analyst with a demonstrated history of working in the banking industry. She is skilled in Islamic finance, risk management, banking, finance, and economics.

College of Banking & Finance, Muscat, Oman and is currently working on articulating a strategy to develop the Islamic banking sector in Oman.

She is the first woman awarded a scholarship from the Ministry of Higher Education, Oman to study Islamic Finance at Durham University. She is the only empowered female analyst at the Islamic Banking Department of the Central Bank of Oman, taking part in the joint working group of IFSB-IADI to initiate core principles on the Islamic Deposit Insurance. She was a guest speaker at the

MAHWISH JAVED

Branch Manager - Vice President
Bank Alfalah Islamic Group

Nationality: Pakistani



Mahwish Javed is currently working as a Branch Manager in one of the five largest local banks of Pakistan, Bank Alfalah. She is associated with Islamic banking for over 12 years and looks forward to expanding her knowledge in this field. She believes that we can advocate our beliefs and religious practices and it will reflect on the financial matters and general behaviours towards others.

and incredibly empowering. We all look up to these strong passionate women as inspirations and role models and hope one day to be in the same category in inspiring other women and helping them achieve success in their careers and personal lives. "Let's fix each other's crowns".

Women lifting each other isn't merely a pretty sight or a flashy slogan. It's intense, emotional



UZMA FAYYAZ

Product Manager
Bank Alfalah Limited-Islamic Banking
Group

Nationality: Pakistani

2020
Rank

79

2019
Rank

84

2018
Rank

-



Uzma Fayyaz is as an Assistant Vice President, Product Development Department at Bank Alfalah Limited - Islamic Banking Group with major responsibility to look after Corporate, Commercial, SME, Treasury and Trade product portfolios by developing new products. She has been associated with the banking industry for last seven years with diverse experience of pool management and branch banking operations. She is working in close coordination with the Learning and Training department of Bank Alfalah Limited with respect to designing training sessions of Islamic banking products for sales & operations staff to keep them abreast with the latest Islamic banking product developments and improvements in the existing product base. She serves as a core liaison between Shari'a Department, business divisions of BAFL IBG, State Bank of Pakistan and the Product Department itself.

She kicked off her career in Islamic banking as an operations officer at a branch in Dubai Islamic Bank. She has completed Junior Association of IBP through the Institute of Bankers Pakistan and is pursuing her PhD in Management Sciences as well as the Chartered Islamic Professional Accountant Certification offered by AAOIFI.

Uzma is a Bronze Medallist in Post Graduate Diploma, Islamic Banking and Finance from Centre for Islamic Economics, Dar ul Uloom Karachi. With a passion for public speaking and teaching, she has served as a Faculty in PAF-KIET and Bahria University. She is also crucially involved in conducting Islamic product training for Islamic banking employees across BAFL-IBG. Her vision as a teacher and an inspirational leader is to bring even better teachers and leaders than herself who will serve the IBF industry in its rightful purpose.

ZAINAB NAVEED

Assistant Professor
COMSATS University Islamabad, Lahore
Campus

Nationality: Pakistani



Zainab Naveed is serving as an Assistant Professor at the Center of Islamic Finance (CIF), COMSATS University Islamabad Lahore Campus. She is also the coordinator of a newly initiated yet much-acclaimed Islamic Finance Excellence Awards (IFEA) in Pakistan. Prior to joining CIF, she worked at the Department of Management Sciences, CUI Lahore.

She is also the lead organiser of the Global Forum on Islamic Finance (GFIF), one of the largest and robust platforms of Islamic banking and finance showcasing research and developments by practitioners, industry leaders, policymakers, Shari'a consultants and other stakeholders for

enlarging the IBF research sphere in Pakistan. She has also contributed to the promotion of IBF education by developing a comprehensive masters' programme in Islamic Finance at CUI, Lahore and conducting training in the field.

She is an Associate Editor of COMSATS Journal of Islamic Finance (CJIF) that is gaining popularity due to its quality research, and is a member of the Advisory Board for the Centre of Islamic Finance (CIF-CUI). She has written several research articles on poverty alleviation, Islamic formula of future value of asset, financial liberalisation, international trade and governance in well-reputed international journals.

AZLINATON SAADIAH BINTI ABDUL LATIFF

Head of Operational Risk
Al Rajhi Bank

Nationality: Malaysian



Azlinaton Saadiah Binti Abdul Latiff is heading the Operational Risk Management at Al Rajhi Bank Malaysia, and is responsible for the Operational Risk Management Team overseeing operational risk management, business continuity management, Shari'a risk management, fraud management and investigation, and technology risk management. She was previously with the Bank Simpanan Nasional.

She is one of the pioneer staffs responsible in setting-up Al Rajhi Bank in Malaysia, solely owned by the Al Rajhi Bank KSA, a leading benchmark organisation in Islamic banking. She

was among those who initiated and introduced the required policies and standards for the Bank and has been continuously improving those standards to meet the recent regulatory requirements.

She has cultivated and fostered enterprise level of operational risk management programmes, including training and awareness programmes, and workshops at Al Rajhi Bank and Bank Simpanan Nasional, and participation at industry wide forums and seminars. She was given a testimonial from the Chief Risk Officer of Bank Simpanan Nasional, En Mohd Fauzi Rahmat.



MAISOON MOHAMED ABDULLA BENSHAMS

Assistant General Manager–Head of Risk
Management
ALBaraka Islamic Bank

Nationality: Bahraini

2020
Rank

81

2019
Rank

-

2018
Rank

-

Maisoon Mohamed Abdulla BenShams joined the ALBaraka Islamic Bank in 2009, heading the Risk Management Function and is currently responsible for leading the development of a risk standard and enterprise risk implementation at corporate and operational headquarters. She is also the Deputy Chairperson of the Risk Management Committee of the Bahrain Association of Banks (BAB), and is also registered with the GCC Commercial Arbitration Centre as a Certified Arbitrator for Securities Disputes.

She began her career with the Central Bank of Bahrain in the Reserve Management Department and has accumulated a wealth of experience and

expertise in the risk and regulatory affairs. She transitioned into enterprise risk and strategy, and later moved to risk management in the financial sector during the global financial crisis. In the latter, she served in advisory capacity to establish and implement risk management frameworks.

As a member of the Risk Management Committee of Bahrain Association of Banks (BAB), she explored and applied solid fundamental approaches to different types of risks facing the financial institutions in Bahrain, also providing constructive feedback to local regulatory for constructing a solid risk management framework for financial institutions in Bahrain.



DR SELAMAH MAAMOR

Associate Professor
Islamic Business School
Universiti Utara Malaysia

Nationality: Malaysian

2020
Rank

82

2019
Rank

-

2018
Rank

-

Dr Selamah Maamor is an Associate Professor at the Islamic Business School (IBS), Universiti Utara Malaysia (UUM), Sintok Kedah of Malaysia. Her areas of specialisation include Islamic economics, microfinance and institutional economics. She has been appointed as a Coordinator of the undergraduate and postgraduate programme, community service programme, Head of Department, and Deputy Dean. She was also the Director of the Institute of Shariah Governance and Islamic Finance (ISGaIF) at UUM. She is now appointed as manager of AACSB Unit to ensure that IBS undergraduate and postgraduate programmes are still accredited by AACSB, a global accreditation.

She is also active in research and has been involved in many national and international conferences related to Islamic finance as a presenter. She was a part of the organising committee and was involved in the International Islamic Business Management Conference (IBMC). She has published more than 50 articles in scopus and indexed journals, and was appointed reviewer for several Islamic finance and business-related journals as well as editorial board for the International Journal of Islamic Business (IJIB). She has also published two books related to Islamic pawnshop and Islamic microfinance.

DR (HC). DRA. NURHAYATI SUBAKAT, APT.

Founder and Commissioner
PT. Paragon Technology and Innovation

Nationality: Bahraini



Dr (hc) Nurhayati Subakat built her own business in 1985, a beauty company that is now known as PT Paragon Technology and Innovation. Paragon produces makeup, face-care, skincare, body-care, and hair-care products, and has successfully created a boast for local cosmetics brands as the pioneer of halal cosmetics in Indonesia.

Paragon is now leading the beauty industry in Indonesia with distribution centres all over Indonesia and Malaysia. Aligned with the company's vision they have created CSR programmes concerning education, health, women empowerment and the environment.

The company believes that Halal is the key, as it is not only an Islamic attribute but a symbol of good quality materials, production process and delivering good messages to consumers. Halal also a symbol of safety, hygiene and purity and they contribute and support Islamic activities and events. They collaborate with Islamic institutions to grow together and strengthen Islam's position in society and showcase a positive impact on the world. Paragon is also a speaker at various activities held by external institutions, campus roadshows, Paragon Innovation Summit and Wardah Bright Days.

SHAISTA MUKADAM

Senior Lecturer
Birmingham City University

Nationality: British



Shaista Mukadam joined a professional audit firm to pursue her ICAEW in India. She passed both the Intermediate and final examinations while working on statutory and tax audits in blue-chip companies. She also worked as a trainee in Tata group of companies and gained valuable experience in budgeting, end of year accounting and payroll processing. She also worked as an Accounts Executive at Motorola.

She trained as a Lecturer by completing the City and Guilds qualifications as well as her PGCE and worked as visiting lecturer in Halesowen College, Bournville College and Birmingham City

University. Delivered financial and management accounting modules on various programmes and was able to prepare and deliver materials as well as write and mark assessments at various levels of the Undergraduate degrees. She was later involved in placements, co-ordinating personal tutors, and in charge of Induction and pastoral care for the students. She later became the Course Director for the programmes. She was writing the first-ever Undergraduate course at a UK University on Islamic finance, which involved research, attending conferences, networking with Islamic finance specialists and practitioners, and setting up an advisory board.



SANA AMJAD

Vice President Dubai Corporates
Noor Bank

Nationality: Pakistani



Sana Amjad, having spent almost a decade at ABN AMRO in the conventional banking sphere, moved to Islamic banking twelve years ago. She joined Noor Bank where she is serving today as a Vice President in her functional capacity and is, in addition, playing a leadership role within the Dubai Corporates team. An active member of the founding team, she has been with Noor Bank since its launch and has been totally committed to the development of progressive Islamic banking.

She is an experienced banker with over 20 years of multifaceted experience within corporate banking & global transaction services with a focus on financial risk assessment, portfolio management, relationship management, corporate finance & Islamic banking.

Sana Amjad's leadership role has put her at the helm of developing structured Islamic transactions for her customers and she has the potential to leave a mark on the Islamic banking industry. She is not only an accomplished finance professional with an impressive portfolio of Islamic financing transactions but has also been instrumental in promoting women empowerment and creating greater awareness of a healthy culture and values at work. She was selected as a Role Model and Values and Culture Ambassador for the Bank and has been involved in various projects related to the improvement of processes, innovation camps for the youth, design thinking and customer service journeys.

She is constantly looking at ways to improve processes by challenging the status quo, is driven by analytics & information management, and has been an important contributor to the productivity improvement project in Islamic corporate banking in 2018. That helped in almost doubling the relationship manager's customer

facing time resulting in sales growth. She structured many large syndicated Islamic finance transactions for various clients and participated in innovation camps to introduce the youth of today to Islamic banking. Here is an excerpt of the brief conversation Cambridge IFA had with her ahead of the publication of WOMANi Report 2020.

You have been instrumental in creating a healthy work culture at Noor Bank and have been involved in many projects. As a Role Model and Cultural Ambassador, how have you managed to enhance productivity of the employees? What obstacles have you personally faced in undertaking this crucial role?

If you love your job, it doesn't feel like work at all, which in turn drives productivity at work. A big part of loving one's job and being happy at work has to do with the work culture of the organisation. Work culture is a broad term that refers to the environment where people work, the company's beliefs and values, and the way that employees feel toward the organisation. Company culture ambassadors play a big role in ensuring positive work cultures. They are tasked with routinely checking in with employees, genuinely addressing concerns, developing training programmes, inculcating trust and valuing opinions, and organising fun perks for the staff, e.g. team lunches, paint-balling sessions, and breakfast clubs, to boost employee morale and a sense of belonging. The primary obstacle that I faced with some of the employees was overcoming the mindset of a "knower" and helping them to view the problem at hand as a "learner" instead.





Throughout your career journey what has been the greatest lesson you have learned?

I have come to firmly believe that hard work and perseverance always pays off. I cannot stress enough the importance of empathy, teamwork and contribution towards a positive work culture. However, if you ask me to single out one thing - it would be passion about one's work. In the corporate world the people I have seen achieving great success in their professional and personal lives were not the smartest ones, but certainly, were passionate leaders. They got results by leading, supporting and mentoring people with the zeal & excitement they exuded.

As a successful banker, how do you achieve a balance between your professional and personal life?

I think discipline is important to make sure that one does not let success at work disturb one's personal life or vice versa. Ever since the beginning of my career, I have been aware of the importance of maintaining a good work-life balance. 18 years ago, when I became a mother, the importance of discipline and time management increased for me, manifold. I knew my success as a banker would be dependent on my ability to do justice to all roles that I play. I must say it is a challenge that requires consistent efforts, but it is the only way to fulfil ones professional and personal aspirations.

What have you learned that you wish you knew 10 years ago?

Learning is a continuous process. It allows us to acquire knowledge and competencies required to leverage opportunities that present themselves to us at different points in our career. For me the importance of learning to stay relevant in this ever-changing world was always clear. This ethos helped boost not only my innovative thinking and problem-solving ability but also helped in my evolution into a confident leader. So, if there is one thing that anyone starting off in their career needs to cultivate in themselves, it is the yearning for a "learner" mind-set because then only will you be able to embrace change, continue evolving and, avail the opportunities that come by.

What advice do you have for companies that want to promote and to encourage women leaders?

In my view, both men and women contribute to

creating a winning work culture, so one is not preferable over the other. The key is understanding that the leadership styles of men and women are different and better results can be achieved through gender diversity. My advice would be that companies should make conscious and consistent efforts towards encouraging this balance.

What advice would you give to the next generation of female leaders?

Be passionate about what you do, stay positive, and follow your heart.

On a lighter note, what do you enjoy the most apart from work?

My life revolves around four "F's". I love spending time with my immediate and extended family. I am a big foodie and enjoy experiencing a variety of cuisines, as I feel it gives me a peek into different cultures. Fitness in the form of yoga, helps me to stay energetic, happy and peaceful. And lastly, furlough – I love to travel and see the world so any vacation I get I try to make the most of it by visiting new and faraway places.





AMBREEN NASIR

Incharge import
Bank Alfalah Ltd - Islamic Banking Group

Nationality: Pakistani



Ambreen Nasir is working as in-charge of import at the Bank Alfalah Ltd - Islamic Banking Group from the last five years. She has almost ten years' experience of working in the Trade Department including import and export. She has sound knowledge of the UCP600 Examination of documents. She is acting a key role in the promotion of the Islamic banking industry in the current market. She has attended different workshops on Islamic finance organised by her organisation, and delivered trade-related knowledge and training during these events.

She recently got a certificate of appreciation for the trade business performance and believes that hard work and honesty with your work is key of success.



DAFINAH AHMED HILMI

Director, Head of Commercial Banking
HSBC Amanah

Nationality: Malaysian



Dafinah Ahmed Hilmi is a seasoned banker with over 20 years of experience in both conventional and Islamic banking with foreign financial institutions, including a regional role in Singapore. She is currently heading the Commercial Banking business for HSBC Amanah.

She attended the ICAEW Women in Leadership programme and have been conferred as a member of the Chartered Professional in Islamic Finance. She is a part of various leading teams to develop innovative Shari'a-compliant structured trade solutions in Supply Chain and Receivables Financing. HSBC Amanah won The Asset Triple A Islamic Finance Awards 2019 as the 'Best Trade

Finance Bank', which is testimony to the solutions they offer and is the largest foreign bank in trade finance in Malaysia based on asset size. She is a BA (Hons) in Accounting and Finance from the University of Essex and currently an MBA candidate with the University of Manchester Business School. As a role model and active member of her organisation's Women Leader, she continuously provide feedback and exchange sessions within her teams on supporting career advancement.

ZANARIAH ZAHARI

Strategic & Operational Lead
Tawafuq Consultancy

Nationality: Malaysian



Zanariah Zahari is a highly accomplished professional with more than 20 years of progressive experience in Islamic finance. She is a high-performing leader in developing Islamic finance technical learning programmes, and strategic long-term partnerships through effective communication with decision-makers. With very limited resources she created and independently led the training programmes for Tawafuq Consultancy from scratch. She successfully conducted premium capacity building training for the regulators & industry practitioners in Muscat & Salalah, Oman.

She spearheaded the team in obtaining the preferred Shariah Adviser status with Malaysia

Digital Economy Corporation (MDEC) & Suruhanjaya Koperasi Malaysia (SKM). She has designed and marketed training programmes using the Training Needs Analysis (TNA) approach, and was a speaker for Business Ethics in Islamic Finance and Innovation for Islamic Bankers.

She has delivered numerous speaking sessions in Istanbul, Kuala Lumpur, Muscat & London to champion the awareness of Islamic finance for the masses and is an accredited FAA Individual Accreditation (FDA) assessor. She led the Tawafuq team to be awarded the 2019 Best Emerging Shari'a Advisory Firm by the Global Islamic Finance Awards (GIFA) and the Best Training Provider IRBA (Nov 2019).

AMILIA NUR BINTI BASIR AHMAD

Assistant Vice President, Shariah Risk
Al-Rajhi Banking & Investment
Corporation (Malaysia) Berhad

Nationality: Malaysian



Amilia Nur Binti Basir Ahmad joined Al Rajhi Banking & Investment Corporation (Malaysia) Bhd as Shariah Risk specialist in managing Shariah Non-Compliance Risk for the bank's operations, activities and product offering. She is a member and secretariat for Shariah Risk Working Committee and member of Control Function Specialist. She is also a member of Chartered Professional in Islamic Finance Professional (CPIF) and was one of the Grand Council members for Chartered Institute of Islamic Finance Professionals (CIIF). Prior to joining Al Rajhi, she had been with AmBank Islamic and Maybank Group Islamic Banking.

She leads the Product Control Unit and is a Control Function specialist reviewer for product and services development for Wholesale Banking covering Investment Banking, Treasury, Corporate Banking, Trade Finance, Wealth Management and Retail Banking. She formulated and developed policies and guidelines for Shariah Risk Management as well as Product and Service Governance. She spreads awareness for Shari'a risk management and Islamic finance to fellow colleagues from a dual banking to a full-fledged Islamic banking. She institutionalised Shari'a-compliance culture through risk awareness and education, risk management tools, and risk and product advisory.

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6TH CAMBRIDGE ISLAMIC FINANCE LEADERSHIP PROGRAMME

August, 2021

CLARE COLLEGE, UNIVERSITY OF CAMBRIDGE



ABOUT CAMBRIDGE ISLAMIC FINANCE LEADERSHIP PROGRAMME

The Cambridge Islamic Finance Leadership Programme (Cambridge-IFLP) is the first and only global leadership programme for mid to senior-level managers who are working in Islamic financial institutions or simply preparing for a leadership role in Islamic finance.

Designed and structured by Cambridge IFA, the programme is delivered by some of the most influential leaders in Islamic banking and finance.

This 5-day residential programme offers new perspectives, new thinking and new ideas in Islamic finance. Designed to challenge the current perceptions and understanding of Islamic finance, Cambridge-IFLP encourages participants to think and lead differently.

Five most outstanding attendees are chosen to receive the Cambridge Islamic Finance Leadership Awards.





JULIE BURZYNSKI

Executive Vice President and Chief Operating Officer
UIF Corporation

Nationality: American



Julie Burzynski is an Executive Vice President and Chief Operating Officer at UIF Corporation, an Islamic real estate financing provider in the USA, which is actually the first Islamic banking subsidiary of any US bank (in this case University Bank of Ann Arbor). She also plays a dual role at the parent company – University Bank – and serves as Senior Vice President there. University Bank is a locally owned and locally managed community bank primarily serving the cities of Ann Arbor and Ypsilanti of Washtenaw County, Michigan.

UIF Corporation may very well be considered as an example of Islamic community banking. Those interested in developing Islamic community banking must get in touch with Julie Burzynski for practical advice.



NESLIHAN NECİBOĞLU KURTCU

Risk Follow up Manager
Kuwait Turkish Participation Bank

Nationality: Turkish



Neslihan Neciboğlu Kurtcu started at the Kuwait Turkish Participation Bank in the Corporate and Commercial Credits Team, and later took charge of Financial Analysis, Commercial Sales, Corporate Sales, Marketing and Branch Manager. She has been Risk Follow up Manager in the same bank for 4 years and dealt with the restructurings, collection, business development and legal affairs processes. She is also one of the internal instructors in the Bank for training the staff in different fields like risk, provisions, credits, portfolio management and organisational culture.

of working in operational roles, she chose and insisted to work in Credits and Sales, and had a chance to be with the customers, to communicate with them and demonstrate her skills in this field. The main shareholder of Kuwait Turkish Participation Bank is the Kuwait Finance House. She regularly visits Kuwait and delivers training and presentations in her field. She is one of the role models of Islamic finance in Turkey and one of the member of the TurkishWINN Group, a Women's International Network.

Islamic finance gained legal ground in Turkey during 1983 as Private Finance Institutions, and later evolved into participation banks. Instead

SHUHAIBAHTULASLAMIAH BINTI HURMUZAN

General Manager Human Resource
Syarikat Takaful Malaysia
Keluarga Bhd

Nationality: Malaysian



Shuhaibahtulasmiah binti Hurmuzan has 25 years of experience in handling Human Capital development & management in various industries such as Manufacturing Electronic, Hi-Tech, Research & Development, Retail and Financial institution. As a member of the management committee her responsibility is to initiate and provide strategic initiatives related to human capital management, development and deployment for the benefit of the organisation in the short and long term. Her key strength is to assist the organisation regardless if it is a new set-up, a merger and acquisition, restructuring or organisational design.

She drives the agenda and activities to promote takaful as an entity open to all races and religions. She works closely with universities to promote career opportunities in takaful to the millennial and conducts talks about takaful and human capital for both local and overseas students, to ensure they have accurate information on the Shari'a subject and the fact that takaful is for everybody and not limited to Muslims.

She has received awards for the company such as HR Asia Best Companies to Work and Graduate Choice Award, and has been named as the Top 300 Most Influential Women in Islamic Business & Finance from Cambridge IFA and Khadijah International Waqf.

ROSYLIN MOHD YUSOF

Professor and Director of Shari'a
Governance and Islamic Finance
Universiti Utara Malaysia, Kuala Lumpur

Nationality: Malaysian



Rosylin Mohd Yusof is Professor of Islamic Finance and Director of Shari'a Governance and Islamic Finance, College of Business, Universiti Utara Malaysia. She is also an exco member of the International Council of Islamic Finance Educators at the Ministry of Education, Malaysia. She is the Council Member of the International Council of Islamic Finance Educators (ICIFE), Ministry of Education, Malaysia, an Editorial Member for Journal of Islamic Accounting and Business Research (Emerald Insight), Editorial Advisory Board, the Editor-in-Chief for International Journal of Islamic Business, University Utara Malaysia, a Life Member of the Malaysian Finance Association, a member of the

Islamic Banking and Finance Research Cluster, IIBF, IIUM and a member of the Economics and Finance Research Group, University of Bahrain.

She has received research grants from numerous bodies including the Islamic Development Bank Jeddah (IDB) and the Ministry of Education Malaysia (MOE), etc. She has completed more than 13 research projects and published more than 30 articles in both locally and internationally indexed journals. She was one of the project directors involved in the preparation of the Malaysia Islamic Finance Education Report. She has received various awards for excellence in both teaching and research.



SHAMMY KHATOON

Unit Head
Bank Alfalah Limited-Islamic Banking
Group

Nationality: Pakistani

2020
Rank

95

2019
Rank

-

2018
Rank

-

Shabby Khatoon is working as Unit Head Credit Operations and Shariah Documentation. She is a regular member of the Learning and Development team of the bank and delivers training session on Islamic finance and Islamic banking practices to the new joiners. She is a dedicated and self-motivated professional, associated with the Islamic banking industry from last 17 years. She is well-versed in Islamic finance products, services and working capital solutions including but not limited to Shari'a compliance, Islamic contract documentation, risk management and credit administration tools used in Islamic finance. She is also a counsellor and mentor to young professionals and students of banking, finance and other disciplines willing to join this industry as a career choice. She works with the Product and Development Team of the bank to develop and prepare the new products based on Islamic principles. She participates in meetings, orientation programmes and has worked as a Brand Catalyst to promote the vision, mission and values of the organisation to our internal clients. She is also a visiting faculty member of economics and Islamic finance. Shabby Khatoon is an active member of the Diversity and Inclusion Group at the bank aiming to promote women participation in the workforce. She has been awarded the "Woman of Strength Award" 2019 and "BAF Performance Award".

Tell us about your current role and the most exciting part of your work.

My current role is to look after the Bank Alfalah Limited (BAFL) - Islamic Banking Group Credit Portfolio, which includes efficacious monitoring and control of Corporate, Commercial and SME financing accounts pan-Pakistan basis. It's all about the critical review of clients' cases availing credit facilities, credit processing and preparation of strategic information required for decision-making of higher management within the bank and for the State Bank of Pakistan. One aspect of my job is the management and review of Service Level Agreements with centralised departments

for smooth operations of daily activities and resolution of any disputes of the related parties. Liaisoning with Credit Administration Centres, Finance Division, Special Assets Management Group, Centralised Trade Department, Centralised Staff Finance Department and our Relationship Managers down the line to get first-hand information about the clients in our portfolio. Within the ambit of my position, I have improved the quality of credit portfolio with a minimum level of credit/audit objections and Shari'a observations along with complete adherence to bank's credit and Shari'a-compliance policies. The most exciting part of my job is liaisoning with my business team and working out solutions to reduce credit exceptions and ensuring Shari'a-compliant solutions to our clients seeking Islamic financial products to fulfil their long term and short term business needs. Another aspect that I like most about my work is the time I spent in the Learning and Development centre imparting and delivering training on Islamic finance to my teams of new joiners and relationship managers.

The percentage of women in Islamic banking and finance is meagre. Can you share with us an example that made it difficult for you to perform your job effectively because of your gender?

No doubt, the percentage of women in Islamic banking and finance is meagre. Initially, economics, finance, banking and law were not considered appropriate fields to study and work in for women. However, more and more women are now taking initiatives and breaking these barriers, studying and entering into the fields once considered and dominated by men. Governments of developed and developing nations have also started formulating policies to increase the inclusion of more women in the workforce. Women education and their subsequent entrance into the job market is now a proven fact to stimulate economic growth. This trend is gaining acknowledgement regionally and globally, and the coming years will witness more women in Islamic banking and finance.



I have been working with the banking industry of Pakistan since 2002. During this long journey by the grace of Allah Almighty, I got ample opportunities to improve myself personally and professionally. During this journey, I did not face any significant difficulty in performing my job being a woman. At times, people around you have their doubts regarding your capabilities, but I believe that one should be focused on one's capabilities rather than worrying about other's doubts. The key is to believe in Allah Almighty and focus on your strengths towards your professional obligations. In the early years of my career, I was offered the position of departmental in-charge by my then Group Head as a challenge to prove myself. Credit Administration in banking industry involves a lot of liaisoning not only internally but also with external stakeholders and due to the peculiar nature of work, mostly men are employed in this department. I took up the offer and delivered beyond the expectations of my seniors and since then I am leading the team and delivering assigned tasks without any compromise.

What has been the key to your professional success? Did you have a particular role model or mentor?

Commitment to continuous learning is the key to my professional success. I always strive for and put extra effort in improving my professional learning and acquiring the necessary qualifications to move forward and often volunteer for the learning opportunities coming my way. Being a full time professional, it becomes challenging to keep a work-life balance along with the additional time required to acquire a new skill but I enjoy learning and stretching my capacities. Firstly, I get inspiration from my family particularly my father who always encouraged me to be consistent in improving every day of my life. Secondly, I am blessed to have my life partner as my mentor and to help me keep my family responsibilities along with my professional responsibilities.

How do you make sure that you are always growing and learning in your career?

Growing and learning requires a mindset: being consistent and having a positive attitude towards life and looking for opportunities to learn. Complacency in life is the most dangerous behaviour trait when you think that you have done enough in life and now there is no need to put any more effort towards doing something new or learning something new. I strongly believe that there is always room for improvement. Being thankful to Allah Almighty is the biggest blessing in life and one must always be on the outlook to learn new approaches, thoughts, subjects and ideas to improve one's life and the people around.

During the span of my professional career, I always ensure to invest my time and resources in learning new skills and relevant qualifications to enrich my capabilities. To further enhance my experience, I started sharing and imparting my knowledge and experience through teaching. I volunteered myself for delivering training to the new joiners of the Islamic banking industry through the learning and development centre of my bank. I have also served as Visiting Faculty at two of the renowned universities of Pakistan for teaching Islamic Economics and Finance.

How can more women be brought into the fold of Islamic banking and finance?

Islamic banking is now a global phenomenon and is emerging as a viable business segment even in non-Muslim countries as well. This emergence has paved the way for new opportunities not only in Islamic banking and finance but also in academia to prepare workforce to meet the industry demand. Presently, Islamic Law and Jurisprudence are segments mainly dominated by men. These segments have a lot of room for new opportunities to meet the growing industry demand. I consider this as a viable opportunity for women to get relevant education and enter this segment not only to stimulate the industry but also to increase women participation in Islamic banking. Islamic banking managements and stakeholders should also make inclusive policies to increase women representation in the industry. Academia can also play its role in this regard and should design learning programmes for women in the field of Islamic jurisprudence and law.

What advice would you give to women looking to move into positions of leadership?

Education is inevitable for women progression: this is the first and foremost factor to move forward not only professionally but is equally important for an accomplished personal life. My advice for women is to be consistent in whatever role they are performing and take self-initiatives to move forward. Raise your hands for opportunity, for solving the problems, for proving yourself, and more importantly, do not be shy to learn new skills and explore new avenues. Yes, there are challenges and there are extra household responsibilities for women being a mother, a wife and caregiver for the family but these challenges should not stop us from moving forward. Challenges must be considered as spices to life rather than as barriers. These challenges test us and bring out the best of our abilities to cope with life. Women should take charge of their own life, demand recognition for their achievements and celebrate their success that will ultimately lead them to attain leadership positions.



NUR HARENA REDZUAN

Assistant Professor
IIUM Institute of Islamic Banking and
Finance (IIiBF) International Islamic
University Malaysia

Nationality: Malaysian

2020
Rank

94

2019
Rank

-

2018
Rank

-

Nur Harena Redzuan is an Assistant Professor at the IIUM Institute of Islamic Banking and Finance (IIiBF). Before joining academia, she worked in a bank for five years and gained extensive experience working closely with the regulator in the industry, Shari'a advisory as well as operation and technical advisory. Her research focuses on housing affordability and ownership in promoting the Islamic finance mechanism. She is also an associate research fellow at the University Utara Malaysia working on the Affordability of Home Ownership Project. She is a prolific researcher and has published a number of articles in local and international peer-reviewed journals. She has also presented her papers at many academic conferences.

Previously, she was the Executive, Product Management, Group Islamic Banking Division CIMB Islamic Bank Berhad. She was also an Associate Research Fellow, University Utara Malaysia. She has been conducting external Shari'a audit for various companies. She is a Member of the International Council of Islamic Finance Educators (ICIFE), Ministry of Education, Malaysia, on the Editorial Board of the Journal of Islamic Finance, International Islamic University Malaysia, and the Reviewer Board of International Journal of Islamic Business University Utara Malaysia.



DR IRINA PENKINA

Director
S&P Global Ratings

Nationality: Russian

2020
Rank

96

2019
Rank

-

2018
Rank

-

Irina Penkina is the Director of EMEA Structured Finance group at S&P Global Ratings, based in Moscow. She works as a rating analyst on ABS and RMBS transactions originating out of the EMEA region. She has broad experience in emerging markets and worked as a bank analyst within the EEMEA division in Financial Institutions Group of S&P Global Ratings. Prior to joining S&P, she was a leading analyst in the Securities Department of the federal Agency for Housing Mortgage Lending. She holds a PhD in economics from the Moscow State University, and an MA degree in economics from the State University of New York at Albany.

She was the primary S&P rating analyst on Tolkien Funding Sukuk No. 1 PLC, the first sukuk backed by Shari'a-compliant form of housing financing in the UK. The underlying assets and the issued certificates are governed by the UK law and also meeting Sharia principles.

She was the author of the new issue report on Tolkien Funding Sukuk No. 1 PLC transaction, which was one of the most-read research articles published by S&P Global Ratings' EMEA Structured Finance team. She is also a member of the Islamic Finance taskforce team at S&P.

MUTIA SARI SYAMSUL

Chief Executive Officer
PT Magna Cita Marlin

Nationality: Indonesian



Mutia Sari Syamsul is a business woman focused on the empowerment and education for kids & women especially for low-income people & encourage SME in Indonesia to enter global market. She runs a monthly programme for Indonesian women to be entrepreneurs through workshops, education talks, internship programmes, financial literacy training, motivational sessions and general trading opportunities to support the economic side. She conducts focus group discussions in rural areas to increase access to information, knowledge, affordability, challenge and opportunities.

She supports the rural community by bring in investors to invest and adopt products that can increase income while collaborating with Shari'a stakeholders to support these activities.

ZARIAH ABU SAMAH

Academic Fellow & Lecturer & Head of
Master Programme
IIUM Institute of Islamic Banking and
Finance

Nationality: Malaysian



Zariah Abu Samah has been working as a banker for 28 years in both Conventional and Islamic banking business operations in Malayan Banking Berhad and Maybank Islamic Berhad, where she held the positions of Head of Product Development and Management, Head of Shari'a Management, Head of Knowledge Management, Head of Products Legal Documentation and Head of Credit Management.

She is currently an Academic Fellow and Head of Master Programme at IIUM Institute of Islamic Banking and Finance. She is also an Associate Member, Training Module Developer and Trainer for the certification programmes, Certified Shariah Advisors (CSA) & Certified

Shariah Practitioners (CSP) at the Association of Shariah Advisors in Islamic Finance (ASAS); a Programme Coordinator for delivering certification programme in Islamic banking and finance at the Islamic Shariah Advisory Services (ISAS); a Training Module Developer and a Trainer for the certification programme "Halal Technical Competent Person (HTCP)" for the Halal Enterprising Industry at Halal International Selangor (HIS) Malaysia; a Project Coordinator in the development and delivering of SDGs elements in IIUM IiBF Postgraduate Master Programme for the IIUM Sustainability Development Goals (SDGs) Flagship Project, and an Associate Member of the International Council of Islamic Finance Educators.



KURTULUS TASKALE DIAMONDOPOULOS

Director, Central Bank and Public Policy
World Gold Council

Nationality: Turkish



Kurtulus Taskale Diamondopoulos has been leading the Islamic finance project and the development and promotion of AAOIFI Shari'a Standard on Gold, developed in collaboration with the World Gold Council. This involved working with regulators, central banks, market development agencies, scholars and financial market participants throughout Islamic finance markets. She was instrumental in securing the input of scholars from Turkey and elsewhere into the final Standard, and has been leading the work with Islamic banks on the development of new gold-backed products. She was formerly the

Deputy Director of the FX Transactions Division, Markets Department of the Central Bank of the Republic of Turkey, and worked for 25 years holding various positions within the Markets Department as a reserve and risk management professional.

She has organised workshops with Turkish officials to discuss and promote the AAOIFI Shari'a Standard on Gold developed in collaboration with the World Gold Council and trained many junior female staff at the central bank.



ZAHRA JASSIM AL-SAIRAFI

Senior Manager, Professional Standards Development
Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)

Nationality: Bahraini



Zahra Jassim Al-Sairafi is a part of AAOIFI's professional standard development team and also a part of Ernst and Young's team that worked on the development of the much referenced Oman's Islamic Banking Regulatory Framework (IBRF). She represents AAOIFI in media, and has conducted a comprehensive training programme for the Islamic finance team of Gulf International Bank.

She co-founded a training institute in Bahrain and led the launch of CIMA's Diploma in Islamic Finance (CDIF) and CISI's Islamic Finance qualification. She was involved in

the management of the accreditation process, marketing and delivering the relevant courses. She co-authored a chapter about the various structures of Sukuk, and a member of the thought leadership team and assisted in the development of the World Takaful Report (WTR10) and the Islamic Funds & Investments Report (WIFR10) published by EY. She is the first female to be part of AAOIFI's professional standards development department which is responsible for in-house development of the technical standards and part of the Senior Management Team. She also developed and conducted Islamic finance training courses for women in the Ernst & Young Team.

LUBNA A SAKRANI

Vice President
Dubai Islamic Bank Pakistan
Nationality: Pakistani



Lubna Sakrani is a senior Islamic banker currently serving as a Vice President at Dubai Islamic Bank Pakistan. Prior to that, she worked for Meezan Bank as Vice President, Credit Administration. With Islamic banking courses from the Institute

of Business Administration (IBA) Karachi and wide-ranging practical experience, Lubna Sakrani is a very resourceful Islamic banker in Pakistan.

DR SAMEEN ZAFAR

Assistant Professor in Economics
Lahore University of Management
Sciences (LUMS)
Nationality: Pakistani



Dr Sameen Zafar is an Assistant Professor at Lahore University of Management Sciences (LUMS). Prior to joining LUMS, she worked as a Lecturer at Dublin City University and at Nottingham Trent University, and as a Graduate Teaching Fellow at the University of Nottingham. She has been associated with Islamic Relief (Academy), UK as a research fellow since 2014. She has also worked on developing a Waqf Bank in UK.

courses such as the Cambridge Islamic Finance Leadership Programme and the Durham Islamic Finance Summer School. She has received the International Research Excellence Award from the University of Nottingham and a Teaching Award from the School of Economics, Nottingham. She has also won the Best Paper Award at the First World Islamic Economics Forum organised by IRTI and Minhaj University. She holds MSc and PhD degrees in Economics from the University of Nottingham, UK. During her PhD, she was also a visiting student at the University of Oxford.

She has written various research articles on Islamic finance and completed several



SALIMA OBAID AL MARZOOQI

Head of Islamic Banking
Muzn Islamic Banking, National Bank of Oman

Nationality: Omani

2020 Rank

102

2019 Rank

-

2018 Rank

-

Salima Al Marzouqi is the first woman to head an Islamic banking institution in the GCC. She joined Muzn two years after its establishment, adding to her trailblazing prowess by becoming the first female Omani Head of Islamic Retail Banking in a local bank in Oman.

She is an experienced leader who has played a crucial role in Oman's emerging Islamic banking landscape, bringing to the table an impeccable track record. She entered the banking industry in as a management trainee at NBO and later became the first female Omani Regional Manager at a local bank. She holds a CISI level 3 Certificate

in Islamic Finance from the Chartered Institute for Securities & Investment.

She led the growth of Muzn Islamic Banking initially in the retail space and later as the Head of Muzn. She has been instrumental in moving the bank from the brick and mortar model to digital banking leadership in the Omani Islamic banking industry. She is a frequent speaker at various forums in Oman on the subject of Islamic banking. In recognition of her efforts for the cause of Islamic banking she has been awarded Woman of the Year 2019 by Omani Woman Association.



TAYYABA RASHEED

Head Investment Banking Group
Faysal Bank Limited

Nationality: Pakistani

2020 Rank

103

2019 Rank

-

2018 Rank

-

Tayyaba Rasheed CFA, FRM is the EVP Head of Investment Banking Group at Faysal Bank Limited. She is highly qualified with more than 17 years of diversified corporate and investment banking experience and an exceptional track record of closing large ticket complex deals in Islamic mode and is focused on delivering results across the board. Under her leadership key mandates of Sukuk, Islamic Commercial Papers and TFCs, Structured and Project Finance (Islamic mode) deals for reputable and diversified base of various corporate clients were originated and closed. Previously, she worked in senior positions at CIBG NBP and Bank Alfalah.

She serves as an Independent Director at the only Shari'a-compliant Rental Real Estate Investment Trust Company as well as an Independent Director on the board of Aisha Steel Mills Limited and Unity Foods Limited. She is playing a key role in the Islamic conversion of the Bank by contributing heavily to the Islamic asset portfolio of the bank. She regularly pens articles on Islamic financing, is a frequent speaker at IBA, POGEE Conferences and Executive Bhaitak, and is serving as visiting faculty member at IBA Karachi.

DR SHARIFAH FAIGAH SYED ALWI

Associate Professor
Arshad Ayub Graduate Business School,
Universiti Teknologi Mara

Nationality: Malaysian



Dr Sharifah Faigah Syed Alwi is an Associate Professor and the Coordinator for Publication and Research at Arshad Ayub Graduate Business School (AAGBS), Universiti Teknologi MARA Malaysia. She was appointed as the member of the Shari'a Committee of Export Import Bank (M) Berhad and is currently the Shari'a Committee of United Overseas Bank (M) Berhad.

She has received the University Award namely Universiti Teknologi MARA (UiTM) Academic Award 2015 - Teaching Award for Management and Business Cluster. She holds a Doctor of Philosophy in Islamic Banking and Finance from International Islamic University, Malaysia.

She is also the Chairman of the Curriculum Review Committee for the Master programme of Islamic Banking and Finance at the Arshad Ayub Graduate Business School, Faculty of Business and Management, Universiti Teknologi MARA.

DR ROSHIMA SAID

Deputy Rector Research and Industrial Linkages
Universiti Teknologi Mara, Malaysia

Nationality: Malaysian



Dr Roshima Said is an Associate Professor at Universiti Teknologi MARA, Malaysia. She has conducted a number of researches that were presented at both international and national seminars, conferences and published in proceedings and journals. She has published books and book chapters both nationally and internationally, and serves as an Editorial Advisory Board for several indexed journals and book series.

Network Awards for Excellence 2012. In the year 2016, she was awarded the Prototype Research Grant Scheme by the Ministry of Higher Education to further develop the Islamic Ethics criteria into a workable system. The system has gained much attention and interest from Bank Negara Malaysia, Association of Islamic Banking Institutions Malaysia (AIBIM) and several Islamic banks. She is a model researcher and actively organises research talks, workshops, and seminars to inculcate the "research culture" among the scholars.

She has been awarded an "Outstanding Author Contribution Award Winner" by Emerald Literati



NURUL YAHİ

Blogger
Dear Duit

Nationality: Malaysian

2020
Rank

106

2019
Rank

-

2018
Rank

-

Nurul Yahi started her career in a Financial Advisory company and soon left when she realised that the industry is solely based on sales and not education. She believes that personal finance is more personal and has a deeper root relationship. She started blogging about it on her blog dearduit.com, and aims to educate people to be more conscious about their financial habit thus building a better relationship with money. She aspires to be a personal finance writer.

She currently blogs on Instagram, Twitter and also has her own website. She has represented her University twice in the University of Vermont USA

for the Family Business Case Competition, and has won third place in halal startup week for her Islamic financial planning app. She speaks about issues facing women in these tough times and how it is very important for women to understand personal finance to protect themselves in times of need.



SAHER ELİF EKİCİ

Head of Risk Management
Ziraat Participation Bank Turkey

Nationality: Turkish

2020
Rank

107

2019
Rank

-

2018
Rank

-

Saher Elif Ekici is Head of Risk Management at Ziraat Participation Bank in Turkey. She started her career with KPMG but soon moved to Turkiye Finans Participation Bank where she served for more than 10 years. Her current employment with Ziraat Participation Bank has so far been for more than five years, and it seems that she will continue her journey within Islamic banking and finance with the least movement in terms of

switching employers. As an extremely diligent professional, she is considered as one of the key resource persons at the Ziraat Participation Bank.

NIDA MUSHEER

Relationship Manager
Dubai Islamic Bank Pakistan Limited

Nationality: Pakistani



Nida Musheer is currently working as a Corporate Relationship Manager at Dubai Islamic Bank Pakistan. She works with the corporate clientele to meet their investment and financing requirement. She has almost 8 years of experience in the Islamic banking industry of Pakistan.

Her role as a relationship manager requires spreading of awareness and knowledge of how to bank under Islamic products. The job has been challenging as in Pakistan both conventional and Islamic banking are operational in parallel. Thus, encouraging customers to work and incorporate

Islamic products in their financing and investment needs has been her key responsibility. This also requires her to work closely with the internal department to establish and develop customer tailored Islamic products to meet customer specific requirement. She works closely with the Shari'a product development team to create customer-tailored products as well as modify standard products to balance the same with customer business while maintaining the key features of Islamic banking. She has been awarded the CEO Excellence Award for the Year 2018.

DR RUHAINI MUDA

Research Fellow/Lecturer
Universiti Teknologi Mara

Nationality: Malaysian



Dr Ruhaini Muda is a Research Fellow at the Accounting Research Institute and a Senior lecturer at the Faculty of Business and Management, Universiti Teknologi MARA, Malaysia. She is currently attached as a visiting researcher at the HRH Prince AlWaleed Bin Talal, Centre of Islamic Studies, University of Cambridge, United Kingdom. Her primary research interest is in the development of a sustainable social sector eco-system, with particular focus on the contributions of Islamic social finance such as zakat, waqf and sadaqa. Prior to that, she was an assistant director at the Malaysian Investment Development Authority.

She is presently working on industrial research focusing on the application of social impact

assessment and reporting framework for value-based Islamic financial institutions. She has conducted significant studies on the contributions of Fintech, financial inclusion, impact assessment and reporting on Islamic social finance. She speaks at various international conferences and teaches and supervises undergraduate and postgraduate students. She has conducted several workshops on data analysis, Panel data and Time series at the University. She is actively involved in development of the Islamic finance industry as a Question Writer for Securities Industry Development Corporation Licensing Examination by Securities Commission, Malaysia.



SAMAH ADRA

Senior Manager-Claims Operations
Takaful Emarat Insurance Company

Nationality: Jordanian



Samah Adra is a Senior Manager-Claims Operations at Takaful Emarat Insurance Company. She has over 12 years of experience in the healthcare industry with a Bachelor in Pharmacy, an MBA & ALMI. She enjoys ongoing education and believes in continuous learning as well as sharing that learning. During the past 9 years she has made sure that her leadership provides the team with the right level of support, learning, & coaching to grow within their role and career. In addition to her role in Takaful Emarat, she is a part-time trainer that allows her to share knowledge and experience gained throughout the working years.

She had the opportunity to be part of the unified policy wording project headed by the Dubai Health Authority and worked together with other 6 leading local and global companies from the industry. She was the only Takaful participant and assisted in rephrasing all conventional definitions, terms and conditions related to Takaful.



SALMA SALIM SAID AL JAAIDI

Chief Risk Officer
National Bank of Oman

Nationality: Omani



Salma Salim Said Al Jaaidi is currently serving as Chief Risk Officer at National Bank of Oman. She joined the bank in 2003 in the Risk Group and gradually climbed up the ladder to assume one of the most important positions in the top management of the bank. Prior to becoming Chief Risk Officer, she was the Deputy Chief Risk Officer. Given her career trajectory, one can easily gather the breadth and width of her skills

and calibration. Prior to joining National Bank of Oman, she worked for Standard Chartered Bank and Majan International Bank.

NOR REJINA ABDUL RAHIM

Managing Director & Country Head
Nomura Asset Management Malaysia

Nationality: Malaysian



Nor Rejina Abdul Rahim is the Country Head and Managing Director of Nomura Asset Management Malaysia Sdn. Bhd. She has been responsible for driving the firm's business in the country since it was set up in December 2006. She is Nomura Asset Management's first woman and non-Japanese national to head an overseas branch. She is also serving as Director for Nomura Islamic Asset Management in Malaysia. Prior to Nomura, Rejina was at CIMB-Principal Asset Management for over eight years where she worked in multiple roles across compliance, legal, risk management, product development, marketing and client servicing.

She has been actively participating in Islamic finance-related conferences as a speaker and panellist to share her journey in building and supporting Islamic asset management in Malaysia. She played a huge role in shaping Nomura Islamic Asset Management to be an industry thought leader for Islamic asset management and Shari'a investments. She holds a Capital Markets Services Representative's License and is Secretary of the Malaysian Association of Asset Managers. She also holds an Islamic finance qualification from the Chartered Institute for Securities & Investment, UK.

NAUREEN PERVEZ

Vice President - Head of Centralised
Operations Department
Dubai Islamic Bank Pakistan

Nationality: Pakistani



Naureen Pervez is the Vice President - Head of Centralised Operations Department at Dubai Islamic Bank Pakistan. She joined Dubai Islamic Bank Pakistan in 2005 as one of the founding members of the Operations department and was responsible for creating the SOP and processes in line with the Islamic banking concepts, which were not applicable in Pakistan yet.

She was promoted and moved to the Centralised Operations department and provided assistances to Branch Operations staff. She immigrated to Canada in 2008 and worked at HSBC Bank Canada as a Premium Banking Officer in Calgary and then as a Relationship Manager in Toronto, she referred many customers interested in interest-free investments to our investment managers who assisted them in finding products in line with Islamic finance. She received the CEO Excellence awards two years in a row for her exceptional performance in the roll in Dubai Islamic Bank Pakistan.

She started her career in banking from HSBC Pakistan as Customer Services Representative & the last position held in HSBC was of In-charge Customer Services at Main Branch.



SULTANA CHOWDHURY

Assistant Vice President
UIF Corporation

Nationality: American



Sultana Chowdhury is currently serving as Assistant Vice President at UIF Corporation, an Islamic real estate financing provider in the USA, which is actually the first Islamic banking subsidiary of any US bank (in this case University Bank of Ann Arbor). As a pioneering Islamic

home financing expert, Sultana Chowdhury is a key human resource in the US Islamic financial market.



DR ROKAYA RIAD ISMAIL

Legal Consultant
Al-Baraka Bank – Egypt

Nationality: Egyptian



Dr Rokaya Riad Ismail is the Legal Consultant and board member at Al-Baraka Bank – Egypt. She was previously Legal Consultant of Federation Bank of Egypt. She has also held the position of General Manager, Legal Group and Board Secretary at Commercial International Bank (CIB), and manager, legal department in Rozelyoussef Association. She was also a lawyer in the Egyptian Archeology Organisation.

Arbitration in London. She is a member of the Egyptian Bar Association and the International Bar Association. She is also an Arbitrator in the Cairo Regional Centre for International Arbitration and Union Arab Lawyers. She prepared and executed a programme for Financial & Banking Arbitration Disputes with the Egyptian Union Banking and presented a paper in the International Conference on Hawala held by the Central Bank of UAE.

She holds a PhD in International Arbitration and a Fellowship in the Chartered Institute of

FATIMA ABDUL HAQ VAWDA

Section Head
Bank Islami Pakistan Limited (BIPL)

Nationality: Pakistani



Fatima Abdul Haq Vawda is a dedicated, hard-working professional having almost 14 years' experience in Islamic banking mainly covering credit risk and corporate banking. Her areas of expertise lie in assessing risk including but not restricted to business risk, account performance risk, security/collateral risk, management risk & industry risk in every transaction related to SME, Commercial, and Corporate Sectors. She is involved in the quarterly reporting to State Bank of Pakistan (SBP) and for Internal Audit to achieve Zero Tolerance Level of discrepancies.

She believes in instilling core believes and values of growing oneself by practising Islamic finance

without compromising on ethical & moral religious values. She strongly believes in empowering team members that eventually helps to achieve results while promoting strong team efforts. She is actively involved in various programmes with the product development team for the designing of Process Flows to meet the requirements of the market as per Islamic business & finance.

She has also served as Mentor at TCF's RAHBAR Programmes sharing professional and academic experiences with children from marginalised areas, and attended Moody's Risk Analyst Training and UCP 600 training.

AYSHA BUALI

Manager - Business Development
Al Salam Bank Bahrain

Nationality: Bahrain



Aysha Buali holds 9 years' experience in the banking sector and is currently in charge of establishing the SME segment in Al Salam Bank. She started her career in the Risk Management Department as a Credit Analyst and quickly excelled within the same department to Senior Credit Analyst, Assistant Manager and finally her current position as Manager. After spending five years in Risk Management, she had an opportunity to move to the Corporate Banking Department as Relationship Manager, which

she did for four years and was then chosen by the Management to set up the SME segment at the Bank with her credit and corporate knowledge.

She attended a 2-day forum in London, "The International SME business Banking Fintech Forum 2019", where she discussed the Islamic products offered by Al Salam Bank and how Islamic banks work in general. She also volunteered as mentor at the Injaz workshop.



NADIA EL-MOUELHY

Director
Halal Certification Authority Pty Ltd

Nationality: Australian



Nadia El-Mouelhy has worked in the property, financial and leadership industries prior to being the largest female Halal certifier in the world. She has utilised her extensive compliance background and systems development experience by designing an innovative platform that ensures the integrity of Halal certification. She is the first and only female to have achieved the UAE, Saudi including all gulf countries license and the second woman in the world to receive a Malaysian Foreign body license. She is the only female-owned certifier in the World Halal Council and Australian Federal Government Halal consultative and training committees. She is one of the few certifiers in the world with qualifications in both Islamic science and science.

She designed a software that allows the Halal certifier and governments to see all Halal Products, ingredients and ingredient Halal certificates live at any time. This innovation has led Nadia as the most innovative and influential Halal certifier in the world by pioneering the certification process digitally and reducing administration cost for the client and the certifier by 70%. Her ability to understand markets, trends and excellence makes her an asset to any client desiring Halal certification.

Nadia talks at industry events to impart Halal knowledge to the non-Muslim and Muslim community. She advanced Islamic business and finance by raising the standard of Halal through a technological platform that reduces costs for the food and agricultural industry. She has been involved in negotiating standards with Governments to raise the bar of Halal Certification. She is also designing training manuals for clients.

She has testimonials by the largest brands in Australia, its a testament the largest brands have been loyal to my business for 2 decades. She has reached the national levels of Australian Telstra Business Women Award 2020, the hardest leadership award in Australia. She received 2 Executive Deans award for academic excellence in my Islamic Science Degree. She received the Paul Harris Fellow award for extensive charity work and she has received 3 awards in leadership or teaching women confidence.

Tell our readers about yourself and have you ever come across any gender-related discrimination in your career?

From a young age, I had a natural desire to assist people. Over the years, I developed a strong sense of passion and responsibility in serving the community not only locally, but nationally and even internationally. I've had experience across a variety of sectors, including food, financial services, property, and leadership receiving awards for excellence in career, academia and charity. Holding myself to my own high standards and strong moral values, I have leveraged my skills and knowledge with clients, community and governments within Halal certification. Utilising extensive skills in compliance and systems development coupled with studies in Islamic science and science I enhanced the Halal certification process to optimise efficiency, diligence and integrity.

I was brought up to believe I am equal and would have equal opportunity to achieve and do anything that I set my mind to. I have always worked in heavily male-dominated industries, so it prepared me well for the Halal certification





industry as the first female certifier at the time. I worked my way up, discovering I had to be strong-willed, determined, and work twice as hard. Reflecting back to earlier days, I was told despite being intelligent, I would “never make it in Halal.” I used those comments as an opportunity to shine and I am now operating one of the largest certifiers in the world run by a woman with 3 offices worldwide.

You are breaking barriers and making room for not only yourself but other females as well in the niche industry of halal economy. Tell us how your career has progressed so far highlighting some barriers and difficulties faced by you along the way.

I believe that in order for there to be progress for future female leaders, there need to be representation and that representation is not easy to attain. I ensure that the company provides positions for women in business in order to develop female leadership. In fact, at present all of the top management are qualified females. The industry is highly political and any attempt to destroy my reputation in order to gain leverage was always taken against me. I faced a lot of adversity, which started to disappear when I gained most of the world export licenses. To receive these licenses was definitely the greatest highlights of my career along with being the first female certifier in the World Halal Council. Especially keeping in mind, the number of certifiers there are around the world and knowing how high the standards are, operating one of the most innovative certification bodies in the world whilst being recommended to assist, train and develop other certifiers is honestly very humbling.

As a halal certifier, what do you think are the major impediments to the development and growth of the halal economy world over?

The halal certification industry is growing in leaps and bounds, especially during the COVID-19, having increased by 20%. The demand in Australia increases by 10% annually. In fact, each time there is a world crisis, the halal industry seems to increase. However, one of the major impediments to the development and growth of the halal economy, would be that there are no harmonised standards between Muslim governments. I hope to see the industry move into an ISO structure

so that the level of professionalism is based on competence and compliance. This would be a form of harmonisation in itself. For the economy as a whole, I would say that some governments do not include stakeholders in decision making, which is crucial to success especially when the stakeholders are driving the economy.

What advice would you give women looking to venture into the halal industry?

This industry is run by a spectrum of characters from alpha to zeta. You definitely need a strong sense of self to thrive in the industry including faith, confidence, dignity and to embrace leadership. Constantly expanding your knowledge and expertise will catapult you in this industry, as some do not believe women have the required expertise in Halal. I believe women have great attention to detail, which is an incredible asset that provides them with a competitive edge.

As a successful professional woman how do you maintain a balance between your professional and personal life?

Maintaining balance is one of the key building blocks to my success as a professional woman. I am careful to only do work in the office, which can be achieved with a good efficient team that I can rely on. Relationships are important to me, so my home life is only about home allowing me to maintain a social life, degree and other interests. Amongst all this, I travel extensively all over the world for business, and in doing so I take time out to reflect and enjoy breaks. I believe a positive mindset and where you place your focus has a lot to do with work-life balance and is a key to success.



NI PUTU DESINTHYA AYU AZHARI

Deputy Director, Promotion and Socialization
National Islamic Finance Committee, The Republic of Indonesia

Nationality: Indonesian

2020 Rank

119

2019 Rank

-

2018 Rank

-

Ni Putu Desinthya Ayu Azhari works with the National Islamic Finance Committee (KNKS), the Republic of Indonesia as a Deputy Director. KNKS serves as a catalyst to accelerate Islamic economic development in order to support national economic development. She is responsible to develop the Islamic economy and halal industry in Indonesia. She is an Islamic finance professional with 7 years' experience in the halal industry and Islamic banking. She co-founded a foundation to promote Islamic value by providing affordable Quranic education.

Her biggest role was as Project Manager for the Indonesia Islamic Economy implementation plan project. As a continuation of the Indonesia Islamic Economy Masterplan 2019-2024, this project aimed to create workplan for all Islamic economy stakeholders to make Indonesia as Islamic Economy Global Hub in 2024. She was part of the team which initiated the first Shari'a digital payment in Indonesia and co-founded an Islamic Cooperative, aimed to promote financial inclusion through Shari'a-based transactions. She is a lecturer in Tazkia Institute and was part of the working group to develop initiatives in Islamic Economy and the Halal Industry Development.



SHATHA AL MASKIRY

Country Managing Director
Protiviti

Nationality: Omani

2020 Rank

120

2019 Rank

-

2018 Rank

-

Shatha Al Maskiry is the Managing Director of Protiviti Oman and plays an instrumental role in devising innovative initiatives for the firm region wide. Her 20 years of experience spans across global organisations such as Arthur Andersen, Shell and PricewaterhouseCoopers. Prior to joining Protiviti, she was in the USA managing Fortune500 clients and was the System & Process Assurance leader for private companies in San Francisco.

She has written several business articles and is a dynamic speaker. She is a Certified Marshall Goldsmith Coach and Global Leader of the

Future (GLOF). She was recognised as one of the most powerful women in Business (in Oman) and won the Al Mar'a Women's award for Corporate Leadership in Oman and HR Professional of the Year (Middle East wide) for a creative programme she developed called "iScore". She was the first winner for Protiviti's innovation global award, and also received a mention of excellence as the training provider of the year. As a Managing Director in the last 7 years, she managed to achieve a female ratio of 50% in the office and created policies that support working women with special needs.

LAMIA HASSAN

Chief Compliance Officer
Takaful International Company B.S.C.

Nationality: Bahraini



Lamia Hassan is the Chief Compliance Officer of Takaful International Co since 2008. She has 18 years of extensive experience in the financial industry in Bahrain and the MENA region in financial advisory, assurance and compliance, with 11 years of experience in the insurance industry. She is an Associate of the Chartered Insurance Institute (ACII) – United Kingdom, and has a Life & Health Insurance Diploma. She is also a Certified Islamic Professional Accountant (CIPA).

She influenced the application and development of the takaful model and concept into the local insurance industry with the creative development of insurance solutions that are Shari'a compliant. She is actively researching conventional products that can be enhanced and applied using the Shari'a compliance terms, and works closely with the insurance intermediaries to provide a better understanding of the Islamic insurance model and its principals. She is also a mentor for several women within the organisation and provides coaching and guidance in career development.

AIZHAN KUANYSH

Senior Associate
Astana International Financial Centre

Nationality: Kazakhstan



Aizhan Kuanysh has significantly contributed to the development of the AIFC regulatory framework on Islamic finance. She has also been involved in the development of the Islamic Finance Master Plan in the AIFC and Kazakhstan, which was conducted under the Technical assistance of the Islamic Development Bank. She is a member of the IFSB Working Group on Investor Protection in Islamic Capital Markets, and is also involved in the Business Development process, providing consultation and support to potential AIFC participants in the field of Islamic finance.

has actively participated in organising different Islamic finance events such as AIFC Islamic Finance Conference, IFSB meetings and events, including the 48th meeting of the IFSB Technical Committee meeting. She also participated in the establishment of the AIFC Central Shari'a Advisory Board and organised meetings of the AIFC Advisory Council on Islamic finance. She received Letters of appreciation from the AIFC Governor for the development of the regulatory framework on Islamic finance and for successful organisation of Islamic finance events aimed at raising awareness in Kazakhstan and the region.

She holds MSc in Banking and Finance from the Queen Mary University of London. She



LAILA LATIF

Lawyer & Lecturer
University of Nairobi

Nationality: Kenyan

2020
Rank

123

2019
Rank

-

2018
Rank

-

Laila Latif is a Kenyan based Lawyer specialising in corporate, finance and human rights law with a focus toward new digital business models and the criminal aspect of illicit financial flows. She also litigates. She is currently a PhD researcher at Cardiff University's School of Law & Politics exploring socio-legal positivism as the roadmap to leverage zakat (Islamic wealth tax) to finance SDG3. As a fellow at the School of Law, University of Nairobi, her research is focused toward domestic resource mobilisation and the closing of revenue losses.

She started what she refers to as the Women's Empowerment Breakfast Series where she offers selected candidates career development strategies based on her available zakat funds to help empower women economically with the funds and support them to start and sustain a business. She received the Vice Chancellor's Scholarship of Research Excellence to study zakat and health finance.



DR MARHANUM CHE MOHD SALLEH

Assistant Professor
International Islamic University Malaysia

Nationality: Malaysian

2020
Rank

124

2019
Rank

-

2018
Rank

-

Dr Marhanum Che Mohd Salleh is an Assistant Professor at the Department of Finance, IIUM and also a member of the Shari'a Committee of UOB Islamic Malaysia and Syarikat Takaful Malaysia Berhad since 2015. She has been actively engaged with various research projects both as a leader and also a member. She recently received an International grant; a collaboration between Malaysia and France Ministry of Higher Education known as MyPAIR-Hibiscus titled 'The Implications of Fintech Development on the Financial Industry in France and Malaysia: A Game Theory Approach' as a principal researcher.

She started what she refers to as the Women's Empowerment Breakfast Series where she offers selected candidates career development strategies based on her available zakat funds to help empower women economically with the funds and support them to start and sustain a business. She received the Vice Chancellor's Scholarship of Research Excellence to study zakat and health finance.

She contributed her expertise in the Department of Finance as a Seminar coordinator, Research coordinator, and Working Committee, Review for Bachelor of Islamic Finance Program. She has published her works in national and international journals and also served as journals' reviewer. She successfully established i-IQRA Hub at KENMS known as KENMS Waqf Library and has won the IQRA Hub competition. As an academician as well as Shari'a advisor for bank and Takaful company, she shares her knowledge with students reflecting on the true practice of the industry. She has been invited to give a talk, present papers at conferences at national and international levels.

She contributed her expertise in the Department of Finance as a Seminar coordinator, Research

DR EDANA RICHARDSON

Assistant Professor
Maynooth University

Nationality: Irish and British



Dr Edana Richardson is an Assistant Professor of Law at Maynooth University, Ireland, having previously worked as a solicitor in the London and Abu Dhabi offices of an international law firm. As a solicitor, she advised clients on capital markets issuances, including Islamic finance transactions and Lecturer to postgraduate students in Islamic finance law. This was the first degree-level Islamic finance law course in Ireland that she developed in its entirety to provide students with an understanding of Islamic finance. She has also been researching in the area of Islamic finance for over a decade and has completed her PhD.

She contributes to highly regarded publications, such as her 'Responsible Finance Sukuk' chapter, which is forthcoming in the Global Islamic Finance Report 2020. As an Assistant Professor, she has worked hard to promote the position of women in academia and actively encourages female students to fulfil their academic and professional potential. She has also sought to promote female professional advancement in academia.

DR SHARLIZA MOHD SALLEH

Director, Claims and Medical
Management
Prudential BSN Takaful Berhad

Nationality: Malaysian



As the Director of Claims and Medical Management in PruBSN, Dr Sharliza Mohd Salleh is highly involved in the effectiveness of the company's business direction where she oversees day-to-day operations from new business underwriting cases, products development, marketing strategies and customers experience. She started her career at the Hospital Kuala Lumpur and worked and volunteered in non-profit organisations and health establishments. She later progressed into the insurance and takaful industry and has shown successful efforts advancing healthcare through innovative programmes. Her focus is to improve health, especially in children, resulting in vaccination programmes initiative throughout Malaysia.

She is a key working committee member in the development of Prudential's first AI-powered app, Pulse, and took lead in localising the health portion of the app. She is also a working group member of the Malaysia Takaful Association (MTA) and contributes comprehensively to the industry creating health awareness as well as providing expert opinions on health-related matters. She conducts an interactive 60 minutes monthly FB Live sessions discussing health concerns, understanding medical claims and sharing vital tips. Her medical awareness campaign #TipsPruBSN garnered Best Small Budget Campaign, Dragons of Malaysia 2018.



ANUM SIDDIQI

Co-founder & Director, Product Development
Connectif Technology Limited

Nationality: British



Anum Siddiqi has spent her career in Islamic finance, initially working for DDCAP Limited, in both senior business development and product development roles. She was tasked with the principal responsibility for the development, implementation and roll-out of the company's award-winning technology platform. She has an enviable record of business development in new markets, spanning over 10 years, and comprehensive experience in the provision, delivery and management of systems development focused on delivering the most efficient fintech solutions to clients.

She co-founded Connectif Technology Limited, a financial technology solutions provider to the

Islamic finance industry, which takes a disruptive approach to the market by delivering innovative, market-wide solutions. She is primarily responsible for the design and development of the company's fintech offering, iWAVE, a transparent, digital marketplace for the Islamic Finance industry. As Co-founder and Director, she is focused, passionate and driven towards making Connectif a success and bringing new, innovative, fintech ideas to the industry. She shared her opinions for an article published by Salaam Gateway: Beyond Brexit, UK Islamic fintech face persistent longstanding industry challenges and attends events organised by Women in Islamic & Ethical Finance Forum.



HUMAIRA AZAM

Additional Managing Director & Chief Risk Officer
Trust Bank Limited

Nationality: Bengali



Humaira Azam started her career with ANZ Grindlays Bank as a management trainee and contributed to the Local Corporate development in Bangladesh. She joined HSBC since its inception and laid a very strong framework for Corporate, offshore banking unit, Custodian and Institutional Banking. She helped Standard Chartered Bank in Bangladesh in their four most critical years to cover for the shortfall in country budget. After joining IPDC of Bangladesh in 2009 as Managing Director, she turned the company around and made significant progress in business and operational growth. She worked with Bank Asia as Deputy Managing Director for 6 years, building the internal framework for systems along

with final implementation including bringing the Audit function up to the mark. She is now working in Trust Bank Limited as Additional Managing Director.

Since joining TBL, she has contributed to the development of the bank in terms of its profile, outreach and influence. She became a dynamic contributor to Islamic banking through Shari'a-compliant products and services, which has resulted in escalating the Islamic investment portfolio and customer deposits. She specialises in top-level training in accounting, risk, Shari'a audit and governance, and provided consultancy for a number of professional and training institutions.

INTAN BAIZURA REMLI

Equity Fund Manager
Kumpulan Wang Persaraan

Nationality: Malaysian



Intan Baizura Remli is an Investment Manager at KWAP, specialising in managing equity fund. Prior to that, she was an assistant manager at Syarikat Takaful Malaysia, managing the investment-linked fund for the company. She graduated from UITM in 2008 with ACCA (UK) and began her career as an auditor at Deloitte. She then joined several multinational companies among them are Hewlett Packard and Technip prior to beginning her career in the investment field. She has almost 10 years' experience in fund management, specialising in equity.

During her time at Syarikat Takaful Malaysia Berhad, she analysed and invested in Shari'a-compliant securities and also managed a Shari'a

equity fund in KWAP. She took a lead in promoting Shari'a equity investment and was involved in an initiative to introduce a Shari'a trading platform for Shari'a equity fund, to separate the trading platform from the conventional equity fund.

MARIA ALAM

Executive Director
Financiero Consultants

Nationality: Pakistani



Maria Alam is an Associate Chartered Management Accountant (ACMA) and holds the CGMA and CPA (Australia). She is certified from Omega Performance and the Chartered Banker Institute, UK for Credit Skills, as well as Certified Sukuk (Bonds) Professional. She has more than 15 years of working experience in the field of Islamic Investment Banking, Islamic Corporate Finance, Advisory, and Islamic Credit Risk. She is an Executive Director in Financiero Consultants (Strategic Alliance with Calgary Consulting Group, Canada), and the Founding Partner of cafe 'DOSTI GHAR' established with an intention to provide Halal Food and to create employment.

She has been involved in issuance of several Sukuk in Pakistan's market and was also part of first ever retail listed Sukuk issuance. She was part of many syndicates of public-private power projects based on Islamic structures, and been in leading roles of development of investment proposals based on Islamic structures in international markets especially for the aviation industry. She successfully entered into a Training Partner Agreement with AAOIFI, and provides training on Islamic Banking & Finance, and has contributed a paper on Islamic Micro Finance Model-Fintech and Innovation for the World Islamic Finance Forum (WIFF) 2018.



HACER MUSLU

Research Intern
UNDP

Nationality: Turkish



Hacer Muslu is working as a Research Intern to support UNDP's Islamic Finance Portfolio including the Global Islamic Finance and Impact Investing Platform (GIFIIP) and the Massive Online Open Course (MOOC), a project to establish an online training platform to build expertise on Islamic finance for UNDP staff in Country Offices. Prior to joining the UNDP, she was an Administrator at Client Relationship Team at DDCAP Limited, where she found financial technology and system solutions for clients as a financial intermediary, specifically for Turkish clients. She has also worked as a Mobile Business Reporting Controller Specialist in Finance at TURKCELL, based in Istanbul, where she

handled financial closing, quarterly and annual reports, and P&L balance sheets. She managed financial reporting activities in accordance with the IFRS standards, and has previously interned in the London Office of Commercial Counsellor and in the Research and Development Department of Borsa Istanbul.

She has also contributed to the start-up and the implementation of Islamic Political Economic Programme, organised by BURA (Bogazici University Reunion Association), Turkey. She is conducting research on Islamic finance and impact investing, and carrying a mapping study on Green Sukuk Project.



NAZIA MATIN

Head of Employee Relations – Human Resources
Dubai Islamic Bank Pakistan Limited

Nationality: Pakistani



Nazia Matin is a well-rounded HR Practitioner having experience in all the fields of Human Resources especially in Talent Acquisition, HR Operations and Employee Relations. She is currently spearheading the Employee Relations function at Dubai Islamic Bank Pakistan Limited, where she represents the Bank at various legal forums and committees.

She is also a professional Yoga & Health Coach and an enthusiastic proponent of "Employee Wellbeing and Mindfulness". She is responsible for creating a comprehensive employee wellness programme directed towards managing work stress by engaging in healthy activities.

As a key contributor towards promoting the Islamic economic system, she has over the years transformed to be an Islamic Banking HR professional. She created and implemented various awareness sessions from start-up to mid-level management related to business ethics and best practices to educate on sensitivity of disciplinary cases and its consequences and proposed industry competitive policies for diversity inclusion. She has been an active speaker and provides coaching to executives and line managers across the country on issues related to employee relations, grievance, harassment and gender diversity to help build conducive organisational culture.

SHAHIDA SHAHIMI

Associate Professor
Universiti Kebangsaan Malaysia

Nationality: Malaysian



Shahida Shahimi began her career as a junior faculty member at the Faculty of Economics, UKM. Currently, she is at the Editorial Board of the Malaysian Journal of Economics, FEP and Advisory Board for the International Journal of Zakat and Islamic Philanthropy, Kedah State Zakat Board and Editorial Board for International Journal of Islamic Business, Universiti Utara Malaysia. She is also the Secretary for the International Council for Islamic Finance Educators (ICIFE).

She is the Associate Research Fellow of the International Research Centre of Islamic Economics and Finance (IRCIEF), International

Islamic University College Selangor (KUIS), Malaysia, as well as Advisory Fellow, Kedah State Zakat Board (LZNK), and Shari'a Committee member for University Bursary. She was also the Academic Research Fellow at the Institute of Middle Eastern and Islamic Studies (IMEIS), Durham University and Visiting Associate Professor at Centre for Islamic Area Studies (KIAS), Graduate School of Asian and African Area Studies (ASAFAS), Kyoto University, Japan. She serves as external examiners, academic programme assessors and auditors, and journal reviewers at national and international levels. She has published numerous journal articles, books, proceedings and case studies.

SAMIRA MENSAH

Senior Credit Analyst
S&P Global Ratings

Nationality: South African



Samira Mensah is Senior Credit Analyst at S&P Global Ratings in the City of Johannesburg, Gauteng, South Africa. She has in-depth knowledge of capital markets with a focus on derivatives and risk management covering a wide range of financial institutions including banks, insurance, exchanges and clearinghouses, and Islamic finance. As Director Financial Ratings Services, she is responsible for the Financial Services Ratings covering banks, insurances, exchanges and clearinghouses. She is a part of the media and investors outreach programme

supported by publication of thought leadership articles on various banking sectors, insurance in the Maghreb, Islamic Finance among others. She also coaches and mentor junior analysts across various practices. Prior to this, she was Risk Analyst at Montreal Exchange, TMX Group, responsible for Risk Management at the Clearing House covering market and credit risks. She was also a Consultant at the Bank of Africa, managing loan syndications at the stockbrokerage firm Actibourse.



MATHLA HAMED SAID AL MAAMRI

Branch Manager
Muzn Mabellah BR Muzn Islamic banking
Nationality: Malaysian



Mathla Hamed Said Al Maamri is the Branch Manager at Muzn Mabellah BR Muzn Islamic Banking. Muzn Islamic Banking is a licensed Islamic Banking Window operating in the Sultanate of Oman with the aim to deliver Shari'a compliant financial solutions for customers. Muzn believes that Islamic banking is for everyone, regardless of beliefs or geographical location. It is part of the National Bank of Oman Group, which was founded in 1973, Muzn Islamic Banking became the first Islamic Window in the Sultanate in 2013. Muzn Islamic Banking is also committed to making a positive and sustainable

difference in the community through the Bank's corporate social responsibility programme. She is Certified Islamic Finance Professional from the Chartered Institute for Securities & Investment.



SADAA ABDULLAH SAIF ALHARTHY

Operations Manager
Muzn Islamic Banking, National Bank of Oman
Nationality: Malaysian



Sadaa Abdullah Saif Alharthy is Operations Manager at Muzn Islamic Banking in the Sultanate of Oman, Muscat. As a leader and key member of Muzn Islamic Banking team at the National Bank of Oman, Sadaa Abdullah is an important resource person in the national Islamic banking sector of Oman. She started her career with Muzn Islamic Banking as a finance officer and has proceeded to become Assistant Branch Manager of the main branch of Muzn Islamic. She currently manages a team from three different departments; Finance, Customer service (Corporate and Retail) and Cashier.

She holds the Islamic Finance qualification as well as special training in Information security awareness, Operational training and the Islamic Law of contract. As an Operations Manager, she is responsible for the day-to-day operations of the branch, ensuring all regulatory compliance and policies are in place, achieving acceptable audit rating for (internal Audit and Shari'a Audit) and ensuring excellent customers service level maintained all the times for Corporate & Government customers with no single complaint.

SAPNA JAGTIANI

Associate Director
S&P Global Ratings

Nationality: Indian



Sapna Jagtiani is an Associate Director in Corporate Ratings with 15 years of experience in credit analysis. Her portfolio includes companies from various industries including the Real Estate, Utilities, Ports, etc. in the region. Prior to this, she was a Manager with CRISIL, India, where she spent seven years in various roles.

She has been the primary analyst leading the credit ratings on a number of key Sukuk issuances, including MAF's two green Sukuks, Almarai, Ezdan Holding, Emaar Properties, Damac Real Estate, etc. She is an active participant of the S&P Global Ratings' steering committee on Islamic

finance and has been instrumental in agreeing and curating the outreach commitments of S&P Global Ratings' in the Islamic finance space. S&P Global Ratings was recognised by the industry for its thought leadership on Islamic finance by receiving three awards in 2019. She participated in the research efforts on a number of publications by S&P Global Ratings on Islamic finance. She participated on a panel in Real Estate Finance & Investment Saudi Arabia 2019 (Bonds & Loan event). She was the only woman participant amongst 23 speakers providing diversity to the discussion and acting as a role model to other women attending.

ANIZA BINTI ZAKARIA

Chief Internal Auditor
Internal Audit Division
MBSB Bank

Nationality: Malaysian



Aniza Binti Zakaria began her employment at Malaysian Building Society Berhad as Assistant Vice President, Internal Audit Division, after acquiring over 20 years' experience from banking institutions in Malaysia. She was later appointed as Chief Internal Auditor for Malaysian Building Society Berhad. Her major responsibilities are to formulate strategies and execution of an independent, cost-effective and efficient audit and examination function for MBSB Bank's operations, and provide independent and

objective assessments of control and risk levels in the bank entities. Prior to joining MBSB Bank. She was a Senior Manager of Internal Audit Division at Kuwait Finance House Malaysia Berhad. She is also an Associate Member of the Institute of Internal Auditors Malaysia (IIAM) and Senior Associate Member of Chartered Institute of Islamic Finance Professionals and Associate of Asian Institute of Chartered Bankers.



WOMANI'300



Name	Rank
Prof Dr Normah Omar	1
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