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ISLAMIC FINANCE

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EMERGING ISSUES

ISLAMIC FINANCE

Means by which individuals and corporations, including banks and other lending institutions, raise capital & invest in accordance with Islamic law. The value of global Islamic Finance is projected to grow to \$3.5 Trillion by 2021 from \$1.9 Trillion currently.

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IMPACT INVESTMENTS

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IMPACT INVESTMENTS

Impact investments are made with the intention to generate social and environmental impact, alongside a financial return (examples include payment-by-results contracts, outcome-focused grants, social impact bonds).

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INCREASED COMPETITION

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INCREASED COMPETITION

Access to scarce funds is becoming increasingly competitive at the time when there are a growing number of actors in the development and humanitarian aid space. Emerging middle income countries are taking a more active role in humanitarian responses.

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CHANGING AID FLOWS

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CHANGING AID FLOWS

Governments in traditional donor countries face growing pressures against aid spending. The gap between available funding is outpacing needs by US \$15 billion and growing. At the same time, alternative financing instruments such as remittances and Islamic Finance is overtaking traditional aid funding.

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CITIES

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EMERGING ISSUES

CITIES

Today more than half the world's population lives in cities and 85 percent of the global GDP is generated in cities, with the biggest 250 cities accounting for 57 percent of global GDP. A further 1.5 million people a week are joining cities across the world through a combination of migration and childbirth, with over 90 percent of future growth in urbanisation in African and Asian countries.

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GEOPOLITICAL POWER SHIFTS

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GEOPOLITICAL POWER SHIFTS

The influence of Western liberal democracies is declining as the power of high-income countries such as China and Saudi Arabia rises thanks to their rapid economic growth. At the same time, geopolitical focus is moving from the North Atlantic alliance to the Pacific region.

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DISTRUST IN INSTITUTIONS

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DISTRUST IN INSTITUTIONS

The general population's trust in key institutions – business, government, NGOs, and media – has declined broadly. The fall of trust has been fuelled by a lack of belief that the overall system is working for citizens.

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MOBILITY

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EMERGING ISSUES

MOBILITY

Growing number of migrants and displaced people will continue to create more fluid, mobile and diverse communities with distinct, and sometime divergent, worldviews. People are increasingly moving between countries as well as within, staying connected with their familial and source communities via digital networks.

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DEMOGRAPHIC CHANGES

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DEMOGRAPHIC CHANGES

While some societies have large youth populations others are facing a crisis as citizens age. Changes in societal demographics can lead to shifting values and even impact political dynamics in some contexts.

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POLARISATION

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POLARISATION

Societal demographic changes are challenging traditional or conservative worldviews. Issues related to national identity, cultural values and ethnic origins have been prominent in the rise of anti-establishment populism.

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INEQUALITY

Whether one looks at disparate annual income, wealth or vulnerability issues, inequality is rising in most parts of the world. While incomes in developing countries have been catching up with developed countries, internal inequality in many countries has increased dramatically.

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CYBERWAR- FARE

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EMERGING ISSUES

CYBERWARFARE

Actions by a nation-state, non-state actors or international organisations to attack and damage computers and information networks of another nation, through for example computer viruses or denial of service attacks.

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FOURTH INDUSTRIAL REVOLUTION

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FOURTH INDUSTRIAL REVOLUTION

Technological advancements and demographic shifts are impacting jobs, industries and organisations across the world. Developments such as artificial intelligence, robotics, and quantum computing promise to radically change the need for human labor.

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AI AND MACHINE LEARNING

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AI AND MACHINE LEARNING

Many experts believe that the advancement of artificial intelligence will continue to grow in the coming years, and some have warned that it must be stopped--to prevent conflict--while others believe it can be used to make decisions and spot insights beyond human capacity.

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INNOVATION IN USER/SERVICES ENGAGEMENT

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INNOVATION IN USER/ SERVICES ENGAGEMENT

Governments, corporations, not-for-profits and startups alike are testing different approaches to programs and policy making, governance, ways of working, engaging and understanding their end users/supporters/citizens.

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SOCIAL CREDIT SYSTEM

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EMERGING ISSUES

SOCIAL CREDIT SYSTEM

A credit rating system that evaluates citizen behavior online, quantifying it into a type of trustworthy-ness currency. Collected data could be used to penalize or incentivize citizen behaviour. Currently being investigated in China

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SELF ORGANISING COMMUNITIES

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SELF ORGANISING COMMUNITIES

Like-minded groups and individuals can connect online, share ideas, form relationships and self-organise around shared interests, concerns and values, outside of institutional bureaucracies or geographical boundaries and without the need for an intermediary.

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NEW FORMS OF VOLUNTEERING AND ACTIVISM

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NEW FORMS OF VOLUNTEERING AND ACTIVISM

Citizens are increasingly living very connected lives, enabled by unprecedented digital connectivity, whereas governments and large institutions function in a linear manner. The fast advent of technology has afforded new forms of volunteer and activist participation to a wider section of society - including crisis-affected communities and global networks.

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ACCESS TO INFORMATION

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ACCESS TO INFORMATION

More people have access to the Internet than ever before. As billions more come online in the years ahead, new platforms and ways of sharing information will emerge. Debates over privacy and data protection are highlighting important ethical challenges and queries for both users and generators of data.

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GIG ECONOMY

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GIG ECONOMY

In the gig economy, temporary, flexible jobs are commonplace and companies tend toward hiring independent contractors and freelancers instead of full-time employees.

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AUTOMATION

Automation is the process of using technology to replace human workers. This trend is currently impacting a range of sectors: manufacturing, transport, finance, insurance, and legal sectors. Advancements in robotics as well as 'smart' programs will not only shape what jobs are available but also areas for future education and skills training.

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NEW SKILLSETS

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NEW SKILLSETS

Opportunities in the future of work will include lower barriers to entrepreneurship, more flexibility in how and where people work, access to wider markets and increased specialisation.

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TYPES OF WORK

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TYPES OF WORK

65% of primary age school children will work in jobs that don't yet exist. An increasing interest in entrepreneurial and creative/innovative roles particularly amongst youth in Asia and Africa is challenging the traditional notion of work.

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GEO- ENGINEERING

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GEOENGINEERING

The intentional large-scale manipulation of the global climate system in order to mitigate the worst impacts of climate change.

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CLIMATE CHANGE

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CLIMATE CHANGE

Climate change is resulting in more frequent, severe and intense natural disasters related to extreme weather events - droughts, floods, landslides, heat waves, and storms.

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COMMODIFICATION

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COMMODIFICATION

Global warming is expected to have a major impact on agricultural yields and may lead to dramatic decreases in global food production. In addition, the commodification of natural resources is locking out entire communities access to food sources.

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POLLUTION AND WASTE

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POLLUTION AND WASTE

The vast amount of waste being produced is predicted to be a major environmental concern over the next decade. From plant-based plastics to renewable energy sources, some see an opportunity to change both how and what we consume.

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CYBER VIOLENCE

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EMERGING ISSUES

CYBER VIOLENCE

Cyber violence is an extension of gender based violence, and includes acts like trolling, hacking, spamming and harassment. 73% of women are estimated to have experienced cyber violence, with women 27 times more likely to experience this than men. Girls are estimated to have experienced some kind of cyber violence by the time they are 15.

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LAST MILE POVERTY

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LAST MILE POVERTY

Final challenges that need to be overcome in order to fully eradicate poverty. These include securing peace, creating jobs, strengthening resilience.

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RADICALISATION & TERRORISM

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RADICALISATION & TERRORISM

Radicalisation and global terrorism increasing with the number of attacks increasing by 25% every year.

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HEALTH INNOVATIONS



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HEALTH INNOVATIONS

Over the past several decades, due to significant stress on health systems, rising health costs, increasing chronic diseases and shortages of resources, healthcare has experienced an explosion of innovations designed to improve life expectancy and quality of life. 'Big Data' is an example of health innovations that are reducing costs for healthcare.

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PANDEMICS / EPIDEMICS

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PANDEMICS / EPIDEMICS

Global rise in human infectious disease outbreaks is increasing significantly with more frequent emergence of epidemics and pandemics.

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HEALTH SYSTEMS

Increasing health outbreaks, rapid urbanization, rising costs, uneven distribution of healthcare providers is increasing the pressure on healthcare systems globally pushing the need for healthcare reform.

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