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From the Editor

It also allows such countries to nationally re-appraise their directions and philosophy in a time of great global crises – ethical, financial, ecological, climatological and socio-political crises.

Someone along the line has to pay if business is not ethical and contributing to national economies – you could rightly argue that any business that makes high profits is unethical – either workers are not being paid enough, or the purchaser is paying too much for the good or service, or the manufacturer is not paying as they should for the raw materials (coal, water, minerals etc.).

Maybe capitalism can be extended to 'ethical profit margins' in an ideal and ethical world.

Lesley Pocock, Chief Editor
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This month we look at aspects of ethical business.

Most articles this month look at the evolving socio-political scene in the MENA region and how it will and has affected MENA economies. The results of the regional upheavals will depend ultimately on levels of national economic and political corruption, remaining national assets and the success of democracy to create genuine parity and equity internally. It also depends on if the country can keep their brightest and most talented citizens to assist in internal reconstruction, and if the people can still believe in their leaders, to provide a stable and sound government.
The Economic and Financial Dynamics of the Arab Region

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The Middle East and North Africa (MENA) region comprises Algeria, Bahrain, Djibouti, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, the Palestinian Territories (West Bank and Gaza), Qatar, Saudi Arabia, Syria, Tunisia, the United Arab Emirates and Yemen.

The World Bank classifies these countries within three groups: Resource poor, labour abundant economies (Djibouti, Egypt, Jordan, Lebanon, Morocco, Tunisia and the West Bank and Gaza); resource rich labor abundant economies (Algeria, Iran, Iraq, Syria and Yemen) and the resource rich, labor importing economies (Bahrain, Kuwait, Libya, Oman, Qatar, Saudi Arabia and the United Arab Emirates).

The MENA region can also be divided into three sub regions - GCC mainly driven by its hydrocarbon sector; Levant & Iraq driven by its services and tourism sector and North Africa primarily driven by internal demand, tourism and trade.

The Gulf Cooperation Council (GCC) countries consisting of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia accounted for less than 11 per cent of the population of MENA countries but for some 49 per cent of the region’s GDP and around 80 per cent of stock market capitalization. The Gulf Cooperation Council (GCC) has 41 per cent of the world’s proven crude oil reserves, of which Saudi Arabia alone accounts for 21 per cent.

According to UN projections, the MENA population will reach 430 million by 2020. In 2010, the population in MENA was 346 million which constituted 6 % of the World population. The MENA region has 60% of the world’s oil reserves (810.98 billion barrels) and 45% of the world’s natural gas reserves.(1) The MENA region contributes more than 30 % of the world’s oil supply.

The Arab economy is driven by oil and how oil revenues are used. Of the twenty two member countries of the “League of the Arab States” that constitute the Arab world, eleven are oil exporters. This group accounts for approximately 55 per cent of global oil reserves and 29 per cent of natural gas. The relatively populous nonoil Arab countries have depended on oil investment and aid flows mainly from the oil-rich labor-importing Arab countries to finance development as well as to absorb part of their vast pool of their labor force as expatriate workers. Therefore, albeit with varying degrees, both oil and non oil countries have been subject to the oil cycle and faced similar challenges.

The rich oil-exporting states, with less than 10 per cent of the Arab population, generate about half the aggregate GDP; as a consequence, the average per capita income of these states is about $36,000, while that of the other states is about $4,000 only.

The economies of the Arab world are very diverse: in terms of size of economy and population, economic structures, level of development, geographic location, and type of governance and institutions. For example, in 2008 Qatar, one of the world leading exporters of natural gas, had a population of 1.1 million and an average income per capita of $86,000. This is almost 36 times the income per capita of Djibouti, the Arab country with a comparable population size (at 0.8 million); and almost 15 times the income per capita of Egypt, the most populous Arab country, with a population size of 75.2 million.(2)

The economies of the Arab world are fundamentally shaped by the region’s political, social and institutional structures, and economic problems such as unemployment, inflation and inequality are inextricably bound up with the political context.

In nominal terms the GDP of the MENA region was $2 trillion in 2010. The annual growth rate of per capita GDP for the Arab region as a whole between 1963 and 1973 was well above 4 per cent. The growth rate declined slightly to just above 3 per cent between 1974 and 1980. The growth rate was negative 2 per cent between 1980 and 1985 and it never recovered the levels of the 1960s; the rate was below 1 per cent during the rest of the 1980s and the 1990s.

The GDP growth for MENA region registered a growth rate of 3.9 per cent in 2010 compared to 2.1 per cent in 2009. The GDP growth in 2011 was expected to be 4.9 per cent. The real GDP growth for GCC in 2011 was approximately 6 per cent with Qatar leading at 20 per cent. At present many parts in the MENA region are going through a period of unprecedented change due to popular uprisings for greater political, social and economic freedom. The political situation in Tunisia, Lebanon, Syria and Libya is expected to have a material impact on its sustained economic growth and structural reform in the short run. Inflation in the MENA region had been showing upward trend basically driven by higher international commodity prices with food and fuel inflation spilling over into core inflation.
In the beginning of 1980s, inflation in Arab region showed a declining trend culminating ultimately in price collapse. However, at the end of 1985 the situation changed rapidly. The inflation surged extremely fast and became more volatile till mid 1990s, primarily on account of geopolitical tension like the Iran-Iraq war, Gulf War 1990-1991. In the late 1990s and early 2000s, inflation has declined from double to single digits, reflecting improvements in the terms of trade and stronger demand management policies. From early 1980s to mid 90s the inflation rate was much lower on average in Gulf countries than in other regions in MENA.

However by the late 2000s, the inflation differential between these regions became small. Since 2002, GCC countries face increasing inflationary pressures. During 2004-2007, Qatar and the UAE were recording high inflation rates among their GCC peers. Increase in oil prices played a big role in increasing prices of other goods and commodities.

The process of financial liberalization, which was initiated in the late 1980s and early 1990s, has led to a greater inflow of capital to the MENA region, but the volume of these flows is still very small.

Central banks of most Arab countries regulate and supervise commercial banks and other financial institutions that may be privately or publicly owned or both.

In MENA region burdened by skyrocketing budget deficits, countries in the Maghreb (Algeria, Morocco, and Tunisia) and the Mashreq (Egypt, Jordan, Lebanon, Syria, and Yemen) are lost in a vicious circle of arbitrary policy decisions. They suffer from weak institutions and have limited resources to allocate to potential packages for recovery.

GCC governments have embarked on a process of unprecedented fiscal expansion in light of the global slowdown, declining oil prices, lower export receipts, dwindling stock prices, lower levels of remittances and FDI. The greatest fiscal expansion was in Saudi Arabia while Kuwait was among the most conservative. Countries like Saudi Arabia and Oman with larger populations face more spending pressure.

In most Arab countries the legislative branch approves the government budget and its economic plan. Ministries of Finance usually prepare the budget with input from various government entities. They are also responsible for recommending and executing the tax policies of their particular countries. The nominal anchor for monetary policy for all GCC is the dollar peg. The exchange rate arrangements in Arab countries are categorized into two main groups. The first group includes countries that follow pegged exchange rate regimes (where the local currency is either pegged to a single currency, or to currency composites-standardized as in the case of the SDR or other weighted composites formed from the currencies of major trading or financial partners). The second group involves countries adopting more flexible forms of exchange rate regimes (other managed or independent floating). The Gulf countries barring Kuwait have pegged their currencies to the US dollar.

The Arab economy is predominantly an oil economy. The aggregate GDP of Arab Countries by the end of last century was around $600 billion. During 1970-85, Arab per capita gross domestic product (GDP) grew at an annual average rate of 3.5 per cent elevating the Arab World to middle income status. But from 1985 onwards, GDP per capita declined by 1.5 per cent annually to the extent that more than half of the per capita gains made earlier were erased. The countries in the region have a narrow production base since a substantial fraction of the aggregate output is produced by a small number of sectors. These economies are quite vulnerable to exogenous shocks associated with terms of trade fluctuations as they heavily rely on export revenues from primary products. Changes in government spending and the money supply play an important role in determining aggregate domestic demand across countries of the Middle East. Unemployment rates in the MENA region, which encompasses the Arab world, are among the highest in the world.

The financial systems in MENA countries have not been highly vulnerable to the crisis due to their limited integration with global financial institutions, but the impact of the global recession on the real economy was significant in many Arab (MENA) countries. The growth rate for 2009 was lower in all MENA countries compared to year 2008 with the exception of Qatar and Yemen. The MENA region grew at 3.3 per cent in 2009 down from 5.5 per cent in 2008. Arab countries were expected to have lost at least $2.5 trillion as a result of fallen market capitalization, bank assets, oil revenues and losses incurred by the sovereign wealth funds (SWF).

With the onset of the financial crisis, Dubai’s real estate market declined after a six-year boom. The economic crisis took a heavy toll on property values, construction and employment in Dubai. Home prices dropped 50 per cent from their 2008 peak. Countries in the region have taken measures to mitigate the impact of the crisis on their economies. Several countries, including Egypt, Saudi Arabia and the United Arab Emirates, have adopted expansionary fiscal policies to boost domestic demand.

Several GCC countries have taken steps to ease credit conditions. Kuwait, for example, has cut its benchmark discount rate, while the Saudi Arabia Monetary Agency lowered the repo rate and reduced reserve requirements. In the United Arab Emirates, the Central Bank has tried to alleviate liquidity bottlenecks by providing short-term facilities to banks and the Government has declared its readiness to protect national banks from credit risks.

Business cycle fluctuations in the MENA countries were much more volatile in the MENA countries compared to Asian economies.

The stock markets in the MENA region also suffered along with others around the world during the economic recession of 2008. In the twelve month period ending in the period 2009, the Saudi stock market fell by 49%, Dubai’s by 72%, and Egypt’s by 61%. On average, regional stock indices in the MENA region had fallen by about
50 % according to Arab Monetary Fund. The combined capitalization of Arab stock markets dipped by 42.5 per cent to about US$ 769 billion at the end of 2008, from a high of US$ 1,137 billion at the end of 2007. The loss of Arab stock markets is equivalent to 40 per cent of their nominal GDP for 2007.

From 2006 until 2010 the United Arab Emirates’ average interest rate was 3.11 percent reaching an historical high of 5.53 percent in December of 2006 and a record low of 1.46 percent in November of 2009. From 1992 until 2010, Saudi Arabia’s average interest rate was 4.27 percent reaching an historical high of 7.00 percent in May of 2000 and a record low of 1.50 percent in March of 2004.

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How to Select a Committed Employee

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Introduction

In business today, the managerial ability to select the employee who demonstrates a high level of commitment to organizational objectives is quite a complicated task. In this sense, the complexity of employee selection may be due to factors outside the firm’s hiring system. The current socio-economic conditions that shape Egyptian life may contribute to having individuals who care less about organizational values and, instead, seek an individualistic opportunity for wealth maximization. This agrees in substance with lay-people’s complaints regarding the negative shifts in the traits of the Egyptian personality. Unfortunately, few management thinkers have scientifically attempted to investigate the personality traits of would-be committed employees. In response to this notable lacuna in management research, I have conducted a psychological analysis of the personality determinants of committed Egyptian salesmen in the pharmaceutical industry. The findings should, hopefully, offer insights to managers wishing to graft highly involved employees.

In industrial psychology, commitment represents a psychological state where the employee is willing to exert efforts beyond that is what is expected to implement organizational goals. In a similar vein, the committed employee is loyal to the firm’s values and enthusiastically considers them their own. However, it should be noted that commitment is a broad concept that may also include the negative attachment to organizational values. In this case, the employee feels obliged to respect firm policies and norms because he does not have any other choice. That is, the employee is loyal to the organization only because of the benefits received such as the respectable pay and promotional chances. I have, personally, dealt with many employees in different governmental and private organizations who prefer to stay until they find a better chance in another institution.

Previous research studies have revealed intriguing findings concerning the organization-specific variables that influence positive employee commitment such as leader-member relationship quality, reward and punishment methods, and other work-related conditions. However, little has been told regarding the relationship between personality traits and commitment. In approaching this dilemma, I depend on personality theories that have classified personality traits into five major types, namely; extraversion, conscientiousness, neuroticism, openness to experience and agreeableness.

Extroverts are usually talkative, energetic, assertive and generate a lot of enthusiasm. They enjoy the company of friends and generally spend more time in social situations. On the other hand, agreeable individuals are generally helpful, forgiving, and trusting of others. It is worth noting that such people tend to prioritize relationships with others over work and career success. Accordingly, agreeable individuals may believe that committing to the boss, whatever good or bad decisions he makes, may be the door for career success in the organization.

The conscientiousness dimension of personality reflects the hard working individual who is widely recognized as a reliable worker in the organization. Besides, openness to experience represents the creative aspect of thinking and reasoning. Open-minded individuals are highly committed to their professions and regard career development and work-related achievements as major signs of personal dominance and respect.

Finally, neuroticism is a dark-colour trait of personality. It reflects those who are generally depressed, stressed and worry a lot about different life circumstances. During the analysis of personality traits, I found that neuroticism is the strongest component of personality that accurately reflects the employee’s psychological state. Although the findings may not be sufficient to judge on the general Egyptian state of mind, they, to some extent, correspond to the way psychologists describe the prevailing negative emotions of people in Egypt.

My research findings reveal that the most committed employees are those who are agreeable, conscientious, open-minded and tend to view life in a pink-coloured way. Besides, I found that neurotics are the most uncommitted employees possibly because their negative emotions do not allow them to productively interact with organizational conditions. Although it is hard to find a personality package that encompasses all these positive characteristics, employers may search for such traits while conducting job interviews. They may apply personality-based questionnaires that are especially designed to test such characteristics. Further, human resource specialists may also conduct in-depth interviews that measure the extent to which applicants’ personalities confirm to the results of their questionnaire answers.

It is important to understand the determinants of employee commitment from two main perspectives, namely; the organizational conditions that motivate employees to build strong ties...
with organization values and the personal characteristics of the employees themselves. This is because corrupted management may create a culture of injustice and selfishness that hampers an individual’s attempt to develop his or her own career life. Thus, before judging the suitability of the employee’s personality, the manager should first craft work conditions that encourage trust, equality and conformity to rules.
Morality, Ethics and Business - a critique of Global Corporate Governance

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Principles of Ethics and Morality

In the first chapter the author discussed Principle of Ethics and morality. He elaborated on the different theories of ethics. He stressed that morality rule is for everybody and he pinpoints the difference between fact and values. He stressed that the general personal objective in life, in short, is to live as good a life as possible. Yet there may be many different ideas about what constitutes a good life, and here, lies the main challenge for the development of an acceptable moral theory.

Ethical decisions are made based on preferences, and values. For a long time Philosophers have made a division between “matters of fact” and “matters of value”. All ethical inquiry, including business Ethics, is about values: we want to know whether certain disputable, or inherently more doubtful than matters of practices in the business world are right or wrong, and many matters of value are liable to be settled by some kind of experiential procedure.

Influential Moral Theories

It is important to be precise about how we are evaluating moral theories. We aspire for a moral theory that rests in reflective equilibrium with the moral convictions that we have after due reflection. (Arneson, 2005)

Aristotle and Virtue

Plato and Aristotle consider that: humans are composed of three parts (Rational faculty, emotions, and appetites). The main subject of moral virtue was the second part, and the moral goal is to get us into such a condition that we tend to control our emotions to the right degree. One of the drawbacks is the fact that, habits of character or worthy traits do not tell us how to deal with moral dilemmas or those cases of applied ethics that
come up frequently, like abortion or the death penalty (Narveson, 2011).

**Subjectivism**

This brings us to another important outlook about morals: that morals are fundamentally subjective. Morality is obviously subjective in this sense. More fundamentally, there is a very strong reason why this cannot be true of morality. For morality consists of a set of behavioral requirements for everybody, and to be imposed by everybody (Narveson, 2011).

**Theological Ethics in Theory and in Practice**

A lot of people consider religion and morality are closely associated, and that they are just about the same thing. There are two chief characters associated with the idea of God that may sensibly be believed to shape morality. They are (1) supreme power, and (2) supreme goodness. A crucial problem arises. For if we have to know what comprises moral perfection before we can know what God is like, then of course we have to be able to know what’s right and wrong impartially of the existence of God. What’s right and wrong, therefore, does not depend for its truth on the existence of God (Narveson, 2011).

The God Theory has something in common with several other theories. They claim that morality consists in obeying the commands, or the will, of some supreme authority. There is wide variation in people’s religious views, and there is no way to reconcile all of them. On the other hand people who back theological theories maintain that notwithstanding the fact that religions may have different set of morality yet they obey the same rules. A basic flaw in the application of religious morality is that it cannot be universal, as diverse religions define different laws of morality (Narveson, 2011).

**Conscience**

The belief of the conscience theory is that people should do what their consciences advise them to do. The nuisances of this theory are similar to those of the God Theory. In general like the God and authority theories, if we were to agree that people may do whatever their consciences tell them, then we are going to be in a plight whenever their personal consciences give conflicting results (Narveson, 2011).

**Relativism**

A dominant idea is Moral relativism, though very tricky. Descriptive relativism is an empirical, social-science type of thesis. It considers that different persons and groups of persons have rather opposing views about right and wrong. Normative relativism is the proposition that divergent moral rules and beliefs of different groups of people are right for their respective groups (Narveson, 2011).

**Conventionalism**

The conventionalist believes that what is right is governed by conventions. It is the spirit of a convention that it coordinates lots of people’s behavior by a delicate process of social reinforcement (Narveson, 2011).

**Legalism**

Legalism, the view that x is right if and only if x is legal. Every society has a set of moral standards and almost every society has laws, whereas, morality is an informal institution. There are no written laws or books; there are no moral judiciary, and no special agency whose role is to enforce the moral law. The question that comes to mind is what is legal necessarily what is moral? Laws can be unfair; they can oblige people to do what is unjust. Although there is obvious overlap in the behavior ruled by morality and that ruled by law, laws are often evaluated on moral grounds. Moral criticism is often used to support a change in the law (Dworkin, 1986).

**The Natural Law**

Natural law theory has been exceptionally powerful down through the years. The difficulty is how natural laws can become moral laws. The drawback of this theory is the fact that laws of nature, portray nature, and inform us what is going on in the world, but they don’t prescribe anything related to morality. In addition, natural laws cannot be obeyed or disobeyed whereas morals are about what we can choose, whether right or wrong. Therefore moral laws cannot be natural (Narveson, 2011).

**Consequentialist theories**

A number of ethical theories are known broadly as consequentialist, denoting that the morality or otherwise of an action is regulated by its consequences. They are labeled according to the answer we give to the question “consequences to whom?” and run as follows; an action is morally sound for:

- Utilitarianism: if the consequences are positive for everyone;
- Ethical Altruism: if the consequences are positive for others;
- Ethical Egoism: if the consequences are positive for the individual.

These theories appeal to experience to justify our ethical ideas, instead of something more vague like intuition or duty. Consequentialist thoughts are criticized, especially utilitarianism. A typical example of a problematic issue is slavery: if a small proportion of the population was employed to support the majority, perhaps a great benefit could ensue to society at large as a result? However, slavery nevertheless appears wrong to many people; acting on utilitarianism appears to fail.

**Elitism**

Elitism will be great if you are a member of the elite, but if you aren’t then the question is why should you lick the boots of those particular people. The reason: perhaps they are very robust and will beat you up if you don’t. A morality that aims to promote the interests of some particular group is a sham, and an insult. Certainly the theory of elitism is wrong since morality has to be for everybody, not just some subset of the people, some group or other (Narveson, 2011).

**Innate Moral Theory**

Kant thought that all of us come furnished with two different sets of essential motivations. On the one hand we have this facility known as reason.
or pure practical reasons in the case of ethics. On the other hand, there are all of the usual desires, appetites, emotions, and so forth. These he called “inclinations.” Morality is universal and objective, whereas inclinations are particular and subjective. Pure practical reason (PPR) orders us to respect the universal commands of morality, whereas Inclination advises us to do what we like. Kant’s most famous contribution to moral theory is his proposed fundamental principle of morality, the “Categorical Imperative,” which says: Act only on maxims that you can universalize! If morality can be built out of that, it is on firm ground (Narveson, 2011).

Utilitarianism

One of the most eminent and effective of all moral theories. It aims to reduce all moral rules to just one fundamental one. The utilitarian has a theory that simple to state; indeed, it can be done in two words - maximize utility! An action is right if its consequences if its contribution are no worse than its alternatives. We make decisions, and resolve conflicts, by choosing always the course of action giving the greatest overall utility - the greatest general utility. The questions that are raised are whose welfare counts? And what is average versus total happiness? Utilitarianism is a precise interpretation of the idea of the social as opposed to the individual good. If the question makes any sense at all, it is impossible to see why the answer wouldn't be that he shouldn’t. This brings us to the last theory that the author believe to be the best (Narveson, 2011).

Contractarianism

According to the social contract theory of morals, the principles of morality are a sort of agreement: a contract or agreement between each person and every other person.

The idea that morality is a sort of contract has two essential features. First: it implies that morals are in some sense conventional or artificial rather than natural. People are not just naturally moral, nor just naturally in possession of a code of moral requirements. Morality as we know it, in its de facto sense, is a social construct: people are taught what is right and wrong, different people are taught different things, especially in different societies, and the contents of moral codes are therefore subject to alteration, in principle.

Conclusion of Moral Theories

The first chapter of the book elaborated on the study of ethics as a general guide to life and individual or collective behavior. The argument is about individual ethics versus collective or social ethics. Rules could be self-directed or directed by the society on all. Both need some kind of reinforcement, which is positive or negative. All theories from Aristotle to modern times debate on rationality of human being and general public good. Authoritarian regime and old kingdom believed that State knows best, but not in democratic societies. In ancient times theological morality held the power and God and his words through the holy books in all religion formed the basis for our conduct and behavior. God Theory has been debated on both the beliefs of supremacy of God and the idea of supreme good. Conscience as the base of morality is not persuasive to the argumentative mind. Other theories like the legalism, conventionalism, relativism or natural laws have partial usefulness in moral sense. Utilitarianism has a broader application, but modern social scientists accept social contract as the best morality theory as it applies to a civilized society.

The failure of any predominant theory to emerge is because in practice it may be difficult to rely on any one theory in all situations. Rather than specifying a theory and then trying to apply it in all cases, a better alternative may be to attempt to specify a comprehensive set of basic principles that may universally be regarded as having general moral value. A moral decision making process may then be defined as an attempt to optimally implement a balance of these principles in given circumstances. The problem then becomes initially one of defining what principles that is “good” for this purpose. A basic set of eight such principles, together with brief annotations, has been suggested by Resnik (1998) that include non-malificience, beneficence, autonomy, justice, utility, fidelity, honesty, and privacy. The advantage of using a set of principles is that they are easier to understand, teach, and learn than moral theories.

Following Aristotle, “ethics” is sometimes taken as referring to a more general guide to behavior that an individual adopts as his own guide to life, as long as it is a guide that one views as a proper guide for others. When a general guide to behavior endorses self-interest as primary this is usually because acting in one’s self-interest is taken as fostering the interests of all. However, Sedgwick (1874), in his Methods of Ethics regarded moral rules as any rational rules of conduct, and because he held that it is rational to take one’s self-interest as primary, even if others are seriously harmed, he held that “ethical egoism” was an ethical theory. Because all moralities in the descriptive sense include a prohibition on harming others, ethical egoism is not a morality in the descriptive sense. Because all moralities in the normative sense not only include prohibitions on harming others but also are such that all rational persons would endorse that morality, ethical egoism is not a morality in the normative sense.

Rational Social Morality

The world contains a lot of individuals differing greatly in values, temperaments, abilities, and so forth, each of whom is a free agent. All are more or less self-interested, and while almost all are also interested in some other people, very few are universally, altruistic. On what, if any, principle, then, are we going to get agreement among them all on rules for all to follow? The basic features of moral principles include universality and constrictiveness.

An important fundamental feature of the whole thing is that people are free agents, capable of making their own decisions and of formulating their own values. Many agents are not much interested in promoting the welfare of other people, for instance. It is easy enough to say that the de facto morality of some particular group is irrational. There are three conditions for moral principles that need to be satisfied in any social contract including: Universal benefit, practicality, and temptation. Even when
rules are accepted by people there is always the problem of enforcement.

One of the fundamental principles of morality is to refrain from worsening the situations of others as a means of bettering your own. The liberty respecting principle entails two concepts nonviolence and communicative honesty. Whereas the communicative honesty imply straight dealing and avoiding telling lies and breaking promises. When we look at the concept of right and wrong, a right on the part of one person, say person A, is simply a status imposing a duty on someone else, say person B (Narveson, 2011).

The principle of justice says nothing about the notion of fairness which means treating people equally. There are both positive and negative rights. We have negative rights to ourselves and our basic freedom of action. In the Business Society, we may note, welfare rights are not assumed. Business ethics is basically rooted in ordinary, commonsense morality. According to Pareto Rules, “criterion of efficiency,” a change, or rearrangement, of any social condition is said to be efficient if and only if its result is that someone is better off and no one is worse off as compared with the original situation (Narveson, 2011).

It is important to look at the difference between Liberty-Oriented moralities vs. Welfare oriented morality. The former is a morality that considers the fundamental social obligation to be that of respecting liberty, of allowing people to act as they see fit. The aim of the welfare is to maximize the welfare of the worst-off people in the society. However, society accepting liberty morality will not be one in which people actually have less welfare. On the contrary the supporter of the free market society has strong judgment to think that liberty-oriented morality is essentially superior for welfare than welfare-oriented morality (Narveson, 2011).

To take morality to refer to an actually existing code of conduct put forward by a society results in a denial that there is a universal morality, one that applies to all human beings (Haidt, 2006; Hauser, 2006; & De Waal, 1996). In the 20th century Hare (1952), in his book The Language of Morals, Freedom and Reason regarded moral judgments as those judgments that override all non-moral judgments and that the person would universalize. Mill (1998) takes the avoiding and preventing harm element of morality to be most important, criticize all actual moralities that give precedence to purity and sanctity when they are in conflict with avoiding and preventing harm. Some psychologists Haidt (2006), hold that different members of a society can and do take different features of morality as most important. Most societies also claim that morality has three foundations including, religion, tradition, and rational human nature. Ethical relativists deny that there is any universal normative morality and claim that the actual moralities of societies are the only moralities there are (Westermarck, 1960).

Other moral theories do not hold quite so strong a view about the universality of knowledge of morality, but many hold that morality is known to all who can be legitimately judged by it. Baier, Rawls and contractarians deny that there can be an esoteric morality (Singer, 1993). Parallel views seem to be held by rule consequentialists (Hooker, 2001). Kant, in accordance with the German word “moral” that is used to translate the English word “morality,” regards morality as prohibiting harming oneself as well as prohibiting harming others. Hobbes (1660), Mill (1863), and most other non-religiously influenced philosophers in the Anglo-American tradition limit morality to behavior that, directly or indirectly, affects others.

Among those philosophers who use “morality” to refer to a universal guide that all rational persons who are fallible and vulnerable would put forward for governing the behavior of all moral agents, the differences in content are less significant than their similarities (Baier, 1958; Warnock, 1971). Both Kant (1785), and Mill (1863), distinguish between duties of perfect obligation and duties of imperfect obligation and regard not harming as the former kind of duty and helping as the latter kind of duty. Neither Kant nor Mill regarded themselves as inventing or creating a new morality. According to Mill, Utilitarianism provides the foundation for morality.

Some contemporary act consequentialists (Singer, 1993) claim that morality requires doing that act that would result in the best overall consequences. Whereas Gert (2005), consider “Morality is an informal public system applying to all rational persons, governing behavior that affects others, and has the lessening of evil or harm as its goal.”

The Free Market

The idea of Free Market Society - sometimes known as “Capitalism”. Which according to the author is the basic ethic of business? The market is where seller and buyer offer their goods or services for sale to other people who are interested in acquiring these goods. Buyers and sellers try to improve their situation by exchanging goods. The sellers hope to obtain as high a price as feasible, the buyers to pay as little as possible. All are in the market to improve their conditions. Nobody pushes them to be sellers or buyers. The market manifests the division of labour. This division of consumers and producers is not exclusive and exhaustive (Narveson, 2011).

The market encompasses two directly related ideas: Freedom and Property. The basic idea of freedom is that you are free to do x when nothing prevents you from doing x, and you are free to sell and buy any property if two parties agree to the deal. Conventional theory of procurement of property needs - one to acquire it because it was not owned by anyone or someone has willingly sold it; and the second that one makes it himself.

Milton Friedman (1970) had contended endorsement of public good by the management. A corporate executive is an employee of the owners of the business with a direct responsibility to his employers. Therefore businesses must be run as per stakeholders will, which is revenue maximization, while obeying the basic rules of the society and government (Freidman, 1970). In the free market all collaboration is voluntary and market procedure is non coerciveness. It is also considered to be
competitive. He maintained that the social responsibility of a corporation is to make money for its shareholders, and believed that Corporate Social Responsibility a traitorous doctrine that endangered the very foundation of free enterprise society (Lee, 2005 quoting Friedman 1962). The influence can be perceived in the results - in 2001 the charitable contributions by U.S. companies fell 14.5% in real and over the previous 15 years, corporate giving as a percentage of profits had dropped by 50% (Porter 2002).

Business is not basically a game, though there are people who do, no doubt, play it as a game. However it’s clear that real-world markets typically do not have any of the game properties - a fact which surely makes the idea of distinctly limited value for purposes of economic science, and of virtually no value for policy purposes. The perfectly free market (PFM) is a market in which no violation of property rights occurs. The so-called perfect market of economic theory, on the other hand, has conditions that can’t be fulfilled; information and transaction costs always exist, and so on. The Ideal Market is clearly something that doesn’t and cannot happen: information always costs something; enforcement is very likely to be needed, people aren’t fully rational; there are always transaction costs; and there are frequently externalities of various kinds (Narveson, 2011).

A perfectly free market on the other hand is, where no coercion is used to use a source beyond one’s control. In markets with monopolies, government is the biggest culprit where natural markets with monopolies, government imposed monopolies. Government-imposed monopolies, quite definitely do involve such a denial of market rights, for they exist precisely by prohibition of competition, or by imposing costs in a way that no market operator is free to do. A monopoly invariably tends to charge higher prices or overpay its employees or start shorting the customer on service or any number of other shortcomings develops, and the way is open for newcomers to take them on. The three issues that need to be tackled in monopolies include the following who is one’s competitor, externalities and the invisible hand (Narveson, 2011).

Who is one’s Competitor?
It is important in monopoly to know who are the competitors of any given business. Is the gas company competing only with other gas companies? Indeed not. They compete also with the electric and oil companies - and with woodlots, waste paper, and enhanced insulation. At the margin, they contest also with the food suppliers: for if Smith has to select between going cold and going hungry, he may choose going cold (Narveson, 2011).

Externalities
An “externality” is a consequence on a third party which either leads that party having a cost enforced without a profit he would have been willing to pay that cost for, or having a profit given to him for which he has not had to pay any cost. Some worrisome types of externalities include crime; pollution; actions by irresponsible persons in positions of authority, and maybe a lot more (Narveson, 2011).

The Invisible Hand
Adam Smith in his book ‘Wealth of nations’ spoke about the invisible hand as “...”... By directing [his] industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention. Nor is it always the worse for the society that it was no part of it. By pursuing his own interest he frequently promotes that of the society more effectually than when he really intends to promote it.” (Adam Smith, 1776). His theory breeds a society where people respect contracts, obligations, individual rights to property and promise.

Welfare State and Social Responsibility
In principle, a free market would be a panacea for a welfare state. Critics find setback in paying the bureaucrats who plan and hand over tax payer’s money to those with low skills, unemployed or merely lazy to work. This may create some problems. In opposition with the corporate social responsibility and philanthropic motives, industrialist re-investing profit into the same or other business and enlarging it, will generate more jobs. Certainly business formation or entrepreneurship help others and society. This will be conceivable only if people persist to buy business products. Without violating other’s rights every citizen can earn, spend and create wealth for the society at large. This constitutes the wealth of a Nation. Corporate social responsibility strengthens the separation thesis, or the idea that we should isolate business from ethics or society (Freeman et al, 2005). Although the degree of their opinion may vary (The Economist, 2005), with the rationalization of CSR as a concept, more and more corporate managers are also persuaded that CSR can positively influence the financial performance of corporations (Lee, 2005).

But really, it is an illusion to think that happiness in a society as a whole can be achieved without justice. Do we suppose that a society with slavery might really be happier than one without? Or that Nazi Germany with its wholesale slaughter of millions might have been a happier society than if it had pursued more morally satisfactory aims? It is not clear whether we know the answer to this question - but then, that’s another problem with the general welfare orientation: it is difficult indeed to say whether a given society is happier than another, whereas it is often comparatively easy to say that this or that individual has been badly used. Perhaps the wise policy is just to keep plugging away at these small injustices and let the happiness of society take care of itself. That may be the moral of Adam Smith’s insight (Narveson, 2011).

References


Narveson, J. (2011). Ethics in the Business and Professional Life. Department of Philosophy, University of Waterloo; Waterloo, Ontario Chapters 1, 2 & 3: pages 1 to 47


The Journey of Hope is planned to start from Kuwait at 12:00 Noon on December 12, 2012 under the patronage of HH The Ruler of Kuwait. The Marine trip will include a group of self-advocates, special Olympics World Champions and their parents. The trip will sail in the Arabian Gulf to the Oman Sea, to the Red Sea then through the Suez Canal to the Mediterranean Sea then to the Atlantic Ocean. It will be sailing back on March 13. The boat is planned to make a stopover in one port of each country. At the stopover in each port there will be celebrations, festivals, and a national event. During the events several activities will take place as well as speeches. The aim is to generate a mass media campaign to promote the human rights for persons with disabilities and their families.

The young Kuwaiti Mishal Bader Jassim Al-Rashid, who was born with Down syndrome is the first Down’s diver in the country with achievements locally, regionally and globally in the sport.

Journey Of Hope is a daring experience carrying a global humanitarian and heartfelt message for the benefit of those with intellectual disability.

Under the Patronage of H.H. Sheik Sabah Al-Ahmed Al-Jaber Al-Sabah the Amir of The State of Kuwait, at 12p.m. 12/12/012 a sailing expedition will begin from Kuwait heading towards Washington D.C. and back with the sole purpose of raising awareness of its cause and spreading its message. We hope that everyone will support this great journey.

The Board is tasked with approving the work plan and providing advice to the executive team. The Board supervises all administrative steps of the journey and follows up on the progress of implementation. It reviews and approves financial and management reports submitted by Consultants and the executives.

The idea was conceived by a group that has been working under the title of “The Special team for Sporting, Social, Media and Cultural Activities dedicated to the intellectually disabled” since 2003. Comprised of parents that experienced great success in dealing with their intellectually disabled children who are inflicted with cases such as Down Syndrome and Autism. Although their activities were based in Kuwait, their influence and reach has spread to other countries. The group concluded that their message needed to echo to the masses worldwide and wish to crown their initiative with a global expedition. More than their personal initiative, the aim of the Journey is to bring into light Kuwait’s contributions and advances care for special needs. It is aimed at bringing international awareness to the Country’s initiatives as a whole.
Onward to Washington D.C.

Entries in the journey log will show the following countries and ports:

- To illustrate Kuwait’s approach, advancement and care dedicated to those suffering from intellectual disabilities.
- To bring awareness to the extraordinary abilities of the intellectually disabled at performing heroic acts
- To unify people of all cultures and religions towards a collective effort to care for and benefit those with intellectual disability everywhere
- To draw attention to the importance of social responsibility and that communities can support the needs of the intellectually disabled.
- To strive towards elimination of home isolation cases
- To educate the masses on how the intellectually disabled can be integrated into the community by refining their skills and talents.
- To assist parents overcoming difficulties in dealing with their intellectually disabled children, this includes support with psychological problems that they can be faced with having a newborn with intellectual disability.
- To highlight the achievements and talents of the intellectually disabled in an attempt to raise their confidence and change the misconceptions of their capabilities held by the masses.
- To introduce voluntary entities that specialize in the care of the intellectually disabled and support the continuation of their efforts
- To disseminate the concepts and importance of the volunteering efforts, highlighting their impacts in an attempt to encourage the masses to participate.
- To illustrate the positive impacts and cultural value added when the support of government agencies and private organizations are put into practice.
- To encourage campaigns that support pre-marital screening.
Journey Implementation:
The Special Team will design the vessel that will be used on the journey in compliance with strict international specifications and standards in all technical aspects.

All tasks included in the implementation will be carried out by members of the team themselves.

Funding is generated mainly from the community itself (individuals, organizations, private companies and NGO’s)

Associated Journey Objectives:
1. To launch local and overseas campaigns collecting donations for the benefit of community organizations and associations which sponsor and support those affected by intellectually disabled illnesses. These campaigns will be active before, during and after the journey.

2. To orchestrate a series of celebratory events beginning with one honoring the start of the journey then at intervals in all ports en route. These events will be organized in co-ordination with relevant international organizations.

3. To arrange local, regional and international media coverage of the journey from its start to its return to Kuwait, in co-operation with our sponsors, coverage will be promotional in nature and will be implemented by experts and specialists in the field of advanced public relations and media.

Project (23 Months):
12 Months for the design of the vessel starts from October 2011, then preparation, testing and pre-journey media coverage until 12 December 2012.

6 Months for the round trip journey.

Upon arrival to the United States, the ship will first dock in New York, where a special ceremony will be held in co-ordination with the United Nations.

The Following destination will be Washington D.C., where the Team will deliver a document containing the objectives of the journey to the headquarters of the Special Olympics Committee, which is the largest voluntary athletic organization in the world, dealing with intellectually disabled people. The Team will officially thank the Committee for its support and sponsorship of this segment at a grand event to be attended by senior American officials and covered by local, foreign and international media.
Poetry -

Libya wake Up Call

Ebtisam Elghblawi

Ultimate distraction, ultimate deception
Respect people's natural inclination
Wake up; it's a time for redemption
Time just came for the emancipation
People hoped and looked up with anticipation
Seeking their freedom and liberation
The history writes a new born special occasion, a resurrection
Connected with a special date '20' to put in consideration
The 17th February 2011 Libyan insurrection
Libyan youths have their story to be rewritten
They realised one thing for certain
Something has to be seen, to be done, an urgent elimination
Because your time is counting down
And we need to begin a process of transformation
And situation from all walks of Libyan life needs a solution, an exploration and a fixation
Decided to have the awaited salvation
As Libya sustained and survived many failed abortion
Out of 8 months full duration
And a total '42' years reflection of horrification and trepidation
Libyans finally have their celebration
That awaited a long calculation
And what a final consolation with our coalition
History has witnessed the whole duration
The history dated back when the power was taken forcefully in 1969 and King left country to pass up destruction
Just who gave you that permission, the authorization?
In contrast you negotiated 'non obedience' for demolition
Did not buy nor save souls which denotes none of your constitution
You were just bluffing, what is the ramification?
You just composed in Libya desolation
All your speech and diction gave sense of admonition and devastation
Attitude of which reflected bad perception with dreadful application
You have no moral, no discipline, nor regulation
What does the devil to Libya needs an explanation?
We are only about 6 millions, a small population
You tempted people to follow you, or they would face intimidation
You shaped inside Libya nepotism and discrimination
Sent many of your followers abroad to conduct explosion and terrorisation
All of which inflicted a greater dissatisfaction
Mind you, why all that brutality, frustration and devastation
All Libya era we lived in, with false and misleading information
Not even have the guts for argumentation
You ruined the whole generation
And manipulated intentionally the education
Just for your own sick ego satisfaction and fantasy imagination
Even further studies is only granted by ‘Wasta’ for some, and for others a real limitation
Hence the ignorant lost their aspiration for final destination
You thought that would give you the recognition and above suspicion
It just increments the accusation
Moreover you deluded and mental washed for decades the nation
And tortured people and sent them into depression
You lacked all sort of innovation
All has been just run without a law in place, just with an ill assumption
You ordered demolition of many old erected buildings, for the excuse of an expansion
You made many people homeless and jobless, just for your deluded suggestion
Your psychology mandates a detailed inspection
I urged you to make a confession
Why all that indiscretion
You killed the decent competition
Aimed for imperfection and procrastination
And made Libyans lose their hope and aspiration
No more any motivation
All of sudden most of your offspring’s claimed to hold PhD qualification
Though it is an act of succession and accreditation
It is just your exclusive art of deception
It just carries a sign of exclamation?
You locked up us in the ‘90s for a long mortified sanction
We lived four decades in falsification
You capsized and changed terms, and names according to your proposition
A horrific discovery was found about cadavers you kept for long to mislead and conceal, in a fridge for preservation
The mystery of HIV acquired in Libyan kids cannot be solved with compensation
You had Libya connection to others with bad association
Ruined Libya’s reputation
And gave Libya a bad depiction and devaluation
And just created and provoked more irritation and terrorization
This gave Libya history a bad impression
You sent us into alienation
Outsiders had a lot of speculation
And had to draw their own conclusion
About all that variation and adaptation
All of which ended up with loads of complication
And inflicted a very bitter reaction
The devil created all kinds of indignation
He just ruled the country under his sick illusion and hallucination
And committed all kinds of incrimination
Thought he will be eternal by the spills of magickation
Trying hard to hold on power with desperation
Even the nature could not tolerate and called for suffocation
Satan himself gave up and could not compete and signed for resignation
You are artfully full of sick bogus ideation
You need a psychological evaluation and consultation
Your mind is in a state of distortion with devilish injunction
A split personality, both of them just mirror evil depiction
You have conducted all kinds of repression
Your face has horrendous eyes with a devil inscription
You should have issued a long time ago to hell an invitation
You should have a wishful thought, saved lives, and considered relocation
Furthermore you bribed Africans to take all the attention and the concentration
You just got them supporting you because of their desolation, need and starvation
You think you are a phenomenal with unique specification worth rumination
Why is all that mad dedication?
You named yourself the king of the ‘African’
Made it a real obligation by your deluded intuition
The devil gets lots of self designation
You thought that would grant you the recommendation
You claimed living in a tent; time unleashed your real habitation
You erected your house upon a prison to enjoy torturing people with a sound proofing and absorption
Forty female bodyguards you are surrounding yourself naming them ‘Amazonian’
Four Ukrainian pretty nurses surrounding you to make you feel contentment and satisfaction
With all that, you thought you are an exception
A superstitious legend worth appreciation
And just that dressing up the devil had, was none of Libya tradition nor fashion
Dubious bombastic things raised confrontation
Devil identity needs a confirmation
To rule out suspicion
A long period of Libya bad premonition
Your ruling needed aforementioned termination
All awaited a long eradication
Do not even try to mention
Things finally failed to live up to devil expectation
Youths marched into peaceful demonstration in constellation
Nothing really was in preparation
Though they did not have the necessary weapons and the ammunition
Arab league started and it’s only a club, a confederation
Arabic spring started with Tunisia, jumped over to Egypt, and you just called for suppression
Devil could not stand it, nor realise that Libya on the move and just sends his instruction without conversation
He stood out there threatening and vowing, with disorientation and exasperation
He banned the internet to terminate any kind of communication
He traced up the social networks to see people’s conception and perception
He monitored and hacked phones to create coercion and isolation
He sent his spokesman to the media to tell lies and give misconception
He just created all sorts of violation
You wrapped yourself in amulet and mascot to give you a protection
You said ‘your people loves you’ and a ‘million men marched’ just for you, a fake animation
You have called the people to sing and dance in exhilaration
And warned those rebellious to face abolition and elimination
You did not realise one day you’d be defeated, a question needs a construction
You ordered assassination with destruction
And thought that all because of insubordination
The worst you brought in mercenaries to kill your own civilian
That made us doubt if you are a real Libyan for such an action
Your actions need a precise definition
You took some leaders as heroes for you just for your impersonation
You bombed and fired humans alive and got their bodies in mutilation
You poisoned water and mined grounds to prove your dictator delusion
Many people lost their property and possession
You like getting things shouted down without negotiation
Devil claimed El-Qaida and accused our rebel to be rats under medication
You called yourself a glory and called rebels germs worth annihilation
You vowed to fetch each one ‘Dar’ ‘Dar’ ‘Zanga’ ‘Zanga’, with intimidation
Your manners need an extraction of an affirmation
Have not you learnt the lesson of previous tyranny oppression and regression?
Would not be enough in your opinion?
It just seems copying and command domination
Every system is a complete dysfunction, full of corruption
You brought in illicit drugs to our youths, to have them in total denial and distraction
You created inequality, discrimination, and hatred, just to make obstruction
You imported expired goods, and have the cancer rate on the rise, that needs explanation
Jordanian doctors called for a thorough free research administration
You just denied them, so no one would know your real intention
Your exterior does not fit nor reflect the interior, a great contradiction
No one could dare to give you the real description
Your action demands a closed observation
You always denied your truthful expression
Your dreadful action needs a thorough publication and documentation
So that the world would learn about your delusion
The devil claimed one of his kids from adoption
You claimed she was killed, but she is still alive, and that is a serious allegation
Carried an urgent solicitation
What is your justification?
Here is the correction
Just admit, was not adultery, your actual fornication
Your kids followed your path, an impressive socialization and personalization
They have conducted all kinds of scandals abroad, what a reputation
The devil killed our children, tortured and kidnapped our men and raped our women
Our society is a conservative one, how dare you just do that to our prudish women
You made more worse and could not stand it any further and instructed to prison physician
You instructed to bomb our civilians who got injuries that need a multiple operation
It all just yielded disabled humans that would need a prolonged rehabilitation
Buried, and burned people in groups without deliberation
Sent people to execution
Why is this cruel rendition?
Moms snivel their lost generation
People in the west look after their disabled and try to have regeneration
And what is your actual constitution, a killing obsession
Committed fornication and disrespect religion and convention
You even destroyed mosques; desecrated graves without respect or meditation
All needs an investigation
His daughter stated he is a state of symbolization
And warned no one deserve life, mind you he symbolizes corruption
She is trying to make coup and call for rebellion
She is just another copy of the sick dictator with illusion and misapprehension
Your spokesman made up things and admits his job was meant to be a big fabrication
His son pointed his fingers on us which are worth amputation
What an awesome blessed reproduction
Your son promised elimination and destitution
Mind you, have not you heard about determination?
A turning point, people found their spirit again for your oppression
No room for error, a conviction, mystification
Rebels swore to have the final lesson implication
And assured the ritual fasting, holy month ‘Ramadan’ won’t be an exhaustion nor disruption
They pledged to search for you, ‘Hole’ ‘Hole’ ‘Sewage’ ‘Sewage’ with determination
Most of the work left supported by donation
Libyans raised their hands seeking Allah with supplication
Surfaced unexpectedly a small hope for declaration
And you just cannot wake up to your underestimation
Cannot just admit that for once you missed the direction, allocation and estimation
Your time for Libya needs a careful evaluation
Here we go and all have been seen the connotation
And what a place you have been hiding in, total humiliation
It seems who you called rats, just proved your incarceration
World stood in assignation, appreciation and admiration
With total realisation
That Libya has decided a total regeneration
The new coming Libya certainly demands urgent preparation
It needs a special dispensation
Answers were written all of sudden with enthusiasm and infatuation
Rebel troops finally celebrated liberation in jubilation
We have the war won with rejuvenation
A flash of inspiration
Libya needs correction
Libya will be built with restoration, renovation and reconstruction
Freedom is our anticipation
Our real men, congratulation
Our great heroes, a great salutation
After a long suffering, you make it happen
Actually the courage and determination made things happen
A new start of Libya chapter just lights with contemplation
We look forward and hope for the upcoming Libya with perfection

Ebtisam Elghblawi
The Art of Diahann Syndicas

Diahann Syndicas is a prolific Artist who has been exhibiting in Melbourne Galleries for twenty-one years. She is a first generation Australian of European origin from Alexandria, Egypt. Although her artistic career comprises of exhibiting and commission work including murals, she also works as a designer of Architecture and Interiors in a practice which she runs jointly with her husband in Melbourne.

Diahann’s introduction to art began during her early childhood years in her father’s studio. Later, as a student of Architecture she also gained another perspective on art due to her studies of three dimensional forms and the discovery of the work of Antonio Gaudi, a Spanish Architect known for his juxtaposition of very complex and yet organic architectural forms. Diahann’s paintings and sculptures are a response to his work, however although there are certain references to his forms, she has placed them in her own spatial composition in order to arrive at a new interpretation.

Diahann believes that her intuitive approach to her artwork is a method that unleashes her imagination and delivers concepts and themes that are about the relationship between the built and natural environment. Her pursuit to construct new architectural compositions with her paintings comes from the process to reconstruct the existing subject. Her work therefore becomes as much about construction as it is about destruction. Diahann also shows an interest in the integration of figures in the environment as well as a further extension of colour arrangement. The colour’s intensity and contrast with each other heighten the drama that has been manifested in the paintings. The work moves from almost total abstraction to an expressionistic handling of paint.
Diahann is one of six Artists in her immediate family. The others also work in mediums such as film, illustration, photography, computer imaging and sculpting (bronze casting). All six members of the Syndicas family look forward to exhibiting together sometime in the near future.
The Human Cost of War: Assassinated Iraqi Academics

The list has been made available by the Brussels Tribunal. http://www.brunswick.co.uk/meditation.tribunal.org/academicsList.htm

Lesley Pocock

them, and humanity regrets their loss.

The list illustrates between 2003 and 2009, illustrates

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