

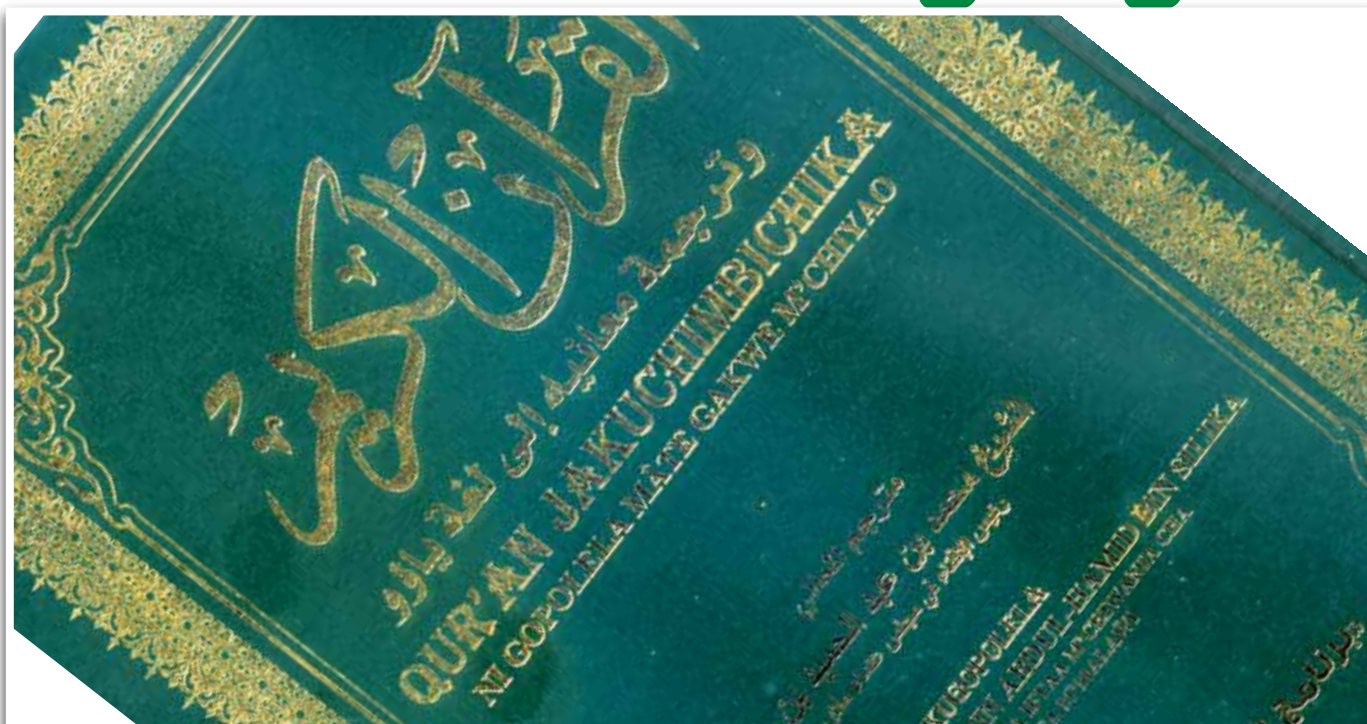
Insight Bulletin

For People Who Want to Know

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THE GLORIOUS QUR'AN Now in Yao Language



The Muslim Association of Malawi (MAM) had a very busy ending week of December 2016 as it conducted two auspicious occasions, comprising of annual Muslim gathering (Ijtima) and the launching of Yao translated Qur'an in the district of Mangochi.

The first occasion was an Annual Ijtima which was held for three days from Friday the 23rd of December to Sunday the 25th. Ijtima is an annual gathering where Muslims meet and digest issues of faith and national development. A number of schoolers from across the country deliver diverse topics during the three days. It is organised by the Council for Muslim Theologians in the country, this year's theme was "*Islam and Development*."

Commenting on the theme Guest of honor who was the Malawi's Head of State President Peter Mutharika commended the Association for its policy to work with

government of the day regardless of the party that is in leadership. "I recommend the Muslim Association for their contribution in developing this country that is why I appointed the young and energetic Atupele Muluzi a Muslim himself and some other Muslims in my government because I know that this country belongs to all of us regardless of our religions". He said.

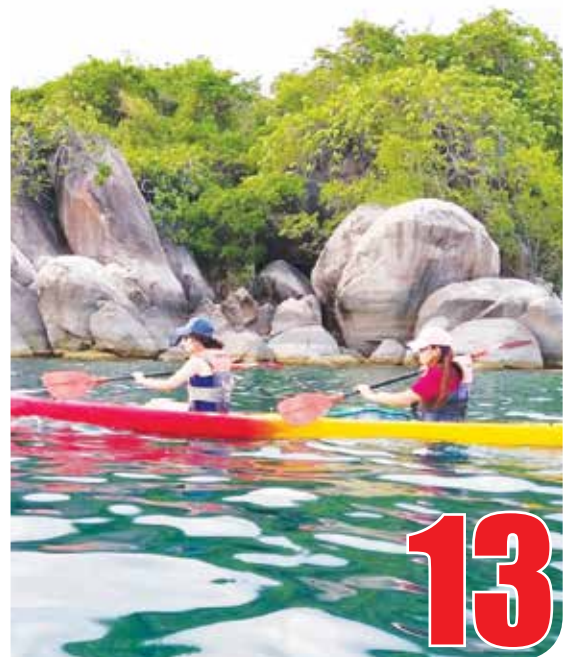
Speaking before the President, Chairman of Muslim Association of Malawi asked the President to consider numbers of Muslims in Cabinet and some other government positions.

The second gathering in Mangochi was an event which brought Muslims together as the Muslim Association of Malawi was launching the Yao translated Qur'an the most eloquent Book sent to mankind.

The Qur'an has been translated into many different

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Insight Bulletin, is a monthly publication which analyzes and promotes good governance, and policies that will further the creation of an absolute free society in Malawi. It is a news leader in opinion and analysis on Malawi's socio-political, religious and economic development.

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Some Individuals are Above the Law: **THE MAIZEGATE SCAM**



After commending Times Group, let us also at the same time commend all other media houses for taking part in digging the story and exposing the truth so that whoever is on the wrong side of the law should be taken to task.

We are also not forgetting to give our thumbs up to all other stakeholders like Consumers Association of Malawi (CAMA) who have shown interest in investigating the maize saga starting from the Head of State

for constituting the commission of inquiry that has submitted its findings. It is now up to the President to act accordingly

The last to be praised for the job well done regarding the maize scam are the two parliamentary committees Public Accounts and that of Agriculture who are working tirelessly on the subject matter and those that have sponsored such an initiative. Their job is just to establish the truth so that Malawians get to know what really happened on the acquisition of maize from Zambia amid revelations that there had been forgery of documents and conflicting remarks from government departments and parastatals like Admarc and ODPP.

But when all is said and done, the question we ask is that where will this end? Is this not the same story Malawians have been told before? Up to now, Malawians are failing to forget the inquiry of the worth of late Bingu Mutharika? The famous 577 Billion Kwacha, Robert Chasowa and Issa Njauju's brutal murders just to mention a few. These are some of the big stories that have uncompleted investigations to date. We are therefore asking that after all inquiries are done and the findings have been submitted, what is the next step if Malawians are to believe in their Government? Let us agree to change our constitution from saying that no one is above the law to the fact that some individuals are above the law.

"We are also not forgetting to give our thumbs up to all other stakeholders like Consumers Association of Malawi (CAMA) who have shown interest in investigating the maize saga"

First of all let us recommend Times Group for being the first media institution in bringing out the maize scam so that Malawians are aware of how their government they entrusted is conducting its businesses.

It is worrisome that in the 21st century, when we are anxiously and impenitently waiting for the President to ascent to the ATI bill, when that is not happening from the government that made alot of noise during its campaign, it is not surprising witnessing how the media is being treated by our very same government.

This follows the injunction, the closure of a media house, seizure of cameras and other media gadgets from journalists recently.

FROM PAGE 1<<

The Glorious Qur'an now in Yao Language *(cont'd)*

languages, why not in Yao? Observes Sheikh Muhammad Abdul Hamid Silika as he spoke to *Insight Bulletin* before answering the question of what inspired him to translate the Holy Book into Yao.

Sheikh Silika who is Chairperson for Iftaa Sub Committee and a senior member of Ulama Council of Malawi undertook the effort to translate the Quran from Arabic to Yao for 10 years. The translation culminated into a six-month review by 14 Sheikhs under the sponsorship of Dr Uladi Mussa.

Sheikh Silika received a permission to translate the Quran from late Sheikh Khalid Ibrahim who translated the Holy Quran from Arabic into Chichewa.

Through the efforts of Muslim Association of Malawi, the printing of the Yao translated edition has been done by Dubai Charity Association with first consignment of 20,000 copies.

On the launching day, Former Malawi President Dr Bakili Muluzi became first to buy the edition when he purchased 200 copies that were donated to



Dr Bakili Muluzi donated 200 copies to Muslim women who patronised the launch.



Dr Uladi Mussa said, the Quran will help Muslims of Yao origin understand their religion fully.

Muslim women who patronized the launch. However, the copies are for free. Muslims are requested to purchase and distribute for their own good. In his remarks, The Chairman of Muslim association thanked everyone who contributed

towards the translation project that it is only Allah the creator that can reward them.

As the Main Donor, acting president for Peoples Party (PP) Uladi Mussa said during the launching ceremony that the translated edition would help Muslims of Yao origins understand Quran and their religion fully

“Between 60 to 70 percent of Muslims in this country are Yao, it is therefore important to have the Holy Book in a language they can understand easily. I am proud that the edition is now out and this follows two translations to Chichewa done years ago by late Sheikh Khalid Ibrahim and late Alhaji Yusuf Kanyamula,” said Mussa.

Mussa then called on Malawians to make use of their constitutional religious rights by not allowing other denominations to dominate theirs, Mussa further asked Muslims to leave their religious difference aside and focus on developing the country, adding if Malawi was to develop there is a need for Muslims and people of other faiths to invest more in education.

“Mussa further asked Muslims to leave their religious differences aside and focus on developing the country, adding if Malawi was to develop there is a need for Muslims and people of other faiths to invest more in education.”



Malawi Muft Abbass presenting a Certificate of recognition to Yao Quran Translator Sheikh Silika while Majlis Ulama Chairman looks on

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WAMY and MAM Train MAM Executive, Board of Trustees in Effective Leadership

“Beyond Elections Inspiring Excellence.”

Marshall Dyton

The Muslim Association of Malawi (MAM) in December 2016 conducted a capacity building workshop for its Executive and Board of Trustees members.

The workshop was held at Malawi Sun Hotel in Blantyre with the aim of equipping the members with necessary leadership skills and reminding them of their key duties and responsibilities within the organisation.

The workshop was facilitated by

Sheikh Saleem Banda and Sheikh Ismael Mtewa of World Assembly of Muslim Youth (WAMY) Southern Africa regional Office.

In an interview with *Insight Bulletin*, MAM Secretary General Alhaji Twaibu Lawe narrates that, his organisation decided to conduct such a workshop after observing that office bearers who are elected at any position or appointed to serve the public let alone the Muslim Association of Malawi suffer from inadequate exposure of matters of corporate governance and end up in poor performance.

“That is why we said there is need to remind each other about our roles and duties. We need to know our limits - at the same time, equipping the members with the necessary skills. It is a workshop that is first of its kind in the history of Muslim Association of Malawi and it is our hope that we will continue to do so if funds permit,” he said.

During his presentation, Sheikh Saleem Banda said that any leadership that one might occupy on this earth should be regarded as (an Amana) a trust from God which one day will be asked of



From right: Chairman, Board of Trustees Sheikh Ali Kenedy, MAM Chair, Sheikh Idriss Muhammad, Treasure Hon Elias Karim and Trustee Sultan Chowe.

how that Amana was kept.

“We are reminding them that leadership is about legacy building. What is the legacy they want to leave behind? We are addressing issues of how do they respond to the ever changing complex challenges the Muslim community is facing the topics include good governance, transparency honesty and all the qualities of good leadership. We want to have the leadership that is results-oriented and also the leadership that has the interest of Muslim community at heart.

“We want to see MAM becoming the actual mother body of the Muslim community in Malawi by responding critically to the issues faced by the young people, women and challenges leaving with disabilities. Sustainable Development Goals (SDGs) are achievable when faith based organisations take the leading role to ensure that it’s not about numbers but about responding to the critical challenges we have to address during our times,” he said.

Addressing the media after the workshop Banda added that for



Sheikh Salim from WAMY stressing a point during the workshop.

this to be achieved, there is need to have a strong unity among Muslims in Malawi.

One of the participant, Sheikh Ali Kennedy who is also the Chairman of Board of Trustees said “the workshop is what the board needed because it helps us to know our roles and how we can effectively contribute our ideas towards the affairs of the Muslim Association of Malawi.”

Immediately after he was re-elected, MAM National Chairman promised that it will no longer be the business as usual at Quran House. He said he wants to change the mindset of the Muslim community, reminding them the responsibility they have towards the development of Islam and the nation as a whole.

“...and this should start with the leadership,” he told *Insight Bulletin* in an interview.

The workshop was held under the theme “**Beyond Elections Inspiring Excellence.**”

“...the workshop is what the board needed because it helps us to know our roles and how we can effectively contribute our ideas towards the affairs of the Muslim Association of Malawi.”



The school is the first of its kind in Palestine, offering free education for students being treated at the Augusta Victoria hospital-church complex in occupied East Jerusalem

Jerusalem hospital school offers hope to ill children

The one-classroom school in an East Jerusalem hospital allows chronically ill Palestinian children to continue studies.

By Zena Tahhan

Occupied East Jerusalem

- For Palestinians living under occupation, achievements that benefit the community are often celebrated as a form of resistance.

A new one-classroom school, aptly named "Persistence", for chronically ill Palestinian children being treated at a hospital in occupied East Jerusalem, is seen as just that: a triumph.

The school, the first of its kind in Palestine, has wedged a sliver of hope in an otherwise bleak atmosphere.

Here, children suffering from cancer and kidney disease, and

who are usually forced to miss out on years of schoolwork, are able to continue their education for free while undergoing treatment.

Inside the small classroom, the walls are dotted with children's posters that read "our future is ahead of us" and "thank you to the best school in Augusta Victoria". Alongside hang hand-drawn renditions of the Palestinian flag, colourful houses and birds.

In one corner of the room, Shahd, a little girl with short, ash blonde hair and big brown eyes sits quietly at her desk, colouring in a worksheet of the Arabic letter she just learned. The five-year-old from Bethlehem has been diagnosed with leukaemia. Underneath her

pink jumper, her small arm is connected to an intravenous drip.

In another corner, Amjad, from Gaza, rushes to the board with enthusiasm to solve a maths problem before his teacher is finished writing it out. The doctors have not yet determined which type of cancer the nine-year-old boy has.

For close to five million Palestinians living in the occupied West Bank and Gaza Strip, the importance of the Augusta Victoria Hospital cannot be overstated.

It is the only hospital in the occupied Palestinian territories that Israel has permitted to provide radiation therapy for cancer

patients. It is also the only hospital offering specialised paediatric kidney dialysis treatment.

This means that children from the West Bank and Gaza must spend a considerable amount of time away from their home towns, receiving treatment in Jerusalem.

Overall, 35 percent of the hospital's patients hail from the Gaza Strip, while the remaining 65 percent come from the West Bank. For kidney dialysis patients, mainly from the West Bank, treatment can mean a visit to Jerusalem, which involves crossing arduous Israeli checkpoints, at least three times a week. For cancer patients, primarily from Gaza, treatment can mean spending months at a time at the hospital.

"Children undergoing kidney dialysis miss two to three days of school a week. Our cancer patients stay here from one month to 40 days, at least, and therefore miss a lot of material," Mohamed Qabaja, head nurse of the paediatrics department, said.

"The school is compensating for that. We are benefiting greatly because we are taking the school to the patient's bed. The child has started feeling that their time at the hospital is not just about getting treatment, injections and pain, but it has also become about learning," Qabaja told Al Jazeera. "They feel as though they are at home."

Israel has long banned the presence of any radioactive material, used in radiotherapy, in the occupied territories. It considers the material to be a "dual-use" product that can be utilised to make nuclear weapons, Physicians for Human Rights (PHR) in Israel, X-ray machines are also banned.

Palestinians under Israeli occupation have no immediate

access to radiation therapy for cancer treatment. They must apply for hard-to-obtain permits from Israel to be transferred to East Jerusalem, which can take weeks, if not months, and can be fatal for the patient.

Israel also regularly denies and delays permit requests. PHR, which helps patients in Gaza obtain exit permits to receive medical treatment, says that there has been an increase in the number of permits delayed or denied over the years.

In 2015, 31 permit requests were denied while 17 were delayed. Last year, the number of permit requests denied rose to 42, while 26 others faced delays, according to PHR.

Israel also stipulates that any Palestinians from Gaza below the age of 17 must be accompanied by a first-degree relative such as a parent, grandparent, aunt or uncle, but parents under 55 are not eligible for a permit, meaning the child must spend months without their mother or father.

Like many children making the journey from Gaza, 12-year-old Malak who suffers from leukaemia, has been at the hospital for two months with her grandmother Widad el-Assal.

"She wants her mother to be with her very badly. The only thing that is keeping her patient is the knowledge that there's no way for her mother to be here. But what can we do? That's the life of a Palestinian," said el-Assal, with tearful eyes.

"It's been two months and we don't know how much longer we have to be here," she continued, adding that she is exhausted and unfit to take care of a child.

Walid Nammour, the chief executive officer of the Augusta Victoria Hospital, says Israel



The school was officially opened in mid-November 2016.



Shahd Ribaya is one the school's youngest students.



'The presence of the school today has elevated the spirit and mood of the students,' says Mohamad Qabaja, seen playing with Amjad in the hospital's corridors.



As a side-effect of chemotherapy, Malak's liver enzyme levels have become disrupted, complicating her medical condition.



The Palestinian Authority's Ministry of Education provides the books and teachers for the Persistence school.



Lama Abu Nima, 9, from the Palestinian village of Battir in the occupied West Bank, studies while undergoing kidney dialysis.

FROM PAGE 9<<

Jerusalem hospital school offers hope to ill children (cont'd)

has made things unnecessarily difficult for the children. "When a child is suffering from cancer - that's when they need the mother the most. But Israel only permits sending the grandmother or other relatives. It is so inhumane."

With the opening of the school, the hospital vows to remedy the difficulties and nurture the overall wellbeing of the children. Samar Abu Sara, a teacher at the school, says the project has been "life-changing" for the patients.

To the children, explains Abu Sara, the classroom has become a safe space and a change of scenery, away from the pain of treatment. "The school has given them hope. Sometimes the children see us in the corridors and early ask us, 'When is it my turn to study?'"

"Sometimes, they don't like going back to their rooms because they know that, that will mean check-ups or drawing blood. They feel safe here."

For patients with kidney disease, the teacher must mentor the child as they undergo kidney dialysis for three hours.

Nawal Abu Nima says her daughter Lama's overall temperament has improved since being enrolled at the school. "She finds herself at the same level as her classmates,

or even ahead of them, which makes her very happy," Abu Nima told Al Jazeera.

But the hospital, which is owned and operated by the Lutheran World Federation, may face closure due to unpaid debts from the Palestinian Authority, the semi-governmental body that administers the occupied West Bank.

The PA is unable to pay the fees, worth more than 120 million shekels (\$31m), for the patients it referred to the Augusta Victoria Hospital, creating a cash flow crisis for the hospital.

"If the hospital closes, everything will go down with it - including the school," said Nammour. "Even though we have managed to get a lot of financial support for the school, the hospital's situation is bad."

"We do not need more donations - we need the PA to pay what it owes."

Still, despite the risks, Nammour says that the opening of the school represents a milestone for the hospital and an act of nonviolent "resistance to occupation."

"My aim behind the school is to promote an understanding of human dignity for the Palestinian,"

Nammour told Al Jazeera. "It is not about merely giving treatment to a child, who would then end up illiterate. It is a comprehensive approach that reflects our commitment to nurturing the Palestinian individual," he continued.

"The school is a unique experience and we're very proud - that we live under an occupation choking us day and night - but we've shown that we want to live in dignity and that we can do it."

"Palestinians under Israeli occupation have no immediate access to radiation therapy for cancer treatment. They must apply for hard-to-obtain permits from Israel to be transferred to East Jerusalem, which can take weeks, if not months, and can be fatal for the patient."

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Muslim Female Teachers Organization (MUFTO) Holds 2016 Sister's Camp

Muslim Female Teachers Organization (MUFTO) held a four days camp from 23-26 December 2016 in Mangochi under the theme *"Imaan and Education, Our Treasure, Our Pride."*

The four day sisters camp which took place at Maryam Girls Teachers Training College in Mangochi attracted over three hundred young girls from across the country.

MUFTO chairlady Zakia Hafsa Noordeen said that this year's camp has been a success and very encouraging because as an organisation we never expected to get as many participants as they were. Noordeen added that such a progress will encourage the organizing team to continue organizing such camps in the year to come.

Apart from the different activities which took place during the camp,



Sheikh Chienda demonstrating Hajj & Umra dressing code during the event.

a number of Muslim scholars were invited to present different topics that included, Chancellor College based Muslim scholar professor Samson Sajid who is also the Executive member for Malawi Council for Higher Education who presented the carrier talk to the young girls, A reknown Sheikh Ahmad Chienda who is Limbe Islamic Information Bureau coordinator, a member of

Muslim Theologians in Malawi, who presented on Islamic Topics such as Hajj & Umra and marriage issues in Islam.

"We invited different people to present different topics so that our participants can benefit from such talks like the one from Professor Sajid who came with the University orientation to our young girls. Her talk motivated our participants in determining their carriers before they get University selection, as regards to marriage and other Islamic topics presented by Sheikh Chienda, it is paramount that we understand this faith for us to be able to practice everything according to Islamic teachings," said the Chairlady.

"We invited different people to present different topics so that our participants can benefit from such talks..."



Kayaking on Lake Malawi.

Chinese Tour Operators Visit Malawi

Seven key influential Chinese Tour operators from Beijing, Shanghai and Nanjing were hosted by The Malawi Department of Tourism from November 30 to December 9, 2016.

The customized familiarization trip, underwritten and promoted by Ethiopian Airlines and Elite Travel Connection, focused on highlighting the unique attributes and attractions of Malawi as a new and pristine destination as a stimulus to packaging high quality Malawi tour packages to China's rapidly expanding outbound African tourism market.

The Chinese professionals visited the beautiful sceneries

and distinctive topographies in Lilongwe, Blantyre, Salima, Mumbo Island, Mangochi, Zomba, Satemwa Tea Estate, Majete Wildlife Game Reserve and Lake Malawi National Park where they appreciated the wildlife diversity that included hippos, elephants, nyala, wild beasts, warthogs, impala, baboon etc.

The First Lady of the Republic of Malawi, Madam Gertrude Mutharika, hosted the group to a dinner at Sanjika Palace in Blantyre. She called on the Chinese tour operators to market "The Warm Heart of Africa" to China and beyond as tourism has the potential to develop Malawi economically. Currently, tourism contributes about 5% to the

national GDP and provides about 4% of jobs.

During the tour, the Malawi Department of Tourism organized a seminar at Malawi Institute of Tourism, drawing a variety of representatives of reputed tour operators in the country, such as Sunrise Ground Tours, Jumbo Africa, Polaris Travel Group as well as hotels and members of the press media.

The seminar provided an opportunity for exchange of key information and reports by both Chinese and Malawian representatives, and the introduction of company profiles by the Malawian peers detailing the diversified products and support services on offer to Chinese tourism. The function served as a platform for the Chinese and Malawian tourism professionals to engage and establish business and strategic partnerships.

"Currently, tourism contributes about 5% to the national GDP and provides about 4% of jobs"



The First Lady of the Republic of Malawi, Madam Gertrude Mutharika (middle of first row) with the Chinese tour operators.

What is Islamic Insurance (Takaful)?

All human activities are subject to risk of loss from unforeseen events. To alleviate this burden to individuals, what we now call insurance has existed since at least 215 BC. This concept has been practiced in various forms for over 1400 years. It originates from the Arabic word *Kafalah*, which means “guaranteeing each other” or “joint guarantee”. The concept is in line with the principles of compensation and shared responsibilities among the community.

Takaful originated within the ancient Arab tribes as a pooled liability that obliged those who committed offences against members of a different tribe to pay compensation to the victims or their heirs. This principle later extended to many walks of life, including sea trade, in which participants contributed to a fund to cover anyone in a group who suffered mishaps on sea voyages.

In modern-day conventional insurance, the insurance vendor (the insurance company) sells policies and invests the proceeds for the profit of its shareholders, who are not necessarily policyholders. There is therefore a clear disjunction between policyholders and shareholders. Payouts to

policyholders may vary depending on financial performance, but a minimum positive return is always contractually guaranteed.

Takaful is commonly referred to as Islamic insurance; this is due to 76587 ZaSZZAswxder-++

The apparent similarity between the contract of *Kafalah* (guarantee) and that of insurance.

However, Takaful is founded on the cooperative principle and on the principle of separation between the funds and operations of shareholders, thus passing the ownership of the Takaful (Insurance) fund and operations to the policyholders. Muslim jurists conclude that insurance in Islam should be based on principles of mutuality and co-operation, encompassing the elements of shared responsibility, joint indemnity, common interest and solidarity.

In Takaful, the policyholders are joint investors with the insurance vendor (the Takaful operator), who acts as a *mudarib* – a manager or an entrepreneurial agent for the policyholders. The policyholders share in the investment pool’s profits as well as its losses. A positive return on policies is not legally guaranteed, as any fixed

profit guarantee would be akin to receiving interest and offend the prohibition against *riba*.

For some time conventional insurance was considered to be incompatible with the Shari’ah that prohibit excessive uncertainty in dealings and investment in interest-bearing assets; both are inherent factors in conventional insurance business.

However, Takaful complies with the Shari’ah (which outlines the principles of compensation and shared responsibilities among the community) and has been approved by Muslim scholars. There is now general, health and family (life) Takaful plans available for the Muslim communities.

“Takaful originated within the ancient Arab tribes as a pooled liability that obliged those who committed offences against members of a different tribe to pay compensation to the victims or their heirs”

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