

Insight Bulletin

For People Who Want to Know

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MAM Helps Government, Distributes Relief Items to Over 3500 Families



In answering President's call for assistance towards the people who were affected by the 2017 floods in some parts of the country, the Muslim Association of Malawi (MAM) has started helping Malawi government through the distribution of staple food (Maize) to people who were displaced by floods in Chikwawa, Machinga and Salima districts respectively.

The religious organisation has so far reached 3500 families who are camping in tents from the three Districts

The February 2017 heavy rains left over 16000 families homeless and in dire need of food and other basic necessities in some parts of the country. The President Professor Arthur Peter Mutharika then called on all people of good will like the Non-governmental organisations, faith based organisations and other corporate partners to prove whatever assistance they

may have to the affected people through out the country.

With funding from Kuwait-based Revival of Islamic Heritage – African Continent Committee, The organisation has been able to continue sharing its food items since 2015 when Malawi experienced flooding where many people lost their lives, infrastructure as well and live stocks.

The organisation has the mandate of helping its people regardless of the faith, at the same time, it also helps government in its effort to bail out people who are suffering with any catastrophe

According to the Secretary General Alhaji Twaibu Lawe "It is our responsibility to help the people of Malawi who are facing different challenges without looking at their faith, People may have different beliefs but we are all humans before God the creator.

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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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Are Commission of Enquiries a Waste of Resource in Malawi?



The first Commission of Inquiry which Bakili Muluzi instituted led by Supreme Court Judge, Michael Mtegha was the one which was aimed at investigating the circumstances that led to the alleged accident of 1983 known as Mwanza Case in which Four cabinet Ministers and a member of Parliament died mysteriously, Twaibu Sangala, Dick Matenje, Auron Gadama and David Chiwanga. The case gathered voluminous evidence and traced many witnesses that pointed to the triumvirate which consisted of John Tembo, Kamuzu Banda and Mama Cecilia Tamanda Kadzamilila, as having had a hand in the deaths.

According to the report, details of the court case also alleged that the operation to eliminate the Four was led by the head of the Special Branch of Police, Macpherson Itimu and that the head of the killing squad was Aaron Mlaviwa and were assisted by a special duties squad of policemen, Leston Likaomba and Macdonald Kalemba.

At the very bottom line was Inspector General of Police, Macmillan Kamwana giving final

orders.

Despite of these details, the deaths of the Four remained a mystery to the extent that the suspects were acquitted after a prolonged arrest and were depicted as not having a hand in the killing.

The second enquiry was that of musician cum Matafale, after getting pressure from the international community, Dr Bakili Muluzi ordered an inquiry which released that Matafale dies of Tuberculosis, in the end what or who killed Matafale remains unknown except Allah and these people will answer one day.

With the above failed enquiries It is not surprising that the police is not forthcoming in giving out crucial information to the ministry of justice to enable it hire foreign investigators to probe the death of The Polytechnic student Robert Chasowa in 2011. The findings of Chasowa Commission of Inquiry led by Justice Andrew Nyirenda, appointed by former president Joyce Banda, clearly fingered the police as being complicity in the murder of the student.

The Police initially lied to the nation that Chasowa had committed suicide when the autopsy and the commission of enquiry established that he was murdered. The police is very unprofessional when it comes to giving out information in which their members are culprits. There so many examples that could be given, but that requires a separate article.

In Malawi, experience has shown that where politicians or those close to politicians use the police to eliminate government critics the police will conceal the truth. Does anyone wonder why the police is not doing anything about the

murder of Anti Corruption Bureau (ACB) director of corporate affairs Issa Njauju in 2015? Three years down the line Malawians are being told different stories until that case is finally closed.

Similar reasons will be given to Malawians that no one murdered Issa Njauju. May Allah have mercy on him and the rest of the people who dies like his death.

As we projected that some individuals are indeed above the law, it is not surprising that after the commission of enquiry on the maize scam had submitted its findings, still government is dragging prosecution. Although we have seen the firing of Minister of Agriculture and food security Dr George Chaponda and the recent suspension of Admarc Cheif Executive Officer Forster Mulumbe and one of his Directors in the same Office Feckson kantonga respectively.

We therefore ask whether these commission of enquiries are not a waste of resources which Malawians would have benefitted more than paying for allowances to people that will report on something which will not work at all.

The Police initially lied to the nation that Chasowa had committed suicide when the autopsy and the commission of enquiry established that he was murdered. The police is very unprofessional when it comes to giving out information in which their members are culprits.

We are aware that Government is trying but we know that it can not do it alone, hence, we needed to come in as a local Organisation to complement what government is doing.

Before the distribution took place, in his welcoming remarks, Traditional Authority Pemba thanked MAM for the assisting them with relief food the TA also asked for further support as people will not harvest due to the disaster.

“We are very grateful to MAM for the bags of maize loaded in the truck in front of us these bags of maize will be offloaded and distributed to our people who have been affected by the floods, let me also appeal to others to follow suit in helping those in need of such assistance elsewhere.”

A representative from the office of the District Commissioner a mr Saini John who is also a member of District Civil Protection Committee (DCPC), thanked MAM for the gesture. He however complained that their efforts to avoid catastrophic situations have



Caption

been meeting alot of challenges including lack of fuel for mobility.

Our office has been asking people especially those who are in the shores of the lake to relocate but this has not been easy.

He has been doing elsewhere like Chikwawa and Machinga, the

Chaiman of Muslim Association symbolically distributed few bags of maize in Salima and he also donated MK200,000 for the office of the District Civil Protection Committee for their fuel.



Caption

“We are very grateful to MAM for the bags of maize loaded in the truck in front of us these bags of maize will be offloaded and distributed to our people who have been affected by the floods, let me also appeal to others to follow suit in helping those in need of such assistance elsewhere.”

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Kanjeza Islamic Sisters Graduates 440 women in Islamic Banking and Trading

By Robert Kumwenda

As the Muslim Association continues its advocacy on Islamic Financial services, one of the Muslim sisters organization in the country has already started putting into practice the principles of Islamic banking and finance .

Dressed in white attire and green scarf on their shoulders the women made the event to be colorful in presence of some Muslim dignitaries within the Muslim community at COMESA Whole in Blantyre in February this year. On this day Kanjeza Islamic Sisters graduated 440 women in Islamic Banking and trading popularly known as village bank without interest.

Speaking at the event Chairperson for Kanjeza Islamic Sisters Jamila Lilly commended the late Muhammad Juma with his friends Yasin Banda, Hussein Adam and brother Moril Ndemanga from

Muha and Mo Islamic Financial Services Consultancy firm who volunteered themselves to teach the women how to run businesses following Islamic banking and finance principles.

She said the genesis of all this happened in 2014 at a similar event where the four graduates who were in attendance promised to teach the women during weekends upon leaning their concerns.

Lilly further said that Faith has got its own beliefs, in Islam we believe the teachings of the Qur'an, taking loans from other banks that charge interests make you loose you property after failing to pay back the loans and the interest itself and you even run away from your husband.

She said through the training they have learned how to be successful in business and what is needed in business as well as how to sustain it.

Sister Lilly further said that they also learned how to follow Godly Principles to succeed in business and through the training the women who borrowed money from the institutions that charge interest immediately abandoned it because they had no peace of mind because of the interest they charge.

She urged the former Transport Minister Sidik Mia who has been helping the organization for a long period to consider helping other Muslim women organizations.

Also speaking at the same event was Fatima Makawa Vice Chairperson for Kanjeza Islamic Sisters saying they will continue following Islamic Principles as well as speeding the messages in Dawah meetings.

Brother Kanonji Board chairperson for Kanjeza Islamic Sisters said that initially there was a small group of number when they were starting the organization and the

beginning was very difficult as some people were not happy to see it growing but the secret is that God has got his own program that is the reason why the organization has grown bigger as it is today.

Kanonje then urged the graduating women to find a program at Radio and Television Islam and other media outlets to teach their fellow women in villages the knowledge they have acquired.

“You should also respect your husbands and I ask others who have the capacity to come in because we intend to find our own place to build a magnificent structure for business purposes,” he said.

Chairperson for Muslim Association of Malawi (MAM) for Blantyre District Brother Aman Omar commended the organizers of the event as it was first of its kind in the History of Malawi.

Omar said that Kanjeza Islamic Sisters is the only organization that is teaching Muslim women how to run businesses in Malawi.

“Apart from teaching the women how to run businesses the organizations also is looks after orphans, paying school fees for needy children and they are doing a number of programs whose aim is to support other people sand change their lives to better.

Omar then urged Muslims to work together in bringing up Islam and urged Kanjeza Islamic Sisters to help Muslim women within Blantyre zones that are needy and less privileged.

Also speaking at the same function was Sheikh Abdul Hakim Ganda Regional Chairperson for (MAM) who thanked brother Kanonji and his entire Board for taking a leading role in helping Muslim women in Malawi, He also applauded former transport minister Muhammad sidik Mia for his tremendous contribution



towards Islamic activities in the country.

“The prophet Muhammad (peace be upon him) said a man is forced to be educated for him or her to know what is right or wrong. If we teach women we have educated the whole nation as MAM we are happy for the commendable job you are doing this is what we want.

“Show that in Malawi there are people who are capable of changing the mindset and closing all the barriers by bringing economic changes that would improve people’s livelihood”. He said.

Speaking on behalf of his Muha And Mo Islamic Financial Services Consultancy firm Moril Ibrahim Ndemanga interest is destroying families. That is why his firm is ready to provide free services for people to understand what is Islamic banking and finance. “We are aware that there are a number of organizations that provide loans to women but what is lacking is training.”

Moril urged the Muslim Association of Malawi to continue engaging the Reserve Bank of Malawi in order to hasten the process of providing Islamic Banking and finance framework that will enable banks and other financial service providers operate Islamic windows in the country

As guest of honor Muhammad Sidik Mia said the first thing that Allah told the Prophet Muhammad (Peace be upon him) was to seek

education saying that education which the women acquired has come at the right time as the country is fighting poverty and Muslims are the worst hit by poverty which is affecting millions of people in the country.

“What destroys our country is not war but the people who have the authority to speak when things go wrong but they do remain silent. As Muslims we lack so many things that are not Halaal, things that do not comply with “Islamic principles” he said.

He, however donated money amounting Ten million to Kanjeza Islamic Sisters as a starter pack and urged Muslims to be united and strong for things to move forward. “There are so many rich people in the country but they are not pushed to help the needy. Use this capital prudently and if there will be an opportunity that you find huge sums of money elsewhere please use it wisely,” he said.

“What destroys our country is not war but the people who have the authority to speak when things go wrong but they do remain silent. As Muslims we lack so many things that are not Halaal, things that do not comply with “Islamic principles”



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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Malawi Regulatory Authority (MACRA) Holds a three Days workshop on Program Content Production

After a thorough research taken by the regulator of broadcasting in the country, Macra decided to conduct a workshop that aimed at training the content producers to consolidate on providing local content. The workshop was held on 7th February to 9th February 2017.

On her welcoming remarks, Macra's Board Chairperson Mervis Mangulenje outlined a number of reasons as why her organisation came up with the decision to conduct such a workshop. When our team from the

technical department had finished their research, they came up with a comprehensive results of why the Broadcasting houses are not producing local content as expected of them, some of the results showed that it could be because these media producers lack the technical know how, lack of necessary tools, lack of practical related needs, lack of motivation and lack of creativity, having realised these and other challenges, that is why Macra thought it wise to come up with such a workshop which will highlight these challenges and hoping that together we can

achieve the intended purpose. She said.

Gracing the opening event was Minister of Minister of Transport and Public works. Jappie Mhango. As a former Minister of Information, Mhango asked the broadcasters to embrace the migration and comply with the 60 % production of local content against 40% of international content. As government we are ready to provide available opportunities for the development of the media industry.

In an interview with Insight Bulletin, Technical adviser in Broadcasting



issues Bright Malopa renowned media personnel said that the importance of local content can never be over emphasised. Malopa further said that workshop has come at the right time as it is the first of its kind in as far as media history is concerned in this country, he said. Malopa also urged Malawians to have trust in local contents produced by their local media houses as compared to international media.

I observed that Malawians don't believe in their local media houses, when an issue comes from

One of the media content producers John Nthakomwa who is also Chief Executive Officer of Mibawa Entertainment Limited welcomed the workshop as ideal but highlighted some of the challenges that might lead to the closure of some media houses if issues of corruption in issuing



Caption



Caption

contracts to people because of kick backs and not because of what they can produce can not be addressed, the high rate or taxes among others. Unless these challenges are taken care of, the broadcasting industry will keep facing challenges in producing local content in this digital world.

The workshop attracted participants from the academia, Television broadcasters, content providers from Malawi and Mult choice from South Africa.

“As government we are ready to provide available opportunities for the development of the media industry”



ISLAMIC FINANCIAL SERVICES IS THE ONLY ALTERNATIVE TO MALAWI'S AILING ECONOMY

BY ROBERT KUMWENDA/MARSHALL DYTON

The coming in of the Islamic finance will bring development in general for the Malawian state, says Mufti Ismail Ibrahim Desai, Chief Executive Officer for Global Islamic Financial Services Firm.

The South African based Islamic Financial Adviser said this at a one-day Islamic Finance workshop which he was invited as a facilitator. The workshop was organised by Muslim Association of Malawi (MAM) and took place on February 16, 2017 at Malawi Sun Hotel in Blantyre. It was aimed at drilling the representatives of financial institutions on the need of including Islamic financial services in Malawi.

Mufti Desai said other countries especially in the middle East and Asia that have embraced Islamic Finance, their economy is good because of Islamic financial system.

“And if that is done in Malawi, it will be a big opportunity because it will see new investors coming; some kind of the infrastructure development will be upgraded and poverty will be alleviated. Partners in other countries like Malaysia, South Africa, Dubai and Gulf

cooperation are willing to come but the challenge is that Islamic Finance is not yet approved in Malawi,” he said.

Speaking during the official opening of the workshop Secretary General for MAM Alhaj Twaibu Lawe said the Islamic Finance will benefit those who fail to take loans from the banks because of the high interest rate which they charge.

He said they already have discussions with the Reserve Bank of Malawi (RBM) and the Ministry of Finance and MAM is just waiting for the approval. Lawe said that according to the Ministry of Finance 2013-2016 strategic plan, the rolling out of Islamic finance was in 2016, this shows that the ministry is geared for this and what is remaining is the fine tuning before its implementation.

“Most people fail to access loans from the banks that we have because of the high interest rates which they charge and we want to correct this by providing the services that are interest free and it will benefit not only Muslims but all Malawians,” he said.

Lawe commended the task force for making a recommended

progress for the Islamic banking and finance to be established.

The Islamic financial system has witnessed considerable developments in the past four decades and is now regarded as one of the fastest growing segment of the global financial system.

The key Islamic financial jurisdictions such as Malaysia and the Gulf Cooperation Council (GCC) have gained much growth and traction over the past few years.

However other jurisdictions in Africa such as South Africa, Nigeria and Kenya have made considerable progress in the growth of Islamic finance.

Bangladesh and Indonesia in the Asian region have shown key potential for growth in the industry. European countries such as UK and Germany have also shown heightened activities in the industry.

The program was initially started in 2013 in Malawi to have the Islamic Banking and fiancé Institution established in Malawi by late Muhammad Juma who worked for ministry of Trade and industry.

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