

diwaniya ديوانية

A DIGEST OF PUBLIC OPINION

'Our system failed to instill morals in kids'

"THE brilliant economist Michael Spence, winner of the 'Nobel Prize' in economics, said: 'The problem of a government that is paralyzed, that is, unable to solve its internal problems, lies in the weakness of moral values, just as there are no specific goals that the state seeks'," columnist Ahmad Al Dawas wrote for Al-Seyassah daily.

"It is known that in India there is a philosophy and a lot of good judgment and sayings in morals, such as the saying: 'The solution to the problem of corruption is achieved when the citizen has a firm feeling, so he differentiates between right and wrong, that is, the student must be taught what is bad and what is good."



Al-Dawas

"Moral values do not need legislation from the National Assembly, or a matter imposed by the government forcibly, but rather implanted in the souls, and here the role of the teacher comes in play to shape the personality of individuals, even if teachers need training courses to hone their skills."

"Socrates said: 'Moral education is more important for a person than his bread and clothes'. Years pass and people's morals change. Some of them take advantage of their position to achieve personal benefit for themselves or their group, or take a bribe, or appoint their relatives and friends in government departments, which is what is called 'corruption', or individuals buy fake certificates from unrecognized universities, and take government positions that they do not deserve."

"Their minds are empty and the state of the country deteriorates. The state agencies have discovered that an Arab expatriate who sold fake certificates for a long period of time, a scandal that shook society, but the buyer is equally guilty of breaking the law."

"Our educational system failed to create a good citizen, because it did not cultivate virtuous morals and good behavior among students, and the evidence of this is students who fight for the most trivial reasons, their lack of respect for others, disobedience to parents."

"As a result the phenomenon of stabbing with sharp tools has become widespread, students' contempt for each other on sectarian grounds, drug abuse and assaults on doctors in hospitals, a quarrel among the board of directors during meetings of cooperative societies (as happened in the Al-Ardiya Coop Society) over the mechanism of distributing positions, storming the police stations or verbal assaults on the policemen, and there are many examples."

"In the face of these bad and dangerous behaviors, the Ministry of Education has repeatedly suggested addressing them by amending the education curricula, but parliamentarians objected for fear of departing from religion and professing the values of the West, as if they assume that the Ministry of Endowments applies the teachings of Islam to the letter, so there is no need to amend the curricula."

"We practice religion properly, so why is there corruption in the Ministry of Endowments? After the destruction of Basra, the Ministry of Awqaf comes and talks about moderate thought."

"We have always wished to hear religious sermons with gentleness and kindness that endear the Muslim to his religion."

"What is required with the teachings of religion is to implant a living conscience and a good example in the hearts of our children."

"Conscience is a feeling in the human being, so if you do something and feel that you have not made a mistake, then you have a live conscience, with a clear mind."

"But if you do something bad, you will feel remorse, tingling or torment of conscience. We also need a good example. Some countries have advanced because of good education and good example, and also because of the extension of the rule of law and the respect for individuals."

"In some Asian countries children are taught lofty values through songs that instill in them the spirit of ethnic and sectarian tolerance at all times, in a humane manner so that they feel belonging to the homeland and identity and feel the love of a person, place and things. We greatly need in Kuwait such wonderful behaviors."

"Teachers are educators of generations, and they are an important source of state resources, and the role of the teacher is no less important than the role of oil."

"If the oil runs out, then money perishes and only virtuous morals remain, and they are the ones that preserve the country, after God Almighty."

Also:

"Dr. Obaid Al-Wasmi, in his interview on Al-Shahed TV, said clearly and firmly 'The Prime Minister will be questioned in the event that his government does not present the work program in the first session of the National Assembly according to Article (98), which reads: 'Each ministry, upon its formation, presents its program to the National Assembly, and the Assembly has the right to express what it sees as observations regarding this program'." columnist Najj Al Mullah wrote for Al-Jarida daily.

"The government must present a work program that includes the goals it should achieve in the next four years,

and this program must be presented by the government to the National Assembly immediately upon its formation in order for it to make its observations and to clarify the seriousness and importance of presenting the work program and its consequences and conditions in what was stated in the explanatory memo mentioned in Article (98).

"This article obliges every new ministry to present its program to the National Assembly, immediately upon its formation, but it did not stipulate for the ministry to remain in power that the issue of confidence in it be presented to the Assembly."

"The Assembly, of course, discusses the program in whole and in detail, then makes its written observations, and formally communicates them to the government, and it -- as responsible in the end before the Parliament -- must respect these observations with appropriate amendments."

"Note that the legislator has indicated the utmost importance to presenting the work program on time, which is immediately after the formation of the government, and submitting it to the National Assembly to study it in detail, and to draw up its observations and formally communicate them to the government."

"To the fact that the government does not gain the parliament's confidence in order to continue as it is in other democratic systems based on the work program, but the constitution gives the National Assembly the power to make its observations, so that it imposes its targets and conditions on the government."

"Accordingly, Dr. Adel Al-Tabtabaei says that the mere failure of the government to take note of the parliament's observations on the program necessitates initiating political accountability that amounts to declaring non-cooperation or withholding confidence from the concerned minister."

"We say that failure to take the National Assembly's comments on the government's work program requires accountability that amounts to declaring non-cooperation, so what about not presenting the work program?"

"In my previous article, I indicated that the logical and practical, and in order for the government to present its program of work immediately after its formation, this program must be a topic from civil society organizations, political blocs, ministries, official bodies and activists, and I suggested that an official body comprising an elite group of experts receive the proposed work programs, and all solutions and projects and discuss it with those who proposed it, as well as with specialists, empty it out in the form of goals with quantitative and temporal criteria, and present it in its final form to the political leadership in order to be the guide in choosing the prime minister, as well as the one designated to be the prime minister to choose ministers. In this case, the objective conditions for the government to present a program are fulfilled. It works smoothly once formed."

"Therefore, in order for a crisis not to erupt in the first session of the National Assembly, and cooperation and consensus take place between the next government and the parliament, I believe that an appropriate atmosphere should be created to motivate civil society organizations, political blocs and activists, to crystallize development proposals and propose solutions to priority problems, and submit them to an official body that includes experts in all fields to turn it into a work program for the next government, and it will be the basis for selecting ministers."

"All five-year plans and laws did not succeed in increasing the percentage of Kuwaitis in the private sector. This increase is the primary goal of such plans. It is also the main goal of the Small and Medium Enterprises Law, Support National Labor in the Private Sector Law and Expatriates Health Insurance Law, but the goal was not achieved even if the number of Kuwaitis working in the private sector increased. This is the key and pivotal issue in the country's economic and financial reform," columnist Ahmad Baqer wrote for Al-Jarida daily.

"In the 1990s, the World Bank suggested that the government should grant bonuses and allowances to Kuwaitis working in the private sector, similar to the privileges granted to workers in the government sector. This is a way of encouraging them to work in the private sector. The same bank also suggested in another report that expatriates contribute part of the value of the services provided to them by the State."

"In the 1992 National Assembly, I submitted a proposal to grant social and children allowances to Kuwaitis working in the private sector. In the 1999 Assembly, I submitted a proposal regarding the health insurance for expatriates, such that business owners contribute to the value of the health service provided by the State to their expatriate workers. In this manner, the cost for the expatriates increases, while the cost for Kuwaiti decreases."

"These two bills were approved in 1999. The next assemblies approved the proposal that workers in the private sector receive the same salary increments approved for government sector workers, such as the KD120 and KD50 dinars increments, while those with rare fields of specialization like Medicine, Pharmacy, Accounting and Engineering received additional increment, so the government pays about two-thirds of the employee's salary in the private sector."

— Compiled by Zaki Taleb

7 years jail for B'deshi, top official

One acquitted among two MPs

KUWAIT CITY, Nov 29: The Court of Cassation has sentenced the Bangladeshi MP Muhammad Shahid who is also known to his constituents in Bangladesh as Papul, to 7 years imprisonment with hard labor to be followed by deportation after serving the sentence. He has also been fined 2,710,000 dinars fine, reports Al-Rai daily.

Others found guilty by the Cassation Court are Major-General Mazen Al-Jarrah who also received 7-year prison sentence and Nawaf Al-Shalahi 4 years with hard labor in addition to a fine of 1,970,000 dinars each.

Guilty

The court also found guilty former MP Salah Khorshid and sentenced him to 7 years imprisonment with hard labor and fined him 740,000 dinars, and acquitted MP Sa'adoun Hammad of the charges filed against him.

Earlier the men were arrested and referred to Public Prosecution for their involvement in 'human trafficking' and money laundering.

The prosecution charged Muhammad Shahid, managing director and CEO of a local company, and the others with human trafficking, money laundering, and exploiting his compatriot workers after hearing testimonies of five Bangladeshis, who confirmed that they had paid money of up to 3,000 dinars in exchange for coming to Kuwait, and that they were also paying annual sums for renewing their residence permits.

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Biker dies in crash: An unidentified 28-year-old Kuwaiti died on the Arabian Gulf Street after the motorcycle he was driving collided with a car driven by a compatriot woman, reports Al-Rai daily.

The remains of the victim have been referred to Forensics.

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Damage in fire: Acting on information the Fahaheel and Mangaf firefighting teams rushed this morning to deal with a fire in the Ahmadi Educational District building, reports Al-Rai daily.

According to fire sources the fire started in the air-conditioning unit. Only material damage has been reported.

15 daily: report

Kuwait sees jump in number of divorces

KUWAIT CITY, Nov 29: In a worrying indicator that affirms the need for researches on its causes and repercussions, official figures reveal a high divorce rate in Kuwait, with the number of divorced Kuwaiti women reaching an average of about 15 daily, based on statistics of the last five years, reports Al-Rai daily.

According to statistics prepared by the daily on divorce rates during the period between 2016 and 2020, the daily divorce rate is 20 in total including 15 Kuwaitis and 5 non-Kuwaitis.

Figures issued by the Central Statistical Bureau reveal that the number of divorce cases has increased in the last five years. The decrease in the number of divorce cases last year was due to the exceptional situation imposed by the measures to confront the COVID-19 pandemic.

The total number of divorce cases during the past five years reached 36,345 including 26,576 cases affecting Kuwaiti women.

A total of 26,576 Kuwaiti women, representing 85 percent, were divorced by 22,626 Kuwaiti men, as compared to 3,950 non-Kuwaiti men, who constitute 15 percent.

In 2016, a total of 7,223 divorce cases were registered of which 5,259 cases affected Kuwaiti women from 4,386 Kuwaiti husbands and 873 non-Kuwaiti husbands.

In 2017, 7,433 divorce cases were registered of which 5,402 cases involved Kuwaiti women from 4,510 Kuwaiti husbands and 892 non-Kuwaiti husbands.

In 2018, 7,869 divorce cases were registered of which 5,764 cases affected Kuwaiti women from 4,839 Kuwaiti husbands and 925 non-Kuwaiti husbands.

In 2019, 7,888 divorce cases were registered, including 5,857 cases affecting Kuwaiti women from 4,938 Kuwaiti husbands and 919 non-Kuwaiti husbands.

In 2020, 5,932 divorce cases were registered, including 4,294 cases affecting Kuwaiti women from 3,953 Kuwaiti husbands and 341 non-Kuwaiti husbands.

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ANNOUNCEMENT

All Alghanim Electronics customers who have left their electronic appliances for the purpose of repair service on or before 15/10/2021 are kindly requested to collect them within two weeks from this notice date.

Last date to collect your products is 15/12/2021.

If these products are not collected before the above date, Alghanim Electronics reserves the right to dispose of these products.



Firemen at the site of the accident.

Mol photo

Girl students hurt in accident

Six female students were injured in a traffic accident involving three vehicles in front of a school in Fintas, reports Al-Rai daily.

The Public Relations and Media Department of the Directorate-General of Fire Services said acting on information firemen rushed to the site of the accident to help the traffic police to get the damaged vehicles to the side of the road and restore traffic flow.

The students who are believed to be aged between 14 and 15 sustained bruises and fractures and were taken to the nearby hospital.

Meanwhile, a trailer truck carrying a cargo of furniture and coming from Saudi Arabia overturned on the Salmi Road driving towards Jahra, reports Al-Rai daily. The accident was dealt with by firemen from Al-Isnad. The accident did not cause any human casualties.

Cam-fitted cars to trap violators

KUWAIT CITY, Nov 29: The General Traffic Department (GTD) said to deter and identify motorists who park vehicles in 'No Parking' zones and obstruct traffic flow especially in front of government offices, commercial complexes and markets will use 'traffic cars', reports Al-Rai daily.

Security sources told the daily about two years ago, the GTD had pressed into service vehicles equipped with sophisticated cameras on a test basis to track vehicles parked in 'No parking areas' and

those who obstruct traffic, especially on busy streets, now plans to sign a contract with these cars to monitor and identify violating vehicles.

The sources added "these cars have a built-in video recording system which monitors and photographs the violating vehicles and then the footage is downloaded into the GTD system and violations are recorded against the drivers without the need to manually issue a citation by the traffic police officer."



National Life and General Insurance Company SAOG - Kuwait Branch

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2020

Notes	2020 KD	2019 KD
Gross written premiums	2,641,234	1,896,655
Premiums ceded to reinsurers	(56,378)	(443,179)
NET PREMIUM	2,584,856	1,453,476
Movement in unearned premium reserve	(673,178)	(210,299)
NET PREMIUM EARNED	1,911,678	1,243,177
Commission income on ceded premium	2,036	539
Policy issuance and other fees	13,380	5,925
	1,927,094	1,249,641
Claims incurred	(1,195,020)	(1,649,403)
Reinsurers' share of claims incurred	188,992	739,583
Commission expenses on premiums earned	(445,754)	(270,707)
	(1,451,782)	(1,180,527)
NET UNDERWRITING RESULT	475,312	69,114
Interest income	46,602	42,184
Other Income / (expense)	5,041	2,469
Impairment losses on financial assets	(455)	(605)
Third party administration fees	(69,729)	(63,980)
General and administrative expenses	(442,309)	(388,704)
LOSS BEFORE TAX	14,462	(339,522)
Zakat	(504)	-
PROFIT/LOSS FOR THE PERIOD	13,958	(339,522)
Other comprehensive income	-	-
TOTAL COMPREHENSIVE INCOME/LOSS FOR THE PERIOD	13,958	(339,522)

National Life and General Insurance Company SAOG - Kuwait Branch

STATEMENT OF FINANCIAL POSITION

As at 31 December 2020

Notes	2020 KD	2019 KD
ASSETS		
Cash and bank balances	841,312	150,422
Bank deposits	1,724,687	1,474,687
Premiums and insurance balance receivables	1,179,902	985,631
Reinsurers' share of outstanding claims	62,336	253,763
Reinsurers' share of unearned premium reserve	13,949	222,291
Other receivables and prepayments	401,882	328,203
Furniture and equipment	86,382	120,821
Total assets	4,310,450	3,535,818
BRANCH'S EQUITY AND LIABILITIES		
BRANCH EQUITY		
Head office account	1,720,491	1,437,413
Contingency reserve	94,304	56,435
Total Branch's equity	1,814,795	1,493,848
LIABILITIES		
Liabilities arising from insurance contracts:		
Gross outstanding claims	652,423	685,845
Gross unearned premium reserve	1,336,418	871,582
Total liabilities arising from insurance contracts	1,988,841	1,557,427
Due to reinsurers	17,761	15,420
Other liabilities	489,053	469,123
Total liabilities	2,495,655	2,041,970
Total Branch's Equity and Liabilities	4,310,450	3,535,818

شركة خاصة لأحكام قانون شركات التأمين رقم (١٤) لسنة ١٩٦١ - إجازة رقم ٤١ لسنة 1991

National Life & General Insurance Co. SAOG (فرع الكويت) الشركة الوطنية للتأمين على الحياة والعلم ش.م.ع.ع

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