

# Insight Bulletin

For People Who Want to Know

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## IS IT CONVENTION OR LEADERSHIP ENDORSEMENT?



**T**he road to 2019 tripartite elections has begun, the mood is becoming hostile as parties have started preparations according to their constitutional requirements. Most parties argue that their constitution requires them to conduct a party convention every five years. The ruling Democratic Progressive Party (DPP) has announced that it will hold its convention on 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> July 2018 at COMESA Hall in Blantyre. All positions are there for grabs except that of President of the party who will also become a party torch bearer, this remains in the hands of Peter Mutharika and no one dares to compete with him.

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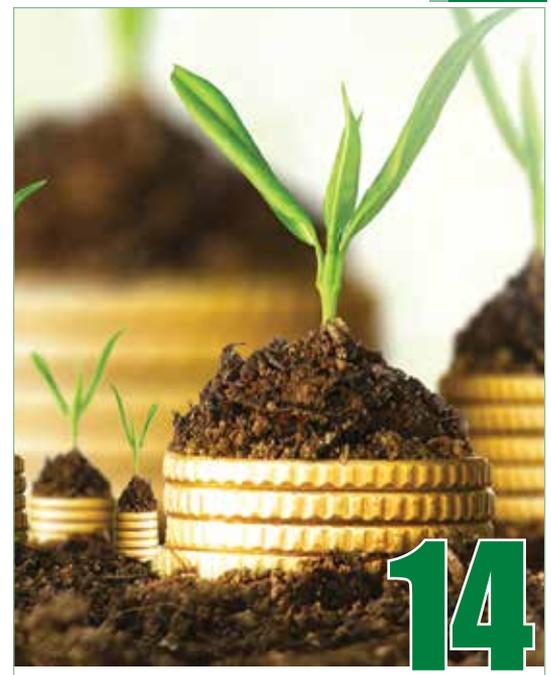
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## Editorial

**PUBLISHER**  
ULAMA COUNCIL OF MALAWI

**MANAGING EDITOR**  
Abdullah .O. Mdala

**DESIGNER**  
Josiah Banda  
josiah.b62@gmail.com

**PRINTERS**  
Kris Offset & Screen Printers Ltd  
graphics@krisoffset.com

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.

### DISCLAIMER

All editorial correspondence in form of articles and letters should be addressed to the editor. All published articles bear the author's names. Unsigned contributions represent

views of the editorial staff. Letters must include writers' full names and addresses, and may be edited for clarity.

### Main Editorial Office

1st Floor, Globe Chambers, Masauko  
Chipembere Highway, Blantyre, Malawi.

Tel: 01 848 059  
Cell: 0994 292 015

Email: [abdullahmdala@gmail.com](mailto:abdullahmdala@gmail.com)

# Islam a Complete Way of Life



**T**he West makes a natural mistake in their understanding of Islamic tradition, assuming that religion means the same for Muslims as it has meant for most other religious adherents ever since the industrial revolution, and for some societies, even before that; that is: a section of life reserved for certain matters, and separate from other sections of life. This is not the Islamic world view. It never has been in the past, and modern attempts of making it so are seen as an aberration.

## Islam: A Total Way of Life

Islam is a "total way of life." It has provided guidance in every sphere of life, from individual cleanliness, rules of trade, to the structure and politics of the society. Islam can never be separated from social, political, or economic life, since religion provides moral guidance for every action that a person takes. The primary act of faith is to strive to implement God's will in both private and

public life. Muslims see that they, themselves, as well as the world around them, must be in total submission to God and his Will. Moreover, they know that this concept of His rule must be established on earth in order to create a just society. Like Jews and Christians before them, Muslims have been called into a covenant relationship with God, making them a community of believers who must serve as an example to other nations by creating a moral social order. God tells the Muslim global nation:

**"You are the best community raised for mankind, enjoining the right and forbidding the wrong..."**  
(Quran 3:110)

Throughout history, being a Muslim has meant not only belonging to a religious community of fellow believers but also living under the Islamic Law. For Islamic Law is believed to be an extension of God's absolute sovereignty.

## God is the Only Sovereign

God is the absolute sovereign in Islam, and is therefore the only Lord of heaven and earth. Just as He is the Lord of the physical universe, to the true Muslim believers, God is the Lawgiver for every area of human life. Just as He is the Master of the physical world, God is the Ruler of the affairs of men in Islamic doctrine. Thus God is the supreme Lawgiver the Absolute Judge, and the Legislator Who distinguishes right from wrong. Just like the physical world inevitably submits to its Lord by following the 'natural' laws of the universe, human beings must submit to the moral and religious teaching of their Lord, the One Who sets right apart from wrong for them. In other words, God alone has the authority to make laws, determine acts of worship, decide morals, and set standards of human interaction and behavior. This is because, **"His is the Creation and Command."**  
(Quran 7:54)

FROM PAGE 1&lt;&lt;

## IS IT CONVENTION OR LEADERSHIP ENDORSEMENT?

Sentiments by the former first lady Callista Mutharika that President Peter Mutharika is not fit to rule the nation beyond 2019 and must relinquish power to vice president Saulos Chilima have divided the party. The Chilima faction is advocating for mindset change arguing that DPP is not for the Mutharika family rather it's the party for all who are in it therefore any member is free to contest for any position including the presidency of the party.

Speaking to the media, DPP Publicity Secretary Francis Kasaila says that the party has informed the public about the date of the convention.

"We conduct our convention once every five years; the current mandate of the office bearers in the party is still valid until the end of the term" Kasaila said. However, whatever the case, the incumbent DPP president Peter Mutharika has been endorsed as the torch bearer before elections are conducted.

The DPP scenario is not for them alone, amid court injunctions even the party that has already conducted its convention the MCP, Reverend Dr Chakwera was endorsed and went to the convention without a competitor. One more interesting thing that happened during the MCP convention is that when the leadership realised that almost all positions were being taken by people from central region, the convention had to be stopped in order to consider people from other regions to grab some positions.

The other party that has cases on their neck is Aford, although the party agreed to conduct its convention with the endorsement of two contenders from two factions, one faction ended in endorsing their candidate Frank Mwenefumbo as their Torch Bearer while the faction led by Enock Chihana son to the founder of the party Chakufwa Chihana left the venue with the declaration of its leader arguing that the convention be rescheduled as tension was the prevalent mood as Chihana and Mwenifumbo could not agree on who was eligible to vote, there was chaos which could have led to bloodshed and may be loss of lives.

The other two parties that are yet to conduct their convention are People's Party which is silent on whether they will go to convention soon or later. Finally the UDF has indicated that it will conduct its convention on August 1 in Blantyre with the endorsement of its President Atupele Muluzi the son of former President Bakili Muluzi, however one executive member of the party Lucius Banda who is also member of parliament has shown interest to contest as party president in order to end the notion that parties are family matters.

Therefore, having observed these series of events, the question one would ask is that are there conventions in Malawi or mere rubber stamping to the status quo?



...whatever the case, the incumbent DPP president Peter Mutharika has been endorsed as the torch bearer before elections are conducted.

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Kidney Crescent Road, Blantyre 3, Malawi (C.Africa)  
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Cell: +265 888 827 541

# Morality and Education in Islam

By Sherrif Kaisi

It is undisputable fact that education is very important tool in human society. This is why we find in the contemporary world, every responsible person and/or parents do not ignore this important element of life. In fact Islam regards education and seeking of knowledge as part of a faith inclined concept (*ibada*)

Of course we cannot draw any thin line between age of a human being and education. Our prophet Muhammad peace be upon him was commanded by Allah to read (and to seek knowledge) when he was 40 years of age. He imparted such huge knowledge acquired from his creator and master (Allah) to his companions whom some of them were older than him.

On the same note, it is also a fact that on one occasion he encouraged his followers to educate their children while they are still at tender age. It is said that *'a child is like a clean white paper, whatever can be scribbled on it will stick'* this depicts that he indeed encouraged parents to educate their children at the earliest age of their life because it is no hard for them to grasp what the teacher says to them.

There is abundance incidence in the world that young stars aged below 10 years memorized the whole noble Qur'an. This means children at this state are able to memorize whatever is taught to them faster than an old person.

In today's educational systems, there are many issues affecting the whole process of teaching and learning in various learning institutions. Very often we hear that students of certain school be it primary, secondary and even those who are supposed to be regarded as matured students in various higher learning institutions have behaved irresponsibly. Schools are being destroyed. We give an example of Mama Halima Girls Secondary school in Mulanje which was stoned and devastated it by its own daughters! Bilal Trust Darul Uloom which was destroyed by its own sons. The critical question is, why this is regularly happening in many boarding schools and learning institutions?

It has been argued that to a certain extent all such incidences happen due to lack of moral values on the side of students who indulge into such malpractices.

Ethical education states that ***'the set of ethical principles and moral values that have to be inculcated in the child even before it starts the journey of seeking education in order to be acquired by him as customary behavior from his early years of life, through the time he becomes legally capable up to his full adulthood.'***

Evidently these ethical principles and moral values are the sole product of deep belief and righteous upbringing of a child by the responsible parents and guardians. So it is crystal clear that when a child is brought up from his tender age upon belief in his creator, he will develop an innate faculty for acceptance and pursuit of moral standards and values and responsible behavior.

Equally, if the child is brought up in an atmosphere alien to Muslim tenets, void of all religious orientations, the result is obvious that such a child becomes prone to dissolution and immorality. Consequently, no wonder that Islamic teachings have given a special priority to the moral education of children.

The question is who is responsible for children's moral education? It is straight forward that from the onset; parents and guardians are on position one to morally educate their childrens at their respective homes.

To this regard, the prophet peace be upon him said ***'No gift has given by a farther to his children is more valuable than good breeding'***

This means that it is an obligation to parents to morally educate their offsprings. In fact, if a child is not educated at home by his own parents it becomes so difficult for such child to learn morality from other people such as teachers.

Unfortunately it is very sad to state here that many parents and guardians don't take this responsibility seriously. Instances are happening in areas where you find a child is left by the parents to abuse and use irresponsible language to his friends. Fighting is very common among the children at schools.

Second on this set is the teacher at school. Here it is meant both teacher in an Islamic school/Madrasah and a teacher in western school corridors. Both have a vital

responsibility to inculcate good values in to their students. However, what is sad is that today's students do not respect their teachers.

In fact with the wrong understanding of human rights, students turn to look at their teachers as mere people who can only impart class knowledge and not moral and values into their brain faculties. Instances are common place in learning institutions that some students even fight with their teachers. Let alone braking down and destroying the school premises and even stealing is just too rampant.

The exegesis of all this is directly attributed to lack of ethical education on the side of our children. In this era of democracy students perceive everything they do as the right thing. They feel like they are exercising their human rights. A very worrisome note is that there are some parents and guardians who back their children when they are reported that they have misbehaved at school.

In conclusion, let me call upon all parents and guardians to be very serious in educating our children to grow with ethical values. After all, what type of society we are creating for tomorrow if we don't ethically educate our children? If the world is facing uncountable atrocities in all aspect of life, it goes back to how these people were trained morally by their parents and guardians. Someone who is trained to refrain from corruption, theft and many more irresponsible behaviors cannot become a monster today who doesn't care about others.

This is why it is said in Malawian adage ***"Mmera mpoyamba"*** yes it's true that when a child is ethically upright from the tender age of his life, it becomes so hard for him to just change that when he grows up. Let us be responsible parents to create better and good society wealthy leaving by all.

I will not do justice if I pen off without advising the government to introduce subjects and courses at all levels of learning which deal with ethics. This shall help to create the generation of young educated Malawians who will understand who they are and why they are entrusted to serve others by their creator Allah. Missing this fact, then we should expect nothing more but more DOOM!



# MAM Advises Muslims to Register and Vote

The Umbrella Body for Muslims in the country Muslim Association of Malawi (MAM) has urged Muslims to register in order to vote prudently in the 2019 tripartite elections.

Sheikh Chabulika MAM's spokesperson said this during this Years' Eid Prayers in Mangochi at the New Ground space provided by Malawi Government.

Chabulika further said that "The Association does not incline itself to any political party hence it would not advise any Muslim who to vote for, rather Muslims are at liberty to vote for whatever party they like without ridiculing other members who belong to other parties"

However, Chabulika cautioned Muslims against receiving handouts from Politicians who are using Islamic gatherings for their political gains. Saying this is not development at all. Rather he advised Muslims to vote for a government that will not discriminate faiths and Muslims in particular but accommodate all religions according to the constitution of the country.

Apart from registering for the tripartite elections in order for people to vote, Chabulika took the opportunity to remind

Muslims to register for the population and housing census to be conducted by the National Statistical Office which will commence soon as this will help in knowing the exact population of Muslims in the country.





## Israel at 70: Why Gaza's refugees and their descendants will never forget their violent expulsion

As the anniversary approached of the start of the exodus from what became Israel, an event Palestinians call the Nabka (catastrophe). Sarah Helm visits Gaza to hear the views of residents old and young about their past and future. Female demonstrators run for cover from tear gas fired by Israeli forces at a protest on Friday during the Great Return March.

Looking across his oranges grove, on top of one of Gaza's highest hills, Abu Othman lays claim to the best view of Gaza, both its past and its present.

Smiling, he points his stick east, across the barrier wall towards Israel, and traces where as a boy, before the 1948 Arab-Israeli war, he rode his horse to visit the Arab villages of Burayr

and Huj, then on the hills nearby then traces the line along which a caravan of camels used to travel, transporting supplies from Cairo, passing near the Gaza district villages and on to Jaffa.

Here was the old railway line connecting Cairo to Aleppo, the same line that brought Winston Churchill, then colonial secretary, to Gaza in 1921, when Churchill told the Palestinians, living by then under British rule, that they must accept a Jewish homeland in Palestine, as set out by the Balfour Declaration of 1917. In his declaration, Sir Arthur Balfour, the foreign secretary, had also promised to protect rights of Palestinians who lived here.

But during the 1948 war, Britain did nothing to protect inhabitants of 200 Arab villages whose people were

expelled by Israeli forces or fled in terror towards Gaza City, seeking safety behind Egyptian lines, nor to protect the other 500,000 refugees who fled elsewhere. Now mukhtar (elder) of a Gaza village called Bayt Hanoun, Abu Othman saw the 1948 refugees arrive in Gaza and recalls the stories of expulsion, massacres and barrel bombings that sped their flight.

No longer smiling, he now traces lines that mark out Gaza's present. Extending a gnarled finger west towards the Mediterranean Sea, he swings northeast and south following the barrier that encloses the coastal strip, with the Erez checkpoint, its caged walkways, gates and gantries sprawled just below us, locking in Gaza's 2 million inhabitants – among

them 1.3 million refugees – both the old who arrived in 1948 and their descendants.

“Time will cure and all will be forgotten,” said David Ben-Gurion, Israel’s first prime minister, which appeared to mean he expected the old refugees would die and their children would forget.

But Abu Othman’s memories have never faded. “How can I forget when I look each day directly into the past?” he asks. His friend, Abu Ahmad, walks past, pausing to tell us his mother was killed in 1948 at a massacre in Dimra, the Arab village that once stood on the land on which the Erez checkpoint was built. “She was thrown in the village well with 10 others. I have never forgotten it.” he says.

Gathering along the buffer zone below us, the younger generation of Gazans were also defying Ben-Gurion’s belief that they would forget. Clouds of tear gas float up towards us. We could see tents being erected and crowds gathering, preparing for the Great Return March, which culminates on Tuesday, the 70th anniversary of the Nakba or “catastrophe”, as Palestinians call the event that led to their expulsion in 1948.

Everyone in the Great Return March knows full well they will not be returning to their ‘48 lands, as they call them – at least not any day soon. They know full well that they risk being killed by Israeli snipers by even approaching the barrier – 40 have been shot dead in the past four weeks. But for most protesters it will be an achievement just to show the world they have not forgotten what happened in 1948, even if the world has forgotten them.

The “right of return” enshrined in 1948 in United Nations Resolution 194 is felt perhaps most strongly by Palestinian refugees of Gaza precisely because so many once lived just a few miles from Gaza’s walls. Almost all the refugees who reached Gaza were village farmers, deprived of their livelihoods

too as they lived off the land. Running in terror, past other burning villages, they left grapes on the vine and wheat just harvested, taking nothing with them, such was the panic. Many soon tried to return if only to get food to eat and to finish the harvest, but almost all were forced back by Israeli troops. From the end of the war the attempt to return never stopped, but Israel called returnees terrorists, imprisoning them or shooting them on sight.

By the 1950s some Israeli leaders, most notably Moshe Dayan, its chief of staff, had faced the fact that the refugees of Gaza would not readily forget their expulsion.

In 1956, at a kibbutz called Nahal Oz, one mile from the Gaza border, a young Israeli was brutally killed by a Palestinian refugee who had crossed back over. Dayan spoke at the dead man’s funeral, giving an address which some have called a defining speech of Zionism.

“Why should we complain of their [the Arabs] hatred for us?” asked Dayan, addressing the Israeli mourners. “For eight years have they sat in the refugee camps of Gaza and seen with their own eyes how we have made a homeland of the soil and the villages where they and their forebears once dwelt.”

But Dayan’s answer to this question was not to allow the Gaza refugees back, but to prepare for perpetual conflict against “hundreds and thousands of eyes and arms huddled together there ... waiting to tear us to pieces”.



*Hamas Gaza leader hints at mass breach of Israel border fence.*



*Abu Othman, mukhtar of Beyt Hanoun, saw the 1948 refugees arrive in Gaza. Behind him is the Erez checkpoint and Israel's barrier wall (Sarah Helm).*



*Arab villagers from a destroyed village near Gaza offer cake to a Jewish visitor from a nearby settlement. The visitor took the picture.*

Had he been alive today, Dayan would have seen his dystopian prediction of perpetual conflict coming true right here on the Gaza side opposite Nahal Oz, where more blood has spilt in the past four weeks among the “thousands of refugees huddled together” than anywhere else.

I went down to the Nahal Oz section of the buffer zone in the days before the Great Return March began and saw teenagers already hobbling from

gunshot wounds and a boy who had lost half a leg, being pushed in a wheelchair. I asked them why they threw themselves in front of Israeli snipers. They shrugged and said: "It's our duty. They are on our lands."

Over the 70 years of conflict, there have been times of hope. The Gazans are a resilient people – "the greatest patcher-uppers in the world", some say – and in 1993 they tried a patched-up peace plan, the Oslo accords. A Palestinian state was envisaged, constructed out of lands seized by Israel in the 1967 – the West Bank, captured from Jordan, and Gaza, captured from Egypt, were to be joined by a safe passage, and East Jerusalem was to be the Palestinian capital.

Oslo failed to address the right of return of 1948 refugees, but its two-state compromise would end the conflict, negotiators promised. I was in Gaza on the day the accords were signed, and saw euphoria well up as doves appeared on every wall. But when even the limited promises of Oslo were not fulfilled, Palestinians felt betrayed and showed it by supporting the militants of Hamas, who sent suicide bombers into Israel. Soon Israel had put up its wall. It bombarded Gaza in a series of huge military offensives, leaving about 2,500 Palestinians dead.

When I returned in the aftermath of the most recent offensive in 2014, I was prepared for a very different place, but even the height of the wall was a shock: it had hidden the whole of Gaza from Israel's view. In fact, the entire Gaza story now seemed hidden; Israel simply called Gaza a "terror entity", a definition that US and the Europeans seemed often ready to accept as Gaza was now placed under permanent siege.

On the Gaza side, however, the people were remembering as never before. Such was the destruction of the 2014 war, with people made homeless and forced to live in tents again, people called it the "second Nakba".

Memories of 1948 were literally being churned up in the rubble, in part because the two-state solution was so obviously dead and the people were looking back again to the root cause of their despair.

The young were also looking back to 1948, as I heard when visiting a Rafah girls school early in 2015: "Why did Balfour give away our land?," asked one teenager. "Why should I be a refugee when my land is 1 kilometre away?" asked another.

Moreover, the younger generation, having grown up under the siege, were exasperated by Hamas's failure to solve their problems, scorning their leaders as "old men" whose days were numbered. "We simply want to get out of Gaza and breathe," they said again and again. With the internet now available, they could see their old lands and search for their old villages on Google Maps. Instead of a two-state solution, many of the young of Gaza now propose their own compromise peace formula, a "one-state solution" with Jews and Arabs living side by side.

From the top of his hill, Abu Othman thinks he has a good view not only of past and present but of the future too, and points now towards the Negev desert in southern Israel and to the Egyptian Sinai, where in both places space is being cleared, and the Bedouin are moved to "townships".

Many in Gaza believe that these land clearances are part of Israel's plan to carve Gaza off permanently from the West Bank, attach to it a small amount of the Negev in the east and push its southern boundary into the Sinai, with Egypt's agreement, thus creating a bigger Gaza prison, which Israel will call a state.

"It won't work," says Abu Othman. "Eventually the Palestinians will return. Not soon. But eventually. God willing."



*Palestinian demonstrators run from tear gas fired by Israeli forces on Friday (Reuters)*



*Palestinian protesters clash with Israeli troops*



*Palestinian medics evacuate a wounded protester on Friday (AP)*



*Arabs from the village of Huj pass a bucket of water to the newly arrived Jewish settlers at the kibbutz of Dorot, circa 1942. Huj was destroyed in 1948*



*Female Palestinian demonstrators react to tear gas fired by Israeli forces (Reuters)*



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# Cutting Through the Noise to The Issues That Matter

By Rhodrick Junaid Kalumphya

It is less than a year before Malawi goes to the polls! Funny enough, it feels like the nation is already in a campaign period, despite the fact that this doesn't start until later in the year. Our politicians have already started criss-crossing our neighbourhood in search for our votes. Unfortunately, from the indications so far, it is evident that Malawians once again will be given a raw deal next year! Nothing tangible and of substance has been presented to the voters. Instead, there are only intra party fights that are raging on like lava out of a volcano!

The DPP is busy tearing itself apart while the MCP is shredding itself to smithereens! These two parties, the likely of the many to take the mantle next year, for if truth be told, AFORD, PP and UDF are too insignificant to mount a nationwide challenge on their own, are hell bent on outdoing each other on who nukes themselves into oblivion first! It's like they have made a pact between themselves on the lines of: "let's do jingo! janga! bode! Breaker! One side? Two side?" with the unsuspecting, trusting Malawians and

see who wings it into Government next year! Indeed whoever makes it into Government t next year would have winged it for there has so far been nothing tangible presented to Malawians.

The fierce fights taking place have gone beyond the normal politicking. These fights have taken centre stage while pushing aside the aspirations and needs of the people. The manner and language of some of these fights are nothing short of clear cut gangsterism. They bear all the characters and hallmarks of the dark world...the world of Al Capones to the Don Corleones, Scarfaces and not to mention Kyser Sozees! Its total madness, outright war among those who want to lead this nation!

It beggars belief that these are the people who want to take us to the Promised Land. What makes one sad is that whilst these clowns, mafias and gangsters are busy fighting, noone is questioning who will bring us the much needed direction to lead this nation? Malawi is at a crossroads. We are a nation without a vision.

A nation without a theme. A nation

without goals. No different are we from headless chickens. The middle class, who should know better, are busy sharing, clapping hands and cheering on the shenanigans of the DPP and MCP through social media, instead of taking these people to task. There is so much negative energy, so much lethargy and dispiriting vibe in our nation!

In all this, the loser is the farmer in the village, the welder at Nchesi, the Fisherman in Mangochi, the cleaner at the hospital, the patient in the ward, the prisoner in the penitentiary, the lowly paid police officer standing at the road block in blistering heat, the woman who will be dying from child birth, the girl who will has no sanitary pads, the lady who will be harassed at work for sexual favours by the boss, the katundu boy at Wenela, the Kabaza man in Dowa not to mention the ngangas who will go to bed tonight on an empty stomach! The madness needs to stop now! We have people's lives at stake and we can't afford to lose any more time! We must cut through the noise to the issues that matter most!

## South Africa Recalls its Ambassador to Israel

South Africa recalled its ambassador to Israel on Monday after at least 52 Palestinians were killed in clashes with Israeli forces during protests over the US embassy opening in Jerusalem.

"Given the indiscriminate and grave manner of the latest Israeli attack, the South African government has taken a decision to recall Ambassador Sisa

Ngombane with immediate effect until further notice," South Africa's foreign ministry said in a statement.

"The victims were taking part in a peaceful protest against the provocative inauguration of the US embassy in Jerusalem," it said, condemning "violent aggression carried out by Israeli armed forces".

"This latest attack has resulted in scores of other Palestinian citizens

reported injured, and the wanton destruction of property," it added.

The violence erupted over the formal opening of the US embassy in Jerusalem.

More than 2,400 Palestinians were wounded and the dead included eight children under the age of 16, according to the Palestinian envoy to the United Nations.

It was the bloodiest day in the Israeli-

Palestinian conflict since a 2014 Gaza war.

Gaza deaths spark widespread condemnation of Israel

Israel faced widespread condemnation on Monday after its forces killed at least 55 Palestinians in Gaza during protests coinciding with the opening of the US embassy in Jerusalem.

Many countries including Britain, France and Russia had already slammed the US decision to move the embassy, while 128 nations have backed a UN resolution condemning Washington's recognition of Jerusalem as Israel's capital.

The US came to the defence of its ally Monday, blaming Hamas for the violence and blocking a resolution at the UN calling for an international investigation, according to diplomats.

Here are some of the reactions from around the world following Monday's violence:

#### - UNITED STATES -

The White House blamed the bloodiest day in the Israeli-Palestinian conflict in years on Hamas, the Islamist movement that runs the Gaza Strip.

"The responsibility for these tragic deaths rests squarely with Hamas," said White House spokesman Raj Shah.

#### - ISRAEL -

Israeli Prime Minister Benjamin Netanyahu also blamed Hamas, and defended his country's use of force, saying "every country has the obligation to defend its borders".

#### - PALESTINIAN REACTION -

Palestinian president Mahmud Abbas condemned Israeli "massacres", saying "the US is no longer a mediator in the Middle East," and that the new embassy was tantamount to "a new American settler outpost" in Jerusalem.

Hamas vowed the protests would continue. "We say clearly today to all the world that the peaceful march

of our people lured the enemy into shedding more blood," senior Hamas official Khalil al-Hayya said.

#### - TURKEY -

Turkey announced it was recalling its ambassadors to the United States and Israel "for consultations".

"Israel is wreaking state terror. Israel is a terror state," President Recep Tayyip Erdogan said.

"What Israel has done is a genocide."

#### - UNITED NATIONS -

The UN High Commissioner for Human Rights, Zeid Ra'ad Al Hussein, said: "Those responsible for outrageous human rights violations must be held to account."

UN chief Antonio Guterres said he was "particularly worried" about the developments.

#### - RIGHTS GROUPS -

Amnesty International said the bloodshed was an "abhorrent violation" of human rights, and "appear to be wilful killings constituting war crimes". Human Rights Watch also denounced the "bloodbath".

#### - EUROPEAN UNION -

EU foreign policy chief Federica Mogherini urged "utmost restraint".

"Dozens of Palestinians, including children, have been killed and hundreds injured from Israeli fire today, during ongoing mass protests near the Gaza fence. We expect all to act with utmost restraint to avoid further loss of life," Mogherini said in a statement.

#### - FRANCE -

French President Emmanuel Macron "condemned the violence of the Israeli armed forces against protesters" in a telephone conversation with Abbas and Jordan's King Abdullah II. He also reaffirmed criticism of the US decision to move the embassy to Jerusalem.

#### - BRITAIN -

British Prime Minister Theresa May urged "calm and restraint to avoid actions destructive to peace efforts."

#### - RUSSIA -

Foreign Minister Sergei Lavrov said Russia had publicly stated its opposition to moving the embassy "several times".

"The determination of the status of Jerusalem... must be decided through direct dialogue between with the Palestinians," he said.

#### - CANADA -

Canada Foreign Minister Chrystia Freeland said it was "inexcusable that civilians, members of the media and children have been among the victims".

#### - KUWAIT -

Kuwait requested an emergency meeting of the UN Security Council, which diplomats later said the US had blocked.

"We condemned what has happened," the Kuwaiti ambassador to the UN, Mansour al-Otaibi, said.

#### - EGYPT -

Egypt's foreign ministry called those killed "martyrs" and warned against "this serious escalation".

Ahmed al-Tayeb, the grand Imam of Al-Azhar, Egypt's highest institution of Sunni Islam, called on "Arabs and Muslims and all fair and reasonable people in the world to stand by the defenseless Palestinian people".

#### - SAUDI ARABIA -

"Saudi Arabia strongly condemns the Israeli occupation forces' gunfire against unarmed Palestinian civilians which has left dozens of dead and wounded," a foreign ministry spokesperson said.

#### - IRAN -

Iran decried "a day of great shame" over the deaths.

"Israeli regime massacres countless Palestinians in cold blood as they protest in the world's largest open air prison," Iran's Foreign Minister Mohammad Javad Zarif wrote on Twitter.

# What are Sukuk Bonds and are They Different From Typical Bonds?

Currently, discussions about sukuk bonds and Islamic Finance are on the increase. Here in Malawi, the Government has just approved the Introduction of Islamic Banking in the country

Sukuk is one mode of financing. Meanwhile, many established players on the international capital markets are issuing sukuk in order to excel in their businesses but how do these bonds work?

A bond is an obligation by an Issuer to return the money borrowed from an investor after an agreed period of time, and to pay a return, typically in the form of interest, during and/or at the end of the life of that obligation. Hence, the main facets of a bond issue are the credit worthiness of the borrower and the issuer of the bond, in repaying back the loan and servicing it as agreed.

Essentially, a sukuk bond is not much different, but its structure has to adhere to the rules established by Sharia (Islamic principles)

Without entering into the convolutions of Islamic Finance, and focusing on sukuk bonds, if a borrower decides to borrow money directly from investors in terms of the Islamic perspective of finance, the issuer has to avoid paying interest because this is tantamount to Riba (interest), or the generation of money from money.

Understanding covered bonds or collateralised loan obligations may

help us understand sukuk bonds. Whereas a typical bond indicates a debt obligation between the investor (the lender) and the issuer (the borrower), a sukuk indicates the ownership of an asset backing that obligation. Obviously, the asset backing the sukuk would be Sharia-compliant. This concept would be readily understood by ethical investors who would not consider investments that finance activities which are not



aligned to their creed, belief, or opinion. A sukuk has a secondary market in the same way as a typical bond has and investors may buy, hold, or sell the sukuk after this has been issued in the primary market. Hence, liquidity considerations are also relevant for sukuk bonds. That said, the price of the sukuk is linked to the value and credit dynamics of the assets backing the sukuk. If the asset backing the sukuk increases in value, the value of the sukuk increases commensurately. In a typical bond structure, the interest received on a bond (Riba in terms of

Islamic Finance) forms part of the overall return received on the bond. With a typical bond, the interest rate dynamics also contribute to the return on the bond if changes in interest rates cause the value of the bond in the secondary market to change. In other words, the buyer of a sukuk bond is indirectly buying an asset that has value rather than entering into a loan obligation with the issuer of a typical debt instrument.

It is therefore suggested that, the asset backing the sukuk is critical. Consequently, the value of sukuk is linked to the increase in value and productivity of real assets and not with profit on money and inflation dynamics. Perhaps,

focusing more on the economic value added created through the financing of real assets would help societies to increase productivity and real economic wealth sustainably and over the long term. Importantly, the number of investors in the Islamic world cannot be ignored and therefore Sharia compliant vehicles capable of attracting their wealth are increasingly relevant. The sukuk is a good starting point for issuers to tap into this reality.

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