

Insight Bulletin

For People Who Want to Know

REGISTERED AT THE G.P.O. AS A NEWSPAPER • FORTY SECOND EDITION • JUNE 2019

FREE COPY

Aisha Mambo Adams Becomes First Female Second Deputy Speaker



When gender activists are fighting for equality in access to resources and opportunities regardless of gender, including economic participation and decision making and the state of valuing different behaviors, Malawi has just made a good history in its National Assembly where two women namely Catherine Gotani Hara and Aisha Mambo Adams have been elected as Speaker and Second Deputy Speaker of Parliament respectively. Gotani Hara was elected as Speaker while Mambo Adams was elected as Second Deputy Speaker becoming first ever females to occupy such positions in the history of the country.

TO PAGE 4>>

Contents

Muslims are Malawians Too

3

Muslim's Mother Body (MAM) Condemns Protests

6

Mutharika Re-elected as Malawi's President

7

Phase one of US Middle East Peace Plan Greeted with Scepticism

8

MUST MSA Bids Farewell to First 4 Muslims

12

What is Islamic Finance?

13

What are the Differences Between Islamic and Conventional Finance?

14



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: (+265) 01 848 059
Cell: (+265) 0994 292 015

Email: abdullahmdala@gmail.com
www.insightbulletin.org

Muslims are Malawians Too



We may not mind whether or not the allegation is true by former vice president Dr Saulos Chilima who is also UTM president against Jane Ansah that she said “she would be grateful if they helped ensure that Professor Mutharika gets re-elected,” saying she did not want Rev. Dr Lazarus Chakwera to be elected because his running mate (Sidik Mia) “is a devoted Muslim.”

To us, what we would mind is the thinking itself that it is unfortunate especially coming from a person holding such a high office.

Such utterances must have angered not only Muslims, but also other non-Muslims who believe that Malawi is for everyone and that every citizen has a right to seek for any public office regardless of their religious affiliations.

It is therefore not surprising that a very good number of Muslims joined the demonstrations and carried banners with the message “Jane Ansah why do you hate Muslims?”

and “*Kukhala Msilamu Sichifukwa* (being a Muslim is not a crime)”.

Such messages should stick to many others with similar thinking and should be treated as a wake up call that in case some politicians don't know, such narrations may cause tribal, ethnic and religious conflicts as it has been witnessed in many parts of the African continent like Rwanda DRC just to mention a few.

In a letter, which was written on 7 June 2019, Chilima alleges that the MEC chairperson told her members of staff that “she would be grateful if they helped ensure that Professor Mutharika gets re-elected,” saying she did not want Rev. Dr Lazarus Chakwera to be elected because his running mate (Sidik Mia) “is a devoted Muslim.”

There are many questions that one would ask from such clauses like is this the reason why many Muslim aspirants don't make it to the August House? Is this the same reason why there has not even been a yao Muslim Minister from the Eastern region in the recent Cabinet which President Professor Peter Mutharika has just appointed? Is this the same reason why there are no Muslim principal secretaries, is this the reason why there are no Muslim directors under different ministries? Not even deputy directors? Is this the reason why there are no heads of departments like CEO, DG, in many key government decision making positions? Is this the same reason why Muslims are only sent to Egypt and Kuwait as ambassadors and not to the UN and many other countries like USA and UK? Because of such statements, Muslims will not be blamed for asking these and many other questions which they don't find answers. Politicians, fellow Malawian citizens, Malawi is a nation that has never gone for war, let us not create any loophole for such. Let us live in this nation as one family regardless of where one comes from and which faith one belongs to?

FROM PAGE 1<<

Aisha Mambo Adams Becoms First Female Second Deputy Speaker

Representing Mangochi Nkungulu constituency, the United Democratic Front legislator for Mangochi Nkungulu Aisha Mambo Adams went unopposed grabbing the position of Second Deputy speaker

Following Parliamentary procedures, Elections for the First and Second Deputy Speakers were presided over by new Speaker of Parliament Catherine Gotani Hara who was also elected and sworn-in same day.

The position of the first Deputy speaker went to Kazombo the legislator from Kasungu East who is one of the parliamentarians who won the parliamentary elections for their constituencies on an independent ticket but joined MCP days after the polls.

Along side other Muslim female legislators from different political parties like Halima Daud, Mwalone Jangiya, Nasreen Pilan, Abida Mia, Esther Majaza and Amina Lijala, Mambo has been in the house since 2014 under United Democratic Front (UDF).



Following Parliamentary procedures, Elections for the First and Second Deputy Speakers were presided over by new Speaker of Parliament Catherine Gotani Hara who was also elected and sworn-in same day.

NIRMA SOAP

best for your laundry
good for your pocket



Rely on the Product of



P.O. Box 30019, Plot No. 156
Kidney Crescent Road, Blantyre 3, Malawi (C.Africa)
Tel: +265 1 874 622 • Fax: +265 1 873 649
Cell: +265 888 827 541

MUSLIMS'S MOTHER BODY (MAM) CONDEMNS PROTESTS



The Muslim Association of Malawi (MAM) has condemned the post-elections violence that has been taking place in some cities in the country.

Since the declaration by Malawi Electoral Commission (MEC) that Professor Mutharika is the winner of the Presidential May 21st Polls, there have been demonstrations and protests which later turned violent in some cities of the country in disagreement with the outcome of the presidential results.

In an interview with Insight Bulletin, MAM's Spokesperson Sheikh Dinala Chabulika said that while demonstrations are part of our constitutional rights, however people are not supposed to take advantage of such gatherings and damage other people's properties or public infrastructure. "Malawians should learn that demonstrations can be one of the best way to channel concerns without

causing any harm," Chabulika said.

Chabulika further said that one thing Malawians ought to remember is that this is not the first nor the last time people are having elections, these things come to us time and again but in between we all have Malawi which is our nation that needs to be looked after by all of us

The Civil Society Organizations (CSO), the Malawi Congress Party (MCP) and UTM supporters have been protesting as one way of showing their dissatisfaction with

the outcome of May 21's elections which saw Professor Peter Mutharika being re-elected as Malawi's Head of State.

Malawi Electoral Commission (MEC) declared President Peter Mutharika winner of the controversial elections at 38.6 percent, MCP's Lazarus Chakwera came second at 35.4 percent while Saulos Chilima of UTM was third with 20 percent.

The protests continued despite the parties presenting their grievances to court where both parties are seeking for a rerun.

Different commentators have reacted against protests that have turned violent asking organisers to civic educate the people to conduct peaceful demonstrations if they are to achieve their demands. Others have argued that demonstrations have never yielded anything in Malawi therefore there is no need for one to demonstrate.



Referee celebrating with the winning team

MUTHARIKA

RE-ELECTED AS MALAWI'S PRESIDENT

Malawi's president Peter Mutharika has been declared the winner in a close election which he marginally won.

Mutharika won with 1.9 million votes representing 38.57%, according to the Malawi Electoral Commission, narrowly ahead of Malawi Congress Party's Lazarus Chakwera who came second just like in the last election back in 2014. Chakwera got 1.8 million votes representing 35.41%.

Saluos Chilima a former Airtel executive was Mutharika's deputy in his first term but jumped ship arguing that Mutharika's administration was so corrupt. He formed his own party the United Transformation Movement (UTM) in a bid to run against his boss and he came third with just over 1 million votes representing 20.24% after campaigning for a period of only 9 months.

Nearly 7 million people registered to vote in an election which was described as the most unpredictable election the country has ever witnessed. About 5 million people turned up for polling. A total of 74,719 votes were declared null and void.

Surprisingly for the first time two notable incidences happened, the first one is that on May 22, a day after Malawians voted, Chakwera warned of alleged attempts to rig the elections, saying his party had conducted its own count which showed that he was ahead. He further warned that attempt to rig elections would turn this

country into chaos and he was ready to sacrifice his blood for the sake of Malawians. The other incident is that the Malawi Congress Party on May 25, got a court injunction restraining the electoral commission from releasing the presidential results arguing that the results were seriously marred. The

However the High Court lifted the injunction which gave the electoral commission powers to release the presidential results. "Ladies and Gentlemen, the Commission has thoroughly reviewed all the complaints that were lodged for the presidential election and we declare



party wanted a recount in 10 districts where electoral irregularities occurred.

One notable incident was the arrest of a Malawi Electoral Commission official who was allegedly accused of tampering with the result sheets from the constituency's tally centers which were under him. The official, allegedly, erased some results from the result sheets from the polling centers with correction fluid and inserted other figures.

the presidential elections to be free and fair and these results are the true reflection of the will of the people of Malawi," said Jane Ansah the chairperson of the commission at the main Tally centre in Blantyre.

The opposition has been claiming that the polls were flawed since the vote counting process began. Chilima and Chakwera are both calling for a fresh election citing serious electoral irregularities.



PHASE ONE OF US MIDDLE EAST PEACE PLAN GREETED NO ISRAELIS OR PALESTINIANS PRESENT FOR LAUNCH SHREDS DECADES OF DIPLOMACY

Martin Chulov

Middle East correspondent

The first phase of the Trump administration's long-awaited peace plan for Israel and Palestine has been rolled out

to scepticism, anger and outright derision.

A conference hall of regional officials – with no Israelis or Palestinians present – was the first to hear details of the US-brokered deal, an economic

blueprint that shreds decades of diplomacy and which even its mooted financial backers seemed reluctant to embrace.

The Centre piece appears to be a call for donors to contribute \$50bn to



WITH SCEPTICISM OF PLAN THAT

kickstart the Palestinian economy and win the buy-in of neighbouring Jordan, Egypt and Lebanon, which would eventually open direct trade links with the West Bank and Gaza.

There has been no sign of a political

dimension to the proposal, hailed as the brainchild of Donald Trump's son-in-law and adviser Jared Kushner. Critics across the region suggested the US was replacing the long-agreed "land for peace" formula with a blunt new "money for peace" that attempted to buy off the Palestinian cause.

Kushner said his plan was "the opportunity of the century" for the Palestinians but their acceptance was a precondition for peace.

"Agreeing on an economic pathway forward is a necessary precondition to resolving the previously unsolvable political issues," he said. "To be clear, economic growth and prosperity for the Palestinian people are not possible without an enduring and fair political solution to the conflict – one that guarantees Israel's security and respects the dignity of the Palestinian people."

Acknowledging the scepticism about his father-in-law's policy in the region, he said: "My direct message to the Palestinian people is that despite what those who have let you down in the past say, President Trump and America have not given up on you."

Nancy Okail, the executive director of the Tahrir Institute for Middle East Policy, said: "The Palestinian issue is primarily political, and pouring money into it won't solve it. Kushner's plan is indicative of his lack of understanding of the history and dynamics in the region, offering a simplistic and unviable, immoral non-solution to a longstanding, complex issue."

Hours before the official "Peace to Prosperity" conference dinner in the Bahraini capital, Manama, on Tuesday, Saudi Arabia released a statement reiterating its support for the two-state

solution. This has been the bedrock of past discussions between Israelis and Palestinians, underwritten by successive administrations in Riyadh and Washington.

Saudi Arabia is an ally of the Trump administration and a nominal supporter of the conference. Its crown prince, Mohammed bin Salman, had forged a close understanding with Kushner in the months before the conference; both are understood to see the 71-year-old conflict through a similar lens.

During Kushner's time as Trump's Middle East envoy, core demands of the Israeli rightwing have been implemented. US aid to Palestine has been slashed, the bitterly contested city of Jerusalem declared as Israel's capital, Palestinian diplomatic missions closed in Washington and US missions closed in the West Bank and Gaza.

"We've gone from a 'land for peace' formula addressing a decades-old occupation and siege to a 'money for peace' recipe for disaster," said HA Hellyer, a senior associate fellow of the Royal United Services Institute and the Atlantic Council.

"The needs and rights of the Palestinians – the occupied – are now openly and explicitly disregarded by the Trump administration with such transparency that such a 'money for peace' recipe for disaster [to them] is a logical conclusion," Hellyer said.

"There are precious few in the Arab world who are willing to invest much political capital to address and solve the Palestinian-Israeli conflict, but that doesn't translate to support for this. If that were the case, we would see high-level delegations, for example, going

TO PAGE 10>>

FROM PAGE 9<<

Phase one of US Middle East peace plan greeted with scepticism

to the Bahraini workshop. Instead, Arab states are trying to send as low-level diplomats as possible."

Sir John Jenkins, a former Middle East director for the Foreign Office, said torpor across Palestinian politics had contributed to a loss of faith in the existing peace model.

He said Palestine's political structure had collapsed and there was "no Palestinian national narrative any more", pointing to the "bureaucratisation and demoralisation of Fatah", the "futilely belligerent" Hamas in charge of Gaza, and the fact that the Palestinian Authority that runs parts of the West Bank was "widely distrusted and despised as corrupt by many Palestinians".

Jenkins said: "Add to this the failure of the Arab uprisings, the consequent discrediting of political Islamism, the collapse of Arab nationalism and the rise of securitised authoritarianism, and the old context within which the Palestinian national cause sat has also vanished. No one has replaced it with anything satisfactory. This is a failure of the political imagination."

He said this vacuum had been filled with "the promise of economic

"The Palestinian issue is primarily political, and pouring money into it won't solve it. Kushner's plan is indicative of his lack of understanding of the history and dynamics in the region, offering a simplistic and unviable, immoral non-solution to a longstanding, complex issue."

development, as if that will make the unorganised but still widespread and powerful Palestinian yearning for a state, or at least a political community, go away. I think that's a misreading. Economic development gets you so far – but then what?"

He added of mooted Arab benefactors: "I can't see them simply signing on the dotted line unless there is some sort of political horizon. The Palestinian issue retains a distinctive power to mobilise many Arabs emotionally. It's hard to see why the Kurds and others are allowed to realise national aspirations but not the Palestinians. And Iran would accuse them of selling out the instant they signed. Why give them the satisfaction?"

Hellyer said a two-state solution, already diluted, may become even less viable in the absence of meaningful political engagement. "If the Israelis continue along this present course of action, they make the alternative of a one-state solution more and more inevitable, where the Palestinian struggle for national self-determination in a state is transformed into a civil rights struggle in a single state alongside Israelis."





The home of all plastic products
—— UV protected tanks ——



CONTACTS

Tel: 0211 870 800/01/02/03
Email: sales@enterprisemw.com

MUST MSA

Bids Farewell to First 4 Muslims



Muslim Students Association (MSA) at the Malawi University of Science and Technology (MUST) has bid farewell to four Muslim students who were enrolled in the first cohort of the University in 2014.

The students are Hanifa Maulidi and Abdullah Chibwe who were studying Chemical Engineering, whilst Rashida Nsamira Earth Science and Jabson Sahibu, Weather and Meteorology.

Speaking during Eid celebrations and farewell party, Chairperson of MUST MSA, Sadi Kamwendo, commended the students for laying a concrete

Islamic foundation at the institution, which has helped to strengthen MSA at Malawi University of Science and Technology. "Today we celebrate with our friends who initiated MUST MSA, we are happy that they started this and we will continue making it vibrant.

In her remarks, Maulidi asked the remaining students to work hard in their studies in order to be successful.

Maulidi expressed her happiness for being amongst the first cohort to graduate as an engineer at the school despite various challenges she faced.

Maulidi also encouraged her fellow Muslim students to continue with

the Muslim students Association that they established which will help them strengthen their Iman.

Agreeing with Maulidi, Rashida Nsamira said that "I advise them to put Allah first and work hard in their studies in order to be successful. My plan is to proceed with my studies to Masters and even PhD, In-sha-a-Allah"

In his remarks Dean of students at MUST Mr. Saizi Kimu expressed his happiness that the students are graduating.

Kimu asked them to use the skills they have gained and fly the Muslim flag to greater heights.



What is Islamic Finance?

Islamic finance is a type of financing activities that must comply with Sharia (Islamic Law). The concept can also refer to the investments that are permissible under Sharia.

The common practices of Islamic finance and banking came into existence along with the foundation of Islam. However, the establishment of formal Islamic finance occurred only in the 20th century. Nowadays, the Islamic finance sector grows at 15%-25% per year, while Islamic financial institutions oversee over \$2 trillion.



What are the Differences Between Islamic and Conventional Finance?

The main difference between conventional finance and Islamic finance is that some of the practices and principles that are used in the conventional finance are strictly prohibited under Sharia laws.

PRINCIPLES OF ISLAMIC FINANCE

Islamic finance strictly complies with Sharia law. Contemporary Islamic finance is based on a number of prohibitions that are not always illegal in the countries where Islamic financial institutions are operating:

These differences are:

1. PAYING OR CHARGING AN INTEREST

Islam considers lending with interest payments as an exploitative practice that favors the lender at the expense of the borrower. According to Sharia

law, interest is usury (*riba*), which is strictly prohibited.

2. INVESTING IN BUSINESSES INVOLVED IN PROHIBITED ACTIVITIES

Some activities, such as producing and selling alcohol or pork, are prohibited in Islam. The activities are considered *haram* or forbidden. Therefore, investing in such activities is likewise forbidden.

3. SPECULATION (*MAISIR*)

Sharia strictly prohibits any form of speculation or gambling, which is called *maisir*. Thus, Islamic financial institutions cannot be involved in contracts where the ownership of good depends on an uncertain event in the future.

4. UNCERTAINTY AND RISK (*GHARAR*)

The rules of Islamic finance ban participation in contracts with the excessive risk and/or uncertainty. The term *gharar* measures the legitimacy of risk or uncertain in nature investments. *Gharar* is observed with derivative contracts and short-selling, which are forbidden in Islamic finance.

In addition to the above prohibitions, Islamic finance is based on two other crucial principles:

- **Material finality of the transaction:** Each transaction must be related to a real underlying economic transaction.
- **Profit/loss sharing:** Parties entering into the contracts in Islamic finance share profit/loss and risks associated with the transaction. No one can benefit from the transaction more than the other party.

NEW

nourishing
ALOE VERA

*Hand &
body lotion*

with
Vitamin E+A



P.O. Box 5121,
Limbe, Malawi.
Tel: 01 877 803
Fax: 01 878 080



Committed to your skin!

Stocks available in all leading
wholesalers throughout the country.





TRANQUIL COLOURS FOR BEAUTIFUL HOMES

HIGH GLOSS ENAMEL

Rainbow High Gloss Enamel Paint transforms your walls beauty and protects it for longer when used on the interior or exterior. It's true beauty inside out. Settle for the best.

Available in all Rainbow Paints outlets and dealers nationwide.

