

# Insight Bulletin

For People Who Want to Know

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## HILAL AFRIKA CHERISHES NEEDY COMMUNITIES



*Turan and Telera handover food parcel to a beneficiary.*

**O**ver 5000 families have benefited from the Qurban distribution program organized by Hilal Afrika in the districts of Balaka, Machinga and Mangochi. The distribution starts on the day of Eid al-Adhuha and lasts for three days. In Malawi it started on 10 July 2022.

Qurban means bringing oneself closer to the Creator through animal sacrifice. Every year during the month of Dhul Hijjah, Muslims around the world slaughter animals (goats, sheep, cattle, or camels) to reflect the Prophet Ibrahim's willingness to sacrifice his son Ismail as per his vow to Allah.

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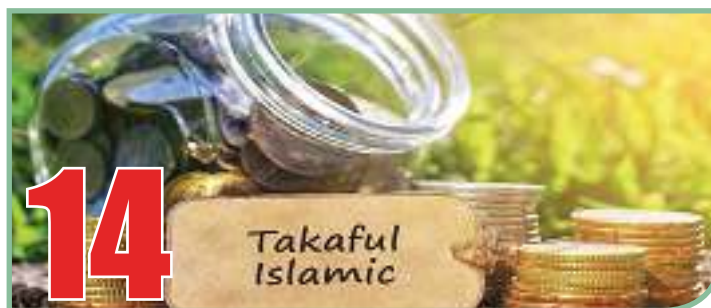
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### DISCLAIMER

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.

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# Islam A Complete Way of Life

Islam is not a religion in the common and distorted sense, for it does not confine its scope to one's private life. It is a complete way of life and is present in every field of human existence. Islam provides guidance for all aspects of life - individual and social, material and moral, economic and political, legal and cultural, and national and international. The Qur'an enjoins man to embrace Islam without any reservation and to follow Allah's guidance in all areas of life. In fact, it was an unfortunate day when the scope of religion was confined to the private life of man and its social and cultural role was reduced to naught, as has happened in this century. No other factor, perhaps, has been more important in causing the decline of religion in the modern age than its retreat into the realm of private life. In the words of a modern philosopher:

"Religion asks us to separate things of Allah from those of Caesar. Such a judicial separation between the two means the degrading of both the secular and the sacred. That religion is worth little if the conscience of its followers is not disturbed when war clouds are hanging over us all and industrial conflicts are threatening social peace. Religion has weakened man's social conscience and moral sensitivity by separating the things of Allah from those of Caesar."

Islam totally denounces this concept of religion and clearly states that its objectives are the purification of the soul and the reform and reconstruction

of society. As we read in the Qur'an:

We have sent our messengers with explanations, and sent the book and the balance down with them, so that mankind may conduct themselves with all fairness. We have sent down iron wherein is great violence as well as benefits for mankind, so that Allah may know who is supporting Him and His messenger even though (He is) unseen. (57:25)

Discretion belongs only to Allah. He has ordered you to serve Him alone; such is the right religion, even though most men do not realize it. (1 2: 40)

(Muslims are) those who, if we establish them in the land will keep up prayer (salah) and pay the welfare due (zakah); command what is proper and forbid what is improper. (22:40-41)

said:

"Each of you is a keeper or a shepherd and will be questioned about the well-being of his fold. The head of the state will be questioned about the well-being of the people of the state. Each man is a shepherd to his family and will be answerable about every member of it. Each woman is a shepherd to the family of her husband and will be accountable for every member of it. And each servant is a shepherd to his master and will be questioned about the property of his master." (Bukhari and Muslim)

Thus even a cursory study of the teachings of Islam shows that it is an all-embracing way of life and does not

leave out any field of human existence to become a playground for the forces of evil. Balance between the Individual and Society. Another unique feature of Islam is that it establishes a balance between individualism and collectivism. It believes in the individual personality of man and holds everyone personally accountable to Allah. It guarantees the fundamental rights of the individual and does not permit anyone to tamper with them. It makes the proper development of the personality of man one of the prime objectives of its educational policy. It does not subscribe to the view that man must lose his individuality in society or in the state.

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**Religion asks us to separate things of Allah from those of Caesar. Such a judicial separation between the two means the degrading of both the secular and the sacred. That religion is worth little if the conscience of its followers is not disturbed when war clouds are hanging over us all and industrial conflicts are threatening social peace. Religion has weakened man's social conscience and moral sensitivity by separating the things of Allah from those of Caesar.**

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&lt;&lt;FROM PAGE 1

## HILAL AFRIKA CHERISHES NEEDY COMMUNITIES

The Germany-based charity organization, which is funded by German well-wishers, slaughtered over 100 cows and 60 goats to share with the needy in various communities of the country.

Speaking with Insight Magazine, the Chairman of Hilal Afrika, Umut Turan, said their organization's core objective is to change the livelihoods of Malawians for the better.

"Our organization strives to deliver the German people's donations in a transparent and reliable manner to the people of Malawi," he stated.

Turan also said that the Qurban program serves as a springboard for bringing more advanced projects to Malawi.

"Since last year, Hilal Afrika did Qurban programs, delivering food parcels and many other necessities to vulnerable people throughout Malawi. For many, it could be the only time they eat meat in the entire year," he said.

He further said that the 2022 Qurban program was aimed at reaching as many people as ever before. Last year, Hilal Afrika initiated its first activities, and they did not reach a number of people, but this year the organization has reached out to several more families.

Group villagewoman Kantande from Traditional Authority Lulunga in Mangochi district, Mariam Hasssan who was overjoyed and delighted by Hilal Afrika, said the Qurban distributed by the organization has given the community assurance that not all hopes are gone.

"Our community is very far from



*Telera: More is coming.*

accessing a number of social amenities. Look at us now, we are getting visitors from Germany with a mission of bringing positive change to our lives," she said.

Another beneficiary from Chisopi, Chief Nkawaga Traditional Authority Bwananyambi, Mussa Lasimu, asked the organization to always remember people of Chisopi and continue assisting them with support to improve their standards of living.

"This is the first time we have ever received international guests who happen to share with us some meat in such large quantities. It has never happened before in the history of the Chisopi community. We ask Allah to bless the people that have contributed to the joy that we hold now," Mussa articulated.

The Qurban period involves more than just providing meat to the less privileged. Hilal Afrika illustrates this by offering several community development initiatives.

"In line with our strategies, we intend to implement long term projects that will impact a lot of people's lives for an extended period of time, as such funding will be required to help uplift communities in Malawi out of poverty," said Turan.

Currently, Hilal Afrika covers the cost of tuition fees for students in need as a means of promoting better education in Malawi. The group has also constructed boreholes in the districts of Nkhotakota, Salima, Balaka, and Mangochi.

The organization's Country Director Abdularazaq Telera said they were working with various community leaders to identify kinds of projects urgently required in their respective areas.

"Our organization visits sites that are hard to reach and interacts with the chiefs to come up with the kind of development that they require. So far potable water, food, access to better education and household necessities are the needs that visited communities requested," said Telera.

"As the Chairman of the organization earlier indicated, the organization has just started, so it will be doing the projects in phases depending on the availability of funds," he said.

The Hilal Afrika corroborates with Islamic Foundation for Development-IFFD in its operations in the country.





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*US President Joe Biden shakes hands with Palestinian President Mahmoud Abbas in Bethlehem.*

# BIDEN CLAIMS

## US WILL ACHIEVE ACCOUNTABILITY FOR ABU AKLEH KILLING

*US President Joe Biden is set to meet Palestinian President Mahmoud Abbas on the latest leg of his Middle East tour.*

**U**nited States President Joe Biden has claimed that his government is insisting on accountability for the May killing of Al Jazeera journalist Shireen Abu Akleh by the Israel army.

"The United States will continue to insist on a full and transparent accounting of her death and will continue to stand up for media freedom everywhere in

the world," Biden said on Friday in a joint press conference with Palestinian Authority (PA) President Mahmoud Abbas.

The US president made no mention of Israel's responsibility for the killing of the 51-year-old veteran Palestinian-American journalist on May 11 while she was reporting in the occupied West Bank.

"She was an American citizen and a proud Palestinian," said Biden. "I hope that her legacy will inspire more young people to carry on her work of reporting the truth and telling the stories that are too often overlooked."

The news conference was held at the PA's presidential compound in Bethlehem in the southern occupied West Bank, during Biden's four-day tour



of the Middle East region from July 13, 2022 to July 16 2022..

Critics have accused Biden of failing to take steps towards accountability for Abu Akleh's killing.

Activists, volunteers and journalists put up billboards and large banners of Abu Akleh across Bethlehem ahead of Biden's visit. Dozens of Palestinians protested about a kilometer away from the PA's presidential compound.

No questions were permitted from the press after the conference, but about a dozen journalists wore a black t-shirt with Abu Akleh's face on it in a sign of protest.

A United Nations investigation concluded that the bullet that killed the veteran journalist was fired by Israeli forces.

The Biden administration, however, angered Palestinians when the State Department acknowledged earlier this month that the fatal bullet that struck Abu Akleh likely came from an Israeli army position, but it framed the killing as the unintentional "result of tragic circumstances".

Palestinian politician Hanan Ashrawi said Biden's "statement of intent" on Abu Akleh are part and parcel of favourable US policy towards Israel.

"This is symptomatic of the sense of guarding Israel's impunity of preventing Israel from facing accountability in any way shape or form," Ashrawi said.

"You had the opportunity, you adopted Israel's position and that's it – you are trying to whitewash the situation," continued Ashrawi. "It's not just Shireen – it's all Palestinians. We need to see a sense of justice."

The Committee to Protect Journalists (CPJ), a US-based watchdog, "cautiously" welcomed Biden's pledge to ensure accountability for the killing on Friday. But it said the group is "disappointed"

that the president did not commit to a probe by the FBI or meet with the slain journalist family during his visit.

"The Biden administration must understand that the campaign to bring real justice for Shireen is not going away and that any perception of indifference towards journalists would be a huge disservice to the human rights the US president claims to cherish," Sherif Mansour, CPJ Middle East and North Africa programme coordinator, said in a statement.

### 'TWO-STATE SOLUTION'

Speaking in Bethlehem, Biden said his "commitment to the goal of the two state solution has not changed".

"Two states along the 1967 lines with mutually agreed upon swaps remains the best way to achieve equal measures of security, prosperity, freedom and democracy for the Palestinians as well as the Israelis," said Biden, adding that the "Palestinian people deserve a state of their own that is independent, sovereign, viable and contiguous."

"It's clear that the US president is not giving anything to the Palestinians other than some aid or attempts to show that he pressured Israel to provide some procedures," added al-Omary.

After the conference, Biden headed to Tel Aviv's Ben Gurion Airport to fly directly to Jeddah, Saudi Arabia, for the last stop of his Middle East trip later on Friday.

### OCCUPIED EAST JERUSALEM VISIT

Prior to heading to the occupied West Bank, Biden visited the Augusta Victoria hospital in occupied East Jerusalem, where he announced some \$100m in financial assistance to the East Jerusalem Hospitals Network (EJHN), conditioned upon approval from the US Congress.

"These hospitals are the backbone of the Palestinian health care system,"

Biden said in a press conference at the hospital on Friday morning.

"The United States Agency for International Development (USAID) has been proud to support this network of hospitals with \$85 million since 2014 as part of our commitment to support health and dignity to the Palestinian people," he added.

Biden is the first sitting US president to visit occupied East Jerusalem outside of the Old City.

A small Palestinian protest took place outside the hospital calling for justice and accountability for Abu Akleh. Israeli police blocked the protest from advancing.

At the hospital, Biden also announced some \$200m in aid to the United Nations refugee agency, UNRWA, which is the key humanitarian agency for millions of Palestinian refugees.

Biden's resumption of aid comes following his predecessor Donald Trump's decisions to cut all financial support for the agency.

Reporting from outside the hospital, Holman said the only thing the US is offering Palestinians is money.

"More than 300 million dollars in aid, some of that is subject to approval, help for some of the hospitals, some financial help for the economy" said Holman. "Is that going to be enough to satisfy Palestinians and their authorities – no."

Biden arrived in Israel on Wednesday, and spent the whole of Thursday in the country, meeting both the Israeli Prime Minister Yair Lapid and President Isaac Herzog.

Apart from the expected announcement of a resumption of financial assistance to the PA and humanitarian institutions, Biden has not reversed any of Trump's policies.



*Good old days (left Mutharika, right Nankhumwa).*

# DUST RESISTS TO SETTLE IN DPP CAMP

By Edward Rex

**T**he main opposition Democratic Progressive Party (DPP) is still facing an uphill task to settle the long-existing leadership fight that has created a remarkable division within the party.

There has been a lot of commotion since the former ruling party was forced out from office two years ago because its members could not agree on any

common objectives.

The party, which is led by Peter Mutharika, who is also an immediate former president of Malawi, is battling to regain its glory after the loss of the 2020 presidential polls.

The party's path to building a strong base in anticipation of a potential re-election in the 2025 elections, however, appears cloudy as a result of its inability to fix its wings, most notably on standing a

common feat on who will be the party's next president after Peter Mutharika.

Many Malawians, including political experts, have been tipping the DPP to hasten the move of holding a national convention where the successor of Mutharika will be known in good time, a development many believe will put to rest the leadership succession battle.

The possible candidates who are known to have applied for the position



**SOME QUARTERS OF SOCIETY ARE SUGGESTING THAT, THE UNSETTLED DUST IN THE MAIN OPPOSITION PARTY IS A BIG BLOW TO NATIONAL DEVELOPMENT AS THE PARTY, IN THAT STATE, CANNOT STRONGLY HOLD THE RULING GOVERNMENT INTO STRONG CHECKS AND BALANCES.**

of president include, Kondwani Nankhumwa, who is currently the vice president for the Southern region, Dalitso Kabambe, the former Governor of the Reserve Bank of Malawi, Bright Msaka, and George Chaponda.

The long-awaited DPP Convention is yet to be announced, but the cracks inside the party continue to grow.

The issue of appointing the leader of opposition in parliament has become another potential divider of members inside the party.

In October 2020, the party moved in to remove Kondwani Nankhumwa as Leader of Opposition in Parliament. The party planned to replace him with Francis Kansaila, a former Member of Parliament for Nsanje Central Constituency.

Contrary to the party's mission, the move to remove Kondwani Nankhumwa proved futile following the resistance of Nankhumwa, who challenged the decision through court proceedings till he maintained his position.

Since then, the attempt of DPP to displace Nankhumwa as opposition party leader has been operating time without numbers.

The party, last year, launched another move to dismiss Secretary General, Greselder Jeffrey, Vice President for southern region, Kondwani Nankhumwa, Treasurer General Jappie Mhango, and Mulanje West legislature, Yusuf Nthenda.

The attempt to fire the four came into action in response to their alleged

effort to influence incumbent leader Peter Mutharika to stop his move to earmark Francis Kansaila as a potential replacement of Kondwani Nankhumwa.

Later on, the move to fire them was reversed by the party's administrative secretary, Francis Mphepo.

In the latest development, the DPP made a fresh move last month to appoint George Chaponda as Leader of Opposition in Parliament to replace Kondwani Nankhumwa.

Barely a day later, 22 DPP legislators who rallied behind Nankhumwa obtained a court order to stop Mulanje South West Legislature, George Chaponda, from holding the embattled position.

This shows that, the main opposition party is still in hard battle to settle the existing disputes where the party looks to have been divided into two hemispheres.

Political pundit Ernest Thindwa was

quoted earlier as having said that, the events in the party will only lead to the DPP's decline in Malawi's politics.

Thindwa says that the issue of Leader of Opposition is an extension of contest for the party's leadership. Nankhumwa is interested in competing for the presidency, but the current leadership is not interested in him. Essentially, the party is getting weaker by the day.

Some quarters of society are suggesting that, the unsettled dust in the main opposition party is a big blow to national development as the party, in that state, cannot strongly hold the ruling government into strong checks and balances.

Will the dominant opposition party survive until the tripartite elections in 2025? The fight is too great for the opposing party. For the party to survive power sickness more work must be done and gain back the trust of Malawians.



**Supporters divided in two camps.**





*Mudi river trashes.*

## MUDI RIVER PROJECT APPEALS FOR FUNDING

**By: Lovemore Katanda**

**T**he founder, of Mudi River Project Manota Mphande, has lamented that lack of funding would compromise the project's vision, which is to look into the ways and means of cleaning up Mudi River in the short term.

Speaking in an interview, Mphande said the project requires a paradigm shift to enable continued sustainable management along the river.

"Due to prolonged rain and flooding, the river has collected a lot of rubbish this year. We need additional personnel to remove this rubbish, but we don't have

enough money to clean up as much as we would like to," he said.

Mphande noted that Blantyre City Council (BCC) and other organizations have not offered any trash management solutions near the Mudi River and has subsequently requested cooperation from organisations and other





***WE ARE USING ART TO RAISE AWARENESS, ESPECIALLY FOR COMMUNITIES ALONG THE MUDI RIVER. BESIDES THAT, WE ARE ALSO MAKING DIFFERENT ITEMS READY FOR SALE FROM THE WASTE COLLECTED FROM THE RIVER. FOR INSTANCE, WE ARE MIXING PLASTIC PAPERS WITH SAND TO MAKE BRICKS, AND FABRICS ARE BEING USED TO MAKE DOOR MATS AND CAPS***

stakeholders to ensure the project's success.

Mphande, on the other hand, thinks the project is crucial because it would help Blantyre City become more beautiful.

"As you are aware, many people use the river for a variety of purposes. Maintaining cleanliness will undoubtedly assist in preventing ailments that result from using contaminated water," he added.

He also hailed the companies and individuals who have been funding the project since its inception.

Mphande went on to say that the project, among other things, uses art to raise awareness about sustainable environmental management around the Mudi River, and that the waste collected is recycled into usable art.

"We are using art to raise awareness, especially for communities along the Mudi River. Besides that, we are also making different items ready for sale from the waste collected from the river. For instance, we are mixing plastic papers with sand to make bricks, and fabrics are being used to make door mats and caps," explained Mphande.

The Mudi River project began last year with the assistance of a German organization called GIZ, which also funded the project's kick-off.

Despite generating remarkable successes, the project is still only


supported by well-wishers.

According to Kenny Mtago, Advocacy Officer at Renew and Able Malawi, Companies that consistently dump their waste in the Mudi River need to find alternative methods of doing so.

Mtago stated that "Blantyre City Council's environmental department has to immediately release a statement to advise business owners that dump rubbish in the river to find alternative methods of doing so and also advise these businesses to invest in restoring the river to make it more useable."

Mtago adds that people should plant trees near rivers to assist replenish the water in the streams, and that all sewage systems should be carefully regulated.

"It is unfortunate to learn that individuals downstream utilize the same water for domestic uses. Additionally, this may raise a risk of developing a waterborne illness," he remarked.



Takaful  
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# ISLAMIC BANKING

Islamic banks are financial institutions that operate under Sharia and regulations. On the surface, there is little difference between Islamic banks and other (more conventional) financial institutions. In fact, most people are completely oblivious as to how these institutions work. However, following Sharia has major implications for how these banks make money and keep profits flowing (i.e. Islamic banks do not charge interest). This hub will hopefully add to your knowledge and help you to understand the quirks of this narrow but growing sector of the financial industry.

## BIGGEST DIFFERENCE BETWEEN ISLAMIC AND CONVENTIONAL BANKS

Even though this is oversimplifying things quite a bit, Islamic banks and related financial institutions follow three broadly specific conditions (constraints) that are based in Sharia.

### 1. Islamic banks and related banking institutions are not allowed to charge interest

This is probably the biggest constraint and the one big characteristic that most Islamic banks are known for. It is such a distinguishing characteristic that in some non-Muslim countries where Islamic banks operate, they operate under the broad term of "no-interest banking" instead of Islamic banking for marketing

reasons.

The reason for charging no interest stems from an interpretation of Sharia that states how "one must work for profits," and that the act of simply lending money to someone in need does not count as work. In short, "Money cannot be used to create more money." Therefore, for a bank to be considered Islamic, it must always provide some kind of service in order to earn its money/profits.

### 2. Islamic finance does not allow for high levels of uncertainty, also known as "argharar", in business transactions

In order to comply with this constraint, Islamic banks are required to disclose all information to prospective investors and to request all information from potential business interests. An important caveat that follows from this rule is that an Islamic financial institution cannot sell something that it does not own. Selling something that you do not own outright is considered the highest degree of risk because the risk of unavailability is extremely high. Therefore, the selling of financial products such as derivatives or CDO's (Collateralized Debt Obligations), products that brought the global economy to its knees a few years ago, are prohibited or considered "haram."

### 3. Islamic finance requires that you

### invest only in morally upright and ethical causes

Therefore, Islamic banks are prohibited from investing in certain vices and morally-gray business prices such as gambling, prostitution, slavery, or drug-trafficking.

## MAKING MONEY ON THE NO INTEREST MODEL

Since it is such a large part of Islamic finance, I wish to provide two examples of how no-interest banking affects business operations in Islamic banking situations. First, let's take the simple case of setting up an account at a bank. In many conventional banks, interest-bearing savings accounts are offered to customers. The interest rates are promoted and marketed as a way to get customers to invest and keep their money with the bank.

However, in Islamic finance, savings accounts are typically advertised or marketed according to some record or profit/loss. Profits from the Muslim bank's successful transactions are redistributed to individual savings accounts. However, losses from the bank's unsuccessful transactions can affect savings account as well.





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