

Insight Bulletin

For People Who Want to Know

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MAM DONATES ELECTRIC WATER PUMPS to Masjids and Surrounding communities



Traditional leader representative Suya (left) and MAM Blantyre District Chairman Aman launching the water pump in Chirimba

In a bid to provide potable water for communities of Machinjiri and Chirimba Suya, Muslim Association of Malawi has generously donated electric water generators for community use to draw clean and safe water from boreholes located at their masjids.

The water pumps were officially handed over to the communities on 13th January 2024, amid great joy and gratitude from members of the two communities.

In his speech, the Chairman for Area 3 Machinjiri Masjid Alfred Mbendera said the community is thankful to the donors for their invaluable contribution in addressing

the water problem which has been ongoing for long endangering communities to water-borne diseases.

“MAM’s support is not just a donation; it’s a lifeline for our community, ensuring a sustainable and accessible water supply for all. This will make a profound impact on the welfare of our congregation and the community at large. We thank you for making a difference that truly matters,” Mbendera said.

He also emphasized the importance of learning how to properly use and maintain the water tank to ensure its durability and safety.

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Fake News, Growing Peace Menace in the Society



In an era dominated by rapid dissemination of information, the rise of fake news poses a significant threat to the fabric of our society.

The detrimental consequences of spreading misinformation cannot be overstated, as it undermines the foundations of trust, distorts public discourse, and jeopardises the very essence of an informed citizenry.

One of the most alarming disadvantages of fake news is its ability to erode trust in institutions. As misinformation becomes increasingly prevalent, people may lose faith in traditional news sources, government agencies, and even scientific institutions.

This erosion of trust can lead to a society where citizens are sceptical of accurate information and are more susceptible to manipulation by nefarious actors with malicious

intentions.

Moreover, the spread of fake news contributes to the polarisation of public discourse. Misinformation tends to reinforce pre-existing beliefs and biases, creating echo chambers where individuals are only exposed to information that aligns with their views.

This polarisation not only hinders constructive dialogue but also deepens societal divisions, making it more difficult to find common ground on pressing issues.

In the age of social media, fake news has the potential to reach a vast audience within moments, amplifying its impact. The speed at which false information can be disseminated makes it challenging for fact-checkers and legitimate news outlets to counteract the spread effectively.

This rapid dissemination contributes to the creation of a chaotic information landscape where distinguishing truth from falsehood becomes a formidable task.

The economic implications of fake news should also not be underestimated. Businesses and industries may suffer from the consequences of false narratives, as inaccurate information can influence consumer behaviour, stock prices, and investor confidence.

The economic fallout extends beyond individual entities, affecting the overall stability of markets and financial systems.

Furthermore, the consequences of fake news can extend to public health and safety. Misinformation related to medical treatments, pandemics, or emergency situations can have dire consequences.

Lives may be at stake if individuals make decisions based on inaccurate information, whether it's avoiding essential medical treatments or succumbing to unfounded fears.

Addressing the disadvantages of fake news requires a multi-faceted approach. Media literacy programmes should be prioritised in our media houses to equip individuals with the skills needed to critically evaluate information sources.

Social media platforms and news outlets must also take responsibility by implementing effective fact-checking mechanisms and promoting transparent content moderation policies.

In conclusion, the disadvantages of spreading fake news are far-reaching and multifaceted. From eroding trust to polarising society, the consequences are not confined to the realm of information but permeate every aspect of our lives.

It is imperative that we collectively work towards creating an environment where accurate information prevails, ensuring the foundation of an informed, engaged, and resilient society.



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MAM Donates Electric Water Pumps to Masjids and Surrounding Communities

“Ensuring its longevity and safety is not just a responsibility that we need to show, it’s a commitment that we will work on to maintain the water tank,” he added.

Mbendera also called for the construction of additional boreholes, considering the water challenges faced by the 25 Masjids in the area.

The traditional leader of the area rejoiced at the development and expressed his appreciation for the well-being of the community.

He acknowledged the chronic water problems faced by the area and stressed the importance of implementing measures to protect the water tank from potential theft.

In a similar event held in Chilimba Suya village, MAM Blantyre district Chairman Sheikh Aman Omar said the National Chairman for MAM Sheikh Idrissa Muhammad is actively engaging with the community seeking people’s positive participation to address their challenges.

He said that the Chairman is working tirelessly in identifying donors to address a number of problems various communities are facing in the country.

Sheikh Omar emphasized the need to take care of the water tank and discouraged any politicization.

Addressing the community, Omar urged everyone to take collective responsibility for the water tank, as it



One of the community members fetching water

serves the entire community.

“As MAM District Chair, I earnestly urge each member of the community to embrace a collective responsibility for the electric water pump. It stands not just as a mere structure but as a vital lifeline for the community. In these words, let us unite in our commitment to safeguard and cherish this shared resource, recognizing that its sustenance is intricately woven into the well-being of us all. Together, let our actions echo the sentiment that our communal strength lies in the responsible care we extend to this invaluable asset,” he said.

He expressed gratitude to the community members for their collaboration with the construction process, which led to the successful completion of the project.

In his remarks traditional leader Suya, called for peace, kindness, and a good heart in order to foster

unity within the community.

“I commend the uplifting gesture of the Muslim Association of Malawi. It is of paramount importance to recognize their contribution, not just in material terms, but in dispelling misconceptions about Islam that may linger in the shadows of ignorance,” he said.

“The actions of the Muslim Association of Malawi speak louder than words, as they become ambassadors of understanding, breaking down barriers and fostering a spirit of unity. Let the positive ripples of their generosity resonate far and wide, rewriting narratives and building bridges of knowledge and goodwill,” Suya said.

He further emphasized the significance of rebuilding imam’s house to ensure that his security is guaranteed.

This initiative undertaken by MAM not only provides a tangible solution to the water scarcity problem faced by the communities but also exemplifies the principles of peace and generosity upheld by Islam. It is hoped that this spirit will inspire further acts of kindness and promote harmony among the diverse population residing in these areas.



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Israel Kills Dozens in Rafah Strikes, Frees Two Captives

Air raids come as Palestinians in Rafah brace for offensive that aid agencies fear would cause massive casualties.

Israel carried out air strikes in the southern Gaza City of Rafah, killing dozens, according to health officials, as Palestinians brace for a major offensive on the densely crowded urban area.

There were conflicting reports of

the death toll following the predawn strikes on 5 February 2024.

The AFP news agency reported that the strikes killed 52 people. Reuters reported that at least 67 had been killed. Both outlets quoted health officials in Gaza.

The Israeli strikes hit 14 houses and three mosques in Rafah, according to Palestinian officials.

However, Al Jazeera Arabic reporters reported that at least 63 people were killed in the strikes on the mosques. A press statement from Hamas

Al Jazeera Arabic reporters reported that at least 63 people were killed in the strikes on the mosques.



asserted that more than 100 had been killed in the city.

“Israel is officially continuing to target civilians and transfer the war to Rafah to push the population to get displaced under bombardment,” the Palestinian Ministry of Foreign Affairs said in a statement released on X (twitter).

“The recent massacres of the occupation are evidence of the validity of international warnings and fears of catastrophic results of the expansion of the war to Rafah,” the ministry added.

Israel’s military said it had struck a number of “terror targets” in the Shaboura district of Rafah and the strikes had concluded.

It also announced that in an overnight operation in Rafah it had rescued two captives taken by Hamas on October 7, 2023.

Military officials said the captives, named as Fernando Simon Marman and Louis Har, were in good condition.

Hamas warned that an Israeli ground assault in Rafah would “blow up” negotiations to release the group’s remaining captives in Gaza.

However, Israeli Prime Minister Benjamin Netanyahu vowed on 5 February to press on with the offensive.

“Only continued military pressure, until complete victory, will result in the release of all our hostages,” he said in a statement.

The strikes on Rafah come as Israel is preparing to launch a major offensive that aid agencies fear would result in significant civilian casualties in the last relatively safe area of Gaza.

About 1.4 million Palestinians, or more than half the population of Gaza, have crowded into Rafah to escape Israeli bombardment, which reduced much of the rest of the enclave to ruins.

Hamas condemned Israel for the attacks, saying they represent an “expansion of the scope of the massacres it is committing against our people, there using the war to expand themselves and erase our race”

“The Nazi occupation army’s attack on the city of Rafah on 11 February 2024 claimed the lives of more than a hundred martyrs so far, is considered a continuation of the genocidal war and the attempts at forced displacement it is waging against our Palestinian people,” the group said in a press release.

United States President Joe Biden on warned Israeli Prime Minister Benjamin Netanyahu not to launch an offensive on Rafah without a “credible and executable plan” to ensure the safety of people sheltering in the city.

Netanyahu has promised “safe passage” for Palestinians in Rafah, but the lack of clarity about evacuation plans has prompted fears that they may be pushed into Egypt’s Sinai Peninsula, stoking tensions with Cairo.

Netanyahu told Fox News that “there’s plenty of room” north of Rafah and that is “where we’re going to direct them”, without specifying which part of Gaza would be safe to evacuate to.

QMAM Drills Sheikhs on Good Leadership



QMAM good leadership conference in progress

By Edward Rex

The Qadria Muslim Association of Malawi (QMAM) has drilled Sheikhs across the country with knowledge that will help them acquire the best qualities of leadership for the betterment of future generations.

In order to achieve this, QMAM National Chairperson Sheikh Amir

Jafali Kawinga has reiterated the need for veteran sheikhs to integrate well with youthful and upcoming sheikhs in order to create potential and good Islamic leaders in the future.

Sheikh Kawinga was speaking this during the 5-day Sunni Ulama National Conference, which was held in Blantyre from 3rd to 7th February 2024, where 80 sheikhs across the country were in attendance.

According to Sheikh Kawinga, the conference was organised to give the sheikhs a good understanding of how to practice Islamic laws in coordination with the laws of the State.

“The conference was organized with the objective of instilling profound understanding among sheikhs regarding the harmonious application of Islamic laws in tandem with the laws of the State. The



Sheikh Kawinga: We need strong coraboration between Sheikhs and youths

deliberations aimed to bridge the gap between religious principles and legal frameworks, fostering a cohesive and collaborative approach in ensuring adherence to both sets of laws,” he stated.

Sheikh Kawinga also emphasized that the gathering served as a crucial platform for sheikhs to enhance their knowledge and skills, ultimately contributing to a more unified and integrated societal framework.

He also said that the conference aimed to enhance strong partnerships between well-experienced Islamic leaders and upcoming sheikhs so as to allow smooth sharing of knowledge between the two groups.

“In a strategic move to bolster collaboration and knowledge

exchange within the Islamic leadership community, a concerted effort has been made to strengthen partnerships between seasoned Islamic leaders and emerging sheikhs,” he said.

“The initiative, spearheaded by prominent figures in the religious community, aimed at facilitating a seamless flow of wisdom and expertise from experienced leaders to the next generation of sheikhs. By fostering strong connections between these two groups, the foundation is laid for a harmonious exchange of knowledge, ensuring the preservation and continuation of Islamic traditions and teachings. This collaborative endeavor is poised to have a lasting impact on the development and cohesion of the Islamic leadership landscape,” Kawinga explained.

The Chairperson said that the coordination between grand sheikhs and newly graduated sheikhs will help to create a viable transition of leadership where the youthful leaders will be able to gain skills on how to preserve Islam.

On his part, Sheikh Yasin Ali Maluwa from Lilongwe commended QMAM for organising the conference, saying that it has given them the platform to source knowledge on how to lead and control the people using Islamic teachings in their respective communities.

“This event has equipped us with the insights and skills needed to effectively guide and govern our communities based on the principles of Islam. And it has not



Sheikh Maluwa: We will be able to govern our communities

only broadened our understanding but has also empowered us to lead with wisdom and compassion, fostering positive change within their respective spheres of influence.”

Sheikh Jafali Uthman of Mzuzu also emphasised the importance of the conference, saying that it has helped them strengthen their faith.

He said that his presence at the conference is also an opportunity for his subjects, saying that he will put the message across.

The conference was held under the theme: ***Building National Muslim Leaders for the Future Generations.***

Men's MindLink Unveils Ground breaking Initiative: Sanctuary for Men's Mental Well-Being



Cassim: Men need to express themselves

By: Twaha Chimuka

In a visionary move, Noordin Cassim, the founder of Men's MindLink, has launched an initiative aimed at creating an open platform for men to express

themselves freely, fostering open conversations, support, and resilience-building in the realm of men's mental health.

"Men's MindLink is a sanctuary for unlocking discussions, supporting,

and resilience-building. Our aim is to forge a path towards better well-being for men everywhere," Cassim passionately stated.

This initiative addresses the critical need for a dedicated space where

men can prioritise and nurture their mental health.

“At Men’s MindLink, we believe in the power of collective strength. It’s a safe place where men can express themselves without fear of judgement; they will also be able to connect with like-minded individuals and access a wealth of resources to nurture their mental health,” Cassim affirmed.

Emphasising the importance of creating a judgement-free space, Cassim assured that the platforms will not tolerate any discriminatory or judgemental comments.

“We want men to feel free to share their experiences without the burden of societal expectations,” he said.

“Our platform is not just about discussions; it’s about providing tangible resources that empower men to enhance their mental well-being,” Cassim explained.

As Men’s MindLink aims to be a comprehensive resource hub, Cassim envisions joining discussions and interviews with mental health professionals. The live events will provide an opportunity for men to

actively participate in conversations with experts, fostering a real-time connection with the mental health community.

In response to the prevailing societal challenges surrounding men’s mental health, Cassim’s initiative stands as a beacon of progress. The call to action is clear: Men’s MindLink invites men to join this transformative platform, be part of open conversations, and embark on a journey towards enhanced well-being.

This groundbreaking initiative holds the potential to reshape the narrative around men’s mental health, creating a space where vulnerability is embraced and collective strength becomes a driving force towards better mental health for men everywhere.

In his remarks, Zomba Mental Central Hospital public relations Henry Kawiya has recommended the gesture, saying it will help men reduce mental health problems.

“This initiative has a huge impact on our society if it maintains its confidentiality in the issues discussed on the platforms,” he said.

Kawiya further said that this has come at the right time, as the hospital has 75% male patients.

“It’s sad because in Malawi we regard men as breadwinners, so as a breadwinner, you have to have the mentality to do a number of things to provide for the family. Men need to have a sane environment to improve their health,” said Kawiya.

“We want men to feel free to share their experiences without the burden of societal expectations”



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Takaful
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Models of Takaful (Insurance)

There are various models of takaful according to the nature of the relationship between the company and the participants. There are wakalah (agency), mudarabah and a combination of the two. In the Sudanese takaful model, every policyholder is a shareholder in it. An Operator runs the business on behalf of the participants and no separate entity manages the business. Shari'ah experts consider this preferable. In other Islamic countries, the legal framework does not allow this arrangement and takaful companies work as separate entities on the basis of mudarabah (in Malaysia) and wakalah (in the Middle East).

In the mudarabah model practised mainly in the Asia Pacific region, the policyholders receive any available profit on their part of the funds only. The Shari'ah committee of a takaful company approves the sharing ratio for each year in advance, most of the expenses being charged to the shareholders.

In the wakalah model, the surplus of policyholders' investments – net of the management fee or expenses – goes to the policyholders. The shareholders charge the wakalah fee from contributions and this covers most of the expenses of the business. The fee is fixed annually in advance in consultation with the company's Shari'ah Supervisory Board. The management fee is related to performance.

DIFFERENCES BETWEEN TAKAFUL AND CONVENTIONAL INSURANCE

The overwhelming majority of Islamic jurists have concluded that the

conventional insurance contract is unacceptable to Islam, not being in conformity with the Shari'ah for the following main reasons:

IT INCLUDES AN ELEMENT OF ALGHARAR (UNCERTAINTY)

It is based on the theory and practice of interest; a conventional life insurance policy is based on interest, while an Islamic model is based on tabarru where a part of the contributions by participants are treated as donation. For this reason, policy holders in takaful are usually referred to as participants.

IT IS A FORM OF GAMBLING

First and foremost, Islamic insurance, in conformance with the Shari'ah, is a form of social solidarity (takaful), based on the principles of trusteeship and cooperation.

In conventional insurance, the insured substitutes certainty for uncertainty. In return for a predetermined payment, the premium, he/she transfers to the insurer the possible economic losses from stipulated risks. In Islamic insurance, the participants share all risks mutually and no transfer of risk is involved.

Conventional insurance companies are motivated by the desire for profit, while Islamic insurance companies are nonprofit making, the shareholders not being entitled to share in the profits of the business although they are entitled to charge fees for their services and share in the investment returns of funds managed by them.

The policy-holders in a conventional insurance company have no right to them vote in the elections of the directors of the company or to see the annual accounts of the company, while

in Islamic companies; these facilities are available to all participants who pay a certain stipulated amount of premiums (contributions).

In the takaful system, if the assured dies before the policy matures, the beneficiary is entitled to the whole amount of the premiums, the bonus and dividend and a share of the profits made over the paid premiums, plus a donation from the company out of the participants/policyholder's contributions given on the basis of tabarru. Such a transaction is seen as a mutual contribution towards the welfare of the helpless in society. Where the insured is still alive on the maturing of the policy, he/she is entitled to the whole amount of the premiums, a share of the profit made over the premiums, a bonus and dividends according to the company policy.

In a conventional life insurance policy, the agent's payments are paid out of the insured's paid premiums, whereas in the Islamic model, the agents work for the company and thus are paid by the company.

The insurable interest in the conventional system is usually paid to the policyholder, if he/she is alive at the expiry of the policy. If he/she dies before that date, the insurable interest is paid to the beneficiaries, who may include including family, servants, company, trustee, partners, mortgagor, etc. But under the Islamic model, the insurable interest goes to the assured or his/her heirs, according to the principles of Mirth or Wassiyah.



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