

Insight Bulletin

For People Who Want to Know

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DARUSUNNAH Responds to Presidential Call



Part of hundreds of beneficiaries at Mpingwe sports club

By Enock Chitemwe

On March 23, the President of the Republic of Malawi Dr. Lazarus Chakwera addressed the nation on challenges the country is going through. In his address, the President, exercising the powers conferred upon him by Section 37 (1) of the Disaster Risk Management Act (2023), declared 23 out of 28 districts in Malawi a state of disaster.

This comes following to the impact of El Nino that led to prolonged dry spell in some parts of the country, and

floods in others.

Chakwera called upon Malawians of good will, development partners, and the entire international community to join his Stop Hunger initiative.

Responding to the presidential call, the Darusunnah Foundation swiftly embarked on an exercise to distribute food packs to needy households in the districts of Dedza, Mangochi, Salima and Blantyre.

According to the chief secretary of the organization Abdurahman Chowe, 5000 people have so far benefited.

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Editorial

PUBLISHER
ULAMA COUNCIL OF MALAWI

MANAGING EDITOR
Sellina S. Gada

DESIGNER
Josiah M. Banda
graphics@krisoffset.com

PRINTERS
Kris Offset & Screen Printers Ltd
sales@krisoffset.com

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

Tel: (+265) 01 848 059
Cell: (+265) 0888 500 630

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

Outlawing Chaos: The Pitfalls of Parliamentary Disruption



In a parliamentary democracy, the legislative house represents the zenith of democratic discourse and decision-making. It is a place where elected officials convene to debate, analyze, and legislate for the benefit of their constituents and the nation at large.

However, recent occurrences have revealed a troubling trend: the emergence of disorder and violence within the Malawi chamber designed for reasoned debate. The negative consequences of such behavior cannot be emphasised, as they undermine the very essence of democracy and impede progress in government.

For starters, engaging in physical altercations or causing disruption in Parliament degrades the institution's dignity. Members of Parliament appear to have forgotten that the

parliamentary chamber is a symbol of democracy; where varied voices come together to express diverse views and achieve an agreement via discourse.

When this area becomes a conflict, people lose respect and reverence for their Members of Parliament and the democratic process as a whole. It reduces public trust in parliamentarians' ability to legislate efficiently and responsibly.

Furthermore, causing disorder in Parliament undermines the legislative process and impairs government's ability to function. Instead of focusing on important issues and enacting real legislation, the House wastes its valuable time and resources dealing with such disorders. Malawi is in a state of emergency following the declaration President Lazarus Chakwera made following the hunger crisis affecting nearly all of the country's districts. Members of Parliament are required to discuss solutions to address the situation rather than fighting in the noble house.

Additionally, such behavior sets a bad example for future generations of legislators and weakens the culture of civility and respect required for good governance. It will eventually present a negative picture for individuals who aspire to be future MPs. This normalization of aggressiveness and

incivility taints the political milieu, making it increasingly difficult to create cooperation and bipartisanship in pursuit of shared objectives.

Moreover, the spectacle of turmoil and disorder in the parliamentary chamber tarnishes Malawi's reputation as a peaceful country on international stage. It conveys an image of governmental instability and dysfunction, which can harm foreign investment, diplomatic ties, and the country's reputation in international forums. In an interconnected world where perception is everything, such tragedies can harm a country's reputation and limit its capacity to properly participate with the international community.

Finally, the drawbacks of fighting in the parliamentary chamber are numerous and serious. It weakens the institution's dignity, interrupts the legislative process, creates a negative precedent for future government, and tarnishes the nation's image. It is critical that elected representatives follow ideals of politeness, respect, and decorum in their interactions within the parliamentary chamber. Only by committing to reasoned discourse and constructive engagement can democracy truly thrive and people's needs be properly met.



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DARUSUNNAH GIVES RAPID RESPONSE TO PRESIDENTIAL CALL



MAM Chairman hands over a donation

In one of the distribution points conducted at Mpingwe Sports Club in Blantyre, 1000 women from vulnerable households were given food packs with each receiving 25 kg of maize flour and 20 packets of soya pieces.

“We are distributing this in response to the call by the President, Dr. Lazarus Chakwera, to reach out to affected people,” Abdurahman Chowe said.

Chowe further expressed his gratitude to the government of the United Arab Emirates (UAE), and Darul Birr organization for the support of relief food items worth 60 million Kwacha.

“This donation will help alleviate hunger experienced by a lot of needy and poor families due to low crop yields this year,” Chowe added.

In her remarks, vice secretary for Muslim Women Organization (MWO) Emma Tepani commended the Darusunnah Foundation for the timely assistance.

“This is not the first time Muslim women organizations have been assisted by Darusunnah; we were also assisted with office computers some time back,” Tepani said.

One of the beneficiaries, Chewilaga from Ndirande in Blantyre, expressed gratitude adding that the donation will help her to put food on the table for her family.

The occasion was graced by the presence of the National Chairman of the Muslim Association of Malawi His Eminence Sheikh Muhammad Idrissa, the Director of Darusunnah Foundation Mufti Ismail Allan, Sheikh Jafar Chawala, Sister Jamilah Lile from the Kanjeza Sisters, and other respected sheikhs and sheikhats from Blantyre district.

Sheikh Muhammad Idrissa applauded Darusunnah for its tireless efforts in easing challenges faced by Malawians through implementation of various developmental projects.



Chowe: This is one way of dealing with hunger



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Some of the Palestinian's properties that have been destroyed

“WE’RE ON THE EDGE”: Palestinians Terrified by Israeli Settler Violence

Mobs of Israeli settlers attacked West Bank Palestinian villages recently, raising people’s fears for their safety.

By: Mat Nashed

Palestinians in the occupied West Bank are living in fear as armed Israeli settlers attack them, their families and homes in vengeful acts of violence which could uproot hundreds of Palestinians from their lands, residents said.

The latest round of settler violence began shortly after a 14 year old Israeli boy was found dead in the illegal settlement outpost of Malachei HaShalom, an area Palestinians are prohibited from entering.

The Israeli army said the boy was

killed in a “terrorist attack” but has not provided evidence. Since then, the army has supported Israeli settlers as they attack Palestinian villages, injuring and expelling many.

“We’re terrified, most people are trying to leave the town or go to other countries if they have other citizenships,” said Hind, a 25-year-old living in Deir Dabwan, east of Ramallah.

WIDESPREAD VIOLENCE

The recent settler attacks are part of a broader wave of violence which has heightened since Israel’s devastating war on Gaza. The war, which began in response to Hamas’s surprise attack on Israeli military outposts and

communities on October 7 2024, has killed nearly 35,000 Palestinians.

Armed settlers and the Israeli army have also killed 460 Palestinians in the occupied West Bank since October 7, while uprooting hundreds of people from their lands.

“They’re attacking civilians and displacing Palestinians from the river to the sea. They are trying to terrorise us and kick us out any way they can,” said Hind.

On April 13 2024, Israeli settlers spearheaded a large-scale attack on the village of al-Mughayyir where they killed one Palestinian man and injured 25 others.

Since then, settlers have attacked more towns and villages near Ramallah including Bukra, Deir Dubwan and Kfar Malik, all in proximity to the illegal outpost the 14-year-old settler was from.

Abbas Milhem, the executive director of the Palestinian Farmers Union, told media that farmers are trying to resist by simply staying on their land.

A farmer was abducted from Kfar Malik on April 14 2024, he continued, and settlers also entered the town of Ayn el-Helwa to destroy tents, steal goats and expel families.

“Farmers are just resisting with their naked chests in front of settlers who are acting as criminals because they are shooting to kill,” he said.

Experts said the violence risks mass unrest that could lead to even more deadly violence against Palestinians.

Omar Shakir, the Israel and Palestine director for Human Rights Watch, said settler attacks against Palestinians are a form of state-sanctioned violence.

He added that while some Western countries have imposed sanctions on some occupied West Bank settlers, more needs to be done to hold Israeli officials accountable.

“It’s important not to just focus on individuals who have carried out the violence but also on the officials that have created the culture of impunity for settlers and, in some, cases facilitated armed settler violence,” he said.

Israel’s National Security Minister Ben Gvir, a settler and Jewish supremacist, has played a significant role in encouraging attacks on Palestinians. Shortly after October 7,

he distributed semi-automatic rifles and other weapons to settlers and far-right Israelis.

These weapons, Milhem said, are now being used to gun down Palestinians.

“The plan is to empty the lands of Palestinian farmers by increasing their attacks. The attacks have jumped from two a day before October 7 to about 12 to 13 attacks per day,” he said.

GOING UNNOTICED?

The uptick in settler violence is flying under the radar due to the ongoing war in Gaza and the recent standoff between Israel and Iran that is according to Omar Raman, an expert on Israel-Palestine with the Middle East Council on Global Affairs, a think tank in Doha, Qatar.

“We shouldn’t diminish what is happening there, it’s just been overshadowed by the sheer devastation in Gaza. But Israeli settlers and soldiers are acting with reckless abandon, attacking people and property,” Raman said.

“There is also a genuine concern (among Palestinians) in the West Bank that what is happening in the Gaza Strip could extend to them if (Israel) has a pretext to do it,” he explained.

Hind from Deir Dabwan said she has not left her home for days and lives in terror for herself and her family. Palestinians, she feels, have nothing to protect them.

In fact, Palestinians are frequently criminalised for defending themselves from state-sanctioned settler attacks.

They fear arrest by the Israeli army and the Palestinian Authority, which cooperates with Israel on security

matters and has resulted in a crackdown on activists and political opponents deemed threatening.

Since October 7, Israel has arrested more than 7,350 Palestinians from across the occupied West Bank, many without charge, taken captive for writing innocuous posts on social media that express sympathy with Palestinians in Gaza or for raising Palestinian flags.

While the sweeping arrests have terrorised Palestinians in the occupied West Bank, Hind said people are more scared of encountering settlers.

“Every day (Palestinians) leave their houses, they think, ‘Maybe it’s my turn (to be attacked),’” she said.

BOILING POINT

Hind believes a Palestinian uprising could explode if settler violence persists.

“It could happen at any time,” she said.

The Palestinian uprising was the Intifada in September 2023 following the collapse of an internationally backed peace process, derailed in large part due to Israel’s ongoing illegal settlement expansion in the occupied West Bank.

Nearly 5,000 Palestinians were killed in the Intifada, in protests or clashes with the army, and some 5,000 homes were demolished.

Despite fear of repression, Milhem, who heads the Palestinian Farmers Union, expects the impunity for the attacks by Israeli settlers to eventually lead to new Palestinian resistance.

“If things continue as they are, then Palestinians will have no choice but to fight back,” he said.

“We are on the edge of an explosion.”

Malawi's 23 Districts Declared State of Disaster



Chakwera: My administration has put in place commendable strides aimed at alleviating hunger in the country

By: Lovemore Katanda

Malawi is one of the countries in southern Africa that has been worst hit by the effects of El Nino's prolonged dry spell, pushing about two million households into hunger.

The situation has forced Malawi's President, Lazarus Chakwera, to declare 23 districts out of the

country's 28 districts a state of disaster.

In his National Address delivered on March 23, 2024, President Dr. Lazarus Chakwera said he deliberately toured some parts of the country to see for himself how Malawians are dealing with effects of climate change.

"Significant numbers of Malawians do not have adequate supply of food.

This is due to the El Nino dry spell that has hit some districts of the country," he said.

Chakwera disclosed that the dry spell has heavily affected over 700,000 hectares of maize, leaving two million households without the staple grain.

The Malawi leader further said that his administration has put in place commendable strides aimed at alleviating hunger in the country.

Chakwera, has therefore, called on all Malawians and international communities to partner with the Malawi government to provide the households in affected districts with food items to ease their suffering.

“I wish to call upon all Malawians and international communities to assist these affected people with food, as this is the most urgent need in these affected districts,” urged President Chakwera.

Commenting on the state of the national address delivered by President Lazarus Chakwera, former Malawi head of state Dr. Joyce Banda said the President’s plea for assistance will help potential non-governmental and international community’s respond with velocity.

Banda, who was speaking at a rally she organized at Area 23 in Lilongwe, also implored politicians to leave aside politics of castigation and instead join hands with the government to support those impacted by the El Nino dry spell.

The 23 affected districts include Karonga, Nkhonkhotakota, Ntcheu,



Banda: The President’s plea for assistance will help the donor community to respond with velocity

Balaka, Chikwawa, Nsanje, Thyolo, Mulanje, Kasungu, and Chiradzulu, among others.

According to the 2024–2025 national budget recently presented in Parliament by Finance Minister Simplex Chithyola Banda, President

Lazarus Chakwera is still optimistic that through the establishment of the Agriculture Commercialization, Farm Cooperatives, and Affordable Inputs Program (AIP), Malawi will soon achieve food security at both the household and national level.



Some of the affected maize fields

Zomba Deputy Mayor Urges Women to Embrace Financial Independence



Zomba City Mayor (third from left) appreciating women's projects

By: Kassim Kajosolo

Zomba City Deputy Mayor, Munira Abdullah Chitseko, has challenged women and girls to work hard in order to attain financial independence.

Chitseko made the remarks on 23 March this year, when the Girls Activist Youth Organization (GAYO)

joined the world to commemorate the International Women's Day at a function held at Chiphoola Primary School in Traditional Authority Mwambo in Zomba district.

Chitseko said women need to wake up and strive to be economically independent, saying some gender-based violence issues are due to the dependency syndrome that women have.

"This day should encourage women to work hard and challenge the world economically. These other issues that we see are not necessarily gender-based violence, but they emerge because most women depend on men financially, and with the economic challenges the country is facing, cases of violence in families are common," said Chitseko.

She, however, asked men to be

THIS DAY SHOULD ENCOURAGE WOMEN TO WORK HARD AND CHALLENGE THE WORLD ECONOMICALLY. THESE OTHER ISSUES THAT WE SEE ARE NOT NECESSARILY GENDER-BASED VIOLENCE, BUT THEY EMERGE BECAUSE MOST WOMEN DEPEND ON MEN FINANCIALLY, AND WITH THE ECONOMIC CHALLENGES THE COUNTRY IS FACING, CASES OF VIOLENCE IN FAMILIES ARE COMMON

supportive of women and encourage them in their financial quest.

GAYO Programs Manager Gilbert M'bwana said that as an organization, they want to see more women and girls financially independent by 2063.

M'bwana said his organization is pleased to see many women in decision-making positions both in the public and private sectors, citing the Inspector General of Police, ACB Director General, Malawi University Science and Technology Vice Chancellor, Catholic University of Malawi Vice Chancellor, and Ombudsman, among others.

M'bwana also added that this is in line with their women empowerment agenda, hence their participation in the International Women's Day to

drum up support to advocating for girls education.

"Normative cultural practices hinder girls' advancement in education, yet girls have the potential to pursue further studies if given opportunities," he observed.

He has, therefore, called on parents, guardians, local leaders, and other relevant authorities to give girls room to realize their dreams of becoming lawyers, nurses, and engineers, among other professionals who can contribute to the national economy.

"We work in collaboration with the Centre for Education Promotion and Advancement of the Rights of Adolescent Mothers (CEPARAM) because the organization implements sexual reproductive health (SRH)

programs. We want to help girls become economically self-reliant," he added.

CEPARAM Executive Director Caroline Mkandawire said, "Our organization attended International Women's Day because of being GAYO's key partner in implementing women empowerment projects in Zomba district."

She added that CEPARAM partners with GAYO in sexual and reproductive health programmes with university students.

The Girls Activist Youth Organization also implements projects in Blantyre, while CEPARAM has interventions in Zomba.



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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 Sukuks 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 collateralized 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.



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