

Fraud Capitalist Ideology Breeds Fraud in Everything

News:

Tanzanian and UK media outlets reported on jailed insurance fraudster mum (Arafa Nassib) from East Africa who, with her son Adil Kasim, conspired to plot her fake death, so her son could claim life insurance policies from Scottish Widows Insurance firm. (Source: [BBC](#))

Comment:

Arafa Nassib, who is forty-eight years old, from Birmingham faked her death to have been occurred at Zanzibar in April leaving behind her teenage son in Britain to lodge a £136,000 life insurance claim from Scottish Widows where she took life insurance policies in 2013, naming her son as the beneficiary.

Nassib, who claimed to have died from a severe head injury backed up by Zanzibar Death Certificate dated April 14, was brought back in UK from Canada when investigators found no trace of her supposed grave in Zanzibar and were told she was living in Canada.

Deep observation from this saga will obviously conclude on how capitalist ideas affect daily public lives regardless of their background. This fraud is one among many scenarios that represent how its capitalist rotten and evil ideas shape and motivate public to act upon them.

The criteria of benefit in action is vividly seen in this racket where a mum and her son disregarded their Islamic criteria of halal and haram despite the fact that they are Muslims. This reality does not only exist in the Western world, but is also predominant even in the Muslim world, where the majority are Muslims, because the ruling systems are based on capitalism.

Secondly, the concept of greedy and consumerism, which is geared and encouraged by capitalism to harness market of their products, has destroyed lives of many and put them into a sense of unnecessary frustration, depression and even cheating that would enable them to purchase many unnecessary stuffs of luxury products as basic needs. In a wider picture, it is from the capitalist relative viewpoint of poverty and its wrong definition of basic needs. As in the case of Nassib, she forced herself in a huge debt of buying furniture simply because she moved to a new flat. Nassib's lawyer, Jim Olphert, told the court that his client's debt had grown after she bought furniture after moving into a flat in 2009.

It seemed that Nassib had also a great concern on her debts interests which were in swollen pace in growth.

It is not surprising that her fraud motivation encouraged her to find a way out of it. According to her lawyer who said: "She (Arafa Nassib) didn't pay off those debts, leading to a significant accrual of interest. "By the time it in effect reached crisis point in 2015 she owed of £80,000."

The Insurance policy, that originated from capitalism, is a bogus contract and has a very negative impact in public that cannot be ignored in this saga. In spite of being termed as a contract of utmost (Ubirimi fidei contract) in Western legal system, in the real sense insurance policy is a bogus institution that exploits people's money to uncertainty circumstances.

Islam has laid Islamic criterion of action which is halal and haram that will be adopted by all Muslims and citizens under the Khilafah state. Also, through piety/ taqwa, the state will encourage Muslims to avoid all sorts of cheating since it is haram.

Furthermore, the Islamic economic system, under Khilafah Rashidah state (Righteous Caliphate), will not allow haram and uncertain financial transactions such as insurance and interests, and will explain and adopt a clear understanding on the issue of basic needs and luxury to avoid capitalist confusion of amounting luxurious things to basic ones.

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