

# Insight Bulletin

For People Who Want to Know

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## IMPORTANCE OF GIRL-CHILD EDUCATION; Lessons to Learn From the Two Great Wives of the Prophet (PBUH)



Written by Sherrif Abu-Bakr Kaisi

**W**hen the world societies are busy trying to find out the solutions of the world's problems such as social, economic and political, Islam profoundly proffered its remedy some 14 years ago. It is worthwhile to state education is a pivotal factor in determining the economic, social and political advancement in every society. To achieve this goal positively, communities should have a holistic approach and inclusivity is vital. No one should be left behind if this is to be successfully accomplished. Opposing the aforesaid facts is the wrong baseless perception that which exclude the most important element of the society (women). Women in general and girls in particular are sidelined from this battle. They are given a back role position in many societies when it comes to

issues of combating societal problems. What societies forget is that women makes up to over fifty percent of every society's population, but are denied such a basic fundamental right (education).

If we are to consult the Islamic history, we find that the two wives of our beloved prophet Muhammad set a good example of how important education is to mankind and women in particular. For instance, Khadijah Bint Khuwaylid, (peace be upon her) the first wife of Prophet Muhammad (PBUH), was a wealthy tradeswoman, the richest woman in Mecca at the time who exported goods as far as Syria and other far societies across the Arab peninsular that time. It is undeniable fact that to manage such a huge business empire she had a high level of understanding and wisdom.

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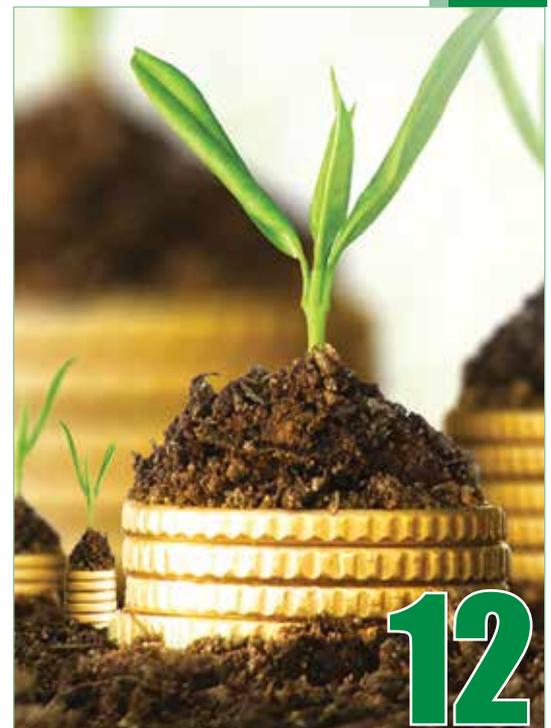
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## Editorial

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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

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# What is Islamic Banking?



Islamic banking refers to a system of banking or banking activity that is consistent with the principles of the Shari'ah (Islamic rulings) and its practical application through the development of Islamic economics.

The principles which emphasise moral and ethical values in all dealings have wide universal appeal. Shari'ah prohibits the payment or acceptance of interest charges (riba) for the lending and accepting of money, as well as carrying out trade and other activities that provide goods or services considered contrary to its principles.

While these principles were used as the basis for a flourishing economy in earlier times, it is only in the late 20th century that a number of Islamic banks were formed to provide an alternative basis to Muslims although Islamic banking is not restricted to Muslims.

Islamic banking has the same purpose as conventional banking except that it operates in accordance with the rules of Shari'ah, known as **Fiqh al-Muamalat** (Islamic rules on transactions). Islamic banking activities must be practiced consistent with the Shari'ah and its practical application through the development of Islamic economics.

Many of these principles upon which Islamic banking is based are commonly accepted all over the world, for centuries rather

than decades. These principles are not new but arguably, their original state has been altered over the centuries.

The principle source of the Shari'ah is The Qur'an followed by the recorded sayings and actions of Prophet Muhammad (Peace Be Upon Him) – the Hadith.

Where solutions to problems cannot be found in these two sources, rulings are made based on the consensus of a community learned scholars, independent reasoning of an Islamic scholar and custom, so long as such rulings do not deviate from the fundamental teachings in The Qur'an.

It is evident that Islamic finance was practiced predominantly in the Muslim world throughout the Middle Ages, fostering trade and business activities. In Spain and the Mediterranean and Baltic States, Islamic merchants became indispensable middlemen for trading activities.

It is claimed that many concepts, techniques, and instruments of Islamic finance were later adopted by European financiers and businessmen.

The revival of Islamic banking coincided with the world-wide celebration of the advent of the 15th Century of Islamic calendar (Hijra) in 1976. At the same time financial resources of Muslims particularly those of the oil producing countries, received a boost due to rationalisation of the oil prices, which had hitherto been under the control of foreign oil Corporations. These events led Muslims' to strive to model their lives in accordance with the ethics and principles of Islam.

Disenchantment with the value neutral capitalist and socialist financial systems led not only Muslims but also others to look for ethical values in their financial dealings and in the West some financial organisations have opted for ethical operations.

## ORIGIN

The origin of the modern Islamic bank can be traced back to the very birth of Islam when the Prophet himself acted as an agent for his wife's trading operations. Islamic partnerships (mudarabah) dominated the business world for centuries and the concept of interest found very little application in day-to-day transactions.

Such partnerships performed an important economic function. They combined the three most important factors of production, namely: capital, labour and entrepreneurship, the latter two functions usually combined in one person.

The capital-owner contributed the money and the partner managed the business. Each shared in a pre-determined share of the profits. If there was a loss, the capital-provider lost his money and the manager lost his time and labour.

***While these principles were used as the basis for a flourishing economy in earlier times, it is only in the late 20th century that a number of Islamic banks were formed to provide an alternative basis to Muslims although Islamic banking is not restricted to Muslims.***

FROM PAGE 1&lt;&lt;

# IMPORTANCE OF GIRL-CHILD EDUCATION



*No gender in the field of work.*



*Young girls aiming high.*

Aishah Bint Abu Bakr, the youngest wife of Prophet Muhammad (PBUH), was very talented and possessed an incredible memory. As a Muslim scholar, she is credited with narrating thousands of Hadith and was noted for teaching eminent male scholars. She had great love for learning and became known for her intelligence and sharp sense of judgment in critical religious discourse. Her life also demonstrates that a woman can be a scholar, exert influence over men and women and provide them with inspiration and leadership. The example of Aishah in promoting education, particularly education of women in the laws and teachings of Islam, is a hallmark in female education in Islam. Because of the strength of her personality, she was a leader in every field of knowledge, in society and in politics as well.

It should be noted that a woman is under an obligation

to render assistance to her community members, enjoining what is right and forbidding what is wrong just like what men do. Hence she should be a partner in shaping her society to an ideal and desirable community wealth living. Islamic history tells us that women had contributed immensely to the development of their societies. Books have it that during the time of the Prophet (PBUH) women are reported to have gone secretly from one house to another delivering the messages of Islam at the critical time of Islamic resurgence. Courageously, they also participated actively in the war against the unbeliever, in treating the injured soldiers' right in the battle zone. They also participated in community development and public life by nursing the sick and teaching people especially fellow women and children. Conclusively, the take away message in the article is that Islam promotes education, particularly girl's education.

Let us all learn from the Islamic history that educating a woman and girl child in particular is like educating the entire society. Countries need more women in various positions of their communities. For the Girl-Child to be able to effectively perform her future responsibilities, she should be well cared for, well-loved and well educated in duo knowledge rightaway from infancy. The society is ever dependent on the family and an educated Girl-Child as the future mother who needs to train her children well, change the living conditions of her family by improving the nutritional value, the environment and partake in her children school work. We seal this write up with the Quranic profound verses 'Servants of Allah who fear Him (SWT) are those who possess knowledge' (Q35:28) and that 'Those who know will never be like those who do not know' (Q39:9).

***Let us all learn from the Islamic history that educating a woman and girl child in particular is like educating the entire society. Countries need more women in various positions of their communities***

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# Blantyre Islamic Mission

## Holds 6th Annual Gathering for Muslim Scholars in Malawi

In the middle of many sects taking the name of Islam mushrooming in Malawi like Shiasm, Muslim Scholars in Malawi have embarked on a vigorous campaign against such sectarianism.

The Muslim Scholars discussed various ways of stopping any unIslamic sect that are embedding amidst the Muslim community by sticking to the teachings of Prophet Muhammad peace be Upon Him which were followed by the Ahal Sunna Waljama'a.

The annual gathering took place at Blantyre Islamic Mission under the theme "Ahal Sunna wal Jama'a Belief and Methodology"

A number of research papers were presented by sheikhs from Blantyre Islamic Mission and Balaka Islamic Centre to participants who came from different parts of the country.

Presenting his opening remarks, *Part of the audience that attended the Annual Gathering*

The Principal of Blantyre Islamic Mission Sheikh Muhammad Muaz Siddik Nadwi said the aim of the workshop was for muslim scholars to discuss and exchange ideas on the belief and methodology of those who follow the teachings of Prophet Muhammad peace Be Upon Him.

In his address, Guest of honor, Maulana Saeed Umar advised Muslim scholars to continue practicing the true teachings of



the Noble Prophet themselves first and then extend such teachings to the rest of the people. Remember adherence to Prophetic tradition was the way of companions and those that came after him, therefore you as Ulamas, are inheritors of such responsibility which must be carried on until the last day.

In an interview with insight Bulletin, Sheikh Jafar Matola, an administrator of Blantyre Islamic Mission concurred with Maulana Saeed that "we realise that with the growth of Islam in the country, many people do not mind who brings Islam to them, therefore we organise such gatherings every year in order to discuss the trending issues within our communities so that we can easily as a collective entity address them as sheikhs.

Matola further said that "You know when people are not aware of their faith, they can easily deviate hence there is need for coordinated efforts

by sheikhs to continue civic educating their communities throughout the year.

It is high time the Muslims learned deeper about their faith, I have been coming to such meetings and every time I come I

learn new things, I therefore wish such gatherings took place twice a year in different places, said Abdul Majeed Allan a regular participant of such gatherings.

Another participant who came from

Mangochi said that when one looks at workshops of this nature, they are very important because they help and equip sheikhs after discussing the difference between truth and falsehood.

***It is high time the Muslims learned deeper about their faith, I have been coming to such meetings and every time I come I learn new things, I therefore wish such gatherings took place twice a year in different places.***

Abdul Majeed Allan a regular participant.

# Sheikh Talks Hard on TV Islam

## Against Dancing at an Islamic Marriage (Nikah)

Television Islam now operational broadcasting on both terrestrial platforms - Malawi Digital Broadcasting Network Limited (MDBNL) and Govt of Multi-choice.

Television Islam is the only local Islamic TV channel in Malawi hence it commands the highest viewership in the Muslim community and a cross section of the society in the country which include business persons among whom business tycoons, prominent decision makers and the clergy, heads of Muslim organizations and societies, Muslim students pursuing tertiary education in various colleges and many more classes of people.

During its initial programming, the station has outlined a number of educative programmes like, Fourth Generation targeting the youth, Islam and Governance, TV Islam Exclusive among others.

It is TV Islam Exclusive that has received overwhelming response from the audience asking its repeat because of the subject of Nikah in its first episode.

In this episode the discussions dwelt much on the ongoing trend of Muslim



*One of the much condemned nikah bridal party.*

marriages which have gone out of hand when people are blaming each other.

Some people are blaming the sheikhs for ill advising and for tolerating the vice for long, while others blame the organisation which conducts some of the Muslim Nikah in the country Nikah and Other Islamic Functions (NIFA) while others blame the parents and the marrying couple.

In the programme broadcast every Tuesday and repeated every Thursday different people are invited to discuss topical issues. In the first programme, three panellists were invited, Sheikh Abudul-Rahman Kalako and two members from NIFA. In his explanation

the Sheikh made it clear that Nikah is the prophet's tradition therefore it is Ibadah (way of worship) which should be conducted and celebrated according to the teachings of the Prophet and his companions. The Sheikh further said that conducting Nikah whether in the masjid or at open space like public Hall, all this should be done within the limits of Islam. Failing which, people will be committing sin at a place they were supposed to be doing part of worship for their creator.

NIFA representatives were concerned that many Muslims shun their organisation because they want to do things out of Islam as shown in the program. It has become very worrisome that many young girls and boys dress very tight wedding garments together with their bridal parties and dance in public contrary to the teachings of Islam.

The sheikh finally advised Muslims to uphold Islamic etiquettes in whatever they do because for a Muslim every action is Ibadah (A way of Worship).

***It has become very worrisome that many young girls and boys dress very tight wedding garments together with their bridal parties and dance in public contrary to the teachings of Islam.***



*'Killing my son was not enough for the Israelis. They had to come and destroy my home, too'*

# 'IT IS AN INJUSTICE': Life after Israeli demolitions

**Families of Palestinian attackers struggle to adapt after Israel razed their homes in a controversial, punitive policy.**

by *Jaclynn Ashly*

**R**amallah, occupied West Bank – Hassan Ankush leaned on his cane as he limped through the charred rubble of the home he lived in for four decades in the village of Deir Abu Mashaal.

"Killing my son was not enough for the

Israelis," "They had to come and destroy my home, too."

Like other Palestinian families whose relatives committed attacks or alleged attacks against Israelis, Ankush is not accused of any wrongdoing. He is among the latest victims of Israel's widely condemned policy of punishing families of Palestinian assailants by demolishing

their homes.

According to Israeli rights group B'Tselem, thousands of Palestinians have been displaced by home demolitions. The Israeli government claims the goal is deterrence, but B'Tselem spokesman Amit Gilutz describes it as a form of "collective punishment" and a blatant violation of international law.

### 'Nothing else they can do to hurt us'

Ankush recalls the day he learned of his 18-year-old son's death during the Muslim holy month of Ramadan. "We were having iftar (breaking the fast meal) at a neighbour's house when we heard the news that three Palestinians were killed after carrying out an attack in Jerusalem," Ankush said, his large, sad eyes wandering across the scattered remnants of his old home.

Ankush's other son, Tareq, called him several minutes later, telling him that his brother, Adel, could be one of those killed.

"I didn't believe it," Ankush said. "Adel is still just a kid. What could drive him to carry out an attack like that?"

But when Ankush arrived home that evening, the neighbourhood was gathered around his house. "May your son rest in peace," his neighbours told him.

"My body became frozen," Ankush said. "I didn't think my son was capable of something like this."

Instead, they donned black T-shirts with images of Adel, Baraa and Osama and marched silently through the village.

Last month, Israeli forces raided Deir Abu Mashaal and razed all three families' homes. Ankush's house was blown up after Israeli forces placed explosives around the premises.

"Of course, we will feel a loss and face difficulties after our home was demolished," Ankush said. "But they killed our son. There's nothing they can do that will hurt us any more than that."

Ankush's home housed six people, including Adel's 11-year-old sister, Maisa. Even before the demolition, it was hard for the family to make ends meet. Now, they must rent a house in the village. Ankush is still recovering from a stroke that paralysed him four years ago, so it is up to his wife to support the family.

Maisa's temperament has abruptly changed since Adel's death and the home demolition. According to Ankush, she has become quick to anger and suffers from anxiety. Asked about Israel's

hundreds of Palestinians killed by Israeli forces are believed to be buried.

Ankush has no idea whether his son's body will ever be returned, and he believes Israel's policies are an attempt to "torture" Palestinian families. "My son committed a crime, and they killed him. They [Israelis] got their justice. Why do they still have to steal his body from us and destroy our home?"

### 'They want to destroy his memory'

Baraa was the youngest of his siblings. Israeli authorities only once permitted him to visit Jerusalem, when he was eight, said his mother, Umm Nidal. The second time he visited Jerusalem, he entered without permission and died there.

Shortly before his death, Baraa had spent around four months in Israeli prison for working in Israel without proper documentation. He was detained alongside his older brother, Mohammad, and his brother-in-law, Munther. A week after he was released, he carried out the attack.

***Ankush has no idea whether his son's body will ever be returned, and he believes Israel's policies are an attempt to "torture" Palestinian families.***

On June 16, Adel, along with two other youths from Deir Abu Mashaal - Osama Atta, 19, and Baraa Atta, 18 - carried out an attack around the Old City in occupied East Jerusalem, fatally stabbing Hadas Malka, a 23-year-old Israeli police officer. All three were shot dead by Israeli forces at the scene.

Ankush learned all of this from the local news. The Israelis have not provided any information to him personally. "The only official information provided to me was Israeli forces raiding my home and handing me a notification declaring that my house would be demolished."

While Muslims around the world celebrated the holiday of Eid ul Fitr which follows Ramadan, the residents of Deir Abu Mashaal cancelled all festivities.

punitive home demolition policy, Maisa bluntly said "It's an injustice."

The home demolition is just one of a string of punishments meted out to the family in the wake of Adel's death. One week after the attack, Ankush's wife was detained for 15 days by Israeli authorities, and she now faces charges of alleged incitement following the attack. Ankush himself was detained and interrogated for four days, but no charges were brought.

Israel has also withheld the bodies of Adel, Osama and Baraa since the attack. Although a case to release their bodies, along with six others, was pending in Israel's Supreme Court, Israeli authorities buried four of the bodies this month in the "cemetery of numbers" - graves in Israel marked only by numbers, where

Israeli forces raided Umm Nidal's house on a nightly basis following the attack. According to the family, at least 15 of Baraa's friends in the village were detained by Israeli forces, three of whom remain in jail.

After Israeli prison authorities realised that Mohammad and Munther were related to Baraa, their status was updated to "security prisoners" and Munther was placed in solitary confinement, Tahani, Baraa's sister and Munther's wife.

During the raids, Tahani said that soldiers tore down posters the family had pasted on the walls of the home, along with other images of Baraa, Adel and Osama posted around the village. At times, Israeli soldiers stabbed the images of the attackers' eyes with a knife, Tahani said.

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## 'It is an injustice': Life after Israeli demolitions

When Israeli forces came to demolish the family's home, there were only women and children inside.

"A soldier asked me to get the children out of the house. As I was trying to calm the children down, the soldier was screaming at me," Umm Nidal said. "The soldier, standing right in front of me, shot me with a sound bomb in my hip."

Dozens of Israeli soldiers then rushed the house, shooting tear gas at the family, she said, noting that even the children began choking from the gas. An Israeli bulldozer then uprooted their two-storey house.

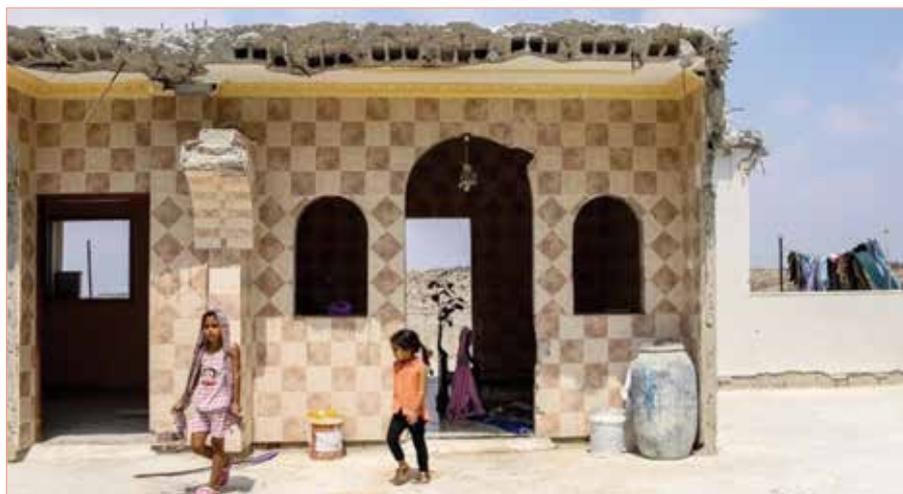
"A house will never be as valuable to me as my son's life," Umm Nidal said, sitting in front of her other son's house, where she now resides. Rows of posters displaying images of the three slain Palestinians have been plastered to the walls. "But each corner of that house reminded us of Baraa. Now, it's all gone."

During the demolition, Umm Nidal said she pleaded with the soldiers not to uproot the tiled floor of the courtyard, constructed by Baraa - but regardless, they partially destroyed it during the demolition process.

"I was devastated when the soldiers did this," she said. "It was like they wanted to destroy any sign that Baraa had existed."

In the days after the demolition, village residents got together and helped to reconstruct the tiles. Umm Nidal said that while the demolition has affected her family psychologically, the tight-knit community in Deir Abu Mashaal has been a comfort. "No one here will ever be sleeping on the streets," she said.

For Tahani, the demolition of the family's home has eroded her memories of Baraa. "Baraa was such a shy kid," she said. "That house was filled with memories of him. Even the bathroom; that's where Baraa would hide if my mom or I invited other



*A small portion of Umm Nidal's home was left intact after the Israeli demolition*



*Baraa's sister, Tahani, stands next to posters of the three slain Palestinians*

women to the house while he was home ... He would only come out once our guests were gone," she added with a laugh.

The family described Baraa as a quiet, well-behaved young man, but despite this, they were not surprised he had carried out an attack.

"Israeli policies do nothing but build up hatred," Umm Nidal said.

"Look at all these kids," she added, gesturing to a group of children playing in the open area where their house once

stood. "They are growing up seeing their friends and siblings detained and killed. Almost every night, they witness soldiers raid the village and break into people's homes.

"Israel demolished their house right in front of them," she continued. "These kids from a very young age realise what is going on around them. So why are Israelis surprised when they grow up to hate them?"

***"These kids from a very young age realise what is going on around them. So why are Israelis surprised when they grow up to hate them?"***



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# ISLAMIC BANKING:

An ethical alternative to conventional financial system

Islamic finance is an unconventional financial system which has witnessed impressive growth over the last decade. In 2015, the business represented \$4.5 bn in the UK.

Global Islamic investments increased by 150 per cent since 2006, and according to estimates, the sector is growing 50 per cent faster than the overall Banking sector

At the 2013 World Islamic Economic Forum, former Prime Minister David Cameron announced the government's plan to make London into the Western capital of Islamic finance through issuing a £200m-worth Sukuk, the equivalent of a bond in conventional finance.

## An interest-free system

Islamic finance differs from conventional banking in several aspects. The system has to function in accordance to Shariah Principles, an ensemble of precepts derived from the Qur'an which address all areas of Islamic society from marriage to commercial transactions.

The key principle that underlies Shariah-compliant finance is the prohibition of interests, considered as a means of exploitation and unjust to the consumer.

Conventional banks lending subprimes charge the lower earners with higher interest rates. This logic, justified as being

a reflection of the risks of insolvency involved, is deemed unethical by the Islamic banking system.

## Shariah law takes inspiration from the Quran

Equally, the ethics of Islamic finance prevents any investment considered unlawful (*haram*, or sinful). It includes industries such as alcohol, pork, tobacco, and pornography among others.

Since gambling is also forbidden, the most unsafe financial products which bet on uncertain events, such as derivatives, futures or swaps are not used by Islamic banking either. Speculation is



*Executive Shariah advisor in Islamic Banking and Finance Mufti Ismail Ebrahim Desai.*

Simon Walker, Head of retail sales at Al Rayan Bank, explains: "We appeal to both the Muslim and non-Muslim market. Seventy percent of customers that came to us last year were non-Muslims."

**The sector faces challenges**

UK Islamic banks have extra levels of supervision compared to conventional banks. Every Islamic bank requires a Shariah supervisory committee that constantly assesses the Shariah-compliance of the financial products offered by the bank and ensure that no transaction breaches any precept of Islam.

consequently banned too, the financing coming from deposits rather than money borrowed from wholesale markets.

**The principle of risk-sharing**

The risks linked to a loan are shared between the bank and the customer.

Khalid Khan, the branch manager of Al Rayan Bank, the UK's first wholly Islamic bank, explains: "We don't work with interests, we work in a partnership. Once our client invests money with us, we become partners, we share the risks, the profits and the losses." This relationship is called Musharaka (partnership).

Instead of lending the money to the buyer to purchase a house or a car, for instance, it is the bank which buys the item and re-sells it to the buyer providing a profit payable in instalments.

In an unstable market still marked with uncertainty since the 2008 financial crisis, the demand for products that encourage risk-sharing is constantly rising in both the Islamic and conventional sector. "Islamic banks fared far better than conventional ones during the financial crisis".

**A growing demand from non-Muslims**

One doesn't need to be Muslim to open an account in an Islamic bank. In fact, the sector attracts more and more non-Muslims, traumatised by the 2008 financial crisis, and in quest of a more ethical system.

A few organisations, such as the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), have been created to issue guidelines and standards for Shariah compliance at a global level, but those recommendations cannot be enforced upon the banks.

However, Mufti Abdul Qadir Barkatulla, admits that the system cannot run without challenges and the major one being lack of standardised regulations governing the industry and thus a major drawback for the growth of Islamic banking.

"The Islamic financial institutions cannot really compete with mainstream institutions. Firstly, because they don't benefit from an economy of scale, secondly, the costs of funding are still too high, and finally, the regulations are not yet harmonised at a global level."

**Islamic banking witnessed impressive growth over the last decade**

Another problem is the shortage of Shariah scholars in the industry that leads individuals to hold positions in several companies' Shariah supervisory committees. This can lead to conflicts of interests and undermine the reputation and credibility of the system.

Those issues explain that even though Islamic banking has been around for almost forty years in the UK and its growth has outstripped that of conventional

banking in recent years, it still represents only 1% of the whole banking market. It will have difficulties to become more than a niche market if it does not tackle those issues adequately.

But to Mufti Barkatulla, Islamic finance does not intend to compete with the conventional system:.

"We have no quarrel with conventional finance. Every community and every culture live according to their own lifestyle and Muslims are entitled to have their own. There is no system which will correspond to the whole humanity.

**Islamic finance differs from conventional banking in several aspects. The system has to function in accordance to Shariah Principles, an ensemble of precepts derived from the Qur'an which address all areas of Islamic society from marriage to commercial transactions.**

**The key principle that underlies Shariah-compliant finance is the prohibition of interests, considered as a means of exploitation and unjust to the consumer.**

# ISLAMIC ZAKAT FUND (IZF) Advises Muslims to Pay Zakat

"Of their goods take alms, so thou mightest purify and sanctify them; And pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth." [Holy Qur'an 9:103]

After the declaration of "La ilaha illa Allahu; Muhammadur Rasoolullah."

["there is no deity except Allah; Muhammad is a Messenger of Allah."] As one of the basic pillars of Islam, the payment of Zakah is as essential as offering prayer (As-Salah) regularly, fasting during the month of Ramadan, going for Hajj at least once in a lifetime

It is a means whereby Muslims purify their wealth. It is obligatory on every eligible Muslim to pay Zakah; not to do so is a grievous sin liable to severe punishment in the Hereafter. Allah, The Almighty, has said in the Qur'an:

"...And there are those who hoard gold and silver and spend it not in the Way of Allah; announce unto them a most grievous chastisement... On the Day when it will be heated in the fire of hell, and their foreheads, and their sides, and their backs shall be branded with it. (And they shall be told), this is the treasure which you hoarded for yourself. Taste ye, then, the (treasures) you hoarded." [Qur'an 9:34-35]

Prophet Muhammad (Peace and Blessings Be Upon Him) said, "And their wealth will appear to them as a huge snake on the Day of Resurrection."

During the period of Prophet Muhammad

Peace Be Upon Him and subsequent generations that came after him, like the period of Abubakr, Umar Uthman Allie and Abdul Aziz, collection of Zakat was the duty of an Islamic state from the Muslim Community. Today, in the absence of such a state, it is left up to the conscience of individual Muslims to decide if they are eligible to pay and, if so, to distribute their Zakah accordingly which most Malawian Muslims are not aware of.

"Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained

permissible to pay Zakah:

1. The poor
2. The needy
3. Those who collect Zakah
4. Those whose hearts are to be reconciled
5. To free a captive
6. Those in debt
7. In the way of Allah
8. For the wayfarers

For this reason, Islamic Zakat Fund in Malawi since its establishment, the organisation realised that a valuable way to help the cause of Islamic Education, particularly in non Muslim countries like Malawi and in critical circumstances, is to pay Zakah Feesabeelillah (in the way of Allah) or Lil-Fuqara (for the poor). Such use of Zakah is approved by the major schools of Islamic thought.

One condition of spending Zakah under these categories is that it should be given to the recipient in person and cannot be used for buildings, to pay maintenance.

To fulfil this condition, the Islamic Zakat Fund collects and holds Zakah under a special category fund. Parents who cannot afford school fees to educate their children Islamically and bring them up as Muslims are identified by the organisations through the application process.

One of the main priorities of IZF today is the education of young Muslims, in order to preserve and develop their Islamic identity and self-awareness.



by Allah, and Allah is full of knowledge and wisdom." (Surah Al-Tawbah 9:60)

There are eight categories of people and services for whom and which it is

***Prophet Muhammad (Peace and Blessings Be Upon Him) said, "And their wealth will appear to them as a huge snake on the Day of Resurrection."***

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