

# Insight Bulletin

For People Who Want to Know

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## MEMBER OF PARLIAMENT COMMENDS MAM ON MAIZE DONATION



**T**he Democratic Progressive Party (DPP) member of parliament for Chikhwawa Central who doubles as Chairperson for Muslim Association of Malawi in the district Zaheer Issa has commended Muslim Association of Malawi (MAM) for the donation the organisation has given to 800 families in his constituency in Chikhwawa district.

The distribution exercise took place on Saturday at St. Mathews Primary School in his constituency.

Since the 2013/2014 devastating floods, MAM through the Kuwait based NGO Revival of the Islamic Heritage Society has been assisting the people in Chikhwawa district with relief maize. According to MAM's project Manager, Sheikh Farook Juma Chibaya told the media that this time around, the donation is worth 2.4 Million Kwacha which has benefitted 800 household.

Speaking to Insight Bulletin, MAM's District Chairperson who is also member of parliament for the area Zaheer Issa praised MAM and its leadership for the relief aid which

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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.

FROM PAGE 1&lt;&lt;

## Member of Parliament Commends MAM on Maize Donation



*NGOs should compliment Government, Zaheel Issa.*

he said has come at the right time when his constituency is in dire need as armyworms have destroyed the maize crop.

"This donation is timely I thank the

Chairman of the organization Sheikh Idrissa Muhammad who I work with. It has come at a time when people have lost hope of harvesting anything from their fields as army worms have really disappointed us not only in our

area but the entire nation, I know that Government is doing what it can in order to help people but government cannot do it alone, we need some organisations to do like what MAM is doing today," he said

Before distribution took place, Sheikh Muhammad Ismail Almandani leader of delegation told the beneficiaries that his organisation is doing this for the love of fellow human beings who are disadvantaged.

"I am here on behalf of the people of Kuwait today to distribute these bags of maize to you, not for any other reason but because we are all human beings, we feel the pain just as you do, we have learned from the Prophet Muhammad Peace Be Upon Him who said that "He whose property exceed his needs, let him support the one whose property does not (meet his needs), and he whose food exceeds his needs, let him share it with those who do not have food. "It is from this background that you have seen us here today," he lamented.



*Sheikh Almandani speaking to the beneficiaries before distribution.*



*Beneficiaries paying attention to the word of God.*

BEFORE DISTRIBUTION TOOK PLACE, SHEIKH MUHAMMAD ISMAIL ALMANDANI LEADER OF DELEGATION TOLD THE BENEFICIARIES THAT HIS ORGANISATION IS DOING THIS FOR THE LOVE OF FELLOW HUMAN BEINGS WHO ARE DISADVANTAGED

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*Councillor Peter Kajiya leading by example.*

# 450,000 HOUSEHOLDS BENEFIT

## from 7.6 Billion Kwacha Public Works program

**S**ome solutions to community problems are simple but effective. One such solution is the Public Works Program (PWP) for road rehabilitation. This has left visible positive changes in communities devastated by hunger and other natural disasters like floods. The communities themselves play a major role in restoring the damage caused to public infrastructure in their areas.

Currently Ministry of local government and rural development has rolled out

a K7.6 Billion Public Works Program (PWP) which is under Masaf 4 as over four hundred thousand household nationwide will benefit through cash-for-work project.

People are paid cash after conducting community work for 24 days as the beneficiary households receive K600 per day.

The program which started on 8<sup>th</sup> January is being undertaken in all city wards with each receiving K16.1 million.

Meanwhile, Ndirande and Chirimba

residents have commended government for sustaining the program as it is transforming people's lives.

The ward Supervisor for Ndirande Linile Mpunga said this initiative has served a lot in her area and has asked the government to continue.

"This is the good initiative from the government and it has helped in transforming our families. Through this program, we are able to feed and send our children to school," Mpunga said.

She said the households are involved in activities like afforestation and construction of township access roads, among other pro-poor projects.

The supervisor has also asked the government to implement different interventions as the people in the area are facing a lot of challenges in their everyday life.

However, Mpunga expressed concern over the low wages as they are currently receiving K14,000 only after working for 24 days.

Chirimba beneficiaries Brenda Mailosi and Beauty Mzee applauded government for the initiative which they said is helping them as they can now manage to buy essential things for their homes like school items for their children and other things.

“Government should consider us by increasing our daily wages. We work for 24 days and it’s unfair to get K14,000 only and we ask for 50 percent increment so that we can at least do a lot in our families,” she lamented.

Councilor for the ward Peter Kajiya added that indeed community has benefitted a lot with this initiative; he also thanked the people for cooperating with his team which has eased the whole work.

In the past, such programs have been meeting a lot of challenges like incidents where traditional leaders were demanding payment to sign wage sheets for beneficiaries causing delays in payments and other logistics.



*Ndirande residents preparing where to plant flowers along Makata road.*



*One of the beneficiaries who applauded government for the initiative.*

**Kajiya added that indeed community has benefitted a lot with this initiative; he also thanked the people for cooperating with his team which has eased the whole work.**



*'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

Abu Mashaal cancelled all festivities. 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

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.***

something like this."

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

suffers from anxiety. Asked about Israel's 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.

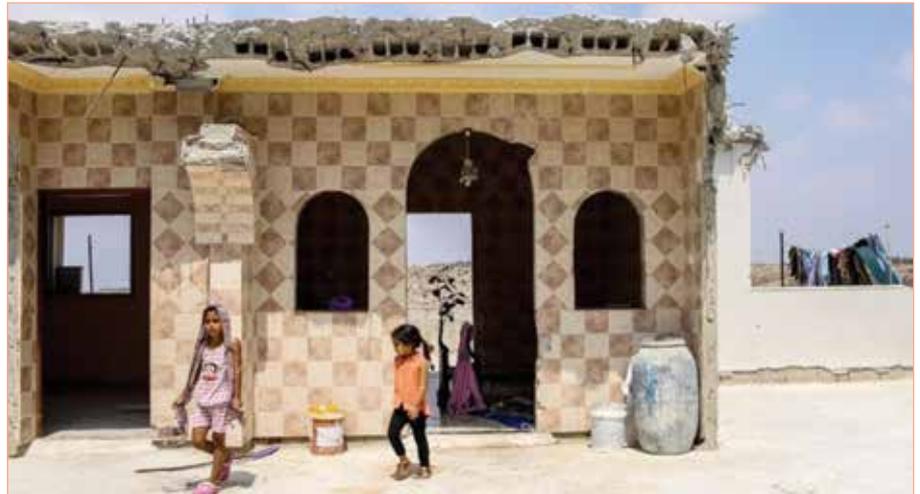
"A house will never be as valuable to me as my son's life," Umm Nidal said, sitting in front of her other son's house, where she now resides. Rows of posters displaying images of the three slain Palestinians have been plastered to the walls. "But each corner of that house reminded us of Baraa. Now, it's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



By Salimu Martin

**I**dentifying risk factors that contribute to typical abuse of children rights is a difficult task since the definition of the term abuse is dynamic and socially constructed.

Discussions on the issue of child abuse lead to a growing demand for a cross cultural understanding of the respected term, and it seems to be in accordance with the spirit of Islam as Religion and as a way of life

Islam promotes the protection of children by providing a comprehensive guidance for the parents about the rights of their children.

Islamic Relief is a charitable organization operating in over 30 countries worldwide which has taken an active role in training people on child protection through Islamic teachings.

Speaking at Malawi Sun Hotel when closing a one week training which was organized by Islamic Relief Malawi in Blantyre, Neelam Fida, Child Protection and Inclusive Advisor for Islamic Relief Worldwide said children in Africa

especially Malawi are subjected to different abuses.

“Children have a number of needs to be fulfilled based on their position at the continuum of developmental stages. Children’s needs range from good social learning to harmonious and supportive social relation for the maturation process of their psychosocial aspect,” Fida said

Fida further explained that the training was organized to recognize and empower the Muslim communities on how they can handle children and other youngsters.

“The Covenant of protecting children from different abuses has been highlighted several times in the Holy Qur’an and if followed, countries like Malawi can have few cases of child abuse,” she said.

Fida also said children must be protected from ‘cultural, ideological, information and communication invasion which contradicts the Islamic Sharia and the national interest of the state.

The training which was organized under the theme “Islamic Perspective in Child Protection” is one of the Islamic Relief interventions in supporting vulnerable children and it was also conducted in

Malaysia before Malawi.

In his remarks, one of the participants Finance and Administrative Officer for Islamic Relief Malawi Daudi Milanzie said that his team has benefited a lot from the training as they have acquired some knowledge on child protection through the Islamic teachings.

Milanzie said they will share the information with the general public to reduce cases of child abuse.

“This is a very important training since we have been equipped with new approaches in protecting children and we have also learned some things which we were considering as normal to the children while they are harmful,” he said.

The administrative officer said they will work hand in hand with police, courts and other children’s social welfare institutions in order to end child abuse in the country. Islamic Relief Malawi is one of the humanitarian organizations doing quite a number of initiatives in the areas of Agriculture and Food Security, Climate change adaptation, Education, WASH, Orphans and Child Protection.

***“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?”***

# Tribute to Mufti Abbas Qassim

**The Prophet Peace Be Upon him said: Verity Allah does not take away knowledge by snatching it from the people, but he takes it away by taking away the lives of the religious scholars till none of the scholars stays alive then the people will take ignorant ones as their leaders, who when asked to deliver religious verdict will issue them without knowledge, the result being that they will go astray and lead others astray.**

Muft Abbas Qassim was until his death supreme leader of the Council of Muslim Scholars and Sheikhs in Malawi.

He will be remembered as the only Muft who has contributed alot in as far as Islamic education is concerned in this country. He was one of the first generation that taught Islam in the country. His students are spread all over African continent, no sheikh or learned scholar would have graduated from any Islamic school in Malawi without going under his classes or through his students.

## What is the origination of Muft?

The Muftship was originated during the Prophetic period that when there is no Qur'anic verse or Prophetic ruling, for Muslims not to go astray on an issue at hand, well qualified Muslim intellectual should issue a decree on what Muslim Should do on the matter at hand.

## Who is Mufti?

A muft is an Islamic scholar who interprets and expounds Islamic law. Muftis are jurists qualified to give authoritative legal opinions known as fatwa (Decree)

Afatwā is an Islamic legal pronouncement,

issued by an expert in religious law (mufti), pertaining to a specific issue, usually at the request of an individual or judge to resolve an issue where Islamic jurisprudence (fiqh), is unclear. Typically, such uncertainty arises as Muslim society works to address new issues – issues that develop as technology and society advance. "Can a Muslim do artificial insemination?" for instance.

## What qualifications must a Muft have?

He must at least have the following knowledge

- Know the verses of Qur'ān pertaining to the ruling at hand;
- Know the reason behind the verses of Qur'ān related to the ruling – when each was revealed and why;
- Distinguish the supportive and oppositional verses of the Qur'ān;
- Know all the hadith pertaining to the ruling and the soundness of their chain of transmission;
- Be familiar with the legal precedents of the issue before him, including the arguments or consensus reached by earlier scholars; and
- Be well-versed in the syntax, grammar, pronunciation, idioms, special linguistic uses, customs and culture prevalent at the time of the Prophet (s) and succeeding two generations.

## How is the Muft chosen?

In Islamic countries like Saudi Arabia the Ministry of Islamic Affairs chooses the Muft and even the people as well learned as they are, the scholars themselves and

even the public are able to realise that as things are such a person is eligible to become a Muft if vacancy arises while in other countries like Malawi, it is the responsibility of an authoritative organisation of learned Sheikhs (Muslim Scholars) which exists in Malawi called Majlis Ulama (Council for the Muslim Theologians) which operates under Muslim Association of Malawi (MAM) an Umbrella Body of all Muslim in Malawi

## What criteria is used to find a Mufti?

Apart from the above mentioned educational qualifications and knowledge plus experience, the person should be of good calibre, well respected, high integrity, good character and Islamic morals. Reputable behaviour, no bad historical immoral values should have been recorded of him among others.

## What are the roles of a Mufti?

Issue decree where necessary in consultation with the council or his committee.

## In Malawi how many Muftis did we have before Abbasi?

Late Muft Abbas was the second Muft in the History of the country after Muft Allie Ibn Salim May Allah Have Mercy on our Late Muft Abbas Kassim Abbas and all the Muslim Sheikhs who passed on while serving their nation like Sheikh Hussein Mwalabu, Sheikh Muhammad Idrus, Sheikh Twaha Katalama, Sheikh Daud Abdullah, Sheikh Ibrahim Pitala and Sheikh Aman Chilipa among others.

**His students are spread all over African continent, no sheikh or learned scholar would have graduated from any Islamic school in Malawi without going under his classes or through his students.**

# What are sukuk bonds and are they different from typical bonds?

**C**urrently, 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 sukuk 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 collateralised 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. Perhaps, focusing more on the economic value added created through the financing of real assets would help societies to increase productivity and real economic wealth sustainably and over the long term. Importantly, the number of investors in the Islamic world cannot be ignored and therefore Sharia compliant vehicles capable of attracting their wealth are increasingly relevant. The sukuk is a good starting point for issuers to tap into this reality.

**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.**

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