

Legacy of Late Muhammad Jumah Jawadu: Islamic Banking Introduced in Malawi



Late Jumah (right) sharing notes with a colleague during a conference on Islamic Banking in South Africa

By Sherrif Abu-Bakar Kaisi

The story of the introduction of Islamic banking facilities in Malawi's banks can never be complete without a mention of the fallen hero, the late Muhammad Jumah. His educational journey started in Machinga district, at Mpiri Primary School, in a typical village in that part of Malawi. Muhammad began his life's journey in Machinga, where he completed his primary education. Thereafter, he was

selected to start his secondary education in Form One at Blantyre Islamic Mission (BIM), where he also received his Islamic elementary education. Upon completion of his studies at BIM, he received a scholarship to study in Tripoli, Libya, at the Islamic World Call College, where he pursued his bachelor's degree in finance, majoring in Islamic banking.

After his graduation, his never-ending thirst for education prevented him from being satisfied with the bachelor's

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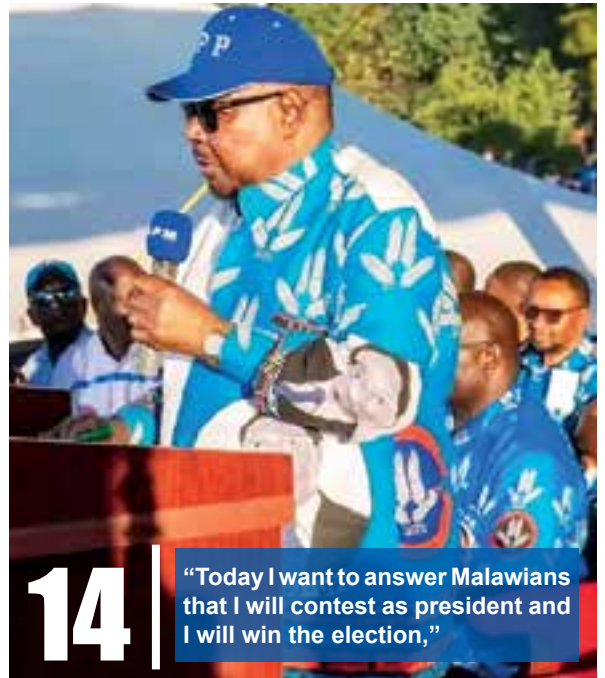
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Editorial

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FDH Bank's Islamic Banking Service Embraces Diversity in Finance



In a world where diversity and inclusivity are increasingly valued, the introduction of new financial services tailored to specific cultural and religious beliefs marks a significant step towards creating a more inclusive financial landscape. FDH Bank's recent announcement of its first Islamic banking service is not only a testament to the institution's commitment to meeting the diverse needs of its customers but also a cause for celebration among the Muslim community and society at large in Malawi.

Islamic banking, rooted in the principles of Sharia, operates on the basis of ethical and moral guidelines that prohibit the charging or paying of interest (riba) and promote risk-sharing and profit-sharing arrangements. This approach aligns with the values and beliefs of millions of Muslims around the world who seek financial solutions that are consistent with their faith.

The introduction of Islamic banking called Salama by FDH Bank represents a significant milestone, not just for the institution itself, but for the entire financial sector in the region. It signals recognition of the growing demand for Islamic financial products and services and demonstrates willingness to adapt and innovate to meet

the evolving needs of customers in the country.

For the Muslim community, the arrival of Salama services is a cause for excitement and optimism. What also people should have in mind is that it provides access to financial products that are not only compliant with Islamic principles but also tailored to their specific needs and preferences. From Sharia-compliant savings accounts and investment products to Islamic mortgages and business financing, these offerings empower Muslims to manage their finances in a way that aligns with their faith.

Moreover, the introduction of Islamic banking by FDH Bank fosters a sense of belonging and inclusivity within the Muslim community. It sends a powerful message that their values and beliefs are respected and accommodated within the financial system, enhancing their confidence and trust in the banking institution. Other banks claim they will follow suit, but the time is now as the current bank is swiftly securing all the reliable investors, businessmen, and organisations.

Some might be thinking that Islamic banking is about Muslims only, society as a whole stands to benefit from the introduction of Islamic banking services. By promoting ethical and responsible finance, Islamic banking contributes to a more stable and sustainable financial system. The emphasis on risk-sharing and asset-backed transactions encourages prudent and responsible lending practices, reducing the likelihood of financial crises and promoting economic stability.

And also looking at a different angle, Islamic banking promotes financial inclusion by reaching segments of the population that may have been undeserved or excluded by conventional banking practices. This includes not only Muslims seeking Sharia-compliant

financial solutions but also non-Muslims who are attracted to the ethical and transparent nature of Islamic finance.

What FDH has done also presents opportunities for collaboration and partnership across different sectors. As businesses seek to tap into the growing market for Islamic finance, they may explore partnerships with Islamic banks to develop innovative products and services that cater the needs of diverse customer segments. This collaborative approach fosters innovation and drives economic growth, benefiting society as a whole.

As we celebrate the arrival of Islamic banking services offered by FDH Bank, it is essential to recognize that this is just the beginning of a journey towards a more inclusive and diverse financial ecosystem. While significant progress has been made, there is still much work to be done to ensure that all individuals and communities have access to financial products and services that meet their needs and preferences.

It is incumbent upon financial institutions, regulators, and policymakers to continue working together to promote diversity and inclusivity in finance. This includes fostering an environment that encourages innovation and entrepreneurship in Islamic finance, as well as implementing policies and regulations that support the growth of the industry.

In conclusion, what FDH Bank has done calls for celebration and optimism. It represents a significant step towards creating a more inclusive and diverse financial landscape, where the needs and preferences of all individuals and communities are respected and accommodated. By embracing diversity in finance, we can build a more resilient, sustainable, and equitable financial system that benefits society as a whole.



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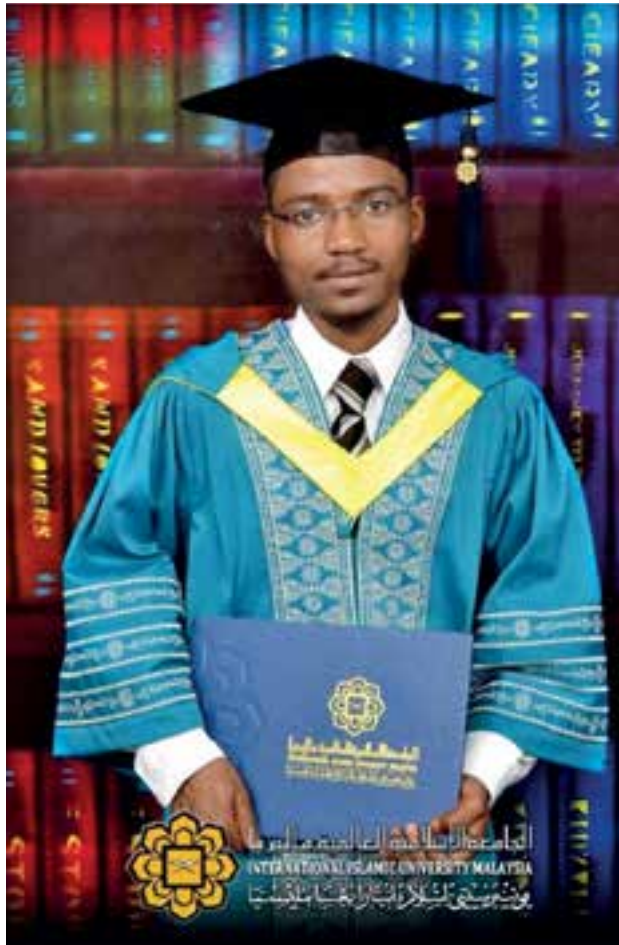
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degree he held at that time. Instead of returning home to Malawi to celebrate with his family that he was now a graduate, Jumah applied for another higher educational degree, a Master's degree in Finance, at the famous and reputable International Islamic University Malaysia (IIUM). He flew directly from Tripoli to Kuala Lumpur, Malaysia. There, Muhammad continued his ambition to acquire more knowledge about Islamic banking.

The writer of this article is an eyewitness to Jumah's passion and inspirations in Islamic banking issues because we were at the same learning institutions, both in Libya and Kuala Lumpur, Malaysia.

Sometimes, though my area of study is political science, Jumah could gently persuade me to join him in attending conferences and workshops where Islamic banking was the centre of discussion. Little did I know that Muhammad had a vision to introduce this concept in Malawi when he finally graduated with his MA in Finance.

Upon his arrival in Malawi, he started mounting initiatives to utilize the knowledge he acquired during his education to start pushing for the



Late Jumah in graduation gown at IIUM

introduction of Islamic banking in Malawi. It was not an easy task at all.

During his mission, he rubbed shoulders with different reputable people around the world. Imagine such a young man meeting and discussing with the Institute of Finance Management (IFM) team in Malawi on one occasion, where he told them that he wanted to introduce Islamic banking in Malawi. Honestly, he did not leave any door or relevant person without opening or

talking to such personalities. Muhammad also worked with the Muslim Association of Malawi (MAM), where he showed his talent and vast knowledge in banking and Islamic banking in particular. Thereafter, Jumah got a job in the Ministry of Trade and Industry on August 3, 2015, where he briefly worked with passion, serving the nation up until the last day of his demise.

True to the word of Allah, among the believers are men who have proven true to what they pledged to Allah. Some of them have fulfilled their pledge with their lives; others are waiting for their turn. They have never changed their commitment in the least (Qur'an 33:23).

Indeed, Muhammad Jumah did his part perfectly; may Allah grant him Jannah for his great and endless effort that has today warranted the introduction of Islamic banking in Malawi. His name will go down in the history of this development.

Muhammad Jumah Jawadu will remain in our memories as we begin to reap the fruits of Islamic banking in Malawi.

Innaalillah Wainaa Ilaih Rajiun.

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Police officers try to remove a pro-Palestinian protester at the campus of Free University of Berlin

UNIVERSITY STUDENTS

Protest Against Israel's War in Gaza

Students at various European universities, inspired by the continuing pro-Palestinian demonstrations on campuses in the United States, have been occupying halls and facilities, demanding an end to partnerships with Israeli institutions because of Israel's war on Gaza.

Several hundred protesters resumed a demonstration around the University of Amsterdam campus

in the Netherlands where police were filmed baton-charging them and smashing their tents after they refused to leave the grounds.

As the protests resumed on 7th May 2024 night, the demonstrators erected barriers to access routes watched over by a heavy police deployment.

Also in the Netherlands, about 50 demonstrators protested outside the library at Utrecht University and a few dozen at the Technical University

of Delft, according to the ANP news agency.

In the eastern German city of Leipzig, the university said in a statement that 50 to 60 people occupied a lecture hall on 7th May, waving banners that read: "University occupation against genocide."

Protesters barricaded the lecture hall doors from the inside and erected tents in the courtyard, according to the university, which called in the police and filed a criminal complaint.



Students take part in a pro-Palestinian protest at the University of Lausanne, Switzerland

Earlier, at Free University, in the German capital Berlin, police cleared a demonstration after up to 80 people erected a protest camp in a campus courtyard.

Berlin police said they made some arrests for incitement to hatred and trespassing.

Police twice intervened at the Paris Institute of Political Studies (Sciences Po) in the French capital to disperse about 20 students who had barricaded themselves in the main hall.

Security forces moved in to allow other students to take their exams and made two arrests, according to Paris prosecutors. The university said exams proceeded without incident.

At the nearby Sorbonne University building, police late on 7th May moved to eject about 100 students who had occupied an amphitheatre and made



A pro-Palestinian activist is led away by police officers at the campus of the Free University of Berlin

88 arrests, police sources said.

Protests spread to three universities in Lausanne, Geneva and Zurich in Switzerland.

The University of Lausanne said in a statement it “considers that there is

no reason to cease these relations” with Israeli universities as protesters demand.

In Austria, dozens of protesters camped on the campus of Vienna University, pitching tents and stringing up banners.



People hold banners at a pro-Palestinian protest camp at the Vienna University campus in Vienna, Austria

Call for Unbiased and Development-Oriented Reporting by Muslim Journalists



Invited guests and delegates at AMUJO annual general meeting

The first ever elective Annual General Meeting for the Association of Muslim Journalists (AMUJO) was held on April 26, 2024 in Blantyre where the Minister of Water and Sanitation Abida Mia was the guest of honor.

Speaking at the function, Abida Mia emphasized the crucial role journalists play in shaping public perception and overseeing national development through their reporting. Mia stressed the importance of

dispelling misconceptions about Islam, advocating for peace, and highlighting the contributions of Muslims to the country's progress and development.

“As Muslim journalists, they have a noble duty to clear out misconceptions and spread the truth about Islam in the country. It has to be known that Muslims are peacekeepers and stakeholders in socio-economic development of the country. Additionally, Muslims have the right to practice their faith like any

other citizens of Malawi,” she said.

Mia, however, urged Muslim journalists to be ethical and adhere to laid down regulations governing the media industry in the country, while paying allegiance to Islamic principles and etiquettes.

“The journalists have to be reminded that Islam has all the information on how a person should live on earth, as such they need to observe Islamic principles and respect the country's laws as a guiding manual so as to thrive in the noble mission they have



Be balanced when writing articles
- Abida Mia

embarked on,” the Minister said.

“As government, we will make sure to support them and make sure that they have a conducive environment to practice their profession,” she said.

In his remarks, Secretary General of Muslim Association of Malawi (MAM) Twaib Lawe underscored the responsibility of journalists in promoting Islam and maintaining peace.

During the meeting, journalists underwent training sessions covering topics such as ethical journalism,

harmonizing Islamic principles with media coverage, and addressing global issues like the conflict in Palestine. These sessions aimed to equip journalists with necessary skills to fulfill their roles effectively.

On the following day, April 27, 2024, the journalists held elections and elected Chekaukutu Ndege from Radio Islam as president of the association; Osman Bwanali from One Acre Fund as vice president; Yusuf Daisa from Radio Islam, treasurer; Twaha Chimuka from Mpira TV as vice treasurer; Sellina Siffat Gada of Insight Bulletin as Secretary General with Owings Chawanda as her deputy.

Cassim Aubi from Zodiak Broadcasting Station (ZBS) was elected as Publicity Secretary with Shakira Jumah from Radio Islam as his deputy. The following were elected as executive committee members: Yasin Limu, Idrissa Kalisinje, Hajira Halilu and Kassim Kajosolo.

In his acceptance speech, Chekaukutu Ndege pledged the

association’s support to all journalists, and emphasized the importance of protecting journalistic integrity while combating misconceptions about Islam.

“We have a lot of strategies to implement, and we are going to work tirelessly to make sure that the rights of journalists are protected in the country,” he said.

“It is also our mandate to clear out all misconceptions about Islam that are usually spread out of ignorance and malice,” he added.

The gathering was organised under the theme, ‘Empowering Muslim Journalists to dispel misconceptions about Islam and bring sanity to the world’.

The meeting was funded by the Darusunnah Foundation, the Muslim Association of Malawi, the National Awqaf SA, the Al-Baraka Charity Trust, and YIP Construction.



The newly elected Executive Committee for AMUJO



President Chakwera briefed on tourism services

Malawians Urged To Spearhead Tourism Industry Growth

By Lovemore Katanda

In a bid to promote the tourism industry in the country, government has implored state and non-state actors, including individuals residing abroad, to step up efforts in revitalizing Malawi's tourism industry.

Speaking during this year's Malawi

International Tourism Expo held at Bingu International Convention Centre in Lilongwe on April 25, 2024, President Lazarus Chakwera said Malawi is blessed with precious resources that can help anchor the tourism industry and make it one of the best tourist destinations in the world.

"This country is endowed with

numerous natural resources that can help the country become one of the world's largest tourist destinations. It is, therefore, everyone's responsibility to promote Malawi internationally," he said.

The Malawi leader further called on Malawians to wisely utilize tourism services and continue improving various infrastructures and road

CHAKWERA ALSO DISCLOSED THAT THE CURRENT ADMINISTRATION HAS DELIBERATELY REMOVED TAXES ON SOME IMPORTED GOODS AS INCENTIVES FOR LOCAL AND FOREIGN INVESTORS, AND HE HAS SINCE ASKED THE PROPRIETORS OF DIFFERENT HOTELS AND RESORTS TO FOLLOW SUIT BY SCRAPING OFF STRICT CONDITIONS THAT USUALLY JEOPARDIZE EFFORTS TO SUPPORT THE TOURISM INDUSTRY GROWTH.

connectivity to ease mobility challenges.

Chakwera also disclosed that the current administration has deliberately removed taxes on some imported goods as incentives for local and foreign investors, and he has since asked the proprietors of different hotels and resorts to follow suit by scraping off strict conditions that usually jeopardize efforts to support the tourism industry growth.

On her part, Minister of Tourism Vera Kantukule said this year's 'Takulandilani' Malawi International Expo will offer an opportunity for both local and international exhibitors, buyers, and tourists to share noble

marketing skills.

"The event gives an opportunity for international suppliers to learn more about what Malawi offers," she said.

However, Kantukule lamented that rising water levels in Malawi have recently jeopardized efforts to improve the tourism industry, as many hotels and resorts are still closed due to the swelling of the lake.

Kantukule has, however, assured the nation that government is monitoring the situation around Lake Malawi, adding that interested partners have joined their efforts to address the challenges associated with rising water levels around the lake.

Meanwhile, Malawi Tourism Council Executive Director Justine Dzinkambani has commended unwavering support from the corporate world towards improving the tourism industry, adding that tourism in Malawi still remains the best catalyst for social and economic development.

According to Vera Kantukule, companies such as National Bank, Rab Processors, Amaryllis Hotel, and Ekhaya Resorts, to name but a few, bankrolled this year's Malawi International Expo, which was held under the theme 'Ipatse Moto, Everything Tourism'.



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DPP Claims to have Solutions To the Country's Ailing Challenges



*Am ready to take over, Prof.
Peter Mutharika*

By Lovemore Katanda

In anticipation of the 2025 tripartite elections, Malawi's main opposition party, the Democratic Progressive Party (DPP), has unveiled Professor Peter Mutharika as its presidential candidate for the upcoming presidential race.

Addressing a gathering at Njamba Freedom Park in Blantyre on May 12, 2024, Mutharika, expressed confidence to tackle the country's economic challenges.

He pledged to address issues such as forex shortage and high inflation rate within two years in office if elected.

"People should be optimistic as DPP is coming again to curb the economic problems brought by the Tonse Alliance," Mutharika assured the nation.

Reflecting on his decision to enter the political arena once more, Mutharika stated that he is confident enough to win the 2025 presidential elections.

"Today I want to answer Malawians that I will contest as president and I will win the election," emphasizing his commitment to serving the nation.

Highlighting the achievements of the DPP regime, Mutharika cited infrastructure projects such as the Malawi University of Science and Technology (MUST), Bingu International Convention Center (BICC), Bingu National Stadium and some road networks. He also pledged to continue with social welfare programs such as the Malata and Cement subsidy project for underprivileged and elderly citizens.

"In our 14 years in office, DPP has accomplished numerous development projects. We will also continue with the Malata and Cement

subsidy program for elderly people," affirmed Mutharika.

He urged the current MCP led government not to politicize the disbursement of National Economic Empowerment Fund (NEEF) loans, expressing concern that only individuals from the Central Region were benefiting from the funds.

In his remarks, DPP Publicity Secretary Shadreck Namalomba said the party will hold similar political rallies in the Northern, Central, and Eastern regions.

The party is gearing up for its elective convention in July, in preparation for the tripartite elections scheduled for September 16, 2025. So far, only the party's leader, Peter Mutharika, has expressed interest for re-election as the party's President during the convention.



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