

Insight Bulletin

For People Who Want to Know

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SILENCE IN THE CHAMBER: THE CONSEQUENCES OF MUTE MPS



Quiet Chamber, big decisions ahead: One year to Malawi's elections

By Osman Bwanali

A recent proposal by Honourable Victor Musowa, a Member of Parliament for Mulanje Bale, has sparked considerable interest among Malawians. He suggested that MPs who do not contribute to debates for three years should be removed from office. Musowa pointed out that some MPs remain silent throughout their five-year term, despite claiming to represent their constituents, which hampers development and undermines democracy.

In the esteemed halls of Parliament, where words shape power and influence, silence can be profoundly detrimental. MPs who do not engage in discussions face significant consequences that impact the health of our democracy. Let's explore the repercussions for silent MPs.

The first consequence of an MP's silence is often a loss of political influence. In an environment where debate and discussion drive policy making, remaining silent can lead to marginalization within one's own party. MPs

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One Year to the Ballot: The Silent Signals of Political Representation



As Malawi approaches the highly anticipated general elections on September 25, 2025, political preparations are reaching a critical juncture. Parties are reshuffling their ranks, forming alliances, and strategizing for what promises to be a defining moment in the nation's democratic journey. Yet, amid the flurry of political activity, there is a troubling silence - a silence that lingers not in the campaign rallies but within the chambers of Parliament, where some elected representatives fail to fulfil their mandate.

This "Silence in the Chamber" reflects more than just inactivity. Members of Parliament (MPs) who remain silent in legislative debates are sending a clear message: they are disengaged from the political process and unresponsive to the

needs of their constituents. These MPs, chosen by the people to be their voice, become invisible in the national discourse. As we approach the elections, this silence becomes even more concerning. It raises questions about the quality of representation and the strength of Malawi's democratic system.

This issue of inactive MPs coincides with a time of significant political shifts. As outlined in "One Year to the Ballot: Strategic Alliances and Political Manoeuvres," internal party dynamics have led to the exclusion of prominent figures from major parties like the Malawi Congress Party (MCP) and the Democratic Progressive Party (DPP). Conventions have reshaped the political landscape, with new faces rising while seasoned politicians are being side-lined. Among the most notable developments is the defection of two high-profile DPP members - former Secretary General Grezelda Jeffrey and Eastern Region Governor Sheikh Imran Ntenje-who left the party after losing their positions in the DPP's recent convention. Their decision to join the MCP not only reflects the ongoing fragmentation within the DPP but also highlights the challenges facing parties as they seek to maintain internal cohesion.

These defections raise critical questions: Can the DPP recover from the loss of such experienced leaders? How will the MCP incorporate these figures into its already complex political structure? And what does

this mean for the broader electoral landscape in 2025? These political shifts reveal the fragility of party loyalty and the role of individual political survival in shaping Malawi's future.

Amid these developments, the silence in Parliament takes on new urgency. With MPs failing to speak up, constituents are left wondering whether their representatives are truly working in their best interests. As political alliances shift and new contenders emerge, voters must pay close attention to the actions-or inactions-of those in power.

Malawi's upcoming elections are not just about who wins or loses. They are about the kind of leadership that will shape the country for years to come. The defections of key DPP figures and the silence from MPs in Parliament are reminders that representation matters. The electorate deserves leaders who will speak up, advocate for real change, and engage fully in the political process.

As we count down to September 25, 2025, the responsibility lies with the voters to choose leaders who will break the silence and represent their voices in the halls of power. The next election is about more than just winning; it's about ensuring that Malawi's democracy thrives with leaders who are fully present, engaged, and accountable.



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SILENCE IN THE CHAMBER: THE CONSEQUENCES OF MUTE MPS



Half-filled house: Echoes of absence in Government seats

who do not engage in discussions risk being viewed as disinterested or ineffective, which can result in missing out on important committee roles or leadership opportunities. This lack of engagement not only affects their standing within their party but also makes other MPs hesitant to collaborate with them, isolating them further from the legislative process. Over time, this severely limits their ability to influence legislation and party strategy, effectively rendering them powerless within the corridors of power.

The impact of silence extends beyond Parliament. Constituents expect their representatives to advocate for their needs and concerns. When an MP is silent, constituents may feel neglected, leading to dissatisfaction and disillusionment. People want to

see their MPs actively fighting for them, and failure to do so risks losing their trust. This erosion of trust can have dire consequences in the next election cycle, where silent MPs may be replaced by challengers who promise to be more vocal and engaged.

Parliament serves as a platform for advocacy, debate, and government accountability. By remaining silent, MPs miss crucial opportunities to influence policy, challenge the executive, and represent their constituents. Silence also hampers an MP's ability to build essential networks in Parliament. Collaborative relationships are often formed through debate, and without participation, an MP misses the chance to work with colleagues on important issues.

Perhaps, the most concerning aspect of an MP's silence is its effect on democracy. A vibrant parliamentary system depends on active participation from all members to ensure robust representation. When MPs choose not to speak, they weaken the foundation of this system. Parliament should be a forum for diverse voices and vigorous debate; silence undermines the democratic process and diminishes the effectiveness of Parliament as a whole.

Lastly, silence in Parliament is more than a missed opportunity; it poses risks to both individual political careers and the integrity of democratic governance. For MPs, the message is clear: in the chambers of Parliament, silence is anything but golden.





Palestinian women lead peaceful protests amid ceasefire negotiations

THE SILENT STRUGGLE: PALESTINIAN WOMEN ON THE FRONTLINES OF CONFLICT

By Abdullah Bamusi Nankumba

In the ongoing Israeli-Palestinian conflict, much of the focus has been on political leaders, military actions, and peace talks that never seem to bring lasting resolution. But amid the turmoil, there is a quieter, often overlooked story—one of resilience, determination, and the extraordinary efforts of Palestinian women who, against all odds, are fighting to keep their families and

communities alive. These women, though rarely in the spotlight, are the backbone of their society, enduring immense hardships while working tirelessly to preserve their identity, culture, and hopes for a peaceful future.

UNSUNG HEROES IN THE MIDST OF CHAOS

Palestinian women have always been integral to the fabric of their society, but their roles have become even

more critical in the face of ongoing conflict. As the violence continues to escalate, with devastating effects on every aspect of life in Gaza and the West Bank, these women have taken on roles that extend far beyond traditional expectations. They are caregivers, educators, activists, and peacebuilders—often all at once.

For many Palestinian women, the daily struggle begins at home. With the men in their lives frequently

detained, injured, or killed, they are left to shoulder the burdens of providing for their families. The siege and blockade of Gaza have led to extreme poverty, unemployment, and a lack of access to basic necessities. Despite these challenges, women have found ways to adapt and survive. They engage in small-scale, informal economies, such as home-based businesses and local cooperatives, to ensure their families have food and shelter. Their resilience in the face of adversity is nothing short of remarkable.

Yet, the narrative of Palestinian women's resilience is not just about survival. It is also about resistance. Women have been at the forefront of non-violent protests and movements, advocating for their rights and the rights of their people. The "Women of the Wall" and similar initiatives have seen Palestinian women organizing peaceful demonstrations, even as they face the very real threat of violence from Israeli forces. These women are not only fighting for their own freedom but also for the future of their children and the preservation of their cultural and religious identity.

A CRISIS OF MENTAL HEALTH AND GENDER-BASED VIOLENCE

For those of us in Malawi, where we value the strength and unity of our communities, the story of these Palestinian women resonates deeply. In many ways, their resilience mirrors our own struggles to preserve our culture and traditions in the face of external challenges. As Muslims, we are reminded of the teachings of Islam, which call for solidarity with those who are oppressed and to support one another in times of hardship.

The conflict has also had profound psychological effects on Palestinian women. The constant fear of losing loved ones, the trauma of witnessing violence, and the stress of living in a war zone have taken a severe toll on their mental health. According to a report by the Palestinian Ministry of Health, rates of anxiety, depression, and post-traumatic stress disorder (PTSD) have skyrocketed among women in Gaza and the West Bank. Despite these challenges, mental health services remain scarce, and social stigmas often prevent women from seeking the help they need.

Gender-based violence is another critical issue that is exacerbated by the conflict. The pressures of war, coupled with the socio-economic hardships it brings, have led to an increase in domestic violence. Women are often trapped in abusive situations, with little recourse for help. The patriarchal structures within Palestinian society further

complicate their plight, as traditional gender roles can restrict their autonomy and access to resources.

Nevertheless, Palestinian women are not passive victims. They have organized grassroots initiatives to support each other, creating safe spaces where they can discuss their experiences, offer mutual support, and advocate for their rights. These efforts, though underreported, are vital for the well-being and empowerment of women in these communities.

WOMEN AS PEACEBUILDERS AND CULTURAL GUARDIANS

In the midst of this conflict, Palestinian women have emerged as key players in peacebuilding efforts. They have been instrumental in fostering dialogue between different communities, promoting understanding, and advocating for a peaceful resolution to the conflict. Women's organizations in Palestine, such as the Palestinian Women's Coalition, have worked tirelessly to create platforms where women can voice their concerns and contribute to the peace process.

These women are also cultural guardians, preserving the Palestinian heritage that is under constant threat from the occupation. Through storytelling, music, art, and traditional crafts, they keep their culture alive, passing it on to the next generation. This cultural preservation is a form of resistance in itself, a way of asserting their identity and refusing to be erased.

One such example is the work of Palestinian women in refugee camps, where they teach children about their history and traditions, ensuring that even in the most dire circumstances, their heritage is not lost. These women are not only fighting for their present but also for the future of their people.

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THE SILENT STRUGGLE: PALESTINIAN WOMEN ON THE FRONTLINES OF CONFLICT

For those of us in Malawi, where our cultural heritage is central to our identity, the efforts of these Palestinian women are both inspiring and humbling. As Muslims, we understand the importance of preserving our values and traditions, and we recognize the sacrifices these women are making to ensure their culture endures.

THE UNSPOKEN SUPPORT: GLOBAL SOLIDARITY WITH PALESTINIAN WOMEN

Across the world, there is a growing recognition of the struggles faced by Palestinian women. From international women's organizations to grassroots movements, there is a quiet yet powerful wave of support that often goes unnoticed in mainstream media. Muslim women, in particular, have shown solidarity with their sisters in Palestine, organizing campaigns, fundraising efforts, and advocacy initiatives to support their cause.

This global support is not just about charity; it is about acknowledging the shared struggle for justice, dignity, and human rights. It is about standing in solidarity with those who

are oppressed and amplifying their voices on the world stage. The role of women in this global movement is crucial, as they bring a unique perspective and a deep commitment to peace and justice.

CONCLUSION: A CALL FOR RECOGNITION AND ACTION

The story of Palestinian women in the Israeli-Palestinian conflict is one of strength, resilience, and unwavering determination. These women, often invisible in the mainstream narrative, are fighting a silent battle on multiple fronts-against occupation, poverty, violence, and the erosion of their cultural identity. Their efforts deserve recognition and support, not just from their fellow Palestinians but from people of all backgrounds who believe in justice and human rights.

As the world continues to watch the conflict unfold, it is crucial to listen to the voices of these women, to acknowledge their struggles, and to support their efforts in whatever way possible. Their resilience is a testament to the human spirit's capacity to endure and resist in the face of overwhelming odds. By shining a light on their stories, we

can help to bring about a more just and peaceful future for all.

This is not just a call to action; it is a call to empathy, to understanding, and to standing in solidarity with those who fight not only for their survival but for the survival of their culture, their identity, and their dreams. In a conflict that often seems endless, the courage and perseverance of Palestinian women offer a beacon of hope-a reminder that even in the darkest times, there is always light to be found.

In Malawi, where we are deeply connected to our faith and our communities, let us remember the words of the Prophet Muhammad (peace be upon him), who said, "The believers, in their mutual kindness, compassion, and sympathy, are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever." Let us respond to the suffering of our sisters in Palestine with the same spirit of solidarity, compassion, and support that we would offer to our own.



Unity in service: Muslim police officers posing together with Muslim Association of Malawi Secretary General Dr. Alhaj Twaib Lawe (centre in red kufi cap)

MUSLIM EAGLES URGED TO DESIST FROM CORRUPTION

By Yusuf Daisa

Muslim police officers in Malawi have been urged to avoid corrupt practices to meet the high expectations of Malawians. This call was made by the Secretary General of the Muslim Association of Malawi (MAM), Alhajj Dr. Twaib Lawe, during an elective annual conference of the Southern Region Muslim Eagles held in Blantyre.

"Many people associate police officers with corruption, which compromises national security, weakens law enforcement, and erodes public trust. I have advised Muslim police officers to remain faithful and honest in their duties because, in Islam, corruption is a sin. They must do things the right way to become the best officers they can be," Dr. Lawe said.

Dr. Lawe emphasized that Muslim police officers need to wake up and uphold the principle of integrity, as their positions are an Amana (trust). He urged them to align their behavior with Islamic values, which stress the importance of good deeds.

"I have also learned that the group is constructing a mosque at Kanjeza Training School. As MAM, we will visit them to explore how we can assist in this project," he added.

Outgoing Chairperson of the Southern Region Muslim Eagles,

Inspector Jawadu Saidi, encouraged Muslim police officers to attend gatherings at their stations. He explained that these meetings provide opportunities for networking and serve as reminders to uphold the values of good character when performing their duties.

"We are aware that people associate us with malpractice, but we assure the public that, as police officers, we will work diligently to enforce the law and protect citizens. This group will continue to remind each other of the good deeds Islam encourages," Inspector Saidi stated.

In his acceptance speech, newly elected Chairperson Detective Sub-Inspector Cedrick Nsanama, who won the position with 44 out of 74 votes, pledged to improve the welfare of Muslim police officers.

"I thank Allah for giving me the

opportunity to lead this group. I have a team of hardworking individuals who will assist me in achieving our objectives. As the former treasurer and part of the organizing committee for this AGM, I also want to express my gratitude to the sponsors for making this event a success," Nsanama said.

Other newly elected members include Sub-Inspector AbdulMajeed Mponda as Vice Chair (with 18 votes), Sub-Inspector Loveness Kaondo as Secretary General (with 39 votes), and Inspector Edwin Bakali as Treasurer General (with 39 votes).

A total of 74 Muslim police officers from the Southern Region attended the elective annual general conference, which was held on September 8, 2024, at Blantyre Lodge.



Some of the Muslim police officers in attendance at the elective function

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NFRA officials purchasing maize from local farmers at Chamama mobile market in Kasungu

NFRA Targets December Deadline

By Hanis Ogriev Ntapasha

In a bid to enhance food security and support smallholder farmers, the National Food Reserve Agency (NFRA) has ramped up its maize purchasing initiative through mobile markets across the country. Speaking during a recent tour by the Parliamentary Committee on Commissions, Statutory Cooperation, and State Enterprises at the Chamama mobile market in Kasungu, NFRA CEO George Macheka highlighted the success of this initiative. He noted that mobile markets have provided much-needed relief to farmers, allowing them to sell their maize to the agency, thus preventing illegal exports.

The agency is purchasing maize from smallholder farmers at MK750 per kilogram and has already acquired 10,000 metric tons nationwide since the program began. Chamama market alone has exceeded its target, purchasing 3,500 metric tons against the initial goal of 3,000 metric tons. This progress reflects NFRA's commitment to ensuring that the country has enough maize stocks to remain food secure.

NFRA currently holds over 50,000 metric tons of maize in its reserves and aims to reach a national target of 120,000 metric tons by December 2024. Macheka expressed confidence

in meeting this goal, thanks to the strong performance of the mobile markets.

“Since the introduction of the mobile markets, we’ve seen an overwhelming response from farmers. The Chamama market has already exceeded its target, and our other markets in Kazomba, Mzimba, Chitipa, and Lilongwe are also performing well, particularly Chitipa and Chamama. These mobile markets have made it easier for farmers to sell their maize, without needing to travel to our depots in Kanengo or Mzuzu,” Macheka said.

He reassured farmers in Chamama that NFRA would continue to purchase maize despite rumors of financial challenges. He emphasized that the agency’s commitment is to ensure all Malawians have access to sufficient food throughout the year.

Chairperson of the Parliamentary Committee on Commissions, Statutory Cooperation, and State Enterprises, Binton Kuntsaila, praised NFRA for its efforts. He emphasized that the mobile market initiative not only boosts food security but also improves the livelihoods of smallholder farmers by offering fair prices and reducing illegal exports.

“The NFRA is doing everything possible to ensure the nation has enough

food. Their two-pronged approach—offering contracts for farmers to deliver maize to Kanengo and employing mobile markets—deserves recognition. Farmers are benefitting from better prices, which is uplifting their economic status,” Kuntsaila said.

He also commended the current management at NFRA, expressing hope that the initiative will contribute to stable food supplies across all regions of Malawi.

Alick Dembule, a smallholder farmer from Chamama, echoed the praise for NFRA, stating that the mobile markets have provided a reliable and nearby venue for selling maize at favorable prices. This, in turn, has enabled farmers to plan for the next growing season.

“It’s a great opportunity for us farmers. The good prices mean we have money in our pockets, and we can invest in buying fertilizers for the next season. This initiative is not only benefitting us but also ensuring food security for areas that might otherwise face shortages,” Dembule said.

As NFRA continues its maize purchasing drive, the agency remains focused on meeting its December target, ensuring that Malawi is well-prepared to tackle any potential food shortages in the coming months.

MACRA Launches Campus Radio Project in 10 Universities



MACRA officials and Shareworld University representatives posing for a group photo at the official launch of Shareworld University Campus Radio

By Fareedah Muheya

In a groundbreaking move to revolutionize media education, the Malawi Communication Regulatory Authority (MACRA) has unveiled a campus radio initiative across 10 universities nationwide. This ambitious project is set to empower students with hands-on broadcasting experience and bridge the gap between academic learning and real-world media practice. By integrating these radio stations into university life, MACRA aims to create vibrant, informed communities and foster a new generation of skilled media professionals. The initiative promises to enhance local engagement and provide invaluable practical training for future media leaders.

Speaking at the launch, MACRA Managing Director Daud Suleiman emphasized that the project seeks to equip students with essential broadcasting skills without requiring them to leave campus for practical training. Suleiman highlighted that the initiative is designed to allow students to gain hands-on experience in media while still pursuing their academic studies.

He also pointed out that the campus radio stations will provide local communities surrounding the universities with a platform to promote and upscale their businesses. “By using the campus radio station, we expect these communities to stay informed about local events and enhance their economic activities through increased visibility,” Suleiman added.

The ultimate goal of the project, according to MACRA, is to create vibrant and well-informed communities that are more aware of developments in their areas.

The Vice Chancellor of Shareworld University, Theodora Mapemba Musamba, praised the project, noting that it is a major step forward for media training in Malawi. “The campus radio station will enhance practical learning for our students and add significant value to their overall media education,” she said. Musamba further highlighted that the radio station will serve as a vital tool in preparing students for the realities of the media industry, giving them the opportunity to engage with real-world content creation and management.

She added that, according to the university’s plans, the radio station will be operated under the Faculty of Languages and Communication. Musamba emphasized that this initiative will provide hands-on experience for students enrolled in the BSc in Mass Communication, a four-year program. She also mentioned that staff have already been hired for the radio station to support students and assist tutors in facilitating practical work.

When asked about the expected content and how the stations would sustain themselves, MACRA Board Member Ms. Stella Kalanda Chuthi explained that the authority envisions the stations producing programs focused on education, news, entertainment, and informative content. She added that these campus stations will generate their own revenue, particularly through advertisements, which will help fund their operations.

MACRA has allocated a budget of MK500 million for the campus radio project. The funding will be distributed across the participating universities, with each campus receiving up to MK50 million to support the development and operation of its radio station.

Exploring Shariah-Compliant Finance

By Morill Ebrahim Ndemanga

WHAT IS ISLAMIC BANKING?

Islamic Banking, also known as Islamic Finance or Shariah-compliant finance, refers to financial practices and services that adhere to Islamic law (Shariah). It is primarily guided by four key sources: the Holy Qur'an, the Sunnah (tradition of the Prophet Muhammad, peace be upon him), Ijma (consensus of Shariah scholars), and Qiyas (analogy).

A BRIEF HISTORY OF ISLAMIC BANKING

The concept of Islamic banking began in 1963 with the establishment of Mit Ghamr Savings Bank in Egypt, founded by Ahmad al-Najjar. This was the first attempt to structure a banking system based on Islamic principles. Today, there are over 561 Islamic banks worldwide, with about 80% of them operating Islamic banking windows. This system allows conventional banks to offer Islamic banking services, such as FDH Salama in Malawi.

In addition to banks, there are approximately 1,900 Shariah-compliant mutual funds globally, making Islamic finance a substantial and growing sector within the global financial system.

HOW DOES ISLAMIC BANKING OPERATE?

At the core of Islamic banking is the prohibition of interest (riba), which is explicitly forbidden in the Qur'an and the Hadith. This principle emphasizes ethical financial dealings, justice, and fairness.

Qur'anic References on the Prohibition of Interest:

Qur'an 2:175-176:

"Those who consume interest will stand on Judgment Day like those driven to madness by Satan's touch. That is

because they say, Trade is no different than interest."

Qur'an 3:130:

"O believers! Do not consume interest, multiplying it many times over. And be mindful of Allah, so you may prosper."

Qur'an 4:161:

"Taking interest despite its prohibition, and consuming people's wealth unjustly. We have prepared for the disbelievers among them painful punishment for taking usury though it is forbidden."

Qur'an 30:39:

"Whatever loans you give only seeking interest at the expense of people's wealth will not increase with Allah."



Hadith Reference:

Jabir reported that the Prophet (peace be upon him) said, "Cursed is the receiver and payer of interest, the one who records it, and the two witnesses to the transaction. They are all alike in guilt." (Muslim, Kitab al-Musaqat, Tirmidhi, and Musnad Ahmad).

BIBLICAL VIEW ON INTEREST

Interestingly, the Bible also prohibits interest in certain contexts, aligning with Islamic teachings:

Deuteronomy 23:19:

"You shall not charge interest to your brother - interest on money or food or anything that is lent out at interest."

Proverbs 28:8:

"He who increases his wealth by interest and usury gathers it for him who will pity the poor."

Ezekiel 18:8, 13, 17:

These verses emphasize that charging interest is unjust and will not be blessed by God.

Psalms 15:5:

"He who does not put out his money at interest, nor does he take a bribe against the innocent. He who does these things shall never be moved."

PROHIBITION OF HARAM TRANSACTIONS

Islamic banking also prohibits financing activities related to haram (forbidden) industries, such as gambling, alcohol, or any other unethical business practices. Muslims are advised to avoid depositing savings with interest-based financial institutions to ensure their money does not support haram businesses.

SHARIAH ADVISORY BOARD

An essential feature of Islamic banking is the Shariah Advisory Committee or Board, which oversees the bank's adherence to Shariah law in all its financial dealings. The board ensures that all contracts, investments, and business transactions comply with Islamic principles, providing ethical governance to prevent exploitation or unfair dealings.

LAW OF NECESSITY (DARURAH)

The principle of Darurah (Law of Necessity) applies in cases where circumstances force one to act in a way that would normally be prohibited. In Islamic finance, this principle allows for exceptions when there is no alternative, but it becomes invalid when a lawful option is available. This rule is applicable across various areas of Islamic law, including public, criminal, and financial law.



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