

## AIP BENEFICIARY CUTS DEEPEN FARMER WOES



Ministers of Agriculture Sam Kawale and Information Moses Kunkuyu brief reporters at the launch of this year's AIP

By Lovemore Katanda

**G**overnment announced a reduction in the number of farmers benefiting from this year's Affordable Inputs Program (AIP), trimming the figure from 1.5 million beneficiaries, last year, to just 1.1 million. This decision, made in a time of increasing food insecurity, was echoed by President Lazarus Chakwera during the program's launch at Dzundu Primary School Ground in Traditional Authority Symon, Neno District.

During his speech, President Chakwera explained that the farmers selected for this year's AIP would still be able to purchase essential agricultural inputs, such as fertilizer,

seeds, and livestock, at subsidized prices. However, he acknowledged that many who were left out of the program would need to seek support through other government initiatives like the Social Cash Transfer Program and the National Economic Empowerment Fund (NEEF) loans.

Chakwera admitted that hunger has become a major issue in Malawi, with countless households struggling due to the effects of climate change and natural disasters. He noted that floods and cyclones have negatively affected agricultural production in flood-prone districts, deepening the country's food insecurity.

"Everyone knows there is hunger in this country. Wherever I travel, people are complaining about hunger," the

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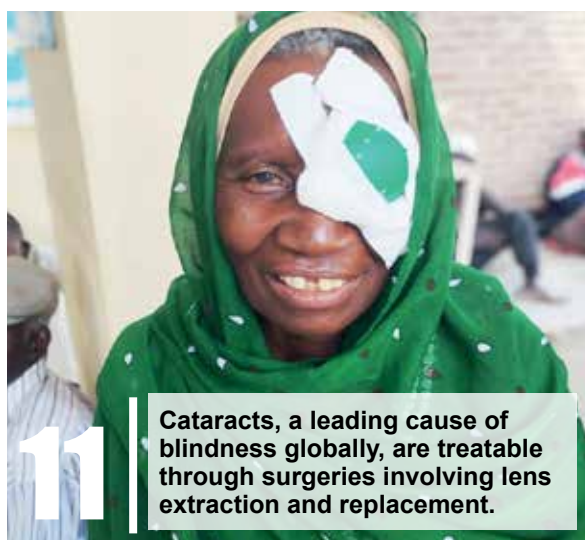
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## Editorial

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Insight Bulletin, is a monthly publication which analyzes and promotes good governance and policies that will further the creation of an absolute free society in Malawi. It is a news leader in opinion and analysis on Malawi's socio-political, religious and economic development.

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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 views of the editorial staff. Letters must include writers' full names and addresses and may be edited for clarity.

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# RETHINKING THE AFFORDABLE INPUTS PROGRAM



**T**he Affordable Inputs Program (AIP) has long been seen as a critical support system for millions of smallholder farmers in Malawi. For many, it provides the only means of affording fertilizers and seeds essential for survival. Yet, with the government slashing the number of beneficiaries this year, it's time to ask: is AIP the most effective path forward for Malawi's agricultural future?

There's no denying that AIP has helped alleviate some short-term struggles, but its sustainability is in question. Agriculture consistently receives one of the largest portions of the national budget, second only to health. Despite this, Malawi's agricultural output has not matched the enormous financial investment. The lack of clear results raises serious concerns about how funds are being managed and whether the AIP is being used to its fullest potential.

There have been alarming instances that cast doubt on the integrity of the program. For example, in 2022-23, the government controversially procured fertilizer from a European supplier, which, shockingly, turned out to be a "butchery." This debacle highlighted concerns over procurement practices and the potential misuse of AIP funds.

Moreover, with the country facing serious hunger after the devastation of Cyclone Freddy and droughts in several regions, the cracks in the AIP system are becoming more apparent. These natural disasters have left the nation more vulnerable than ever, and yet the agricultural sector remains

unable to provide the food security Malawians so desperately need.

Instead of continuing with a program that seems to benefit a select few, maybe it's time for a fundamental rethink. One potential solution could be the government's mega farm initiative. If properly implemented, large-scale farming operations could help stabilize food production, reduce market prices, and make essential crops more affordable for everyone - not just the beneficiaries of a heavily bureaucratic program. By focusing on maximizing yield and efficiency in these mega farms, Malawi could create a self-sustaining agricultural model that minimizes the need for constant subsidies.

As we look ahead, Malawi must decide whether to continue pouring money into a system that hasn't delivered the desired results or explore new, more transparent ways to secure the future of its agriculture. With the elections nearing and the food crisis deepening, now is the time for bold decisions that prioritize the needs of the people over political convenience.

**“THESE NATURAL DISASTERS HAVE LEFT THE NATION MORE VULNERABLE THAN EVER, AND YET THE AGRICULTURAL SECTOR REMAINS UNABLE TO PROVIDE THE FOOD SECURITY MALAWIANS SO DESPERATELY NEED.”**



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**PROUDLY MALAWIAN**

&lt;&lt;FROM PAGE 1

# AIP Beneficiary Cuts Deepen Farmer Woes

President remarked, acknowledging the widespread suffering across Malawi.

The President also mentioned that, as of now, the country has about 108,035 metric tonnes of fertilizer in stock, with more expected to arrive. Nevertheless, these stock levels might provide little comfort to those excluded from the AIP this year, particularly given the high cost of inputs on the local market.

## IMPACT ON VULNERABLE FARMERS

The government's decision to reduce the number of AIP beneficiaries has sent shockwaves through Malawi's rural farming communities, where many are already struggling to make ends meet. For poor households, access to affordable inputs is often the difference between food security and hunger. Farmers like Major Eliat from Chikhombe Village, in Traditional Authority Kalumbu, Lilongwe, expressed deep concern about the situation.

"I've just heard that only 900 farmers in the entire Senior Chief Kalumbu area are eligible to purchase AIP inputs this year. This is worrisome," Eliat said. He fears that without the subsidized fertilizers and seeds, many farmers will be unable to afford the market prices, leading to poor harvests next year and worsening hunger in rural areas.

This year, the cost-sharing system will require farmers to pay K15,000



*President Chakwera greets a fertilizer exhibitor at the launch of this year's AIP*

for a 50-kilogram bag of fertilizer, K3,500 for seed packs, and K15,000 to purchase a goat. For many, even these contributions are unaffordable without the subsidy.

## CHALLENGES IN IMPLEMENTATION

Minister of Agriculture and Food Security, Sam Kawale, acknowledged that the AIP has faced several challenges this year, including administrative delays due to the misspelling of beneficiary names, which has slowed down the distribution process in some districts.

"The major problem we've encountered is the misspelling of beneficiary names, which has caused delays in some areas," Kawale explained, adding that the government is working to address these issues.

The decision to reduce beneficiaries comes at a time when engagement in agriculture, particularly among the youth, is on the decline. A recent study conducted by the Agriculture Research Think Tank, MWAPATA, in collaboration with the National Youth Council of Malawi, showed a decline in youth participation in agriculture from 83 percent in 2010 to 76 percent in 2020. Additionally, access to credit and subsidy programs like AIP has dwindled, with only 28 percent of young farmers benefiting from the program in 2020, down from 54 percent in 2010.

## A CALL FOR SUPPORT

As the nation faces an increasingly uncertain agricultural future, vulnerable farmers are calling on the government to rethink its approach. Without proper support, many fear that the reduced access to affordable inputs will exacerbate food shortages and further entrench poverty in Malawi's rural areas, where most of the population depends on farming for survival.

While the government's alternative programs may offer some assistance, for many poor households, these are seen as inadequate substitutes for the essential agricultural inputs they have relied on for years.

For now, with districts yet to fully roll out the AIP purchases, many Malawians wait anxiously, uncertain of how they will manage the upcoming farming season without the support they desperately need.

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*Rescue workers search for survivors at the site of an Israeli strike near Rafik Hariri University Hospital.  
(Yara Nardi/Reuters)*

# PALESTINIAN BLOOD ON OUR HANDS: ENOUGH IS ENOUGH!

By Abdullah Bamusi Nankumba

**A**s the Israel-Palestine conflict spirals into its second year, we are forced to confront a heart-breaking reality that weighs heavily on the conscience of humanity: 42,718 Palestinians have been killed since hostilities reignited on October 7th, 2023. This staggering number, which includes over 5,000 innocent children, and wounded 99,800 – although the numbers are likely to be far higher with thousands of victims buried underneath the rubble, this highlights a humanitarian catastrophe that we can no longer ignore. The relentless bombardment of Gaza has turned homes into ruins, dreams into ashes, and families into mere shadows of their former selves.

## THE HEART-BREAKING HUMAN COST

The situation in Gaza has devolved

into a profound tragedy. According to the United Nations Office for the Coordination of Humanitarian Affairs (OCHA), ninety per cent of Gaza's current population of 2.1 million people has been displaced and are in desperate need of assistance, grappling for basic necessities such as food, clean water, and medical care. Hospitals, schools, and homes have become targets, leaving civilians in a state of perpetual fear and suffering. Israeli military operations, while cloaked in claims of targeting militants, have wrought horrific civilian casualties, raising serious moral questions about the legitimacy of such violence.

In a recent interview, a Palestinian mother lamented, "Every day, I pray for my children's safety. But how can I protect them when bombs are falling from the sky?" Her heart-wrenching words echo the sentiments of countless parents in Gaza, who are

watching their children suffer in a world devoid of safety and security. These stories serve as a sobering reminder of our collective humanity and the urgent need for compassion and action.

## THE BROADER IMPLICATIONS OF CONFLICT

The conflict has intensified with the involvement of Iran and Hezbollah, dramatically altering the dynamics of regional politics. In recent weeks, the deaths of two prominent Hezbollah leaders at the hands of Israeli airstrikes signal a perilous escalation. While these assassinations may momentarily weaken Hezbollah, they also risk igniting a broader confrontation that could engulf the entire Middle East.

This escalating violence does not just threaten regional stability; it endangers global peace. As tensions mount, the possibility of a wider conflict involving other nations looms ever closer. The Arab world, still grappling with the



aftermath of past wars and divisions, is now facing the potential of deeper entanglement in a conflict that threatens the lives and livelihoods of millions.

### VOICES OF RESILIENCE AND RESISTANCE

In these dire circumstances, the resilience of the Palestinian people shines as a beacon of hope. Their unwavering spirit in the face of overwhelming adversity stands testament to their courage. “We are not just statistics. We are human beings with dreams and aspirations,” a young Palestinian activist told Al Jazeera. This urgent plea serves as a powerful reminder that behind every number lies a life, a story, and a family longing for peace.

The courage displayed by Palestinians, from nonviolent protests to grassroots organizing, embodies the values of steadfastness (*sumud*) and resistance deeply rooted in their culture and history. In the face of oppression, they assert their right to self-determination and dignity, compelling the world to take notice of their plight.

### A MORAL OBLIGATION: THE ISLAMIC PERSPECTIVE

For Muslims worldwide, the suffering of the Palestinian people transcends political discourse; it strikes at the very core of our moral and spiritual obligations. The anguish of Palestinians resonates in the hearts of millions, as it symbolizes a broader struggle for justice and dignity. The historical significance of the land and the ongoing aggression against its people invoke a profound sense of responsibility among Muslims to advocate for their brothers and sisters in faith.

Islam teaches us the importance of standing against injustice, regardless of the circumstances. The Quran commands us to uphold justice and protect the rights of the oppressed.

Surah An-Nisa (4:135) reminds us, “O you who have believed, be persistently standing firm in justice, witnesses in justice.” This imperative compels us to amplify the voices of those suffering and work towards a resolution that honours their rights and dignity.

### BUILDING SOLIDARITY AND TAKING ACTION

As the conflict escalates, the Muslim community must unite in solidarity. This is not merely a call to support a cause; it is a moral obligation to stand with those who are oppressed. The values of compassion, justice, and mercy inherent in Islam compel us to advocate for the rights of Palestinians and elevate their voices.

Muslim leaders and organizations around the globe are mobilizing in support of the Palestinian cause. Initiatives to raise funds for humanitarian aid, organize protests, and spread awareness about the plight of Palestinians are gaining traction. Social media has become a potent tool for activism, allowing individuals to share information and stories about the situation in Gaza. This mobilization is essential in challenging narratives that seek to justify the violence and bring attention to the realities faced by the

Palestinian people.

### LOOKING AHEAD: A COLLECTIVE RESPONSIBILITY

The international community must recognize the urgency of the situation and act decisively to end the violence. Humanitarian efforts must be prioritized to alleviate the suffering of innocent civilians, and dialogue must be initiated to seek a peaceful resolution to the conflict. The call for justice for Palestinians is not merely a political stance; it is a plea grounded in our shared humanity and moral obligation.

In conclusion, the ongoing conflict presents a profound challenge to our collective conscience. The blood of Palestinians stains the hands of those who choose to remain silent or complicit. Enough is enough. The suffering of the Palestinian people calls for our empathy, our action, and our unwavering support. Together, let us strive for a future where justice prevails, where the sanctity of life is respected, and where the voices of the oppressed are heard and honoured. Let us stand in solidarity with our brothers and sisters in Palestine as we work towards a world where peace and justice can finally take root.



**Heartbreak Amid Destruction - A woman is consoled by friends after an Israeli military strike on Asma School in the Shati refugee camp**

## QUR'AN VERSE & HADITH OF THE MONTH



### Surat 57 verse 12

On that Day you will see believing men and women with their light shining ahead of them and on their right. They will be told, "Today you have good news of Gardens, under which rivers flow, 'for you' to stay in forever. This is 'truly' the ultimate triumph."



### Narrated Ibn Mas`ud:

"I heard the Prophet (ﷺ) saying, "There is no envy except in two: a person who God has given wealth and he spends it in the right way, and a person whom Allah has given wisdom (ie religious knowledge) and he gives His decisions accordingly and teaches it to the others. "

- Sahih al-Bukhari 1409

## NIKKAH OF THE MONTH



Congratulations to Yusuf & Sameera. Celebrating love and unity in our community. May Allah fill their union with blessings and joy.

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# NEW SIGHT, NEW VISION FOR A BETTER FUTURE

By Hajira Halilu

*Admin & Communications Officer IHAM*

In a remarkable demonstration of compassion and impact, Islamic Health Association of Malawi (IHAM) recently conducted a medical camp at Mangochi District Hospital, transforming lives of 48 cataract patients who underwent sight-restoring surgeries.

Funded by Barakah Charity, the eye camp ran from October 7 to 11, 2024, and was a collaborative effort between IHAM, Operation Eyesight Universal, and the Mangochi District Health Office.

IHAM Programs Officer Mussah Joned Chatuwa highlighted the success of the camp, stating that 1,420 patients were screened across 12 health centers in Mangochi District. Patients diagnosed with cataracts were referred to Mangochi District Hospital, where 48 surgeries were successfully performed—surpassing the initial target of 40.

One of the beneficiaries, 59-year-old Melia Wisiki from Mgundaphiri Village, expressed profound gratitude for the restoration of her sight after a year-long struggle with cataract-induced vision loss. Melia, a single head of her household, described the challenge of providing for her family while contending with visual impairment.

“I have been struggling with the cataract for over 12 months, which made my daily life difficult. As the head of my household, I faced challenges

providing for my family and performing household tasks,” she shared. Initially referred to Lilongwe for surgery, Melia could not afford the costs of travel and treatment. When the opportunity for free surgery arose through IHAM’s medical camp, she was overjoyed. “The prospect of regaining my eyesight felt like a dream come true,” she exclaimed.

Byson Kapatamoyo, Head of the Eye Department at Mangochi District Hospital, described the camp as a significant success, as it reduced the backlog of cataract cases among Mangochi’s communities. “We screened patients at 12 of the 48 health centers in the district, meaning we still have 36 more centers to reach,” he said. Kapatamoyo emphasized the importance of ongoing support from IHAM and Barakah Charity to help the district reach more patients. “While we strive to provide healthcare support as a district, collaborative efforts with organizations like IHAM are crucial to reducing the number of people living with this condition,” he added.

Barakah Charity’s Chief Executive Officer, Dowd Milanzi, expressed satisfaction with the camp’s outcomes, emphasizing that access to healthcare and well-being in rural communities is a key focus area for the organization. Milanzi confirmed that Barakah Charity plans to continue working with IHAM to provide eye care support and organize regular cataract surgery camps oftentimes.

Cataracts, a leading cause of blindness



***“A New Outlook on Life” – Melia Wisiki, whose vision was restored after a year of cataract-induced blindness, shares her gratitude for IHAM’s initiative***

globally, are treatable through surgeries involving lens extraction and replacement. Malawi has one of the world’s highest rates of blindness due to cataracts. According to the World Health Organization (2021), 1.67 million Malawians experience some form of visual impairment, with 69,365 being completely blind. The main causes of visual impairment in the country include uncorrected refractive errors, presbyopia, cataracts, glaucoma, corneal opacities, diabetic retinopathy, and trachoma.

In line with the Malawi government’s effort to eradicate avoidable blindness by 2027, IHAM plans to hold quarterly eye camps in cataract-prone districts such as the Lakeshore and Lower Shire areas.

# MEC BEGINS VOTER REGISTRATION AMID LOW TURNOUT CONCERNS

By Abdullah Bamusi Nankumba & Edward Rex

**A**s Malawi gears up for the crucial 2025 tripartite elections, the voter registration process has officially commenced in several districts across the country. In this election, Malawians will cast their votes for the president, members of parliament, and local councillors.

According to Malawi Electoral Commission (MEC) Chairperson Justice Annabel Mtalimanja, voter registration is currently underway in districts such as Karonga, Karonga Town, and Mzuzu City in the northern region; Dedza, Nkhotakota, Ntchisi, and Salima in the central region; and Machinga, Phalombe, Mulanje, and Neno in the southern region.

In Dedza's Linthipe Constituency, at Mgunda Dzuwa Full Primary School, MEC official Aminah Dissie revealed that only 267 voters had registered within the first two days. This low turnout has raised concerns, particularly in regions where higher participation rates were anticipated.

Dissie attributed the low numbers to limited sensitization efforts by MEC and the failure of political parties to effectively mobilize their supporters. This has prompted calls for increased efforts to encourage citizens to register and participate in the democratic process.

In response to these challenges, the National Initiative for Civic Education (NICE) has ramped up efforts to boost voter awareness and engagement. NICE has reiterated the importance of voter registration, urging all eligible Malawians to participate.

Grace Hara, Public Relations and Communications Officer for NICE, emphasized voter registration



*Preparing for 2025 – MEC Chairperson Justice Annabel Mtalimanja launches the voter registration campaign*

as a critical step in empowering citizens to shape Malawi's future. In an interview, Hara stated, "This is a crucial initiative to empower all eligible citizens across Malawi to participate in shaping the future of the country's democracy."

NICE's campaign complements MEC's efforts, addressing gaps in sensitization and mobilization to ensure that more citizens register to vote.

Meanwhile, the Agenda for Muslim Transformation (AMT) has called on Muslims across the country to register in large numbers. National Coordinator for AMT, Abdus-Salaam Faduweck, emphasized the importance of participating in the voter registration process, urging Muslims and all citizens to seize the opportunity to exercise their right to choose their leaders.

Faduweck, quoted by Television Islam, highlighted that the responsibility of electing good leaders lies in the

hands of the citizens. He encouraged the Muslim community to engage in clean politics, free from violence and character assassination, as the elections approach.

The first phase of voter registration began on October 21, 2024, and will run until the end of the month. The second phase is scheduled from November 9 to 22, with the final phase running from November 28 to December 11.

As Malawi moves toward the general elections on September 16, 2025, ensuring broad and inclusive voter participation has become a top priority. The recent redemarcation exercise, which increased constituencies from 193 to 229 and wards from 462 to 503, highlights the importance of the registration process in shaping the country's electoral landscape.

MEC remains confident that voter registration numbers will significantly improve as the process continues.



## SOCIAL MEDIA: A DOUBLE-EDGED SWORD

By Osman Bwanali

In the digital age, social media has revolutionized the way we communicate, share, and consume information. Platforms like Facebook, X, Instagram, and TikTok have become integral to our daily lives, offering unprecedented opportunities for connection and self-expression. However, this omnipresent digital landscape also presents significant challenges to privacy and personal well-being. This edition explores the complex relationship between social media and private life, highlighting both its benefits and potential pitfalls.

Social media platforms provide spaces for individuals to express their thoughts, creativity, and opinions. Through posts, stories, videos, and tweets, users share experiences and passions, contributing to a diverse tapestry of online content. Professional networks like LinkedIn have transformed career development, offering opportunities for job searching, professional growth, and connections with industry peers. Social media also serves as a key conduit for news and information, often delivering updates faster than traditional media. It enables users to stay informed about global events, trends, and niche interests, while also giving rise to citizen journalism.

Despite these advantages, social media's impact on human social life raises concerns. Numerous studies have linked excessive social media use to anxiety, depression, and other mental health issues. The constant exposure to idealized images and lifestyles can lead to feelings of inadequacy and low self-esteem. Platforms like Instagram and Facebook often present a curated view of life, where individuals showcase only their happiest moments and achievements. This creates a skewed perception of reality and leads to "social comparison," a phenomenon where users compare their own lives unfavourably to the seemingly perfect lives of others, resulting in dissatisfaction and depression.


Moreover, social media can exacerbate feelings of loneliness. While it promises connection, the nature of online interactions often lacks the depth and meaning of face-to-face communication. The illusion of social engagement without meaningful interaction can leave individuals feeling more isolated.

Privacy concerns are another significant issue associated with social media. Users often share personal information without fully understanding the potential consequences. Social media platforms collect vast amounts of data, which is used for targeted advertising but also raises serious privacy concerns. This

data can be accessed by third parties, potentially leading to identity theft, stalking, and other forms of cybercrime.

The spread of misinformation is another harmful aspect of social media. Platforms such as X, Facebook, and YouTube have been criticized for allowing false information to proliferate. Algorithms used by these platforms often prioritize engagement over accuracy, meaning sensational or provocative content is more likely to be promoted, regardless of its truthfulness.

While social media offers many benefits, its darker side cannot be ignored. The negative impacts on mental health, privacy, and the spread of misinformation highlight the need for a more critical and cautious approach to its use. Users must be educated about the risks and encouraged to adopt healthier online habits. Furthermore, social media companies have a responsibility to implement measures that protect users' well-being and ensure the integrity of information on their platforms. Only by addressing these issues can we hope to mitigate the negative impacts of social media and fully harness its potential for good.



## Takaful Islamic

# Law of Necessity (Darurah) Versus Halal Alternative in Islamic Banking and Finance

**D**arurah is defined as a situation that entails fear for loss of one's life, affliction with grave bodily injury, or loss of property and honor with a degree of certainty that arises from one's knowledge of the situation such that it leaves the victim with no choice for an alternative.

In the absence of Islamic banks or Islamic banking window in cases of true and urgent need to fulfill fundamental necessities we have seen:

1. Islamic Institutions like masjid, madrasa/school, charitable organizations, whose main purpose is to spread the word of Allah (SWT) deposit funds with interest based bank which uses same deposits by extending interest based loans and fund unlawful businesses.
2. Likewise, corporates that are

Muslim owned and Muslim individuals deposit funds and access interest-based loans.

It should also be mentioned that necessity in Islamic commercial law poses many questions. Among these is to what extent someone can violate settled rulings under the pretext of darura to avoid abuse of the law.

At the same time Muslims should be aware that the law of necessity cannot be used in the presence of halal alternatives.

In Malawi Muslims have been using interest-based banks for a very long time due to the absence of Islamic banks unlike Muslims in Tanzania, Kenya, Burundi and many more other countries where Islamic banking systems whether through fully fledged facility or through Islamic banking window have been operating for a very long time.

Now that we have Islamic banking

window system in place in one of the banks, using law of necessity will be deemed as deliberate abuse of the law to suit our personal interest and be mindful that only Allah (SWT) knows our intentions.

Some are reluctant to change and are comfortable transacting with interest based banks claiming that as long as they do not use interest received into their accounts, it is fine with them. However, one thing they forget is that they have no control over their deposits, and interest-based banks use them by lending on interest and funding unlawful businesses therefore, becoming silent funders of such business activities. This can be avoided by transacting with either fully fledged bank or Islamic banking window since Shariah Board oversees shariah compliance in Islamic banking window and fully fledged Islamic bank.

### About the Author:

**Morill Ebrahim Ndemanga** is an expert in Islamic Banking and Finance. He holds Masters in Islamic Banking and Finance from Loughborough University, United Kingdom. He is currently Shariah Banking Manager at FDH Salama Banking Solution.



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