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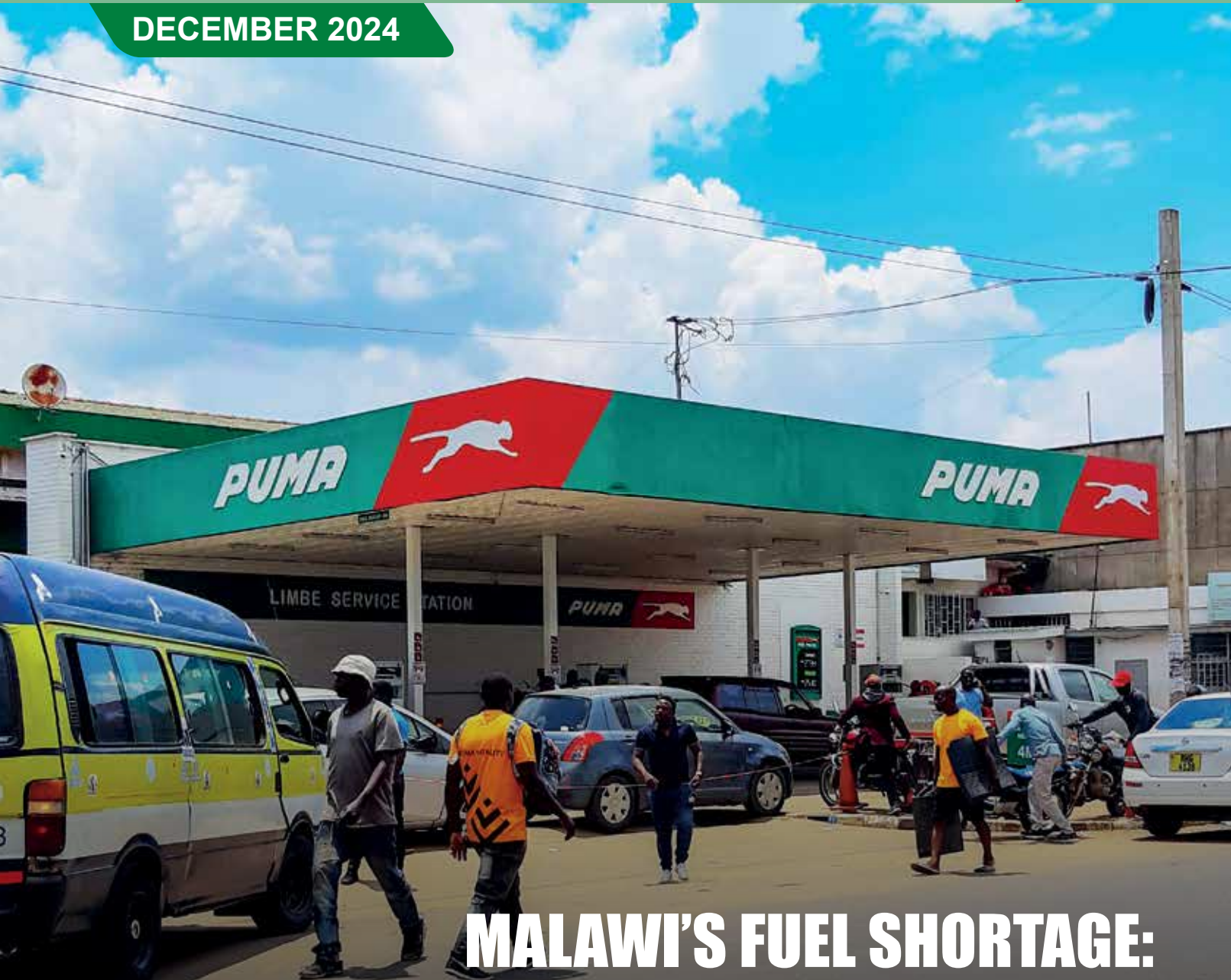
# Insight Bulletin

For People Who Want to Know

EIGHTY-SEVENTH EDITION

FREE COPY

DECEMBER 2024



**THE FUTURE OF  
ISLAMIC BANKING IN  
MALAWI: CHARTING A  
PATH FORWARD**

**MALAWI'S FUEL SHORTAGE:  
A crisis of fiscal discipline  
and preparedness**

**EFFECT OF EXORBITANT FARM  
INPUT COSTS IN MALAWI**

**TRUMP'S RETURN  
A DARK ERA FOR GAZA AND  
PALESTINE RIGHTS**

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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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# LESSONS UNLEARNED – THE CYCLE OF MISSTEPS



Malawi's history of economic and political governance reads like a series of déjà vu moments-repeated crises arising from the same causes, each regime seemingly unwilling or unable to learn from the past. The fuel shortages, power outages, and forex crises we are experiencing today are eerily reminiscent of the turmoil during the latter years of President Bingu wa Mutharika's administration.

Under Bingu's regime, what began as

a promising economic era unravelled into a nightmare for Malawians. Acute fuel shortages and prolonged power outages left the country paralyzed. Businesses closed, transport was halted, and citizens bore the brunt of an economy in freefall. At the heart of the crisis was the mismanagement of foreign exchange reserves and poor planning, issues that ultimately alienated international donors and plunged the nation into deeper woes.

The Democratic Progressive Party (DPP), under Peter Mutharika, brought some respite when they returned to power in 2014. Key monetary policies were introduced to stabilize the Kwacha, rebuild relations with the International Monetary Fund (IMF) and World Bank, and restore investor confidence. For the first time in years, Malawians experienced relative stability in forex and fuel supplies. However, this progress was short-lived.

This begs the question: Why has Malawi failed to learn from its past mistakes? Political transitions often lead to policy shifts, but why do these shifts ignore lessons from history? Every administration inherits the successes and failures of its

predecessor, yet the refusal to build on existing systems and adapt to foreseeable challenges has left the nation caught in a vicious cycle.

The upcoming elections will undoubtedly be a turning point for Malawi. Citizens will once again weigh the performance of the current regime against the promises of the next hopefuls. History has shown us that the economy, governance, and election outcomes are intricately connected. Poor economic performance almost always translates to dissatisfaction at the polls.

The next regime, whoever it may be, must break this cycle. It must learn from the past, prioritize economic stability, and ensure that policies are not just reactive but proactive. As we reflect on the lessons unlearned, one truth remains clear: without foresight and accountability, Malawi risks being trapped in an endless loop of crises, unable to realize its full potential.

Let this serve as a reminder to both leaders and citizens that governance is not just about power-it is about responsibility. It is time for Malawi to rise above its history and chart a path to sustainable progress.

**EVERY ADMINISTRATION INHERITS THE SUCCESSES AND FAILURES OF ITS PREDECESSOR, YET THE REFUSAL TO BUILD ON EXISTING SYSTEMS AND ADAPT TO FORESEEABLE CHALLENGES HAS LEFT THE NATION CAUGHT IN A VICIOUS CYCLE.**



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**PROUDLY MALAWIAN**



Vehicles queue at an empty fuel station amid ongoing fuel shortages.

# Malawi's Fuel Shortage: A Crisis of Fiscal Discipline and Preparedness

By Lovemore Katanda

**M**alawi is grappling with a fuel crisis that has disrupted daily life, crippled vital sectors, and exposed glaring weaknesses in fiscal discipline and planning. For weeks, the nation has been in turmoil as fuel shortages wreak havoc on transportation, education, healthcare, and private sector operations.

Students across the country face difficulties reaching school due to

unreliable public transport. Millimo Khoma, Director of Lexus Private Secondary Schools in Blantyre, highlighted how laboratory activities have also stalled. "Our learners rely on public transport, and our generators remain idle due to lack of diesel," he said. The healthcare sector faces even graver challenges, with rural hospitals unable to transport patients or power essential equipment. Dr. Emily Nthara of Queen Elizabeth Central Hospital described the situation as an emergency. "Ambulances are stuck,

and procedures are delayed due to power outages," she lamented.

The electricity sector, already struggling with demand, has been forced to cut back further. The Electricity Generation Company of Malawi (EGENCO) has reduced supply to areas like Likoma and Chizumulu Islands, securing only 40% of the diesel needed to sustain solar systems. Residents are left in the dark for extended periods, with EGENCO urging energy conservation.

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Prepared by **Abdullah Bamusi Nankumba**

**T**ump's Return: A Looming Crisis for Gaza and Renewed Empowerment for Israeli Settlements

With US President-elect Donald Trump poised to take office again in January, a dire future loom for Palestinians. His anticipated policies could exacerbate the humanitarian crisis in Gaza and fuel the relentless expansion of Israeli settlements in the occupied West Bank. For Palestinians, Trump's return represents not just a continuation of support for Israeli aggression but a further rollback of any progress made under the Biden administration.

#### TRUMP'S FIRST TERM: A PRECEDENT OF UNCHECKED AGGRESSION

During his first term, Trump's administration effectively demolished longstanding US policies that had, at least nominally, held Israel to account for its occupation of Palestinian lands. In a move that shocked many, Trump reversed the US stance on Israeli settlements, declaring them no longer illegal under international law. The Biden administration's efforts to reimpose sanctions to curb settlement expansion were met with Trump's vows to undo such measures. This shift signals a terrifying future for Palestinian homes, lands, and lives, as Trump's administration may once again champion the unchecked growth of illegal Israeli settlements.

The appointment of Mike Huckabee, a staunch evangelical with deeply partisan views on Israel, to the role of US ambassador to Israel, only amplifies these concerns. Huckabee, who dismisses the concept of a "West Bank" and adopts biblical language referring to the area as "Judea and Samaria," aligns with Israel's far-right and provides legitimacy to their



Donald Trump, set to impact the Israeli-Palestinian conflict

*Women mourn the loss of their children and husbands following relentless Israeli bombardments.*

# TRUMP'S RETURN: A DARK ERA FOR GAZA AND PALESTINIAN RIGHTS

unlawful practices. His denial of Israeli occupation and statements calling settlements "communities" reflects the ongoing erasure of Palestinian existence and rights. These developments point to a future where Israel's expansionist policies are emboldened and Palestinians' rights become even more disregarded.

#### GAZA: A HUMANITARIAN CATASTROPHE IN WAITING

Under Trump's previous administration, Israel was emboldened to launch devastating military operations in Gaza, with little consequence. As Gaza continues to struggle under an ongoing blockade, frequent airstrikes, and a collapse of infrastructure, Trump's policies

could make this humanitarian crisis even worse. The United Nations has warned that Gaza is on the brink of becoming uninhabitable, with civilians already living in dire conditions. As one aid worker, Sarah Mohammed, grimly noted, "Every bomb, every blockade only brings more misery. Under Trump, we saw unprecedented violence; now, we're bracing for even worse."

The massacre of innocent Palestinian civilians - especially women and children - is likely to escalate under a Trump-led administration, furthering the suffering of a people already living under the harshest conditions imaginable. These policies, while endangering lives in Gaza, will also

signal to the international community that human rights, particularly those of Palestinians, are secondary to political and ideological interests.

#### SETTLEMENTS: EXPANSION WITHOUT BOUNDARIES

Trump's previous term saw open US support for Israel's annexation of parts of the West Bank. With his return, settlements are expected to proliferate, further displacing Palestinians from their homes and encroaching on their remaining land. The rhetoric of figures like Huckabee, combined with Trump's likely policies, will undoubtedly lead to a surge in settlement construction. This would eliminate any hope of a viable two-state solution and fuel the ongoing

cycle of violence.

The Palestinian displacement resulting from such expansion will be catastrophic, and the international community's ability - or unwillingness - to prevent this from happening will be closely scrutinized. These policies will only fuel resentment, despair, and resistance within Palestinian communities.

#### A GLOBAL WAKE-UP CALL

The return of Donald Trump to the White House has mobilized Muslim communities worldwide, especially those in solidarity with Palestinians. Protests and demonstrations in countries such as South Africa and Malawi reflect the growing dissatisfaction with governments that

fail to take a strong stance against Israel's illegal activities. In Malawi, a peaceful demonstration in Mangochi District urged President Lazarus Chakwera to reconsider Malawi's support for Israel in the UN. This call is echoed in other nations where Muslim communities demand that their governments act in defense of Palestinian rights.

These actions serve as a global wake-up call, highlighting the urgent need for a shift in foreign policy and a commitment to justice for the oppressed people of Palestine. But as Trump's return promises further alignment with Israel's right-wing agenda, the question remains: will the international community rise to the challenge, or will it remain complicit in the continued suffering of the Palestinian people?

#### CONCLUSION: THE GAZA MASSACRE AND A CALL FOR JUSTICE

As President-elect Trump prepares for his return to office, the world braces for even darker times for Palestinians. The Gaza massacre, already catastrophic, has seen more than 44,000 Palestinians - including innocent women and children - lose their lives in the ongoing violence. Trump's policies will likely fan the flames of this crisis, emboldening Israeli actions that have long been condemned by the international community. The suffering of the Palestinian people, already at unprecedented levels, will only worsen unless the global community takes a strong stand for justice, demanding an end to Israeli occupation and support for Palestinian rights. The stakes are higher than ever - for Palestinians, this is a fight for survival.

## QUR'AN VERSE & HADITH OF THE MONTH



### Qur'an 49:12

"Oh you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin. And do not spy or backbite each other. Would one of you like to eat the flesh of his brother when dead? You would detest it. And fear Allah; indeed, Allah is Accepting of repentance and Merciful."



### Abu Hurairah Narrated:

The Messenger of (ﷺ) was asked: Messenger of Allah! What is back-biting? He replied: It is saying something about your brother which he would dislike. He was asked again: Tell me how the matter stands if what I say about my brother is true? He replied: If what you say of him is true, you have slandered him, and if what you say of him is not true, you have reviled him.

[Sunan Abi Dawud 4874 Sahih (Al-Albani)]

## NIKAAH OF THE MONTH



*Congratulations, Abdulrahim and Lailah!*

**Mabrook on your blessed union on 3<sup>rd</sup> November 2024, May Allah (SWT) bless your marriage with love, tranquility, and endless barakah. Wishing you a lifetime of happiness and faith together.**

**To appear on this page contact: 0999 201 933**

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# Malawi's Fuel Shortage: A Crisis of Fiscal Discipline and Preparedness

The private sector is equally hard-hit, with businesses scaling back or halting operations entirely. Manufacturing, transport, and power generation have slowed, raising concerns about Malawi's economic viability. Economist Kelvin Phiri warns that investor confidence is waning. "Persistent shortages of essentials like fuel and electricity send a red flag to potential investors," he said, noting the long-term implications for economic growth.

While the government has introduced measures like fuel rationing to curb hoarding and black-market sales, the fixes are temporary. Minister of Information Moses Kunkuyu revealed ongoing negotiations for a \$100 million facility from the Arab Bank for Economic Development in Africa to alleviate forex constraints. However, the country requires \$51 million monthly for fuel imports but can only allocate \$37 million, leaving a significant shortfall.

This crisis is not new. Over the past decade, Malawi has faced recurring fuel and forex shortages. Yet, the lessons from previous crises remain unlearned. Experts have long advocated for building robust forex reserves, diversifying fuel supply sources, and entering into strategic agreements to safeguard against global disruptions. Economist Phiri

remarked, "This could have been avoided. Proper planning, adequate reserves, and diversification would have ensured stability even during challenging times."

The current crisis exposes a systemic failure to prioritize long-term solutions. The lack of preparedness underscores a recurring trend of addressing symptoms rather than causes. John Kapito, Executive Director of the Consumers Association of Malawi, criticized the government's approach. "Rationing is a bandage on a deep wound. Fuel is essential for the economy, and

the fact that we're here again shows nothing has changed," he said.

As queues grow longer and prices rise, Malawians are left to bear the brunt of decisions made years ago or not made at all. Without immediate and lasting interventions, the country risks deeper economic stagnation, dwindling investor confidence, and widespread public discontent. The fuel crisis is a wake-up call, demanding a shift from reactive measures to strategic planning.

Malawi cannot afford to run on empty any longer.



*Desperate cars queued at empty fuel station, their owners clinging to the hope of fuel arriving the next day*



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## EFFECT OF EXORBITANT FARM INPUT COSTS IN MALAWI

By Osman Bwanali

Malawi, a nation deeply reliant on agriculture, is grappling with skyrocketing costs of farm inputs like seeds, fertilizers, and pesticides, threatening the livelihoods of its smallholder farmers, who form over 80% of the agricultural workforce. These escalating expenses risk undermining food security, rural economies, and poverty alleviation efforts.

In Zomba, maize farmer Wilson Sambani expresses his struggle: “A bag of fertilizer that cost K27,000 just a few years ago now goes for over K100,000,” he says. For subsistence farmers like Wilson, such costs are crippling. Many must reduce inputs, leading to lower yields, or resort to drastic measures like selling livestock or taking loans with steep interest rates. Others abandon farming entirely, seeking alternative livelihoods in urban areas, leaving dreams of self-sufficiency behind.

Malawi’s food security heavily depends on the productivity of its smallholder farmers. However, their reduced access to essential inputs has severe implications. Maize,

the nation’s staple crop, has been hit hardest, with reports indicating that 30% fewer farmers planted maize in the 2023/2024 season due to unaffordable input costs. This decline threatens a significant deficit in harvests, driving maize prices even higher and pushing basic food staples out of reach for many families. For millions already facing food insecurity, this could mean worsening malnutrition and hunger.

The effects extend beyond farmers, disrupting the entire agricultural supply chain, from transportation and storage to agro-processing industries. For consumers, diminished production leads to inflated food prices. With most Malawians already allocating a large share of their income to food, rising costs result in fewer meals and poorer nutrition, especially in vulnerable rural communities.

The price hikes are fueled by both global and local challenges. Internationally, the Russia-Ukraine war disrupted fertilizer supply chains, creating shortages and inflating prices. Domestically, the devaluation of the Kwacha has made imported inputs more expensive, while inefficiencies in distribution systems

and reduced government subsidies add to the strain. Once a beacon of hope, the Affordable Inputs Programme (AIP) now struggles with logistical issues and funding shortfalls, limiting its reach to the farmers who need it most.

To address the crisis, a comprehensive approach is required. The government must reform the AIP to enhance efficiency and accessibility, invest in local fertilizer production to reduce dependency on imports, and promote cost-effective organic farming practices. Strengthening farmer cooperatives can also empower smallholder farmers to pool resources, access bulk discounts, and share knowledge for better farming outcomes.

Despite the challenges, Malawi’s farmers remain resilient. With targeted support and policy reforms, the agricultural sector has the potential to recover, ensuring food security and revitalizing the economy. Tackling exorbitant farm input costs is not just about economics—it’s a fight for the survival of millions who depend on the land.

## IHAM BRIDGING THE GAP TO FREE SURGICAL CARE: 159 PROCEDURES IN 141 CASES

By Hajira Halilu

Admin & Communications Officer

Access to safe surgical and anesthesia care remains an elusive dream for many Malawians. Inadequate medical equipment, a shortage of specialists, and overcrowded hospitals leave countless patients waiting for critical interventions. To address this healthcare gap, the Islamic Health Association of Malawi (IHAM), in partnership with Physicians Across Continents (PAC) and the Ministry of Health, hosted a general surgical camp at Rev. John Chilembwe Hospital in Phalombe.

The week-long camp, held from October 19-24, provided free surgical care to underserved communities. IHAM’s Executive Director, Hajj Daitoni, highlighted the significance of the initiative. “This surgical camp aimed to bridge the gap in access to specialized healthcare services for vulnerable populations, demonstrating IHAM’s commitment to strengthening Malawi’s healthcare system,” he said.

Exceeding expectations, the camp managed 141 cases and performed 159 procedures, far surpassing the initial goal of 120 patients. Lead surgeon Professor Jamal Ghoshen of PAC underscored the broader impact of the initiative. “Beyond providing immediate care, we focused on building local capacity



Doctors conduct a life-saving surgical procedure during one of IHAM’s medical missions.

by sharing expertise with Malawian medical practitioners,” he explained.


The collaboration between IHAM and PAC is not new to Phalombe. Just two months prior, IHAM hosted a fistula repair camp that transformed the lives of 24 women. According to Dr. Sam Sibakwe, Director of Health Services at Phalombe District Health Office, such efforts are milestones in improving healthcare access. “The success of this general surgery camp, coupled with the previous fistula repair camp, highlights IHAM’s unwavering dedication to improving lives in our district,” he noted.

Patients who received life-changing care during the camp shared moving testimonies. One such patient, Thokozani Mercy Molande, underwent a cystectomy to remove a growth she had lived with for over a

decade. “This selfless act has restored my dignity and independence. I can now live a normal life, free from pain and discomfort,” Molande said, expressing her deep gratitude.

The camp concluded with a recognition ceremony at Rev. John Chilembwe Hospital, where PAC surgeons and the local medical team were honored for their dedication and exceptional service.

IHAM’s efforts continue to shed light on the pressing need for sustainable, accessible healthcare in Malawi, proving that collaborative initiatives can pave the way for transformative change in underserved communities.



Takaful  
Islamic

## The Future of Islamic Banking in Malawi: Charting a Path Forward

Islamic Banking is steadily reshaping Malawi's financial sector, offering ethical, inclusive, and innovative alternatives to conventional banking. Built on principles of equity and transparency, it prohibits interest (*riba*), speculation (*gharar*), and investments in harmful industries. This appeals not only to Muslims but also to others who value fairness in financial dealings.

### OPPORTUNITIES FOR GROWTH

Islamic Banking is uniquely positioned to address Malawi's economic needs:

- **Agriculture:** Models like *Mudarabah* (profit-sharing) and *Salam* (advance payment) empower farmers by sharing risks and profits.
- **SMEs and Startups:** Solutions like *Musharakah*

(partnership financing) and *Ijara* (leasing) foster entrepreneurship and job creation.

- **Financial Inclusion:** *Qard Hasan* (benevolent loans) and microfinance bring banking to rural, unbanked populations.

### CHALLENGES AHEAD

1. **Awareness:** Public understanding of Islamic Finance is limited. Banks must invest in educational campaigns.
2. **Regulatory Support:** Policies must balance Sharia compliance with robust oversight.
3. **Infrastructure:** Specialized systems and expertise are critical for Islamic Banking's success.

### A PATH TO SUSTAINABILITY

Islamic Banking's focus on risk-

sharing, asset-backed financing, and community welfare makes it resilient and impactful. By addressing poverty, unemployment, and inequality, it aligns with Malawi's socio-economic goals and global trends in ethical finance.

### COLLABORATION FOR SUCCESS

For Islamic Banking to thrive, partnerships between banks, regulators, and communities are essential. Educational institutions can prepare professionals to lead the sector, while public-private collaborations can expand access to underserved areas.

Islamic Banking offers Malawi a transformative opportunity to redefine its financial landscape. Its success will depend on collective efforts to build an ethical, inclusive system that fosters sustainable growth.

### 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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