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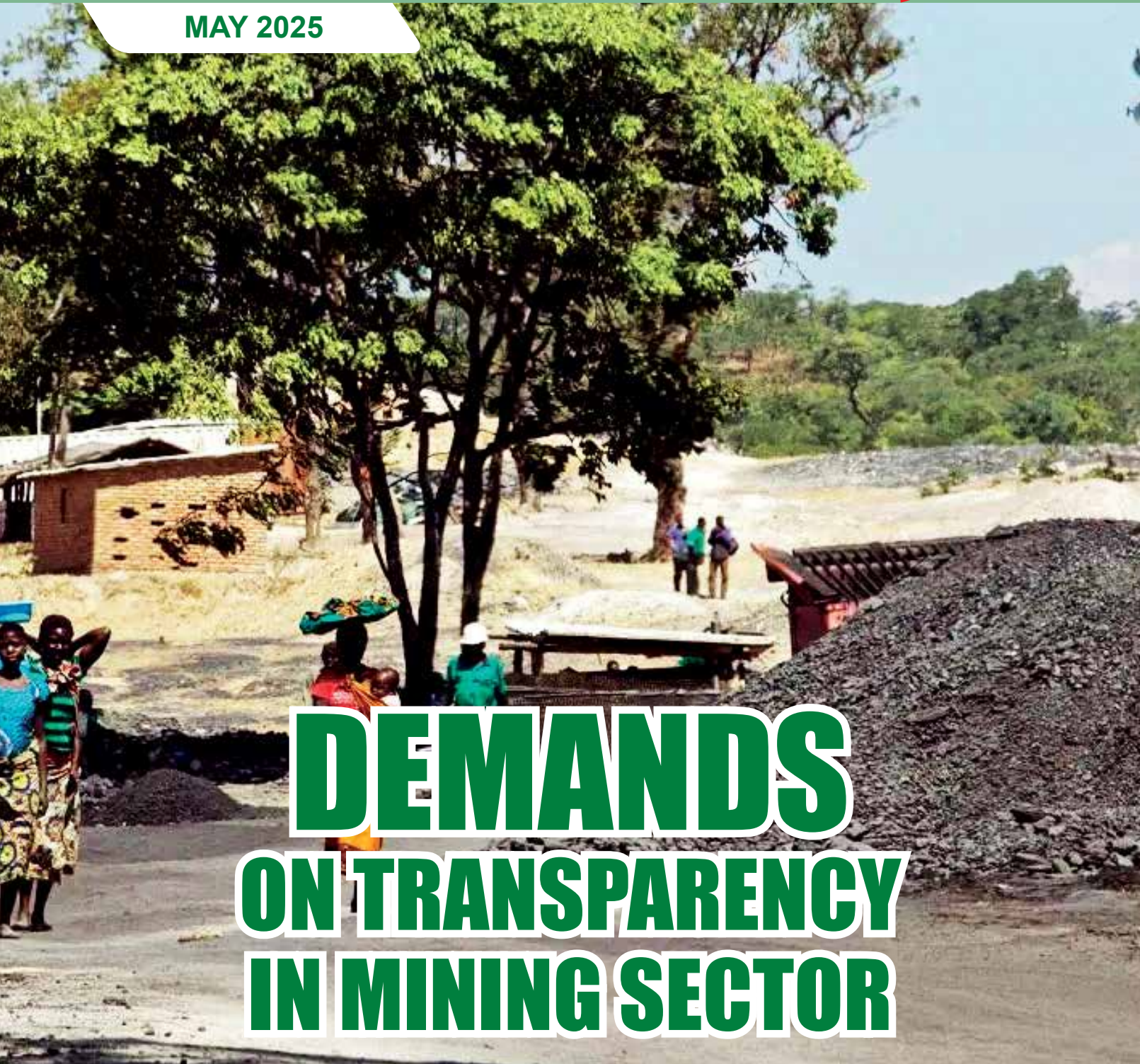
# Insight Bulletin

For People Who Want to Know

NINETY-SECOND EDITION

FREE

MAY 2025



## DEMANDS ON TRANSPARENCY IN MINING SECTOR

**Ballot Before The Ballot: WHY PRIMARY ELECTIONS MATTER**

**FOCUS ON PALESTINE: SOUTH AFRICA STANDS TALL**



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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

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# THE COST OF SILENCE:

## Who Truly Benefits From Malawi's Mineral Wealth?



As Malawi navigates complex social and economic transitions - from reshaping its electoral processes to promoting entrepreneurship through NEEF loans and extending clean water access - the country's true path to economic independence may be buried underground, quite literally.

Mining is now the second-largest foreign exchange earner in Malawi, a fact that should bring optimism. Yet, what we see instead is a dangerous silence. Shrouded in secrecy, the mining sector has become a playground for unregulated exploitation, smuggling syndicates, and mysterious deals with foreign

companies - many of which the public only learns about through leaked documents or investigative reports.

For years, there have been credible reports of illegal gold exports, shady licensing practices, and suspiciously quiet partnerships with foreign actors - often signed without meaningful public or parliamentary scrutiny. Who owns these companies? What are the terms of their contracts? Where are the minerals going, and at what value? Most importantly: *who is truly benefiting from Malawi's natural resources?*

The Ministry of Mining often fails to provide clear, accessible information about the country's extractive operations. Even Environmental Impact Assessments - where they exist - are rarely debated or followed up on. Communities near mining sites in areas like Malingunde, Kasungu, and Karonga frequently report displacement, environmental damage, and little to no local economic benefit.

If our mineral wealth continues to be exported with minimal processing, weak taxation, and almost no reinvestment into host communities, then we are not mining for development - we are mining for dependency.

Meanwhile, across the continent, a new model is emerging. Countries like Burkina Faso and Mali are asserting control over their extractive

industries, ending exploitative contracts with foreign multinationals and instead building local capacity to mine, refine, and sell resources on their own terms. These reforms have not been without challenges, but they signal a critical shift: African minerals must serve African people first.

### WHY CAN'T MALAWI DO THE SAME?

Do we lack the technical expertise - or simply the political will? Why are mining licenses still issued with minimal transparency? Where is the national registry of contracts? Who audits the exports, and how often? What share of mining revenue actually ends up in the national budget?

These are not just questions for policy makers or anti-corruption agencies. They are questions for every citizen who believes in accountability and national dignity.

At *Insight Bulletin*, we believe mining is no longer just a sector - it is a test. A test of whether Malawi will continue to be treated as a source of raw materials for others, or whether we will rise to claim full stewardship of our resources for the good of our people.

Let us demand more than minerals. Let us demand justice, transparency, and a new vision for sustainable development rooted in ownership - not exploitation.

- Managing Editor

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DPP supporters pose with their candidate during the party's 2025 primary elections.

# BALLOTS BEFORE THE BALLOT: Why Primary Elections Matter

By Osman Bwanali

In Malawi, where democracy is still evolving, primary elections are often treated as internal party affairs. But beneath the surface, these primaries carry significant implications - not only for the political parties but for the country's democratic future. They shape the choices voters will have on the final ballot and determine whether those choices are meaningful or merely a formality.

Ideally, primary elections are meant to democratize political parties from within. They offer a platform for emerging leaders, promote internal accountability, and allow grassroots supporters to have a say in who represents them. Done right, primaries build trust between political parties and the electorate. Unfortunately, Malawi's experience has been quite the opposite.

In many cases, party elites handpick candidates behind closed doors.

Rules are selectively applied, and transparency is sacrificed for political convenience. Disputes are frequent, often leading losing candidates to run as independents or defect to rival parties - weakening party cohesion and fragmenting electoral outcomes.

A recent and revealing case is that of Vitumbiko Mumba, the current Minister of Trade and a longtime loyalist to President Lazarus Chakwera. Mumba, who has worked tirelessly to promote the MCP

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*Palestinian university students rescued from the conflict celebrate their graduation from various universities in South Africa.*

## SOUTH AFRICA STANDS TALL: A Beacon of Hope For Palestine in A World Gone Silent

By Abdullah Bamusi Nankumba

In a world where silence has too often been the default response to genocide, one nation has chosen to speak with clarity, courage, and consequence. South Africa - scarred by its own brutal history of apartheid - has emerged as a global moral leader, standing firmly with the Palestinian people in their hour of greatest need.

From the halls of the International Court of Justice to the streets filled with protestors waving keffiyehs and banners, South Africa has refused to look away from Gaza. In a time of smoke and ruin, it has offered shelter, solidarity, and a resounding call for justice.

And among the most powerful symbols of this commitment are 26 Palestinian students, evacuated from the besieged enclave and brought to South African universities to complete their studies - proof that from the ashes of war, futures can still be built.

### FROM BOMBED CLASSROOMS TO GRADUATION HALLS

They escaped with little more than their convictions. The 26 students, all from Gaza, were plucked from the nightmare of war in 2021 and 2023, during Israeli bombardments that turned homes, hospitals, and universities into rubble. As airstrikes decimated schools and electricity became a luxury, these young

Palestinians clung to their books as lifelines.

Their journey out of Gaza, coordinated by Palestinian civil society with South African diplomatic support, was harrowing - through checkpoints, shattered infrastructure, and closed borders. But it ended in a place far from war, yet deeply familiar with oppression: South Africa.

Here, they were embraced not as refugees, but as future leaders.

Over the past few years, the students pursued degrees at several of the country's leading institutions, including the University of Johannesburg, the University of Cape Town, Stellenbosch University, and the University of the Witwatersrand.

They studied engineering, medicine, law, psychology, and education. Many arrived carrying trauma; they now leave carrying tools to rebuild their homeland.

Graduation ceremonies were emotional. The applause was not just for academic achievement - it was for resistance. "We were not supposed to survive, let alone graduate," said one student, now a newly minted civil engineer. "But South Africa reminded us that our lives are worth fighting for."

### MORE THAN WORDS: A LEGACY OF SOLIDARITY

South Africa's support for Palestine runs deeper than recent headlines - it is etched in its political DNA.

From the early days of the anti-apartheid struggle, ANC leaders saw parallels in the Palestinian cause. Nelson Mandela once declared, "We know too well that our freedom is incomplete without the freedom of the Palestinians." That sentiment has lived on - in policy, in protest, and in the hearts of ordinary South Africans.

Year after year, cities like Cape Town, Durban, and Johannesburg have witnessed mass demonstrations in support of Palestine. Trade unions, faith groups, student organizations, and political parties have all raised their voices. Boycott, Divestment, and Sanctions (BDS) campaigns have gained traction. Israeli goods have been removed from shelves. South African passports have refused entry into Israeli apartheid.

But in 2024, South Africa did something few nations dared to do.

### TAKING ISRAEL TO COURT: A BOLD STAND AGAINST GENOCIDE

On December 29, 2023, South Africa filed a case at the International Court



*South African President Cyril Ramaphosa leads a demonstration in solidarity with Palestine.*

of Justice (ICJ), accusing Israel of committing genocide in Gaza. It was a seismic move - one that put the country at the legal and moral forefront of the international response to the war.

In its filing, South Africa cited evidence of mass killings, starvation, and the destruction of civilian infrastructure - all pointing to an intent to destroy, in whole or in part, the Palestinian people. The case shocked Western allies, embarrassed complicit Middle Eastern governments, and inspired millions worldwide.

In January 2024, the ICJ ruled in favor of South Africa's request for provisional measures, ordering Israel to prevent genocidal acts and allow humanitarian aid into Gaza. The ruling did not stop the bombs. But it shattered the myth of Israeli impunity.

South Africa became a voice of conscience in an otherwise deafening void.

### EDUCATION AS RESISTANCE, JUSTICE AS LEGACY

The story of the 26 students is not merely academic. It is revolutionary. It is a reminder that education is not a luxury for Palestinians - it is an act of survival and defiance.

These graduates now return to a still-burning homeland, but not empty-handed. They are armed with degrees, knowledge, and the deep solidarity of a country that stood with them when the rest of the world looked away.

Some will become doctors in bombed-out hospitals. Others will become engineers who help rebuild Gaza's shattered infrastructure. All of them will be living testaments to the idea that justice, when combined with courage, can prevail.

### A GLOBAL CALL TO CONSCIENCE

As Gaza continues to suffer, and as many Western governments double down on their military support for Israel, South Africa's stance offers a blueprint for principled leadership. It has shown that a nation does not need to be large to be loud, nor rich to be right.

In courtrooms, classrooms, and protest marches, South Africa has declared that no people should be bombed into submission - and that no freedom is complete unless it is shared by all.

The world may have forgotten Gaza. But South Africa has not.



&lt;&lt;FROM PAGE 6

# BALLOTS BEFORE THE BALLOT: Why Primary Elections Matter

agenda, faced a shocking defeat in the party's primary election in Mzimba Central. His challenger was none other than Adamson Kuseri Mkandawire, a close aide to the president. Mkandawire's victory, however, came amid violent scenes and legal controversy.

The election day was marred by chaos, with violence erupting at polling centers. Eyewitnesses described scenes of panic as voters fled for safety. Allegations quickly followed, accusing Mumba of dispatching gangs armed with pangas to disrupt the vote when it became clear he was losing. The matter escalated to court, with injunctions filed to halt the results, citing intimidation, irregularities, and threats to voter safety.

This incident is a stark example of how Malawi's primary elections have become battlegrounds for influence rather than platforms for democratic expression. It also raises serious



**Vitumbiko Mumba, one of the victims of the MCP primary elections process.**

questions about fairness when presidential aides are allowed to contest against sitting ministers in the same party, under what some allege are skewed conditions.

Moreover, the violence and legal battles surrounding Mumba's loss highlight the urgent need for political parties to reform their internal

election systems. If parties cannot ensure peaceful, transparent, and fair primaries, how can they be trusted to govern with democratic principles?

Primary elections also mirror broader issues of inclusion and inequality. Women, youth, and marginalized groups often lack the resources to compete fairly. Some parties have introduced reforms like reduced nomination fees, but these remain token gestures in the absence of structural change.

The path forward requires more than lip service. Parties must adopt transparent nomination processes, enforce rules uniformly, and create independent appeals systems that function swiftly and fairly. Only then can primaries become what they were meant to be: a foundational exercise in democracy, not a source of disillusionment.



**Kayelekera Uranium Mine in Karonga is set to resume operations. Inset: Miners pose for a photo outside Mchenga Coal Mine, also located in Karonga.**

## PRESIDENT CHAKWERA DEMANDS TRANSPARENCY IN MINING SECTOR "Silence is no longer an option," says the President at the 2025 Mining Investment Forum.

By Fareeda Muheya

President Dr. Lazarus Chakwera has issued a firm directive to officials in Malawi's mining sector, demanding a shift toward transparency and accountability. He declared that the long-standing silence from the Ministry regarding ongoing mining activities must come to an immediate end, particularly in relation to developments in Kasiya, which remain shrouded in secrecy. Speaking during the official opening of the 2025 Mining Investment Forum, held on April 29 at the Bingu International Convention Centre in Lilongwe, President Chakwera criticized the continued lack of information available to the public and expressed concern over the absence of updates from mining officials.

The President voiced his disappointment, saying it is disturbing that Malawians still have not received clear communication about what is happening in Kasiya. He used the forum to speak candidly about the dangers of exploitative investors and the opacity surrounding many mining agreements. Chakwera called for a new era of honest partnerships, where the country's vast

mineral wealth is harnessed to benefit not just foreign investors or selected few individuals, but the entire Malawian population.

In his address, the President emphasized the importance of building a strong regulatory foundation for the mining sector. He outlined the essential components required to turn mineral resources into inclusive national wealth: effective institutions, robust legal and policy frameworks, and the establishment of modern testing laboratories to ensure compliance and quality control. According to Chakwera, such a framework will foster equal opportunities for credible investors, maintain a fair and competitive environment for all stakeholders, and eliminate space for illegal operations and environmental destruction.

Adding to the President's message, the Minister of Mining, Kenneth Zikhale Ng'oma, spoke about recent institutional developments designed to elevate the mining sector. He highlighted the creation of the Mining and Minerals Regulatory Authority and the Malawi Mining Investment Company as critical steps toward strategic government participation in mining ventures.

Ng'oma projected that once ongoing projects are fully operational, the sector's contribution to the national economy could increase from its current 0.7 percent to a significant 10 percent. He reaffirmed the Ministry's commitment to protecting the country's mineral assets and ensuring that mining activity is carried out in a responsible and sustainable manner.

Also speaking at the forum, Maxwell Kazako, president of the Malawi Chamber of Mines and Energy, affirmed the private sector's support in reforming and strengthening the industry. He stated that the Chamber is working closely with stakeholders to improve legal and regulatory frameworks and ensure that all activities adhere to national and international standards.

The forum, held under the theme, "Advancing Malawi's Mining Agenda in an Evolving Global Industry," attracted a wide array of participants. These included international delegations, development partners, government representatives, civil society organizations, industry leaders, academics, and policy makers - all gathered with a shared interest in shaping the future of mining in Malawi.



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# MALAWI STEPS UP IN CLEAN WATER DRIVE

## Major Projects Bring Nation Closer to SDG 6



Rumphi Water Pump Station. Inset: Minister of Water and Sanitation, Abida Mia, addresses stakeholders during the launch of Malawi's nationwide clean water initiative - A bold step toward ensuring safe and accessible water for all.

By Sellina Siffat Gada

Malawi is making significant progress toward Sustainable Development Goal 6 (SDG 6), which aims for universal access to clean water and sanitation by 2030. Through the leadership of the Ministry of Water and Sanitation, transformative projects are reaching both rural and urban areas, improving lives and strengthening communities.

In rural districts such as Rumphi, Nkhotakota, Ntcheu, Mangochi, and Phalombe, the Sustainable Rural Water Supply and Sanitation Infrastructure for Improved Health and Livelihood (SRSWIH) project has benefited over 516,000 households. Backed by the African Development Bank, the initiative combines infrastructure development with job creation and training in climate-resilient water management.

Minister of Water and Sanitation, Abida Mia, said the project is not just

about water access but also about empowering communities. "Access to safe water is the foundation of health, dignity, and economic opportunity," she said.

In Mzimba town, water coverage has increased from 65 to 95 percent, while sanitation has jumped from 45 to 97 percent under the Mzimba Town Water and Sanitation Project. This has led to a dramatic drop in diarrheal diseases - from 35 percent to just 3 percent. "Clean water is not a luxury; it's a right, and we are committed to delivering it to every Malawian," Mia added.

Urban schools in Lilongwe are also seeing change. The Lilongwe Water and Sanitation Project, financed by the World Bank, has upgraded sanitation systems in 12 schools, benefiting over 25,000 students and improving hygiene, attendance, and learning.

In Blantyre, a \$145 million project is underway to expand water supply,

sanitation, and waste management. Nearly half a million residents will benefit, while operational capacity at the Blantyre Water Board is also being enhanced.

Remote areas are adopting low-cost, sustainable technologies. Solar-powered water disinfection systems (SODIS) are treating rainwater for use in rural health centers, significantly improving maternal and child care.

The Ministry is also promoting local innovation. The WASH Innovation Fair provides a platform for young Malawians to showcase homegrown solutions to water and sanitation challenges, encouraging community-led development.

With continued investment, public participation, and innovation, Malawi is on track to achieving universal access to clean water and sanitation - a goal that promises to uplift health, dignity, and opportunity for all.



A harvest of hope - Ajusu Saidi tends to his garden in Mangochi, a venture made possible through the NEEF loan programme. His success highlights the transformative potential of targeted financial support for small-scale farmers.

# NEEF Loans: Cultivating Growth and Accountability

By Asiatu Ngulinga

In the heart of Mangochi District, small-scale farmers in Lingamasa are finding new hope through the National Economic Empowerment Fund (NEEF) - a government-backed loan facility aimed at improving livelihoods through agriculture and entrepreneurship. But with opportunity comes responsibility.

While the NEEF loans have empowered many to grow their farming businesses, concerns are emerging about the misuse of funds and challenges in repayment. Some recipients, instead of investing in productive ventures, have diverted the loans to household consumption - jeopardizing both their future and the sustainability of the program.

Ajusu Saidi, a small-scale irrigation farmer and one of the successful NEEF beneficiaries, believes that discipline and purpose are key to benefiting from the initiative.

"These loans were clearly meant for farming," he explained in an interview. "But it is worrying that some people are using the money for things like food or school fees instead of planting crops that can help them repay the loans."

Ajusu used his loan to invest in irrigation farming, growing tomatoes and leafy vegetables. Thanks to favorable yields and consistent sales at the local market, he has already repaid part of his loan and plans to complete repayment before the agreed deadline.

"I'm urging fellow farmers to take this opportunity seriously," he said. "Choose crops that mature fast and have a market. That way, you can repay the loan and still make a profit to support your family."

NEEF officials have also noted that timely repayments are essential if the program is to reach more citizens. Since the fund operates on a revolving basis, repayments from one group help finance the next. Defaults or delays in repayment limit how many new

beneficiaries can be supported.

According to NEEF guidelines, loans are issued after a community vetting process that evaluates the applicants' business plans, group accountability, and repayment capacity. Yet, in practice, enforcement of these criteria is not always consistent, leaving room for misuse and poor outcomes.

Despite these setbacks, stories like Ajusu's show that with proper planning and commitment, the NEEF loan can be a genuine springboard to self-reliance.

"As someone who has seen the benefits firsthand, I believe this program can lift many out of poverty," he said. "But only if we use it as intended and honour our obligations."

NEEF continues to play a crucial role in promoting economic empowerment across Malawi. However, its success will depend not just on the disbursement of funds, but on the responsible actions of the beneficiaries it serves.





Takaful  
Islamic

## Decolonising Finance in Malawi: Islamic Banking as Path to Economic Sovereignty

In the heart of Southern Africa, Malawi is quietly nurturing a financial shift that could reshape its economic destiny. Amid mounting public debt, dependence on foreign aid, and rising inequality, a centuries-old alternative has emerged with new relevance: Islamic finance.

Recent developments - such as the introduction of Shariah-compliant banking windows by local financial institutions - signal a growing appetite for models that are ethical, inclusive, and homegrown. While still in its early stages, Malawi's turn toward Islamic finance offers more than religious accommodation - it offers a roadmap for **decolonising the economy**.

At the core of Islamic banking lies a prohibition of *ribah* (usury), which is seen not just as exploitative, but systemically unjust. Instead of credit-driven growth, Islamic finance promotes **risk-sharing, asset-backed investments, and social responsibility**. These principles stand in stark contrast to the legacy of structural adjustment and interest-heavy borrowing that has long defined Malawi's economic posture.

For decades, Malawi has operated within a financial framework designed during colonial rule and reinforced by global lenders. This system has prioritized debt over development, often forcing painful austerity measures that compromise healthcare, education, and food security. In contrast, Islamic economics reimagines finance as a tool of empowerment - anchored in justice (*adl*), mutual benefit (*maslahah*), and dignity.

What makes this shift significant is its *universal potential*. Islamic finance is not only for Muslims. In countries like Kenya and South Africa, non-Muslims increasingly engage with Islamic products for their transparency, fairness, and resilience to financial crises. In Malawi, where the informal economy dominates and many remain unbanked, the inclusive nature of Islamic banking could open access to capital for farmers, youth entrepreneurs, and small businesses - without the burden of interest.

Moreover, the broader Islamic economic system - encompassing *zakat* (obligatory almsgiving), *waqf* (endowments), and *takaful* (mutual insurance) - presents Malawi with

powerful tools for **community development and climate resilience**. Imagine endowment-funded schools, interest-free farming cooperatives, or zakat-financed healthcare for the rural poor. These are not distant ideals - they are actionable, proven systems rooted in centuries of African and Islamic tradition.

To move forward, Malawi will need bold policy direction, public education, and clear Shariah governance. But the foundations are there - and so is the urgency. As conventional finance continues to exclude and exploit, Islamic finance offers something radically different: an economy based not on extraction, but on **ethical circulation**.

This is more than financial reform. It's a reclamation of agency. A chance for Malawi to build a resilient economy that speaks its values, serves its people, and breaks free from colonial economic legacies.

In a world obsessed with credit ratings and capital flows, Malawi may just remind us that true development starts with justice - and justice starts at the bank.



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