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Insight Bulletin

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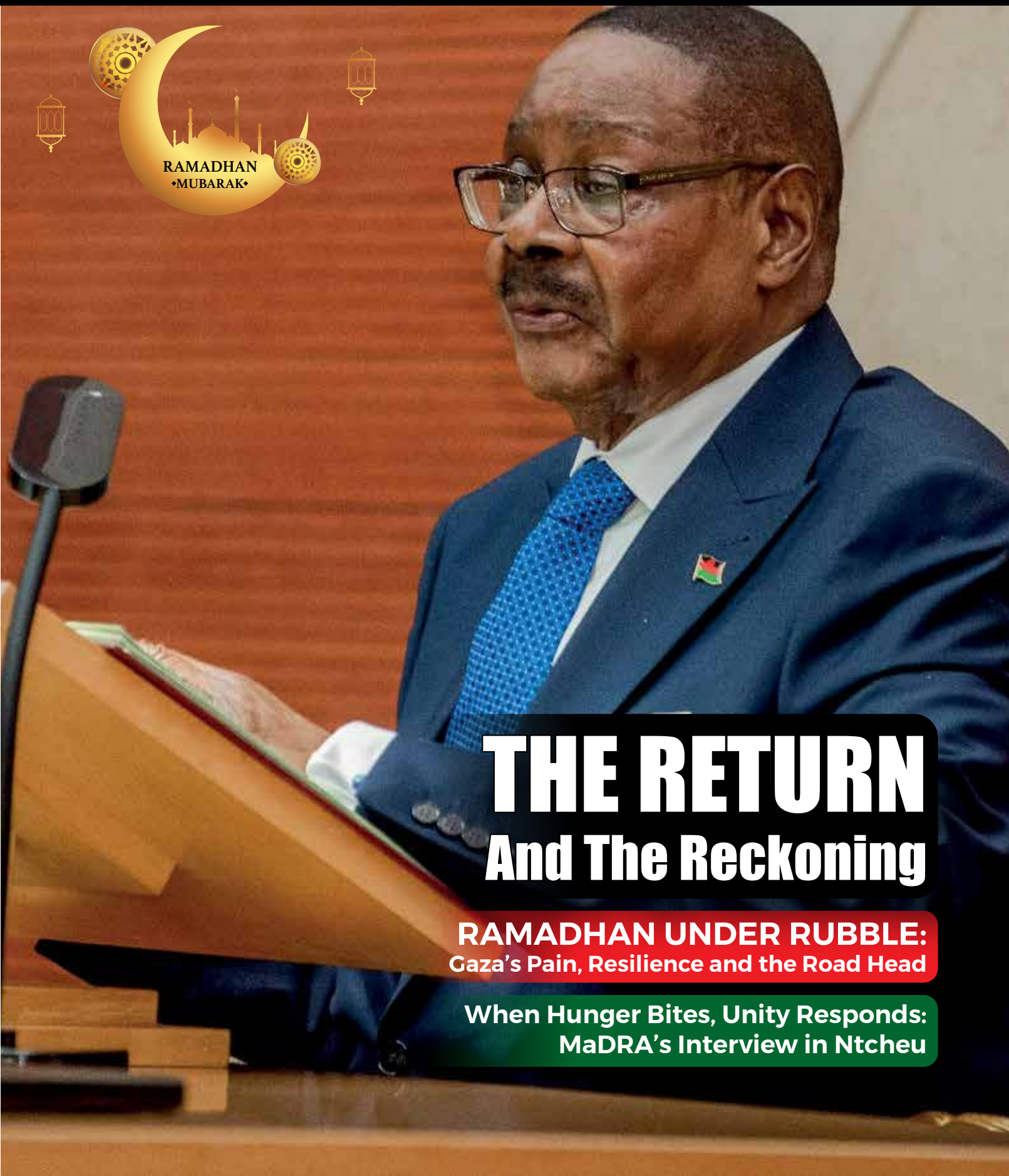
For People Who Want to Know * 101st Edition * February 2026



THE RETURN
And The Reckoning

RAMADHAN UNDER RUBBLE:
Gaza's Pain, Resilience and the Road Head

When Hunger Bites, Unity Responds:
MaDRA's Interview in Ntcheu

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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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In this Issue

WORDS, REALITY AND THE MEASURE OF LEADERSHIP

Welcome to the 101st Edition of *Insight Bulletin*.

In this issue, we centre our analysis on the State of the Nation Address (SONA) delivered by President Professor Peter Mutharika. As with every SONA, the speech was not merely a constitutional formality. It was a national moment - a presentation of direction, priorities and claims of progress. But beyond the applause inside Parliament lies a more important question: how does the address translate into lived reality for Malawians on the ground?

At *Insight Bulletin*, our responsibility is not to echo celebration or amplify criticism uncritically. Our duty is to interrogate, balance and present context so that our readers can understand the full picture.

The reactions have been divided. The United Democratic Front (UDF) president, Atupele Muluzi argues that the address failed to reflect the lived struggles of ordinary citizens, particularly the rising cost of fuel and the pressure it continues to place on basic commodities. On the other hand, Ayuba Silvester James, Member of Parliament for Nkhotakota Central (MCP), praised the speech as concise and focused, highlighting economic stabilisation and a more measured tone.

These contrasting views are healthy for democracy. A SONA must do more than outline policy - it must resonate with the grassroots.

Encouragingly, maize prices have recently declined, offering relief to households that have endured months of hardship. For many families, that shift matters more than statistics. The real test, however, is sustainability.

As we enter the blessed month of Ramadhan, we are reminded that accountability is both political and moral. Leadership is a trust, and citizens deserve clarity, honesty and results.

To our Muslim readers: Ramadhan Mubarak. May Allah forgive us, guide us and grant us goodness in this life and the next.

Here at *Insight Bulletin*, we remain committed to helping you understand what truly matters.

For People Who Want to Know

- Managing Editor

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PROUDLY MALAWIAN

President** Arthur Peter Mutharika **delivers his first State of the Nation Address at the opening of the 2026/2027 National Budget session in Parliament, outlining his administration's economic recovery agenda.

THE RETURN AND THE RECKONING

Inside President Mutharika's First State of the Nation in a Time of Economic Strain

By Ibrahim Yassin

When **Arthur Peter Mutharika** rose to deliver his 2026/2027 State of the Nation Address, Parliament was attentive but unsentimental. Beyond the chamber, Malawians were contending with rising commodity prices, persistent fuel queues, foreign exchange shortages, and inflation nearing 30 percent. The economic strain was tangible.

Framed under the theme *"The Path to Economic Recovery: Delivering a People-Centered Development,"* the address was concise and restrained. There was little rhetorical flourish. Instead, the President positioned his administration as a corrective force stepping into what he described as a "man-made crisis."

He outlined the inheritance: inflation at 28.7 percent, economic growth at 2.7 percent, depleted reserves, drug shortages, and fuel scarcity. These were not abstract indicators but lived realities affecting traders, civil servants, and farmers alike.

The administration's early measures have been defensive: stabilizing maize supply, securing fuel imports, auditing payroll systems, freezing questionable contracts, and tightening public expenditure. The tone conveyed urgency rather than celebration.

One of the most debated commitments - raising the Constituency Development Fund to MK5 billion per constituency - was reaffirmed. Oversight reforms and a digital monitoring dashboard were promised.

If fully implemented, the policy could significantly reshape local development financing. Its long-term fiscal sustainability, however, remains a critical question.

Austerity featured prominently. Fuel entitlements have been reduced, travel restricted, diplomatic passports recalled, and ghost workers removed from the payroll. These moves, though administratively technical, signal an attempt to project discipline and restore public confidence in state management.

The roll-out of free secondary education in public day schools has brought more than 1,800 students back to class. Yet the exclusion of boarding institutions underscores constrained fiscal space. Recovery, the address implied, is incremental.

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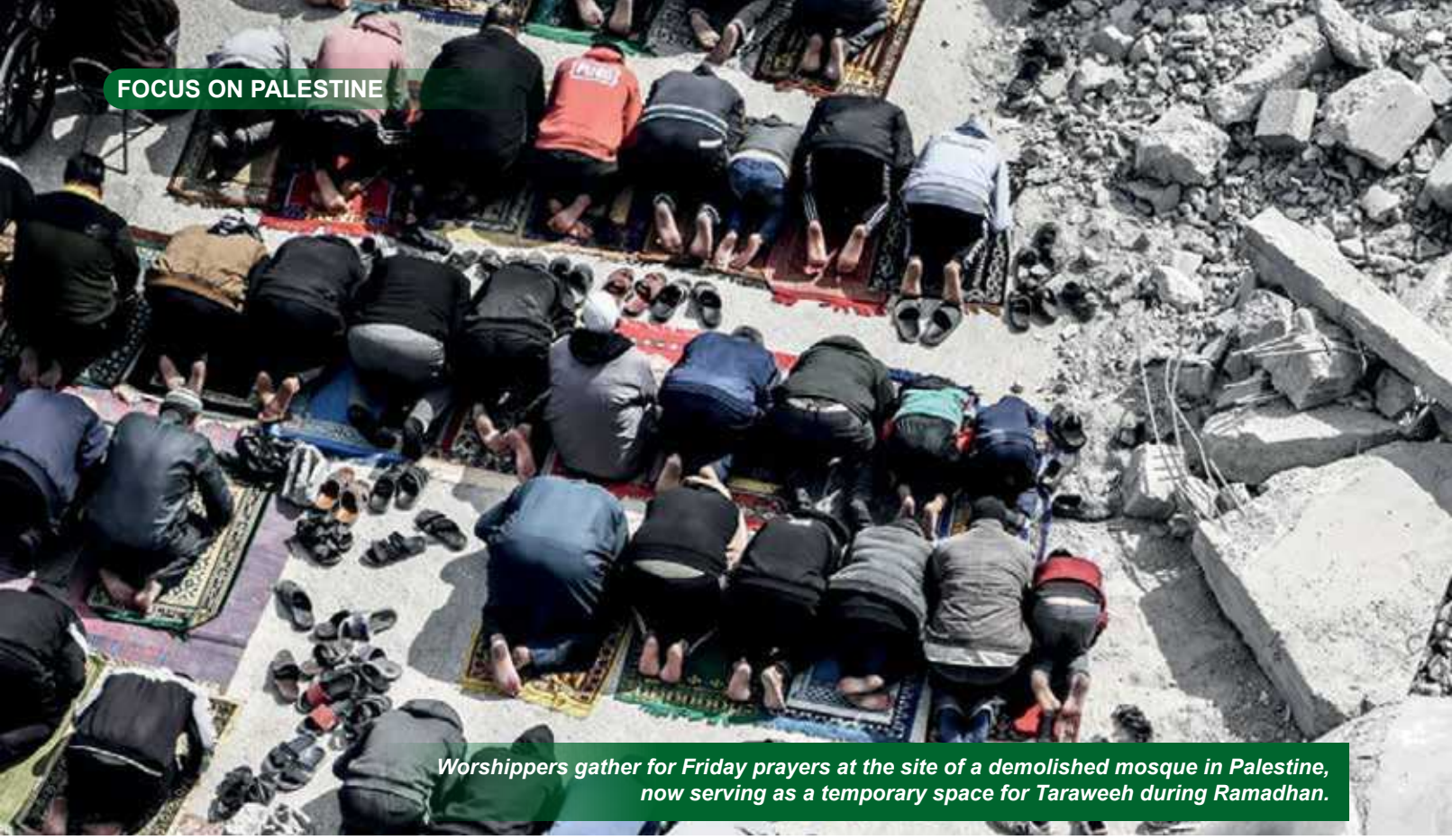

Worshippers gather for Friday prayers at the site of a demolished mosque in Palestine, now serving as a temporary space for Taraweeh during Ramadhan.

RAMADHAN UNDER RUBBLE:
GAZA'S PAIN, RESILIENCE AND THE ROAD AHEAD

Prepared by Abdullah Bamusi Nankumba

As Ramadhan approaches, much of the Muslim world prepares for a month of reflection, restraint and renewal. In the Gaza Strip, however, reflection takes place beneath shattered buildings, restraint is enforced by blockade and bombardment, and renewal feels painfully distant. Yet even amid devastation, Gaza's story is not one of despair alone. It is also one of resilience, survival and a stubborn refusal to disappear.

Since the latest escalation between Hamas and Israel Defense Forces, the humanitarian cost has been staggering. Entire neighbourhoods have been reduced to rubble. Critical infrastructure - hospitals, water systems and schools - has suffered severe damage. Displacement has become a daily reality for hundreds of thousands of families. Civilian casualties, including women and children, continue to dominate global headlines.

At the same time, Israeli authorities argue that their operations target militant infrastructure and are framed as security measures following attacks inside Israel. The conflict remains deeply polarised in global discourse, with narratives shaped by history, security concerns and competing claims to land and sovereignty.

But beyond geopolitics, Gaza today represents a humanitarian emergency of immense scale.

The United Nations, through agencies such as United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), has attempted to coordinate emergency shelter, food distribution and medical support. The World Food Programme has delivered limited food assistance, while the World Health Organization has warned of collapsing healthcare capacity. Regional actors, including Egypt and Qatar, have facilitated aid convoys and diplomatic efforts aimed at temporary ceasefires.

Yet the volume of aid entering Gaza has consistently fallen short of the need. Access constraints, damaged roads and inspection delays have limited the speed and scale of relief. Fuel shortages have crippled hospital generators and water desalination systems. Food insecurity has deepened, with families rationing bread and skipping meals altogether.

And still, something remarkable persists.

Despite relentless pressure, Palestinian civil society structures have not entirely collapsed.

Community kitchens continue to operate where possible. Local volunteers organise makeshift clinics. Families share what little they have. Journalists risk their lives to document events in real time, ensuring that Gaza's story remains visible to the world.

There are also political developments that, while fragile, suggest shifting dynamics. International recognition of Palestinian statehood has gained incremental support in diplomatic circles. Discussions about post-war governance structures and reconstruction frameworks are increasingly part of regional and global policy debates. The question is no longer only about immediate ceasefires, but about what a sustainable political arrangement might look like.

For Palestinians, survival itself has become a form of achievement. Maintaining social cohesion under bombardment is not a small feat. Preserving cultural identity amid displacement is not accidental. The continuity of education - even in tents and damaged classrooms - reflects a long-term vision that extends beyond the present conflict.

However, resilience must not be romanticised. Endurance under siege is not a substitute for justice or reconstruction.

The urgent needs in Gaza are clear.

First, a sustained and verifiable ceasefire is essential. Without stability, humanitarian operations cannot scale effectively. Second, unrestricted humanitarian corridors must be established to ensure consistent delivery of food, medical supplies, clean water and fuel. Third, large-scale reconstruction funding is required - not only to rebuild homes, but to restore schools, hospitals, electricity networks and water systems.

Economic recovery will also be critical. Gaza's unemployment rate was already among the highest in the world before the escalation. War has destroyed businesses, workshops and farms. Without a pathway to economic productivity, dependency on aid will deepen.

Longer term, meaningful political dialogue remains unavoidable. The conflict cannot be managed indefinitely through military cycles. Durable peace will require addressing security concerns on all sides, clarifying governance arrangements and confronting the unresolved question of Palestinian statehood.

As Ramadhan approaches, the moral weight of Gaza becomes heavier. The month calls believers to empathy - to feel hunger voluntarily so as to remember those who feel it involuntarily. In Gaza, fasting this year may not be a spiritual discipline alone; for many, it may reflect an absence of choice.

In the end, Gaza's future cannot rest solely on humanitarian convoys or emergency pledges. It will depend on political courage, regional responsibility and sustained international engagement. The people of Gaza have demonstrated resilience beyond measure. What they now require is not admiration for their endurance, but a credible path toward stability, dignity and peace.

A mother carries her baby past the ruins of what was once her child's school - a stark reminder of faith sustained amid devastation.

Ramadhan is a month of renewal. Whether that renewal extends to Gaza depends on decisions being made far beyond its shattered skyline - and on whether the world is prepared to move from sympathy to sustained action.

Abdullah Bamusi Nankumba is a journalist and international relations enthusiast with a focus on global politics, diplomacy, and storytelling. He authors *Focus on Palestine* for The *Insight Bulletin* and created *Transform Malawi*, a television series on urban development. His work has appeared in the German National Archive and at SOAS, University of London. The views expressed in this column are his own.

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THE RETURN AND THE RECKONING

Leader of Opposition Simplex Chithyola Banda says, the address does not fully reflect the country's economic reality.

Opposition voices were swift to respond. Leader of the Opposition and senior MCP figure **Simplex Chithyola Banda** argued that the address did not present the full economic picture, contending that structural challenges remain deeper than portrayed. He questioned whether current interventions are sufficient to reverse entrenched inflationary pressures and foreign exchange shortages.

Similarly, UDF president **Atupele Muluzi** maintained that while administrative tightening is welcome, the speech fell short of offering transformative solutions for ordinary Malawians facing escalating living costs. He cautioned that stabilization without broad-based growth would provide limited relief at household level.

Atupele Muluzi: Argues the SONA falls short of addressing structural economic reforms.

These responses underscore the political tension surrounding the recovery narrative. Four months into office, perception is still fluid. The President closed with a firm declaration that there will be no sacred cows in the fight against corruption - a pledge that will ultimately be measured not by rhetoric, but by enforcement.

A State of the Nation Address is not a verdict; it is a statement of direction. Inflation forecasts will be tested. CDF expansion will demand rigorous oversight. Donor confidence will hinge on sustained fiscal discipline.

What may endure from this SONA is a tonal recalibration: less spectacle, more administrative accounting. Whether that posture translates into measurable economic relief will determine if this moment marks genuine recalibration or simply another chapter in Malawi's cyclical governance narrative.

MAIZE MARKETS IN MOTION:

Temporary relief, rising pressure and the road to 2026 harvest

By Haroon Mia

For most Malawian households, maize prices are not abstract economic indicators. They determine how many meals are cooked; how large the portions are and whether other essentials must be sacrificed. Over the past six months, the maize market has followed an unusual and revealing pattern - one that exposes both the power and the limits of government intervention.

As the 2025/26 lean season began, prices opened at a high point of MK 1,350 per kilogram in November 2025. Tight domestic supply, elevated transport costs and uncertainty over rainfall created upward pressure. For many families, the lean season had arrived earlier and harsher than expected.

Then came a rare development. Between December 2025 and January 2026, prices declined steadily, reaching MK 1,000 per kilogram in January. A mid-lean-season drop of this magnitude is uncommon. Historically, prices tend to rise during this period as household stocks diminish and market demand intensifies.

The January relief, however, was not market-driven. It was policy-driven.

Through the Agricultural Development and Marketing Corporation (ADMARC), government maize was sold at MK 600 per kilogram - a heavily subsidised rate that compelled private traders to adjust downward. Simultaneously, the National Food Reserve Agency released maize from the Strategic Grain Reserve into ADMARC depots and humanitarian pipelines, increasing market availability.

Border monitoring was also tightened to curb informal exports to neighbouring Mozambique and Tanzania, ensuring more maize remained within domestic markets. In addition, government signaled readiness to approve controlled imports, discouraging speculative hoarding. Humanitarian distributions further reduced pressure on commercial markets.

The combined effect of these measures was visible in the January low of MK 1,000 per kilogram.

Yet by February 2026, prices had rebounded sharply to MK 1,300 per kilogram, erasing much of the temporary relief. The speed of the rebound tells its own story.

As ADMARC stocks tightened, its influence over pricing weakened. Private traders regained pricing power as lean-season demand intensified. Meanwhile, underlying cost drivers - high fuel prices, transport costs and currency pressures - remained unchanged. Continued rainfall uncertainty also fueled caution, as traders priced in the risk of a weaker 2026 harvest.

A year-on-year comparison offers sobering context. In February 2025, maize averaged MK 740 per kilogram. In February 2026, the price stood at MK 1,300 - a 76 percent increase within twelve months. Even at the January "low," maize was significantly more expensive than the previous year.

The intervention was effective in the short term. It provided breathing space at a critical moment. However, its sustainability is questionable. ADMARC purchasing maize at MK 750 to MK 900 per kilogram while selling at MK 600 creates structural losses. Strategic Grain Reserve stocks are finite and costly to replenish. Importing maize remains expensive in the context of a weakened Kwacha. Border enforcement requires sustained resources. Most importantly, structural cost drivers - fuel, fertiliser, transport and climate variability - remain unresolved.

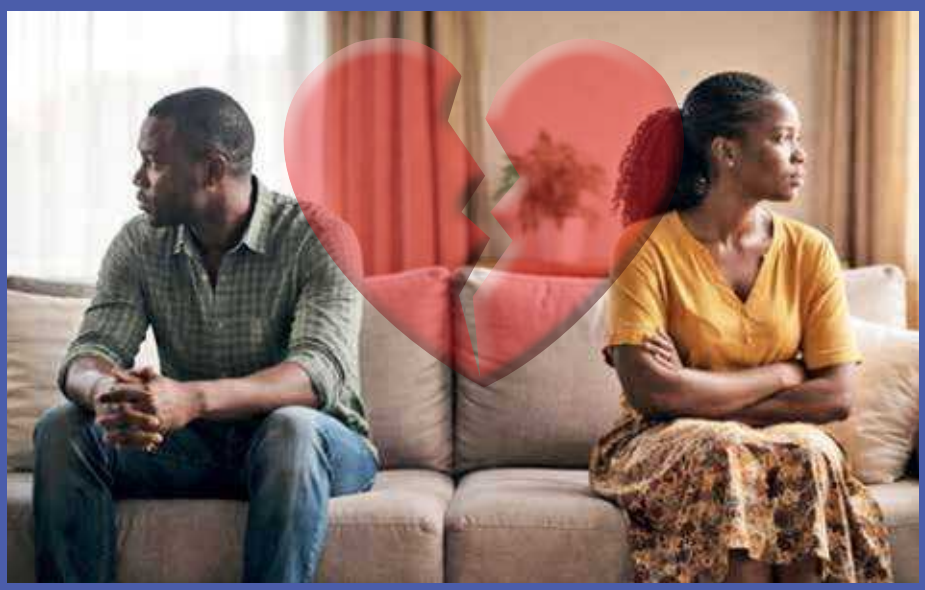
With maize prices softening across key markets, farmers who had withheld grain in anticipation of higher returns begin releasing their stocks, reshaping local supply dynamics.

As Malawi approaches the 2026 harvest, the central challenge is not merely availability, but affordability. Rising maize prices compress household budgets, forcing families to cut spending on protein, vegetables and other nutrient-dense foods. Nutrition risks increase quietly, even when markets appear supplied.

The January dip demonstrated that policy can influence prices. The February rebound demonstrated that without structural reform, such gains are temporary. Sustainable stability will require strengthening ADMARC's financial model, improving Strategic Grain Reserve management, reducing logistics costs and investing in climate-resilient production systems.

In the maize economy, short-term relief is valuable. But long-term resilience is indispensable.

BROKEN BONDS:
The rising tide of divorce in malawi



A family sits in heavy silence - a portrait of strain as economic hardship tests relationships and resilience at the household level.

By Osman Bwanali

Malawi has long been celebrated as the Warm Heart of Africa, a nation anchored in strong family ties, communal living and deeply rooted cultural values. In both villages and towns, marriage has traditionally been viewed not merely as a union between two individuals, but as a covenant linking families, clans and communities. It has stood as a cornerstone of social stability and moral formation.

Today, however, beneath colourful wedding ceremonies and cultural rituals, a subtle but significant shift is unfolding. Divorce is becoming increasingly common, reshaping family structures and raising questions about the long-term social implications for the country.

Historically, marriages were reinforced by the extended family system. Elders mediated disputes, offered counsel and intervened before conflicts escalated. Separation was considered a last resort, pursued only after exhaustive reconciliation efforts. Marriage required endurance, patience and collective responsibility. Over time, modernization, urbanization, economic pressure and shifting social values have altered both expectations and resilience within unions.

Financial strain remains one of the most cited causes of marital breakdown. High unemployment, rising living costs and limited economic opportunities place heavy burdens on households. When expectations of provision and stability are unmet, frustration grows. Without accessible counseling or structured mediation, disagreements can harden into permanent separation.

Urbanization has also transformed family dynamics. Migration to cities in search of opportunity has weakened the traditional safety net of extended relatives. Couples often face challenges privately, without the guidance of elders who once helped restore balance. Greater autonomy has brought independence, but it has also reduced communal oversight and shared accountability.

Changing gender roles introduce further complexity. Increased access to education and employment for women marks important progress. Yet evolving expectations around authority, income contribution and decision-making can generate tension when communication is weak. Where mutual understanding is absent, partnership becomes rivalry rather than cooperation.

While some divorces are necessary - particularly in cases involving abuse or persistent harm - concern arises when marriages dissolve primarily due to poor communication, limited preparation or declining tolerance. The normalization of separation carries consequences, especially for children. Even in peaceful partings, household restructuring can disrupt a child's sense of security and belonging. In a society where family remains the primary support system, fragile homes can heighten vulnerability among the young.

The broader implications extend beyond individual households. Strong families nurture discipline, resilience and social responsibility. When marital stability weakens, the strain is felt in communities, schools, workplaces and places of worship.

Addressing this trend requires more than legal solutions. It calls for renewed cultural reflection, stronger premarital preparation, accessible counseling services and economic empowerment initiatives that reduce financial stress within homes.

Malawi's development depends not only on political and economic reform, but also on the durability of its families. Marriage, like the nation, thrives not on convenience, but on commitment.

WHEN HUNGER BITES, UNITY RESPONDS: MaDRA's Intervention in Ntcheu

By Shaffie A. Mtambo

The lean season in Malawi is never just a calendar phase. It is a lived experience - one that stretches households to the brink long before the next harvest arrives. This year, the pressure has been heavier. With over four million Malawians facing acute food insecurity during the 2025/26 lean season, hunger is no longer a distant rural statistic. It is a national concern.

In Ntcheu District, that reality is visible in empty granaries, shrinking meal portions and anxious parents calculating how to stretch the next bag of maize. It is against this backdrop that Muslim Disaster Relief Aid (MaDRA) stepped forward, not merely as a charity, but as a coordinated response rooted in solidarity.

MaDRA is a collective platform uniting Muslim charitable organisations and community institutions to complement government disaster response efforts. Its formation reflects a recognition that in moments of crisis, fragmented efforts are insufficient. Unity multiplies impact.

Responding to the call of the Malawi President Professor Arthur Peter Mutharika for collective national action, MaDRA launched an appeal in December 2025 with an ambitious target of MWK 1 billion. To date, nearly MWK 600 million has been mobilised in cash and in-kind contributions - a testament to public trust and communal responsibility.

In Ntcheu, families gathered not merely to receive aid, but to reclaim a measure of stability. Each household was provided with a relief package comprising 20 kilograms of maize flour, five packets of soya pieces, one kilogram of beans, one kilogram of salt and MWK 5,000 in cash. The inclusion of a cash component

Officials from MaDRA join Deputy Minister of Homeland Security and area Member of Parliament Norman Chisale during a food distribution exercise, pictured alongside one of the beneficiaries.

reflects a more thoughtful approach to relief - acknowledging that hunger is rarely an isolated problem. Milling costs, transport, soap and other household necessities often compete with food for limited resources.

Across the country, MaDRA partners have distributed 7,000 Food and Seed Relief Packs in districts considered high risk, including Thyolo, Mulanje, Machinga, Chikwawa, Balaka and Ntcheu. Based on an average household size of four, the intervention has reached an estimated 28,000 individuals.

What distinguishes this intervention is not only the scale, but the structure. All the distributions were conducted in collaboration with traditional authorities, local councils and the Department of Disaster Management Affairs (DoDMA). In an environment where accountability in relief distribution is often questioned, this coordination strengthens transparency and ensures that assistance reaches those most in need.

Speaking during the distribution, MaDRA Director of Communications and Public Relations, Ibrahim Omar Mataya, emphasised that the initiative was driven by urgency. Hunger, he noted, is not abstract. It is present in communities across the country, demanding immediate response.

Member of Parliament for Ntcheu Central and Deputy Minister of Homeland Security, Norman Chisale, cautioned beneficiaries against selling relief food items received, urging households to prioritise consumption to protect children and the elderly.

For Group Village Headman Nsiyaludzu, the situation remains critical. He described many families in his area as struggling to secure daily meals and appealed for continued support from humanitarian organizations and well-wishers.

As Malawi navigates economic strain and climate-related shocks, interventions, such as MaDRA's, offer more than temporary relief. They reflect a deeper principle: that collective responsibility remains one of the country's strongest safety nets.

In times of scarcity, unity becomes nourishment.

Ramadhan SPENDING AND TAKAFUL:
PREPARING FOR EID WITHOUT FINANCIAL STRAIN

Ramadhan is a month of worship, discipline and generosity. It is also a period when household spending increases. Food consumption rises during iftar and suhoor, charitable giving expands and families begin preparing for Eid. Without careful planning, these additional expenses can quietly stretch finances beyond sustainable limits.

Islamic finance principles provide practical guidance. At the heart of these principles is the concept of Takaful - a system rooted in mutual protection and shared responsibility. While commonly associated with Islamic insurance, its broader philosophy promotes financial moderation, planning and community support.

During Ramadhan, priorities must be clear.

Food purchasing requires discipline. Many households significantly increase grocery budgets, often driven by social expectations rather than actual need. Islam encourages moderation. The Qur'an instructs believers to eat and drink without excess. Overspending on luxury food items during Ramadhan can undermine funds needed for essential obligations after Eid, such as rent, school fees or utilities.

A structured approach is essential. Families should prepare a realistic Ramadhan food budget aligned with their income. Focus on staple foods, balanced nutrition and minimising waste. Buying essentials in bulk may reduce costs, but over-purchasing perishable goods often leads to unnecessary loss.

Clothing for Eid also demands balance. Wearing new or clean garments on Eid is a desirable and meaningful expression of celebration. However, it is not compulsory to buy expensive outfits. Financial strain for the sake of appearance contradicts the spirit of the month. Households should plan Eid clothing within their means and avoid borrowing, especially through interest-based facilities. Where resources are limited, modest and affordable options are sufficient.

The philosophy behind Takaful reinforces this approach. Community-based savings groups, cooperative purchasing and mutual assistance can ease financial pressure. When communities prioritise support over competition, celebrations become inclusive rather than burdensome.

Charitable giving must also be managed responsibly. Ramadhan is a peak period for Zakat and Sadaqah, but giving should be calculated and sustainable. Zakat is an obligation based on clear criteria, and fulfilling it correctly ensures both spiritual reward and financial stability.

Ramadhan should not deplete all reserves. Preserving a small emergency buffer protects families from post-Eid financial shocks. Sound Islamic financial management balances generosity with prudence.

Eid should arrive with joy, not anxiety. By prioritising needs, avoiding unnecessary debt and embracing responsible planning, families can celebrate with dignity while safeguarding long-term stability.

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