

THE FRIDAY BULLETIN

The Weekly Muslim Update



A Publication of the Jama Mosque Nairobi

CS Duale warns Schools against banning Muslim girls over wearing hijab

Health Cabinet Secretary Aden Duale has cautioned head teachers against banning Muslim female students from wearing hijabs in schools.

Duale strongly condemned the barring of Muslim girls from wearing the hijab while in school, terming the move discriminatory and unconstitutional.

The CS noted that religious discrimination against Muslim students is rife in many church-sponsored secondary schools across the country. He called on Education CS Julius Ogamba to take measures to protect the fundamental rights to freedom of religion and belief as enshrined in the Constitution.

Speaking in Nakuru last Thursday during the commissioning of a Waqf project, CS Duale maintained that no child should be discriminated against because of their religious beliefs.

He warned that tough action would be taken

against school heads who violate the constitutional rights of Muslim students.

The CS added that no learner should be denied education on account of lawful religious expression and urged school heads to uphold the Constitution and the law.

"Every Kenyan child deserves equal access to education, regardless of faith or background. Individuals cannot be forced to act against their beliefs, and they cannot be denied access to public service, including education, because of their religious dress," Duale reiterated.

The former Majority Leader and Garissa Township MP said the decision to prevent a student from wearing her religious attire violates Articles 32 and 37 of the Constitution, which guarantee freedom of religion and expression.

Continued To Page 7

In Today's Issue



1 The concept of rizq (sustenance) In Islam

Rizq is unpredictable. Sometimes, it comes through unknown sources and in varying forms too. Wealth, health, even the greying hair is rizq from Allah. Some scholars translate rizq as 'sustenance', 'provision' and some call it 'blessings'

2 Gulf African Bank named Kenya's best Islamic bank 2026

Gulf African Bank has been named Kenya's Best Islamic Bank at the prestigious Euro-money Islamic Finance Awards 2026.

3 Discover, Learn, and Play – The Islamic Way!

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Malaysia reiterates commitment to strengthen ties with Kenya at national day celebrations



(RIGHT) H.E. Ruzaimi Mohamad, Malaysia's High Commissioner to Kenya, presents a token of appreciation to Communications and Digital Economy CS William Kabogo during Malaysia's 69th National Day celebrations in Nairobi last Saturday. CS Kabogo represented President William Ruto at the event. Full story on Page 6

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DIG Lagat calls for stronger police- community partnership

Deputy Inspector General of the national police service Eliud Lagat has called for stronger partnerships between the police, faith-based organizations and local communities, saying closer cooperation is essential to improving security, building public trust and promoting peace.

Speaking during the commissioning of the Eldoret Central police mosque, a facility built through a partnership involving Muslim community and National Police Service, Lagat thanked the community and partners involved in the project, describing the prayers' facility as an example of how police-community cooperation can strengthen society cohesion and improve the sharing of information.

He said stronger relations between police and community could reduce suspicion, encourage crime reporting and facilitate the sharing of information and intelligence. "They will be able to work together, the suspicion among themselves will definitely go down and crimes, can be reported easily, information and intelligence can be shared freely," he said.

Lagat also called on Muslim and Christian leaders to play a greater role in promoting peace as the country approaches the 2027 general elections

He urged faith-based organisations to provide platforms that promote dialogue and cohesion and prevent their institutions from being used to spread hate or political incitement.

"You will never go wrong with faith organizations when you partner with them. You will never go wrong because they are truthful and they mean well to the com-



Deputy Inspector General Mr. Eliud Lagat cuts the ribbon during the official opening of the newly built Eldoret Central Police Mosque. Looking on (Far Left) is Chief Imam of the National Police Service, Abdullahi Hussein. The project highlights the partnership between the National Police Service and the community to foster interfaith unity

munity," Lagat said. Lagat said the national Police Service's strategic plan recognizes the importance of working with faith-based organizations to strengthen community relations and address social challenges.

The DIG also highlighted the role of the Kenya Police service Directorate of Chaplaincy and counseling in addressing mental-health and wellbeing concerns among police officers.

Lagat said mental health challenges were becoming increasingly important not only

within the wider community, but also among members of disciplined services. "The issues of mental health is a problem but we want to believe that with this department of chaplaincy, the department that deals with counseling, we will come together and make sure that issues of mental wellness are addressed," he said.

He said faith-based organizations could contribute to a peaceful atmosphere by promoting cohesion and positive values within community and the police service.

Gov't launches community land registration masterplan

The Government has opened the Draft Master Plan 2026–2031 for accelerating community land registration across the country.

The initiative, spearheaded by the State Department for Lands and Physical Planning under the Ministry of Lands, Public Works, Housing and Urban Development, seeks to establish a systematic approach to speeding up the registration of community land.

The plan is expected to cover community lands across Kenya, including areas in northern Kenya and communities whose livelihoods are closely linked to pastoralism.

The deadline for submission of written views was set on or before 8 October 2026 which has already elapsed.

The plan seeks to address challenges that have continued to affect the pace of community land registration across the country. A key component of the Master Plan is the identification of existing bottlenecks that hinder community land registration.

The Ministry says the framework will pro-

pose appropriate strategies for addressing these challenges, with the aim of making the registration process more effective and practical.

Identifying these barriers is expected to help stakeholders better understand the administrative, institutional and other challenges that can slow the registration of community land.

The Draft Master Plan also seeks to provide cost estimates for the mass registration of community land. By outlining anticipated costs, the Master Plan aims to provide stakeholders with a clearer framework for planning and supporting community land registration activities.

The costing component is intended to provide a basis for understanding the resources required from the Government, communities and other relevant stakeholders to support the registration process.

This is expected to help inform planning and resource mobilisation as the proposed five-year strategy is implemented.

The Draft Master Plan has been developed by the State Department for Lands and

Physical Planning in collaboration with the National Land Commission, the State Department for ASALs and Regional Development, and non-state actors.

The proposed five-year strategy is particularly significant for areas where community land forms an important basis for livelihoods and local governance.

The Ministry has indicated that the plan will include community lands in northern Kenya and among pastoralist communities.

Their input can help ensure that the final framework takes into account local circumstances and the practical challenges faced during community land registration.

The Draft Master Plan is available through the Ministry of Lands, Public Works, Housing and Urban Development website.

The Ministry has encouraged all interested stakeholders to take part in the process and contribute towards the development of what it describes as an inclusive, practical and effective framework for accelerating community land registration.

The concept of rizq (sustenance) In Islam

By Muhammad Luqman

What is rizq?

Rizq is unpredictable. Sometimes, it comes through unknown sources and in varying forms too. Wealth, health, even the greying hair is rizq from Allah.

Some scholars translate rizq as 'sustenance', 'provision' and some call it 'blessings'. It can also be seen as something that brings benefit or that which repels harm.

Given that, it is quite difficult to encapsulate the meaning of rizq in a single translation because rizq is sustenance, provision, blessings and more.

Allah is Ar-Raziq and Ar-Razzaq

The word rizq is mentioned 123 times in the Quran and most of which essentially addresses how it comes from Allah the Exalted. It is He who determines what a person will obtain in this life. It is Allah who gives us happiness and Allah who sets the events for sadness.

He is Allah Ar-Raziq and Ar-Razzaq, The Provider. This is described by Allah Himself in the Quran:

"Indeed, it is Allah who is the (continual) Provider, the firm possessor of strength." (Surah Adh-Dhariyat, 51:58). "And indeed, it is Allah who is the best of providers..." (Surah Al-Hajj, 22:58)

The word 'Razzaq' is a hyperbolic or active expression of the word 'Raziq'. Both words literally mean 'The Provider' but the former signifies a more profound meaning in the abundance of rizq that Allah provides His creation with and how His Rizq reaches anybody and everybody it has been written for.

Rizq is already written

"The concept of rizq is so beautiful. Even when you eat a piece of fruit, it was always written for you. From the moment it grew from a tree, it went through all these people and travelled all this way until it was in your hands. It was always meant to be yours."

There is a famous hadith that reports on how every human shares the same initial stages of life - starting from being in the womb for 40 days, and then into a clot of blood for the same period, before phasing into a lump of flesh for also the same amount of time. Afterwards, the hadith states that:

"Then (Allah) sends to it an angel who is tasked to breathe soul into it. (The angel) is then commanded to write down four matters: the writing of the (developing child's) rizq (sustenance), his life span, his actions, and whether he will be truly happy or miserable" (Sahih Bukhari & Muslim). From the mentioned hadith, we understand that rizq, as with everything else in life, has been predetermined by Allah Subhannahu wa Ta'ala.

There are two ways to process this information.

1. A person could blame fate for the miserable and destitute conditions that he/she

has been brought up in. One might even be quick to say that they can never live a good life because it has been predetermined.

2. We acknowledge that ease and difficulty come from Allah and that a Muslim needs to work towards improving his/her conditions or in other words, to put in effort accordingly. A person can never say that 'I am fated with little rizq till the end of my life' until it really has happened. Conversely, one cannot make a claim upon something that has yet to happen.

The significance of effort and the different types of rizq

Allah has commanded for every capable individual to put in the right effort in search of provision despite it being pre-determined for everyone.

This is also reflected in the way Allah has created birds and animals, their way of life, to survive and to procreate. The Prophet peace be upon him. mentioned in a hadith:

"If you were to rely upon Allah with the reliance He is due, you would be given provision like the birds. It goes forth hungry in the morning and returns with a full belly at dusk." (Sunan At-Tirmizi)

As a believer, one needs to be aware of the intricate relationship between faith and effort in the concept of finding rizq. Limiting it to only faith that provision will come with no effort is insufficient.

However, doing the opposite by making the necessary effort without acknowledging reliance on Allah Subhannahu wa Ta'ala, is also misguided and will lead the person to an undesirable result. An analogy would be that of a cab driver. If the driver only prays for a customer and waits, he might not see the potential customer who is standing just around the corner.

On the other hand, if the driver goes for many rounds in the city and does not rely on Allah Subhannahu wa Ta'ala, he is missing out on The One who provides and gives, therefore deluding his achievements or failure merely due to his own efforts.

A believer needs to be aware that whatever he/she brings to the table at home is merely a part of the rizq Allah has bestowed upon him/her.

We can look at how the day went without accidents and the family being able to commune under one roof as also rizq.

The situation where the children can learn and be good Muslims is also rizq. There is just so much that Allah Subhannahu wa Ta'ala gives us but we tend to overlook and only focus on the hardships that He tests us with. Rizq is not only the physical.

It encompasses everything from that which is emotional and spiritual as well, such as the feelings of contentment and peace for example.

Various factors that will help prosper our rizq

With all that has been said about rizq, there are times where we still struggle to understand and feel threatened while looking at our bills.

We feel insecure about whether we can get through the year with what we have. Some might even consider investing in means that are illegal in Islam to pull through. No doubt these whispers come from Shaytan himself. Allah mentions in Surah Al-Baqarah:

"The Devil threatens you with (the prospect of) poverty and bids you to the shameful deed (of stinginess), while Allah promises you forgiveness and (great) bounties from Him. And Allah is All-Bountiful, All-Knowing." (Surah Al-Baqarah, 2:268).

The key to prosperity in our rizq is something that everyone can achieve. Since rizq comes from Allah, getting closer to Him will automatically earn the individual His favours. Allah Subhannahu wa Ta'ala Himself promises in various Quranic verses and hadith narrations the keys to rizq, some of which are:

1. Salat

A prayer commonly associated with rizq is the Dhuha Prayer. Nevertheless, Allah mentions prayer in its entirety in the following verse, signaling that any prayer done with sincerity and solemnity may bring the rizq one requires:

"Bid your people to pray and be diligent in (observing) it. We do not ask you to provide. It is We Who provide for you. And the ultimate outcome is (only) for (the people of) righteousness." (Surah Taha, 20:132)

2. Supplications

Continued To Page 7

From the Holy Qur'an Ayah of the week

"[Allah] said, 'Fear not. Indeed, I am with you both; I hear and I see...."

(Qur'an 20:46)



Women's inheritance laws in Islam

Concerning inheritance, Allah The Almighty Says (what means): {For men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave, be it little or much -- an obligatory share.} [Quran 4:7]

Thus, Allah The Almighty assigned a known share of inheritance to women and men. Commenting on the occasion, in relation to which this verse was revealed, Imaam Al-Qurtubi r.a said :

When Allah The Almighty mentions issues related to orphans, He connected that with talking about inheritance. This verse was revealed in relation to Aws ibn Thaabit Al-Ansaari, may Allah be pleased with him, who died and left a woman called Umm Kujjah, may Allah be pleased with her, and three daughters. Two men, Suwayd and 'Arfajah, who were cousins of the deceased and his trustees, seized his estate and did not give any money to either his wife or daughters.

In the pre-Islamic era, women and little children were not given any share of the inheritance under the pretext that only those who fought on horseback with spears and swords and gained booty were exclusively entitled to inheritance. Umm Kujjah, may Allah be pleased with her, reported her case to the Messenger of Allah sallallaahu `alayhi wa sallam (may Allah exalt his mention) who consequently summoned these two men.

They said, "O Messenger of Allah, her children cannot ride a horse (to fight), nor can they help the poor and destitute, nor can they ward off the enemies." Therefore, the prophet said said: "Go until I see what Allah will ordain regarding them." Then, Allah The Almighty revealed this verse answering these two men and refuting their saying and ignorant attitude, since young heirs were more entitled to the money than the older ones, because they are incapable of managing their own affairs and considering their own benefits. Those two men, however, reversed the case and revoked the rationale behind inheritance, and thus, they strayed by following their own desires, adopted mistaken opinions and misbehaved.

Have you seen the like of this defense in favor of women's rights? This woman did not find support except in the Sharee'ah (Islamic legislation) of Allah The Almighty. Also, Allah The Almighty Says (what means): {O you who have believed, it is not lawful for you to inherit women by compulsion. And do not make difficulties for them in order to take [back] part of what you gave them unless they commit a clear immorality. And live with them in kindness. For if you dislike them -- perhaps you dislike a thing and Allah makes therein much good.} [Quran 4:19]

Furthermore, Allah The Almighty specified the shares of men and women of inher-

itance, Saying (what means): {Allah instructs you concerning your children: for the male, what is equal to the share of two females. But if there are [only] daughters, two or more, for them is two thirds of one's estate. And if there is only one, for her is half. And for one's parents, to each one of them is a sixth of his estate if he left children. But if he had no children and the parents [alone] inherit from him, then for his mother is one third.

And if he had brothers [or sisters], for his mother is a sixth, after any bequest he [may have] made or debt. Your parents or your children - you know not which of them are nearest to you in benefit. [These shares are] an obligation [imposed] by Allah. Indeed, Allah is ever Knowing and Wise. And for you is half of what your wives leave if they have no child. But if they have a child, for you is one fourth of what they leave, after any bequest they [may have] made or debt. And for the wives is one fourth if you leave no child. But if you leave a child, then for them is an eighth of what you leave, after any bequest you [may have] made or debt. And if a man or woman leaves neither ascendants nor descendants but has a brother or a sister, then for each one of them is a sixth. But if they are more than two, they share a third, after any bequest which was made or debt, as long as there is no detriment [caused]. [This is] an ordinance from Allah, and Allah is Knowing and Forbearing. These are the limits [set by] Allah, and whoever obeys Allah and His Messenger will be admitted by Him to gardens [in Paradise] under which rivers flow, abiding eternally therein; and that is the great attainment. And whoever disobeys Allah and His Messenger and transgresses His limits - He will put him into the Fire to abide eternally therein, and he will have a humiliating punishment.} [Quran 4:11-14]

Thus, Allah The Almighty allocates women a known and specific share of inheritance. Anyone who deprives them of their share is a wrongdoer who will be punished eternally in Hell suffering a humiliating torment.

Along with this allocated share of inheritance to women, Allah did not make it obligatory for them to provide for the family; rather, He made it the men's responsibility to provide for the women under their care.

Allah The Almighty Says (what means): {Men are in charge of women by [right of] what Allah has given one over the other and what they spend [for maintenance] from their wealth.} [Quran 4:34]

Also, the prophet said: "The woman's right over her husband is to provide her with food when he eats and with clothes when he gets clothed, and not to hit her face, nor insult her, nor forsake her except at home."

Regarding the parents' gifts to their children, he said: "Be fair to your children when



it comes to giving gifts, for if I were to favor anyone, I would favor women." Islam granted women complete financial liberty and made them financially independent of their husbands; if they wish, they may give them or not.

Allah The Almighty Says (what means): {And give the women [upon marriage] their [bridal] gifts graciously. But if they give up willingly to you anything of it, then take it in satisfaction and ease.} [Quran 4:4].

Following is a situation that confirms the woman's complete independent financial liability in Islam. It was narrated on the authority of 'Ataa' r.a that he said, "I testify that Ibn 'Abbaas testifies that the Messenger of Allah went to the prayer site on the day of 'Eid Al-Fitr, prayed and then delivered a Khutbah. Accompanied by Bilaal, he went to the women and commanded them to give charity, so they started to throw their charity towards them."

Islam considers women to be in full possession of their mental faculties and mature, thus, they do not need financial guardianship on their property. Rather, they are competent to dispose of their money in their own way and they are totally free in this regard.

This is the stance of Islam on women's inheritance as outlined in the Quran and the Sunnah (tradition). (FROM ISLAMWEB)

Light of Knowledge Quiz

The Name of Allah meaning "The Everlasting"

- A AL-Baaqi
- B AL-Waarith
- C As-Saboor

Answer to be revealed in the next issue

Last week's answer was choice B: "Rabi al-Awwal"

5 Significant Reflections to Make the Best of Our Youth

By Muhammad Abdul

Youth has always been a focal point of discussion in the question of society's future. As the world's population grows younger, inevitably youth are expected to play a more significant part in society.

Youth are often tasked to creatively find solutions and manage problems faced by youth, themselves.

It is important to question the relationship between youth and the older generation. How can these two age groups complement one another, and why should we consider social integration for the young and old? How can they strive better in social advocacy for the betterment of society?

These are some questions for reflection. Youth is, after all, not just for the future but are also part of the present.

1. Building Social Integration

The Prophet Muhammad Pbuh mentioned in a hadith:

"He is not one of us who shows no mercy to the younger ones and does not acknowledge the honour due to the elders" [Narrated by Imam Tirmizi]. In this concisely beautiful hadith, the Prophet showed us an ideal integration between the two age groups, young and old. He indicated that a complete believer would have these two characteristics for in their absence, one is still a believer but of lesser rank in the eyes of Allah (SWT).

The believer is the one who shows mercy to their younger ones, by giving them love, attention, trust and forgiveness. In other words, these are qualities of mentorship that is an important element on empowering youth. Love and care will create the drive and connection for the mentorship to maintain its purpose.

Placing trust in the capable youth is one of the most effective ways of empowering. The Prophet would put his trust to the younger companions into taking up significant roles. Such is the case for the young Mus'ab bin Umair, whom the Prophet sent him to guide the small Muslim community in Yathrib during the early periods of Islam.

His successful guidance eventually attracted many others into Islam, so much as to the point that it paved the way for Yathrib to become what we know today as Madinah.

In the process of empowering, there will be mistakes along the way.

A simple remark of forgiveness telling the youth that "it is alright", will nurture hope and progress. Such are merciful conducts to the younger generation that will help in empowering and cultivating a culture of respect for their elders.

It is a two-way commitment for the young and old. Referring to the above hadith, youth must also cultivate in themselves a sense of respect for the elders. This will help them age gracefully with humility.

Statistics have shown how youth has thrived under mentorship programmes. However, it does not have to be an officially appointed mentor to make this happen. Mentors can serve as parents, teachers, role models, coaches or even as good friends to guide their daily life exchange.

2. The Energy of the Youth & Wisdom of the Elders

Undeniably, Youth is the age where one's energy and passion thrive to actively participate in various endeavours. While it seems favourable to see much dedication, it is also a period of struggle and in search of a purpose.

In the age of increasing interconnection between diverse communities and usage of technology, youth are looking for multiple and often quick fixes to answer the question of identity, culture and religion. These are also ways to fill in their internal void and to channel their blooming passion.

Unfortunately, some would fall into websites or resources that are affiliated with radical information.

Case studies have shown that these radical groups intentionally target age groups from the early youth with messages that reach out to their sympathetic sentiments and call out for immediate action.

Much is wasted if the youthful vigour is brought astrayed. For that reason, such energy should be accompanied by wisdom that includes values such as moderation, discipline and critical-thinking. A call to justice may not necessarily be justice at all if it is only meant to address dissatisfaction or a cause for mere retaliation. Justice is to put things to its proper place, and to know how to put things to its proper place is called wisdom.

Hence, knowledge is important for the youth to spend their energy and time with, especially from elders that have both knowledge and experience to dis-



play the acts of wisdom.

3. The Value of Time Count your blessings, and you will find yourself overwhelmed by Allah's mercy. Blessings such as energy, passion and time are all part of His gifts.

Undoubtedly, the grateful do not throw away gifts that are dearly given. As grateful servants, we are then entailed to show our gratitude through praises and making full use of these gifts with obedience.

On this hadith, the prophet encouraged us to make full use of these gifts for acts of obedience:

"Take advantage of five before five: your Youth before your old age, your Health before your illness, your Riches before your poverty, your Free time before your work, and your Life before your death." [Narrated by Imam Al-Baihakki, Shu'ab al-Iman]. Youth should avoid wasting away their golden age and instead make full use of

Continued To BackPage

CROSSWORD PUZZLE

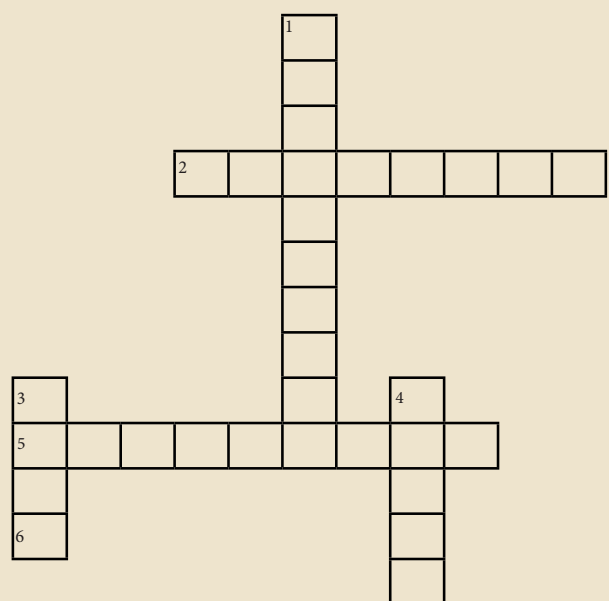
LAST WEEK'S ANSWERS

ACROSS

4. Rabi al Thani
5. Baqarah
6. Inshiqaq

DOWN

1. Al-Maajid
2. Dhira
3.. Six



ACROSS

2. The Name of Allah meaning "The Last"
5. A Prophet sent by Allah to convey His message to his people.
6. Arabic term referring to leg

DOWN

1. Surah whose name means, "The Defrauders"
3. The Caliph who organised the people to pray Tarawih in one congregation.
4. How many types of people will be under Allah's shade on the Day of Judgment?

Malaysia reiterates commitment to strengthen ties with Kenya at national day celebrations

Malaysia has reaffirmed its commitment to strengthening relations with Kenya, with its High Commissioner to Nairobi, Ruzaimi Mohamad, highlighting the breadth of co-operation between the two countries.

The remarks came during Malaysia's 69th National Day celebration held in Nairobi, last week Saturday. It was attended by senior government officials, diplomats, business leaders and religious leaders.

Also in attendance was Tan Sri Dato' Dr Johari bin Abdul, Speaker of Malaysia's House of Representatives, and Information, Communications and the Digital Economy Cabinet Secretary William Kabogo, who represented President William Ruto.

Kabogo said Kenya and Malaysia had built strong ties over more than six decades, anchored on mutual respect, education and cooperation, while calling for greater collaboration in emerging areas.

"We look forward to deepening this partnership in digital skills, artificial intelligence, innovation and semiconductor technology, creating more opportunities for our young people and businesses," Kabogo said.

He said Kenya was keen to turn the long-standing relationship into practical partnerships that benefit citizens and businesses. The celebration also highlighted Malaysia's engagement with Kenya's Muslim community, particularly through its cooperation with Jamia Mosque Nairobi.



Notable guests from the Muslim community included Jamia Mosque Deputy Chairman Abdullatif Essajee and Secretary-General AbdulBari Hamid alongside other religious and community leaders.

The Malaysian mission has maintained close engagement with Jamia Mosque through religious, educational and community initiatives.

In March, Ruzaimi handed over 150 copies of the Noble Qur'an to the mosque, supporting its Islamic education and da'wah activities.

The High Commissioner has also participated in programmes bringing together Muslim scholars, professionals and business stakeholders, including initiatives focused on halal development and economic opportunities.

Ruzaimi has previously highlighted the potential for greater Kenya-Malaysia cooperation in trade, investment, education and technology, while stressing the importance of strengthening the longstanding friendship between the two countries.

The Nairobi celebration provided an opportunity to reinforce those ties while demonstrating that Kenya-Malaysia relations extend beyond government and commercial engagement to include religious and people-to-people connections.

The renewed focus on technology and innovation comes as Kenya seeks to expand its digital economy and equip young people with skills for emerging industries, while Malaysia continues to deepen its engagement with Kenya and the wider East African region.

Gulf African Bank named Kenya's best Islamic bank 2026

Gulf African Bank has been named Kenya's Best Islamic Bank at the prestigious Euromoney Islamic Finance Awards 2026. The award was received on behalf of the Bank by our Managing Director, Anuj Mediratta, accompanied by members of the Board of Directors, Aleem Rauf Khan and Alaga Raja.

"We are very pleased to be recognised globally as the best Islamic Bank in Kenya. 2017 was a tough year for banks in the country so we are especially proud of this award," Anuj Mediratta, Gulf African Bank Managing Director said.

The MD also thanked the bank's team across the country for having contributed to what GAB is today. He also said the bank will broaden access to financial solutions to increase accessibility to the opportunities that Shari'ah banking offers.

In a relatively nascent but evolving Islamic banking market in Kenya, Gulf African Bank distinguished itself in 2025 through a combination of product innovation, financial inclusion and a deeply embedded Shari'ah-compliant operating model.

The bank's strategy extended well beyond its traditional core Muslim customer base. Through partnerships across multiple sec-

tors, targeted outreach to the Kenyan diaspora and competitive pricing strategies, Gulf African Bank continued to position Islamic banking as an accessible alternative for Muslim and non-Muslim customers. Its independent Shariah board remained central to governance, overseeing products and transactions across retail, small and medium-sized enterprises (SME) and corporate banking activities.

Retail banking remained a key pillar of growth. Gulf African Bank operated a network of 14 branches across Kenya, including two women-only branches under its Anisaa Banking proposition.

The bank continued to expand its digital capabilities through platforms such as GAB-Net internet banking and GABExpress mobile banking, enabling customers to initiate payments and transfers remotely.

It also strengthened transaction banking infrastructure through innovations such as Biz2Bank and GABCollect, designed to streamline M-Pesa (a mobile phone-based money transfer service) reconciliation and real-time collections for businesses.

The bank also maintained one of the most differentiated retail propositions in the market through products such as the GAB Aw-

wal card, described as East Africa's first Shariah-compliant credit card, alongside its expanding suite of musharakah-based home, vehicle and asset finance offerings. SME banking was another area of notable progress.

Gulf African Bank expanded its financing solutions across multiple SME segments, ranging from micro-enterprises to larger commercial businesses.

In one of the year's most significant developments, the bank became the first institution in sub-Saharan Africa to sign a Shariah-compliant credit risk guarantee partnership with the African Guarantee Fund, helping SMEs access trade finance despite collateral constraints.

Customer experience also remained a major focus. The bank reported a customer satisfaction score of 87.1%, supported by quarterly customer surveys, omnichannel engagement tools, artificial intelligence (AI)-driven customer feedback and health scoring systems.

Frontline staff training, customer persona development and the bank's 'customer first' culture all contributed to strong service delivery during the review period.

Mumias Jamia Mosque begins KSh 156m drive for expansion

After more than eight decades of worship, Mumias Jamia Mosque Committee has embarked on Ksh 156 Million ambitious expansion plan to upgrade its facilities to cater for the spiritual needs and well-being of the Muslim community.

The proposed development will see the construction of a modern two-storey mosque with a capacity of 3,500 worshippers, replacing a facility that the committee says has struggled to keep pace with the growing Muslim population.

The new complex will feature separate prayer halls for men and women, modern ablution facilities, a spacious conference hall, administration offices and other supporting facilities.

For the Mumias Jamia Mosque Committee, however, the project is about more than bricks, concrete and steel. It represents a vision for the future of a Muslim community whose needs have changed considerably since the mosque was built in the 1940s.

Despite numerous renovations over the years, the existing mosque has retained virtually the same capacity, leaving wor-

shippers with limited space as the congregation continues to expand. Speaking to the Friday Bulletin, committee chairman Rashid Mwanza said the need for a new mosque had become increasingly urgent.

"The current mosque was built in the 1940s and has been renovated so many times to become what it is today. The number of Muslims is growing, yet the mosque space remains the same," Mwanza said.

The proposed expansion is therefore being presented as both a response to the immediate needs of worshippers and an investment in the future of the community.

A Modern Mosque Construction Committee has been established to spearhead the project and mobilise resources from across the community.

Mwanza said the undertaking would require a collective effort, stressing that the vision could not be achieved by a handful of individuals.

The fundraising campaign is consequently calling on Muslims, well-wishers, organisations, businesses and friends of the Muslim community to contribute towards the project.

"Any contribution, whether large or small, will bring the community a step closer to raising the walls of the proposed mosque," Mwanza said. For the committee, every contribution represents more than financial support. It is a contribution towards a shared legacy—one that will serve current worshippers while providing future generations with a spacious and dignified environment in which to worship.

Mwanza urged Muslims to pool their resources and support Islamic projects for the pleasure of Allah, while also contributing to the development and well-being of the wider community.

He appealed to donors, well-wishers and Muslim charitable organisations to come forward and support the initiative, saying their assistance would be critical in turning the long-held dream of a modern Mumias Jamia Mosque into reality.

After 80 years of worship, the historic mosque now stands at the threshold of a new chapter—one that its leaders hope will redefine the spiritual landscape of Mumias for decades to come.

Schools warned against banning Muslim students over wearing hijab

Continued From Page 1

"Articles 32 and 37 are clear, and the Constitution guarantees the right to religious freedom and expression, including the right to wear religious attire," he said.

He said the hijab was a highly valued form of religious attire among Muslims, adding that directives requiring students to remove it amounted to interference with their self-esteem. CS Duale also implored Muslim parents to inculcate the values of wear-

ing the hijab in their daughters, underscoring the importance attached to the religious practice among Muslims.

The CS emphasised that Kenya's learning institutions must uphold inclusivity, tolerance and respect for all faiths. He urged the Ministry of Education to take immediate action to safeguard students' rights.

Duale stressed the need for religious accommodation in schools, noting that stu-

dents from different faiths should be allowed to observe their traditions in order to promote good moral values.

He said schools should not encourage religious divisions but should instead unite students and promote the spirit of unity among pupils and Kenyans at large, without religious discrimination.

What is rizq?

Continued From Page 3

The Prophet peace be upon him used to make this supplication in his mornings: O Allah, I ask You for knowledge that is of benefit, a good provision, and deeds that will be accepted. (Allahumma inni as'aluka 'ilman nafi'an, wa rizqan tayyiban, wa 'amalan mutaqabbalan)

It is notable that the Prophet continued reciting this prayer despite being the closest to Allah Subhannahu wa Ta'ala. Hence let us follow in his footsteps and continue asking from Ar-Razzaq, no matter our status in this world.

3. Istighfar

In Surah Nuh, Allah tells us of the story of the Prophet Nuh (A.S) who preached to his people to worship Allah. Among his call to them was the seeking of forgiveness (istighfar), which results in rizq from Allah Subhannahu wa Ta'ala.

"And I said, 'Seek your Lord's forgiveness,

for He is truly Most Forgiving. He will shower you with abundant rain. And he will supply you with wealth and children, and give you gardens as well as rivers." (Surah Nuh, 71:10-12). After the call to seek forgiveness, Allah Subhannahu wa Ta'ala tells us in the following verse that He will send rizq in multiple expressions.

A simple prayer of 'astaghfirullah' with the heart and soul put into it could open the gates of rizq. Therefore, one should never undermine a deed, however small it may seem to the mortal eye.

Other means to be blessed with rizq include having taqwa (mindfulness in Allah), constantly having tawakkul (reliance) upon Him and giving charity in His name.

This does not mean that these deeds should be neglected if one is already rich or living the easy life. In response to such an attitude, Allah Subhannahu wa Ta'ala warns

us firmly in the following verse: "And (remember) when your Lord proclaimed, If you are grateful, I will surely increase you (in favour); but if you deny, surely My punishment is severe..." (Surah Ibrahim, 14:7). Indeed, everything belongs to Him and Man has no right to boast and be arrogant of the rizq he is given to possess.

To conclude

One can see that the concept of rizq is something easy to digest and preach about. It can be understood by almost anybody, in theory. However, different people react to the absence of sustenance differently. When pushed to the edge, hungry, torn and desperate, will we still put the theory to practice?

We pray that Allah Ar-Raaziq provides us with the strength to do so and may Allah Subhannahu wa Ta'ala make us amongst His righteous servants.

Nakuru Masjid Rahma Mosque unveils waqf project

Masjid Rahma Mosque and Islamic Centre in Ngala, Nakuru has commissioned a landmark Waqf project to support the long-term sustainability of the mosque.

The six-storey residential and commercial complex will accommodate more than 40 families alongside several shops and is projected to generate more than Sh600,000 monthly.

The income will lock in sustainable funding for the mosque's operations, local education, healthcare, and meals for orphaned children and vulnerable community members.

The Waqf project was commissioned by Health Cabinet Secretary Aden Duale, who commended the Nakuru Muslim community for investing in a project aimed at strengthening the financial sustainability of its institutions.

"I commended the Nakuru County Muslim community for its discipline, organisation and foresight, noting that strong institutions can preserve Islamic values while contributing meaningfully to community development," he said.

"The project also marked a personal milestone, having begun eight years ago when I was National Assembly Majority Leader. At the time, I spearheaded the initial fundraising through President William Ruto, who was then Deputy President," he said.

The Cabinet Secretary also pledged his support for the proposed expansion of Nakuru Jamia Mosque, which is expected to increase its capacity to more than 1,000 worshippers.

He further urged residents of Nakuru to uphold peaceful coexistence and called on political leaders to avoid rhetoric that could fuel tribal or religious divisions.

Duale said peace and social harmony were essential to sustaining development and creating an environment in which communities could prosper.

The meeting was attended by Nakuru County Deputy Governor David Kones, Nakuru County Commissioner Dr. Loyford Kibaara and Members of Parliament who included Nakuru Town MP David Gokaria and Mohammed Abdik-



heir (Lafey). The event was also attended by Sheikh Mohammed Abdi Umal a prominent Muslim scholar among a host of religious and community leaders.

Reflections to Make the Best of Our Youth

Continued From Page 5

it with seeking knowledge, active involvement in the community and embrace the struggle to achieve betterment, holistically. Time is, after all, a resource that can never be replaced.

4. Seeking Knowledge

The age of youth is the best age to seek knowledge. With a lot of energy to spare

and lesser responsibilities to commit, younger people in general are arguably also faster in processing information if compared to people of older age groups.

Abdullah Ibn Umar (R.A) is a good example.

The young companion of the Prophet was able to reach in the front lines with other older companions by putting his dedication on seeking knowledge. Eventually, his knowledge and views were sought after as he continued to carry the legacy of the divine message in his old age.

The Prophet mentioned in a hadith that encourages the believers to walk on the path of knowledge. One does not have to be an accomplished scholar, the Prophet rather was directing to those who seek knowledge in the proper manner.

"Whoever threads the path in seeking knowledge, Allah will make the way to paradise easy for him" [Narrated by Imam Muslim].

Knowledge that comprises the basic Islamic beliefs, legal law and academic achievements will help fortify a sound foundation that will then be beautifully expressed into actions that bring benefit for oneself and others.

"Verily there is a piece of

flesh in the body, if it is good (virtuous) the whole body becomes good, and if it is corrupt, the whole body becomes corrupt" [Narrated by Imam Bukhari].

The above hadith has shown how the inner-self is closely linked with our outward actions. Seeking the right knowledge of the self will help us clear the bad traits and make room for us to instil the good ones. It is important for the youth to channel their passion in changing themselves as much as they want to change the world for the better.

5.Active Involvement

Active engagement or contributions are some of the best ways for youth to make full use of their energy and creativity with. Their youthful passion will surely drive the community to further grow and prosper. This part comes after fortifying the self with a strong foundation on sound knowledge as mentioned above.

Active involvement in tackling issues is part of an effort to improve the condition of the world that we live in. The believers are a great blessing for the community at large. "You are the best of communities brought forth for humankind..." [Surah Ali Imran (3:110)].

The verse encapsulates the understanding of bringing forth benefit to humankind and advance their best interest.

As Muslims, our involvement in our country should leave a lasting and positive impact, especially when we are youth whose lives are changed and guided by the principles of useful knowledge.



JAMIA MOSQUE QUR'AN COMPETITION 1448 H/ 2027 CE

Registration for this year's competition is now open. Madrasah or Islamic Institution wishing to participate in the competition should register with the Da'wah Office in Jamia on or before Friday 24 th Jamada Thani 1448 A.H/ 4th December 2026.

INSTRUCTIONS

- ✓ There is specific targeted number of participants hence first come first served.
- ✓ There will be Tarjama/Tafsir in 30 juz category (Surah Faatiha and from Surah Bayyinah to Surah Naas).
- ✓ Only three languages will be allowed: Arabic, English or Kiswahili.

**Limited
Slots
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