

THE DIGITAL REVOLUTION



Note from the Editor

Welcome to the latest edition of ELYSIAN, where the converging realms of innovation and entrepreneurship unite to illuminate the digital age's endless possibilities. In this issue, we embark on a journey through "The Digital Revolution" to assess how entrepreneurs can harness digital solutions to enhance their growth. As the world accelerates into the digital landscape, we are at a crossroads of transformative change and unprecedented opportunities. This edition serves as a luminary compass, navigating entrepreneurs through the intricacies of leveraging digital solutions to achieve unparalleled growth.



Over the past few weeks, ELYSIAN has made significant headway in making manifest its mission to ensure the adequate availability and distribution of creative and informative content that aids the financial growth of individuals and entities working within the Malawian Arts sector. This is seen through the introduction of our audio content through podcasting, namely under The ELYSIAN Podcast, on Spotify. ELYSIAN is also utilizing shared visions of a better Malawi by hosting events – a feat that has enabled collaboration of creatives and key players across all industries, and from different nations across the African continent.

Most recently, ELYSIAN hosted a digital event under the theme "The Future of Malawi's (Digital) Economy" in collaboration with Tech Malawi Hub. The Twitter Space event had over 400 listeners from across the globe and attracted multiple key stakeholders from Malawi and within Africa.

We are currently planning a much bigger event that aims to foster collaborations between Film and Theatre professionals to enhance individual and national audiences and trades.

Our year-long break allowed us insight and foresight into the necessity that is curating spaces through which Arts professionals can grow and be seen. One way we have resolved to meet this need is by looking within and beyond Malawi.

Our vision remains the same: to simplify business education; this time though, we want the acquisition of knowledge to drive exponential growth that transcends Malawian landscapes. We want continental and global recognition - that's our dream for all local Arts professionals.

Thoko Kadewere EDITOR

LEGAL AND POLICY GAPS AFFECTING DIGITAL RIGHTS IN MALAWI

By Jimmy Kainja

DISCLAIMER: The following content is an excerpt from a research paper - Legal and Policy Gaps Affecting Digital Rights in Malawi - authored by Jimmy Kainja, an independent researcher. It was first published on African Journals Online. For the full research paper, click: https://www.ajol.info/index.php/jh/article/view/251334/237536



Many people use Information Communication Technologies (ICTs) worldwide due to increased digitalisation. ICTs ease communication and enable people to access social, financial, health, and educational services, among others. The Covid-19 Pandemic, which necessitated the closure of businesses, workplaces, schools, and limited local and international travel, has highlighted the fundamental place of ICTs in society. Societies with better, affordable, and accessible ICT, especially the Internet, coped much better during the Pandemic because some socioeconomic provisions were accessible online. The Pandemic has highlighted that ICTs, particularly the Internet, are not a luxury but a necessity.

What Are Digital Rights?

The basic definition is that digital rights are human rights in the digital age, specifically on the Internet. Other overarching definitions highlight terms such as one's right to express oneself in a safe, private, secure, and sustainable digital space; one's right to free speech or expression, association, and assembly; access to the internet devices; rights and access to information; access to online platforms, online safe space, security and safety; privacy and data protection; gender-responsiveness and anti-discrimination, and equality. It is clear, from these terminologies, that digital rights take the human rights approach. They show that digital rights are a means to an end; it enables internet users to achieve desired goals through digital technologies, of which

AFRICA'S FINTEGH

By Caleb Maru X in

Wiza Jalakasi

HIS DECADE+ EXPERIENCE WORKING ACROSS
AFRICAN COUNTRIES GRANTS US AN EXPLORATION
OF MALAWI'S TECHNOLOGICAL AND DIGITAL
LANDSCAPES, INCLUDING THE FINTECH INDUSTRY



Stanislaus Sakwiya

Malawian smallholder farmers face one big problem; unpredictable cash flow. The farmers typically have money at the end of the growing season when they sell their crops but have none left over at the beginning of the year when they need to buy farm inputs such as seeds and fertilizer. Very few have access to financing through traditional banks and microfinance because of these establishments' need for regular loan repayments, which is difficult for farmers, given their infrequent and unpredictable income.

In early 2021, Stanislaus Sakwiya came up with a brilliant idea for smallholder farmers. He called it *MlimiPay*. MlimiPay Limited is a pioneering financial technology startup company that is dedicated to empowering rural smallholder farmers in accessing farm inputs through innovative digital solutions. Their flagship product, the Mlimi digital wallet, revolutionizes the way farmers save for farm inputs, enabling them to make small, regular contributions toward their agricultural needs.

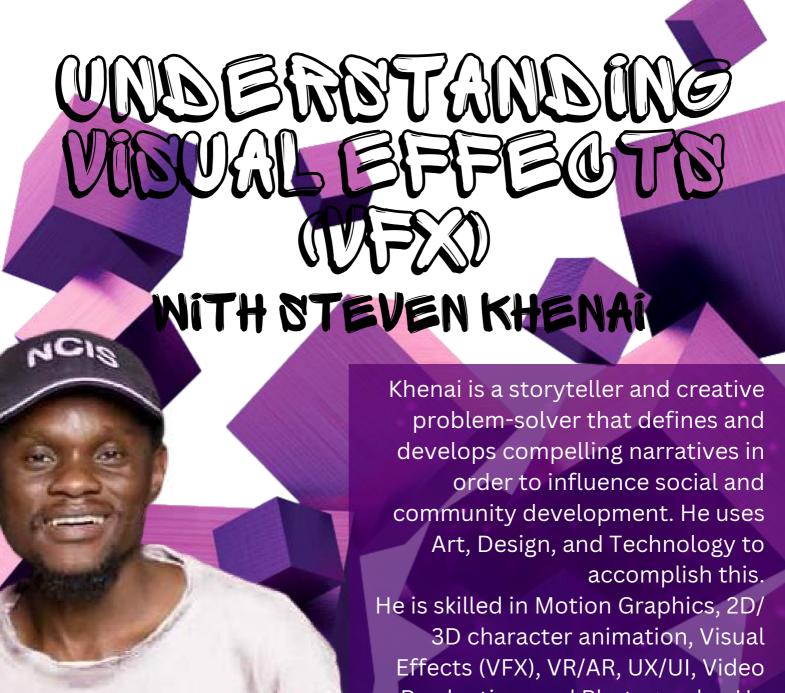
Development and Implementation Hurdles

Unfortunately, Sakwiya was met with a target market whose belief in financial schemes was tattered by false promises and scams. Village merchants, seeing MlimiPay as a threat to their own traditional models, also took it upon themselves to spread misinformation that attempted to dissuade farmers from using MlimiPay. Sakwiya also encountered the same fate with corporate entities, too. He had to wait close to a month after submitting his concept note to the Reserve Bank of Malawi, only to be told that his platform was not classified as a payment system, but an innovative way of collecting money from farmers. As a result, they had to comply with specific regulations. For instance, MlimiPay was ordered to promptly deposit all their collected funds into any commercial bank. It was a challenging task, but Sakwiya remained committed to complying with all financial regulations presented to him

He also took things a step further, establishing strategic partnerships with commercial banks to facilitate fund deposits, and conducting comprehensive user education programs to familiarize farmers with the Mlimi digital wallet, among others. In just six months, he had earned the trust of the farmers and was working with them.

Onward to Growth and Success

Since its inception, MlimiPay has successfully supported over a thousand farmers in rural areas of Lilongwe. A majority of the farmers have experienced an average increase of 70% in their harvest by saving and investing in farm inputs via MlimiPay. The introduction of the Mlimi digital wallet has transformed the way farmers save for farm inputs, enabling them to make small, regular contributions towards their agricultural needs. This has promoted a culture of savings and financial planning



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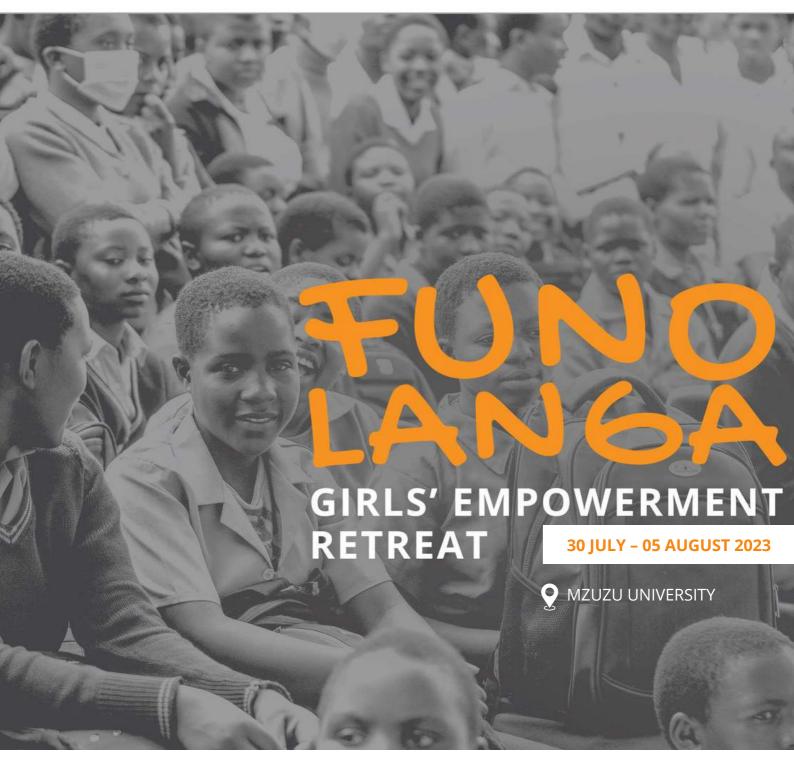
He is skilled in Motion Graphics, 2D/
3D character animation, Visual
Effects (VFX), VR/AR, UX/UI, Video
Production, and Photography. He
has worked and collaborated with
amazing individuals and
organizations: The University of
Oxford, Reserve Bank of Malawi,
Malawi Revenue Authority, NASFAM,
National Bank of Malawi, PSI Malawi,
ArtGlo, TEVETA, NICO and Ministry
Of Health, on projects such as Tiza
and the Robot 2019 Malawi,
Shrouded Destiny: Starwars Long
Tale 2021 Denmark, the Accra
IndieFilmFest and Beliefs about
Effort (University of Oxford) UK.













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