

Insight Bulletin

For People Who Want to Know

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ISLAMIC VIEW ON BREASTFEEDING



By: Osman Bwanali

As Malawi joins the international community in commemorating World Breastfeeding Week which falls on 1st to 7th August, it has been revealed that the number of children who are breastfed in the first few months has gone down in the country.

The number has decreased from 71 percent in 2011 to 61 percent in the 2016 that is according to Demographic and Health Survey (DHS) which was conducted. Among the reasons why most women indulge in shunning away from

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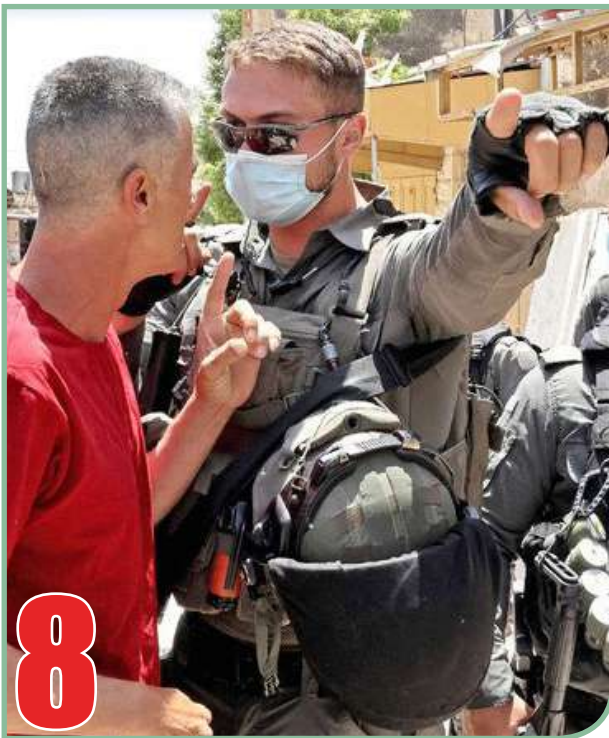
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MALAWI SMEs - THE ROLE OF DIGITALIZATION

By Osman Bwanali

The ongoing Covid 19 pandemic has changed everything. In the last few months, the world has evolved into living with the 'new norm'. This has impacted businesses, irrespective of their size or sector. But in the case of small and medium enterprises (SMEs), the impact has been particularly severe. For a country like Malawi, where SMEs have persistently failed to enter the formal market because they do not meet the minimum requirements stipulated in relevant mandatory Malawi Standards, the emergence of Covid 19 has hit the operations of the SMEs even harder.

SMEs play a significant role in transforming the economies of countries, Malawi inclusive. They do not only provide employment to thousands of people, but they are also important suppliers and customers to larger enterprises, which is why they are so critical to economic recovery as nations grapple with the impact of the pandemic.

Recent media reports suggest that 20-30 per cent of restaurants may never open again. And this seems to be the same situation in many other sectors. For example, mass layoffs and closures had already occurred just a few weeks into the COVID 19 crisis. Also the risk of closure of small businesses was negatively associated with the expected

length of the crisis since businesses had widely varying beliefs about the likely duration of COVID-related disruptions. Having said that, numerous reports have shown while SMEs in the country have a positive sentiment towards revival, there are areas that need immediate attention to ensure their survival and growth.

As we all have to learn to live with the COVID 19, there is no doubt that remote working will be in for the long tug. Migrating to a digital-first business model will have to be top priority for SMEs in their turnaround roadmap. Adopting technology will enable SMEs to be nimble and flexible in their operations but also equip them to adapt to customer needs more quickly and reach beyond their borders. This was also echoed by Vice President of Malawi, Dr. Saulos Klaus Chilima in his presentation during Southern African Development Community (SADC) that there is need for countries to digitalize using faster internet connectivity to mitigate the economic havoc caused by Covid 19 pandemic. He further said there is enough evidence out there to show that growth correlates with how a company values digital adoption for its success.

The good news is that some SMEs in Malawi have now started to understand the need for going digital and are keen to step up their use of online tools, digitise their processes to increase efficiency

and productivity. But the main challenge is that SMEs in Malawi lack government support and availability of funds to innovatively boost their businesses. This clearly indicates that many SMEs do not have the right guidance or support to unlock innovation and transform their business models.

As such, there is a need for government to support SMEs or facilitate in negotiating with other stakeholders like IT companies that offer devices, services, or the knowledge to help businesses drive innovation through digitalisation. The government should move in quickly in building an enabling e-commerce ecosystem that requires changes in public policy and business practices to improve the digital and trading infrastructure, facilitate digital payments and establish appropriate legal and regulatory frameworks for online transactions and security.

Finally, financial institutions have also a bigger role to play. Before lending to any SMEs, they should be keen enough to make SMEs understand the need for any business to adapt technology to sell its products and service, utilise its workforce that has migrated to smaller towns and digitally market its product offerings and solutions. Therefore, it is imperative that SMEs pivot their business models towards a more agile, digitally-enabled setup that makes them more attractive for lenders.

THE GOVERNMENT SHOULD MOVE IN QUICKLY IN BUILDING AN ENABLING E-COMMERCE ECOSYSTEM THAT REQUIRES CHANGES IN PUBLIC POLICY AND BUSINESS PRACTICES TO IMPROVE THE DIGITAL AND TRADING INFRASTRUCTURE, FACILITATE DIGITAL PAYMENTS AND ESTABLISH APPROPRIATE LEGAL AND REGULATORY FRAMEWORKS FOR ONLINE TRANSACTIONS AND SECURITY.

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<<FROM PAGE 1

ISLAMIC VIEW ON BREASTFEEDING

breastfeeding their children is because they are working-class mothers. They leave their babies at home with nannies, which means they do not breast-feed their babies, and it is also becoming fashionable these days for mothers to give babies substitutes other than breast milk.

A recent report released by the United Nations International Children's Emergency Fund (UNICEF) says breastfeeding gives every child the healthiest start to life and the best source of nutrition.

Since the advent of new technologies, mothers are less breastfeeding their children and opting for formula-bottle feeding. The physical negative effect of depriving babies of breastfeeding and opt for bottle feeding is that formula-fed infants tend to get illness that last beyond baby's breast-feeding stage because bottle fed milk has no natural protective chemicals or antibodies. So, the perpetual illness of children at this stage affects the mental development of the child.

Since the formula milk has no antibodies, scientists say chances of a child to develop certain childhood cancer may be high because antibodies give the baby immune system a boost. Furthermore, babies who are fed formula based on cow's milk or soy tend to have more allergic reactions than breast fed



babies.

The scientific studies have shown that this modern technology of formula feed has some psychological effects of babies like poor self-regulation, abnormal reflexes and also obtain lesser scores on the orientation and motor scales on Braselton Neonatal Behavioral Assessment Scale.

As such Islam gives a woman an obligation of breastfeeding her child for up to two complete years not bottle or formula feeding. The Qur'an states:

'The mothers shall give suck to their children for two whole years, that is for parents who desire to complete the term of suckling but the father of the child shall bear cost of the mother's food and clothing on a reasonable basis. No mother shall be treated unfairly on account of her child, or father on account of his child. If they both decide on weaning by mutual consent

and after due consultation there is no sin on them' (Qur'an 2:233).

Therefore, Islam strongly recommends breastfeeding but also recognizes that for various reasons, parents may be unable or unwilling to complete the recommended two years. The decision about breastfeeding and the time of weaning is expected to be a mutual decision by both parents, in consideration of what is best for their family.

In conclusion, Islam recognizes the importance of breastfeeding to the growth and development of a child, and the special bond that develops between a nursing woman and a baby. As such a woman may not forsake this important obligation unless she has an Islamic acceptable excuse, such as a genuine medical problem. Women who deny their children their nursing rights are liable to punishment in the grave and in the Hereafter.

ISLAM RECOGNIZES THE IMPORTANCE OF BREASTFEEDING TO THE GROWTH AND DEVELOPMENT OF A CHILD, AND THE SPECIAL BOND THAT DEVELOPS BETWEEN A NURSING WOMAN AND A BABY.



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Israel security force Argues with Palestinian worshiper.

PALESTINIANS PRO ISRAELI VIOLATION

By: Daoud Kuttab

Protests against Israeli plans to construct near Hebron's Ibrahimi Mosque have escalated after Israeli army-protected contractors worked on the mosque in order to install a nearby electric elevator. Palestinian members of the Israeli

Knesset made a supportive visit to Hebron on Saturday and vowed to back Palestinian efforts to preserve the UNESCO-protected heritage site.

UNESCO, the UN cultural organization, declared the ancient and hotly contested core of Hebron in the Israel-occupied West Bank as "in danger,"

despite a concerted diplomatic effort by Israel and the US to change the verdict.

Knesset Member Sami Abu Shehadeh told Arab News that a delegation of the Joint Arab List was hosted by the city's mayor, waqf officials, as well as the Chamber of Commerce.

"The changes that they are trying to



TEST ON

carry out near the mosque are illegal and racist," he said.

He added that Israelis were claiming that the changes are to help the disabled.

"But even this so-called benevolent act is not available to disabled Palestinians because it is being created in an area that is restricted only to Jewish settlers."

EVEN AS MEMBERS OF THE KNESSET WHO CANNOT BE DISRUPTED BY THE ARMY, WE HAD A HARD TIME CROSSING SO MANY CHECKPOINTS

Abu Shehadeh and others experienced for themselves the difficulties that normal Palestinian worshipers face in reaching their own mosque.

"Even as members of the Knesset who cannot be disrupted by the army, we had a hard time crossing so many checkpoints. Imagine what it is like for ordinary Palestinians," he said.

Abu Shehadeh added that what he saw in a single square kilometer was "the ugliest site of the Israeli settlement racist enterprise."

The delegation of the Joint Arab List was stopped on Hebron's Shuhada Street, which has been closed since 1994, causing business losses to the tune of \$1.2 billion for 1,800 Palestinian shops in the heart of the old city.

But on a positive note, Abu Shehadeh said that the delegation was "pleasantly surprised" to see many Palestinian citizens of Israel from Al-Fahm and Jaffa, who had come to show solidarity.

Dana Mills, director of development and external affairs at Peace Now, told Arab News that the issue of the mosque is "not a matter of accessibility," but rather a "performance of sovereignty."

Through the "excuse of accessibility," Mills said that Israel was constructing an elevator and a bridge at one of the holiest sites in both Islam and Judaism.

Mills added that improving accessibility requirements "should have been done with full coordination and the consent of the Muslim waqf.

"It is still not too late to stop this project and we call upon the Israeli government to immediately end the work."

On Friday, Palestinians unilaterally closed all mosques in the Hebron area and encouraged worshipers to visit the Ibrahimi Mosque in a peaceful act of protest.

But many who traveled to the holy site have claimed they were met with violence from the Israeli side.

Tareq Salmi, a spokesman of Islamic Jihad, said that Israeli actions are aimed at "having control of the mosque.

"The new plan of the settlement enterprise is to create a separate corridor and an electric elevator which will allow settlers to reach the roof of the mosque."

These actions are aimed at "changing the historic Islamic site which is part of Arab and Islamic heritage in the city of Hebron," Salmi said.

Sami said that the 44th session of the World Heritage Sites meeting in Fuzhou, China, in July decided that "the status of Hebron old town on the endangered World Heritage list remains unchanged."

UNESCO deplored "the ongoing Israeli excavations which are illegal under international law and harmfully affect the authenticity and integrity of the site."

The organization also "took note of reports regarding new planned projects, including an electric elevator."



MYS members at one of the visited hospitals.

MUSLIM YOUTH 2040 VISION

By Kassim Kajosolo

Muslim Youth Society (MYS) has disclosed that it has a blueprint to transform the Muslim community and Malawi at large by 2040 through various sectors of development.

In an interview with MYS Public Relations Officer, Allie Ahmad Dickson, said the organisation has outlined some activities that will make its 2040 vision accomplished.

"We first researched what lacks in our

Muslim community and we found that there are a lot of things but some of them were lack of vision and dependency syndrome which made the Muslim community to lag behind in terms of development," said Dickson.

He said MYS is advocating for mindset change, hence adventuring in organizing people to coordinate and manage issues pertaining to Islam.

"We have introduced areas of focus in our Vision 2040 which are education, health and nutrition, agriculture,

economy and infrastructure.

"We need to uplift education standards in both Islamic studies and secular education. The initiatives are aimed at complementing government efforts," Dickson emphasized.

Dickson said as a way of contributing towards national development through education, MYS has opened secondary school classes in Mzuzu which have about 40 students on a part time basis.

On top of that it has also a library which

will be officially launched soon and an ICT centre that will be accessed by all people for their educational needs.

Commenting on the matter, Sheikh Abdul-Hakim Ntenje said the youth are the driving force in any development agenda; hence the need for them to strategize in the development of the deen.

"It's very commendable, if the youth are doing like this, Muslims livelihood will gradually improve and develop," said Ntenje.

Ntenje agreed with Dickson that Muslims need to change their mindset and focus in benefiting issues that were neglected in the past.

He mentioned the issue of having schools offering secular education as a strategy to achieve the vision.

"For so many decades, we have been focusing on Islamic education which is not wrong but we did not do well in secular education that's why our children are going through some challenges to attend school ranging from discriminatory tendencies from some quarters and fees," said Ntenje.

He adds, "Having an Islamic University will help a lot of Muslim students to attain high level of education instead of paying bursary for the students at other



We need to uplift education standards in both Islamic studies and secular education, Ali Dickson.

(religious) universities or international universities."

Ntenje therefore asked leaders and other stakeholders to support the Muslim youth in changing the mind set saying this will give meaningful development

to the Muslim community.

"Let's support what is good, and this is a good move by the youth and we have to be on their back," said Ntenje.

MYS started in 2016 but its operations began in 2019.

FOR SO MANY DECADES, WE HAVE BEEN FOCUSING ON ISLAMIC EDUCATION WHICH IS NOT WRONG BUT WE DID NOT DO WELL IN SECULAR EDUCATION THAT'S WHY OUR CHILDREN ARE GOING THROUGH SOME CHALLENGES TO ATTEND SCHOOL RANGING FROM DISCRIMINATORY TENDENCIES FROM SOME QUARTERS AND FEES



Msaka gives PPE's to a disabled child.

DISABLED PEOPLE FEEL DISCRIMINATED IN SHARING COVID-19 FUND

By: Kassim Kajosolo

Reports are rife that a lot of people with disabilities are being discriminated against in as far as covid-19 issues are concerned.

This ranges from trainings, information sharing and even funds that people are benefiting from government and other stakeholders to help people in their welfare during the tragic period.

Dorica Kang'oma, a person with disability from Kalonjere village Traditional Authority Sitola in Machinga district said

she has never benefited from either government or any organization in terms of funds or Personal Protective Equipment - PPE's.

Kang'oma further said she did not even know how the virus is transmitted, its prevention or signs and symptoms.

"I was never told anything except seeing people with masks which they do not explain why they wear them. I heard that some people were trained and even received money to buy some things which will help them to protect themselves from catching the disease but I was never approached," said

Kang'oma

After receiving some Covid-19 PPE's and training from Joy Abilities Empowerment on 24th July 2021, Kang'oma could not hide her happiness and also pleaded with other stakeholders to emulate the kind gesture.

She said: "Since covid-19 started wreaking havoc, this is the first time we have received PPEs; therefore, I am pleading with other stakeholders to emulate this good gesture here in our area."

Joy Abilities Empowerment Director

WE THOUGHT OF HELPING THE PEOPLE WITH DISABILITY AS WE KNOW THAT IT MUST BE VERY HARD FOR THEM TO ACQUIRE THE NECESSITIES. DURING THIS TIME A LOT OF THINGS ARE AT STAND STILL AND PEOPLE ARE STRUGGLING SOCIALLY AND ECONOMICALLY GIVING HIGH CHANCES FOR DISABLED PEOPLE TO SUFFER A LOT AS THEY ALREADY FACE CHALLENGES IN THEIR LIVELIHOOD

Bernadette Vaz said they thought of helping people with disabilities with the PPEs because many of them cannot afford to buy the preventive materials.

Vaz, has however, asked government and other stakeholders to consider helping people with disabilities during these covid 19 hard times.

"We thought of helping the people with disability as we know that it must be very hard for them to acquire the necessities. During this time a lot of things are at stand still and people are struggling socially and economically giving high chances for disabled people to suffer a lot as they already face challenges in their livelihood. Let me take this opportunity to ask government and other stakeholders to look after people with disabilities and help them in this covid-19 pandemic," said Vaz.



I ask leaders and other stakeholders to include them in our affairs, Bright Msaka.

Member of Parliament for Machinga Likwenu Constituency Bright Msaka, speaking at the donation vowed to take care of people with disability.

He also asked traditional leaders to incorporate people with disabilities in all programs and projects taking place in their areas saying they are part of the community.

"Leaving people with disability aside in development hinders growth of the area, these people are our brothers and sisters; they have ideas that can help in development so I ask leaders and other stakeholders to include them in our affairs," said Msaka.

He as well asked people in Machinga to adhere to covid-19 prevention measures so as to stay safe from the pandemic. The legislator has since asked relatives to people with disabilities to be more careful and take good care of them.

"It is our duty to look and take care of our relatives with disabilities, it's hard for them to look after themselves since they depend on us who are able so let's be safe for them to be safe", said Msaka.

In a separate interview, social commentator Aubrey Thorn Vakhani expressed disappointment over the news that a good number of people with disabilities have not benefited from covid-19 funds.

"With media reports that a lot of funds

are being swindled by other stakeholders it is very pathetic to hear that people with disability have not benefited from covid-19 funds. This has probably been the practice in most parts of the country and not in Machinga alone," said Vakhani.


He said, "It is unfortunate that some people including traditional leaders assume that people with disabilities have no ability to do something on their own. This is why in community programs and development projects, people with disability are rarely involved, let alone being consulted.

Vakhani said people with disability have the potential to positively contribute towards national development through various skills if given a chance.

He therefore asked chiefs and other stakeholders to change their way of doing things and incorporate all groups of people in their areas.

He has also asked government to put in place measures to do with the equal sharing of resources among people in the communities.

"Chiefs must embrace mindset change in as far handling issues to do with people with disability so that they benefit just like the rest of people in the society. Authorities should put some by-laws in place to deal with chiefs who discriminate against people with disability in their respective communities," said Vakhani.



Takaful Islamic

WHY STUDY ISLAMIC ECONOMICS

Islamic finance is a way of doing financial transactions and banking while respecting Islamic law or sharia. Islamic finance hardly existed 30 years ago yet today is a \$2.5 trillion industry with hundreds of specialized institutions located in more than 80 countries. Islamic banks are by far the biggest players in the Islamic finance industry and account for \$1.75 trillion or 70% of total assets. According to a 2019 State of Global Islamic Economy report, total sharia-compliant assets are expected to grow to \$3.5 trillion by 2024.

Islamic finance only represents about 1% of global financial assets but with a 11.4 % growth in 2019, it was expanding quicker than conventional finance. With COVID 19 that growth is expected to slow down but remain positive. In some geographies like the Gulf Cooperation Council (GCC) or Sub-Saharan Africa, Islamic banks now compete directly with Western banks to attract more clients not only Muslims.

Interest-Free Lending

The most famous rule in Islamic finance is the ban on usury. In economic terms, this means lender and borrowers are

forbidden from charging or paying interest or *riba*. Sharia-compliant banks don't issue interest-based loans.

The obvious question then becomes: how do Islamic banks make money? Instead of lending money to their clients at a profit, they buy the underlying product the house, the car, the refrigerator and then lease it or re-sell it on installment to the client for a fixed price typically higher than the initial market value. The key notion here is risk sharing the banks make a profit on the transaction as a reward for the risk they took with the customer. Instead of thriving off of interest rates, Islamic banks use their customers' money to acquire assets such as property or businesses and profit when the loan is successfully repaid.

All Islamic finance investments, acquisitions, and transactions must reflect Islamic values. Dealing with anything illicit (*haram*) like alcohol production, pork breeding, arms manufacturing, or gambling is strictly forbidden.

Avoiding Interest Pays Off

This ethically-driven approach to business partly explains the success

of Islamic banks at a time when many customers lack trust in the financial system. Moreover, sharia-compliant entities have proven themselves in times of crisis.

Because Islamic law holds that making money from money is wrong, sharia-compliant institutions tend to refrain from engaging in speculation. They traditionally avoid derivative instruments such as futures or options and prefer to have assets grounded in the real economy.

This substantially protected Islamic banks from the 2008 financial crisis. Unlike their conventional counterparts, sharia-compliant banks were not involved with toxic assets and resisted the shock better.

"Adherence to Shariah principles which precluded Islamic banks from financing or investing in the kind of instruments that have adversely affected their conventional competitors helped contain the impact of the crisis on Islamic banks" concluded a 2010 IMF report.

This is a major reason why Islamic finance now has a serious, stable and trustworthy image around the world.



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