



Revealed: How top CS, PS and Raila aide bungled Azimio's election plan

Mercy Simiyu / Wednesday, September 21, 2022

As the bitter blame game rages within the Azimio One Kenya coalition on the reasons its presidential candidate was defeated, one official who worked closely with agents, who were deployed at polling stations, has spoken out on how the process was bungled.

The official claims the agents had been identified, given a down payment and trained, ready for deployment, only for a top official in the coalition to present a new list of agents on the eve of election day. And that was how things began to go awry, adding to a string of failures that once again undermined Mr Raila Odinga's State House bid. The official, who sought anonymity, spoke to Mercy Simiyu

I was among the county liaison officers and I worked with the Azimio Secretariat. We had 57 people in charge of the election and they were to manage agents across the country. We have 47 counties, but big counties like Nairobi and Kakamega required two or three people managing the election there.

We had a good programme for the agents, money was available for them. We had structures. Actually, for the chief agents, we employed lawyers to be the constituency and county chief agents. We had 290 lawyers as constituency chief agents and 47 lawyers as county chief agents, and we had the polling agents.

Read: Raila sets 2024 deadline to reform IEBC, Judiciary ahead of 2027 polls

Unlike the previous elections, this time we were more organised and we covered a lot of ground during the campaigns more than we did in 2017. The messaging was good, and, generally, the management of the campaign was okay.

But many things transpired because it is a scenario where our candidate was working with the President. And Azimio had many parties 26.

Initially, we had an office in Lavington, then three days to elections, we were offered another office in Westlands the entire third floor of the office block by one of the President's closest aides. It was the best office, with good equipment.

We had a good programme before it backfired. We trained the agents and prepared them on how to handle the elections. We even made the down payment of Sh1,500, and we were to pay them Sh5,000 each.

Top officials

But on the eve of the elections, one of the top officials, a close ally of Mr Odinga, messed up the agents plan. It was a scenario where you have trained people, let's say 1,500 in a constituency, then he comes and asks how did you find these people?. Then he gives you a different list and says Work with these people; and it is hours to the election, you don't know who they are, you don't know where they came from and then you are being instructed to send the letters to people who are not trained.

We messed up with the agents. He (the Odinga ally) did not misappropriate the money, because he was not handling the money for the agents, but he came with a different list and instructed us to use that list, yet we had four hours to opening of the polling stations. How would we have started sending those letters? How were we to train the newcomers?

Read: After bruising Supreme Court defeat, Raila re-emerges to face political foes

In the end, the agents were changed at 2am and there was not enough time to ensure all the logistics were in place, including having their introductory letters ready and accreditation as agents.

As a consequence, on election day, we did not have presidential agents in some areas, including Kisii, Kajiado, Narok, some counties in North-Eastern and Coast. How do you start calling 1,000 people to start going to those constituencies?

A Nation analysis of the results posted on the electoral commissions portal confirms this. For instance, Form 34A from Chepkisa Primary Schools stream 1 in Emurua Dikirr constituency in Narok is only signed by a UDA agent. Here, Raila got four votes, Mwaure Waihiga had one, and William Ruto had 285 of the 290 valid votes cast.

Read: Chebukati, two commissioners were bidding before the elections, says Tuju

We did not have agents because of those issues. People are saying we did not pay agents. In this scenario, whom were we going to pay? You have two lists the trained and the untrained.

So, in the morning, the ones we trained reported to their respective polling centres but were not allowed to access polling stations because they did not have letters of appointment. So getting Form 34As became a problem because we did not have agents.



News

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State House

We worked with a Cabinet secretary. The team from State House spent time at the command centre our office in Lavington. Two days to election, you would find the two, the CS and a PS, staying up to 3am.

We asked them how safe we were but they said kila kitu kiko sawa (everything is okay).

They even said we had a parallel tallying system but they never showed it to us.

They only promised us we would win the election.

For me, Raila was lied to and misled by these people. When I asked him Mzee, is everything okay? he would say everything is under control. The PS and the CS gave Mzee false hope. We lost because of our ignorance.

Read: Junet did not squander Azimio agents cash, says Raila

Raila tried in this election, but he was let down by his closest allies and maybe he also relaxed, thinking the government would play a big role in this election. I asked the PS, when the results were about to be declared at Bomas, on whose instructions the police officers were working.

He said everything was under control and if you have government goodwill all indications are that it should work in your favour. They were there physically but their hearts were elsewhere. After the results were announced, they all disappeared. Only the CS came once. Even one of Raila's closest advisers, the only thing he kept saying was pima suti (make yourself a suit, ostensibly, for Mr Odinga's swearing-in), the official concluded.

End of Revealed: How top CS, PS and Raila aide bungled Azimio's election plan



MPs demand more accountability on foreign trips budget

Samwel Owino / Wednesday, September 21, 2022

Members of Parliament have demanded accountability on money released by the Parliamentary Service Commission (PSC) to facilitate their foreign trips claiming the budget is run in secrecy.

The lawmakers yesterday said the amount in the budget has never been disclosed to them.

During the second day of induction yesterday, the lawmakers piled pressure on the Directorate of Committee Services to disclose the amount PSC normally releases to facilitate them whenever they are out of the country for official parliamentary duties.

In every official parliamentary trip MPs make, local or abroad, there is always a secretariat that ensures their travel is smooth, ensuring they get their visa on time, or book flights for them. They also organise transport for MPs from the airport to the hotel and other places in the course of their visits.

Read: Government officials spent Sh3bn of foreign trips in Covid year

Kisumu West MP Rosa Buyu complained that sometimes, members meet their own expenses whenever they are abroad yet there is a budget that is meant to facilitate them.

Ms Buyu cited a case where a group went to France and was required to produce Covid-19 test certificates after every 24 hours, which should have been catered for by PSC.

This was an official function and Parliament ought to have catered for the tests, but we were forced to do it from our pockets, Ms Buyu said during the session on committee services.

Clerks always treat this money as their own, but when you make noise about it, they tell you to bring receipts for reimbursement, she added.

Lamu East MP Ruweida Obo said there is need to reveal to members the amount given to the secretariat to facilitate ground movement of MPs.

Read: MPs earned Sh11m in illegal mileage allowances

Even if there is a specific amount, we need to know the maximum and minimum amount, Ms Obo said.

Tinderet MP Julius Melly said : At times there is an issue but you dont know the existence of such cash.

Ms Florence Abonyo from the directorate said Parliament only caters for MPs official movement.

We only cater for official work, for instance, movement from your hotel to the meeting station. However, members cater for their own trips whenever they go out for their own shopping or movement around the area they are in, Ms Abonyo said.

She told the lawmakers to report any case of mismanagement of funds by the secretariat for appropriate action.

Director of departmental committees Peter Chemweno said the amount given to the secretariat to facilitate easy movement of MPs whenever they are on the ground for parliamentary duties differs with the destination.

We have no straight answer on the amount because when you go to Singapore, Geneva or any other place, the amount is not the same, Mr Chemweno said.

End of MPs demand more accountability on foreign trips budget

David Mwere / Wednesday, September 21, 2022

The National Treasury incurred Sh54.68 billion in unbudgeted public expenditure towards the end of President Uhuru Kenyattas term.

This raised questions about the fiscal discipline of a country that is grappling with liquidity issues and a huge public debt, on a day when MPs accused the National Treasury of overstepping its mandate in the budget-making process.

The expenditure worsened the issue of pending bills, making the budget deficit a moving target.

The National Treasury now expects the National Assembly to regularise the expenditure post facto.

Of the amount incurred, Sh23.1 billion has already been disbursed to the various government ministries and state departments, with the balance in the pipeline.

Read: Without a trace: Puzzle of missing academic writer, IT consultant and MCAs husband

A document presented by the Parliamentary Budget Office (PBO) to the MPs during their induction at a city hotel shows the National Treasury has already prepared supplementary estimates I for the 2022/23 financial year to be regularised by the National Assembly in line with Article 223 of the Constitution.

National Treasury Cabinet Secretary Ukur Yatani.

The supplementary estimates will be among the first issues to be dealt with by the 13th Parliament when it starts its sittings in the coming days, notwithstanding that it is barely three months since the 2022/23 budget was appropriated by the National Assembly.

The expenditure is therefore over and above the Sh3.33 trillion budget that was passed by Parliament in June this year.

This means the government will have to look for more funds to finance the extra budget, further stretching the countrys public debt that is projected to hit Sh9.4 trillion by June next year.

The countrys public debt stands at Sh8.7 trillion.

Expenditure has not been explained

The document by the PBO, which advises Parliament and its committees on fiscal matters, shows the Ministry of Petroleum and Mining has been allocated an extra Sh16.6 billion for fuel price stabilisation, State Department for Infrastructure Sh11.35 for road construction, State Department for Basic Education Sh8.2 billion for the Kenya primary and secondary education and National Treasury Sh6.1 billion to finance Telkom Kenya, whose expenditure has not been explained.

There was also Sh4.5 billion for the State Department for Crop Development and Agriculture Research for the maize flour subsidy, Ministry of Defence Sh3.5 billion for the construction of a research hospital and Sh3.77 billion to the Office of the President, whose expenditure has not been explained.

Also read: How Legio Maria church decided to build own hospital

The ministries and state departments that have already received the funds include the Ministry of Defence (Sh2.2 billion), National Treasury (Sh6.1 billion), State Department for Infrastructure (Sh9.5 billion), State Department for Crop Development and Agricultural Research (Sh4.5 billion) and Executive Office of the President Sh810 million.

Further, Sh420 million has been allocated to the Ministry of Health for donor-funded projects, Sh139 million to the State Department for University Education for donor-funded projects and Sh125 million to the State Department for Interior for security operations.

On Tuesday, MPs David Mwalika (Kitui Rural), John Kiarie (Dagoreti South) and Shakeel Shabbir (Kisumu Town East) accused the National Treasury of violating the Constitution and turning lawmakers into rubber-stamps.

Paying salaries

The National Treasury has misused the spirit of the supplementary budget to the extent of even paying salaries, said Mr Mwalika as he suggested a legislative mechanism to tame the National Treasurys abuse of the Constitution.

The fact that the items budgeted for in the supplementary budget were not in the budget for the current financial year distorts the budget preparation.

What is emerging is that Kenya has a budgeting problem. By doing this, the National Treasury is showcasing how it has become opaque on a matter that should have a huge input from Kenyans, said Mr Kiarie.



David Mwere / Wednesday, September 21, 2022

Article 223 of the Constitution stipulates that the national government may spend money that has not been appropriated by Parliament and seek post-facto approval within two months of the first withdrawal on condition that the amount budgeted is insufficient.

Also read: Raila man carries the day in Kisumu after brief scare

The expenditure must, however, not exceed 10 percent of the appropriated sums.

The government can also spend if a need has arisen for expenditure for a purpose for which no amount was appropriated by the National Assembly.

That need may be a natural disaster like floods, drought, a pandemic like Covid-19 or an emergency that cannot wait for Parliament to appropriate resources.

Foreign financing

The current budget has a deficit of more than Sh846 billion that is to be financed through local and in foreign financing. This includes Sh120 billion that was to be financed through Euro Bond that was however abandoned for domestic borrowing after the National Treasury realised that at 12 per cent, the repayment interest was so high for the country to procure the loan.

The higher interest rate was attributed to the ongoing Russia-Ukraine war, which has affected the global economy.

But what happens if the National Assembly declines to approve the money already in the hope of a post facto approval by MPs?

As the budget-making House since the 2010 Constitution came into force, members of the National Assembly are yet to shoot down a supplementary budget.

This is definitely an area that requires legislative intervention. We cannot continue abusing the Constitution like this. It has to stop, Mr Mwalika noted.

Although the Constitution and the Public Finance Management (PFM) Act give MPs the powers to make the budget, the country has always ended up with the executive budget largely because of how the numbers in the House have played out.

End of Where did the money go? How Uhuru regime spent Sh55 billion in last days of administration



Blogs-opinion

Let Ruto be ruthless with cartels

Kennedy Chesoli / Wednesday, September 21, 2022

I never, for a moment, doubted that William Ruto would be the fifth President of Kenya. Signs of his decisive victory bar shenanigans from his predecessor were everywhere. Betting against Dr Ruto was simply a fools errand, as many have regrettably come to learn.

The man has never lost a battle in his entire political career. When he first arrived on the political scene in 1997, he did so in style: He trounced Reuben Chesire, one of President Daniel arap Moi's long-standing allies, in a defeat that sent shock waves across the country. He would then go on overcoming obstacles, overpowering opponents and scaling the political ladder.

I penned several pieces explaining why President Uhuru Kenyatta and his candidate, Raila Odinga, could not possibly imperil Dr Ruto's political aspirations.

As with millions of fellow Kenyans, I couldn't be happier with a Ruto presidency. He has the markings of a great leader. His background and humble beginnings, centred around the Church, and reliance on the government and public institutions for education, healthcare, recreational and later employment, would no doubt inform his efforts at reforming and shaping the public and civil service sectors.

The terror and era of rent-seeking cartels that had hijacked the government is over. President Ruto has signalled, rather powerfully, his intention to keep the promises he made to the Kenyan people.

Financial autonomy

In his first five days in office, he initiated the process that would free the port from cartels and liberate its operations. He also moved to swear in judges whose promotion had been set aside by the previous regime on frivolous grounds and gave the National Police Service financial autonomy and accountability. He also terminated costly and inefficient fuel subsidies that had diverted immense public resources to a small number of individuals.

These are big, bold and praiseworthy achievements undertaken well before the Cabinet is constituted. But the President also faces significant challenges, given financial impropriety and blatant diversion of public funds that has been afoot since early 2018.

Not only are state coffers nearly empty but the outgoing President also left behind staggering bills of more than Sh500 billion! The country's sovereign debt has also grown out of shape with repayments expected to consume the lion's share of the tax revenue. Unless efforts to mobilise resources domestically are scaled up, there won't be sufficient funds to support economic recovery and offer families relief against the rising cost of living.

The Kenya Kwanza manifesto sets out a great vision and outlines practical pathways for addressing many of our socioeconomic challenges. More importantly, the President has stressed that dealing with state capture, dismantling cartels, fighting corruption and sealing tax evasion loopholes are key in realising development finance as well as liberating and putting the country on a sustainable path of growth and development.

He should go further and put in motion a mechanism for recovering stolen assets, including billions of taxpayers' funds that are held in secret offshore accounts. It is imperative that government bureaucrats and functionaries who aided and abetted these vices be removed and their positions offered to men and women of integrity. Also, those who supported, excused or justified fraudulent schemes such as Huduma Namba, BBI and the Covid scam must be excluded from this hustler government.

Economic pain

There are no quick fixes to the Kenyatta-created mess. Clean-up will take time. Also, the economic pain is likely to get worse before things get better. Ending market-distorting fuel subsidies may, in the short run, push prices upwards but liberating the sector from the stranglehold of cartels would create competition and efficiency both of which could eventually contribute to stable and low prices.

The President must also defeat cartels who enrich themselves by importing and dumping (at times poisonous) sugar in the country, impeding local production. The government must leverage the strong domestic sugar demand by creating policies and interventions that would create jobs, revitalise sugarcane growing and jump-start the scores of moribund and decaying mills, including Mumias Sugar Company.

President Ruto is a tenacious, hardworking go-getter. He embodies the dreams and aspirations of millions of Kenyans



Blogs-opinion

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born in poverty with little or no opportunities to excel. He is an accomplished politician with a knack for solving problems by seeking solutions outside the proverbial box.

Given the freshness that he brings to the Presidency, it's important that the country and its development partners support Dr Ruto in his efforts to create opportunities for all. But as he strives to build on the positive strides made by his predecessor, President Ruto must be quick in rejecting and undoing actions and policies that harmed our nation.

In dealing with the cartels, the President should be ruthless.

Mr Chesoli is a New York-based development economist and global policy expert.

End of Let Ruto be ruthless with cartels



Ruto is on right track of mentoring new crop of young political leaders

Njeri Rugene / Wednesday, September 21, 2022

One of the issues that appears to be close to the heart of President William Ruto as his Kenya Kwanza administration gets down to work is the need and importance of political mentorship.

In his address in Nairobi to the first caucus of the coalitions freshly elected leaders on August 17, the then-President-elect singled out mentorship of the new younger leaders, particularly those elected to both Houses of Parliament.

Dr Ruto was categorical that, together with his deputy Rigathi Gachagua, party leaders and other officials in the coalition, the leadership will be intentional in mentoring the younger politicians to make successful leaders out of them. In addition, doing so would mean growth of solid leadership when the older ones leave the political space, particularly within Kenya Kwanza Alliance.

The success of any leadership, he reasoned, is in mentorship of the youth into better leaders. Pointing out that the coalitions leadership believes in that principle of leadership, he told the grouping: My deputy and I have agreed that when our time to leave comes, we will [have mentored] other people into better leaders to make sure we have proper transition in our Kenya Kwanza formation.

Mentorship

He added: We undertake that we will do that for the people, the leaders in our Kenya Kwanza formation alongside the other leaders [who joined the alliance after elections].

It is a message that President Ruto would repeat and dwell on at length at the Kenya Kwanza parliamentary groups two-day working meeting in Naivasha last week. This is an indication that his leadership is serious about the mentorship of the youth for better leadership and governance.

There is room for progress in as far as election of more young people, particularly to Parliament and county assemblies, is concerned. However, the August 9 general election brought with it an unprecedented number of elected politicians within the age 35 youth bracket and a bigger number below 40.

They include 24-year-old Bomet Woman Representative Linet Chepkorir Toto, her Kirinyaga and Lamu colleagues, respectively, Njeri Maina, 28, and Muthoni Marubu, 30, and Nyandarua Senator John Methu, 31, and Elgeyo Marakwet Governor Wesly Rotich, 34.

Mentorship of the countrys younger leaders is the way to go for the nations future and stability. It is more sound when the nations top leadership undertake to make it part of the agenda and focus. In a country where gender balancerepresentation of women, in particularis still wanting, mentorship of younger women politicians is an excellent way of not only attracting more of them to the space but also sustain the numbers and grow many others to positions of leadership.

Women leaders

Quite a few women leaders in the current structure have indicated that mentorship saw them rise to their positions. They include Governor Cecily Mbarire, the youthful first female Embu County boss who first joined the National Assembly as a nominated MP after serving as a university student leader. The former Runyenyes MP has in the past singled out veteran politician and trailblazer Phoebe Asiyo and former Kitui Governor Charity Ngilu as among her political mentors.

With the big number of younger female politicians in the country in Parliament and at the county assemblies and governments, including nominated ones, it is fundamental that the older ones, particularly, as well as womens rights organisations and related interest groups, give much attention to mentorship of younger women political leaders.

Notably, the Kenya Women Parliamentary Association (Kewopa), which draws its membership from women legislators from the National Assembly and the Senate, runs a leadership and mentorship programme that includes a peer mentorship with older female politicians guiding the younger ones.

The programme is a great way to start off the 13th Parliament with its unprecedented numbers of young women. It will come in handy as a vehicle to carry out the crucial mission.

Ms Rugene, a consulting editor, is the founder of the Womans Newsroom Foundation.

End of Ruto is on right track of mentoring new crop of young political leaders



Kenya seemingly excelled in cricket in the 1990s and 2000s by accident

Charles Nyende / Wednesday, September 21, 2022

It was considered the greatest upset in cricket history then when Kenya stunned the mighty West Indies in the 1996 Cricket World Cup co-hosted by India and Pakistan. Any genuine Kenyan cricket fan will be familiar with the Indian town, Pune, where that upset of seismic proportions took place on February 29.

West Indies were two-time world champions and three-time finalists, while tiny Kenya were making their maiden World Cup appearance and had not even acquired ODI status.

In that great West Indies team were, Brian Lara, considered the best batsman of his generation, Roger Harper, and the fearsome pace bowlers Ian Bishop, Curtly Ambrose and Courtney Walsh.

Kenya, batting first were scuttled on 166 runs and then went on to bowl out the Caribbean inhabitants for 93 for a 73 runs famous victory to announce their entry to the world of elite cricket.

In that team were flamboyant Maurice Odumbe, who was named man of the match, mean seamer Martin Suji, prolific batsman Steve Tikolo, deadly spinner Asif Karim, formidable all-rounder Thomas Odoyo, swashbuckling Kennedy Otieno, solid Hitesh Modi, Dipak Chudasama, Tariq Iqbal, Rajap Ali and Tito Odumbe.

The core of this team, that got ODI status soon after the 1996 World Cup, went on to ruffle the established order whenever they got a chance to play with the big boys.

Twice, Kenya beat giants India in ODI encounters, by 69 runs at Roop Singh Stadium, Gwalior on May 28, 1998 and by 70 runs on October 17, 2001 at St George's Park, Port Elizabeth in South Africa.

Kenya's best cricket moments undoubtedly came at the 2003 World Cup that we co-hosted with South Africa and Zimbabwe.

Kenya became the first non-Test playing nation to reach the semi-final, famously beating Sri Lanka in Nairobi together with Canada, Bangladesh and Zimbabwe in the process.

Knocking at Test status

The country was once ranked 10th in ODI and knocking on the door of Test status before things started steadily going south.

The ODI status was lost in 2014 seemingly for good.

Late last month and early this month, I watched Kenya, now placed 30th in the ICC Twenty Rankings, thumped 3-2 by Nepal in Nairobi in a five-match T20 series and then whitewashed 3-0 by the South Asians in a three-match ODI series.

I was horrified to see minnows Tanzania chase down Kenya's 155 in their ACA T20 Cup Finals match to eventually win by four wickets at Willowmoore Park, Benoni, in South Africa on Saturday.

Kenya, at one time the best cricket playing nation in Africa after Test playing South Africa, is now fodder for cricket midgets the likes of, and this is no slight to them, our neighbours Uganda, Tanzania and Rwanda.

To be frank, and I will admit I am clouded by misty recollection of a glorious past, I saw a team lacking in comparable, skill, guile and purpose of the yesteryear side.

How is it that we have sunk to this depth where our peers are Malawi, Nigeria, Ghana, Mozambique?

Was it an accident that formed that achieving team of the 1990s and early 2000s? Interestingly, a majority of the, particularly African players of that generation, picked up the game of cricket by chance.

It has been written of how, for instance, the Tikolos, Odumbes and Sujis, born and bred in Park Road, Nairobi, used to go watch cricket at the neighbouring Sir Ali Muslim Club.

Like young animals learning through imprinting, they would then try out batting and bowling on the estate alleys or at the cricket club, whenever permitted.

You can say they did not go through a national, established development structure. Cricket was mainly a Nairobi and Mombasa affair, and that has not changed much to date.

While others, once considered elite sports in Kenya such as rugby are now, thanks to concerted development programmes, as common as the people's sport football, and are played in virtually all schools, cricket is still not part of the official Kenya Secondary School Games annual calendar.

Is this not a travesty for a sport that once held so much promise in this country?



Sports

Kenya seemingly excelled in cricket in the 1990s and 2000s by accident

Charles Nyende / Wednesday, September 21, 2022

Startling revelation

Former captain Karim, who retired after the 1999 World Cup only to make a comeback, in an interview with espn.cricinfo.com in 2014 made a startling revelation: When they called me in December 2002, there were some problems in the Kenyan team.

It is not an easy team to handle. You have Asians, Indians and Africans. Among the Indians and Asians, you have Hindus and Muslims, and among the Africans, you have 42 different tribes. To mix the team, it is very unique.

I retired after the 1999 World Cup because of all the politics. I knew there was going to be a huge problem because of leadership and the pressures of international cricket.

Is that still the case with the motley of personalities in the Kenya team?

Would it be the reason why several of Kenya's former top players are now coaching outside the country?

Kenya's got talent, obviously, but it has not been adequately reared and harvested. It is an irony that a game that previously brought much joy and pride to Kenyans is now a source of anguish and consternation. Like football.

End of Kenya seemingly excelled in cricket in the 1990s and 2000s by accident



Sports

Ngong this Sunday will be a petrolheads paradise

Peter Njenga / Wednesday, September 21, 2022

The Concours d'Elegance car show celebrates its 50th anniversary on Sunday at the Ngong Racecourse in Nairobi.

It is one of the biggest family outings in Kenya's social sporting scenes.

Unlike in the recent past, spectators will have a chance to view vintage and rally cars of a bygone era up close and personal according to the event organiser Bob Dewar.

Of particular interest will be the entry of mean rally machines that raced on the romanticised Kenyan roads during the Safari Rally of yore.

Tanzanian enthusiast Navraaj Singh Hans has entered a 1990 Lancia Delta Integrale rally car replica.

This awesome model won three WRC Safari Rally editions under the hands of Italy's Miki Massimo Biasion and Finland's Juha Kankkunen in 1988, 89 and 91 respectively.

It is a super machine which will please the eyes of any petrolhead, thus the need to be at the Ngong Racecourse on Sunday.

This car has been voted as the most successful make in the World Rally Championship (WRC) history by rally fans in the world although the Italian manufacturer no longer competes in the championship.

Aslam Khan, a frequent competitor in Kenyan classic events, has dusted and cleaned his 1968 Porsche 911 while Minti Sport will display a 1980 Datsun PA 10 to compete in the rally category.

These cars are in a list of 70 vehicles and 40 motorcycles at this year's event that will be celebrating its Golden Jubilee at the tail end of a successful 2022 motoring calendar which peaked in June with the WRC Safari Rally, and introduction of Rally X Country in Machakos recently.

Competitors who have painstakingly preserved or restored old cars will showcase the rich history and heritage of motor vehicles in Kenya.

Top on the list are two Ford Model A machines built in 1929 and 1931 entered by Anwar Fatehadin.

They will be competing for top honours together with a similar make of Adrian Wroe which was the overall winner in 2019.

The oldest cars on display will be an Austin 7, Ford Tudor and Ford Model A pickup manufactured in 1928, and owned by Paras Shah, Mike Duder and Joseph Kamau respectively.

To spice up the mix is car enthusiast Kakooza Wazzir from Uganda, coming to Kenya for the seventh time. He brings in his rare 1996 Mitsubishi Viewt saloon and a 1991 Mitsubishi Le-Seyde. His compatriot Edgar Katamujuna competes in a 1985 Volkswagen Kombi in the utility cars made after 1970 category.

The motorcycle division has an interesting mix. Sati Jabbals 1925 DKW and Dominique Antoinette 1925 Triumph are the oldest machines.

Sati DKW was the overall bikes division winner last year. It will be interesting to see whether the 1959 BSA Shooting Star and 1966 Triumph TR 6C of Peter Giraudos will upstage these Oldies.

For more than 10 years, the Uganda Bikers Association members have contributed enormously to the success of the Concours.

Ugandan riders also spice up competition by riding their 20 machines dressed in their black and red riding gear amidst wild cheers from the crowd.

Car lovers have also been invited for the Classic Sale of cars and bikes made 25 years ago and beyond.

This enables the owners of old but golden machines to offer them for sale to a significant number of spectators who are interested in buying vehicles for fun or with the aim of entering them in future Concours events.

In addition, there will be motor trade stands at Auto Expo for new vehicles being introduced into the local market by leading franchise motor vehicle companies.

Another attraction will be the Heritage Collection stand which will display old equipment and machinery including Roger Tanners old steam engines and an ancient TE 20 Massey Ferguson tractor owned by FMD.

End of Ngong this Sunday will be a petrolheads paradise



How many of Kenyas 10,000 speed bumps conform to the law?

Gavin Bennet / Wednesday, September 21, 2022

Gavin,

If I want to build a speed bump on a road near my house, do I need to get permission? Are there any rules about the materials I use or the shape and size or marking of what I build, or where I build it? Can my neighbours build whatever they like, too? As a society, do we need to limit ourselves to the current 10,000 bumps countrywide? Why not 100,000 or a million? That also begs the question: if I do not like a particular bump, can I remove it?

Fred

Short answer: If you do anything to the structure of a public road, you can be prosecuted. Even for properly fixing a pothole! The Kenya Bureau of Standards lists about 2,000 currently approved Standards. Good luck trying to find and get the full text of one called KS 774:2000 which relates to speed bumps.

As to removing a bump you do not like, the Kenya Bureau of Standards does invite any member of the public who suspects any product to be sub-standard to bring a sample to their laboratories.

That prospect might sound tempting and make you smile, but of course it is not recommended if the product is two tonnes of hardened pre-mix tarmac. A photograph instead, maybe, with dimensional evidence.

Longer answer: Any speed bump on an otherwise regular road surface is a potential hazard and is intrinsically disruptive to a road's core purpose. It increases the time and cost of every vehicle's journey, it generates more toxic exhaust fumes, brake lining and rubber dust, creates considerable extra noise and causes vibration (that can ultimately damage buildings) in the area. Clearly, regulation of such obstacles cannot be informal – each and every one needs to be individually licenced even more strictly than individual drivers and vehicles. Because negative side-effects can be so serious, this is how diligent the investigation must be before a speed bump is authorised:

The internationally recognised process demands that a request for a bump be petitioned, an adjudicating authority be appointed, ambient speeds, traffic levels and accident data be assessed and benchmarked, the proximity of at-risk people and sidewalks and alternative safety measures be considered, and the public (stakeholders) be consulted by mailshot and at a public meeting, and that the vote-majority of those in the project area should be 70:30 or more in favour.

The project area guideline is at least 100 metres before the first bump and after the last bump, and a similar distance on either side of the bumped stretch of road. That is how far intensive side effects will spread.

If the petition is granted, the bump(s) should conform to a prescribed technical design of height, width, length, shape, spacing, advance warning signs, road surface painting, and reflective location pegs at the bump itself. The warning signs should preferably include rumble strips in case signs and markings are lost and/or visibility is poor.

Once the bump is constructed it must be inspected for compliance with all the requisite design parameters, and its effectiveness must be evidenced by monitoring the factors cited in the original petition. If speeds, traffic levels and accident data are not significantly changed for the better, the bump should be removed (to ameliorate the many downsides of the bump remedy).

If we accept those definitions as the law, then the good news is that Kenya only has a few dozen speed bumps. The other mounds of tarmac constructed on our highways and byways (there are many, many thousands of them) are obstructive to traffic, damaging to vehicles, cause unwarranted discomfort to motorists, can damage cargo, and can even cause loss of control. All of these consequences are specifically forbidden by KS 774, so whatever you choose to call them, they are not speed bumps by legal definition.

The issue is not about some non-compliant mounds in some places. It is that virtually all the mounds, virtually everywhere, are in contravention and their lack of legal compliance is not marginal, it is massive. In terms of combined height, gradient length, shape and speed limit location, I would estimate that our average speed bumps are between four and 10 times more severe than KS 774 intends or allows.

Speed bumps.

The legal limit for the height of a speed bump is in most cases 10cm, and only in exceptional circumstances where traffic needs to be brought to a near-halt, 15cm. Never more than that. Kenya is riddled with bumps that are more than double the height limit.

More significantly, the length of a bump should be at least 40 times its peak height. In the most exceptional



How many of Kenyas 10,000 speed bumps conform to the law?

Gavin Bennet / Wednesday, September 21, 2022

circumstances a sharpness of 1:20 is permitted, normally reserved for car parks and very low speed roads which already have a limit of 50kph or less.

Kenyan roads even major highways designed for ambient speeds up to 100kph - are riddled with bumps, some with ratios of 1:10 or worse (which is akin to placing a tree-trunk sized log across the road). Many are also more than twice as high as the maximum limit and less than half the specified length. And they are completely unmarked and sometimes in the shadow of roadside trees.

The key question, yet to be answered, is: Do Kenya Standards mean anything? Are they just a suggestion (which each of us can follow or completely ignore), or do they constitute a legal requirement?

If they are legally binding, it follows that anybody who builds a speed bump which does not comply with the Standard is not just doing a bad job, but is committing an offence!

Most motorists understand the need for bumps (and even more particularly for more moderate versions known as speed humps or speed tables). Properly built in the proper place and properly marked, they can help make the motoring environment calmer and safer.

Compliant tables, humps and bumps may need to be prevalent on low-speed streets. They should almost never be used on open highways. If and where that does become necessary, a useful model to follow would be the bumps on Nairobi's Southern Bypass, on a steep downhill on the dual carriageway from Kikuyu when nearing Dagoretti.

These work well because they observe the design principle, that a speed bump should deter excessively high speed but inflict no damage, delay or discomfort to vehicles travelling at up to 85 percent of the prevailing speed limit.

In the pipeline: Tax that deters quality and incentivises junk

What is most important where the rubber meets the road?

Lewis Hamilton Mercedes AMG f1 car 3D Illustration, 30 Jun, 2022, Sao Paulo, Brazil.

Formula 1 racing is about the absolute limits of vehicle performance and control, and the difference between the best and the rest in what must be thousands of small details is only tiny fractions of a second. Yet during a race there is one element which seems to make ten times more difference than everything else put together. That is the hardness and wear of the tyres. Are there any lessons to be learned from that in ordinary motoring?

Christopher

Only one. That tyres are fundamental to performance and control of any motor vehicle. Crucial in motorsport; important in a trip to the shops. Tyres, after all, are your vehicles only direct connection with mother earth. They stand between you and every nuance of any road surface, both in their own right and as a member of the team called the suspension system. They ultimately transmit every instruction you give by steering, accelerator or brakes.

But ordinary motoring is not about absolute limits and milliseconds of difference are irrelevant. There is a lot more tolerance available. About right is as good as it needs to get.

Presuming the tyres on your car are the right size for the wheel rims they are fitted to, what's the most important thing about them? Right. They need to be filled with, and retain, air. Without that they don't work at all. And without the right amount of air (the correct pressure) they don't work well and control decreases.

Formula 1 World Championship.

Next most important? The tyre casing should be sound - no cuts or bulges in the sidewalls. These represent an extremely high risk of a blow-out.

Third on the priority list? They need to have a decent depth of tread - especially in the rainy season to give grip and prevent aquaplaning, but in dry times, too, for strength and puncture resistance.

With those three ingredients - correct air pressure, sound casing and healthy tread - you have a basically functional and generally safe tyre. But there are dozens of other variables - age, dozens - that can have a significant impact on your motoring experience.

Even without changing the wheels rims, you have choices of brand, tread pattern, thinner or wider shapes, different



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profiles (height of sidewall), casing construction options (kevlar, steel or fibre-braced etc), casing speed ratings (SR, HR, VR etc), tubed or tubeless, the number of ply, hardness and softness of the rubber compound and of course theres the option of changing the wheel rims to other materials or designs or sizes that open up another whole range of tyre options. Then theres a further dimension of balancing and alignment, castor angles
New car tyres.

In sum, an enormous scope of choice. And everything in life that offers a choice requires a decision. Its up to you whether your decisions are well-informed or pure guesswork. If you dont know all the techy stuff yourself, using a supplier (or adviser) who does is probably a good idea.

Happily, motor manufacturers make an initial decision for you. They decide a type, size and specification of tyre, and recommend pressures which will give the best possible service over a catch-all variety of normal motoring conditions. Stick to what they suggest, and you will never go far wrong. But you will also never be exactly right.

There are, without any doubt, specifications which will give superior service in some respects, but worse service in others. The menu of respects includes safety, reliability, comfort, wear-life, fuel economy, speed, puncture resistance, traction on varied road surfaces, different loads, ground clearance, gearing, handling

Bottom line, if most of your motoring is in the normal range of everything, stick to the tyres the vehicles manufacturer recommends, but if part or much of your motoring is extreme in any way, bear in mind that tyres could be a significant element of any solution.

Do you have a Motoring question? Email

End of How many of Kenyas 10,000 speed bumps conform to the law?



Life-and-style

Lets talk about confessions in marriage.

Philip Kitoto / Wednesday, September 21, 2022

Why is it that in most relationships, no one is willing to confess wrong done? We tend to argue in order to prove who is in the wrong the most.

The greater agreement is reached in relationships where honest self-disclosure accompanies true and genuine confession of wrongs. Creating joint ownership for the plan of your marriage finds its foundation right here.

Since two cant take a journey together unless they agree on a common plan, such agreement is key to producing team spirit that helps relationships pull in one direction.

Such agreement must be seen in areas such as the way a couple deliberates on issues, how they process and arrive at a common decision, and whether they are willing to embrace change that leads to the right behaviour.

Read: How to react to a loved ones gross confession

For example, when a problem of disclosure in the area of finances comes up, the idea is to trace whether it is the result of a lack of a common plan or just based on a spouses stubborn nature? Where a couple fails to share a joint vision in such areas, fights will arise.

Developing a culture of confessing weaknesses and failures has the power to produce synergy. My opinion is that true agreement on issues has its foundation in honest disclosure of both the good and bad in life without fear of retribution.

Our desire must be to embrace confession that leads to repentance and affirmation. Confession and repentance are key factors that perform a cleansing role in relationships. If done well, true confession to one another will lead to healing. While sin separates, confession with forgiveness restores and re-establishes trust. However, many spouses think that it is a weakness to make mistakes and apologise.

When we allow issues to pile up or cleverly cover unresolved issues with quick statements of sorry, we hinder unity and intimacy and instead live our lives in secrecy and hypocrisy. When a couple lives in secrecy and shadows, it hinders productivity in the relationship. Where issues are resolved through a spirit of genuine trust in each other, this strengthens a couple emotionally. What we have to accept is that no one is perfect. We must see ourselves as each others keepers.

Read: My girlfriend forces me to apologise even when I havent wronged her

So, how does a couple learn to agree on how to make the relationship work well for them? This is maybe the one crucial step needed in relationships. The questions here will be: Do I see what needs to change in myself as much as I would like to see what needs to change in my partner?

Even more critical, Do I need to change? or Do I know that I hold the key to the change needed in our relationship? Sadly, refusing to confess needed change and instead choose to point fingers works negatively for the marriage. When I start the journey of change from my side without compulsion, I show by example that I am committed to change. This in turn will have a catalytic effect on the relationship. This could be just what my partner needs to see if the relationship is to pull the other person towards change. Because there is power in example, choosing good over evil and peace over war speaks volumes. Do remember, change is only possible where we have paid attention to the benefits it brings.

Healthy relationships must make it their aim to build a peaceable environment in the home. None should hurt or sideline their partner purposely. Assumptions and wrong interpretations of your partners actions could create conflict. When in a state of conflict, moving out of your hurt and focusing on the good that comes from confession has the power to revive hope in the marriage. Verbally toning down negativity and seditious statements helps cool down tempers and ushers in a peaceful environment.

Read: Who will teach our youth that the answer to infidelity is not violence?

Although it is common to find spouses on different sides of an issue, with good disclosure and confession of wrong, a couple will end the day with a desire for agreement. This however calls for boldness and sacrifice. The joy that results is fulfilling and surpasses any former pain.

Although hard, sacrificial disclosure establishes a climate where it is easier for spouses to share their successes and failures freely.

Marriages that are riddled with secrets generally have limited disclosure that limits couple intimacy and synergy. Love driven empathy, however, uses disclosure with the aim of healing and restoration and not to shame either partner. This is what makes a relationship feel safe, secure and confident. True knowledge must lead us to discovering our spouses inner



Life-and-style

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attributes.

When we have great values and good people skills, we will interact better together and with other people. Such interaction includes how we listen, process and interpret information at hand. Thriving marriages are where good people skills help maximise the effectiveness and productiveness of the interaction between spouses in a marriage.

Send your relationship questions to

End of Lets talk about confessions in marriage.



New IFC podcast promotes women in Africas renewable energy sector

Unknown Author / UnKnown Date

With renewable energy forecast to play a growing role in Africa's energy future, IFC has launched a new podcast series to promote the role of women in the sector as senior executives, engineers and thought leaders.

In the She Powers Africa podcast, host Terryanne Chebet, an entrepreneur and media specialist, speaks with leading women in Africa's renewable energy space to light the path for the next generation of African women leaders into the dynamic sector.

The first three episodes feature Jennifer Boca, Head of Environmental, Social and Governance at Lekela Power; Olaedo Osoka, CEO of Daystar Power in West Africa; and Carol Koech, the Country President for Schneider East Africa.

This engaging podcast is ideal for women interested in working in the renewable energy sector and also for anyone concerned about climate change in Africa and curious about the practical solutions. Renewable energy is Africa's energy future and ensuring more women are part of that future will enhance the sectors success," said Anne Kabugi, IFC's Regional Gender Lead for Africa.

By 2040, renewable energy could account for more than 60 percent of new electricity generation in sub-Saharan Africa, excluding South Africa, according to the Africa Energy Outlook 2019 from the International Energy Agency.

But, despite the sector's importance, women lag behind men in leadership and technical jobs in the renewable energy sector and represent just one third of the renewable energy workforce in Africa, according to research conducted by IFC on womens participation in Africa.s renewable energy sector.

The podcast is produced by IFC's Energy2Equal programme and its Women in Renewable Energy in Africa Network (W-REA), which both aim to enhance women's participation in the renewable energy sector.

Listen in.

End of New IFC podcast promotes women in Africas renewable energy sector



EMTECH to pilot a US CBDC in The Digital Dollar Project Sandbox Programme

Unknown Author / UnKnown Date

EMTECH, a first-of-its-kind central banking infrastructure provider, has announced it will take part in the recently introduced Technical Sandbox Programme by The Digital Dollar Project to explore the new possibilities of a US Central Bank Digital Currency (CBDC) the digital dollar.

As one of the four announced technical vendors, EMTECH will bring its unique API-First and Energy Efficient CBDC Platform to test various use cases for cross-border payments.

The firm is joining a high-profile group of former US regulators and financial services experts. This initiative marks the next step in our effort to convene the private and public sector in a symbiotic exploration of a central bank digital currency in the US, said Jennifer Lassiter, executive director of The Digital Dollar Project.

EMTECH's Founder and CEO, Carmelle Cadet, is a former Global Business and Finance Leader at IBM. In 2021, she was invited by the US Congressional Financial Services Committee to testify on whether the US dollar should be digital. A market leader in central banking infrastructure, EMTECH's mission is to leverage technology to enable access to inclusive and resilient financial ecosystems. It's exciting to be part of the Digital Dollar Project Sandbox, and we are looking forward to collaborating with the federal government, policymakers, and private sector organisations to pilot CBDC options that encompass retail or wholesale models for cross-border payment use cases, said Mrs Cadet.

In her testimony, she highlighted the firm's vision and focus on helping central banks to build modern digital cash infrastructure using blockchain and distributed ledger technology (DLT). A consistent recommendation to the White House and the Congressional Committee is the use of a regulatory sandbox to enable faster and safer innovation from and with the private sector.

The current ecosystem for cross-border payments is a complex nightmare for financial service providers to navigate. EMTECH's CBDC Platform, with its API-First approach and high-performance DLT, is a more modern design that we're excited to bring to the Technical Sandbox Programme, said Tabor Wells, Chief Technology Officer at EMTECH.

Earlier this year, the firm announced its partnership with Hedera Hashgraph to build an energy-efficient CBDC to support its newly announced GREEN CBDC Framework, which is designed to help central banks unlock unprecedented value in deploying a CBDC. A key pillar of the framework is reducing the carbon footprint of financial services, while also limiting energy demand from fragile power structures. You can learn more about the GREEN CBDC Framework at greencbdc.com and emtech.com.

Read more about the technical sandbox in DDP's Press Release.

About EMTECH

EMTECH is building the next generation of central banking Infrastructure to drive inclusive and resilient financial markets. The company provides software solutions and services to connect central banks, other regulators, and financial services providers, in a user and developer-friendly way.

EMTECH's API-First platforms power regulatory data exchange, currency issuance, and currency movement in financial markets. It is a diverse global firm that makes financial ecosystems inclusive and resilient by design. For more information, visit www.emtech.com.

End of EMTECH to pilot a US CBDC in The Digital Dollar Project Sandbox Programme

Unknown Author / UnKnown Date

By Evans Ongwae

Kenya performed well in cushioning its citizens against Covid-19 economic shocks, but could have done better. This is the overall scorecard by UN Women, following a study. In particular, the report stresses the importance of ensuring that adopted economic stimulus and recovery packages are gender responsive and address the gender equity gaps.

Titled, *Engendering Fiscal Stimulus Packages and Recovery Efforts Adopted in Response to the Covid-19 Health and Economic Crises*, the report states: Compared to African countries, efforts by Kenya to cushion and promote recovery of citizens and businesses during Covid-19 through Economic Stimulus packages are commendable. However, UN Women points out that the country could have achieved more had it made those fiscal and monetary measures more gender-responsive.

The study is a gender-responsive assessment of the fiscal and economic stimulus package adopted in response to Covid-19 in Kenya. It provides vital recommendations for engendering government measures in response to crises as well as for economic recovery now and in the future. It pinpoints where the governments stimulus packages fell short, and offers suggestions on how to make economic stimulus packages more responsive to the needs of women, men, boys, and girls.

Engendering economic stimulus packages means taking into account the experiences and specific needs of women, men, girls, and boys, as well as the underlying causes of vulnerabilities, including gender gaps or inequalities, gender relationships, power structures, social norms, and leadership. These should count in both the design and implementation of the stimulus measures, the report states.

During the launch of the report last month jointly with Kenya's Cabinet Secretary for Public Service and Gender, Prof Margaret Kobia, the UN Women Kenya Representative Anna Mutavati, reiterated the importance of gender data in ensuring women and girls were not left behind in the development agenda.

We know that gender equality and womens empowerment are prerequisites for strong institutions, stable communities, and economies. Evidence from all around the world shows that investing in womens economic empowerment sets a direct path towards gender equality, inclusive economic growth, and wealth creation.

The UN Women study compared Kenyas response with what South Africa and Nigeria did. It recommends some lessons for Kenya to pick from the responses of the two Sub-Saharan African nations.

Consideration of the needs of women, men, boys, and girls in the design and implementation of the economic stimulus packages enhances economic and social inclusion and prospects of achievement of outcomes of cushioning against the shocks as well as recovery from the Covid-19 pandemics, the report offers.

The study is anchored on UN Womens commitment to supporting government efforts that contribute to womens livelihoods and their access to social protection, healthcare, infrastructure, food, and housing, among other sectors that the government has prioritised.

The analysis focused on economic stimulus packages implemented during the financial year 2020/2021. These include cash transfers to vulnerable families; National Hygiene Programme or the Youth Employment Programme; support to the educational sector; support to small and medium-sized enterprises liquidity; support to the construction sector; support to the health sector; support to the agricultural sector; support to the tourism sector; support to the environment; and support to the manufacturing sector.

An important underlying factor in response to and adaptability to changes in times of pandemics and crises is the feminisation of poverty, the UN Women analysis notes.

The study found that women, more than men, were deprived of social economic participation, information, and nutrition, and were generally multi-dimensionally poor. This is a key salient pathway in which gender contributes to disproportionately negative impacts of Covid-19. Women are also, more than men, involved with caregiving activities, including caring for the children, the sick, the elderly, and persons with severe disabilities.

Gender inequalities cause women and men to respond and adjust to pandemics and crises differently. Disasters and pandemics such as Covid-19 disproportionately and negatively affect women and girls when compared to men and boys, because of gender segregation in most economic activities, which is further reinforced by gender inequalities.



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Moreover, there has been an increase in gender-based violence, more specifically violence against women and girls.

Following the study, UN Women suggests that in times of crises, such as those comparable to the Covid-19 pandemic, Kenya could:

Consider expanding the sector coverage (of its stimulus package) for better economic recovery outcomes. This includes extending support to sectors such as housing, energy, and transport infrastructure. Temporarily expand social protection coverage during pandemics, through special programmes to reach previously uncovered beneficiaries. Consider extending social protection to practitioners in early childhood development, small-scale farmers and teachers, as well as those in creative, cultural, and sports sectors. Increase the amounts of cash transfers per recipient, for all the existing beneficiaries. Consider establishing a social relief from distress grant for caregivers, aimed at reducing increased unpaid care work during pandemics. Consider targeting micro, small, and medium enterprises (MSMEs) in all sectors of the economy, and not only in certain selected sectors. Consider implementing an unemployment insurance fund and compensation fund for health practitioners, and provide a temporary employee relief scheme for domestic workers. Consider enforcing the Access to Government Procurement Opportunities (AGPO) provisions, or even increasing the proportion reserved for women businesses. Implement special support to survivors of gender-based violence (GBV) and also, in partnership with civil society, establish a mechanism for linking them to shelter houses. This would address some of the challenges related to increased GBV during pandemics.

Overall, the analysis showed that the size of Kenyas provisions regarding various fiscal measures is small, measured by the size of the issues the specific measures target.

End of UN Women to Kenya: You did well in cushioning citizens against Covid-19 economic shocks, but



Digital payments ignite a new era of hope for SMEs in Kenya

Unknown Author / UnKnown Date

By Shehryar Ali, East Africa Country Manager, Mastercard

Its no secret that the pandemic was especially tough on small and medium enterprises (SMEs), particularly the many small cash-based businesses that operate in the informal sector. These businesses are the lifeblood of economies, and the fact that they couldnt generate incomes or apply for micro-loans to stay afloat, had a knock-on effect on everything, from employment to general community wellbeing.

In Kenya, SMEs account for 80 percent of jobs. In 2021 alone, an estimated 22 million jobs in Africa were lost, pushing more people into poverty. Its a devastating cycle that can only be broken with multiple actions technology and partnerships being chief among them as this challenge cannot be tackled through a single approach.

This challenging period did not have many silver linings, but one outcome that will have a positive impact on SMEs going forward is the increased rate of digitisation.

During times of limited mobility, more small businesses realised the necessity of selling online and getting paid digitally. This helped to boost cash flow without having to exclusively depend on the much harder and more arduous journey that cash entails to change hands.

The value of light

When I think about the economic strife experienced by so many cash-based SMEs during the pandemic, but also the fortunate acceleration of digitisation, I am reminded of the old Kanga saying: The value of light is noticed when night falls.

By now, the case for digital transformation is well established. Access to digital tools, associated training, credit, and resources, are key, not only to the growth of SMEs, but also integral to their survival. Ensuring that these smaller businesses have access to and benefit from the digital economy, is something that Mastercard is very passionate about.

SMEs are recognising the practical benefits of digitisation in day-to-day operations, as opposed to viewing it as a long-term project for the future. Data shows that 41 percent of SMEs that implemented digitalisation initiatives had stronger revenue growth in 2020 than non-adopters. Thats not the only benefit. Going digital better insulates SMEs against economic shocks, as they can tap into the global economy, reach a wider market, and accept cross-border payments.

Furthermore, as more consumers adopt and use a variety of electronic payments, this two-way digital adoption offers increased benefits for both the business and customers. People do not want to be stuck in a cash economy, which effectively leaves them locked out of many economic activities. They want access to a variety of financial services, and more retail choices.

A digital economy that continues to expand

With every passing day, the digital economy is increasingly becoming the economy. That is why digital inclusion is so critical. We all benefit when more people are connected to the digital economy.

At Mastercard, weve made it both our business strategy and our social responsibility to ensure that people and organisations have access to networks, tools and solutions that could help them reach their full potential and achieve financial security. We have pledged to bring one billion people and 50 million micro and small businesses into the digital economy by 2025, with a direct focus on providing 25 million women entrepreneurs with the solutions they need to grow their business. So how do we do it?

Solutions that support small business resilience

Access to credit is one way, and its something we do with data. Digitalisation of SME operations brings the benefit of generating this helpful data. This same data enables financial institutions to make more informed decisions about extending credit one of the key challenges for small businesses. A digitised record of transactions enables more small businesses to be brought into the financial mainstream, with access to finance solutions that can support their growth.

A great example of Mastercards Track Micro Credit Programme, fuelled by digital transaction data from the beneficiaries themselves, can be seen in Kenyas Jaza Duka initiative. Designed for micro merchants, this inclusive credit ecosystem gives small shop owners short-term credit and digital payment capabilities to help them build their creditworthiness and stock their shelves without having to rely solely on cash. Digitisation is empowering these small



Digital payments ignite a new era of hope for SMEs in Kenya

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businesses to reach their true potential.

Collaboration brings scale, and wider inclusion

Partnerships are also crucial to ensure scale and impact. Just like Jaza Duka was originally launched with the help of Unilever, KCB and Mastercard, it was further scaled in partnership with Kasha this year. Another 5,000 MSMEs now have access to Jaza Duka through Kasha, a purpose-driven digital retail and distribution platform focused on providing women with affordable health and wellbeing products.

In addition, many of these newly included small businesses are run by women entrepreneurs, who are among Africa's most formidable, but also most marginalised, business owners. So, this is truly inclusion in action, on two key fronts.

Kasha has a long legacy of collaboration with Mastercard, having joined our Start Path engagement programme for start-ups in 2019. We've also invested in the e-commerce platform, and it's great to see this new chapter making such a positive impact on even more businesses.

The journey continues. At Mastercard, we're leveraging our technology, innovation, and solutions beyond payments to help small and medium enterprises get paid, get capital and get digital safely and securely wherever they are. We are dedicated to enabling businesses to survive and thrive stronger than before. This is how we are Empowering Every Business. Everywhere.

End of Digital payments ignite a new era of hope for SMEs in Kenya