



*Steve Otieno / Thursday, September 22, 2022*

Investigators have named several Kenyans as suspects in a scheme where Covid-19 mitigation measures were subverted to defraud the United States government of a whopping Sh30 billion between mid-2020 and February this year.

According to details of an investigation seen by the Nation, members of the syndicate, using the illegally obtained funds, then went on a spending binge around the world.

The more than 47 suspects acquired prime beach-front homes in Kenya, US and Turkey, as well as pricey jewellery and high-end apartments in Nairobi and Dubai.

A large part of the loot was also splurged on top-of-the-range vehicles including Porsches, Teslas, Hyundai and the latest brands of Ford.

At the time they were busted, the suspects still had more than Sh14 billion stashed in their bank accounts, held through their own companies, shell outfits, relatives and other proxies.

Prime properties purchased

The spellbinding US investigation has pieced together how part of the Sh30 billion, which is believed to be proceeds of money laundering, fraudulent business operations and bribery, found its way into Kenya, where it was used to purchase prime properties in Nairobi's South C and South B estates, as well as a beach holiday home in Diani, Kwale County.

According to US prosecutors, the arrests are part of a widened net cast to rid the US Federal Children Nutrition Programs (FCNP) of cons.

Read: Kenyan sisters who scammed American taxpayers out of millions

Court documents show that the suspects, taking advantage of official Covid-19 mitigation measures, created fake companies and food distribution sites that purportedly served meals to tens of thousands of underprivileged children in the state of Minnesota.

This was after the US government waived some standard requirements for participation in the FCNP, a move that allowed even profit-oriented restaurants to participate in the food distribution to children outside of educational programmes.

The waiver saw hundreds of shell companies spring up under the pretext of supplying and serving meals to children across Minnesota, for which these dubious firms received hundreds of millions of US dollars.

Shell companies

These shell companies were used to register food distribution sites, which would then receive payments from state-approved sponsors.

The investigations reveal how two sponsors, listed as Sponsor A and Feed Our Future, made tens of millions of US dollars by slashing their cuts from the funds wired from the federal government to their accounts.

They then went ahead to distribute the rest of the funds to the companies that owned the food-distribution sites.

Through a cavalcade of fake claims, bribery, kickbacks, falsified invoices and other forms of trickery, the syndicate is said to have made millions of dollars for supplying nothing.

Key suspects in the multibillion-shilling fraud include Abdiaziz Shafii Farah, Mohamed Jama Ismail, Mohamed Ibrahim, Abdimajid Mohamed Nur, Said Shaffi Farah, Abdiwahab Maalim Aftin, Mukhtar Mohammed Shariff, Hayat Mohamed Nur, Liban Yasin Alishire, Ahmed Yasi and Khadar Jigre Adan, who were based in Minnesota.

The suspects are believed to have opened at least 30 FCNP sites using shell companies that included ThinkTech Act or Mind Foundry (Mohamed Ibrahim), The Free Minded Institute, Empire Enterprises LLC (Abdiaziz Farah), MIB Holdings (Mohamed Ibrahim), Nur Consulting (Abdimajib Nur), Buhra Wholesalers (Abdiwahab Aftin), MZ Market LLC (Mohmed Ismail) and Afrique Hospitality Group (Mukhtar Shariff) as well as Empire Cuisine and Market (Abdiaziz Farah).

To cover their tracks, the suspects followed to the letter the protocols required to register food-serving and distribution sites in Minnesota.

After the successful registration of their shell companies, they colluded with the approved sponsors to falsify documents



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for services that were never rendered.

For their part, the sponsors reportedly okayed fake invoices, thus facilitating payments for the supply of air to the less privileged in the US.

Records show that on diverse dates between May 2021 and February this year, properties worth almost \$169.9 million were acquired in Nairobi and Diani, by some of the listed suspects.

For instance, on May 4, 2021, Abdiaziz Farah and Abdimajid Nur made a wire transfer of approximately Sh24.28 million from Empire Entreprises to Capital View Properties Ltd, based in Nairobi.

Read: How members of Kenyan family stole Sh2bn from taxpayers in US

A week later, on May 11, the same individuals wired another Sh36.42 million from Empire Enterprises to the same firm Capital View Ltd.

Six days later, on May 17, 2021, Abdiwahab Aftin wired Sh24.28 million from Bushra Wholesalers to Capital View Properties in Nairobi to acquire real estate property.

This was barely a day after Sh12 million from Empire Cuisine and Market was deposited by Said Farah to Bushra Wholesalers.

Millions wired

On June 1, 2021, Sh24.28 million from Empire Enterprises was wired to Capital View.

On September 22, 2021, Liban Alishire sent Sh6.9 million to Individual B.F at Banque Cantonale de Geneve towards Sh26.22 million from Hoodo Properties to Jaafar Jelle and Company for the purchase of a unit at the Karibu Palms Resort in Diani Beach, on the Kenyan coast.

On January 19, 2022, Sh10.3 million was wired by Liban Alishire from Hoodo Properties to Abdulrahman Saad for the purchase of a five-bedroom apartment in Nairobi.

Abdiaziz Shafii also told a co-conspirator that he had invested more than Sh728.4 million in Kenya over a three-year period.

Another defendant, Mohamed Ismail Jama, informed FBI agents that he owned three properties in Nairobi, where his wife and five children live.

He revealed that in 2018, his wife and children relocated to Nairobi, Kenya. It is at this time that he bought a residence in Nairobi, as well as a stake in an African textile company.

Read: Wash-wash paradise: Where fraudsters thrive, roam freely

Ismail further stated that he purchased another house in Nairobi around a year ago, using Sh18 million from his textile company and that he also owns a rental property in Nairobi.

Ismail informed FBI officers that his wife divided her time between Kenya and the US, but the agents insisted it was all a lie, as the US Customs and Border Protection records revealed Ismail's wife had not returned to the US since moving to Kenya.

US authorities arrested Ismail on April 20, 2022, at Minneapolis-St Paul International Airport as he boarded an Amsterdam-bound flight with plans to travel to Nairobi.

According to the charge sheet, Ismail obtained a new passport illegally in March after his previous one was seized by federal investigators in January.

He was charged with one count of passport fraud; for allegedly making false claims in order to obtain a new passport by stating that his original one had been lost.

These transactions only show the links to Kenya but do not explain how millions of dollars were spent on other high-end properties across the world.

The trail shows Abdulaziz Farah spent millions of dollars to buy properties in different parts of Minnesota, as well as high-end vehicles. For instance, on April 15, he wired Sh69 million to purchase a single-family home in Savage, Minnesota.

On July 7, 2021, he paid approximately Sh126.2 million for two lake-front lots in Minnesota. He also purchased a 2021



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Porsche Macan worth Sh3.5 million on July 31.

On August 21, he bought another GMC Sierra pick-up truck worth Sh9.8 million, paid Sh18.2 million for the construction of a new lake-front house in Prior Lake, Minnesota, and paid another Sh40.6 million on October 12, 2021, for a townhouse in Burnsville, Minnesota.

On June 9, 2021, Mukhtar Shariff purchased a Sh30.3 million cheque from Afrique Hospitality Group to Individual I.M. On May 27, 2021, Mohamed Ismail paid Sh16.9 million to purchase a townhouse at Edgewood Avenue, Savage, Minnesota.

And on September 1, 2021, Abimajid Nur bought jewellery worth Sh3.6 million from Farhia Jewelry in Dubai.

Records show by the time the law caught up with the members of the syndicate, at least Sh30 billion had been illegally obtained, most of which was spent on luxurious items.

Should the suspects be found guilty of the charges of money laundering, conspiracy to defraud, bribery, corruption and wire fraud conspiracy, they will forfeit all the illegally obtained properties and still serve prison time as provided for by the US constitution.

*End of How Covid billions stolen from US was spent in Nairobi's South C, Diani beach front properties*

*Vincent Achuka / Thursday, September 22, 2022*

Two Kenyan nurses who defrauded the US government of \$100 million (Sh12 billion) through healthcare fraud would have steered clear of trouble had they not continued with a scheme hatched by the husband of one of them, who was apprehended six years ago.

Ms Winnie Waruru, 42, of Lowell, Massachusetts, last week pleaded guilty to charges of conspiracy to commit healthcare fraud, conspiracy to pay and receive kickbacks, two counts of making false statements and one count of making a false statement in a healthcare matter.

The charges of healthcare fraud, conspiracy to commit healthcare fraud, money laundering conspiracy and money laundering each provide for a sentence of up to 10 years in prison, three years of supervised release and a fine of up to \$250,000 or twice the amount of money involved in the laundering, said the US Department of Justice after the nurse pleaded guilty.

The conspiracy to pay kickbacks, make false statements and make a false statement in a healthcare matter each provides for a sentence of up to five years in prison, three years of supervised release and a fine of up to \$250,000, the department further said.

Read: Kenyan man wanted in US over million-dollar fraud

Her co-defendant, Ms Faith Newton, 52 who is also a Kenyan and a former boss of Ms Warurus, denied the charges and is set to undergo full trial, with a possibility of getting a 20-year prison sentence in case she is found guilty.

All would have been well had Newton not taken over a similar scheme masterminded by her husband, Mr Francis Nderitu Kimaru, which saw the US government lose \$43 million (Sh4.1 billion) back in 2016.

Faith Newton on her own ran a parallel medical scheme which stole \$100 million (Sh 12 billion) after the arrest of her husband.

Fake claims

Mr Kimaru, who was the owner of Compassionate Homecare Inc, which had branches in Worcester, West Springfield and Lawrence, was arrested on October 1, 2016, after investigators found out that the company had been filing fake claims under the US Medicaid programme.

Started in 1965, the programme, which currently covers 81 million people, was designed to provide health coverage to children from low-income families, elderly people aged above 65, pregnant women and people with disabilities.

The programme, which is funded by both the federal and state governments, is administered indirectly through licensed medical providers.

The providers enrol eligible members of the population who fit the criteria set by the various states and then bill the government for services offered after certification by a licensed physician.

Over the years, however, the programme, which offers a health safety net to low-class Americans at a cost of US\$671 billion (Sh68 trillion), has become prone to fraudsters, who siphon billions of dollars through fraudulent claims.

One of these fraudsters was Mr Kimaru, who was 41 by the time he was arrested in 2016. The flamboyant Mr Kimaru had a fleet of luxury cars and homes spread all over Massachusetts.

It is not known when Kimaru arrived in the US, or how he met his wife Faith, but they were both registered nurses before they started their own medical facility.

Documents filed in a Massachusetts court in defence of Mr Kimaru however show that he is a Kenyan orphan who became a US citizen after years of hard work in the United States.

Read: How members of Kenyan family stole Sh2bn from taxpayers in US

Documents accessed by the Nations Investigation Desk show that Compassionate Homecare was registered as a Limited Liability Company on March 16, 2010.

The company, Registration Number 001024182, operated from Suite 202 on the second floor of the 51 Union Street building in Worcester, Massachusetts.

Both Ms Faith and Mr Kimaru are registered as the managers of the company, with Mr Kimaru as the bank signatory.

All was going well for the organisation until the Federal Bureau of Investigations (FBI) was called in after the State of



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Massachusetts noticed a sharp spike in the costs incurred by the Medicaid programme. That was in 2013, just three years after Compassionate Homecare was formed.

A nine-bedroom palatial mansion that was bought by Faith Newton.

According to an audit carried out before the FBI was called in, the State of Massachusetts had recorded an 82 per cent jump in programme costs, which saw it spend an unexplained \$91 billion.

The state immediately stopped accepting applications from prospective medical providers, as investigations began on the listed providers.

More than 80 per cent of the spending growth since 2013 has been driven by 62 companies that started doing business with the state during that time, said the State of Massachusetts at the beginning of the probe.

Things went haywire for Compassionate Homecare when one of the doctors licensed by the State of Massachusetts complained that the company was seeking authorisation to provide services, through phony referral forms, for patients who did not need home health services.

Three-year probe

Investigators spent the next three years going through paperwork at the company and, in October 2016, were satisfied that they had a case - not just on Compassionate Homecare - but 11 other Medicaid providers as well.

The investigators discovered that Compassionate Homecare had made millions of dollars by recruiting patients who did not need any health-related services. The firm would, nevertheless, bill the State of Massachusetts for treatment offered to these patients.

The company routinely and knowingly billed the state for services that had not been authorised by a doctor and, in several instances, altered records to make it look like patients denied care by doctors had been approved, said investigators.

Additionally, the company billed the state for care it never provided to people who were already at inpatient facilities while, in some cases, forged doctors signatures after the physicians refused to authorise services, they said.

In his defence, Mr Kimaru, through lawyer James Boumil Jr, claimed investigators refused to detail the allegations against him, prompting Compassionate Homecare to sue the State of Massachusetts, terming the allegations utterly preposterous.

He said the company had billed out more than \$90 million (\$10 billion) since its inception, making the alleged \$1 million claimed as fraudulent only seven per cent of its total earnings.

If you're running a company on the basis of massive fraud, who would expect that? asked the lawyer, adding that his client was a Kenyan orphan who became a US citizen after years of hard work in the US.

He loves his country, he loves his company, Mr Boumil said. He would be the last person in the world to commit a crime.

The Department of Justice would, however, hear none of that. Mr Kimaru was immediately placed under arrest on the orders of State of Massachusetts Attorney General Maura Healey, who said it was unfortunate that the company stole money that was meant to provide healthcare for the poor.

Read: How Kenyan in \$2.5bn fraud was lured by FBI

Also arrested was the company's chief operating officer, Wilberto Rodriguez (31) and an administrator, Deborah Giordano, 57. The three were each individually charged with three counts of medical assistance fraud and larceny.

"Compassionate Homecare either knew that it was submitting false claims for payment to Mass Health or recklessly disregarded its obligation to familiarise itself with the legal requirements, standards and procedures of the Medicaid programme, the prosecution told the court.

Based on its unlawful billing, Compassionate Homecare received overpayments from Mass Health of at least \$34 million (\$4.1 billion), said prosecutors.

Cornered, the three suspects, who had initially pleaded not guilty, offered to enter into a plea agreement with the US government in 2019. The plea agreement, which took another three years to be ratified due to complications created by



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Compassionate Homecare filing for bankruptcy in 2020, came into effect on March 29 this year.

In the agreement, Mr Kimaru and his company agreed to pay back to the American government \$6.53 million (Sh787 million) in exchange for a two-year suspended sentence. He also agreed to pay \$85,000 (Sh10.2 million) to his former 79 employees, who had been rendered jobless after the discovery of the fraud.

As recommended by Assistant Attorney General Kaushal V. Rana and Mr Kimaru's lawyer, S. James Boumil Jr, the judge suspended the jail sentence for two years, during which time Mr Kimaru will be on administrative probation, said the US Department of Justice, following the agreement between the prosecution and the key suspect, Mr Kimaru.

Home health aides provide critical services to vulnerable populations, and they, like all workers, must be paid their earned wages in full and in accordance with our laws, added the department in reference to Mr Kimarus workers.

On paper, it looked like a win for the US government. Authorities had managed to recover money stolen by one of the companies entrusted to provide medical assistance to the vulnerable in society.

However, unknown to them, Faith Newton, Kimarus wife and one of the directors of Compassionate Homecare but who was never arrested as there was no direct link to her involvement in the fraud orchestrated by the company, was also involved in a similar but larger scam of her own.

By the time they realised this, years later, Ms Newton had stolen three times the \$34 million her husband had stolen and laundered it through a network of Kenyans in the US who used the money to buy luxury cars and houses, including a \$3.2 million (Sh386 million) nine-bedroom house.

[email protected]

**TOMORROW:** How Kimarus wife grew a bigger criminal empire than her husbands after his arrest using the skills she learnt from him. Plus, the names of all her Kenyan accomplices and the properties they bought across America using money stolen from poor patients. And how this empire fell apart.

*End of Kenyan nurse caught in Sh12 billion US fraud scheme took over criminal empire from husband*





### Raila calls ODM crisis meeting amidst disquiet in party

*Samwel Owino / Thursday, September 22, 2022*

ODM leader Raila Odinga has called a Parliamentary Group meeting next week to quell disquiet in the party over House leadership before Parliament begins its sittings.

Besides the leadership line-up, the meeting will discuss and come up with names of proposed chairpersons and vice-chairpersons for House committees.

There has been disquiet about certain individuals in the House leadership line-up that was announced by Wiper leader Kalonzo Musyoka on Saturday.

Mine is to implement

The Nation has learnt that the meeting had initially been scheduled for tomorrow but was moved to next week because of the ongoing induction of Members of the National Assembly in Nairobi and that of senators in Nakuru. Both end on Saturday.

ODM executive director Oduor Ongwen confirmed to the Nation that the meeting had been pushed back to early next week, although the exact date was yet to be confirmed by press time.

Mr Ongwen said the decision to postpone the meeting was made by the party leadership and his work was limited to implementing it.

Im an implementer. When the leadership says it has to be pushed back, mine is to implement, Mr Ongwen said.

Read:

This came a day after Majority Leader Opiyo Wandayi chaired a meeting of Azimio MPs at Safari Park Hotel, Nairobi, where the placement of party members in parliamentary committees was discussed.

Mr Wandayi told the Nation he had a well-attended meeting of more than 100 MPs. They discussed how to discharge their mandate. However, ODM chairman John Mbadi did not attend.

We have already told our members to submit at least four committees in order of preference to the leadership for review and the final decision, Mr Wandayi said.

Read: Opiyo Wandayi, Junet Mohamed unveiled for top Azimio House leadership slots

We reviewed how to manage our affairs in the 13th Parliament and how to remain ahead of the game. We want to start on the right foot by having leadership that is consultative, he said.

Mr Wandayi, however, added, he was not aware of any other meeting planned for next week.

Nyatike MP Tom Odege, who attended the meeting that started at 6 pm and ended at 9 pm, said the members had been given an opportunity to propose the committees they would like to join.

On internal wrangles over House leadership, Mr Odege said they would work with whoever the party picked. Weve been told about the meeting and I hope this issue of leadership will be resolved once and for all.

We cant afford not to be united. We shall remain loyal to the party leader and work with the person he gives us. For now, he has given us Wandayi... We cannot contradict our party leader.

Mathare MP Tom Oluoch said he didnt attend the meeting because he had other commitments but described the issues on leadership as sensitive.

Those are sensitive issues. I would not want to comment, he said.

Read: Azimio retreats to plot for leadership positions in Parliament and Senate

The wrangles are not just about the leadership position Mr Wandayi gave but also the chief whip post, which went to Suna East MP Junet Mohamed.

Most MPs in the Orange party have accused Mr Mohamed of not only undermining them but also contributing to Mr Odingas loss in the presidential election.

Mr Mbadi, who served as Minority leader in the 12th Parliament, has protested the new line-up, saying, he had been dropped unfairly after successfully discharging his mandate.

Sources said Mr Mbadi met with Mr Odinga yesterday at Serena Hotel, where he expressed his disappointment.

Legislative proposals



## News

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He had a candid talk with the party leader... Its now upon the party leader to make a decision that will restore order to our house, a third-term MP, who is aware of what transpired, he said.

It was after the meeting that Mr Odinga called a PG meeting to provide members with a chance to review the line-up before its submitted to the Speaker, he said.

Our source says Mr Odinga is keen on a united front in the National Assembly as he has lined up a number of legislative proposals for consideration.

[email protected]

*End of Raila calls ODM crisis meeting amidst disquiet in party*





## News

### Kenya to screen for Ebola after Uganda outbreak

*Angela Oketch / Thursday, September 22, 2022*

Kenya will start screening truck drivers, bush meat handlers, healthcare workers and travellers for Ebola disease, the Ministry of Health has announced.

In a statement, Health Cabinet Secretary Mutahi Kagwe said counties that share borders with affected countries have been advised to sensitise their residents and healthcare workers to enable them to identify Ebola cases, institute prevention measures and gain proficiency in the case and sample management.

Mobilise all the relevant stakeholders to initiate prevention, preparedness and response measures, the CS said.

Given that Kenya and Uganda share borders, he pointed out the need for Kenyans to remain vigilant and report any suspicious cases.

Uganda has reported Ebola outbreaks in the past, largely influenced by outbreaks in the Democratic Republic of the Congo. It is important to note that there is substantial human traffic between Uganda and Kenya for trade and other socioeconomic activities, Mr Kagwe said.

Read: Uganda-DRC border point on high alert over Ebola outbreak

The main form of transport between the two countries is Lake Victoria, with the airport connection. All these put Kenya at high risk of disease importation and, therefore, we need to be vigilant and report any case, said Mr Kagwe, adding that the ministry will train health officers and send them to all the entry points. Suspected cases are to be quarantined and samples collected for testing.

Spot check

However, a spot check at the Busia common border revealed no screening.

Traders from the two countries were crossing the borders freely, even as residents feared the disease would spread to Kenya.

Mr Victor Okoa, a boda boda operator, acknowledged that he might be putting his life in danger as he transports passengers across the border.

Read: DR Congo starts Ebola vaccinations in east of country

The government seems to be beefing up protection measures at the one-stop border point ... We want them to set up screening booths here as well, he said.

Mr Robert Simiyu said market days are likely to fuel interactions.

The disease is spread through human interaction. We have market days on Mondays and Thursdays. If no strict measures are taken, then we might be at risk, he said.

Although Kenya has never had a confirmed case of Ebola, it has a national preparedness and response contingency plan.

*End of Kenya to screen for Ebola after Uganda outbreak*

## President Ruto calls on rich countries to help developing nations fight climate change

*Hellen Shikanda / Thursday, September 22, 2022*

President William Ruto showed a bare-knuckle demeanour in his maiden speech at the United Nations General Assembly by asking rich countries to cooperate and support developing countries in tackling the climate crisis.

While illustrating Kenya's fair share of the climate crises, citing the ongoing drought as a challenge, he on Wednesday called for a strong political will by relevant stakeholders to ensure that countries like Kenya get adequate climate financing to among other things, climate adaptation technologies.

It is through collaborations to expand inclusion that we can attain a new paradigm in multilateralism. The latest report of the Intergovernmental Panel on Climate Change (IPCC) reminds us that we cannot afford to waste another moment debating the merits of doing something vis-a-vis doing nothing. It will soon be too late to reverse the course of events, and then, even the best possible interventions will not suffice. As leaders, every day is an opportunity to expedite our efforts to confront the triple planetary crisis, he said.

President Ruto's statement touched the core of the highly contentious issue in previous United Nations climate change conventions where rich countries failed to live up to a pledge of pumping about \$12 trillion to developing countries.

This comes barely two months to the highly anticipated climate change meeting; the 27th Conference of Parties (COP27), which will be held in Sharm El-Sheikh, Egypt in November.

It will be recalled that during the Stockholm+50 meeting, which Kenya had the honor of co-hosting with Sweden, there was consensus from States on the need to act urgently in addressing environmental impacts. Given this agreement, it is deeply concerning that little progress has been made in respect of the needful actions. It is time to collectively contemplate urgent measures needed to implement high-priority actions required to contain ongoing disruptions, as we deliberate on long-term implementation approaches to be undertaken, said the President.

His statements coincide with the ongoing Pre-COP27 conference in Kigali, Rwanda where climate scientists on Wednesday echoed his sentiments that it is time that the rich countries live up to their pledge.

While addressing key issues that Africa needs to address at the COP27, Power Shift Africa chief executive Mohamed Adow emphasised on the need for financing that will help in mitigation and adaptation actions of climate change.

The developed world has to honour the past promise that they made. Africa contributes to the least amount of greenhouse gas emissions yet it suffers the ripple effect of climate change. The success of COP27 largely depends on what the developed world will deliver, he said.

It is sad that none of our political leaders have understood what is at stake. We need to address the root cause of climate change first. What we call wealth in developed countries came as a result of exploitation of natural resources from our planet, developing countries went slow on that which is why our contribution to emissions is still quite low. We need to address these issues as they are, he said.

Among other key priorities, Africa will also address the compensation of loss and damage of our natural resources driven by the western countries.

Rwanda Environment Management Authority (REMA) Deputy Director General Faustin Munyazikwiye said during the conference that even as African leaders decry the disappointment from the rich countries on climate financing, the continent needs more money than what has been quoted.

If we take into consideration our vulnerability and the loss we have already, we need more money. We need to have the capacity of doing the valuation and assessment of what we have already lost as a result of climate change, he said.

President Ruto highlighted some of the climate related adaptation solutions that the country is implementing.

Kenya is responding through substantial investment in climate-resilient agriculture. At the core of our 10-year strategy for Agricultural Sector Growth and Transformation are 9 flagships. They include the registration of farmers to direct incentives, improving farmer practices through customized extension services, monitoring of emergency food reserve stocks using a Digital Food Balance Sheet and the use of Early Warning Systems to monitor food supplies and market prices, he said.

President Ruto also said that Kenya will be at the forefront in ending plastic pollution menace. This follows the passing of a resolution to end plastic pollution during the United Nations Environment Assembly earlier this year in Nairobi.

Kenya is committed to work closely with other nations to pursue legally binding instruments aimed at bringing an end to



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plastic pollution. As the host nation to UNEP and the UN-HABITAT, Kenya affirms that these critical United Nations Agencies have an indispensable role in the promotion of environmental sustainability globally, as well as developing socially and environmentally sound and sustainable cities, he said.

As we look forward to COP27 it is logical to expect that Member States will shift their attention towards the development and implementation of frameworks for climate change mitigation. Accomplishment of pending actions by Member States is essential for the implementation work that lies ahead. I therefore call upon all of us to urgently deliver on all commitments made towards climate financing. On this matter, it is critical to emphasize that we are running out of time, said President Ruto.

*End of President Ruto calls on rich countries to help developing nations fight climate change*



## ***Blogs-opinion***

### **President Rutos deck of cards**

*Charles Onyango-Obbo / Thursday, September 22, 2022*

As William Ruto begins his presidency, the cards he has been dealt and the environment in which he has ascended to power could determine how much he succeeds.

Looking at the state of Kenya and Africa and the world of his two predecessors offers a good reading of his possible fortunes.

Mwai Kibaki, in 2002, came to office in a Kenya that was a near-basket case, potholed and in despair.

It had seen a decade of massive democracy mobilisation and civic activism. His and Narcs victory gave rise to the highest level of national optimism.

Surveys suggested that Kenyans were some of the most optimistic people.

The basket case and despair were a blessing. Years of decay meant there was a lot of upward room to move things even with minimum reforms.

Something as basic as appointing a handful of competent bureaucrats and a few averagely honest ministers offered large payoffs.

Kibaki also came to power at the dawn of the African Renaissance, the globalisation of Africa and a world eager to receive Kenya back into the fold.

There were lots of good tailwinds. Somalia was in great turmoil, Meles Zenawi was bringing Ethiopia to order and the war in South Sudan was raging.

Tanzania was creeping out of its socialist phase and Rwanda was only beginning to come to terms with the 1994 Genocide against the Tutsi and to get the economy up.

Burundi was in civil war, as was DR Congo, and the East African Community (EAC) was a three-member affair.

In 2013, Dr Ruto and his predecessor Uhuru Kenyatta had to wrestle with ICC demons.

The 2007/2008 post-election violence (PEV) had shattered the Kenyan self-assurance that had bounced back.

But the economy was rocking. The digital explosion had happened and Kenya was a veritable Silicon Savannah. The EAC had expanded to five members.

The Kenyan economy was again on the trot, having dramatically recovered in the last Kibaki years despite (or, perhaps, partly because of) the PEV dip.

But Kenya was now in its first war in Somalia. Terrorism had become a bigger problem. South Sudan had quickly relapsed into war barely two years after independence.

Uganda was almost thriving. Rwandas star had begun to shine. Burundi was settling down.

Africa Rising was still a believable story. The US had elected its first black president in Barack Obama, a man with Kenyan roots.

Kibaki had left a reasonably healthy economy amidst a significant infrastructure investment spree.

Bout of nationalism

The ICC case had aroused an independence-era-like bout of nationalism, a mix of virulent nativism and pan-African gung-hoism.

The Afro-optimism and its accompanying Africa Rising buzz fizzled quickly. So, to today.

In Ethiopia, the death of Meles in 2012 opened a small window to liberalisation but that went up in smoke with the Tigray war from November 2020.

While still troubled by Al-Shabaab, Somalia is in the best shape it has been in over 20 years.

The EAC has expanded to seven. Rwanda and Uganda are doing reasonably well. In Tanzania, the business-friendly East African accommodationist President Samia Suluhu Hassan has replaced the mercurial Dr John Magufuli, who died abruptly, suspected of Covid, in March last year.

Kenya has climbed to the ninth-largest African economy, though it blew up the bank to get there, and the hind wheels have come off the vehicle.

Although it remains East Africas largest economy, it is no longer the only star on the regional stage.



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It has been weakened by internal nativist politics and corruption and has to reckon with militantly alienated youth living in growing economic inequality.

Drought and famine have beset parts of the country for more than two years. Environmental perils are plentiful with droughts in one part of the country countered by some of the worst floods in others.

Covid-19 had also left a trail of destruction and the country has not fully recovered.

A hard-fought campaign, a close election and another dispute in the Supreme Court left a bitter taste in the mouth of former Prime Minister Raila Odinga's Azimio la Umoja coalition, who lost the verdict.

It has all combined to make President Ruto's hustler and bottom-up campaign perhaps the most populist and class-focused since Independence.

Hopes of an immediate fall in fuel, unga (maize flour) and electricity prices were dashed as the complex realities of running an economy in a post-Covid pressure cooker hit home.

In diplomatic terms, Ruto had an easy early goal. Queen Elizabeth II's burial allowed him to schmooze with the mighty of the world in London without pressure to perform in the international spotlight.

He put his foot in international waters, with little risk, in the perfect emotional moment.

Surprisingly, Ruto is in a less favourable position than the Kibaki of 2002 and 2013 Uhuru.

He has little headroom, far greater expectations, fewer resources to work with, albeit with more tools, and a more favourable geopolitical environment.

Mr Onyango-Obbo is a journalist, writer and curator of the Wall of Great Africans. @cobbo3

*End of President Rutos deck of cards*



## **Africa**

### **Mozambique, Tanzania pen deals to fight terrorism**

*AFP / Thursday, September 22, 2022*

Leaders of Mozambique and Tanzania said on Wednesday they had signed defence and security deals aimed at fighting terrorism and crime along their shared border.

No details were released about the agreements, which were signed during a visit to Maputo by Tanzania's President Samia Suluhu Hassan.

A deadly insurgency erupted in northern Mozambique, near the Tanzanian border, five years ago.

It has killed thousands and displaced hundreds of thousands.

But life now was "gradually returning to normal" after thousands of foreign troops from several African countries were deployed more than a year ago to quell the unrest, said Mozambican President Filipe Nyusi.

"The enemy is now operating in small groups trying to descend into the southern districts," Nyusi said during their talks.

President Hassan said as the two neighbours share a "very long" boundary, "we need a good security system in which we can protect our border".

"We have been seeing... cross-border crimes (and) terrorism," she said.

Nyusi on Tuesday toured the recovered port of Mocimboa da Praia, previously the de-facto headquarters of the jihadists.

In October 2017, about 30 armed men launched a dawn raid on three police stations in Mocimboa da Praia -- marking the start of the insurgency.

Since then, more than 4,258 people have been killed according to conflict tracker ACLED, and 820,000 have fled their homes.

Mozambican forces, backed by Rwandan troops, said in August last year that they had driven out the militants occupying the port.

*End of Mozambique, Tanzania pen deals to fight terrorism*



## **Sports**

### **Nyerito host Junior Golf tournament**

*Joseph Kanyi / Thursday, September 22, 2022*

Preparations are underway for the third leg of the Junior Golf Foundations Mt Kenya edition which will be held on Sunday at Nyeri Golf Club.

More than 50 children from Nyeri, Nyahururu, Nanyuki and Thika are expected to participate.

The foundations representative, Baldev Singh, said that the maiden edition was staged earlier this year at Nanyuki Sports Club and the second one in Nyahururu.

This is a programme to bring golf to the grassroots where it matters. The objective of this event is to look for talented children and to train them for the future, said Baldev.

We are looking at years to come where we will be having young professional players hatched from this programme, added Baldev.

He encouraged parents to take their children for training.

*End of Nyerito host Junior Golf tournament*





*James Mwamba / Thursday, September 22, 2022*

Located between the desert of the Sinai Peninsula and the Red Sea, the Egyptian resort town of Sharm el-Sheikh is home to Kafr el-Sheikh Sporting Club which plays in the country's second-tier football league.

But from November 7 to 18, Sharm el-Sheikh will be associated with something whose effects are intricately intertwined with both sports, and the future of the town which is a key tourist destination.

Sharm el-Sheikh will host the 27th session of the Conference of the Parties (COP) to the United Nations Framework Convention on Climate Change from November 7 to 18.

Leaders from around the world will attend the 2022 United Nations Climate Change Conference at Sharm el-Sheikh to take stock of progress made in reversing global warming since COP 26 held in Glasgow last year, and to make new commitments to the fight against climate change (long-term changes in global temperatures and weather patterns).

Being a coastal town (it lies at an altitude of only 44 metres), Sharm el-Sheikh is vulnerable to the effects of climate change just like Mombasa.

This column has in the past argued that being a human activity, sports is both a contributor to, and is one of the casualties of global warming.

The sporting fraternity the world over should join in the fight against climate change by adopting eco-friendly behaviours that reduce or avoid emission of greenhouse gases (like carbon dioxide and methane) which contribute to climate change.

The United Nations Environmental Programme defines carbon footprint as the total amount of greenhouse gases generated by our actions. Since the 1800s, human activity has been the main contributor to climate change, chiefly due to burning fossil fuels like coal, oil and gas.

For example, when star players opt to fly alone directly to the venue of a tournament instead of taking a single flight together with the rest of the team, they contribute more to climate change because each star player in his own flight leaves behind a carbon footprint.

As world leaders meet to tackle issues on climate change, athletes and sports entities should commit to making the world a better place not just for themselves, but also for the people they entertain on the pitch.

Which is why a picture of Paris Saint-Germains star player Kylian Mbappe bent double in uncontrolled laughter beside his coach Christophe Galtier at a press conference early this month in Paris left me gutted.

The Sh6 billion-a-month players' apparent incredulity over his team's commitment to fighting climate change shocked me.

PSG were facing accusations of failing to take the threat of climate change seriously after travelling 380 kilometres in a private jet to Nice for a football league match, instead of taking a train to the city which is on a high-speed train line.

Taking an aeroplane from Paris to Nice leaves behind a bigger carbon footprint than a two-hour ride on a high-speed train.

The Paris-based team won 3-1 in Nice, but not on the court of public opinion. Asked by journalists whether PSG had discussed an offer from the state railway group SNCF to provide travel for them to away games, Galtier initially smiled at the idea in a silly way at the press conference, then sarcastically said the Parisian giants were looking into traveling to away matches by sand yacht. Mbappe bent double in laughter over the suggestion.

Clip goes viral

The clip went viral on social media. French Prime Minister Elisabeth Borne and campaigners condemned Galtier and Mbappe for being out of touch and arrogant at a time when Europe is facing an energy crisis and spiraling temperatures linked to climate change.

The poster boy of French football and a famous son of Paris, a city which has lent its name to the Paris Agreement, had just shown such indifference to climate change. I was consumed by the ignominy.

Mbappe's home city of Paris hosted the 2015 UN Climate Change Conference in which the Paris Agreement, a legally binding international treaty on climate change, was adopted by 196 parties. It aims at limiting global warming to below 1.5 degrees Celsius compared to pre-industrial levels.



## Sports

### Yet another chance for sports actors to commit to limiting climate change

*James Mwamba / Thursday, September 22, 2022*

It is encouraging that global sporting federations like Fifa, Federation Internationale de l'Automobile, World Athletics, among others have since signed up for the UN Sports for Climate

Action Framework which aims to reduce carbon footprint from sporting activities. The aim is to organise sporting competitions with as little carbon footprint as possible.

[email protected]

*End of Yet another chance for sports actors to commit to limiting climate change*



## Sports

### Why stringent rules on coaches is a necessary evil

*Barnaba Korir / Thursday, September 22, 2022*

About a fortnight ago, Athletics Kenya released a raft of new regulations governing the conduct of coaches in the country as far as training of Kenyan athletes is concerned.

One of these rules is that all foreign coaches must provide their physical addresses and details surrounding their training of our athletes. Furthermore, AK plans to conduct verification and subsequent licensing of coaches who have passed the minimal moral requirements to partake in their trade.

All athletics training camp will also be registered, including details of the personnel within and their respective duties. These new rules may seem a bit high-handed, especially for those who may have previously found it easy to undertake their nefarious activities in the country.

However, for those aware of the machinations of unscrupulous coaches and managers, these rules are an idea whose time has come. We have to crack the whip because if we do not do that, then we will be negating our duty to always safeguard the welfare of athletes.

Due to the lack of proper regulation in the past, many athletes have unwittingly fallen prey to rogue coaches who mislead them into anti-doping violations.

We are beholden to every upcoming athlete at the grass-root who wants nothing more than to realise their potential and grace the grandest of stages to display their art and craft. Athletics should be a source of livelihood for all talented stars who get to earn their sweat the right way.

Train clean, run hard and win fairly: that has always been our mantra as AK and it would be negligence on our part to let a few individuals soil Kenyas reputation as a powerhouse by perpetrating anti-doping offences. Presently, Kenya is in the unenviable position of being classified as a category A country, where there is the highest propensity for anti-doping violations.

Without these stringent measures in place, the loopholes for doping offences by rogue coaches and managers will soon be gaping ditches that need a lot more to renovate. Thus, as much as some people may feel hard done by these regulations, they are a necessary evil that will benefit many more people than those who will be hurt.

We continue to explore more avenues to clamp down on this vice and anyone caught perpetrating it will not receive a mere slap on the wrist.

Korir is the Chairman of Athletics Kenyas Nairobi branch. [email protected]

*End of Why stringent rules on coaches is a necessary evil*



## **New IFC podcast promotes women in Africa's 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 sector's 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 women's 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 Africa's 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](https://greencbdc.com) and [emtech.com](https://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](https://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.



*Unknown Author / UnKnown Date*

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.

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*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**

*Unknown Author / UnKnown Date*

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*