Financial Inclusion Heralds A New Dawn For African Women As Continent Moves Towards The Africa We Want

"I realised I had been committing a grievous injustice to the young girls even if it had been a good source of income for my family," Ruefully says the 64-year-old.

Page 18

The
MT. KENYA TIMES
Where Investors Get Returns
Daily ePAPER

Thursday, June 8, 2023 | No. 00524 | www.mountkenyatimes.co.ke | themtkenyatimes

News>>National Prayer Breakfast Meeting In Pictures
P. 8

Motivation>>There Is Happiness To Suit Every Man's Stature

P. 12. . But happiness is the same height as man.' That is true. So there must be a happiness to suit every man's stature.......... Nikos Kazantzakis.

Business>>Bidco Moves Towards Eliminating Unnecessary Plastic Bottles Within Value Chain

P. 16 Bidco Africa's Group Director, Chris Diaz said the strategy aims to eliminate unnecessary plastics and at the same time improve recyclability.

Country Losing About Sh100 Billion In Illicit Trade

"The report says the scope of the survey included counterfeiting, piracy, sub-standard goods, uncustomed goods, restricted goods, and unexercised goods as some of the major avenues the country lost revenue.

However the World Economic Forum estimates indicates that neighbouring countries of Uganda and Tanzania were worst affected by the revenue leakages after posting annual lose of KSh195.8 billion and KSh174.1 billion respectively.

Commemorating World Anti-Counterfeit Authority

STORY ON PAGE 9

Ruto Lauds French Government For Supporting Africa Climate Summit Plans

By: Martin Mwanje
@themtkenyatimes

President William Ruto has lauded the French Government for its generous support towards the Inaugural Africa Climate Summit to be held in Nairobi in September.

He termed the move a bold step that will greatly contribute towards posi-

STORY ON PAGE 10

President Ruto when he met Chrysoula Zacharopoulou, the Minister for Development, Francophony and International Partnerships of the French Republic at State House. Development, Francophony and International Partnerships of the French Republic at State House

Public Debt And Privatization Committee Meets With CBK Governor And Auditor-General Over The 2023/24 Budget

By: James Mwangi
@themtkenyatimes

Central Bank of Kenya with parliamentary officials after the session yesterday.

Worth Noting:

- Dr. Njoroge raised a concern on the sharp increase in borrowing targets in the recent past, with a peak in FY 2021/22 at Sh662.8 billion, while FY 2023/24 projects to borrow Sh533 billion, which he finds quite ambitious with limited market capacity.
- He however highlighted certain measures that could be taken to mitigate the borrowing risks including exploring external financing options with an optimal mix of concessional and commercial funding, effective liquidity management and dealing with concentration risks in the domestic debt market.

The Governor of the Central Bank of Kenya Dr. Patrick Njoroge yesterday appeared before the Public Debt and Privatization Committee that is chaired by Balambala MP Abdi Shurie to deliberate on the 2023/24 Financial Year (FY) Budget estimates.

In the session, the governor noted that the performance of the government's domestic borrowing programme is at 57 per cent of the revised target of Sh434.9 billion for the financial year 2022/23. Currently, a total of Sh240 billion has been borrowed with only a few weeks remaining to the end of the financial year.

Further, the fiscal consolidation path over the medium-term is expected to stabilize the rate of growth in public debt, with a projection of a reduction of the fiscal deficit from 8.2 per cent in FY 2020/21 to 3.6 per cent in 2025/26.

Dr. Njoroge raised a concern on the sharp increase in borrowing targets in the recent past, with a peak in FY 2021/22 at Sh662.8 billion, while FY 2023/24 projects to borrow Sh533 billion, which he finds quite ambitious with limited market capacity.

He however highlighted certain measures that could be taken to mitigate the borrowing risks including exploring external financing options with an optimal mix of concessional and commercial funding, effective liquidity management and dealing with concentration risks in the domestic debt market.

This being the last session the governor was appearing before the Public Debt Committee ahead of the end of his term on 17th June, members took their time to thank him for all the insightful ideas he has shared with the committee on matters public debt, and to wish him well in his future endeavors.

The committee also met with officials from the office of the Auditor-General where they raised concerns over the growing level of public debt in Kenya.

They noted that the outstanding amount of public debt has increased from Sh4.8 trillion in FY 2017/18 to Sh8.47 trillion in the year 2021/22 (approx. 77 per cent) over the five-year period.

The officials also confirmed to the committee that they are currently carrying out Performance Audit on determination of borrowing needs that will be issued before the end of this financial year.

Editor's Desk

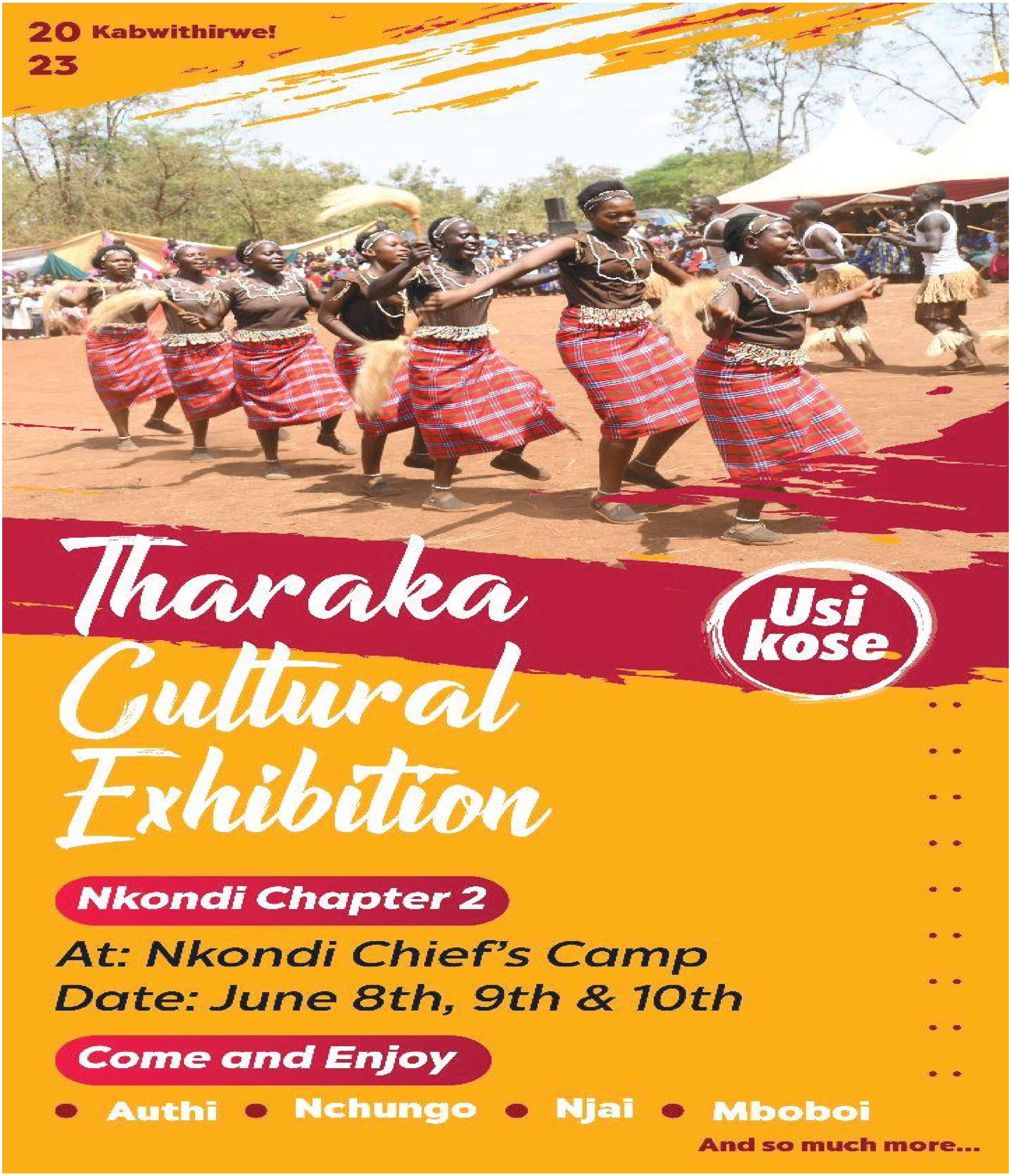
The Mt. Kenya Times

The Mt Kenya Times is a Kenyan Newspaper that provides a unified view of Kenyan news, entrepreneurship, events, opinions, analysis, and a historical background to current affairs in a way that is both creative and innovative.
It is published by **Exponential International Limited**, a Private Limited Liability company incorporated in Kenya to provide Communications and Media services.

Group Executive Chairman
M. Danson
LinkedIn: https://www.linkedin.com/in/dan-mwangi-1b47446b/

Our Contacts
P. O. Box 101 675 - 00101 Nairobi, Cell: 0700 161 866, 0705 215 262
Editorial Desk: editorial@mtkenyatimes.co.ke, **Adverts:** ads@mtkenyatimes.co.ke,
News Desk: news@mtkenyatimes.co.ke, **Web**: www.mtkenyatimes.co.ke

Facebook: Mt. Kenya Times, **Instagram:** Mt. Kenya Times , **Twitter**: @themtkenyatimes
LinkedIn: https://www.linkedin.com/in/mt-kenya-times-a07999115/


2023 Kabwithirwe!
Tharaka Cultural Exhibition
Usi kose
Nkondi Chapter 2
At: Nkondi Chief's Camp
Date: June 8th, 9th & 10th
Come and Enjoy
Authi • Nchungo • Njai • Mboboi
And so much more...

Environment CS Tuya Calls For Total Eradication Of Plastics

By: Anne Sabuni and Moses Gicheha
@themtkenyatimes

Environment and Forestry CS Soipan Tuya has called for behavioral change among Kenyans if the war against plastic pollution is to be won.

Speaking in Nakuru during the national celebrations to mark the World Environment Day, Tuya regretted that single-use plastics had choked the environment, particularly water bodies, posing a serious threat to the aquatic life.

The CS underscored the need to generate and utilize knowledge around solutions to plastic pollution, saying county environmental communities across the country should conduct targeted, sustained enforcement on single-use plastics to get rid of the menace, even as we work on plastic regulations.

"We have more plastics than fish in some of our water bodies, and that's a worrying trend," she said.

Tuya added that putting a National Solid Management Strategy in place would boast the county government's waste management efforts, while calling on Kenyans to covet a clean and healthy environment through the reduction of air, land, freshwater, and marine pollution.

On her part, governor Susan Kihika, while regretting that the county had suffered environmental degradation and severe drought in the recent past, promised to spearhead the planting of 250 million trees in the next 10 years.

"A few months ago, we experienced severe drought in some parts of the county, and we are now grappling with severe flooding and erosion, particularly in Nakuru's Kiamunyi area," said Kihika, noting that the recently concluded county climate risk assessment would help them secure grants for environmental conservation.

National Environment Management Authority (NEMA) Board Chair Eric Mungai, while noting that on average every Kenyan consumes 30 grammes of plastic each year, regretted the impacts of plastics on livestock and fisheries resources, that in turn affected sectors such as tourism, public health, and the environment.

While proposing enhanced solid waste management and law enforcement efforts by the county governments, Mungai underscored the need to also educate the public on sustainable environmental management.

Environment and Forestry Cabinet Secretary Soipan Tuya, Nakuru County Governor Susan Kihika and other leaders in Nakuru.

"We are not doing enough to find solutions to the plastic waste generation and management. Globally, 400 million tons of plastics are produced each year, with less than 10% recycled, and an estimated 19 to 23 million tonnes end up in lakes, rivers, and seas.

"More worrying are the microplastics, which are very tiny plastic particles which find their way into our food, water, and air, posing a threat to health," added UNEP representative at the event, David Ombisi.

Despite Kenya having banned the use of single-use plastic carrier bags six years ago, coupled with hefty fines on manufacturers, distributors, and users, the plastics are still in circulation. The environmentalists have called on Kenyans to refuse to be packaged in papers that threaten our lives.


#MkulimaKwanza
#TheCoffeeSummitKE
13th Parliament
Coffee Caucus
Coffee Reforms
Conference
A bottom - up round table discussion by all players in the value-chain
Hosted by Deputy President of the Republic of Kenya,
H.E. Rigathi Gachagua, EGH
June 8 - 10, 2023
Three Steers Hotel, Meru County
THE
COFFEE
SUMMIT

Nyeri Public Can Now Rate Health Services Through Civic Tool Kit

By: Wangari Mwangi
@themtkenyatimes

Worth Noting:

- "The alliance is conscious of the importance of feedback in health service delivery and has facilitated the process in 10 counties. We believe that health services can only improve if we listen to the issues raised by the people that we are serving and improve the quality of the services that we are offering. By doing so, both the health service providers and the community can come up with solutions in the areas that need improvement," said Mr Ndieka.
- Ms Ann Nduta, the Nyeri County community health coordinator, said that the initiative will focus on the level IV and level V facilities, which attend to the bulk of patients in the county.

Nyeri county government and Alliance Leaders Malaria Alliance in a meeting.

Nyeri residents will now be able to rate the health of government hospitals after the county government, together with the Alliance Leaders Malaria Alliance (ALMA), rolled out a civic tool kit that will allow members of the public to give their views about the health services.

Through the tool kit, which has been christened the Community Score Card, patients visiting health facilities can now score hospitals in nine key areas, among them the time taken to receive services, the availability of medicine and diagnostic services, and customer satisfaction of services covered by the National Hospital Insurance Fund.

They will also grade the levels of cleanliness of the health centre, the facility's emergency responsiveness, and the frequency of home visits made by community health volunteers, among other areas.

Feedback collected through the kit will then be presented to the hospital's management on a quarterly basis.

The management will, in turn, develop an action plan to address the concerns raised by the patients.

According to ALMA's Robert Ndieka, the main aim of the tool kit is to help the different cadres of public health facilities in the counties improve the quality of their services.

He added that the initiative has already been rolled out in 10 other counties with the view of holding public officers accountable for health resources and efficient service delivery.

"The alliance is conscious of the importance of feedback in health service delivery and has facilitated the process in 10 counties. We believe that health services can only improve if we listen to the issues raised by the people that we are serving and improve the quality of the services that we are offering. By doing so, both the health service providers and the community can come up with solutions in the areas that need improvement," said Mr Ndieka.

Ms Ann Nduta, the Nyeri County community health coordinator, said that the initiative will focus on the level IV and level V facilities, which attend to the bulk of patients in the county.

Nduta said that the tool will be a gateway for the county health department to identify issues of concern for patients.

She said that the Community Score Card will be rolled out in the Nyeri County Referral Hospital, Mukurwe-ini level IV hospital, Mount Kenya hospital in Nyeri town, Othaya level IV hospital, and Karatina sub-county hospital in Mathira.

"We will be collecting views from five facilities. As service providers, the tool will help us to see the facilities in the eyes of our patients, expose the community's areas of complaint, and therefore help the department improve on the areas highlighted," she said.

Speaking during the launch, Francis Kimani, a Nyeri town resident, lauded the county for launching the initiative.

He said that the kit would give many patients an opportunity to take part in the continuous improvement of the services they receive from the health department.

"Previously, I would switch hospitals whenever I felt dissatisfied with the services. This engagement has given me an opportunity as a customer of the health facility to interact directly with the hospital management, and I also get a chance to give them feedback about the quality of services being rendered and what I want improved," he said.

National Prayer Breakfast Meeting In Pictures

Country Losing About Sh100 Billion In Illicit Trade

By: Wangari Ndirangu
@themtkenyatimes

Commemorating World Anti-Counterfeit Authority

Worth Noting:

- **However the World Economic Forum estimates indicates that neighbouring countries of Uganda and Tanzania were worst affected by the revenue leakages after posting annual lose of KSh195.8 billion and KSh174.1 billion respectively.**
- **And as the world marks this year's World Anti-Counterfeit Day today, ACA together with other partners has organized its first international symposium on IP protection and enforcement to be held between Wednesday and Friday next week at The Bomas of Kenya.**
- **The theme for this symposium is "Addressing the IPR infringement and related forms of illicit trade enforcement to spur a digital economy".**

Kenya is losing at least KSh100 billion annually in revenue due to infiltration of counterfeit and related illicit trade in the local market.

The latest Intellectual property crime study by the Anti-Counterfeit Authority (ACA) indicated that the country was losing billions, a figure economists expressed fears could be say more and increasing each year .

The authority in a statement released yesterday said the National Baseline Survey between October 2019 and February 2020 paint a worrying trend on the extent of counterfeiting and other forms of illicit trade in Kenya.

The report says the scope of the survey included counterfeiting, piracy, substandard goods, uncustomed goods, restricted goods, and unexercised goods as some of the major avenues the country lost revenue.

However the World Economic Forum estimates indicates that neighbouring countries of Uganda and Tanzania were worst affected by the revenue leakages after posting annual lose of KSh195.8 billion and KSh174.1 billion respectively.

And as the world marks this year's World Anti-Counterfeit Day today, ACA together with other partners has organized its first international symposium on IP protection and enforcement to be held between Wednesday and Friday next week at The Bomas of Kenya.

The theme for this symposium is "Addressing the IPR infringement and related forms of illicit trade enforcement to spur a digital economy".

The symposium aims to bring together policy makers, judicial officers, enforcers, leading academic scientists, research scholars to symposium on bettering the global protection of IP.

The day brings together national and international IP organizations to raise public awareness of the negative impact of counterfeit and pirated goods on the health and safety of consumer.

The symposium is expected to take stock of the global innovative practices towards the protection of Intellectual property after the Authority early this year launched the IPR Recordation system for imports into the country.

The system involves the creation of a database of information relating to trademarks, copyrights, trade names, or any other protected intellectual property rights, for all goods to be

Imported into Kenya and has been lauded as one of the most effective international best practices in prohibiting the importation of counterfeit goods.

The day is globally organized by the Global Anti-Counterfeiting Group (GACG) – an international network of national and regional IPR enforcement and protection organizations.

In Africa, Kenya is the only member of the GACG through the Anti-Counterfeit Authority from East Africa, besides Nigeria and Zimbabwe.

Counterfeiting and other forms of illicit trade are a global phenomenon that continues to thrive despite numerous legislative and regulatory frameworks by employed by countries around the world.

The increase in intellectual property right infringements and illicit trade in general is viewed to be as a result of weak legislative and institutional frameworks as well as lack of collaborative networks to counter the vices.

Conscious Yielding Of Every Part Of Us

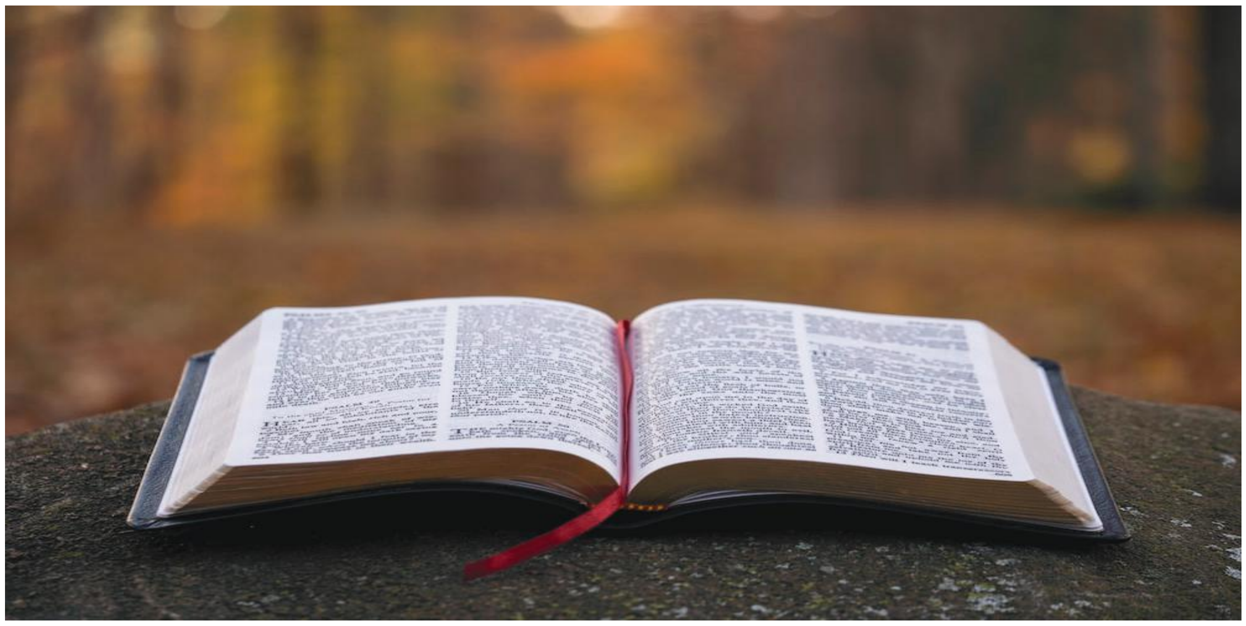
Does adoration lead to anything else? Yes — the presentation of our bodies —our entire lives — in an ultimate act of worship. This is

By: Eric Musa
EMEA.ericmusa@gmail.com

how Isaiah capped his great experience with God: "Here am I. Send me!" (Isaiah 6:8). Similarly, after the great Apostle Paul sings in worshipful doxology — "For from him and through him and to him are all things. To him be the glory forever! Amen" (Romans 11:36), he immediately calls us to submission: "Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God — which is your spiritual worship" (Romans 12:1).

Thomas a Kempis made this the first part of his daily worship, using the prayer of submission: "As thou wilt; what thou wilt; when thou wilt." OUR DEVOTION MUST CULMINATE IN A CONSCIOUS YIELDING OF EVERY PART OF OUR PERSONALITY, EVERY AMBITION, EVERY RELATIONSHIP, AND EVERY HOPE TO HIM. This done, we have reached the apex of personal devotion. As I mentioned in previous sermons when we began, personal devotion cannot and must not be reduced to a few principles such as meditation, confession, adoration and submission. Neither can it be put in a logical straitjacket. Sometimes we may be called to confession and submission only. Other times, adoration may occupy an extended time, or our devotions will properly be confined to petition only.

There will be times when all of it takes place in twenty minutes. But one thing is certain — it will not happen without discipline. The reason many men never have an effective devotional life is, they never plan for it. They do not know what it is because they have never taken the time to find out. They do not pray be-



cause they do not set aside the time. Their character never rises to that of Christ's because they do not expose their lives to His pure light. Their wills stay crooked because they do not tie into Him. The question for prayerless men is a very masculine one: Are we man enough to meditate? To confess? To adore? To submit? To sweat and endure?

SELAH! GOD HELP US SO MUCH.

References:
The Living Bible
Discipline of a Godly Man(Book by Kent Hughes)
Evangelist Eric Musa:

(My message continuously: If you are not saved: Believe, accept, receive and confess Christ Jesus as your Lord and Saviour and be filled with the Holy Spirit, as it is written; "NOW is the acceptable time, TODAY is the day of SALVATION.- 2 Cor 6:2". For prayers, devotion, and to support the ministry contact Evangelist on +254722157300 (Email: EMEA.ericmusa@gmail.com). Remember, God Loves you and I unconditionally, perfectly and always: SHALOM

Ruto Lauds French Government For Supporting Africa Climate Summit Plans

By: Martin Mwanje
@themtkenyatimes

tive environmental outcomes.

"This is the collective, bold and creative approach that the world desires in generating positive environmental and social outcomes," said President Ruto Wednesday at State House, Nairobi.

He spoke when he met Chrysoula Zacharopoulou, the Minister for Development, Francophony and International Partnerships of the French Republic and Special Envoy of President Emmanuel Macron.

The inaugural Africa Climate Summit that will bring together African Heads of State and Government will be held in Nairobi from 4-5 September, 2023.

It will be held in the country alongside this year's Africa Climate Week that will run from 4-8 September.

The venue of the twin event shall be the Kenyatta International Convention Centre (KICC) in downtown Nairobi. Costs for both the Secretariat Office and the venue will be met from a USD 1 million sponsorship from the Government of Denmark through the Danish Embassy in Nairobi.

"We expect the participation of over 10,000 delegates in Nairobi for both events. The participants will include Government delegations, representatives from UN agencies, multilateral development institutions,

financial institutions, private sector," Environment, Climate Change and Forestry CS Soipan Tuya is on record having said of the two events.

President Ruto when he met Chrysoula Zacharopoulou, the Minister for Development, Francophony and International Partnerships of the French Republic at State House. Development, Francophony and International Partnerships of the French Republic at State House.

Azimio's Decision To Snub Breakfast Prayer Meeting Was Ill-advised, In Bad Faith

By: **Joseph Mutua Ndonga**
mutuandonga@yahoo.com

Worth Noting:

- **We defeated him. Again, this is truth. If Raila is a true democrat, he should stick to his role as an opposition leader.**
- **Also, Gachagua had played an instrumental role in derailing and pouring cold water to Raila's demonstrations.**
- **This Mzee has not changed. He still believes in violence, bloody confrontations and destruction of properties. His demonstrations always mainly targeted the small-scale businesses of the millions of jobless 'hustlers'.**
- **Yes, the DP had a few days earlier made comments that would not go down well with Raila.**
- **Lately, he (Raila) was desperately looking for an opportunity to share a platform with the President for 'photo session'.**

Azimio la Umoja leader Raila Odinga flanked by the coalition's top leadership, speaks to the media at Jubilee Party headquarters in Nairobi on February 16, 2023. PHOTO | COURTESY.

Opposition outfit Azimio La Umoja One Kenya Party gave the 20th annual National Breakfast meeting a wide berth.

In a statement released in the eve of this event, the top leadership of Azimio explained the reasons for declining the invitation.

Yes, the theme; reconciliation with God and with man is good but we know the agenda of the top leadership of the ruling Kenya Kwanza government will be totally different.

They will take advantage of this event to continue with their arrogance, chest thumping and a show of mighty.

Here, many believed they were mainly targeting the Deputy President Rigathi Gachagua.

This is because he has always been telling them the truth.

First, President William Ruto won the August 9, 2002 elections in a free and fair contest.

The wish of the majority of the Kenyans who voted us cannot be reversed.

Secondly, there was no room for a 'nusu mkate' government.

In apparent reference to ODM leader Raila Odinga, the DP had been reiterating.

This Mzee developed a bad habit of blackmailing and armtwisting the previous governments. This after he loses the elections.

He pushed President Mwai Kibaki and successor Uhuru Kenyatta until they caved in to his political machinations.

For us, we are a different breed and hence we cannot entertain his games.

We defeated him. Again, this is truth. If Raila is a true democrat, he should stick to his role as an opposition leader.

Also, Gachagua had played an instrumental role in derailing and pouring cold water to Raila's demonstrations.

This Mzee has not changed. He still believes in violence, bloody confrontations and destruction of properties. His demonstrations always mainly targeted the small-scale businesses of the millions of jobless 'hustlers'.

Yes, the DP had a few days earlier made comments that would not go down well with Raila.

Lately, he (Raila) was desperately looking for an opportunity to share a platform with the President for 'photo session'.

Given his no-hold-barred attacks, many believe Azimio leaders did not want to come face to face with Gachagua.

To me, their decision to snub the prayer was ill-advised and would not augur well in the eyes of public.

Let me explain why. This was not a forum for politicians to showcase their political prowess.

This was a prayer meeting organized and presided over by the religious leaders.

So, this could have given Azimio leaders an opportunity to come to God and join others in praying for reconciliation and peace in our country.

As a born-again Christian, I want to make a reference to a Verse in the Bible that says. No human being is allowed to judge the other. This is the work of God.

So, for Azimio to allege national prayer was a waste of time and would not realize its purpose, this would cast these leaders as people who were not well conversant with Biblical teachings.

The claims would amount to usurping the power of God. This could draw the wrath of God and punish them for committing a sin of blasphemy.

President William Ruto and his deputy Rigathi Gachagua and their spouses have been proclaiming to be Christians and strong believers in the word of God.

If you don't agree, leave it to God.

At this juncture, allow me to say this. Raila has a history of snubbing National Breakfast Prayer meetings but one thing has remained clear. This will only happen when he was and is on a warpath with the government.

This script played out during the reigns of Presidents Mwai Kibaki and Uhuru Kenyatta.

After forcing his way into their respective government, he would became contented and start to attend the annual prayers.

When he took to the podium, he would shower the president and his deputy with accolades. He would also praise the clergy for organizing these prayers.

What does this tell you? Raila's decision to snub this year's national prayer was not a matter of principle. He did this because he is still holding a grudge with President Ruto. He is yet to accept that he lost the presidential election to him and move on.

Joseph Mutua Ndonga is a writer and political analyst based in Nairobi

There Is Happiness To Suit Every Man's Stature

By: N. George
@themtkenyatimes

Worth Noting:

- **Using talent one is able to remain innovative helping improve the standards of living, there is also ability to design products as per client requirements or to fit what one wants to fulfill.**
- **A visit to various locations within the globe you will meet different people and a good percentage of them would tell you that they believe that where they live is the best place in the world. You too will have a personal preference on which area you like most whether a mountainous region, a valley, a plateau, tropics, polar zones, urban city or rural area.**
- **That will act as an indicator that various people prefer to work and reside various locations.**

Confucius says: 'Many seek happiness higher than man; others beneath him. But happiness is the same height as man.' That is true. So there must be a happiness to suit every man's stature………. Nikos Kazantzakis.

A visit to the market place whether interested in commodity or services you are likely to find various people both sellers, buyers, regulators and mere onlookers.

If it is the cloths market you will realise that there are various types of them for difference sizes, designs, colours and occasions. Several things need to click in your mind that for any seller to stock a commodity he must be aware of a demand for that product if not when the seller is testing the demand for a new product he cannot keep it long in the market as he has a profit motive even as he participates in the market and anything that makes him to fail to earn profit will push him out of the market.

When items are of the same brand there is still selection according to tastes and preferences by various customers for example two leather shoes with similar design, price, date of manufacture and size but different colours will attract different buyers' reason being everyone has personal preferences.

Each and every one is gifted with a talent. Most of these talents need to be honed to improve their performance. Every talent if well utilised is enough to help anyone generate enough resources for survival without any struggle for example if you are a fine artist and you make your drawings and sell them the revenues you obtain can support you without need to engage in other jobs provided you are able to identify and supply your products to where there is a good market for them.

Using talent one is able to remain innovative helping improve the standards of living, there is also ability to design products as per client requirements or to fit what one wants to fulfill.

A visit to various locations within the globe you will meet different people and a good percentage of them would tell you that they believe that where they live is the best place in the world. You too will have a personal preference on which area you like most whether a mountainous region, a valley, a plateau, tropics, polar zones, urban city or rural area. That will act as an indicator that various people prefer to work and reside various locations.

During the rainy season some of those who work outdoors are unable to do their work till the rain subsides so most of them are unhappy whereas the farmers are excited that their crops will have the required water for growth.

In the dry season if it is harvest time farmers are happy that if they have grains they can comfortably harvest and dry them whereas those who grow crops like tea experience low yields as water is missing which aids the tea bushes to produce shoots.

Operating a restaurant business and cooking locally produced foods there are customers who would eat but feel unsatisfied no matter the kind of your cooking method but if you have arranged your service that everyone places an order of what he would like to eat and that is what determines what to cook you will be surprised that majority of your clients will be happy with your services as they can get what they have requested and probably it is the same locally produced food.

Gov't Urged To Expedite On Farmers' Small Claims For Losses From Human-Wildlife Conflict

By: Wagema Mwangi
@themtkenyatimes

Human-Wildlife Conflict.

Worth Noting:

- **"It's been an unending wait. Whenever I ask about the status of my compensation, KWS says the forms are in Nairobi," says Mr. Baya.**
- **Mr. Baya's predicament mirrors that of hundreds of small holder and artisanal farmers across the country where incidences of human-wildlife conflict are rife.**
- **To date, most are yet to receive compensation for losses incurred from as early as 2014 after suffering losses as a result of livestock and crop destruction by wildlife.**
- **Ms. Florence Malandi, a Voi farmer, has been waiting for compensation since 2014. In a region notorious for elephant invasion, the destruction of farms by elephants has become an annual cycle.**

On a moonless night in May 2016, a herd of marauding elephants from Tsavo East National Park raided John Baya's farm at Kajire in Sagalla in Voi sub-county. The ravenous herd consumed maize, beans, sorghum and millet.

At dawn, the jumbos retreated to the park leaving behind a flattened wasteland.

The farmer reported the loss to Kenya Wildlife Service (KWS) to jumpstart the process of costing the destruction.

This activity is done by the County Wildlife Compensation Committee as a mandatory requirement according to the Wildlife Conservation and Management Act (WCMA) 2013 before compensation if approved.

The valuation brought the total cost of his loss to Sh1,946. Eight years later, the elderly farmer still awaits his money.

"It's been an unending wait. Whenever I ask about the status of my compensation, KWS says the forms are in Nairobi," says Mr. Baya.

Mr. Baya's predicament mirrors that of hundreds of small holder and artisanal farmers across the country where incidences of human-wildlife conflict are rife.

To date, most are yet to receive compensation for losses incurred from as early as 2014 after suffering losses as a result of livestock and crop destruction by wildlife.

Ms. Florence Malandi, a Voi farmer, has been waiting for compensation since 2014. In a region notorious for elephant invasion, the destruction of farms by elephants has become an annual cycle.

She dutifully filed compensation for each year her crops were destroyed.

No money has ever come her way.

"I filed for compensation as required by law. It's been years but no end in waiting. I really don't know when this money is coming," she said.

The gloomy moods currently engulfing farmers contrast sharply with the jubilation that greeted the October 2022 announcement by the government about the release of Sh206 million to compensate farmers in the region.

The amount covered claims from 2014 to 2021.

KWS breakdown indicated that Sh80 million was for 16 deaths; Sh12.5 million was for 67 injuries and Sh106 million was for 228 cases of crop destruction.

Other categories included six million for livestock predation and Sh5.1 for property destruction.

While compensating, deaths and severe injuries are prioritized with the former getting five million shillings while the latter receiving up to three million shillings depending on severity of the injury.

KWS says that claims worth Sh139 million for 2021 to 2022 are being processed. They include 12 deaths, 838 cases of crop destruction, nine injuries and 153 cases of destroyed property.

While deaths and injuries are paid off quickly, crop destruction and livestock predation are kept suspended in the purgatory of indefinite wait; a status that adds to the pain and disillusionment by farmers already burdened by poverty and reeling from crop losses.

Mr. Ben Mshai, a Kamutonga farmer, says delay in payment is painful for farmers because of devalued compensation. He notes that money allocated in 2015 lacks the same compensatory value and impact in 2023.

"A lot of years have passed. Even if the money is paid today, it will not have the same impact because costing and valuation of the losses was done based on prevailing circumstances of those past years," he argued.

What makes the delays particularly agonizing is the glaring disparities in terms of the amounts awarded. While some farmers are poised to get millions, hundreds of others; small-scale holders who bear the direct brunt of human-wildlife conflict in Tsavo landscape; are expecting little amounts ranging from Sh1,061 to maximum Sh70,000.

Mr. Peter Wanjala, a Mwatate farmer, terms it as unfair to delay for years to pay such small amounts. He says that a farmer asking for a few thousands should never be placed in the same category as those waiting for millions.

"It is not right to keep a farmer who is getting a few thousand shillings waiting for years. Such claims should be settled as quickly as possible," he says.

He disclosed that some farmers had stopped reporting the losses altogether especially if the amounts involved were too little.

To address the delay challenge, the government is mulling on modalities that will entail expediting on small claims for artisanal farmers.

Maara MP Kareke Mbiuki who chairs the National Assembly Committee on Tourism and Wildlife says there should be a system where claims for small amounts by farmers need to be cleared quickly.

Speaking in Voi while gathering public views on human wildlife conflict in Voi, the legislator said such a move would cushion artisanal farmers from long wait even as he called for Kenyans to be realistic that not all amounts will be paid off at once.

"The small amounts owed can be paid off quickly then the government can work on processing substantially larger claims," he said.

The MP noted that the government has unpaid claims worth three billion shillings. Another two-billion worth of unprocessed claims is pending. This, he said, informed the push by the government to outsource the compensation scheme to insurance for settlement of farmers' claims.

KWS Tsavo Conservation Area Senior Assistant Director Kennedy Ochieng said all claims that were filed had been transmitted to Nairobi for processing.

"After evaluation, we fill the forms and send them to headquarters for processing. That is where payment is done from" he said.

While touring Wundanyi, the Cabinet Secretary for Interior Security Prof Kithure Kindiki stated that the government is seeking a permanent solution to challenges of human-wildlife conflict in the county.

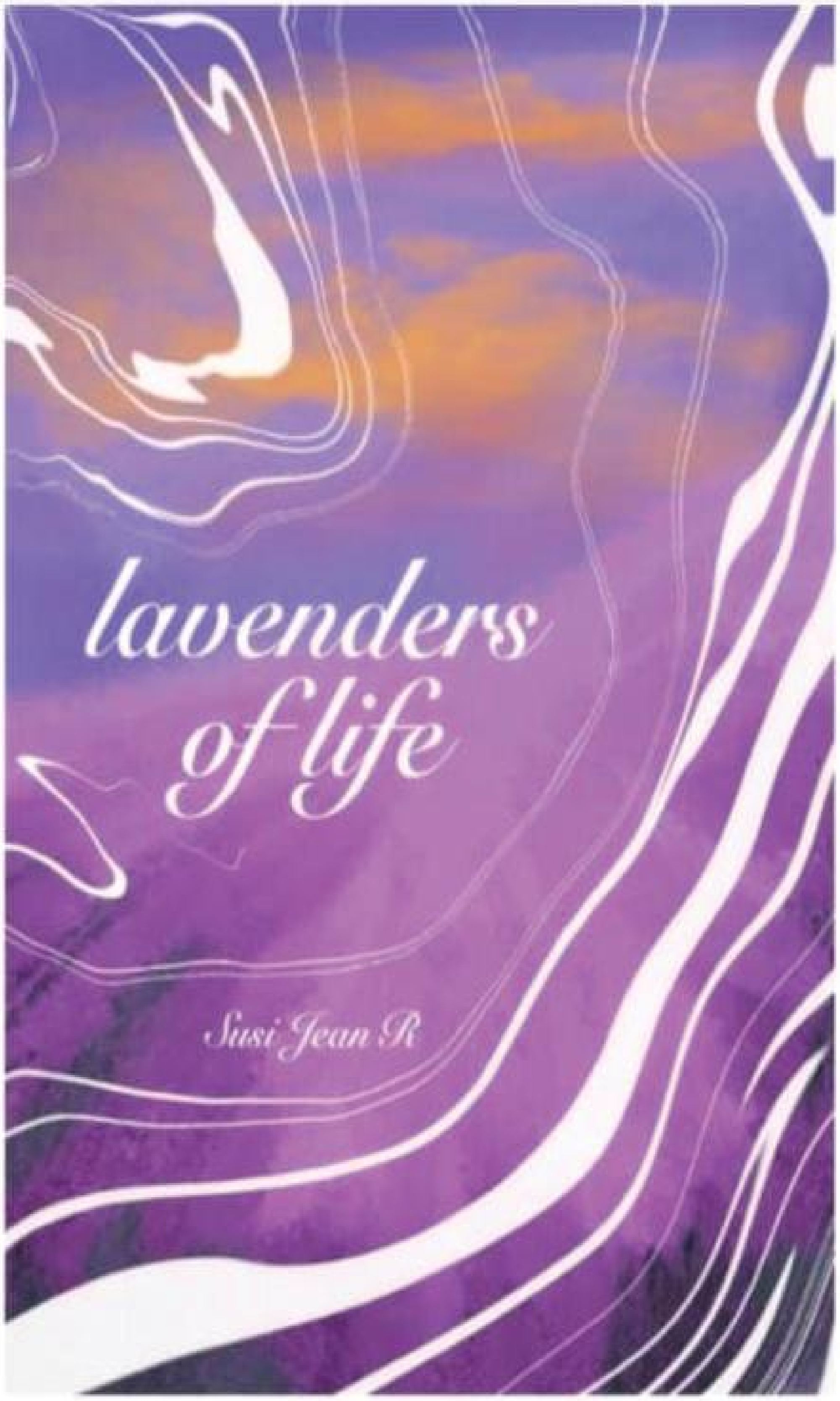
The CS directed Taita-Taveta leaders and county security team led by the county commissioner to draft a joint report with recommendations to address this menace. The report, he said, should be presented to his office within a month.

"We need a permanent solution to the issue of human-wildlife conflict," he said.

Mr. Rev David Zowe, County Chair of Peace Committee, says part of the recommendations should be to have small claims settled as soon as they were reported. He also called for the introduction of strict timelines to compensate farmers.

"Should these timelines be violated, the money can generate interest to be paid to the beneficiary who has waited for too long," he proposed.

Susi Jean Author Lavenders Of Feather



The life experiences of the writer have been beautifully captured in this book. Her happy and sad moments, her childhood and youthful days, her hobbies and passions, her success' and failures in life, everything is so wonderfully depicted through these poems.

The readers should be able to connect to her character and her journey almost instantaneously and would be able to relate many of her life experiences as their own. It's fun reading this book and is sure to bring smiles on the reader's face.

Mrs. Susi Jean R, born and brought up in Nagercoil, K. K. Dist. She did her graduation in English from S.T. Hindu College in 1989.

She is working as a Product Executive in "Otelseasy ", She has been exploring different dimensions through gardening, cooking and by being fitness freak. She has extensive terrace gardening. She is flanked with pets at her home. She enjoys experimenting with Indian cuisines.These days; She has also made fitness regime, a part of her life.

She was reintroduced into creating writing last year through a group called "Creative Writers". Author in her was stirred and challenged through the daily challenges that were set up. Now, she has reached a level where she cannot end a day without scribbling few of her thoughts into lines.

Myself in my youth, used to write poems, which made me happy and gay. After a long twenty-five years got an opportunity to know about the group and joined the same through the Creative Writers group. The group admin Mrs Brinda. D, is my best and close friend.

The group is unique, daily backgrounds are given on various topics. The group opens shortly by 7 pm and closes at 10 pm every day. In between the members get an opportunity to read and review the poems. It enhances the vocabulary.

The group has published four anthologies. So far we have celebrated annual and award functions. Members from different states and districts actively participate. The relationship with the members is strong like a family.

I have received three CW awards. I am extremely happy to be a part of this group. With the guidance of Brinda Ma'am, I recently published my book named ' Lavenders of Life'. I am much obliged to her.

BUSINESS

Bidco Moves Towards Eliminating Unnecessary Plastic Bottles Within Value Chain

By: Muoki Charles
@themtkenyatimes

In efforts to support environmental conservation, edible oil manufacturer Bidco Africa Ltd and Bidcoro Africa Limited are working on a programme to eliminate the usage of some plastic bottles within their value chain.

Bidco Africa's Group Director, Chris Diaz said the strategy aims to eliminate unnecessary plastics and at the same time improve recyclability.

He said the programme is in line with this year's World Environment Day that focuses on offering solutions to plastic pollution to effectively conserve the environment.

Speaking at Mang'u High School in Kiambu County, Diaz said they are working on eliminating top seals on water products as well as introducing a new look eco-friendly water bottle and that gradually, they will eliminate the unnecessary plastics in their value chain.

"Bidco's Circular Economy focuses on elimination of top seals on water products to the new look Planet Aqua water bottle and adopting new light weight packaging technology," Diaz said.

Bidcoro's Chief Operating Officer Mads Burmester highlighted the need for recycling plastic bottles to effectively conserve the environment.

He explained that out of the 400 million tonnes of plastic that is produced annually with 40% of that being single-use, less than 10% of that is recycled.

He said the statistics show that most of the plastic bottles produced are not recycled and end up making the environment look dirty.

"The problem is that we don't recycle the plastic bottles and we need to start now and this will help in building a pollution free planet," said Mads.

He cited the company's SunTop brand that he said they have launched a 250 ml SunTop juice in tetra pack with a paper straw in their journey to eliminate plastics.

This comes as the country is gearing at beating plastic pollution with the launch of design guidelines for the recyclability of plastic packaging.

Guidelines have been developed to ensure that 100 per cent of plastic packaging is reusable or recyclable in the country by 2030.

Meru Huduma Centre To Start Offering KASNEB Services

By: Dorcas Kawira and Juliet Muthoni @themtkenyatimes

Meru Huduma Centre is among the centers in Kenya that will benefit from additional public service delivery through the Kenya Accountants and Secretaries National Examinations Board (KASNEB).

KASNEB is the body responsible for preparing and administering examinations for diplomas and professional certificates in secretarial courses.

Speaking to journalists, Meru Huduma Centre Manager Mr Peter Mutiso said the service will be a game changer for those who had to travel long distances to have their issues addressed.

He further said that the staff who will be delivering the services at the premise had already been identified and were ready for the job.

He said that the first meeting had already been held with the expected staff members to discuss some logistics pertaining to the delivery of the service.

"We are expecting the deployment of the staff members in two weeks' time," Mr Mutiso said.

He said that services such as inquiry, registration, and administration of examinations are among the services that would be offered at the facility.

Mr Mutiso added that the examinations will be administered in the months of June and December every year.

"We will be able to tell the charges when the service delivery starts officially and the body brings their service charter," he said.

He also reminded the residents that the centre is usually open from 7:00 am to 7:00 pm and that they should take advantage of the time extension to have their issues addressed.

Meru Huduma Centre.


SATO
10
JUNE
ENTRY
500/-
Launch Of Great Love Song
"MBICA IMWE"
JOHN NJAGI // JOSE GATUTURA // WAITHAKA WA JANE // TONY YOUNG
EDDIE GATHENGE // KAMOKO // KARIUKI KIARUTARA // WANJA ASALI
KURUGA WA WANJIKU // BEN GITHAE // JIMMY SB SIR // SAMMY IRUNGU
JOYCE WA MAMAA // KAJEI SALIM
MAXLAND HOTEL
JUJA CITY MALL
PROUNDLY SPONSORED BY:
REAL IMAGE
LOGISTICS INTERNATIONAL
JUMUIA
FARM FEEDS
0742 197 542
ALONG KENOL MURANG'A RD
jamaa
Supermarket
Duka letu
Thank you for Shopping with Us!
NOKRAS
MURANGA
A-PLUS MOTORS LTD
The Moran Lounge & Grill
TANGA GAS
Rafiki Yako Jikoni
BAMA DIASPORA
REALTY LIMITED
SECURE FREE PARKING

Financial Inclusion Heralds A New Dawn For African Women As Continent Moves Towards The Africa We Want

By: **Elizabeth Angira**

Worth Noting:

- **For instance, the Constitutive Act of the African Union (AU) is an undertaking by the leaders to promote unity, solidarity, cohesion and cooperation among Africans, which came into force on May 26, 2001. But the Africans, long struggling with social and economic challenges, desired fast, quality and sustainable development.**
- **They, therefore, came up with Agenda 2063. Agenda 2063, adopted in January 2015 in Addis Ababa, Ethiopia, is a 50-year strategy geared towards enabling Africa to achieve inclusive growth and sustainable development.**
- **In the words of the African leaders, it is a continuation of the Pan-African drive over centuries for unity, self-determination, freedom, progress and collective prosperity pursued under Pan-Africanism and African Renaissance.**

Joyce Kemunto, a female genital mutilation (FGM) practitioner turned anti-FGM crusader, has decorated her entire house including the seat covers with messages against the practice Photo /Elizabeth Angira.

Farai Mpofu of the SECZ, says continental development targets are achievable with women as co-designers and informed implementors Photo /Courtesy

Ruth Kemuma, 30, a store owner in Kenya, says the East African country's Constitution, which was promulgated in 2010, recognizes the principle of gender equality and prohibits discrimination on the basis of gender Photo/Elizabeth Angira.

In December 2012, Joyce Kemunto, a resident of Nyatieko Ward in Kisii County, one of Kenya's 47 constitutional regional administrations, literally put down her razor blade and picked up a hoe, bringing to a close a quarter century of her female genital mutilation (FGM) enterprise.

"I realised I had been committing a grievous injustice to the young girls even if it had been a good source of income for my family," Ruefully says the 64-year-old.

She was inducted into the practice in 1987, aged just 28, by an older practising relative.

"My husband was not against it because I was making up to Kshs. 20,000 ($157) per season, especially during the December school holidays," she confesses.

Joyce, who could conduct her trade in the neighbouring counties of Nyamira, Homa Bay and Migori, experienced a change of heart after attending a seminar where she learnt about the side effects of FGM.

"Even though none of the over 1, 000 girls I initiated ever developed any immediate complications, it hit me hard when I learnt that FGM could lead to excessive bleeding, complications during giving birth, breaking of marriages, contamination of diseases and even death," she says.

In March 2021, the High Court of Kenya ruled that the practice of FGM violates a woman's right to health, human dignity and in instances when it results in death, the right to life, adding that the practice also undermines international human rights standards. During the trial and ruling of the case by Dr. Tatu Kamau who had challenged the constitutionality of the Prohibition of Female Genital Mutilation Act, several African Union treaties such as the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol on Women's Rights), the African Charter on the Rights and Welfare of the Child, together with other international instruments including the Convention on Elimination of All Forms of Discrimination against Women; and the Beijing Declaration and Platform for Action, were referenced to validate the retrogressive nature of FGM and the need to protect women and girls rights.

The World Health Organization (WHO), in a report released on January 31, 2023, says there are 30 countries where FGM is practised in Africa's western, eastern, and north-eastern regions and some countries in the Middle East and Asia.

"… more than 200 million girls and women alive today have been subjected to the practice, with more than 3 million girls estimated to be at risk of FGM annually," the report says.

African Union

Joyce and many other Africans -both men and women who are in position of power and even ordinary ones -have over many generations, driven both by cultural beliefs and a desire to earn a living, engaged in retrogressive practices and activities that hinder women's advancement in Africa.

"I have nothing to show in terms of investments from my 25 years of circumcising girls," she confesses.

It is in a quest to end such cultural beliefs, including FGM, early girl child marriages, gender-based violence (GBV), and empower women like Joyce in Africa that the continent's leaders have made efforts to institute legal, regulatory and policy changes to spur economic and financial inclusion of African women.

For instance, the Constitutive Act of the African Union (AU) is an undertaking by the leaders to promote unity, solidarity, cohesion and cooperation among Africans, which came into force on May 26, 2001. But the Africans, long struggling with social and economic challenges, desired fast, quality and sustainable development.

They, therefore, came up with Agenda 2063. Agenda 2063, adopted in January 2015 in Addis Ababa, Ethiopia, is a 50-year strategy geared towards enabling Africa to achieve inclusive growth and sustainable development.

In the words of the African leaders, it is a continuation of the Pan-African drive over centuries for unity, self-determination, freedom, progress and collective prosperity pursued under Pan-Africanism and African Renaissance.

Yet, there was a risk that vulnerable sections of Africans, especially women, would be left out of the development. That is why they came up with the Strategy for Gender Equality and Women's Empowerment (GEWE) for 2018-2028 to facilitate the realization of Aspiration 6 of Agenda 2063, which calls for "An Africa, whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children."

According to the African Development Bank (AfDB), this means the African woman will be fully empowered in all spheres, with equal social, political and economic rights, including the rights to own and inherit property, sign contracts, regis-

Contd Page 19.

Financial Inclusion Heralds A New Dawn For African Women As Continent Moves Towards The Africa We Want

Contd from Page 18.

Worth Noting:

- **Backed by increased skills gain, especially with technological and digital transformation, through training, women are no longer pushovers economically.**
- **It is not, therefore, surprising to see the 2021 FinAccess Household Survey findings indicating reduced disparities in Kenya in the access to financial services by gender, which has narrowed over time, from 8.5 per cent in 2016 to 4.2 per cent in 2021, thus enabling women to participate more meaningfully in formal economic activities.**
- **"Even those without formal education, and those in the lowest wealth quintile, are enjoying the dividends of financial technology," says the Survey whose financial inclusion measurement cuts across the four dimensions of Access, Usage, Quality and Impact/ Welfare.**

ter and manage businesses.

"Rural women will have access to productive assets: land, credit, inputs and financial services," the Bank says.

Also, according to AfDB, all forms of GBV and discrimination (social, economic, political) against women and girls will be eliminated, and the latter will fully enjoyed all their human rights. All harmful social practices, especially FGM and child marriages, will end and there would be a marked reduction, if not total elimination, of barriers to quality health and education for women and girls.

A case for African women's economic and financial inclusion

Florence Marcella, 57, from Bobasi Constituency in Kenya's Kisii County, a vegetable and fruits vendor for more than 20 years, says financially and economically including women will have a major impact in the country's rural economy.

"We women are the backbone of the family and if we are facilitated to access financial services and start business we are good and competitive enough to increase rural economic productivity, create wealthy, reduce poverty and invest more in our families health and education thereby improving the social and economic waellbeing of our children and the family at large," says Florence.

Everlyne Moraa Ndubi, a tomato seller in Kisii Town, one of the fastest-growing metropolitan towns in Western Kenya, says it is important to include women in economic and financial development in the dountry, as it promotes gender equality, creates more opportunities for a wide section of the family unit, improves overall economic performance, and contributes to sustainable development

"It is a human right enshrined in all international treaties," says Marisa Carvalho, the President of Cape Verde Institute for Gender Equality and Equity (ICIEG), a state institution responsible for establishing, implementing and following gender policies.

She notes that since women's economic and financial inclusion involves about half the population not only in Cape Verde but also on the African continent, "in economic terms, it is inconceivable that half the population is excluded from economic production."

Emma Kaliya, the Director of the Malawi Human Rights Resource Centre (MHRRC), says one cannot talk about development and leave out women, who are the global economy's major contributors.

She says women, especially in Africa, have less access to control over and ownership of land compared to men. They are paid less than men in workplaces and mostly under poor working conditions because of gender inequality in the labour market.

Emma Kaliya of the Malawi Human Rights Resource Centre says one cannot talk about development and leave out women, who are the global economy's major contributors Photo/Courtesy

Bente Krogmann, Chief Executive Officer, mTek Services, Nairobi, says liberalization of the information and communication technology (ICT) is a game changer for women empowerment economically and financially in Kenya Photo /Elizabeth Angira.

"Women spend more time in unpaid care and domestic work where they spend most of their time," says Emma.

Farai Mpofu, Head of Investor Education, Securities and Exchange Commission of Zimbabwe (SECZ), says women span from their home management duties to their roles as micro-economic actors in their village fields and small holder agriculture plots, cultural actors, rural and urban informal sector players, the formally employed and entrepreneurs, all the way through to Samia Suluhu Hassan, the President of Tanzania, and Ngozi Okonjo-Iweala, Director-General of the World Trade Organisation (WTO).

"Women's innate and overt ability and opportunity to influence and determine outcomes is not fully recognised nor is it appropriately harnessed; continental development targets are achievable with women as co-designers and informed implementors," says Farai.

Germaine AKEZA Nkunzurwanda, an agro-entrepreneur in Rwanda, says the United Nations (UN) estimates that women comprise 40 per cent of the agricultural workforce worldwide and as much as 60 per cent in sub-Saharan Africa, including Rwanda.

"Empowering and mainstreaming women's workforce in agriculture can bring a paradigm shift towards economic growth in Africa," she says, "It will enhance food and nutrition security and alleviate poverty and hunger on the continent."

This is critical because the UN's Food and Agriculture Organization (FAO) says Africa, most of whose people are farmers, cannot feed itself and has been in this situation for many decades.

"The number of chronically undernourished people has risen from 173 million in 1990-92 to some 200 million in 1997-99. Of these, 194 million (34 per cent of the population) are in Sub-Saharan Africa," FAO says in a report titled Underpinning Investments in African Agriculture and trade-related Capacities for improved Market Access: A Continen-

Contd Page 20.

Thursday, June 8, 2023 | The Mt. Kenya Times

Financial Inclusion Heralds A New Dawn For African Women As Continent Moves Towards The Africa We Want

Contd from Page 19.

Worth Noting:

- **While the African countries have made great strides in reforming the social, economic and political sectors to empower women, still there are several challenges women have to grapple with.**
- **"…despite all the above policy and administrative measures put in place by the government, the Zimbabwe Gender Commission (ZGC) notes with concern persistent barriers to women's meaningful participation in the national economy, including unequal access to credit, markets, financial services, infrastructure, land and opportunities to influence policy," says Virginia, the Commission's CEO.**
- **Joyce Moraa, a Kenyan 50-year old second hand clothes seller, singles out the partriachcal African family setup as a major impediment to women empowerment.**

Marisa Carvalho, the President of Cape Verde Institute for Gender Equality and Equity (ICIEG) says it is inconceivable that, women, who make half of the population, is excluded from economic production Photo /Courtesy.

tal Vision.

Success stories

AfDB says much has been done towards achieving these aspirations for African women.

Different African countries have initiated constitutional, legal and policy reforms to empower women socially, politically and economically.

"Our Constitution, which we promulgated in 2010, recognizes the principle of gender equality and prohibits discrimination on the basis of gender," says Ruth Kemuma, 30, a store owner in Kenya's Nyanza Region, "It also provides for affirmative action measures to redress gender imbalances in various sectors of society."

Kenya has also enacted the Matrimonial Property Act (2013), which provides for the equal distribution of matrimonial property between spouses upon dissolution of marriage.

"This law ensures that women have a legal right to property acquired during marriage, which is essential for their economic empowerment," says Ruth.

Virginia Muwanigwa, Chief Executive Officer of the Zimbabwe Gender Commission (ZGC), says the South African country has enacted strong constitutional provisions for the advancement of women's rights and the promotion of gender equality.

"Our Constitution has many pro-women clauses, for example, Section 13 prescribes affirmative action for groups that have been historically marginalised and Section 80 focuses on the rights of women and highlights the provision for equal opportunities, in political, social and economic activities," she says.

Sierra Leone has just enacted the Gender Equality and Women's Empowerment (GEWE) Act, which has been described as a "ground-breaking" law. It assures women of 30 per cent of public and private jobs, including senior positions. It also ensures at least 14 weeks of maternity leave and equal access to bank credit and training opportunities for women.

It has harsh consequences for employers who do not implement the new law, especially observing the percentage of jobs reserved for women. These include fines of $2,500 and jail terms for officials of institutions such as banks if they fail to grant fair access to financial support, which is aimed at enabling more women to venture into entrepreneurship.

Fatoumatta Sanneh Ceesay of the Gambia Radio and Television Services says that training of women is crucial to any efforts to empower them.

"The Gambia Women's Bureau has been training women on economic activities and how they use the right marketing strategies to promote businesses and have access to the right market," Fatoumatta says, "The Gambia Women Chamber of Commerce has been providing capacity building for women business owners on how they can maximise profits and expand their businesses."

Bente Krogmann, Chief Executive Officer, mTek Services, a Kenyan-headquartered digital online insurance platform, says the East African country has initiated legal and policy reforms that have helped women play an increasing role in the financial and economic spheres.

"Liberalization of the information and communication technology (ICT) is a game changer for women empowerment economically and financially in Kenya," Bente says.

She says advancements in financial technology, such as mobile money, have increased women's access to digital wallets.

A case in point is the M-Pesa ("M" for mobile, pesa is Swahili for money) service.

Danielle White in a paper titled The Social and Economic Impact of M-Pesa on the Lives of Women in the Fishing Industry on Lake Victoria, says M-Pesa has had an immense impact and has been hugely beneficial to the lives of women in the fishing industry.

Danielle says that the formal banking sector has long been unavailable to many women in the least Developed Countries (LDCs). This has been a very large impediment to women's status within society and the development of communities.

"With the introduction of M-Pesa, women now have a safe means of saving their money," she says, "This has enabled many women to expand their business or create a new business and make a more substantial income."

In addition to saving, Danielle says the ability to send and receive money through M-Pesa has revolutionized how women trade fish.

"The time and money spent trading has been drastically reduced and this has enabled women to make much more money in much less time," she says.

Some countries have created funds such as Kenya's Women Enterprise Fund, a State Agency that provides accessible and affordable credit to support women starting and/or expanding businesses for wealth and employment creation.

Bente says the development of products and services tailored to women, for example, by banks launching women-only accounts and/or products and Chama (merry-go-round groups) accounts to attract women investment groups, is also empowering women.

"Kenya has also formulated policies, which among others, advocate for women to sit on boards of companies and large businesses and be part of decision-making," she says.

It is the same case in Malawi.

"Women should be at the table where policies and laws are being implemented. Women have been left behind for so long, we should improve the status of women," says Emma.

Backed by increased skills gain, especially with technological and digital transformation, through training, women are no longer pushovers economically.

It is not, therefore, surprising to see the 2021 FinAccess Household Survey findings indicating reduced disparities in Kenya in the access to financial services by gender, which has narrowed over time, from 8.5 per cent in 2016 to 4.2 per cent in 2021, thus enabling women to participate more meaningfully in formal economic activities.

"Even those without formal education, and those in the lowest wealth quintile, are enjoying the dividends of financial technology," says the Survey whose financial inclusion measurement cuts across the four dimensions of Access, Usage, Quality and Impact/ Welfare.

The FinAccess Surveys were initiated to enhance financial inclusion measurement, provide a better understanding of the financial inclusion landscape indicators to track financial inclusion dynamics over time, and provide data to various stakeholders.

They are funded and conducted by the Central Bank of Kenya, the Kenya National Bureau of Statistics and Financial Sector Deepening Kenya (FSD Kenya), an independent trust funded by, among others, the Kenya government, the United Kingdom, Sweden and the Bill and Melinda Gates Foundation.

Kenya has initiated a number of government-funded financial services, targeting women. The Women Enterprise Fund (WEF) was set uo by the country's third President the Late Mwai Kibaki to provide women with access to affordable credit and business training to start and grow their businesses. The country's current President, William Ruto, however, relaunched the Fund recently after taking it digital to make it accessible to especially rural women through the mobile phones.

President Ruto said women will borrow at a rate of six per cent a year, a move aimed at enabling

Contd Page 21.

Financial Inclusion Heralds A New Dawn For African Women As Continent Moves Towards The Africa We Want

Contd from Page 20.

Worth Noting:

- It is encouraging that a majority of African countries are reforming their financial and economic sectors and, backed by improvements their educational systems that, according to AfDB's report titled Trends and Achievements in Girls' Education (1970-2010) and Best Practices for Promotion of Girls' Education in Africa, has seen female enrollment significantly improving over the years, women are increasingly starting to play their rightful role in the continent's financial and economic development.
- This is not surprising given that Gladys Mosioma, 68, who hails from Nyamira County in Kenya, says that during her childhood days parents pulled the girls out of school and married them out for dowry to educate their boys.

more women to access it and accelerate their economic empowerment. Besides, the loans will be accessed instantly unlike in the past when the processing took 45 days.

"We have also eliminated financial intermediaries. This will boost access and check credit costs," said the President

One of the Kenyan President's August 2022 Presidential Election key campaign promises was that, if elected, he will set up a Hustler Fund, which will provide affordable loans to Kenyans in the bottom of the pyramid, the mama mbogas (vegetable vendors) and boda bodas (public transport motorcycle riders).

After his election and swearing in as the country's fifth President, he set up the Hustler Fund, also known as The Financial Inclusion Fund,which allows Kenyan citizens borrow Money through their cell phones.

"Our objective in setting up the Fund to provide affordable credit to sections of the population that have been left behind for far too long," says a statement on its website, "The Hustlers Fund will lend to businesses at 8 per cent a year, the lowest interest ever charged in Kenya."

Emma from Malawi says increased employment of women and leadership opportunities in Malawi has seen boosted women's economic productivity, increased economic diversification and income equality in the country.

African countries, including Malawi and Kenya, have enacted procurement laws that have reserved a certain percentage of state procurement budgets for women and women-owned enterprises, giving them access to the lucrative national supply of goods, services and works business.

"We have made efforts to remove all forms of violence and discrimination against women for them to have equal economic rights and to effectively manage their businesses," Emma says.

Mpofu says the implementation of the Zimbabwe's first phase of the National Financial Inclusion Strategy (NFIS I – 2016-2020) was a transformative shift in the empowerment of the country's women.

Zimbabwe's financial market regulators, SECZ, Reserve Bank of Zimbabwe (RBZ) and Insurance and Pensions Commission(IPEC), constitute the South African country's National Steering Committee responsible for the implementation of the Strategy.

In the Foreward of its successor, the second phase of the National Financial Inclusion Strategy II (NFIS 2022-2026), John Panonetsa Mangudya, the Governor, RBZ, said two studies – the FinScope Micro Small and Medium Enterprises (MSMEs) and FinScope Zimbabwe 2022 Consumer Surveys -conducted in 2022 had shown the strides the country had made in financial inclusion.

They showed that 83 per cent of adults are formally served, up from 69 per cent in 2014, and 95 per cent of MSMEs formally served, up from 18 per cent in 2012, despite the disruptive effects of the Covid-19 pandemic.

"Women's financial inclusion increased from 68 per cent in 2014 to 83 per cent in 2022, while men that are formally served increased from 70 per cent to 85 per cent on the back of increased access to banking products," he said, " The financial exclusion gap narrowed from 23 per cent in 2014 to 12 per cent in 2022."

Challenges

While the African countries have made great strides in reforming the social, economic and political sectors to empower women, still there are several challenges women have to grapple with.

"…despite all the above policy and administrative measures put in place by the government, the Zimbabwe Gender Commission (ZGC) notes with concern persistent barriers to women's meaningful participation in the national economy, including unequal access to credit, markets, financial services, infrastructure, land and opportunities to influence policy," says Virginia, the Commission's CEO.

Joyce Moraa, a Kenyan 50-year old second hand clothes seller, singles out the partriachcal African family setup as a major impediment to women empowerment.

"Lack of women representation in decision-making positions both in public and private sectors limits our influence in some of the projects and programmes that would have a major impact on our wellbeing and that of the society and country at large," says Joyce.

She cites her Kisii Community who have never elected a woman Member of Parliament since Kenya attained independence in1963 or as a Governor in any of the two counties of Kisii and Nyamira they inhabit since the country's Constitution, which has been widely hailed as one of the most progressive constitutions in Africa with a robust Bill of Rights, was promulmated in 2010.

Emma says women's right to own

and inherit property remains challenging in many African countries. Moreover, according to the World Bank, across Sub-Saharan Africa, land ownership is critical for income generation, accessing credit, and transferring wealth to younger generations.

"As such, inequalities in land ownership often go hand in hand with inequalities in economic opportunities," the bank says.

Virginia says gender-based violence is still prevalent, and it perpetuates gender disparities and limits women's participation in economic sectors.

"Violence against women and girls creates "economic costs" which include reduced productivity due to absenteeism, reduced women's participation in the labour market and losses related to higher demand for health and judicial services," she says.

Esnahs Nyaramba, a community-based organisation leader, says patriarchal African family systems are rigged against women.

"Some of the largest business deals are sealed by men in exclusive clubs and often in wee hours of the night when women are deep asleep at home looking after their children and property," Esnahs says.

Conclusion

It is encouraging that a majority of African countries are reforming their financial and economic sectors and, backed by improvements their educational systems that, according to AfDB's report titled Trends and Achievements in Girls' Education (1970-2010) and Best Practices for Promotion of Girls' Education in Africa, has seen female enrollment significantly improving over the years, women are increasingly starting to play their rightful role in the continent's financial and economic development.

This is not surprising given that Gladys Mosioma, 68, who hails from Nyamira County in Kenya, says that during her childhood days parents pulled the girls out of school and married them out for dowry to educate their boys.

She says now women are accessing education like men, gaining qualifications that enables them to compete favourably in the job market.

"Women have risen to positions of decision making in both in public and private sectors, including in the three arms of government -the executive, judiciary and legislature, which has enabled them to come up and implement policies that affect women directly," she says.

This is an African renaissance.

"Overall, countries across Africa have made commendable strides, we should not lose the momentum," says Bente.

Indeed, many countries have made great strides in empowering the African women. It is, however, not time to celebrate. Instead, now it is time for the African countries to act without stoping or slowing down the pace of the constitutional, legal and policy reforms. For, still a lot needs to be done to enable women to effectively contribute to the continent's financial and economic development. Then, and only then, will the continent achieve full and sustainable development.

Ms. Angira was able to research, develop and write this article with the valuable support of the African Union through the African Union Agenda 2063 Pitch Zone Awards, a partnership with the African Women in Media

Sports >> *West Ham is bidding for their first trophy against Fiorentina in the Europa Conference League Final.

West ham and Fiorentina ready for battle in the Europa Conference League Final

West Ham is bidding for their first trophy against Fiorentina in the Europa Conference League Final.

The West Ham boss David Moyes who has never won a major competition since the 1980 FA Cup hopes that this will be a start for them.

"Whether you're an experienced manager or a young one, sitting here for a final is the pinnacle," said Moyes.

The Fortuna Arena in Prague with a capacity of 19,370 will host about 4,890 West Ham fans. Moyes who has been a manager since 1998 and his main achievement being steering Preston into the Division One Playoffs between 1999-2000.

He also won his only trophy with Manchester United against Wigan Athletic in the 2013 FA Community cup.

"There are a lot of very good coaches out there but for these young coaches, they have to see if they can do 20 or 25 years in the business."said Moyes.

West Ham finished 14th in the Premier League and have won many games in the Europa Conference League and if they beat Fiorentina they will be in next seasons Europa League.

"It's a big achievement to get through to a European final. It's not easy to get all the way through and we've been competitive .It's a great achievement for all the players and the next part is to see if we can go on and win it" He added.

Fiorentina finished eighth in Serie A and lost the Coppa Italia final to Inter Milan.

KBC

Sports >> *Crawford International School will host the second edition of the Kenya Swimming Federation Kiambu County Minnows Swimming Championship scheduled for Saturday 10th June, 2023.

It's all systems go for KSF Kiambu Minnows Championship

Crawford International School will host the second edition of the Kenya Swimming Federation Kiambu County Minnows Swimming Championship scheduled for Saturday 10th June, 2023.

The championships – coming at the back of the previous minnows competition held at Braeburn School last March – will also round up as the last event of the season, with next term's events penciled to resume in August this year.

"Don't miss out on the thrilling KSF- Kiambu County Minnows Swimming Championships scheduled this Saturday 10th," an invite from KSF – Kiambu County administration read.

"The gala will be taking place at Crawford's magnificent and sparkling blue heated pool. Join us and be a part of this super exciting event and end the swimming season in style!" the statement added

In what is geared up to be a special event, one school – ACK Thika Memorial Church School is expected to make their debut appearance in the championships having acquired new membership under the Kenya Swimming Federation – Kiambu County.

The school has in recent months also invested in a new standard sized swimming pool.

The upcoming minnows will be 9 and Under, and will involve over 15 schools around the region.

In the March Minnows event, Aga Khan Academy topped the combined team-scores with a points total of 484.50, ahead of Super Marlins Swim Club and Potterhouse School who recorded 405.50 and 313 points respectively.

KSF- Kiambu is also expected to hold their Annual General Meeting in July where new sponsors for the next season are set to be announced. Zetech University has been the main sponsor of this season.

To add on that, the first gala of next season will be managed with a new-tech timing devices dubbed the Colorado System 7 – part of an investment made by KSF – Kiambu to ensure comprehensive training, timing, scoring, and display solutions for all swimming competitions.

KBC

SPORTS AS THEY HAPPEN

The MT. KENYA TIMES
The Mt Kenya Times
375778 201602

Short Story by Munavvara USMONOVA


Munavvara USMONOVA.

Worth Noting:

- And the woman selling apples kept calling her: "Come, my daughter, very sweet apples, red apples, take some apples that are as sweet as you." I didn't know what to do when I looked at my daughter who was sitting there crying and at the apples on a stall.
- I had to buy apples instead of bread. As I was returning home, I thought about what the children would eat during the day, if there was flour at home, I would immediately make dough and put it in the gas oven. On the contrary, his father went to Andijan with his necessary work.

Honored cultural worker of the Republic of Uzbekistan, editor-in-chief of the Uzbek women's magazine "Saodat".

APPLE

Those were the times when we had just moved to Tashkent and were looking for a job. I lived with the thought that I felt sorry for my husband, who was barely making ends meet with a meager salary, and that what I could do would help. I was especially bothered by the fact that the problem of rent was encountering at the beginning of the month. One day we went to the market in order to buy some food. I carried my daughter with myself. When my daughter saw the apples on the stall while buying onions, she said, "I'm going to eat apples." The money in my hand is for bread and onions… And the woman selling apples kept calling her: "Come, my daughter, very sweet apples, red apples, take some apples that are as sweet as you." I didn't know what to do when I looked at my daughter who was sitting there crying and at the apples on a stall. I had to buy apples instead of bread. As I was returning home, I thought about what the children would eat during the day, if there was flour at home, I would immediately make dough and put it in the gas oven. On the contrary, his father went to Andijan with his necessary work. We woke up in the morning. A couple of days later, we went to the store to fill our another demand. My daughter was staring at me. Holding her in my arms, I slowly began to explain:

– My daughter, if you understand me, I will tell you something. I don't want to leave you alone at home and go out. I wondered if you would torture me like you did the other day if I took the lead. That day, instead of bread, we bought apples, and then it was difficult for me to find bread for you. Now we are going out to buy potatoes, where will I get the money if you cry again, "Don't buy apples," I said. My five-year-old girl, looking into my eyes, said: "Mummy, when I grow up, I will give you a lot of money, full of apples and chocolates. I won't cry now, I promise," she said. My daughter, who was passing in front of the stalls, covered her eyes with her hands. She did not cry that day as she promised. She didn't see, she didn't even look at her favorite fruits. But… I cried all night for some reason…

Published at Shashil Court Westlands & Printed at Mombasa Road, Nairobi by Exponential International Limited. P.O. Box 101675 - 00101 Nairobi.
Email: editorial@mtkenyatimes.co.ke | To place Adverts: Email: ads@mtkenyatimes.co.ke Tel: 0700 161 866, 0705 215 262, 0781 894 777. www.mtkenyatimes.com