Securing The Future Of Real Estate: Sectional Titles And The Rise Of Mixed-Use Developments In Kenya

Kenya's real estate sector has experienced remarkable transformation over the past decade, with mixed-use developments proliferating across major urban centers. According to the Kenya National Bureau of Statistics, the construction industry contributed approximately 5.4% to GDP in 2023, with residential and commercial property development driving significant portions of this growth. Page 18

The
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News>>Ruto: Government Embraces Public-Private-Partnership To Aquire Hospital Equipment

P. 8. The government has adopted a public-private partnership model to upgrade and equip hospital equipment across the country, President William Ruto has announced.

News>>Equity Bank Partnership Fuels Rapid Growth And Top KCSE Results

P. 12. Merishaw School, a fast-rising academic star on the Isinya-Namanga Road, has cemented its strong partnership with Equity Bank Kenya, selecting the financial giant as its key strategic ally for the third phase of its ambitious expansion.

Tanzania Locks Down Amid Election Chaos

Tanzania's general election day, yesterday, was anything but ordinary. What began as a routine democratic exercise quickly spiraled into a day of chaos, disruption, and widespread unrest. By evening, the government had imposed a sweeping curfew in Dar es Salaam and initiated a nationwide internet shutdown, plunging the country into digital silence amid growing protests and accusations of electoral injustice. The measures, announced by top security officials, were aimed at quelling what authorities described as "attempts to destabilize national peace," but critics and opposition voices saw them as a stark warning about the state of democracy in the East African nation.

File image of Tanzania's President Samia Suluhu (inset) and Tanzania protestors

STORY ON PAGE 9

President Ruto In Extensive Tour Of Nakuru County

By: MKT Reporter
@themtkenyatimes

President William Ruto yesterday made an extensive tour of Nakuru County, where he commissioned and launched several development projects.
The President, accompanied by among others, his deputy Prof Kithure Kindiki, also issued Title deeds and pledged millions of shillings to internally displaced persons for their resettlement.
Nakuru leaders, led by area governor Susan Kihika also accompanied him.

Some Of The Moments As Captured In Pictures

















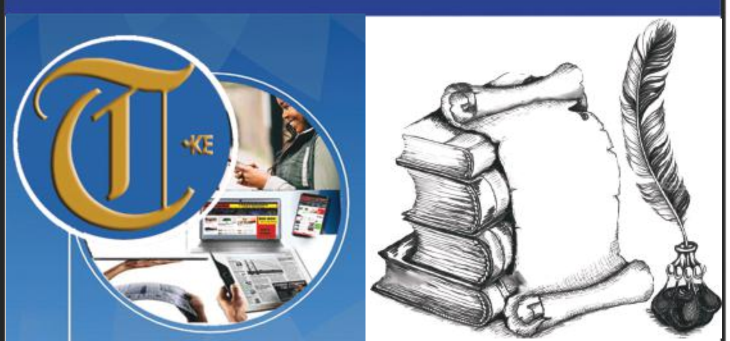







Editor's Desk

The Mt. Kenya Times



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NEWS IN BRIEF

Kenya has reaffirmed its commitment to becoming Africa's hub for climate action and green investment as leaders, financiers, and innovators convened in Nairobi yesterday, for the Second African Climate Investment Summit (ACIS), organized by the Kenya Climate Innovation Centre (KCIC). The conference brought together public and private sector actors from across the continent to explore practical pathways to scale up climate financing and entrepreneurship in Africa. Cabinet Secretary for Environment, Climate Change and Forestry, Dr. Deborah Barasa, officially opened the summit, terming it a crucial platform for mobilizing capital, partnerships, and innovation across the continent.

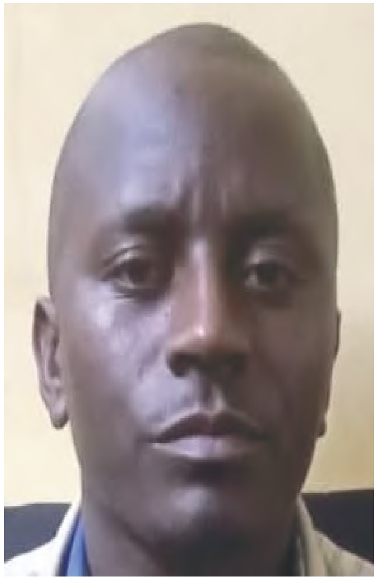
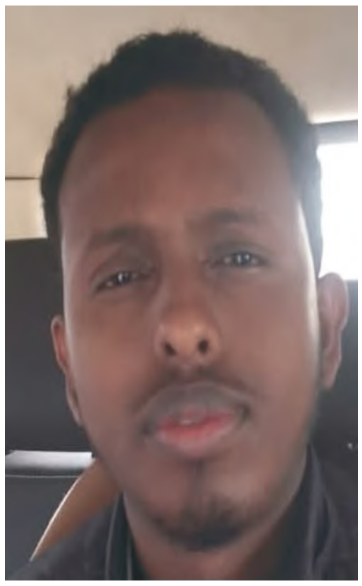
The Cabinet Secretary for East African Community (EAC), ASALs and Regional Development, Beatrice Askul has handed over an ultra-modern Intensive Care Unit and High Dependency Unit block at the Malindi Sub-County Referral Hospital built at a cost of Sh50 million by the Coast Development Authority. The hospital was handed over to the County Government of Kilifi, it is expected to significantly improve access to emergency and critical care services for not only Kilifi but also the neighbouring Tana River and Lamu counties.

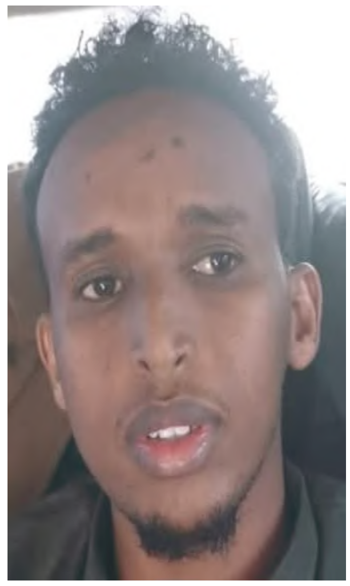
Kenya reaffirmed its leadership in agricultural innovation and trade as the Ministry of Agriculture and Livestock Development hosted the inaugural Africa International Agricultural Expo in Nairobi. The three-day event brings together global investors, researchers, innovators, and farmers to accelerate Africa's agricultural transformation through innovation, technology, and market access. State Department for Agriculture Principal Secretary Dr. Kiprono Rono highlighted the government's commitment to boosting productivity, empowering smallholder farmers, and positioning Kenya as Africa's agribusiness hub.The expo, themed 'Increasing Agricultural Productivity in Africa through Innovation and Market Access', has attracted more than 150 international exhibitors and 100 delegates from across Africa, China, the United States, Turkey, Israel, and the United Arab Emirates. It marked a major step toward strengthening Kenya's role in regional food systems and global trade partnerships.

Principal Secretary for Trade Regina Ombam has reaffirmed the government's commitment to leveraging on the African Continental Free Trade Area (AfCFTA) to steer Kenya's trade policy toward deeper continental integration, guided by the principles of inclusivity, innovation, and sustainability. AfCFTA was approved by the 18th Ordinary Session of the Assembly of Heads of State and Government of the African Union in January 2012. It seeks to boost intra-African trade and strengthen economic ties across the continent. Speaking during a sensitization workshop for Members of Parliament on deepening Kenya's engagement with AfCFTA in Mombasa, PS Ombam said the agreement presented an opportunity to rewrite Africa's economic story, from a continent that trades outward to one that trades within itself, creating shared prosperity for its people.

The State Department for Environment and Climate Change yesterday hosted representatives from Pathway Technologies and GIZ,German International Cooperation for a kick off meeting on modernization of the Kenya Climate Change Knowledge Portal (KCCKP) at its headquarters in Nairobi. The session, chaired by Deputy Director for Climate Change, Mr. Samuel Muchiri marked a key milestone in the government's efforts to enhance access to climate information and strengthen knowledge sharing. During the meeting, Pathway Technologies was formally introduced as the consultancy firm selected to lead the portal's modernization. The firm's CEO, Joel Onditi, presented its vision and technical capabilities, highlighting its expertise in deploying global technology solutions to enhance stakeholder engagement. He outlined the firm's plan to transform the KCCKP into a dynamic, user-friendly digital hub that will centralize climate data, support policy tracking, and foster cross-sector collaboration on climate action. The upgraded portal will feature an integrated web platform designed to aggregate data from multiple sources, provide actionable insights through interactive dashboards, and enable real-time monitoring of climate policies and initiatives. The project is expected to be completed within four months.The meeting was attended by Director ICT, Mr. Alex Ndigirigi (SDECC); Ms. Andrea Denzinger, Project Manager for Climate and Ms. Katharina Mengede, Project Director DTC from GIZ; representatives from Pathway Technologies, and senior government officials from the ministry.

Five Arrested For Terrorising Drivers Along Thika–Nyeri and Thika–Embu Highways



Worth Noting:

- The arrests follow a coordinated operation by detectives drawn from the Crime Research and Intelligence Bureau, the Operations Assist Team, and DCI Gatanga after a series of violent robberies targeting goods' transporters.
- The operation was launched in response to two similar robbery cases reported at Kutus and Wanguru Police Stations, where drivers were ambushed by men posing as police officers.

By: The DCI
@themtkenyatimes

Detectives have arrested two key suspects believed to be part of a four-member gang that has been terrorizing motorists and truck drivers along the busy Thika–Nyeri and Thika–Embu highways.

The arrests follow a coordinated operation by detectives drawn from the Crime Research and Intelligence Bureau, the Operations Assist Team, and DCI Gatanga after a series of violent robberies targeting goods' transporters.

The operation was launched in response to two similar robbery cases reported at Kutus and Wanguru Police Stations, where drivers were ambushed by men posing as police officers.

The gang, often dressed in jungle fatigues and reflector jackets, flagged down lorries under the guise of routine checks before assaulting drivers, handcuffing them, and locking them in car trunks. The stolen vehicles and goods would then be driven away and empty lorries later abandoned.

One major incident occurred on October 8, when a driver ferrying 450 bales of Raha Premium maize flour from Jomax Millers Limited to Nairobi was attacked and dumped miles away.

The vehicle was later found abandoned in Njiru, Nairobi, stripped of its cargo.

Days later, the same gang attempted to rob another Jomax Millers truck, this time posing as Kenya Revenue Authority officials. The vigilant driver, aware of the earlier attack, managed to escape.

In another related case, a truck driver transporting KSh 5.4 million worth of Colgate products from Nairobi to Embu was similarly attacked and left stranded in Ndarugu- Witeithie.

Detectives from Mwea East later traced the stolen goods to a building in Embu, confirming the syndicate's wider network.

After days of forensic analysis and surveillance, the suspects' luck ran out. On October 24, a sting operation led to the arrest of Festus Kandiki Kanyaru in Ruiru.

He confessed to being part of the gang and identified his three accomplices, revealing that they sold 400 bales of maize flour to a businessman in Eastleigh. His associate, Bundi Stanley Kaumbiri, alias Bamu, was arrested the next day at his miraa shop in South B.

A follow-up search at a house in Pipeline recovered items believed to be used in the crimes — including toy pistols, military fatigues, handcuffs, and a Maasai whip.

Both suspects were arraigned where detectives were granted 14 days to finalize investigations.

In a new development three more individuals, Khalid Abdirahman Mohammed, Shueb Ahmed Hussein, and Yusuf Nur Abdullahi were on Tuesday arrested in Eastleigh for handling the stolen maize flour. Detectives recovered two bales of the consignment from a store in the area. The suspects are in custody awaiting arraignment.

Detectives have intensified the search for two more gang members - it is just a matter of time before they are brought to justice.

The Directorate of Criminal Investigations is urging transporters and drivers to remain vigilant and to immediately report any suspicious individuals posing as law enforcement officers along major highways.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Ruto: Government Embraces Public-Private-Partnership To Aquire Hospital Equipment

By: PCS
@themtkenyatimes

The government has adopted a public-private partnership model to upgrade and equip hospital equipment across the country, President William Ruto has announced.

The President explained that in the innovative arrangement called fee-for-service, private sector players install and maintain crucial medical equipment, with hospitals only paying for the services offered.

He said the model not only saves national and county governments from spending huge sums of money on purchasing and maintaining expensive equipment, but also reduces waste in the procurement process.

He also pointed out that the arrangement ensures that suppliers ensure the equipment is functional for them to make a financial return while hospitals focus on delivering quality healthcare to patients.

"The primary objective of the government is to treat citizens; owning equipment is secondary. If we can get someone to own the equipment and we get the service, the better for us. We don't have to incur a huge financial outlay," he said.

President Ruto spoke during the commissioning of a KSh130 million modern CT Scan Unit at Nakuru County Referral and Teaching Hospital. He was accompanied by Deputy President Kithure Kindiki, Nakuru Governor Susan Kihika, Trade Cabinet Secretary Lee Kinyanjui, MPs and MCAs.

This state-of-the-art equipment, acquired through the fee-for-service partnership, will double the hospital's capacity to 100 scans a day. It also includes a heart treatment kit powered by AI technology.

The President said the government will install more than 70 such advanced machines in health facilities across the country.

Governor Kihika commended the new programme, saying it had enabled the county to acquire hospital equipment it would otherwise not have been able to purchase.

At the same time, President Ruto announced that the government has waived the national identification card first-time issuance and replacement fee for all Kenyans.

He said the government will no longer charge the KSh1,000 fee for replacing lost identification cards.

"From today, if you have lost your identification card, go and get another ID. The KSh1,000 we used to charge has been waived," he said.

Saying some Kenyans over 18 years of age fear applying for IDs because of the fees charged, the President said they would now get the vital document for free and they will also be questioned about their background and why they did not apply on time.

President Ruto once again expressed the government's delivery of tangible transformation in the country.

"Kenya cannot be transformed through empty rhetoric, tribalism or hate. Kenya will only be transformed through development programmes," he said.

The President called for unity of purpose, saying the government will serve all Kenyans equally without leaving any region behind.

He reminded leaders that Kenyans will judge them based on the work they have done to improve lives.

On politics, the President said he would meet his competitors in 2027 and pledged to place his track record before Kenyans.

"We will present our development achievements and they will present their propaganda," he pointed out.

The President appealed to parents to ensure their children go to school, noting that the government has made huge investments in education to guarantee access for every child.

He said the government has hired 100,000 teachers and built 23,000 classrooms in the past three years.

"We do not want any child left behind. Every child should go to school because education is what brings equality in society," he said.

The President said the government is implementing programmes, projects and policies to expand job opportunities for young people.

He also asked Kenyans to register with the Social Health Authority to enable the government to plan better for healthcare.

In Nakuru County, the President said the government will spend KSh2.6 billion to build 230km of new tarmac roads.

He announced that the government will resettle 900 families of Internally Displaced Persons in Pipeline, near Lanet, to their new homes in Ndonga and Kisima farms.

"From tomorrow, we will give each family KSh20,000 to help in the relocation," he said.

Prof Kindiki said the government is focused on delivering promises made to Kenyans, noting that the President is working with other leaders to ensure the country achieves its development goals.

His remarks were echoed by Governor Kihika, who said the President is keeping his promises to the people of Nakuru and the country.

She cited the resettlement of IDPs, construction of affordable housing, new markets, equipping of hospitals, construction of roads, and water supply projects, among others.

"Let us not listen to propaganda from those who have nothing to offer," she said.

In Kiratina, Nakuru Town East Constituency, the President broke ground for the construction of Susan Kihika Primary and Junior School.

He also launched the Nakuru East Last Mile Connectivity Project, part of the KSh2.6 billion investment to connect over 22,000 households to electricity in the county.

He also laid the foundation stone for the Lanet B Affordable Housing Project in Gilgil Constituency, a landmark 2,100-unit development employing more than 3,000 young people. He described it as a real game-changer for the area.

Additionally, President Ruto said the government will build 25 new markets and over 21,000 affordable housing units across Nakuru County, creating more than 30,000 jobs and unlocking opportunities for enterprise and community growth.

At Kongasis, Gilgil Constituency, the President inspected the ongoing construction of the Jogoo-Kiptagwany-Munanda-Tangi Tano and Munanda-Kiambogo-Kongasis roads.

He pointed out that the Ministry of Roads will extend the project to Elementaita to boost connectivity and spur economic activity.

He also granted residents' request for a modern market, which will become the 26th to be built in the county.

At Kiptangwany, the President issued more than 2,700 title deeds to residents, covering 6,100 acres and ending a 50-year dispute over land ownership.

President Ruto announced that the government had waived KSh30 million fees to enable beneficiaries, most of them elderly, to obtain ownership documents.

He added that the government will soon resolve other pending land issues in the region, including the Ol Jerai Scheme dispute.

He said the government is building modern hostels at Gilgil Technical Training Institute in Munanda.

At the same time, he donated KSh3 million towards the construction of a dormitory at Murereshwa Girls School.

He called on security agencies to intensify the crackdown against illicit brew, which is rampant in the area.

In Ndabibi, Naivasha Constituency, the President launched the construction of the 42km Kasarani-Kongoni-Olkaria and Ndabibi access roads.

President William Ruto, Nakuru governor Susan Kihika, Deputy President Kithure Kindiki and other officials at Nakuru County Referral Hospital yesterday.

President William Ruto and Lands Cabinet Secretary Alice Wahome Lanet B affordable housing project.

President William Ruto with his deputy Kithure Kindiki launching construction of Kasarani-Kongoni-Olkaria road. Photos/PCS.

Tanzania Plunges Into Digital Darkness And Curfew As Election Sparks Nationwide Unrest

By: MKT Reporter
@themtkenyatimes

> **Worth Noting:**
>
> - **The internet blackout, confirmed by global observatory NetBlocks, added a chilling layer to the day's events. According to live network data, Tanzania experienced a near-total disruption to internet connectivity, affecting major service providers and cutting off access to social media platforms, messaging apps, and news sites.**
> - **The digital blackout coincided with the peak of election-related unrest, effectively silencing online dissent and limiting the flow of information both within and outside the country. NetBlocks described the incident as a "deliberate digital suppression," noting that the shutdown occurred just as Tanzanians were casting their votes for a new president and parliament.**
> - **President Samia Suluhu Hassan, widely expected to secure a second term, cast her vote early in the day amid tight security.**

Tanzania's general election day, yesterday, was anything but ordinary. What began as a routine democratic exercise quickly spiraled into a day of chaos, disruption, and widespread unrest. By evening, the government had imposed a sweeping curfew in Dar es Salaam and initiated a nationwide internet shutdown, plunging the country into digital silence amid growing protests and accusations of electoral injustice. The measures, announced by top security officials, were aimed at quelling what authorities described as "attempts to destabilize national peace," but critics and opposition voices saw them as a stark warning about the state of democracy in the East African nation.

The curfew, which took effect at 6:00 pm local time, was declared by Inspector General of Police Camillus Wambura, who instructed residents of Dar es Salaam to remain indoors until further notice. The announcement followed hours of escalating demonstrations in the city's key neighborhoods, where opposition supporters took to the streets to protest the disqualification of leading opposition candidates. Videos circulated earlier in the day showed young protesters clashing with police, setting fire to a local government office, and chanting slogans demanding electoral transparency and justice. In Arusha, similar scenes unfolded, with columns of smoke rising above the city as demonstrators voiced their anger over what they called a "rigged process."

The internet blackout, confirmed by global observatory NetBlocks, added a chilling layer to the day's events. According to live network data, Tanzania experienced a near-total disruption to internet connectivity, affecting major service providers and cutting off access to social media platforms, messaging apps, and news sites. The digital blackout coincided with the peak of election-related unrest, effectively silencing online dissent and limiting the flow of information both within and outside the country. NetBlocks described the incident as a "deliberate digital suppression," noting that the shutdown occurred just as Tanzanians were casting their votes for a new president and parliament.

President Samia Suluhu Hassan, widely expected to secure a second term, cast her vote early in the day amid tight security. Her administration has faced mounting criticism for its handling of the electoral process, particularly the barring of key opposition figures from participating. The disqualification of two major opposition candidates sparked outrage among civil society groups and international observers, who warned that the move undermined the credibility of the election and risked alienating a significant portion of the electorate. Despite these concerns, the government maintained that the exclusions were legally justified and necessary to uphold electoral integrity.

Election chaos in Tanzania

Throughout the day, voter turnout appeared low, with many polling stations reporting sparse attendance. Analysts attributed the apathy to a combination of fear, frustration, and disillusionment among voters who felt their voices would not be heard. In some areas, polling was delayed due to logistical challenges, while in others, reports emerged of intimidation and irregularities. The East African Community (EAC), which had deployed observers to monitor the election, expressed concern over the disruptions and called for calm and restraint from all parties.

Dar es Salaam Regional Commissioner Alfred Chalamila echoed the police's curfew orders, warning that any attempts to disrupt peace would be met with force. "Even if you see propaganda of any kind on social media about any area of the Dar es Salaam region, know the power that will be used to control the matter is seven times more than the force applied," he said in a televised statement. His remarks underscored the government's hardline stance and its readiness to deploy extensive security measures to maintain control.

The opposition, meanwhile, condemned the curfew and internet shutdown as authoritarian tactics designed to suppress dissent and manipulate public perception. In a statement posted before the blackout, the leading opposition party accused the government of "engineering chaos to justify repression" and called on the international community to intervene. "This is not just about an election. It is about the future of democracy in Tanzania," the statement read.

Human rights organizations also weighed in, expressing alarm over the developments and urging the government to restore internet access and lift the curfew. Amnesty International called the measures "disproportionate and dangerous," warning that they could lead to further violence and human rights violations. "Shutting down the internet and locking people indoors is not a solution—it is a violation of fundamental freedoms," said a spokesperson for the organization.

As night fell over Tanzania, the streets of Dar es Salaam grew quiet under the weight of the curfew. The usual hum of city life was replaced by an eerie silence, punctuated only by the occasional siren or distant shout. With communication channels severed and movement restricted, many citizens were left in a state of uncertainty, unsure of what the coming days would bring.

The events of October 29 have cast a long shadow over Tanzania's democratic journey. While the government insists that the measures were necessary to preserve order, critics argue that they reveal a deeper crisis of governance and accountability. The curfew and internet shutdown may have temporarily quelled the unrest, but they have also ignited a broader conversation about civil liberties, political participation, and the role of technology in modern democracy.

In the aftermath of the election, attention now turns to the official results and the government's next steps. Will the administration seek to reconcile with its critics and restore public trust, or will it double down on its current approach? For many Tanzanians, the answer will determine not just the outcome of an election, but the future of their nation.

PS Energy In Germany For Series Of Development Meetings

By: MKT Reporter
@themtkenyatimes

Principal Secretary for Energy Alex Wachira is leading a delegation in Bavaria, Germany for a series of bilateral meetings. Yesterday, the team held the first meeting with Mr. Michael Koller, Head of Department for European Affairs and International Relations, at the Bavarian State Chancellery.

The PS noted that Kenya is focused on fostering cordial relations in renewable energy by "Establishing a Bavarian–Kenya Cooperation Platform for Promoting a Green Hydrogen Ecosystem in Kenya" courtesy of GIZ and the Federal Ministry of Economic Cooperation and Development.

The initiative seeks to strengthen collaboration in green hydrogen and its derivatives, promote research and innovation, capacity building, and explore business partnerships between Kenya and the State of Bavaria's learning institutions, automotive industries and the Medium and Small Enterprises (MSMEs).

Later, the PS visited the Bavarian State Parliament during an official parliamentary session, during which Kenya was given a special recognition.

Together with Bavarian State Parliament members Stephanie Schuhknecht (Chair of the Committee for Economic Affairs, Regional Development, Energy, Media and Digitalisation) and Martin Stumpf (Member of Parliament for Middle Franconia), the team engaged in insightful discussions and explored potential collaboration between Bavaria and Kenya, focusing on knowledge exchange, skills development and labor mobility as key drivers of mutual growth and partnership.

The PS extended a warm invitation to the legistlators to visit Kenya to further strengthen our dialogue on policy making and open doors for deeper cooperation and shared opportunities.

PS Alex Wachira with Michael Koller

Waiguru's Push For Adoption Of Clean Energy For Cooking Bearing Fruit As Families Transition To Gas Cookers

By: MKT Reporter
@themtkenyatimes

A woman preparing food using firewood.

Joyce Munene, a beneficiary preparing food.

The push for the adoption of clean and efficient energy for cooking in Kirinyaga County is bearing fruit, with over 6000 households having transitioned from use of firewood to liquefied petroleum gas (LPG).

In the last two years, an initiative by the County Government of Kirinyaga, to help in tackling climate change and foster development has distributed about 6400 free meko gas cookers, enabling the families' transit from use of firewood and charcoal.

The initiative by Governor Anne Waiguru has been praised for helping reduce exposure to indoor Household Air Pollution (HAP) which according to health experts is responsible for up to millions premature deaths each year from pneumonia, chronic lung disease and lung cancer.

Most of the residents of Kirinyaga still uses traditional biomass like wood, charcoal, agricultural residues and animal waste for cooking.

Through the Financing Locally-Led Climate Action (FLLoCA) Program Governor Waiguru distributed 5800 free meko gas cookers in June this year while another batch of 600 had been given out through the ward-based programme to families bordering Mt. Kenya forest in April last year.

Apart from reducing health risks associated with HAP, the initiative is aimed at helping families reduce tree felling for firewood as well as greenhouse gas emission caused by use of wood fuel.

The support is part of Waiguru's ongoing campaign to promote environmental conservation, climate resilience, and sustainable livelihoods in the county.

One of the beneficiaries, Hellen Wanjiku, a resident of Mjini slum in Kutus town, expressed her gratitude for the program, saying the free meko gas cooker has transformed her daily live.

"We are thankful to Governor Anne Waiguru for giving us these gas cylinders through the FLLoCCA program for free. I previously relied on charcoal jikos, which produced lot of smoke that would make me cough and my eyes teary," she said.

Wanjiku said that the meko gas cooker has enabled her to spend less time preparing breakfast for her school going children.

"In the morning, when preparing breakfast for our children, getting a charcoal or wood jiko started was a struggle. Now, with these modern gas cylinders, I can cook quickly at any time without any hustle. It has helped conserve the environment and reduced sicknesses caused by inhaling smoke. I don't have to go looking for firewood or buy charcoal anymore, we just refill the gas and get back to cooking. We are very happy," Wanjiku added.

Joyce Munene, another beneficiary from Gatuto village, echoed similar sentiments, emphasizing the health and environmental benefits of the initiative.

"This program has been very helpful, waking up to light fire using charcoal or firewood, especially during the rainy seasons was the worst nightmare for me. Now it's one touch and am already cooking, this a dream come true," she said.

Governor Waiguru says there is enormous potential for the rural families to switch to LPG and other modern fuels for cooking; exploiting that potential promises to improve the quality of their lives.

She said the meko gas cookers is helping promote use of clean energy and end ongoing deforestation, support living by reducing indoor pollution.

"By shifting to clean cooking, we are effectively saving over 500 mature trees per year and saving our women and children from prolonged exposure to smoke that poses health problems," the Governor noted.

The County Government also plans to establish a clean cooking program at Kibingoti Polytechnic, where women's groups will be trained in making energy-saving jikos.

Margret Wambui, a Public Health Officer says the meko gas cooker initiative has a far reaching effect on lives women and children as it saves them from ill-health and the loss of productivity caused by HAP.

"Majority of those affected by the indoor pollution are women and children, as women are usually responsible for cooking and small children often remain close to their mothers," she added.

Wambui says exposure to indoor air pollution from cooking using traditional biomas causes the premature deaths from lung diseases, cardiovascular disease, pneumonia and chronic obstructive pulmonary disease, as well as ill-health and the loss of productivity among many more.

"Measured in years of healthy life lost, HAP is a serious environmental health risk factor of our time that is mostly overlooked," she said.

In economic terms, Wambui said use of gas is helping families reduce health-related spending expenditure and the productivity gains that result from less illness and fewer deaths, as well as the time saved in collecting traditional fuels and cooking with them.

County Executive Committee Member (CECM) for Environment, Energy, Climate Change, Natural Resource, Water & Irrigation James Mutugi said the clean energy programme is promoting community resilient towards climate change by actively empowering people with practical and lasting solutions to combat the challenge.

"Climate change continues to pose serious challenges to our communities, but through such initiatives, we are taking bold steps to empower our people to enhance adaptation and promote sustainable growth," he said.

Several other legislative, institutional and strategic climate change mitigation interventions have been undertaken by the County Government so as to help the community cope with the phenomena. The measures include; establishment of a special fund for climate actions, enactment of laws for solid waste management, establishment of climate change directorate, training and capacity building for officers on climate change, development of county spatial plan.

Others are the Wezesha Kirinyaga program meant to improve farmers resilience to climate change and increase their profitability and minimize farm losses, promotion of agroforestry through distribution of high value fruit trees like Hass avocado and macadamia to farmers, undertaking of over 60 community water projects to improve access to water for both domestic and irrigation, tree planting, water harvesting among others.

Kirinyaga CECM James Mutugi

Ms Margret Wambui

Equity Bank Partnership Fuels Rapid Growth And Top KCSE Results

By: MKT Reporter
@themtkenyatimes

Merishaw School, a fast-rising academic star on the Isinya-Namanga Road, has cemented its strong partnership with Equity Bank Kenya, selecting the financial giant as its key strategic ally for the third phase of its ambitious expansion.

This commitment was highlighted during a recent courtesy visit where Equity Bank Managing Director, Moses Nyabanda, met with Chief Principal David Kariuki to review progress and discuss the institution's future growth, which has been significantly backed by the bank.

In just three years, the school—under the leadership of Mr. Kariuki, a former Alliance High School Principal—has seen explosive growth, surging from a founding cohort of 100 students to over 800 learners today. Its impressive academic reputation now attracts students from across the region, including Tanzania and South Sudan.

Mr. Kariuki praised Equity Bank for its crucial support, particularly an Asset Finance facility worth hundreds of millions. This investment was instrumental in constructing new, state-of-the-art facilities, including modern classrooms, spacious dormitories, three school buses, ultra-modern sports complexes, and multipurpose halls.

"We are only in our third year, yet we are already posting impressive results," Kariuki stated. "Our very first cohort last year achieved a remarkable mean score of 10.56, securing 100% university admission. Equity is more than just a bank; it feels like home, offering unwavering support and care."

The Chief Principal also lauded the bank's broader impact on education, noting its massive scholarship programs that sponsor hundreds of students to global universities annually. Furthermore, he commended Equity's role in promoting financial literacy among Kenyans, expressing hope for continued training on responsible borrowing, saving, and investment.

Mr. Nyabanda congratulated the school on its exceptional performance, specifically citing the 10.56 mean score and the 100% university admission rate. He also commended the teaching staff for nurturing well-rounded students who excel beyond academics, giving the example of two students currently on sports scholarships at the Barcelona FC Academy.

Highlighting the bank's commitment to educators, Nyabanda outlined a tailored value proposition for teachers. This includes salary advances, affordable loans, overdraft facilities, and various free payment solutions. "We now offer integrated financial services—we are big on insurance, payments, and wealth management," Nyabanda said, affirming the bank's commitment to helping teachers build financial security. He encouraged them to visit nearby branches, such as Isinya or the founding Mama Ngina Branch.

Addressing the students, Mr. Nyabanda shared an inspiring message, emphasizing the need for a life plan that begins with academic excellence.

"The first step in that plan is passing your exams," he advised. "The world is unpredictable, but achieving excellent grades is what matters now. Getting that 'A' is the first phase of your plan. KCSE results are life-defining."

He also highlighted the Equity Leaders Program (ELP), which connects top performers to prestigious global universities through the bank's scholarship initiatives. Last year's results from Merishaw saw outstanding success: seven students scored straight A's, 23 A-, and 16 B+, with two students already joining the ELP.

Equity Bank Managing Director Moses Nyabanda gifts Merishaw School Chief Principal David Kariuki an Equity laptop.

Equity Bank Managing Director Moses Nyabanda makes his remarks at the event.

A group photo of form 4 and form 3 students from Merishaw School in Isinya in Kajiado County and a section of their teachers led by the Chief Principal David Kariuki (seated 5th right) alongside staff from Equity Bank Kenya and Equity Group Foundation (EGF) led by Managing Director Moses Nyabanda (seated, 3rd left) pose for a photo outside a multi-purpose hall at the learning institution.

Susan Kihika School To Ease Overcrowding, Improve Learners' Safety

By: Suleiman Mbatiah
@themtkenyatimes

President William Ruto yesterday led the groundbreaking for the Susan Kihika Primary and Junior Secondary School in Kiratina, Free Area, a step toward expanding quality education in the low-income Nakuru Town East neighborhood.

Kiratina is a densely populated, low-income area where access to quality, affordable education has long been a challenge. Many children travel long distances to school because most institutions are far from the community and expensive.

"We are enhancing access to quality education through the expansion and construction of modern schools across Kenya to guarantee equal opportunities for our children, regardless of their socio-economic background," Ruto said.

The school is a joint initiative between the Nakuru County Government and the Nakuru Town East National Government Constituency Development Fund (NG-CDF). The county provided two acres of land for the institution, which will include early childhood, primary and junior secondary sections.

Governor Kihika said the school will ease congestion in nearby institutions and improve student safety. She urged residents to take ownership of the project to make it a model of excellence and community pride.

"This school will not only expand access to quality education but also decongest neighboring schools in Free Area. It will bring education closer to our children, reducing the risk of accidents as they no longer have to cross the busy highway to attend distant schools," she said.

The Governor outlined her administration's investments in education. The County Bursary Fund increased this year to 440 million shillings, up from 342 million shillings last year, benefiting nearly 50,000 students at various levels.

In early childhood development education (ECDE), the county has hired 498 teachers on permanent and pensionable terms, bringing the total to 821. The Uji Program, which supports nutrition in ECDE centers, boosted enrollment from 59,000 to 65,000 learners. ECDE centers grew from 1,003 to 1,068.

Over the past year, the county built 127 new classrooms, rehabilitated 16 and furnished 628 centers with age-appropriate furniture. To improve hygiene and student comfort, it constructed 10 kitchens and 69 toilets.

In vocational education, the county built eight training rooms and workshops, equipped nine Vocational Training Centers (VTCs) with modern tools worth 15.7 million shillings and opened seven new centers — bringing the total to 40 across Nakuru.

Ten Centers of Excellence are set to open later this year to strengthen technical and vocational training. VTC enrollment rose from 5,361 trainees last year to 6,250, supported by 30,000 shillings in capitation per learner.

Kihika urged leaders, parents, teachers and well-wishers to work together to make education a foundation for growth and equality.

"Collective effort will ensure every child's dream thrives despite poverty and limited opportunities," she said.

Kenya Calls For Affordable, Long-Term Financing For Farmers Through Agriculture Fund

By: MoALD
@themtkenyatimes

The 8th World Congress on Rural and Agricultural Financing hosted by African Rural and Agricultural Credit Association

Agriculture and Livestock Development Cabinet Secretary Mutahi Kagwe

Agriculture and Livestock Development Cabinet Secretary Mutahi Kagwe has called for a paradigm shift in agricultural financing, urging financial institutions to move away from short-term, high-interest lending and adopt long-term, low-interest facilities tailored to farmers' realities.

Speaking at the 8th World Congress on Rural and Agricultural Financing hosted by African Rural and Agricultural Credit Association, CS Kagwe emphasized that Kenya's agriculture sector which contributes nearly 50 per cent of the country's GDP directly and indirectly requires a financing model that matches its seasonal nature and capital cycles.

"We should stop locking-in farmers into short-term, high-interest facilities, and instead take a long-term view. Lend at low interest rates and encourage farmers to adopt modern methods by embracing technology. Push contract farming, sign futures contracts, and promote participation in commodities and futures exchanges," said Kagwe

The CS revealed that the government is in the process of merging the Agricultural Finance Corporation and the Commodities Fund to create scale and efficiency in financing, while simultaneously raising AFC's core capital to make it more responsive to farmers' needs.

The CS further proposed the reinstatement of an earlier policy that required financial institutions to lend a mandatory percentage of their assets to the agricultural sector, noting that the current level of agricultural lending only 3% of total bank credit was an indictment.

"We somehow abandoned this requirement along the way. This aggregated pool of funds will go a long way in providing sufficient, easily accessible capital at single-digit interest rates. It should be reinstated," he said.

To sustainably fund agriculture, the CS proposed the establishment of an Agricultural Fund for AFC, modelled on existing exchequer-funded initiatives such as the Political Parties Fund (0.3% of revenue) and the Constituencies Development Fund (2.5% of national revenue).

"It therefore makes sense to support the agricultural sector by setting up a similar fund for the Agricultural Finance Corporation," he added.

The Congress brought together policymakers, financiers, and development partners from across Africa, Asia, Europe, and the America. Although the Central Bank of Kenya Governor Dr. Kamau Thugge was scheduled to attend, he was represented by his Deputy Governor, who reaffirmed CBK's commitment to developing frameworks that enhance credit access and risk management for the agricultural sector.

Kagwe also announced broader reform efforts within the ministry, including the establishment of a Projects Implementation Monitoring Unit (PIMU) to track sectoral investments, and the rollout of digital financing and farmer registration systems under the Kenya Integrated Agriculture Management Information System (KIAMIS), already covering 7.1 million farmers.

The Congress, themed "Innovating Finance for a Resilient and Inclusive Agri-Food System", underscored the shared resolve among African nations to reform agricultural credit markets, promote digital innovation, and build farmer-centered financing systems to achieve food and nutrition security across the continent.

Javila, My Light

From afar, your glow found me,
A sunrise breaking through my cloudy day,
Tall and graceful, like a queen in her prime,
Your skin—light as morning's first gold—
Reflects the softness of heaven's own hue.

Your smile?
A melody my heart hums all day,
Your laughter—
The sweetest rhythm my soul ever knew.

Even your silence speaks in poetry,
Turning moments into memories too lovely to fade.

Since you walked into my world,
Peace has learned my name,
Joy has found a home in my heart,
And love… love has discovered its rhythm in you.

Javila, my muse, my gentle wonder,
I thank you for colouring my world anew.
And if destiny allows—
If your heart beats in tune with mine—
Would you, my love,
Let next year's dawn find us
Cradling a little dream… made of me and you?

By Evans-the poet
evansasikoyo@gmail.com

Buriyeva A Writer And A Student

Buriyeva Sitoraxon Azamat qizi was born in Qumqo'rg'on district, Surxondaryo region.
She is a history teacher at the "Jasorat" school in her district and a first-year master's student at Termez State University.
She is a member of the "Ilhom" literary club under the Surxondaryo Regional Writers' Union.
Her literary works have been published in district and regional newspapers, as well as in several collections, including:

"Qumqo'rg'on Yosh Ijodkorlari" (2019),
"Subhidam Sabolari" (2023), a collection of works by Surxondaryo writers,
"Orzular Guldastasi," a national anthology of writers,
and in newspapers and magazines in Kenya.

She has also represented Uzbekistan as an ambassador in several international organizations, including:
The "Global Education Ambassador" organization under Wisdom University in Nigeria,
The "Juntos por las Letras" International Association of Science and Literature Writers in Argentina,
The "All India Council for Technical Skill Development" organization in India,
The Georgia-Bangladesh "Global Friends Club" international organization.

Her creative works have been featured multiple times in African and European publications, including:
"The Mt Kenya Times" newspaper (times),

"Classico Opine" journal,
The "Globe Edit" European publishing house anthology,
and the "Great Britain Anthology."

She also served as the Navoi Region Coordinator of the "Oltin Qanot" Volunteers Group of the Republic of Uzbekistan from 2022 to 2025.
Sitoraxon is the recipient of several international-level certificates and continues her active literary and social work both in Uzbekistan and abroad.

I'll Pray Every Day

I'll pray every day,
It's only because of my prayers I'm living,
Every day, every moment is a grace,
I receive Mercy and grace from God,

Every activity I do is with His grace,
Without Him, I'm nothing
Truly nothing, I'm fragile, helpless, tender
My God listens to me patiently, lovingly, caringly
Our conversation is called prayer, it is very sacred,
It comes from the depth of heart

It is not just to request or ask for anything
But to seek guidance, wisdom, and His love
To share thoughts, feelings, and emotions
In His presence, I find solace, peace and happy

He holds my hand when I walk, shields me with care,
He protects me from harm, and shows me the right way He's always there,
My prayer may be small or big, with mistakes or without,
Right or wrong, but I talk to Him
That is prayer, it comes from heart.

I pray every morning, noon, and evening
To thank God, seek His blessings, and apologize for what I've been doing
I pray with rosary beads too sometimes reciting the Lord's Prayer,
Finding comfort in words that bring peace,

Most of all, if we don't do any harm,
That's the greatest prayer –
our prayers are our communication to God
Seeking guidance, expressing love,
God and me is a journey from birth to death

Brinda. D
GRADUATE TEACHER,
GOVT HIGH SCHOOL,
MELPATTAMPAKKAM
CUDDALORE, Tamilnadu India
creativewritersmag@gmail.com

Come, Let Us Plant Trees!

Come; let's plant some lovely trees,
That dance so gently in the breeze.
Let's make our Earth so fresh and green,
The prettiest place you've ever seen.

Trees don't ask for anything,
But shade and fruits to us they bring.
They help us live, they help us play,
They make us smile every day.

Even on rocks, their roots will grow,
They teach us love that we can show.
Let's thank the trees for all they do,
And take good care of nature too.

So come along, let's plant today,
And make the world a brighter way.
Under their shade, we'll laugh and sing,
For trees make life a happy spring!

K. SornaLakshmi,
11th grade,
Government girls higher secondary school,Ashok Nagar, Chennai 600083

The Agape Love

The feeble eyes that expressed eagerness to see me
The shrunken lips that uttered my name often
The mouth that chanted umpteen tales
Has vanished into air as smoke

A bond so pure and selfless
Between a dame and a senile woman
Left both family speechless
As their love was matchless

A neighbour who turned a friend
Till her last breath loved without end
Supported with advices rich in wisdom
In helping her I discovered my purpose

A senile woman of 96
Her words my woes fixed
Though she reached the heavenly abode
Moments spent with her will always be glowed

A. Mabel Judy Fernando.

DIWALI-The Festival of Lights

Diwali dawns with joy and cheer,
The brightest time of all the year!
Lanterns gleam and candles glow,
Banishing gloom where shadows grow.

Rangolis bloom with colours bright,
Like rainbows dancing in the night.
Sweet scents drift from every door,
As laughter rings and spirits soar.

Families gather, hearts unite,
Sharing sweets and smiles so bright.
Goodness wins, as legends say,
When light of truth shows evil the way.

So let each lamp remind us still,
To spread love's light and do God's will.
For when our hearts with kindness gleam,
Life itself becomes a dream!

N.DEEPALAKSHMI
B.T.ASST IN ENGLISH,
GOVERNMENT HIGHER SECONDARY SCHOOL,
SATHUVACHARI,
VELLORE DISTRICT
TAMILNADU
INDIA

BUSINESS

Government Implementing Reforms In The Coffee Sector – New KPCU Chairman

By: Business Reporter
@themtkenyatimes

Worth Noting:

- The Chairman of the New Kenya Planters Cooperative Union (New KPCU) Daniel Chemno said they are charged with carrying out these reforms, which include milling of coffee, marketing, distributing coffee cherry fund, subsidizing farm inputs to farmers and also sensitizing farmers.
- Speaking when he officially opened the East African Coffee Market & Conference in Nairobi, he observed that coffee production in Kenya has been steadily declining for the past 30 years, but that they are now witnessing a resurgence owing to coffee reforms that are currently in place.
- He claimed that more than 590,000 farmers have already received Sh9.5 billion from the government's Coffee Cherry Advance Revolving Fund, which allows for instant payment upon cherry delivery.

The government has initiated a number of reforms in the coffee sector focused on increasing farm income and transparency that ensures payments are made on time.

The Chairman of the New Kenya Planters Cooperative Union (New KPCU) Daniel Chemno said they are charged with carrying out these reforms, which include milling of coffee, marketing, distributing coffee cherry fund, subsidizing farm inputs to farmers and also sensitizing farmers.

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He claimed that more than 590,000 farmers have already received Sh9.5 billion from the government's Coffee Cherry Advance Revolving Fund, which allows for instant payment upon cherry delivery.

"This is an initiative by the government where once a farmer harvests their cherry and take it to the factory, they are able to access Sh40 per kilo of cherry fund," he noted

Chemno further said that the debt relief of Sh6.8B combined with affordable inputs and the Direct Settlement System (DSS) has ensured coffee farmers receive fair and timely payments, not just finance but also the restoration of dignity where it matters most.

''The three-day conference and exhibition that is running under the theme "Sustainable Growth and Market Access: Empowering East African Coffee Producers in a Global Market," aligns directly with Kenya's ongoing coffee revitalization efforts, where the focus is to rebuild confidence, restore productivity, strengthen cooperatives, empower farmers, and open new market pathways—grounded in the principle that prosperity must begin at the farm level,'' the MD added.

Chemno said the government has been promoting direct sales through empowering cooperatives and estates to bypass auctions and access global buyers directly.

"We are also encouraging value addition at farm and cooperative levels, linking production to marketing and also giving farmers and cooperatives direct market access, ensuring farmers benefit fully from their produce," he added.

From Left; Nancy Cheruiyot, Henry Kinyua and Daniel Chemno during a press briefing yesterday.

The chairman said that the government plans to also revive coffee across the country by looking at all the old coffee-growing regions and also emerging coffee-growing regions so that Kenya could rebound and take its position at the high table of global coffee negotiation.

Chemno said that plans were in place to increase production of coffee from 50,000 MT to 151,000 MT by 2027/28, raise yields from 2 kg/tree to 6 kg/tree, increase national coffee earnings from Sh35B to Sh100B by 2028/29, and also raise clean coffee payments from Sh86/kg to Sh130/kg by 2028/29.

An advisor on crops and value chains within the President's Economic Transformation Secretariat Henry Kinyua said the reforms had restored optimism in the sector and positioned Kenyan farmers to compete more strongly in regional and global markets.

"Currently, in Kenya, we have between 106 and about 200 million coffee bushes, and from this alone, we are producing on average about two kilos per bush. Increasing productivity means we need to have an average of six kilos per bush and this will see the country moving quickly from 50,000 to 150,000 metric tonnes of clean coffee," he added.

Kinyua said the two regulations in place, namely the Coffee General Regulation 2019 and the Capital Markets Authority Nairobi Coffee Exchange Regulations 2020, that were passed in 2019 and 2020 are being implemented fully, albeit with significant delays and controversies slowing their adoption. "A good policy which has not been implemented is worse than a bad policy implemented and the government needs to provide consistent policy implementation and number one is ensuring a farmer could be able to grow and export their coffee from their own farm without any hindrance and also be in the value chain as the farmer, miller and also a dealer, thus making it easy," he noted.

''The marketing of coffee is bringing in changes and with the global prices doubling, Kenya's price has increased by about 48 percent and cascading profits down to the farmers,'' he added.

Kinyua further said that the coffee bill that was almost at the tail end currently undergoing mediation between the Senate and the National Assembly to finalize the legal framework would create a coffee board that will be in charge of coffee, and this will create an opportunity to strengthen the coffee research institute.

Nancy Cheruiyot, the managing trustee and CEO of the Commodities Fund, said they are providing credit right from the establishment of the market up to trading financing.

"Our loans are below 10 percent, and the highest is 7.5 percent," she said but added that their main challenge of financing the coffee sector has been inadequacy of funds from the Exchequer.

She added that despite the little resources they have, they were ensuring that they meet especially the very smallholder farmers' needs in terms of access to credit, particularly now with the DSS in place giving farmers loans with their security being their own coffee.

The CEO added that they were also looking outside the Exchequer with development partners, and the government is looking towards climate fund support.

She noted that from the exchequer, in the next year's budgeting period that they concluded last week, they are looking at Sh5 billion from the government for the next three years to support the value chain.

Kenya is renowned for its high-quality Arabica coffee. While most of the coffee is exported to markets like the US and Germany, domestic consumption is growing.

KTDA Directors Calls For Exit Of Agriculture PS Rono Over Tea Bonus Remarks

By: Morris Githenya
@themtkenyatimes

KTDA directors in Mt Kenya region have warned the Agriculture Principal Secretary Paul Rono against politicizing the tea sector through issuing uncalled for regulations .

They pleaded with President William Ruto to remove him from the agriculture docket for playing decisive politics, likely to sabotage the lucrative tea sector and embarrass the government.

A tea stakeholders meeting is scheduled for early next month which will be convened by the Tea Board of Kenya (TBK).

The KTDA Holdings directors led by Gatundu South MP Gabriel Kagombe, former board chairman Enos Njeru and John Mithamo WaSusana from Kirinyaga, claimed that action and remarks by the PS has failed to appreciate the government's efforts in providing the farmers with the subsided fertilizer and recovery of the KSh6 billion from the two collapsed banks.

Speaking at Golden Palm Hotel in Kenol town, Murang'a county, criticised Rono's remarks during a burial ceremony in Bomet county saying they could fuel disconnect between the farmers in the east of the rift and west of the rift over this year's bonus payment out.

The bonus payment was KSh68.9 billion compared to KSh89 billion the previous year.

Kagombe disclosed that through interfactories borrowing, factories in the west of the rift owe the factories in the east KSh14.7 billion as per September 30th.

"In the internal borrowing factories in the east owe the west factories Sh422 million," said Kagombe as he attacked his parliamentary colleagues from the west for holding meetings out to incite the farmers.

The interfactories borrowing has been stopped and replaced by a KSh21 billion kitty at KCB with KTDA as the guarantor.

The directors from the counties of Murang'a, Kiambu, Meru, Embu, Tharaka Nithi, Nyeri and Kirinyaga, refuted claims that hydro power stations established in the zones were established through the deductions from the factories in the west.

There was uproar over claims that bonus payment from the west was added to the east thus posting a better payout.

Njeru said the government should reduce the taxation as there are more than 40. There are many intercounties levies that should be considered.

"The West should focus on tea quality and reduce playing politics. The former Agriculture CS Peter Munya ensured there is quality in tea, a trend which is presently missing," said Njeru.

On his part, Mithamo said the President should invite the directors for a round table meeting following the alarming tea hawking in West of the rift, where reports made are not acted upon.

"Those playing politics with the tea should cease as in the past 70 years, the farmers have worked in harmony. We shall not allow anyone to plant a discord between the east and the west," said Mithamo.

On tea testing, Chairperson at Gitugi factory, Dr Muthoni Waithanji, told off the proponents of the introduction of laboratory tea tasting , saying the oral tasting remains the proven best.

During an interactive meeting early this week, farmers demanded return of the Rainforest Alliance certification that assisted the produce fetch better prices in the market.

They outlined that the certification had marketed the product in the premier markets thus received better payment.

> **Worth Noting:**
>
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Gabriel Kagombe briefing journalists at Golden Palm Hotel in Kenol, Murang'a. He is with among others, former KTDA Holdings board chairman Enos Njeru (2nd right), Gitugi Factory director John Kinyua Wangari (right) and Nyeri's KTDA Holdings board member David Ndung'u (2nd left). Photos/Courtesy.

Kirinyaga County KTDA Holdings board member John Mithamo WaSusana addressing journalists at Golden Palm Hotel in Kenol town, Murang'a county on Tuesday.

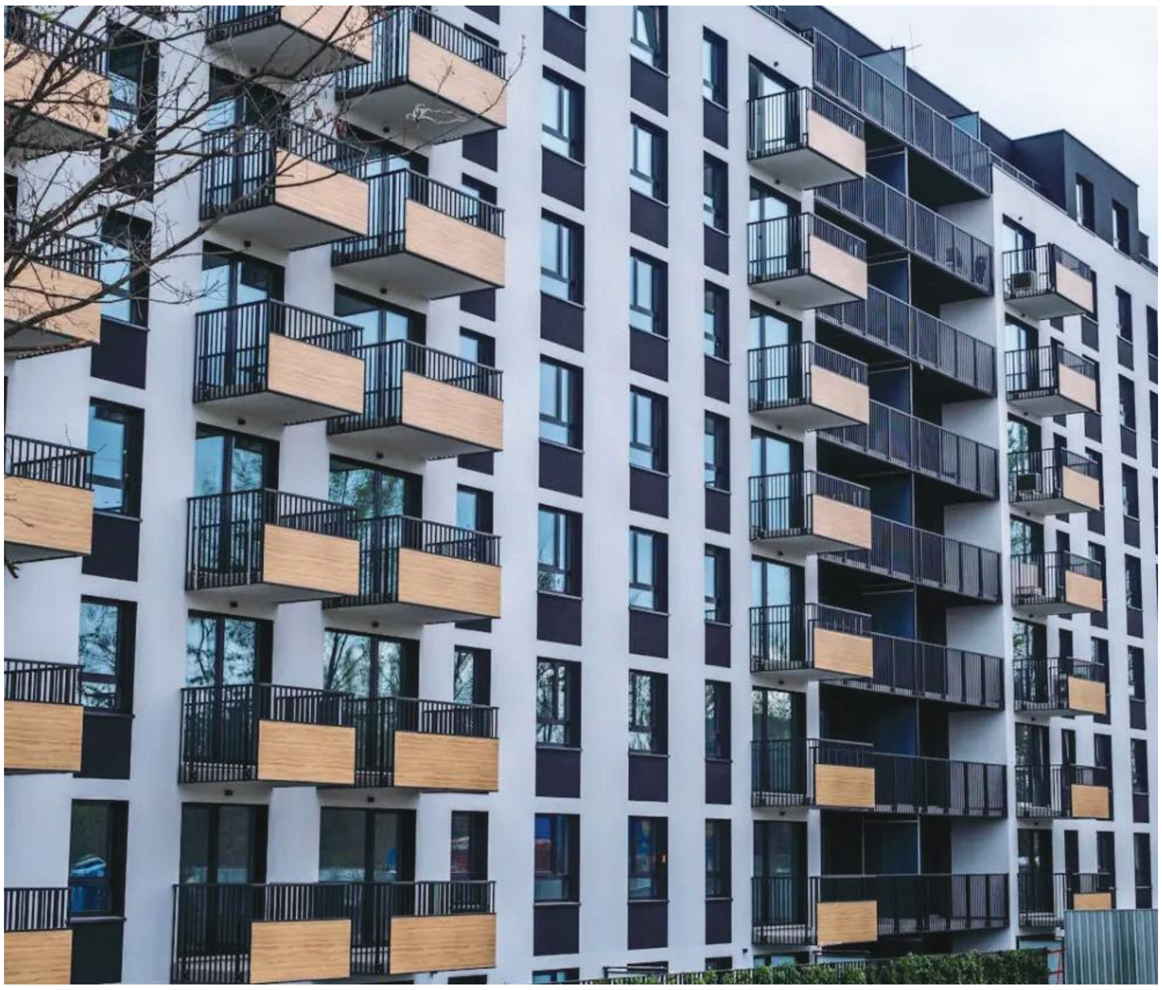
Securing The Future Of Real Estate: Sectional Titles And The Rise Of Mixed-Use Developments In Kenya

By: Odhiambo Jerameel Kevins Owuor
@themtkenyatimes

Worth Noting:

- The differences between leases, sub-leases, and sectional titles are not merely technical; they fundamentally determine your rights, obligations, and investment security.
- A lease grants you temporary possession and use of property for a specified period, typically 99 years for commercial and residential properties on government or private land, but you never own the underlying asset.
- When that lease expires, your rights revert to the freeholder unless renewed, and renewal is neither automatic nor guaranteed. Sub-leases compound this complexity; if you hold a sub-lease from a leaseholder, your interest is derivative and subordinate, terminating automatically if the head lease is forfeited or expires.

Kenya's real estate sector has experienced remarkable transformation over the past decade, with mixed-use developments proliferating across major urban centers. According to the Kenya National Bureau of Statistics, the construction industry contributed approximately 5.4% to GDP in 2023, with residential and commercial property development driving significant portions of this growth. Nairobi alone has witnessed the completion of over 15 major mixed-use developments since 2020, combining retail spaces, office complexes, and residential apartments within single properties. This surge reflects a fundamental shift in how Kenyans approach property ownership and investment, particularly through the adoption of sectional title ownership structures that offer legal clarity and individual property rights within shared developments.



Sectional titles represent a form of property ownership governed by the Sectional Properties Act, allowing multiple owners to hold individual titles to specific units within a larger development while sharing ownership of common areas. Think of it as owning your apartment outright rather than merely holding shares in a company that owns the building. Each unit owner receives a separate title deed for their specific space; whether it's a residential apartment, office suite, or retail shop, alongside an undivided share in the common property such as corridors, elevators, parking areas, and recreational facilities. This structure has gained tremendous traction in Kenya because it provides bankable security; financial institutions readily accept sectional titles as collateral for mortgages and business loans, unlike alternative arrangements that may present valuation and enforcement challenges. For investors and homeowners alike, sectional ownership offers the psychological and financial benefits of outright ownership while enjoying the amenities and economies of scale that come with shared developments. The Land Registrar maintains a separate register for sectional properties, ensuring transparency and legal certainty that protects buyers from the fraudulent transactions that have occasionally plagued Kenya's property market.

The differences between leases, sub-leases, and sectional titles are not merely technical; they fundamentally determine your rights, obligations, and investment security. A lease grants you temporary possession and use of property for a specified period, typically 99 years for commercial and residential properties on government or private land, but you never own the underlying asset. When that lease expires, your rights revert to the freeholder unless renewed, and renewal is neither automatic nor guaranteed. Sub-leases compound this complexity; if you hold a sub-lease from a leaseholder, your interest is derivative and subordinate, terminating automatically if the head lease is forfeited or expires. This creates a precarious investment position, particularly for businesses planning long-term operations or individuals building generational wealth. Sectional titles, conversely, provide ownership in perpetuity or for the duration of the underlying land tenure, offering stability that leases simply cannot match. Consider a practical scenario: a business investing Ksh 50 million to fit out a restaurant space will approach that investment entirely differently if they own the unit under sectional title versus holding a 10-year sub-lease, where the capital invested may never be recovered and improvements revert to the landlord upon termination. For residential investors, sectional titles ensure your children can inherit your property without navigating complex lease assignment procedures or facing escalating ground rents that erode value over time.

Mixed-use developments properties that seamlessly integrate residential, commercial, retail, and sometimes hospitality components have emerged as the gold standard for modern real estate investment in Kenya. Projects like The Hub in Karen, Garden City on Thika Road, and Two Rivers in Runda exemplify this model, creating self-contained ecosystems where residents live steps away from shopping, dining, entertainment, and office spaces. The investment case for mixed-use properties is compelling: they generate diversified income streams that cushion against sector-specific downturns. When residential rental markets soften, retail and office components may remain robust, and vice versa. From a practical standpoint, mixed-use developments also command premium valuations because they address Kenya's urban challenges; traffic congestion, time poverty, and the desire for convenience by bringing work, home, and leisure into proximity. For property owners, this translates to higher capital appreciation rates and stronger rental yields. A studio apartment in a mixed-use development with ground-floor retail and rooftop amenities can command 20-30% higher rent than a comparable standalone unit, simply because tenants value the integrated lifestyle offering. Businesses similarly benefit from captive foot traffic; a gym, supermarket, or café within a mixed-use building enjoys consistent patronage from residents and office workers, reducing marketing costs and stabilizing revenue

Sectional titles have become the preferred ownership structure for mixed-use developments because they align the interests of diverse stakeholders while providing each owner with autonomy and security. In a traditional leasehold arrangement, a single landlord controls the entire property, determining rental escalations, maintenance standards, and tenant mix. Sectional ownership democratizes these decisions through body corporate structures, where unit owners collectively govern the property through elected management committees. This is particularly advantageous in mixed-use settings where residential owners want quiet enjoyment while commercial owners seek vibrant customer activity sectional title frameworks mandate clear rules balancing these interests. From a financing perspective, banks and institutional investors favor sectional titles because they can assess risk

Contd page 19

Securing The Future Of Real Estate: Sectional Titles And The Rise Of Mixed-Use Developments In Kenya

Contd from page 18

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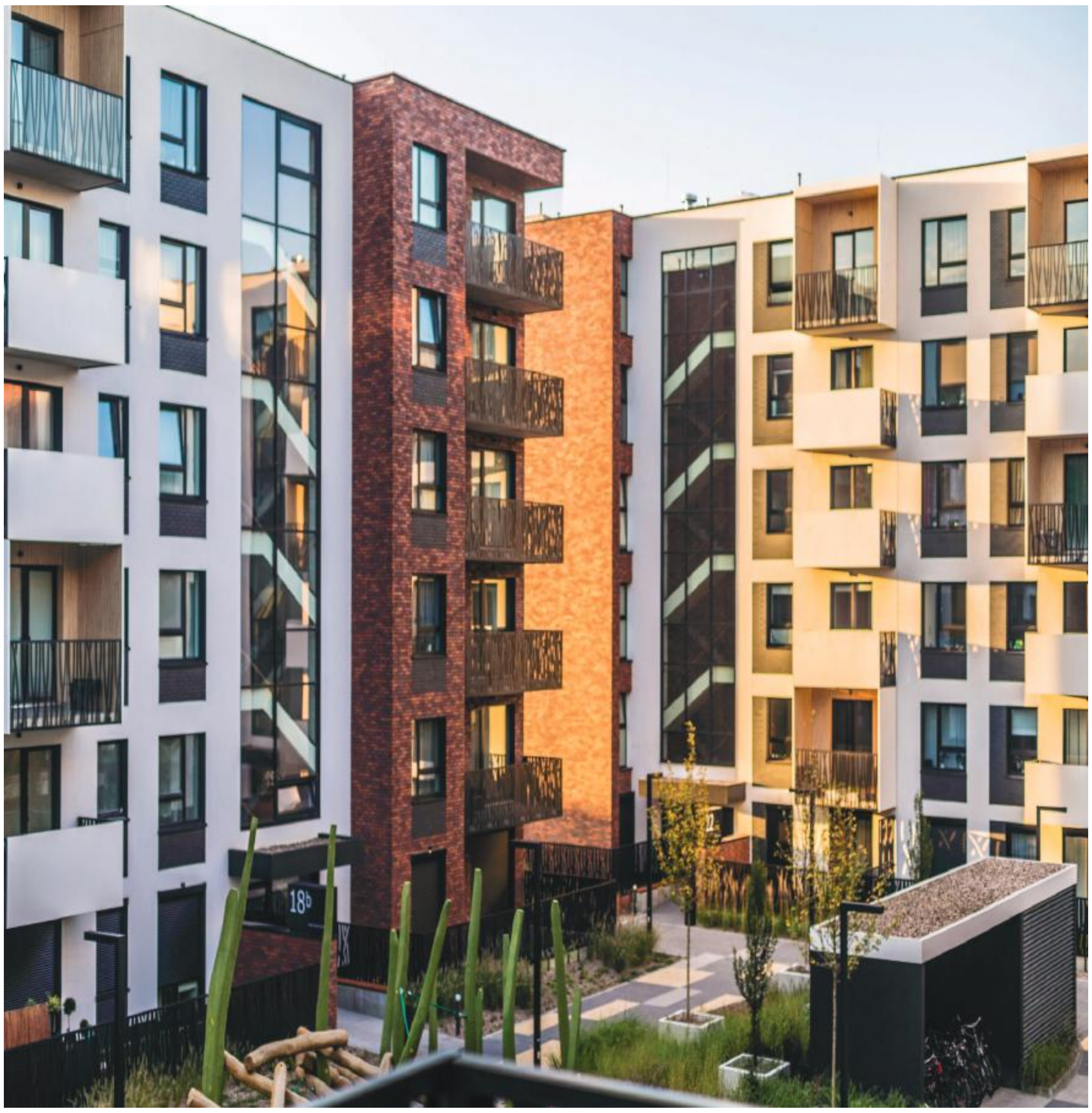
and value at the individual unit level rather than evaluating an entire complex as a single asset. This granularity has opened Kenya's real estate market to smaller investors who can acquire single units rather than requiring the substantial capital needed to purchase entire buildings. Retirement funds, SACCOs, and diaspora investors have particularly embraced sectional title units in mixed-use developments, viewing them as stable, income-generating assets with clear exit strategies through resale markets that have matured significantly over the past five years.

The concept of future-ready properties extends beyond contemporary design aesthetics to encompass adaptability, sustainability, and technological integration that preserve value amid evolving market demands. Kenya's real estate landscape is witnessing a decisive shift toward developments that incorporate green building principles, renewable energy systems, electric vehicle charging infrastructure, and high-speed connectivity as standard features rather than luxury additions. Forward-thinking developers are designing flexible floor plans that allow residential units to accommodate home offices or commercial spaces to be reconfigured as tenant needs change, recognizing that rigid, single-purpose designs become obsolete quickly. Water harvesting systems, solar panels, and energy-efficient building envelopes are no longer differentiators; they are essential requirements for properties targeting discerning buyers and tenants who calculate total cost of ownership beyond purchase price. Sectional title developments that embed these features into common property elements share the capital investment across all owners while ensuring every unit benefits from reduced utility costs and environmental resilience. For investors evaluating opportunities, the question is not whether these features add value but whether properties lacking them will remain competitive. A sectional title unit in a building with backup power, water storage, and modern security systems will consistently out-rent and appreciate faster than comparable units in conventional developments, particularly as climate variability and infrastructure challenges persist in Kenyan cities.

Successfully navigating mixed-use sectional title investments requires attention to several critical factors beyond the headline purchase price. First, scrutinize the body corporate



structure and financial health; a poorly managed property with inconsistent service charge collection will deteriorate rapidly, destroying value regardless of location or initial quality. Review audited accounts, maintenance schedules, and the management rules governing everything from pet policies to commercial signage; these seemingly minor details dramatically impact your enjoyment and the property's marketability. Second, understand the ratio of commercial to residential units and how this affects your sectional title share of common property expenses; commercial units typically generate higher service charges due to greater wear on common areas, but this should be proportionately allocated. Third, verify that the developer has obtained all necessary approvals including subdivision consent from the Land Control Board, county government planning approvals, and environmental compliance certificates, before committing funds. Kenya's property sector has seen instances where buyers purchased units in developments later found to violate zoning regulations or lacking proper approvals, resulting in demolition orders or inability to obtain occupancy certificates. Finally, engage qualified legal counsel to review the sectional title deed, body corporate constitution, and any restrictive covenants that may limit your use or future sale of the property; these upfront legal costs are minimal compared to the potential losses from inadequately documented ownership.

Kenya's real estate market is maturing from speculative land banking and basic residential development toward sophisticated, institutional-grade mixed-use properties that deliver sustained returns through multiple economic cycles. Sectional titles provide the legal architecture enabling this evolution, allowing diverse investors to participate in complex developments while maintaining clear property rights and governance structures. For business owners, the decision between leasing and purchasing a sectional title unit in a mixed-use development increasingly favors ownership when capital is available, given the equity accumulation, balance sheet strengthening, and operational stability that ownership provides. Residential investors should view sectional title units not merely as housing but as integrated lifestyle assets that appreciate through both capital growth and the continuous enhancement of shared amenities funded through body corporate improvements. The next wave of real estate wealth in Kenya will be built by those who recognize that future-ready, well-governed mixed-use developments with clear sectional title ownership offer the optimal combination of security, income generation, and capital appreciation. As urban populations grow and land becomes scarcer, the premium commanded by thoughtfully designed mixed-use properties with solid legal foundations will only widen, making today's informed investment decisions tomorrow's success stories.

The writer is a legal writer and researcher

Mudavadi: We Continue To Miss And Grieve The Loss Of A Great Statesman

By: OPCS PRESS SERVICE
@themtkenyatimes

The country continues to mourn and grieve the loss of a great statesman whose contribution to the country, continent and the international arena will always be remembered, Prime Cabinet Secretary Musalia Mudavadi said yesterday.

Speaking when he visited Bondo to condole with the family of the late Raila Odinga, Mudavadi said the country feels the void of the Raila's resolute leadership, yet his legacy, grounded in dignity, diligence, candour, and courage, will continue to guide and inspire generations striving for a just, united, and prosperous Kenya.

The PCS expressed his condolences to the Odinga family terming the loss as a big blow to Mama Ida and the entire Odinga family.

"Stopped by Bondo, a historic cradle of our nation's independence, and a home that embodies Kenya's enduring story of leadership and resilience, to condole with Mama Ida and the family of my late brother, Rt. Hon. Raila Odinga days after we laid him to rest. Mine was just to come again and tell the family that we continue to miss and grieve the loss of a statesman and a mentor to many. I wish to affirm our solidarity with the family as the leadership from Western Kenya and pray that God's grace can visit the entire family so that the blessings of his hands can manifest as we go into the future," he stated.

"I deeply miss our warm exchanges, "Mwana wa Hannah" and "Woud Mary," moments that strengthened our friendship beyond politics, and reminded us of the bonds of family, faith, and our shared hopes for Kenya's future." added Mudavadi.

Mudavadi also the Cabinet Secretary for Foreign and Diaspora Affairs was leading a delegation of dignitaries and Western Kenya politicians in paying their respects to the former Prime Minister, the late Raila Odinga at Kang'o ka Jaramogi home in Bondo, Siaya County.

Mudavadi commended the leaders for turning up in numbers to mourn and pay tribute to the late Raila Odinga.

The Prime CS paid special gratitude to retired Ghana President Nana Akuffo-Addo who was among the dignitaries present at the Kang'o ka Jaramogi home, thanking him for coming all the way from Ghana to honour his friend and condole with the family.

"Thank you for coming. This was your true friend, and you came all the way from Ghana to be with us and the family of Raila. It is an honour not just to us but to the people of Kenya," he stated.

Worth Noting:

- **"Stopped by Bondo, a historic cradle of our nation's independence, and a home that embodies Kenya's enduring story of leadership and resilience, to condole with Mama Ida and the family of my late brother, Rt. Hon. Raila Odinga days after we laid him to rest. Mine was just to come again and tell the family that we continue to miss and grieve the loss of a statesman and a mentor to many. I wish to affirm our solidarity with the family as the leadership from Western Kenya and pray that God's grace can visit the entire family so that the blessings of his hands can manifest as we go into the future," he stated.**

The team at Raila's home

Addo was among the first dignitaries to condole with Kenyans when Raila passed on.

"I extend my deepest condolences to the people of the great sisterly nation of Kenya, President William Samoei Ruto, and to the family of the late Rt. Hon. Raila Amolo Odinga, former Prime Minister of the Government of the Republic of Kenya, who died in India, earlier today, "he stated moments after news of Raila's passing broke out.

The Ghanaian recounted the many personal moments he shared with Raila, expressing shock at the news of his demise.

The delegation later visited Mama Ida Odinga at their Opoda farm where they also joined the people of Bondo in celebrating the legacy of "Baba" a celebrated statesman and an icon in the struggle for democracy, justice and a better Kenya.

Among those Present were the Speaker of National Assembly Moses Wetangula, Retired Attorney General Amos Wako, COTU Secretary General Francis Atwoli, former Cabinet Minister Noah Wekesa, Governors James Orengo (Siaya), Fernandes Barasa (Kakamega) and Paul Otuoma (Busia).

Others were Cabinet Secretary Deborah Barasa (Environment), Wycliffe Oparanya (Cooperatives)

Principal Secretaries Beatrice Inyangala (State Department for Higher Education), the Chief of Staff in the Office of the Prime Cabinet Secretary, Joseph Busiega and a host of Members of Parliament, Members of County Assemblies and other national and local leaders.

In their speeches, Wako and Atwoli termed Raila's demise a huge loss to Kenyans and the world.

Paying last respect

A Turban Full Of Stories

By: Muhammad Shoaib Ms
@themtkenyatimes

Worth Noting:

- I told him it was bad for him and mentioned his coughing problem, but he insisted, so I tried to open the packet and light a cigarette. In the meantime, her wife interrupted us and asked him if he wanted to have anything to eat, but he said no. She told me that it had been a month since he had eaten anything, just a little juice, and that was it.
- I tried to convince him to eat something, but he said no, this time with more force and anger. I had seen this condition before, where the patient does not want to eat anything because he does not feel hungry and is slowly moving towards the end. He did not ask for a cigarette again, and I put it away slowly.

My wife was insisting I visit her sick relative for two days. It was not like I did not want to see a sick person, but rather about the tales that person would tell me. He would go on about the time I was not even born, and he would talk about the dead relatives whom I had not even met and would tell me about things my grandfather did, or the last part, which I hated the most, was his stories from the time he was in the army. This person had stories about almost everything. Finally, I had to go when she said furiously, "I would take you with me right now"She said furiously.

He was on his bed alone. There were a lot of medicines on a table near him. I asked him, how are you now? "He was like just counting my days" he was in serious pain; I could see that on his face, and near him was his turban. The white turban he always kept on his head. He was coughing consistently. He asked for a cigarette. I told him it was bad for him and mentioned his coughing problem, but he insisted, so I tried to open the packet and light a cigarette. In the meantime, her wife interrupted us and asked him if he wanted to have anything to eat, but he said no. She told me that it had been a month since he had eaten anything, just a little juice, and that was it. I tried to convince him to eat something, but he said no, this time with more force and anger. I had seen this condition before, where the patient does not want to eat anything because he does not feel hungry and is slowly moving towards the end. He did not ask for a cigarette again, and I put it away slowly. He started telling me that his elder son is a milkman, and the other day I asked him to take me to the doctor because he received money from his customers, and he replied that he had bought a bird for his son. His older son was 40 years old. His hair was white. There was this strange thing about him, and I felt like he was more interested in his dogs than his father. When I entered the house, he was standing there with a couple of other men near his dogs. They were talking about how a sick dog should be treated.

The room smelled faintly of medicine. On the table lies a cluster of bottles. These were small, some open, others untouched. There was a sliced apple beside him, from which he had hardly taken a bite of before forgetting it. The white turban he used to wear on his head was also there; no one had touched it in days. He used to wear it like a king, and I never saw him without it. Now it was just there, like a flag taken down after a long battle. He was a proud man, a proper farmer, but now he was in a miserable condition, and nobody was there to help. He had two sons; both were unemployed. They never even tried to get a job. I remembered how he used to be in his youth and how much he loved his sons, but in vain. It was famous about him that one cannot win an argument with Hafiz Sab through logic. He used to read the newspaper every morning, and at night, he would sit with his friends and talk about politics, war, and the world changing too fast. Although he was Hafiz but there was no beard on his face. Everybody called him Hafiz Sab, but his name was Abbas.

I felt pity for him and asked him to tell me about his time in the army, like he used to do. He tried to sit, but his back gave up. So, he started telling me about his experience in the army. When I was in Karachi, Saad Bachy, I was on duty when I saw a lady arguing with a person. It was 1 am at night. There was no soul on the road. He was telling this lady to sit on the bike, and this lady was arguing with him. She was also abusing him. I was watching all this from the bridge, and suddenly this man took her by the arm and almost forced her to sit on the bike, but she was not willing to do so. I told this man to stay away from the woman; otherwise, I would shoot, but he turned a deaf ear to my warning. I warned him again to let the lady go, but he was desperate to take her. He replied with anger, it was none of my business. The lady started screaming for help Save me, save me and pointed towards him that he was drunk. So, I have no other choice but to shoot him in the legs, as you know, I was in Karachi, where kidnapping was not a big thing, as I took the shot. I was surprised to see two things first, the bullet accidentally went right in his chest as I already mentioned, he was moving. He fell off his bike with blood dripping from his body, and the lady started crying immediately as she called him her husband. It shocked me

Second, the lady started crying aloud as she called him his husband, and at that moment, I realised that this was a little fight between a wife and husband. While I was thinking he was trying to kidnap her, I was shocked. I was picturing my CO and how I would explain this to him. So, how did you get away with this? I asked him. I told the truth to my CO, and as my record was cleared, they did not dismiss me; instead, they held a little court trial, and I was back on duty within two weeks. What happened to that lady? She was given a handsome amount of money and a house as well as free education for her kids, by the government, he replied. This was the last tale he told me.

I was at home when I heard the news of his death a week later. He died on a day, when neither of his two sons had any money to buy a shroud for their death father for their dead father; one of them told this to his uncle after we had given a bath to their dead father. I asked God how a person who lived a good life could end up this way.

Muhammad Shoaib Ms scholar at Foundation University Islamabad

Sports >> *Harambee Starlets' Dorcas Shikobe was full of emotion and gratitude after Kenya sealed qualification for the 2026 Women's Africa Cup of Nations (WAFCON), crediting faith, teamwork, and fan support for the milestone.

"We Began And Ended With God": Shikobe Leads Starlets' Joy After WAFCON Qualification

Harambee Starlets line up before their match against the Gambia. PHOTO/HARAMBEE STARLETS

Harambee Starlets' Dorcas Shikobe was full of emotion and gratitude after Kenya sealed qualification for the 2026 Women's Africa Cup of Nations (WAFCON), crediting faith, teamwork, and fan support for the milestone.

"We thank God, from the start we began with God, and we finished with God. We got the win and we qualified. I thank God and I thank my teammates who fought hard so that today we could get the victory," Shikobe said.

The Greece-based defender admitted that previous campaigns had been tough, but this time fortune smiled on the Starlets.

"Maybe before we didn't have the luck, but this round we did. So all glory goes to God," the Sirines Grevenon defender added.

The captain also had a heartfelt message for the fans who have stood by the team through thick and thin.

"We're grateful for this moment and to our fans. They have fought for us. We've shown that we can deliver as Starlets, and we ask them to keep supporting us because we'll take them all the way to the World Cup," Shikobe said.

The qualification marks a major comeback for Kenya, who last featured at the WAFCON in 2016.

Under coach Beldine Odemba, the Starlets have shown renewed energy, blending experience with promising young talent.

As the celebrations continue, focus now turns to preparation for the continental showpiece and for Shikobe, one message stands out above all.

"This victory means everything. We started with God, ended with God, and now we're going all the way."

Capital Sport

Sports >> *Tusker FC continued their bounce back from early-season struggles with a 2-1 win over Kariobangi Sharks in a midweek Kenya Premier League encounter at the Sportpesa Arena in Murang'a on Wednesday evening.

Tusker Resurgence Continues With Win Over Kariobangi Sharks

Ian Simiyu celebrates in a past match. PHOTO/Tusker FC

Tusker FC continued their bounce back from early-season struggles with a 2-1 win over Kariobangi Sharks in a midweek Kenya Premier League encounter at the Sportpesa Arena in Murang'a yesterday evening.

Dennis Oguta put the brewers ahead in the added time of first half, smashing the ball into the back of the net after being teed up by Thomas Teka.

Tusker then added a second in the 59th minute before the slumboys pulled back a consolation in 83rd minute via Andreas Omondi's deflected shot.

The win is the second consecutive for Charles Okere's charges, following their 1-0 win over Murang'a Seal at the same venue on Sunday.

On the other, Sharks continue to flirt precariously with the relegation zone, having lost 2-1 to APS Bomet at the Kasarani Annex, over the weekend.

Capital Sport

SPORTS AS THEY HAPPEN

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The Power Of Words

By: Anila Bukhari
@themtkenyatimes

Worth Noting:

- Dina holds a BA in Language and Translation from Alexandria University and a Master's degree in Translation Studies from the University of Cambridge, UK. She is currently pursuing an MBA at Alexandria University, further solidifying her expertise in business and translation.
- Dina's impressive portfolio encompasses numerous publications and articles in both English and Arabic, reflecting her deep commitment to cultural dialogue and literary exchange. She has collaborated with leading national and international organizations, including Egypt's National Center for Translation, UNESCO, UNITAR, and UN Women.
- International Peace Leader Award (2023) from the Royal Kutai Mulawarman Peace International Institute and LOANI for her contributions to peacebuilding and sustainable development

Dina Al-Mahdy

Dina Al-Mahdy is a highly accomplished cultural leader, translator, and writer who has made a profound impact in her community and beyond. As the Head of the Projects Coordination Unit at the Bibliotheca Alexandrina and Chief Operating Officer of the Women of Egypt Network, Dina has demonstrated exceptional leadership and dedication to promoting cultural dialogue, literary exchange, and women's empowerment.

Early Life and Education

Dina holds a BA in Language and Translation from Alexandria University and a Master's degree in Translation Studies from the University of Cambridge, UK. She is currently pursuing an MBA at Alexandria University, further solidifying her expertise in business and translation.

Career and Achievements

Dina's impressive portfolio encompasses numerous publications and articles in both English and Arabic, reflecting her deep commitment to cultural dialogue and literary exchange. She has collaborated with leading national and international organizations, including Egypt's National Center for Translation, UNESCO, UNITAR, and UN Women.

Some of her notable achievements include:

- International Peace Leader Award (2023) from the Royal Kutai Mulawarman Peace International Institute and LOANI for her contributions to peacebuilding and sustainable development
- Women Appreciating Women (WAW) Honorary Award (2021) and induction into the WAW Hall of Fame for her social impact in Egypt
- Women Leadership & Excellence Award (Media) (2020) at The Arab Women in Leadership and Business Summit for her volunteer work with the Women of Egypt Network
- First Prize Winner in multiple Elephant Journal writing contests

Volunteer Work and Advocacy

Dina is a passionate advocate for women's rights and feminism, striving to challenge stereotypes about Arab women and highlight their strength, resilience, and creativity. Through her writing and translation, she amplifies stories of Egyptian women, addressing issues such as gender-based violence, harassment, and female genital mutilation.

Memberships and Affiliations

Dina is affiliated with numerous global organizations, including:

- International Positive Psychology Association (IPPA)
- American Literary Translators Association (ALTA)
- International Association for Professional Translators and Interpreters (IAPTI)
- International Association for Translation and Intercultural Studies (IATIS)
- Translators Without Borders (TWB)
- PEN America
- The Society of Authors (UK)
- International Union of Languages and Translation

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