



Ruto's Dangote broadside signals the start of Kenya's most combustible election season in years
President William Ruto publicly accused Nairobi Senator Edwin Sifuna of extortion yesterday, claiming the opposition legislator was acting as a proxy for former President Page 8



Gachagua takes his 2027 campaign to Boston as diaspora courting becomes a political battleground
Rigathi Gachagua has arrived in Boston, Massachusetts, on a diaspora engagement tour accompanied by his wife, Rev. Dorcas Rigathi, James Gakuya, and Benjamin Gathiru Page 12

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Friday, October 2, 2026

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Daily ePAPER

Countdown 2027 **Kenya dumps SHA, backs HMIS — but KSh104.8B cloud remains**

SHA out, HMIS in

The Ministry of Health has granted Kenya's health facilities a further one-month extension to complete their migration from the Social Health Authority's Provider Portal to the new Health Management Information System, with Health Cabinet Secretary Aden Duale confirming that all public Level 5 facilities, faith-based providers, and the country's two national referral hospitals must complete the transition by 30 October 2026.

The announcement marks a significant moment in Kenya's turbulent journey towards a fully digital health financing system — but it also arrives under the long shadow of a KSh104.8B question that neither the government nor the technology consortiums behind the system have answered to the satisfaction of the country's Auditor General.

The numbers on transition, at least, look encouraging. All 6,427 public Level 2 to 4 health facilities have already crossed over to the new HMIS. Among public Level 5 facilities, four have completed the transition and 23 are at various stages of the process. Kenyatta National Hospital and Kenyatta University Teaching, Referral and Research Hospital are expected to complete their migrations before the end of next week.

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Health CS Aden Duale



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Requiem mass held for Martha Karua's father at All Saints Cathedral

BY MKT REPORTER

@themtkenyentimes

Some of the moments as captured in pictures

A requiem mass for Mwalimu Jackson Karua, father of People's Liberation Party leader Martha Karua, was held yesterday at All Saints Cathedral in Nairobi, drawing family, political figures, and mourners to honour a man remembered as a dedicated educator and principled family man.

Mwalimu Jackson, as he was widely known, spent his career in Kenya's teaching profession at a time when educators occupied a central and deeply respected place in community life. Those who spoke at the service described a man whose commitment to learning shaped not only his children but the broader communities he served — a quiet influence that outlasted any title or position.

Martha Karua, who has built one of Kenya's most recognisable careers in law and opposition politics, has frequently credited her father's values as foundational to her own public life. His passing marks the loss of a figure whose significance was felt most by those closest to him, even as his daughter's prominence brought wider attention to his memory.

He leaves behind a family, a legacy of service, and a cathedral full of people who came to say that a life honestly lived is worth honouring.



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.

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NEWS IN BRIEF



Nairobi has launched a joint emergency simulation exercise ahead of the October-to-December rain season, with national and county agencies operating from a unified command centre at Charter Hall to test their readiness for flooding and mass evacuations. The exercise, Operation Okoa Maisha — Save Lives — brings together the county government, National Disaster Operations Centre, Kenya Red Cross, Kenya Defence Forces, and Kenya Coast Guard, among others, to assess how quickly alerts reach response teams, how agencies coordinate rescues, and whether residents in flood-prone areas can be moved to safety before disaster strikes. Governor Johnson Sakaja has warned residents occupying riparian land to leave without negotiation. “You must move. We do not want you to die,” he said. Emergency lines 1508 and 1190 are active for residents requiring assistance.



Opposition leaders are intensifying pressure on the government over the Lamu refinery deal with Nigerian billionaire Aliko Dangote, with People’s Party of Kenya leader Ndingi Nyoro demanding full public disclosure of the project’s shareholding structure, land compensation arrangements, and the government’s financing plan for its proposed 10% equity stake. Nyoro alleged that ownership records could conceal interests linked to individuals within government. “When you see that man getting angry, know there is something in it for him,” he said, addressing President William Ruto directly. He further demanded transparency over the 7,000 acres allocated to Dangote, compensation for which he says was paid by Kenyan taxpayers, as well as full details of any government commitments to purchase refinery products at agreed prices. The financing questions are pressing: efforts to capitalise the National Infrastructure Fund through the planned sale of government-held Safaricom shares have stalled after courts halted the transaction, leaving the structure of Kenya’s stake unresolved.



The family of the late Raila Odinga and the Anniversary National Steering Committee have issued a public warning against individuals and groups using the former Prime Minister’s name to solicit funds for events connected to the first anniversary of his death, saying no such fundraising has been authorised. The statement urged Kenyans to disregard any appeals made in Odinga’s name outside officially sanctioned channels and to report suspected misuse to the family or the steering committee. The warning reflects a pattern seen across Kenya’s public life, where the names and legacies of prominent figures are frequently exploited for financial gain, often without the knowledge or consent of surviving family members. The committee asked those wishing to participate in anniversary commemorations to engage only through verified official platforms.



A coalition of youth leaders has demanded the postponement of National Youth Council elections scheduled to begin on 9 October, citing cancelled voter education sessions, portal failures, and a registration turnout of just 207,000 young people against an estimated youth population of 15 million — meaning fewer than two in every hundred Kenyan youth had a say in the process. The caucus, drawing ward and county representatives, student leaders, and election aspirants from across the country, said voter education sessions in Eldoret, Nakuru, Kisumu, and other regions were abruptly cancelled on the final registration day, violating NYC regulations requiring nationwide civic education at least 60 days before elections. Portal failures left some aspirants’ registrations marked “Awaiting Approval,” effectively locking them out of nominations. The leaders have given the Principal Secretary for Youth Affairs and the acting NYC Chief Executive Officer 48 hours to respond publicly, warning that court intervention remains an option if the demands are ignored.



Young Kenyans pursuing technical and vocational training have been urged not to treat their certificates as a finishing line but as a foundation for continuous learning, with educators and industry leaders warning that the rapidly changing job market demands workers who keep building skills long after their initial qualification. The challenge was issued amid growing concern that many graduates of technical institutions enter the labour market with narrow competencies that limit their adaptability as industries evolve. Kirinyaga County Women Representative Jane Njeri noted that pairing technical qualifications with digital literacy, entrepreneurship skills, and further academic study significantly widens a graduate’s employment prospects and earning potential. The message underscores a broader national conversation about the quality and relevance of Kenya’s technical and vocational education system as youth unemployment remains one of the country’s most persistent economic challenges.



A court has acquitted two police officers and two civilians who faced charges of rape and robbery with violence after the Director of Public Prosecutions confirmed that the accused had reached an out-of-court settlement with the victims and provided compensation. The acquittal has drawn attention to the legal and ethical boundaries of settling violent and sexual offences outside the formal justice process, with rights advocates arguing that compensation arrangements in cases involving rape risk reducing serious crimes against bodily integrity to financial transactions. While Kenyan law allows for certain matters to be compounded or withdrawn following victim agreement, critics maintain that offences of this gravity — particularly those involving state actors such as police officers — demand full judicial accountability regardless of any private settlement reached between the parties.

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Business The bank says its involvement is designed to generate economic benefits that extend well beyond the performance

Stanbic Bank brings Ne-Yo to Nairobi in creative economy push

The Grammy-winning R&B star headlines an October concert the bank says will generate economic ripple effects well beyond the stage

BY Grace Wanja

@themtkenyaintimes

Stanbic Bank has thrown its weight behind Kenya's creative economy by taking up title sponsorship of One Night Only: Brunch Edition with Ne-Yo, an exclusive concert headlined by the three-time Grammy Award-winning R&B artist scheduled for Mashujaa Day, 20 October, at the Ulinzi Sports Complex in Nairobi. Acclaimed UK-based act Sol and the Gang will also perform, adding further international flavour to an event the bank is positioning as much more than a night out.

The bank says its involvement is designed to generate economic benefits that extend well beyond the performance itself — reaching local artists, producers, technical crews, hospitality providers, suppliers, and small businesses that form the backbone of Kenya's live entertainment industry. For Stanbic, the sponsorship is a deliberate expression of its strategic interest in helping the creative sector grow, professionalise, and unlock greater commercial value.

Michael Mutiga, Chief Executive of Stanbic Bank Kenya and South Sudan, said the scale of the event created a genuine opportunity to combine a world-class experience with local economic impact. "Our support goes beyond

the performance itself — it helps create opportunities for the artists, producers, technical teams, vendors and small businesses that bring an event of this scale to life. Kenya's creative economy is a dynamic growth sector, and through partnerships such as One Night Only, we are helping to strengthen the ecosystem, expand its visibility and support the livelihoods connected to it."

The numbers behind the sector give that statement considerable weight. A 2021 report by the World Intellectual Property Organization and the Kenya Copyright Board found that the creative industry contributes 5.32% to national GDP and supports formal employment for approximately 195,000 Kenyans, with a significantly larger number earning livelihoods through the informal creative economy. Stanbic's sponsorship is a recognition that large-scale cultural events can do real work in stimulating demand, building capability, and connecting local talent to broader commercial opportunities.

Lilian Onyach, Head of Brand and Marketing at Stanbic Bank Kenya, said the partnership was about more than premium entertainment. "Through this sponsorship, we are connecting our customers to world-class entertainment while creating a platform that celebrates the depth and commercial po-



Ne-Yo

tential of Kenya's creative industry. One Night Only will deliver a memorable experience, but it will also build community, raise the visibility of the sector, and enable the many local businesses and professionals whose work powers live entertainment."

Stanbic Bank has established itself as one of Kenya's most recognised financial institutions, having been named Overall Best Bank in Ken-

ya at the Think Business Awards. Its parent, Standard Bank, has been ranked Africa's Most Valuable Bank Brand by Brand Finance for five consecutive years.

World Bank identifies KSh194B opportunity Kenya is leaving on the table



World Bank Group President Ajay Banga with President William Ruto on the sidelines of the G7 Summit

BY Janet Wambui

@themtkenyaintimes

The World Bank has identified three sectors — avocado and mango processing, coastal tourism, and medical consumables manufacturing — that could collectively unlock KSh194B in private investment and more than 80,000 jobs in Kenya over the next decade, according to its latest Private Sector Diagnostic report.

The findings arrive at a politically charged moment. With the August 2027 general election now less than a year away, every major economic report becomes campaign ammunition, and this one hands both the government and its critics something to work with. The administration can point to the sectors as validation of its agriculture, tourism, and manufacturing

priorities under Vision 2030. The opposition can point to the fact that the opportunity remains largely unrealised.

The numbers are striking in their specificity. Medical consumables — gloves, syringes, intravenous kits — represent the largest single prize at up to KSh101B and 33,200 jobs, driven by a domestic market already valued at KSh55B and growing. Coastal tourism could yield between KSh49B and KSh72B, yet Mombasa attracted roughly 100,000 international arrivals in 2024 against Zanzibar's 600,000. The fruit sector adds KSh21.6B and 36,000 jobs, provided Kenya stops exporting raw mangoes and starts processing them.

The World Bank has mapped the route. The only question left for 2027's candidates is who Kenyans will trust to walk it.

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Politics Ruto's language was pointed and deliberate. Referring to Sifuna by the nickname "Mr Empty of shiny things," he told coastal crowd

Ruto's Dangote broadside signals the start of Kenya's most combustible election season in years

The President's public assault on Edwin Sifuna over the Lamu refinery deal is less about a document than about drawing battle lines ten months before Kenyans go to the polls

BY James Mwangi

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President William Ruto publicly accused Nairobi Senator Edwin Sifuna of extortion yesterday, claiming the opposition legislator was acting as a proxy for former President Uhuru Kenyatta in demanding access to the agreement signed this week between Kenya and Nigerian billionaire Aliko Dangote for the construction of the Dangote East Africa Petroleum Refinery in Lamu County.

The attack, delivered with unmistakable relish during a tour of Taita Taveta and Mombasa counties — the sixth consecutive day of a coastal development offensive — was not merely a response to a parliamentary question. It was a political declaration. Kenya is, in effect, already in campaign mode, and the Dangote refinery has become the first major battleground of what promises to be the most combustible election season the country has seen in a generation.

Ruto's language was pointed and deliberate. Referring to Sifuna by the nickname "Mr Empty of shiny things," he told coastal crowds: "Yesterday I heard that fellow, Mr Empty of shiny things, asking where the Dangote agreement is. I looked at that man — first of all, he has been sent. Mr Empty of shiny things has been sent by that sponsor to come and ask about the refinery agreement." He added that if Sifuna wanted the document, the proper channel was Parliament. "That agreement is asked for in Parliament — that is where it should be brought," Ruto said, pointedly refusing to release it directly to the opposition.

The President then reached further back into history, reviving allegations that Kenyatta's administration frustrated Dangote's earlier attempt to build a cement factory in Kenya through demands for kickbacks. "That trickery you engaged in is why Dangote failed to invest in Kenya's cement business. You cannot try the same with this refinery. I am watching very closely. You cannot," Ruto warned. It was a calculated strike — tying Sifuna to Kenyatta, tying Kenyatta to past corruption, and positioning himself as the man



President William Ruto

standing between a predatory political class and transformative national investment.

Mombasa Governor Abdulswamad Sherrif Nassir, a Ruto ally who was present, sharpened the threat: "Those who will try to take Dangote to court — we will be joined in that case in court to put all those extortionists aside." The Governor's words were not spontaneous. They were a coordinated signal that the Lamu refinery, a project of genuine strategic significance, will be defended aggressively against any legal or political challenge in the months ahead.

To understand what is really happening here, one must look beyond the theatre of a single speech and into the political mathematics of August 2027. Ruto enters the campaign season in a position that is more complicated than his public confidence suggests. His approval ratings have been tested by a cost-of-living crisis, the withdrawal of the Finance

Bill in June 2024 under street pressure that shook his administration to its foundations, and the lingering damage from a junior coalition with opposition figures that satisfied neither side. The Dangote refinery, announced with considerable fanfare, offers something his political calendar urgently needs: a large, visible, nationally significant project that he can run on.

Sifuna, for his part, has emerged as one of the most effective opposition communicators in the country, combining a sharp tongue with genuine organisational reach through what he calls the Linda Mwananchi Movement, a formation whose Western alliance networks span both Luo Nyanza and Western Kenya. His demand for transparency over the Dangote agreement is, on its face, entirely legitimate — agreements of that scale, involving national infrastructure and foreign investment, should be subject to parliamentary scrutiny.

But in the hyper-charged atmosphere of pre-election Kenya, legitimacy and political motive are rarely separable, and Ruto has chosen to treat the demand as the latter exclusively.

The real question the Dangote confrontation raises is what the political period between now and August 2027 will actually look like. Kenya's election cycles have a well-documented pattern: the further from voting day, the more development-focused the rhetoric; the closer to the date, the more tribal, personal, and occasionally dangerous the discourse becomes. Ruto is already in phase one, touring the Coast with title deeds and refinery agreements, positioning himself as the builder-president who delivers where others only promised. The coastal development blitz — six days, multiple counties, title deeds, electricity connections, and now a petroleum refinery — is the opening chapter of a campaign biography being written in real time.

But phase two is coming. The opposition, fractured for much of Ruto's first term, is beginning to coalesce. Kenyatta's influence, though diminished, has not disappeared. Raila Odinga's return from his African Union bid brings back the most experienced opposition strategist in the country's political history. Gachagua, now leading the Democracy for the Citizens Party, commands loyalty across Mount Kenya in ways that could complicate Ruto's traditional base. And Sifuna, younger, louder, and increasingly visible, is positioning his Western alliance networks as the connective tissue of a broad anti-incumbency coalition.

The Dangote exchange is therefore a preview of the register in which the next ten months will be conducted. Ruto will run on delivery — on refineries, on title deeds, on digital health systems, on road projects. His opponents will run on accountability — on what the agreements say, on who benefits, on the KSh104.8B questions that remain unanswered in the health sector, and on the unresolved grievances of a public that has borne heavy taxation through a difficult economic period. Neither side is wrong about what they are emphasising. Both are choosing their strongest ground.

What is clear is that Kenya's political temperature will only rise from here. The Lamu refinery, whatever its ultimate economic significance, has already served a purpose that Ruto's political team fully intended: it has given the President a large, coast-facing, nationally resonant project to defend, and in defending it, an excuse to go after his opponents with a ferocity that signals the gloves are now permanently off.

Edwin Sifuna asked where the Dangote agreement was. The answer he got told him — and the country — something more important than any document could: that the 2027 election campaign has already begun, and that Ruto intends to fight it on his own terms, loudly, on the road, and without apology.

Health The numbers on transition, at least, look encouraging. All 6,427 public Level 2 to 4 health facilities have already crossed over to the new HMIS

Kenya ditches the SHA portal and bets everything on HMIS — but a KSh104.8B question still hangs over the system

BY David Kimani

@themkenyatimes

The Ministry of Health has granted Kenya's health facilities a further one-month extension to complete their migration from the Social Health Authority's Provider Portal to the new Health Management Information System, with Health Cabinet Secretary Aden Duale confirming that all public Level 5 facilities, faith-based providers, and the country's two national referral hospitals must complete the transition by 30 October 2026.

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The numbers on transition, at least, look encouraging. All 6,427 public Level 2 to 4 health facilities have already crossed over to the new HMIS. Among public Level 5 facilities, four have completed the transition and 23 are at various stages of the process. Kenyatta National Hospital and Kenyatta University Teaching, Referral and Research Hospital are expected to complete their migrations before the end of next week. For faith-based facilities, 38 of the 518 contracted providers have transitioned, with the remainder working towards the October 30 deadline. In the private sector, 28 existing HMIS platforms have already received certification from the Digital Health Agency. "No patient will be denied access to healthcare services because a facility has not yet fully transitioned to HMIS," the Ministry stated, an assurance aimed at calming nerves in a sector that has lurched from one system crisis to another.

The HMIS transition is the latest chapter in a story that began in October 2024 when President William Ruto formally launched the Social Health Authority and its companion platform, TaifaCare, as replacements for the National Hospital Insurance Fund. The NHIF, by then widely regarded as a byword for institutional

failure, was dissolved after decades during which it is estimated to have lost more than KSh50B to fraud, ghost patients, and what investigators described as systemic corruption. SHA was sold to Kenyans as something fundamentally different — cleaner, digital, accountable, and built around universal health coverage. The Provider Portal was its first technological face.

That portal is now being retired. In its place sits the SHA HMIS — or more precisely, the Taifa Care Health Management Information System — which went live for Level 4 public hospitals at midnight on 29 June 2026, following the completion of system testing and approval by both SHA and the Digital Health Agency. The rationale is straightforward: a unified, interoperable digital system that can verify eligibility, process claims, detect fraud, and generate real-time health data across more than 11,000 accredited facilities nationwide. Healthcare providers that do not meet the prescribed HMIS requirements will not be eligible for contracting, contract renewal, or continued participation in SHA-funded schemes during the 2026/28 contracting cycle, SHA CEO Mercy Mwangangi has made clear.

But here is the question the government has been less eager to answer cleanly: what exactly did Kenya pay KSh104.8B for, and does the state actually own what it bought?

A consortium led by Safaricom, which includes Apiero Limited and Konverge Network Solutions Limited, secured a KSh104.8B contract to provide the technology infrastructure underpinning the transition from NHIF to the Social Health Insurance Fund — structured as a ten-year investment with no upfront capital or operational expenditure from the Ministry. The arrangement was presented as a model of financial prudence: a pay-as-you-go digital health superhighway that would cost the government nothing to establish.

The Auditor General saw it differently. The procurement of the KSh104.8B Healthcare Information Technology Digitization System was criticised, with the Auditor General concluding that value for money on the procurement could not be con-



Health CS Aden Duale commissions a landmark Waqf project in Ngala, Nakuru County on October 1, 2026 | Photo: Courtesy

firmed. More sharply, the Auditor General warned that the government does not even own the KSh104.8B IT system running SHA, despite spending billions on it.

President Ruto has pushed back. In August 2026, he dismissed reports of a single KSh104.8B government outlay, arguing that payments were tied to services rendered rather than a lump-sum purchase. Digital Health Agency CEO Anthony Lenaiyara said SHA has paid only KSh500M to digital system service providers, and that the infrastructure supports 43 digital health services under Universal Health Coverage. The consortium model, the government insists, was designed precisely to avoid a capital expenditure that the Treasury could not absorb.

Yet the gap between those positions — KSh104.8B contracted versus KSh500M paid, with the Auditor General unable to confirm value for money — is not a minor accounting discrepancy. It is the foundational question about whether Kenya's entire digital health architecture rests

on infrastructure that the state controls or merely rents. As every health facility in the country is now being directed to integrate with this system, and as SHA's contracting power is being used to enforce compliance, that question becomes more urgent, not less.

Health facilities have submitted claims to SHA totalling KSh82.7B, against which SHA has paid KSh53B. The fraud detection function of the digital system has produced tangible results: the intensified crackdown resulted in the closure of 728 non-compliant facilities and the downgrading of an additional 301, with SHA rejecting KSh10.6B in fraudulent claims. CS Duale has not been shy about citing these numbers. "Our comprehensive digital system was specifically designed to detect and eliminate the very vulnerabilities that plagued the defunct National Health Insurance Fund," he said.

Those outcomes are real. But a system that detects fraud effectively is not automatically a system that represents good value for public money,

and it is not automatically a system that the public owns. The Digital Health Agency will conduct what the Ministry calls Rapid Results Initiatives throughout October to provide technical support and accelerate the final wave of transitions. The October 30 deadline is firm. The Ministry will meet health sector associations today to agree on facility-by-facility transition plans.

Kenya is building something significant in its digital health infrastructure. The shift from a paper-based, fraud-riddled claims environment to a certified, interoperable, nationally standardised system is exactly the reform the sector has needed for years. But transformative ambition and financial accountability are not mutually exclusive demands. As the last hospitals cross over to HMIS and the Provider Portal is finally switched off, Kenyans deserve a straight answer to a straight question: for KSh104.8B, what exactly does this country own?

PWDs “Sometimes citizens must stand in the sun to remind those in power that promises made in the comfort of public offices belong to the people.”

When the forgotten Rise: Uasin Gishu PWDs remind power to remember its promise



BY Fredrick Kipchumba Chelimo

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There comes a moment in the life of a community when patience must give way to courage, when silence can no longer be mistaken for contentment, and when citizens must remind those entrusted with public responsibility that promises made in their name cannot be allowed to disappear in the corridors of administration. For persons with disabilities in Uasin Gishu County, that moment arrived this week.

For the second time, representatives of persons with disabilities drawn from the county's 30 wards took to the streets to demand accountability over the KSh15 million disability empowerment commitment. Their action was neither an expression of hostility towards government nor an appetite for confrontation. It was the culmination of prolonged waiting, engagement, petitions and attempts to obtain explanations through established channels that had seemingly yielded little progress.

For more than three hours, the demonstrators remained outside the Governor's office under a scorching sun, singing solidarity songs and peacefully insisting that their concerns deserved attention. Eventually, they were granted an opportunity to present their petition. An earlier petition had already been submitted to the County Assembly, demonstrating that the community had sought institutional engagement before resorting to public demonstrations.

The subsequent response

by H.E Governor Jonathan Bii has provided a significant development in this unfolding matter. The Governor explained that he had personally ensured that the KSh15 million commitment was provided for in the county budget, suggesting that some demonstrators might not have been aware of this allocation. He further indicated that the challenge arose during the requisition process and undertook to have the matter resolved within less than a month. In addition, he announced that KSh500,000 would be channelled to each of the county's 30 wards through the Inua Biashara programme.

This assurance deserves acknowledgement. The disability fraternity should appreciate the Governor's clarification, his willingness to address the matter and the commitment to resolving the administrative bottleneck within a defined period. Constructive leadership is demonstrated not merely through making promises but also through listening, responding and taking responsibility for ensuring that commitments translate into tangible outcomes.

Nevertheless, gratitude must not obscure the circumstances that brought persons with disabilities to the streets. With due respect to the Governor, the demonstrators were not necessarily unaware of the original commitment. On the contrary, they knew about it, believed in it and wanted to see it implemented. Their concern was not the absence of a promise but the apparent inability of the administrative machinery to translate that promise into reality.

If the difficulty genuinely arose at the requisition stage, then this episode exposes a fundamental question about public administration: what happens between a government commitment and its eventual delivery to the in-

tended beneficiaries?

A budgetary allocation is only one stage in the public expenditure process. Requisitions must be initiated, processed and approved, implementation must follow, and accountability must be maintained throughout. Every officer entrusted with these responsibilities has an obligation to facilitate service delivery rather than become an obstacle to it. Public administration must never become a maze in which legitimate citizen expectations are endlessly redirected without satisfactory explanations. A budget is not an achievement merely because figures appear in official documents. Its real value is measured by the difference it makes in the lives of the people for whom the resources were intended.

The Governor's latest announcement therefore presents an opportunity to move beyond the immediate dispute and establish a more meaningful approach to disability empowerment. The proposed KSh500,000 allocation per ward must not become another programme designed for persons with disabilities without their meaningful participation. Those expected to benefit must be involved in identifying priorities, determining interventions and monitoring implementation.

For too long, disability inclusion has sometimes been approached as an administrative exercise rather than a partnership founded on dignity, rights and equal citizenship. Programmes are conceived in offices, budgets are prepared, and implementation frameworks are developed without sufficiently appreciating the lived experiences of the intended beneficiaries. Yet persons with disabilities understand their circumstances better than anyone else. They know the barriers confronting them in employment, edu-



Uasin Gishu Disability Umbrella CBO

cation, healthcare, markets, transport, public services and economic participation.

Their experiences constitute valuable knowledge, not an inconvenience to programme administrators. Meaningful inclusion requires government to recognise persons with disabilities as active contributors to development rather than passive recipients of assistance.

Consequently, the implementation of the KSh15 million must be anchored in transparent consultation with representatives across all 30 wards. Eligibility requirements should be clear, vulnerable households identified fairly, and interventions designed around demonstrable needs. Proper records, transparent procurement where applicable, accessible information and joint monitoring should form part of the implementation framework. Every shilling must be accounted for, and every intervention should have an identifiable empowerment objective.

The principle of “nothing about us without us” must become more than a familiar expression repeated during disability awareness celebrations. It should inform everyday county governance.

To those who participated in the demonstrations, there should be no embarrassment or regret. Their efforts have brought renewed attention to an issue that deserved an administrative resolution. There is an old expression about the courage required to remind a king that his garment is not

properly fastened. This week, Uasin Gishu's disability community demonstrated precisely that kind of civic courage: his officers failed to tell the Governor the true situation and the efforts of PWDs on demonstration did.

They did not assemble to pursue political positions, personal enrichment or individual recognition. They came together around a shared concern affecting a community whose economic and social challenges remain considerable. That distinction must be respected.

Indeed, this experience should become a catalyst for greater unity within the disability fraternity. Differences in organisational affiliation, personal ambition and individual opinion must never overshadow the collective pursuit of constitutional rights and equal opportunities. The community needs stronger coordination, constructive engagement and sustained advocacy capable of transforming legitimate demands into measurable institutional progress.

The County Assembly, having received a petition, also has an important oversight responsibility. It must ensure that the matter receives appropriate consideration and does not disappear into committee proceedings or official correspondence. Equally, the Governor's office must provide the leadership necessary to ensure that the promised resolution is achieved within the stated timeframe.

Should implementation fail to materialise, persons with

disabilities retain their lawful constitutional right to pursue peaceful demonstrations, petitions and other appropriate accountability mechanisms. Civic engagement is not an act of disloyalty; it is an essential expression of responsible citizenship.

For now, however, there is an opportunity to transform confrontation into collaboration. We welcome the Governor's clarification, appreciate his assurance and recognise the proposed allocation of KSh500,000 to each ward. But the ultimate test will not be another announcement, another meeting or another budgetary explanation. It will be delivery.

Let the wisdom that inspired the original KSh15 million commitment guide its implementation. Let consultation replace assumptions, transparency replace uncertainty and empowerment replace tokenism. Let the resources reach the intended beneficiaries and restore confidence in the institutions entrusted with serving them.

Ultimately, the greatest legacy of this episode should be larger than the money itself. It should be the recognition that persons with disabilities are not spectators in decisions concerning their lives. They are citizens, contributors, rights-holders and partners in development.

“We did not march to defeat our government; we marched to remind it that we are part of it. The promise has been heard once again. Now let it be fulfilled.”

Land The Last Mile Connectivity Programme running alongside the titling exercise in Taita Taveta is designed to deliver exactly the same kind of transformation through a different mechanism

Ruto's Taita Taveta visit puts land and power at the heart of coastal development

Title deeds and electricity connections, delivered together, signal a shift in how the state approaches communities that have waited too long

BY James Kilonzo Bwire

@themtkenyatimes

There is something quietly powerful about a title deed. It is a piece of paper, yes, but for a family that has lived for decades without formal recognition of the land beneath their feet, it is also a declaration — that they exist, that they belong, and that the state sees them. When President William Ruto travelled to Taita Taveta County yesterday to hand over title deeds to residents of Chawuse, Old Mwatate Market, Bura Ndogo, and Kaloleni in Mwatate Constituency, he was joined by Cabinet Secretary for Lands Alice Wahome, Cabinet Secretary for Energy and Petroleum Opiyo Wandayi, and Senate Speaker Amason Kingi. That combination of land, energy, and legislative leadership in one room was not incidental. It was a statement of intent.

The decision to combine land titling with electricity connectivity in a single visit reflects an understanding that these two interventions are not separate projects — they are two sides of the same coin. You cannot meaningfully empower a household with a title deed if that home has no power. And you cannot justify running electricity to a community whose land tenure remains in dispute. When land and energy are treated as interconnected pillars rather than competing budget lines, the result is development that actually sticks.

Taita Taveta has waited long enough for both. The areas receiving title deeds yesterday are places where residents have lived in genuine uncertainty, farming land they could not call their own and

building homes on ground that offered no legal security. For many of those families, yesterday was the day the waiting ended. A title deed gives a household something that no amount of goodwill can substitute: the legal certainty to invest, to improve, to borrow against an asset, and to plan beyond the next planting season. When people know their land is secure, they behave differently. They build better structures. They plant trees. They open small businesses. They participate more fully in the local economy. The document in their hands unlocks that potential.

The Last Mile Connectivity Programme running alongside the titling exercise in Taita Taveta is designed to deliver exactly the same kind of transformation through a different mechanism. Electricity access is not a luxury in the twenty-first century — it is the difference between a child studying after dark and a child who cannot, between a cold store that keeps produce fresh and one that does not, between a small welding yard that can take on more work and one that shuts at sunset. The government's allocation for electrification in Taita Taveta reflects a deliberate choice to prioritise a county that has historically been underserved in national infrastructure planning. That is worth acknowledging plainly.

Ruto's directive to Wandayi and the Principal Secretary to ensure that all electricity projects in the county are completed before the end of the year carries real weight. Timelines matter in public works. Communities have seen too many projects announced, launched, and then stalled. When a president sets a deadline publicly, with the

affected residents present, it becomes a commitment that cannot quietly be walked back. Whether the sector meets that deadline will be the true measure of this visit — not the photographs or the speeches, but the actual connections made and the lights that come on.

What happened in Taita Taveta is also part of a wider pattern. The Coast development tour that has included Kwale, Kilifi, Lamu, Mombasa, and Tana River alongside Taita Taveta suggests a coordinated regional strategy rather than a one-off event. Land ownership challenges across the Coast have persisted for generations, rooted in colonial-era land settlement patterns, unclear demarcations, and the long absence of formal adjudication in many areas. Addressing those challenges at scale requires sustained effort: surveying, adjudication, compensation where boundaries overlap, and finally the distribution of ownership documents. The exercise now under way is not simple, and its scale reflects the depth of the problem it is trying to solve.



President William Ruto, in Taita Taveta County for the issuance of title deeds to residents

The social dimension of land security is often underappreciated in policy discussions. Many of the disputes that have simmered in Taita Taveta and other coastal communities for years trace directly back to unclear ownership. When nobody can say for certain who holds legal title, neighbours become adversaries, investments are withheld, and community cohesion frays. Clarifying ownership does not just resolve legal questions — it reduces conflict, builds social trust, and creates a more stable environment in which other development investments can take root. Schools, clinics, and roads all deliver greater value in communities where people are settled and at peace.

The environmental dimension is equally worth noting. Secure tenure encourages landowners to think and act long-term. A family confident

that their land is legally theirs is far more likely to invest in soil conservation, plant trees, and farm sustainably. Access to electricity, meanwhile, reduces the pressure on forests and woodlands that comes from dependence on firewood and charcoal for cooking and lighting. These are co-benefits that align with Kenya's broader climate commitments, and they are delivered not through separate environmental programmes but through the practical work of getting titles into people's hands and power into their homes.

Development that is comprehensive is development that lasts. Building a road into a community where land tenure is contested and power is unavailable delivers a fraction of its potential value. The same road, combined with secure tenure and electricity, becomes a corridor for commerce, a connection to

markets, a lifeline for small enterprise. The government's approach in Taita Taveta recognises these interdependencies explicitly. That recognition should shape how similar interventions are designed and delivered across the rest of the country.

The residents who received their title deeds yesterday, and those who will gain electricity connections before the year is out, did not ask for charity. They asked for fairness — for the recognition that had been withheld and the infrastructure that had been delayed. That is what equitable development actually looks like when it moves from rhetoric to action. The measure of yesterday's visit will not be the number of documents handed over or the length of the speeches delivered. It will be the quality of the lives that change as a result.



President William Ruto, Cabinet secretaries Alice Wahome, Opiyo Wandayi and other leaders in Taita Taveta County for the issuance of title deeds to residents

Politics Gachagua takes his 2027 campaign to Boston as he intensifies diaspora courting

Boston Bid: Gachagua 2027



Rigathi Gachagua and his wife, Rev. Dorcas in Boston

BY Ann Njeri

@themkenyentimes

The former deputy president's United States tour is as much about building a national opposition constituency as it is about engaging Kenyans abroad.

By Ann Njeri

Rigathi Gachagua has arrived in Boston, Massachusetts, on a diaspora engagement tour accompanied by his wife, Rev. Dorcas Rigathi, Embakasi North MP James Gakuya, and Embakasi Central MP Benjamin Gathiru, as the Democracy for the Citizens Party leader accelerates a political offensive that is increasingly difficult to read as anything other than a 2027 presidential campaign in early motion.

The visit is the latest in a series of moves by Gachagua that have redrawn Kenya's opposition landscape since his dramatic impeachment as Deputy President in October 2024. Stripped of office but far from diminished, he has spent the intervening months building the DCP into a vehicle capable of channelling Mount Kenya's political weight outside the Kenya Kwanza coalition he once

anchored. Boston — home to one of North America's more significant Kenyan professional communities — is a deliberate choice of stage.

"Kenyans daring abroad and succeeding is a testament to the talent, resilience, and ingenuity we have at home," Gachagua said. "We should never take them for granted; their skills and insight can play a vital role in managing our resources and building our nation's wealth." The language is characteristically broad, but the political subtext is precise. Diaspora Kenyans — educated, employed, financially independent, and increasingly vocal on national affairs — represent both a funding stream and a legitimacy signal for any serious presidential contender.

The timing matters. With the August 2027 general election now less than a year away, Kenya's political terrain is shifting faster than at any point since the chaotic realignments of 2022. President Ruto's administration is running hard on delivery — coastal infrastructure tours, the Dangote refinery agreement, digital health reforms — while simultaneously going on the offensive against opposition figures it regards

as threats. Gachagua, whose relations with Ruto have turned openly hostile, occupies a uniquely complicated position: a former insider with detailed knowledge of the administration's workings, commanding loyalty across a region that Ruto cannot win without.

The presence of two Nairobi-area MPs in the Boston delegation is itself a signal. Gakuya and Gathiru represent constituencies in the capital's eastern corridor — not traditionally Gachagua country — suggesting that the DCP is actively working to build beyond its Mount Kenya base and into the urban middle ground that decides Kenyan elections.

What Gachagua says in American diaspora halls will be watched as carefully in Nairobi as anything said on the campaign trail at home. The diaspora has resources. It has voice. And in an election cycle where every coalition, every regional calculation, and every source of financing will be contested, the man who left State House through the back door is making very sure the world knows he has not left the room.

The consultations, his statement noted, continue.

Business Central to Bamburi's commercial proposition is its DuraCem Cement

Bamburi Cement targets Lamu refinery supply contract with over one million tonnes on offer

BY Brian Gitonga

@themkenyentimes

Bamburi Cement Plc has confirmed it is actively pursuing a supply contract for the Lamu Crude Oil Refinery, saying it has the manufacturing capacity to deliver more than one million tonnes of cement and concrete products for the project from its Mombasa plant.

The company's Chief Executive Officer, Geoffrey Ndugwa, said Bamburi is positioning itself to supply the Dangote East Africa Petroleum Refinery and Petrochemical Special Economic Zone with specialist cement and concrete products throughout the project's development cycle. The refinery, described as the world's largest single-train crude oil refinery at a planned capacity of 700,000 barrels per day, is expected to consume approximately one million tonnes of cement and concrete solutions across its civil and related construction works.

Central to Bamburi's commercial proposition is its DuraCem Cement — a 42.5-grade specialty product that is sulfate- and chloride-resistant and suited to large-scale or marine construction environments. The company is also offering its Ultra-series concrete range, which includes Ultra-Waterproof Concrete for moisture-prone areas, Ultra-Self Compacting Concrete for seamless pours, Pervious Concrete for drainage applications, and Ultra-Fibre Reinforced Concrete designed for crack resistance. All products are locally manufactured.

"The civil and related construction works for the 700,000 barrel-per-day refinery will consume approximately one million tonnes of cement and concrete solutions, and we are well positioned to manufacture and



Bamburi Cement Makupa Bridge concrete. | Photo: Courtesy

deliver to the project site from our Mombasa plant," Ndugwa said.

The bid is underpinned by assurances from project officials that the refinery will prioritise locally manufactured products — an undertaking that Bamburi says supports the commercial case for its involvement. Official reports indicate the refinery has been designed with the flexibility to process a wide variety of crude oils, from light to heavy grades, drawing feedstocks from multiple regions to reduce dependence on any single supply source.

Bamburi has built its recent track record on a series of major national infrastructure projects, having supplied cement and concrete for the Standard Gauge Railway, the Rironi-Mau Summit Road, Dongo Kundu Highway, Mwache Dam, Thwake Dam, Makupa Bridge, and the Talanta Sports Stadium, among others.

The Lamu opportunity

comes as Bamburi, a member of the Amsons Group, pursues a significant expansion of its own production capacity. Late last year, the company signed a USD250M — KSh32B — Engineering, Procurement, and Construction contract with Sinoma CBMI Construction Co. Ltd for a turnkey clinkerisation factory in Matuga, Kwale County. The facility, incorporating carbon-neutral technologies, is designed to produce 1.6 million tonnes of clinker annually.

The plant is central to Bamburi's strategy to substantially expand its manufacturing base. On completion, the company projects that its clinker production capacity will rise from one million to 2.6 million tonnes annually, while cement production capacity grows from 1.8 million to four million tonnes — more than doubling its current output and positioning it to compete for large-scale supply contracts of the scale that the Lamu refinery represents.



Bamburi Cement SGR. | Photo: Courtesy

Education The harder question is what this recurring cycle of breakdown and brinkmanship reveals about the structural state of Kenya's public university system

University unions reject pay offer: Are Kenya's students about to pay the price again?

As lecturers and their employers trade threats across the bargaining table, it is the student sitting in the lecture hall who has the most to lose

BY Collins Kibet

@themkenyatimes

Kenya's public universities are once again edging towards crisis after university unions rejected the latest pay offer, raising the prospect of another lecturers' strike at a time when students can least afford the disruption. As negotiations between university workers and their employers continue to deteriorate, one question demands urgent at-

tention: who will ultimately pay the price if lecturers down their tools?

The Universities Academic Staff Union and other university workers' unions have raised concerns spanning salaries, allowances, medical benefits, staffing levels, and the financing of the 2025–2029 Collective Bargaining Agreement. They have rejected the proposed package as inadequate. The employers, for their part, are constrained

by the familiar pressures of public-sector budgeting. Between those two positions sits a widening gap — and in that gap, as has happened before, stand thousands of students whose academic lives could once again be placed on hold through no fault of their own.

A lecturers' strike is never simply a dispute between employers and employees. The moment industrial action begins, its consequences ripple outward rapidly — cancelled



Universities Academic Staff Union

lectures, postponed examinations, disrupted academic calendars, and deepening uncertainty about graduation timelines. For students already stretched by the cost of accommodation, food, transport, and university fees, a prolonged interruption does not just affect their timetables. It compounds financial and emotional pressure on families who continue paying those costs while waiting for learning to resume.

The harder question is what this recurring cycle of breakdown and brinkmanship reveals about the structural state of Kenya's public university system. The country has steadily expanded university enrolment over the past decade, absorbing tens of thousands of additional students into institutions whose core funding has not kept pace. Lecturers carry heavier workloads. Research suffers. Support services strain under the pressure. And every few years, the unresolved tension

between what universities are expected to deliver and what they are given to work with surfaces again at the bargaining table, with students bearing the consequences of decisions made well above their heads.

This is not to suggest that government resources are unlimited or that every demand from the unions is straightforwardly achievable. Kenya faces substantial competing obligations across health, infrastructure, debt servicing, and social protection. The challenge of balancing workers' legitimate demands against available public funds is real, and no serious analysis can pretend otherwise. But the question is not only whether the money exists — it is whether the process through which agreements are reached is fit for purpose. Collective bargaining agreements that become urgent only when strike deadlines approach, that spend years in negotiation before collapsing into confrontation, represent a failure of institutional design as much as a failure of will.

There is also the question of staffing that sits beneath the pay dispute. If student numbers continue to rise while universities struggle to recruit and retain sufficient permanent academic staff, workloads will keep increasing, research output will remain under pressure, and the quality of teaching will be difficult to sustain. Kenya's ambitions to build a competitive knowledge economy rest, more than most policy documents

acknowledge, on the people standing at the front of lecture halls and supervising postgraduate research. Underinvesting in them is not a neutral financial decision — it is a choice about what kind of higher education system the country wants to have.

For students, none of this is abstract. Behind every interrupted lecture is a learner working towards a degree. Behind every postponed examination is a student whose professional plans may be set back by months. Behind every prolonged strike is a family continuing to pay rent and buy food while the institution their child attends sits idle. The burden of these disruptions is distributed extremely unevenly — and it falls hardest on those with the least capacity to absorb it.

Kenya's public universities need predictable, adequate funding, timely collective bargaining, and genuine dialogue between employers and workers that does not require a strike deadline to concentrate minds. The longer the current standoff remains unresolved, the deeper the uncertainty grows — for staff, for institutions, and most of all for students who had no seat at the negotiating table and no say in how it was conducted.

The question now is whether the parties involved will find a lasting solution before the classroom becomes, once again, the place where the consequences of their disagreement are felt most acutely.



A lecturers' strike is never simply a dispute between employers and employees. The moment industrial action begins, its consequences ripple outward rapidly — cancelled lectures, postponed examinations, disrupted academic calendars, and deepening uncertainty about graduation timelines.



Dear God



I have only you by my side.
I am surrounded by people whom I can't trust,
They are dishonest and disloyal.
They don't even understand my feelings and emotions
Thoughts and feelings
They laugh when I cry,
They feel jealous and egoistic when I achieve.
Whenever and wherever I go,
They come behind me.
To know more about my life
They are like a CCTV camera,
Ready to find fault,
blame, criticize, and make fun.
All I have is only You.
In you alone I lay trust with my full heart.

"I share all my feelings, thoughts, and emotions
with You,
I'm isolated, depressed disappointed but
You understand me well."
But they pull my legs every time,
So I talk only to You with my full heart,
Because You know me well.
I don't worry about others or anything.
I least bothered
I see You in everything
In trees, birds, animals, sky, and sea,
In the ocean, fish, water, and air.
So I talk with You.
In my own language. You understand my situation
and problem
My heart is filled with happiness when I talk to
You.
Dear God i have only you, be with me for ever.

Brinda. D
Creative writers
Ghs Melpattampakkam
Tamil Nadu, India

The seed that refused to give up



Written by: Bhogha Nandhini.A
Standard: IX
Section: D
School : Government higher secondary School
District: Vellore

One morning, a little girl named Anu found a
tiny seed near her school. She took it home and
planted it in a small pot.

Every morning, Anu gave it water and waited
excitedly.

One week passed. Nothing happened.
Two weeks passed. Still, there was no plant.
Anu became sad.

"Maybe this seed will never grow," she thought.
Her mother smiled and said, "Anu, just because
you cannot see the roots, it does not mean they
are not growing."

Those words gave Anu hope. She continued to
care for the seed every day.
One morning, she saw a tiny green shoot

coming out of the soil. Anu smiled with joy.

Days passed, and the tiny shoot became a
beautiful plant.

Anu then understood something important:
some of the most beautiful things in life take
time to grow.

She decided to follow the same lesson in her
own life. Whenever she faced difficulties, she
reminded herself:

"I may not see my progress today, but I will
never stop growing."
And that little seed became the beginning of a
big dream.

Moral:
Success may take time, but patience, hope
and continuous effort can turn a tiny beginning
into something beautiful.

Story by
BOGHA NANDHINI
IX - D
GHSS - SATHUVACHARI
VELLORE

Motivated by
N.DEEPALAKSHMI

Be good to others, because not everyone asks for help



Being good to others is a human quality.
Everyone has a different character, and that is a
reality. Help is as vast as the ocean.

Some people do not ask for help because of their
pride or personal nature.

When you help people who are in need, you become
like a god in their eyes.
If you do not help them, they may feel sad.

Some people hide their sadness and pain because
of their prestige and self-respect.
Kindness brings out the best values in us.
Helping someone who does not ask for help
shows that you are a good and caring person.

Kindness gives you inner happiness and makes
the world a better place.
Spread kindness and approach others with
kindness.

__G.YasminSirajudheen
Secondary grade teacher Melmalayanur block
Villupuram dt

The true purpose of education



Education is often understood as a pathway to
good grades, higher qualifications, and better
job opportunities. While these are important
aspects of education, they should not become
its only purpose. The real purpose of education is
much broader. It is about developing a complete
human being who can think independently,
understand others, make responsible decisions,
and contribute positively to society.

In today's competitive world, students are
sometimes encouraged to focus mainly on
examinations, marks, ranks, and future careers.
As a result, learning can become an exercise
in memorising information and reproducing
it in examinations. However, true education
should go beyond memorisation. It should teach
students how to think rather than simply what
to think. A well-educated person should be
able to ask questions, examine different ideas,
solve problems creatively, and make thoughtful
decisions.

Education also plays an important role in
personal growth. Every child has unique
abilities, interests, dreams, and strengths.
A good education provides opportunities for
students to discover their talents and develop
confidence in themselves. Academic knowledge is
important, but students also need opportunities
to explore art, literature, sports, creativity,
communication, technology, and other areas that
help them understand who they are and what
they can contribute to the world.

Another important purpose of education is to
develop values and character. Knowledge without
kindness, responsibility, honesty, and empathy
cannot create a truly meaningful society.
Schools are not merely places where lessons
are taught; they are places where children learn
how to live with others. Students should learn
to respect different opinions, cultures, abilities,
and backgrounds. They should understand
the importance of cooperation, compassion,
responsibility, and service to others.

Education should also prepare young people to
face the challenges of real life. Life does not

always provide easy answers. There will be failure
disappointments, conflicts, and unexpected
situations.
Education should therefore help students
develop resilience, problem-solving skills,
emotional awareness, and the courage to learn
from mistakes. A student who knows how to
face difficulties with confidence may be better
prepared for life than someone who has simply
memorised many facts.

Teachers have a special role in making this vision
of education possible. A teacher is not only a
person who delivers a lesson from a textbook.
A teacher can inspire curiosity, encourage
questions, recognise hidden talents, and help
students believe in themselves. When children are
given the freedom to think, create, communicate,
and explore, education becomes a meaningful
experience rather than merely a preparation for
examinations.
Technology has also changed the way students
learn.

Information is now available at our fingertips,
but having access to information is not the
same as having wisdom. Students need the
ability to distinguish reliable information
from misinformation, think critically, and use
knowledge responsibly. Education must therefore
prepare learners not only for the workplace but
also for an increasingly complex world.

Ultimately, the success of education should not
be measured only by marks, degrees, or salaries.
We should also ask: Has education made a person
more thoughtful? More responsible? More
compassionate? More confident? More capable
of solving problems and helping others?

The true purpose of education is to develop
the mind, character, creativity, and humanity
of every learner. Grades may open a door, and
qualifications may create opportunities, but
education should give a person the wisdom and
values needed to walk through that door with
purpose.

Education is not merely about preparing a child
to earn a living; it is about preparing a human
being to live a meaningful life and make the world
a better place.

V. JAYANTHI
Graduate teacher
Creative Writer
Chengalpattu district

Dear God, some of us have only you



You are the only one
Who stand beside me whatever I do
Everyday before doing any work
I beg before you to pardon me

If I had anything wrong!
To protect all of us
From all errors!
To err is human

To forgive is Divine
You forgive each & every mistake
You give me next chance to do better
I realise in whatever I do!

I strongly believe in you
You are my care taker
You are my everything
No one hears our sobbing

Other than you, Almighty
You hear even our silent whispers!
Everyone has pains
They can't tell to anyone
About everything
Other than you!

Please be with us
Never leave us alone
Even while doing our work
Guide us to do it better!

GSwapna
Agricultural Instructor (voc)
GHSS Thirupputkuzhi
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Tamilnadu India

Politics Kenya has walked a thorny path in confronting tribalism, striving to build a national identity that transcends ethnic lines

Politicians must stop advancing tribal narratives

Kenya’s unity is stronger than ethnic divisions

BY Daniel Maina
@themkenyentimes

Kenya’s political atmosphere has already shifted toward the 2027 general election, and until a president elect is sworn in after the polls, citizens are bracing for another volatile electioneering period. Yet unlike the 2022 campaigns, which were largely shaped by debates on the economy and equity, the early rhetoric ahead of 2027 has taken a troubling turn. Instead of focusing on issues that unite Kenyans, politicians are once again resorting to tribal and ethnic narratives that threaten to reopen wounds the country has worked hard to heal.

Kenya has walked a thorny path in confronting tribalism, striving to build a national identity that transcends ethnic lines. It is therefore disturb-



ing to see hate speech and divisive rhetoric resurfacing across political factions. Even seasoned leaders who witnessed the chaos of 2007 are now among those stoking ethnic tensions. For many Kenyans, memories of that dark period remain vivid. The cries of children who lost par-

ents and the tears of women displaced from their homes are reminders of how quickly reckless words can ignite violence. Thousands still live as refugees within their own country, a painful legacy of political irresponsibility. Setting communities against one another is the lowest point

politics can reach. Accusing a single ethnic group of being responsible for underdevelopment in other regions is not only dishonest but also hypocritical. The same leaders pointing fingers are often those who have mismanaged resources and failed their constituents. Blaming entire

communities for the failures of individual leaders is both unjust and dangerous.

Kenya has seen the power of reconciliation before. The 2018 Handshake between former President Uhuru Kenyatta and the late Prime Minister Raila Odinga was controversial, but it undeniably helped heal divisions that had lingered since independence. For a moment, Kenya felt like one family, and tribal affiliations seemed less important. That spirit of unity is what the country needs now, not a return to ethnic suspicion.

The National Cohesion and Integration Commission (NCIC), mandated to keep politicians in check, has been conspicuously absent in this debate. Instead of exercising its constitutional powers, the commission appears content with drafting memos and appeasing political egos. If it cannot fulfill its role, Kenyans may rightly question its relevance. Institutions tasked with safeguarding national unity must act decisively, not passively.

Kenya’s position as a regional anchor makes unity even more critical. Neighbouring countries often look to Kenya for refuge during instability, but if Kenya itself burns, there is nowhere to run. The less fortunate will suffer most, while those fueling hate will seek asylum abroad. This reality should compel citizens to resist divisive politics and assert their strength as a nation. Unity is not just a moral imperative; it is a survival strategy.

As the 2027 campaigns gather pace, Kenyans must demand better from their leaders. The country’s future cannot be built on tribal suspicion or ethnic scapegoating. It must be built on shared purpose, accountability, and respect for diversity. Politicians who thrive on division should be rejected, and those who champion unity should be supported. Kenya’s destiny lies not in the hands of tribal entrepreneurs but in the collective will of its people to rise above ethnic differences.

At the end of the day, Kenyans must remember that unity is their greatest asset. The nation has endured hardship before, and it can do so again — but only if citizens refuse to be divided. The call is clear: bury tribal politics, embrace national purpose, and safeguard the country’s future.

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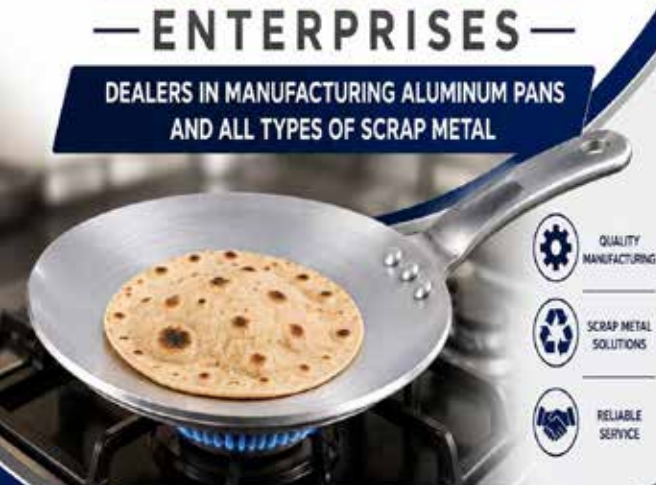
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Payment The Bill introduces a new licence category for Money Remittance Service Providers and raises minimum capital requirements from KSh20 million to KSh30 million

Kenya's payments overhaul puts remittances at the centre of FX debate

Diaspora transfers face rising costs as reforms test resilience of financial rails

BY James Mwangi
@themtkenyatimes

Kenya's proposed reform of its national payments system has ignited debate well beyond the fintech and competition circles. At the heart of the discussion lies the country's USD5 billion remittance economy, a lifeline for millions of households and the single largest source of foreign exchange. As consultations on the draft National Payment System Policy and Bill, 2026 continue, the question is whether the new framework can deliver efficiency, resilience, and affordability at a time when annual remittance growth is no longer guaranteed.

The National Treasury and the Central Bank of Kenya (CBK) unveiled the draft policy and Bill on 21 September, setting out proposals that include raising capital requirements for remittance providers, introducing a national instant payment switch, and mandating interoperability between payment systems. Public comments remain open until 9 October, with 11 forums underway across the country. The reforms promise faster and more connected transfers, but they stop short of tackling the fees senders pay — costs shaped by provider charges, exchange rate margins, intermediary bank fees, and taxes imposed in sending countries. For families relying on diaspora support, the difference between a seamless transfer and an affordable one is critical.

CBK data illustrates the challenge. Kenya received a record USD451.8 million in August, up 6.0% from USD426.1 million a year earlier. Yet over the 12 months to August, inflows fell 1.3% to USD5.013 billion, below the USD5.04 billion received in 2025. If end year transfers do not recover, 2026 could mark the first annual decline since 2009. The United States, which accounts



David Precious, Senior Market Analyst, EBC Financial Group

for nearly half of Kenya's remittances, saw inflows drop 12.6% after a 1% tax on cash funded transfers took effect in January. New transaction taxes in Saudi Arabia have also weighed on Middle East flows. CBK Governor Kamau Thugge warned in April that these external factors could dampen growth, underscoring the limits of domestic reforms in shielding Kenya from global policy shifts.

David Precious, Senior Market Analyst at EBC Financial Group, observed that diaspora transfers amount to roughly two months of Kenya's imports. "Higher costs may push some senders to informal channels that official data may not capture, leaving Kenya with less foreign currency," he said. EBC argues that while the Bill's proposals on speed and interoperability could reduce friction, they will not automatically lower fees. A 2025 household survey found that 83.3% of recipients cited high costs as their biggest challenge. World Bank data showed average fees of 4.26% for sending USD200 from the US to Kenya, above the UN's 3% target for 2030. Cash to cash transfers reached as high as 11.26%, while card or bank funded transfers to mobile wallets were under 2%. These figures predate the US tax, meaning costs may now be even higher.

The Bill introduces a new licence category for Money Remittance Service Providers and raises minimum capital requirements from KSh20 million to KSh30 million. Supporters say this could strengthen providers' financial stability, protecting customers from sudden failures. Critics warn it may reduce competition by squeezing out smaller players, potentially driving up prices and limiting access. The instant payment switch and interoperability rules are designed to improve speed and connectivity at the Kenyan end of transfers, where funds are deposited into bank accounts or mobile wallets. Greater interoperability could reduce fragmentation and shorten transfer times. Yet the ultimate price paid by senders remains shaped by global market forces beyond Kenya's control.

The broader context is that remittances are not just financial flows; they are social lifelines. Families depend on them for school fees, healthcare, housing, and daily expenses. Diaspora transfers also underpin Kenya's balance of payments, helping to stabilize the shilling and finance imports. Any disruption in these flows reverberates across households and the economy. That is why the consultation process is more than a technical exercise. It

must test whether higher capital requirements promote resilient competition, whether the instant payment switch integrates smoothly with existing providers, whether interoperability leads to faster transfers, and whether consumer protections keep pace with faster payments. The answers will determine whether Kenya's next generation payment infrastructure can carry USD5 billion a year in diaspora transfers more efficiently and sustainably.

The stakes are high. Remittances have long been Kenya's most reliable source of foreign exchange, often surpassing earnings from exports and tourism. They cushion households during economic downturns and provide a

steady inflow of hard currency. Yet the decline in inflows from the US and Middle East highlights the vulnerability of relying on external jurisdictions. Taxes and regulatory changes abroad can erode Kenya's inflows overnight. Domestic reforms can improve the rails, but they cannot dictate the costs imposed elsewhere. That tension defines the current debate: infrastructure versus outcome, speed versus affordability, resilience versus competition.

Precious summed it up: "Clear fee information, which the Bill proposes, may help customers see what they pay. The distinction is between infrastructure and outcome. Better rails can reduce friction and make the system more

connected." Transparency may empower consumers, but without competitive pricing, the burden of high costs remains. For policymakers, the challenge is to build a system that is both robust and fair, one that protects consumers while sustaining the flow of foreign currency vital to Kenya's economy.

As the consultation period closes on 9 October, stakeholders across the financial sector, diaspora communities, and consumer groups will be watching closely. The reforms could reshape how money moves into Kenya, but their success will be measured not only by speed and connectivity but also by affordability and trust. For millions of families, the question is simple: will more of the money sent from abroad actually reach them? For the economy, the answer will determine whether remittances continue to anchor Kenya's foreign exchange reserves in an era of global uncertainty.




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Meru “From the former 4.6 acres, we will now have the equivalent of 12 acres because the market will have three floors,” Nkanata said

Gakoromone market works gather pace as Nkanata warns against open defecation in Meru town

BY Brian Gitonga
@themtkenyatimes

Construction of the KSh1.2B Gakoromone Market in Meru town is under way following the successful relocation of traders to temporary sites, with a perimeter wall already erected around the 4.6-acre plot where the new structure will stand.

Meru Municipality Manager Gitobu Nkanata confirmed the progress during a press briefing at the Meru Municipal Town Hall, commending the county government, led by Governor Rev Mutuma M’Ethingia, for facilitating the trader relocation that allowed the contractor to move on site. The planned facility will rise to three floors — effectively tripling the available trading footprint from the equivalent of 4.6 acres to 12 acres and addressing a long-standing shortage of space that had left many traders without room to operate.

“We have very many people who wanted to sell their merchandise in the market but could not find space. From the former 4.6 acres, we will now have the equivalent of 12 acres because the market will have three floors,” Nkanata said.

He said the county government’s broader objective was to build an environment where traders across the economic spectrum — from those selling fresh produce to those running pharmacies and hotels — could invest and operate with confidence. “We are defending every business person, from those selling bananas to those running chemists, hotels and other businesses, so that they can feel secure and we can create a good environment for business,” he said.

While traders wait for the permanent structure to be completed, the county is con-



Nkubu Town Municipal Manager Ken Mutwiri (left) and Meru Town Municipal Manager (Right) Gitobu Nkanata Address the Press. | Photo: Brian Gitonga

structing more than 20 toilets at the temporary trading site. Nkanata said the municipality opted for permanent sanitation facilities over portable options, citing concerns about the suitability of portable units during the rainy season.

The municipal manager also used the briefing to address what he described as a growing public health concern — open defecation in parts of Meru town. He warned that the practice was incompatible with the town’s ambitions and that enforcement action would follow. “Open defecation is not allowed. We have public toilets that people can use, and our law enforcement officers will be prepared to hand over anyone caught to public health officers for action,” Nkanata said, adding that offenders risked legal consequences under existing public health legislation.

Nkanata framed the sanitation drive as part of a wider effort to raise Meru’s standards ahead of its pursuit of city status. On that theme, he also announced that KSh75M has been set aside for the upgrading of Nteere Park, which he said the town needed as a quality recreational space befitting its aspirations. Planned

improvements include a perimeter wall to enhance security, parking facilities, a curio shop, an eatery, and landscaping along the river running through the site. “Nteere Park has been earmarked for elevation as a recreational facility where people can rest when they come from places such as hospitals and courts, or when they need somewhere to sit and discuss matters,” he said.

Developments are also moving forward in Nkubu, which was formally chartered as a municipality and gazetted in July 2026. Nkubu Municipality Manager Ken Mutwiri Kamashinani credited Governor M’Ethingia, Nkuene MCA Martin Koome Makasi, and Imenti South MP Shadrack Mwiti for the collaborative effort that delivered the new municipality’s status.

“I thank all these leaders for coming together and putting their thoughts together so that we now have a new municipality for Nkubu, which was chartered by the governor and gazetted in July 2026,” Mutwiri said.

Among the projects under way in Nkubu is a perimeter wall around the local stadium, which serves as a sport-

ing facility for young people in the area. Mutwiri said approximately half of the wall has been completed and expressed confidence that the remainder would be finished before the year ends. “We have put up the perimeter wall around the stadium halfway, and I believe that, just as the governor promised last year, this year we are going to have it completed so that we can secure the stadium,” he said.

The county has also released funds to renovate Nkubu’s fresh produce market, which serves more than 1,000 traders, with work targeting persistent rainwater leakage during wet weather. Renovations are additionally under way at Nkubu’s Marikiti market, covering improvements to toilet facilities and spaces used by tailors, while the municipality’s offices are being refurbished to improve service delivery to residents.



Meru Municipality Manager Gitobu Nkanata Addresses the press | Photo: Brian Gitonga



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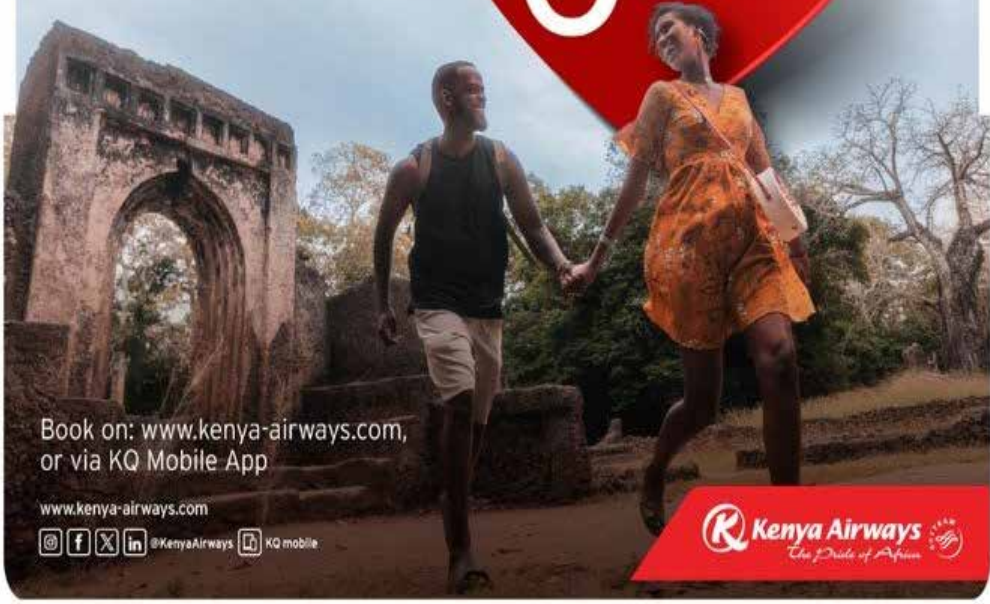
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Law Kenya's digital economy has grown with breathtaking speed mobile money, digital credit, e-government, biometric identity systems

When “without lawful excuse” becomes the ultimate alibi: The mens rea mirage in sections 72–75 of Kenya's Data Protection Act, 2019

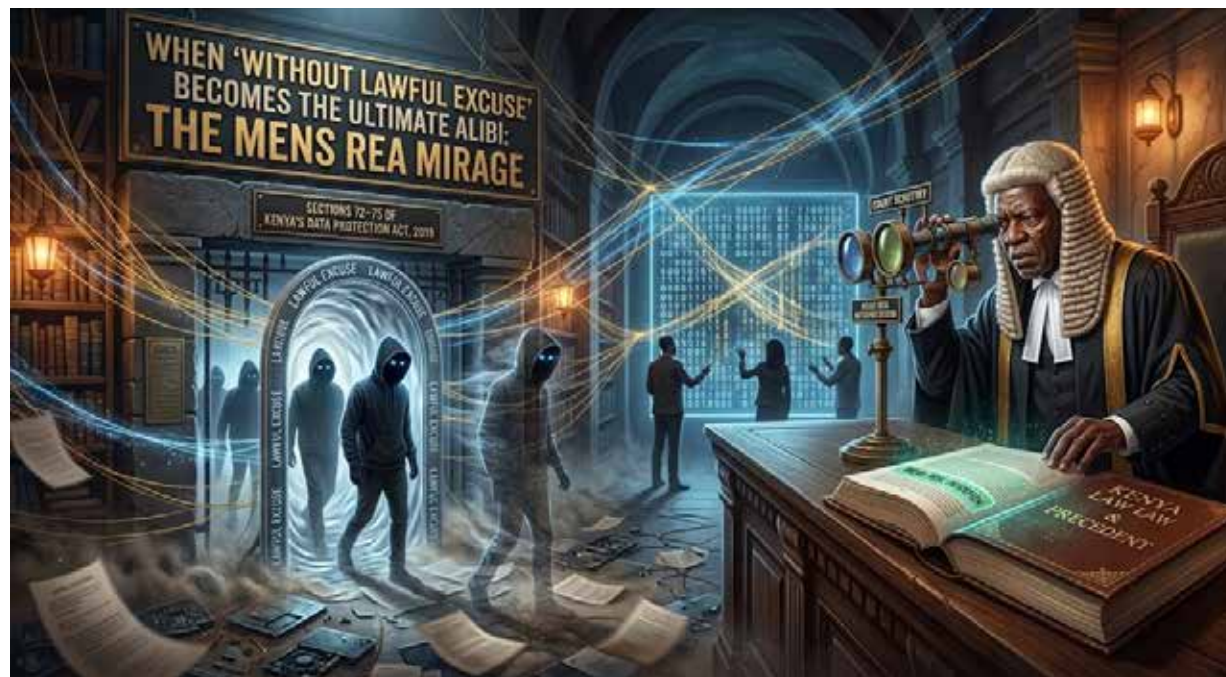


By: Jerameel Kevins Owuor
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@themkenyetimes

In November 2019, Kenya enacted the Data Protection Act to give effect to Article 31 of the Constitution. By early 2026 the Office of the Data Protection Commissioner had received more than 9,000 complaints, issued hundreds of determinations, ordered compensation in 184 cases, and imposed administrative penalties running into tens of millions of shillings. Even so, criminal prosecutions under the very provisions designed to punish the most serious invasions of privacy remain vanishingly rare. Sections 72 to 75 stand as the Act's criminal spine, yet the mental element they demand the mens rea is so anaemic that sophisticated data predators can treat it as a polite suggestion rather than a barrier. This is not a drafting oversight; it is a structural failure that converts constitutional privacy into a negotiable commodity.

Section 72 criminalises the core wrongs: a data controller who, “without lawful excuse,” discloses personal data incompatibly with the purpose for which it was collected; a processor who discloses without the controller's prior authority; any person who obtains access or discloses to a third party without authority; and the offer to sell data obtained in breach. Section 73 supplies the general penalty fine not exceeding three million shillings or imprisonment not exceeding ten years, or both plus forfeiture and prohibitory orders. Section 74 empowers the Commissioner to issue codes and certifications; section 75 is spent. The architecture looks stern. The mental element does not.

The phrase “without lawful excuse” is the entire mens rea the statute bothers to articulate. Unlike the Computer Misuse and Cybercrimes Act, which insists on “intent” and “knowing” unauthorized access, or classic common-law offences that require knowledge, reckless-



The mens rea mirage

ness or intention, section 72 leaves the guilty mind largely undefined. In Kenyan criminal jurisprudence, “without lawful excuse” often operates as a hybrid: the prosecution proves the actus reus, and the accused may raise an excuse that the court assesses. The practical effect is closer to strict liability dressed in the language of excuse. A digital lender that harvests phone contacts and bombards family members with debt-shaming messages can claim commercial necessity. A school that plasters a child's face on billboards without parental consent can plead marketing exigency. A foreign firm that scraped biometric data under the guise of “world-changing technology” can assert research purpose. The excuse becomes elastic; the crime becomes optional.

History sharpens the indictment. Colonial Kenya perfected the art of treating African personal data as administrative raw material pass books, identity cards, forced registrations without any notion that the subject possessed a protectable inner life. Post-independence regimes refined the technique under the banner of national security and development. The Nyayo-era intelligence apparatus treated personal information as state property. When the 2010 Constitution finally elevated privacy to a fundamental right, Parliament responded with an Act that, on paper, promised to reverse the hierarchy.

Yet by leaving the mental element of the criminal offences deliberately soft, the legislature preserved a familiar convenience: powerful actors could continue treating Kenyan data as an extractive resource so long as they could manufacture a plausible “excuse.”

The numbers expose the resulting farce. Thousands of complaints have poured in digital lenders leading the charge, followed by banks, schools, hospitality outlets, telecoms and health providers. Determinations and enforcement notices have multiplied. Administrative fines and compensation orders have been issued. Criminal dockets under sections 72 and 73, by contrast, remain almost



History sharpens the indictment. Colonial Kenya perfected the art of treating African personal data as administrative raw material pass books, identity cards, forced registrations without any notion that the subject possessed a protectable inner life. Post-independence regimes refined the technique under the banner of national security and development. The Nyayo-era intelligence apparatus treated personal information as state property.

empty. The Commissioner's office has shown commendable administrative energy; the criminal justice machinery has treated the same conduct as someone else's problem. Directors and officers who authorise or turn a blind eye to unlawful processing sleep soundly, protected by the absence of any statutory requirement to prove knowledge, willful blindness or recklessness. The law demands that the data subject prove injury; it does not demand that the data predator prove a clean mind.

This asymmetry is not neutral. It correlates directly with power. The ordinary Kenyan whose phone contacts are harvested, whose medical records leak, whose child's image is commercialized, or whose biometric data is extracted and monetized abroad has neither the resources nor the institutional leverage to force a criminal trial. The corporation or state-adjacent entity that commits the violation has both. “Without lawful excuse” therefore functions less as a standard of culpability and more as a filter that screens out the well-lawyered. Irony sharpens into satire: the very provision meant to deter the most serious privacy invasions has become the most effective shield for those invasions.

Deep insight requires acknowledging the deeper cultural and institutional failure. Kenya's digital economy has grown with breathtaking speed mobile money, digital credit,

e-government, biometric identity systems. That growth has outpaced the moral and legal imagination of those charged with restraining it. Data is treated as the new cash crop; the people who generate it are treated as seasonal labourers. Sections 72–75 were supposed to introduce a criminal conscience into this extractive logic. Instead they introduced a loophole large enough to drive a data-broker's convoy through. When the statute fails to insist that the accused knew the disclosure was incompatible, or intended the unauthorized access, or recklessly disregarded the risk, it signals that the real offence is not the violation of privacy but the failure to invent a sufficiently creative excuse after the fact.

The actors who must now act are clear. Parliament must amend section 72 to insert explicit mental elements knowledge, intention or at least recklessness aligned with the gravity of the constitutional right at stake. The Office of the Data Protection Commissioner must stop treating criminal referral as a last resort and begin systematically building files that the Director of Public Prosecutions cannot ignore. The DPP must treat these offences as public wrongs rather than private disputes suitable only for compensation. The Judiciary must resist the temptation to dilute “without lawful excuse” into a catch-all defence of commercial convenience. Corporate boards and data protection officers must abandon the fiction that administrative fines are the cost of doing business; personal criminal liability of responsible officers is the only language some institutions understand. Civil society and the media must keep naming the pattern: every unprosecuted section 72 violation is another quiet auction of Kenyan dignity.

Data is not oil; it is the sediment of human lives. When the law that claims to protect those lives refuses to demand a guilty mind for the most serious invasions, it does not merely fail; it collaborates. Sections 72–75 were written in the language of criminal prohibition. They currently operate in the language of administrative inconvenience. That gap is not technical. It is moral. Until the *mens rea* is given real teeth, Kenya's data protection regime will remain what history has taught us to recognise: a sophisticated instrument that protects the powerful from the consequences of their own appetites while leaving the ordinary citizen to gather the scattered pieces of a privacy that was never truly theirs.

The writer is a social commentator

School Parents trust schools whose actions consistently match their words. Many institutions preach values such as integrity, discipline, excellence, and care

When parents trust your heart, they will trust your school

Parents seek sincerity more than infrastructure in education

BY Ashford Kimani
@themkenyetimes

Parents seek sincerity more than infrastructure in education

By Ashford Kimani

In Kenya’s private school sector, administrators often invest heavily in buildings, buses, digital screens, and glossy marketing campaigns. While these efforts may improve visibility, they do not necessarily build trust. Parents are not simply looking for infrastructure; they are looking for people they can trust with what matters most — their children.

That is why one principle stands above all others in school leadership: when parents trust your heart, they will trust your school.

Parents are emotional investors in their children’s lives. Each morning, when they drop them at the school gate, they hand over not just learners but dreams, fears, expectations, and hopes. They want assurance that the people leading the school genuinely care — not about fees or rankings alone, but about children as human beings.

Schools that enjoy long term loyalty are rarely the loudest on social media. They are usually places where parents feel respected, heard, and valued. Parents can forgive mistakes, delays, and even occasional academic shortcomings if they believe the leadership has the right intentions. But once they suspect arrogance, dishonesty, indifference, or greed, trust collapses quickly.

Trust begins with leadership attitude. Some school heads operate like untouchable CEOs, feared by parents, teachers, and learners alike. Such leadership creates emotional distance. Parents may comply temporarily, but deep loyalty never develops. Strong leaders, by contrast, are approachable. They greet parents warmly, listen care-



Parents and teachers

fully, communicate openly during crises, and admit mistakes when necessary. Parents do not expect perfection; they expect sincerity.

Transparency during problems is one of the quickest ways to build trust. When incidents occur — whether bullying, sickness, injury, examination issues, or teacher misconduct — parents want immediate communication. They do not want cover ups or rumors from students before official word arrives. Honest schools earn respect even in difficult situations. Institutions that prioritize image management over truth often destroy trust. Parents are observant; they can tell when leadership is hiding something. Once doubt enters the relationship, rebuilding confidence is extremely difficult.

Parents also trust schools whose actions consistently match their words. Many institutions preach values such as integrity, discipline, excellence, and care. Yet parents judge by lived experience: how visitors are received, how struggling learners are treated, how fee defaulters are handled, how teachers respond to weak performance, and whether disagreements are managed respectfully.

Culture reveals the true heart of a school. Mission statements may hang on walls, but parents notice whether teachers know learners personally, whether leaders remember names, and whether communication feels human rather than robotic. These small details create emotional security.

Consistency is another pillar of trust. Parents become uneasy when schools constantly change policies without explanation. Confusion weakens confidence. Trusted schools build predictable systems: rules applied fairly, communication following clear procedures, financial matters transparent, and academic reports timely. Stability reassures families.

Importantly, trust cannot be outsourced to marketing departments. Some schools invest in advertising but neglect relationships. They produce professional videos, yet parents struggle to get responses from administrators. They organize flashy events, yet teachers are emotionally exhausted behind the scenes. Eventually, reality catches up with branding. The strongest marketing tool in education remains word of mouth. Parents who trust a school

become its ambassadors, defending it during criticism, recommending it to friends, enrolling siblings, and remaining loyal even in difficult economic times. In contrast, parents who feel exploited or ignored may leave silently and discourage others privately. One disappointed parent can damage a school’s reputation significantly because education is deeply relational.

Modern parents are also becoming more emotionally intelligent. They no longer judge schools purely by KCSE results or CBC performance. They ask deeper questions: Is my child emotionally safe? Does the school nurture confidence? Does leadership genuinely care? Is discipline

humane? Does my child feel known? These questions cannot be answered through brochures; they are answered through culture and relationships.

Ultimately, successful private schools understand that education is a people business before it is a financial business. Buildings matter. Results matter. Systems matter. But human connection matters most. When parents trust the heart behind the institution, they stop feeling like customers and begin feeling like partners. That partnership becomes the foundation of long term growth and stability. Parents stay where their children are not merely taught, but genuinely cared for.

Ashford Kimani teaches English and Literature in Gatundu North Sub county and serves as Dean of Studies.

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Fintech The traditional customer journey — see a product, walk into a shop, pay — is giving way to something far more connected

From mobile money to AI: How technology is reshaping small businesses across Mount Kenya

BY Purity Benjamin
@themtkenyentimes

For millions of Kenyan businesses, the words “money received” have become the simplest confirmation that a sale is complete. A customer chooses a product, sends payment through mobile money, and the business owner checks the phone. Transaction done.

But the more interesting part of that journey is increasingly happening before the payment arrives. A customer may first discover a product on TikTok, Instagram, or WhatsApp — watching a short video, comparing prices, sending an enquiry — long before any money changes hands. Others encounter a business through a Google search, an online recommendation, or a digitally targeted advertisement. Artificial intelligence is now part of that chain too, helping businesses create promotional content, analyse customer behaviour, spot trends, and automate routine tasks.

The traditional customer journey — see a product, walk into a shop, pay — is giving way to something far more connected. Mobile money remains at the centre of the payment, but the technologies surrounding it are changing how businesses find customers, communicate with them, and understand what they want. Across Kenya, the smartphone has evolved from a communication device into a combined marketing platform and payment terminal.

The scale of mobile money alone explains why this moment matters. Safaricom reported 35.82 million one-month-active M-Pesa customers in the financial year ending March 2025. During that year, M-Pesa processed KSh38.29 trillion in transaction value, while active Lipa na M-Pesa merchants reached 675,860 and Pochi tills stood at approximately 1.15 million. Mobile money is not being displaced by the digital economy — it is one of the foundations on which the next stage is being built.

Sharon, a fourth-year Communication and Media Studies student at Chuka University, is already living that evolution. She runs a beauty business selling hair products and



Modern Kenyan market

cosmetics while offering services including lash fixing and makeup. Her experience offers a clear window into how a young entrepreneur can weave several technologies together without thinking of herself as a technology business at all.

TikTok has become part of how she acquires customers. Instead of waiting for someone to walk past her stall, Sharon places her products in front of potential buyers through short

videos. The technology changes the sequence entirely — discovery happens before the visit. She also uses ChatGPT to generate promotional posters for her services. For a technology professional, that may sound like a straightforward application of generative AI. For a small-business owner, it is something more practical: a way of producing content that keeps the business visible without spending time or money she does not have.

This is one of the most significant shifts taking place across small-business technology. The entrepreneur no longer needs to understand the technical architecture behind an AI model to benefit from it. What matters is knowing which problem the technology solves. For Sharon, the problems are simple: visibility and content. TikTok handles reach. AI handles creative production. Mobile money handles payment.

In Chuka itself, the digital transformation of small businesses has become visible at market level. In April 2026, the Kenya News Agency reported that traders at Chuka Market were using government-provided public Wi-Fi to market products, communicate with customers, and access wider markets. A cobbler

described receiving photographs of shoes from customers requesting repairs. A clothing vendor said she could post new stock online and receive orders before customers arrived at the market. For a trader, public Wi-Fi represents access to customers. For a small enterprise, it means access to markets that geography previously placed out of reach.

Academic evidence from the region reinforces what these individual stories suggest. A 2026 study published in the Journal of Strategic Management examined AI use among medium-sized enterprises in Meru County, surveying 205 enterprise owners and managers. It found a statistically significant relationship between AI applications and enterprise growth, with AI explaining 32% of the variation in growth within the sample. The applications identified included customer analytics, demand forecasting, automated responses, and data-driven decision-making — technologies that answer the questions entrepreneurs have always asked: What do my customers want? When are they buying? Which products should I stock?

The difference is that technology can now answer those questions using data rather than instinct. M-Pesa

creates a transaction record. Analytics can identify patterns within it. AI can help interpret those patterns and inform decisions. Auni, an AI-powered business intelligence tool developed by Kenyan startup Fastagger and integrated into the M-Pesa Business Super App, demonstrates this directly. Built to help entrepreneurs examine sales patterns, cash-flow trends, and customer behaviour without advanced technical skills, it represents perhaps the clearest bridge yet between mobile money and artificial intelligence. The payment does not stop moving through M-Pesa. Instead, the information surrounding that payment becomes useful.

Safaricom's 2025 M-Pesa Sokoni campaign, which specifically engaged customers and small-business owners across Mukurweini, Karatina, Nyeri, and Chaka, illustrated that mobile money remains deeply embedded in the region's commerce. Karatina is a useful reminder that the digital transition does not mean abandoning traditional markets — it means adding a layer to them. A trader can still rely on the physical customer walking in while simultaneously using digital platforms to attract someone who has never visited the stall.

DataReportal estimated Kenya had 23.4 million internet users at the end of 2025, representing penetration of 40.5%, with 18.4 million social media user identities recorded in October 2025. For a small business, those numbers reframe the fundamental question. The old question was: where is my shop? The emerging question is: where is my customer?

None of this means AI is a guaranteed route to growth. A professionally generated poster may produce no sales. A TikTok video can reach thousands without converting a single viewer. Algorithms recommend content without understanding local business realities, and concerns around privacy, cybersecurity, and platform dependency remain real. Technology does not eliminate the need for human judgement — it raises the bar for it.

The future of small business across Mount Kenya may therefore not be about choosing between mobile money and AI. It may be about combining them — mobile money providing the transaction layer, social media creating visibility, and AI turning raw business information into insight and action. That combination may be what transforms an ordinary digital payment into something a great deal smarter.

Purity Benjamin is a 21-year-old Bachelor of Science in Computer Science student at Chuka University.

Entrepreneur Online trading is the buying and selling of financial assets through internet-based platforms, with participants hoping to profit from shifts in market prices

Campus traders: Chasing financial freedom, risking it all

For Kenya's university students, online trading promises escape from campus poverty — but the market rarely forgives inexperience

BY Sallo Gobana

@themkenyentimes

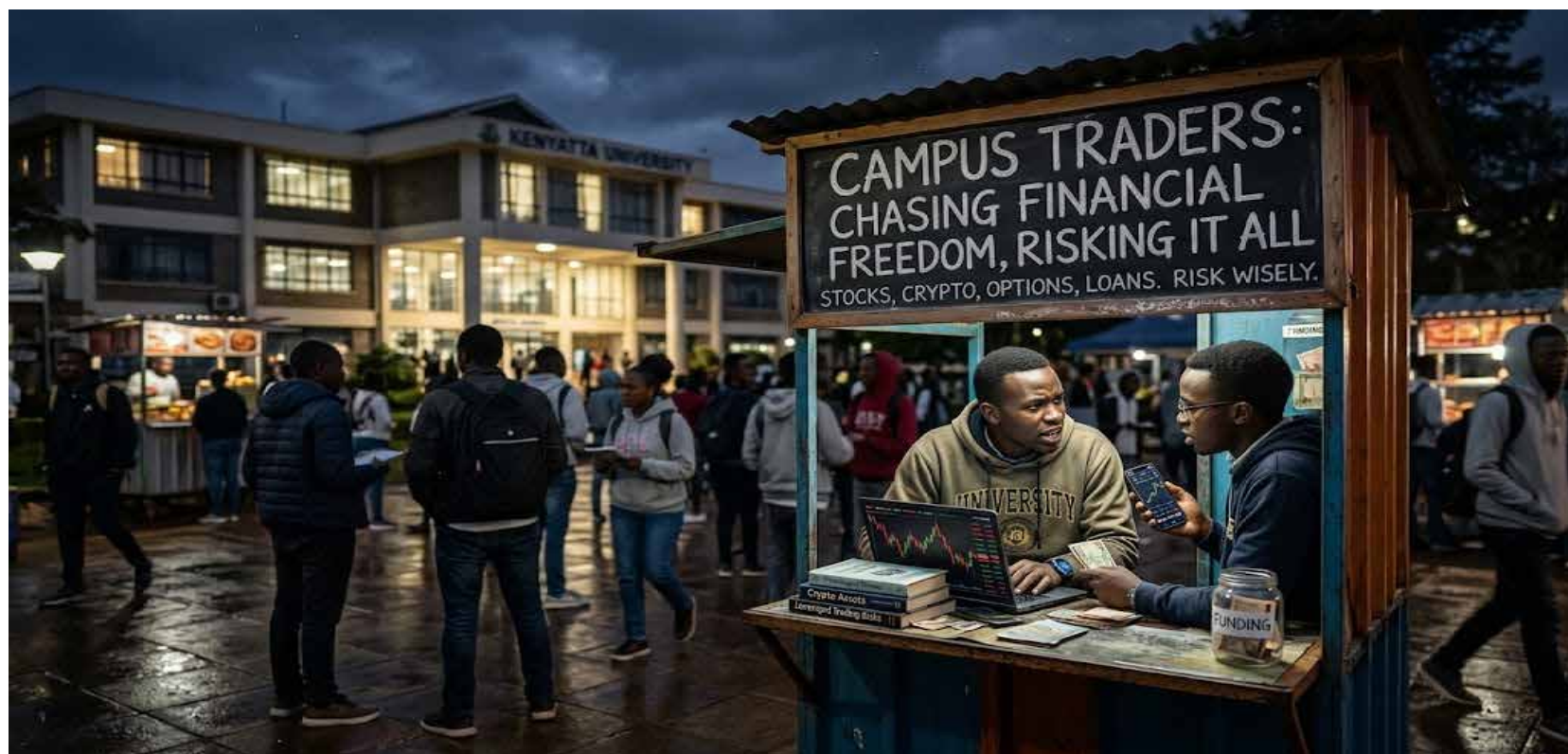
Can a smartphone really rescue a struggling university student from financial hardship, or is it simply a digital trapdoor to ruin? For thousands of young Kenyans juggling lectures, assignments, and empty pockets, the temptation to find out is only a click away.

Online trading is the buying and selling of financial assets through internet-based platforms, with participants hoping to profit from shifts in market prices. One of the most common forms is foreign exchange — forex — where traders speculate on the movement of currencies such as the US dollar, the euro, the British pound, and the Japanese yen. Other accessible markets include commodities and stock indices, making online trading an increasingly reachable activity for young people armed with nothing more than a smartphone and a mobile data connection.

While the 2024 FinAccess Household Survey found that just 0.46% of respondents reported online forex as an investment asset class, that national figure does not capture how visible trading has become on university campuses. Cheap smartphones, mobile money, and social media have made financial platforms far easier to access than ever before, and some students are now turning their hostels and bedrooms into makeshift trading floors.

The appeal is straightforward. For students struggling to make ends meet, online trading appears to offer flexibility, independence, and the prospect of earning money without waiting for formal employment. But beneath the screenshots of profits and the stories of young traders living lavishly lies a volatile market where losses can arrive just as swiftly as gains — and where inexperience carries a steep price.

The journey into digital markets rarely begins in an economics lecture hall. More often, it starts on a social media feed, through a conversation with a friend, or in a campus corridor where one student tells another about someone making real money from their phone.



Campus traders

For Chuka University student Shamger, the hook was visual. A friend introduced her to a prominent young figure known online as Rich the All Time Trader. What caught her attention was not a financial analysis or a trading strategy — it was the lifestyle. Rich himself was a third-year student who was already driving his second car, having purchased his first while still in second year. For Shamger, watching someone close to her own age appear financially successful made trading feel like a credible route to freedom.

But the most dangerous aspect of campus trading is often where the starting capital comes from. Without a formal income, students frequently reach for money set aside for daily necessities. Lured by the promise of independence, Shamger used her upkeep funds to open her first trading account. She drew one firm line — school fees were off-limits — but that boundary could not protect everything else. Her accumulated losses eventually reached KSh300,000, wiping out all her savings. Despite the blow, she has no intention of stopping. She says she has grown accustomed to the income that trading can generate and does not want

to return to where she started.

For other students, the motivation runs even deeper than ambition — it is basic survival. Shivulu, also at Chuka University, entered the markets after a friend introduced him, but his circumstances were defined by financial hardship and, at times, hunger. He watched his capital evaporate and ultimately accumulated losses of KSh200,000. His experience left him with a clear-eyed view of what the market actually demands. “The biggest risks are that it can eventually take your money and your sanity,” he says. “Trading — you won’t get rich quick. It needs learning.”

The reality of online trading is far removed from the winning screenshots circulated on WhatsApp statuses and social media timelines. For every trader celebrating a profitable run, there are many others dealing with blown accounts — a term traders use to describe accounts that have lost all available capital. Shivulu describes the experience as a hard cycle of learning from losses, rebuilding, losing again, stepping away, and eventually returning with slightly more understanding. The emotional and financial toll, he says, remains

consistently high throughout.

This growing campus trend also raises serious questions about regulation and consumer protection. The Capital Markets Authority has repeatedly warned the public against engaging with unlicensed investment entities and strongly advises anyone considering an investment to verify that the entity they are dealing with holds a valid licence. On campuses, where word of mouth drives recruitment and mentors operate informally, that due diligence rarely happens.

Despite the risks, forex trading continues to draw young people for reasons that are not entirely irrational. The market offers genuine flexibility — traders can participate from almost anywhere with an internet connection. It is one of the most liquid markets in the world, currencies are traded in enormous volumes around the clock, and many platforms allow participants to start with relatively small amounts of capital. For students who invest time in learning market analysis, risk management, and trading discipline, there is also an opportunity to build financial and digital skills that have real-world value.

None of that, however, removes the dangers. Leverage amplifies both potential gains and potential losses. Poor risk management, insufficient knowledge, and decisions driven by emotion rather than analysis can turn a promising start into a costly education very quickly. The market does not reward enthusiasm — it rewards preparation.

The attraction of financial freedom, flashy cars, and the idea of earning money from a bedroom will continue to draw young people searching for a way out of campus poverty. That is unlikely to change while the gap between student allowances and the cost of living remains as wide as it is.

For university students considering the markets, the question is not simply whether online trading can make money. It is whether they understand the market well enough to know what they are getting into, what the realistic risks are, and — crucially — what they can genuinely afford to lose.

Sallo Gobana is a 22-year-old fourth-year student pursuing Communication Studies at Chuka University.

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Sports >> *The 41-year-old captain left Copenhagen without explanation, deepening a rift with new coach Jorge Jesus that has been building since Sunday

Ronaldo walks out of Portugal camp on eve of Denmark clash

By Andalo Christine Ingutia

Cristiano Ronaldo has departed the Portugal national team camp in Copenhagen just one day before the country’s UEFA Nations League fixture against Denmark, leaving his immediate international future shrouded in uncertainty. The 41-year-old captain confirmed his exit in a statement posted on Instagram, saying he would explain his reasons to the Portuguese public “in due time” — a promise that has only deepened the questions swirling around his relationship with new head coach Jorge Jesus.

The tension has been building since Sunday’s Nations League match against Norway in Oslo, where Ronaldo was named among the substitutes as Portugal secured a 2-1 victory. He remained on the bench for the full 90 minutes despite warming up during the game — the first time in more than 18 years that he had not played a single minute in an official Portugal match while available for selection. After the final whistle, rather than joining his teammates in acknowledging the travelling Portuguese supporters, Ronaldo walked straight towards the tunnel. The gesture did not go unnoticed.

Jesus, speaking to journalists, was clear that Ronaldo’s omission against Norway was a tactical decision, not a fitness concern. But reports of friction between the captain and the coach persisted into the days that followed. Ronaldo did not train normally with the squad, with reports indicating he was completing individual gym work separately from the group. There were early signals that the two men had spoken and reached some form of understanding — but that impression did not last.

On Wednesday, Jesus told reporters that Ronaldo would be present for training. Ronaldo did not appear. Hours later, he



Cristiano Ronaldo

confirmed he had left the camp entirely, stating that his decision came after Jesus addressed the media and following a separate conversation with Portuguese Football Federation president Pedro Proença. He offered no further detail, saying only that he would address the circumstances at a later stage.

The history between the two men adds another layer of complexity to the situation. Ronaldo

and Jesus previously crossed paths at Al Nassr before Jesus was appointed Portugal head coach, a background that makes their apparent falling-out all the more striking given how quickly it has surfaced in the international setup.

Portugal will now face Denmark without their captain and all-time leading scorer. Ronaldo has not announced his retirement from international foot-

ball, nor has he indicated that his departure from the camp is permanent. His statement leaves the door open — just — while offering nothing concrete about what comes next. For now, the focus shifts to Thursday’s match in Copenhagen, even as attention remains firmly fixed on what Ronaldo will eventually say, and when.

Sports >> *Kenya’s co-host status offers a safety net, but a 1-0 loss in Conakry exposes real problems that will need answers before 2027

Harambee Stars slump to bottom of AFCON qualifying group after Guinea defeat

By Martin Weche

Harambee Stars sit bottom of Group D in the 2027 Africa Cup of Nations qualifiers after falling 1-0 to Guinea in Conakry on Thursday night, with Serhou Guirassy’s 32nd-minute strike — slotted through goalkeeper Bryne Omondi’s legs — proving the decisive and only difference between the two sides.

It was a painful night for a team that has been building quietly towards what should be a landmark moment in Kenyan football history. Kenya, alongside Tanzania and Uganda, will co-host the 2027 AFCON — a tournament that will bring the continent’s biggest football spectacle to East Africa for the first time. Qualification is therefore already secured by virtue of host nation status, which spares Harambee Stars the existential anxiety that would otherwise accompany a result like this. But safety nets have a way of obscuring real problems, and Thursday’s defeat raised several that coach and fans alike cannot simply wave away.

Guinea’s winning goal came from one of the most recognisable strikers on the continent. Guirassy, who has built a formidable reputation at club level in Europe, needed only half an hour to find his moment — and when it came, the finish was clinical. Omondi, stationed between the posts, was beaten at the near post as the ball rolled beneath him, a goal that will be uncomfortable viewing on the team’s return to Nairobi. The manner of the concession matters as much as the concession itself. Allowing a striker of Guirassy’s quality a clean opportunity from that range reflects defensive organisation that will need urgent attention.

The result sees Guinea move to four points and into second place in the group, behind South



Harambee Stars. Photo/COURTESY

Africa who lead the standings. Eritrea sit third on a single point, level with Kenya, who occupy the foot of the table. For a team preparing to welcome the entire African continent as hosts, the optics are uncomfortable — even if the competitive stakes, strictly speaking, are not.

That distinction is worth examining carefully. Kenya’s automatic berth in the tournament removes the pressure of results but does nothing to remove the responsibility of performance. The players who will represent the nation on home soil in 2027 are, by and large, the same players who took to the field in Conakry on Thursday. The tournament is less than a year away. Every competitive minute between now and the opening fixture matters, not for qualification, but for readiness — for the sharpness of organisation, the confidence of individuals, and the cohesion of a team that will need to perform in front of its own people.

There is also a broader point

about the value of the qualifying process for a host nation. The temptation, when results go against you and qualification is already in the bag, is to treat remaining fixtures as low-stakes. That temptation should be resisted firmly. Matches against Guinea and, next, South Africa offer precisely the quality of opposition that a team needs to prepare for tournament football. The Bafana Bafana, who lead Group D and represent one of the stronger sides in African football, will provide Kenya’s next examination — an away fixture on 11 November that will be a genuine test of where this squad actually stands.

South Africa, with their technical quality and physicality, are exactly the kind of opponent Harambee Stars need to face before 2027. A competitive, high-intensity qualifier in Johannesburg or Pretoria will tell the coaching staff more about their squad’s readiness than any friendly ever could. The question is whether

the lessons from Thursday — particularly in defensive shape and the ability to contain a clinical striker — will be absorbed quickly enough.

Kenyan football has waited a long time for a moment as significant as co-hosting AFCON. The infrastructure investment, the national excitement, and the expectation building around the tournament all demand a team capable of doing the occasion justice. Qualifying results will not determine whether Kenya plays — that is settled. They will, however, shape the form, confidence, and competitive edge of a team that has everything to prove to a home crowd.

Thursday in Conakry was a setback. November in South Africa is the next chance to respond.

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Why scholars in universities should be conscious of their verbiage

A lecturer's tribal outburst at the University of Eldoret is a reminder that a university degree and genuine wisdom are not the same thing

By: Bodo Simon

@themkenyentimes



Worth Noting:

- While wisdom may develop through lived experience and moral formation, knowledge is acquired through systematic learning. The university sits at the pinnacle of that process. It is, or ought to be, the institution through which education — the harmonious development of the physical, mental, moral, and social faculties — is transmitted and applied in service to humanity, regardless of race, origin, or political affiliation. Indira Gandhi captured the ideal well when she described education as a liberating and democratising force that cuts across the barriers of caste and class, smoothing out the inequalities imposed by birth and circumstance.
- It is against that standard that a recent incident at the University of Eldoret must be measured — and found severely wanting. A lecturer at the institution reportedly told students from Western Kenya and Mount Kenya that they should not return to the university if President William Ruto loses the 2027 general election.

Knowledge has long been associated with civilisation — a connection that is often, and mistakenly, taken to mean wisdom. The distinction matters. Wisdom, as etymologists and philosophers have long argued, is the judicious application of knowledge combined with experience, empathy, and sound judgement. Knowledge, then, is a component of wisdom, not a substitute for it. And knowledge applied without wisdom can be not merely unhelpful but genuinely destructive.

While wisdom may develop through lived experience and moral formation, knowledge is acquired through systematic learning. The university sits at the pinnacle of that process. It is, or ought to be, the institution through which education — the harmonious development of the physical, mental, moral, and social faculties — is transmitted and applied in service to humanity, regardless of race, origin, or political affiliation. Indira Gandhi captured the ideal well when she described education as a liberating and democratising force that cuts across the barriers of caste and class, smoothing out the inequalities imposed by birth and circumstance.

It is against that standard that a recent incident at the University of Eldoret must be measured — and found severely wanting. A lecturer at the institution reportedly told students from Western Kenya and Mount Kenya that they should not return to the university if President William Ruto loses the 2027 general election. The statement was tribal, inflammatory, and wholly unbefitting of anyone entrusted with the education of young people. That it came from inside a lecture hall makes it worse, not better.

The irony is sharp. The University of Eldoret's motto is "Flame of Knowledge and Innovation." Knowledge and innovation are, by their very nature, universal. They do not belong to one community, one region, or one political camp. The word university is rooted in the concept of universality — it exists to draw together learners and scholars from every background, to serve



University

a community that is, by definition, broader than any single ethnic group or political allegiance. Oxford, to take the most obvious example, has been built over centuries by minds from every corner of the globe, regardless of geopolitical affiliation. Its research draws proposals from anywhere; its leadership is drawn from the most qualified, not the most locally convenient. One wonders what serious scholarship would make of a hypothesis correlating excessive milk consumption among Eldoret residents with diminished intellectual capacity — since the logic on display from this lecturer would seem to invite exactly that kind of inquiry.

The episode at the University of Eldoret is not, unfortunately, without precedent in the region. Some years ago, Professor Laban Ayiro was removed from Moi University in circumstances that reflected institutional capture rather than academic merit. Having served in an acting capacity as Vice Chancellor and

having topped the list of interviewed candidates, Ayiro was nonetheless pushed out by those who believed the institution should be led by one of their own — tribal loyalty taking precedence over demonstrated competence. He was removed without ceremony, leaving behind an institution that, by many accounts, has been struggling with governance and staff morale ever since. Those who participated in his ouster have had years to reflect on what they lost.

Ayiro moved to Daystar University, where he now serves as Vice Chancellor. Under his leadership, the institution has grown in reputation and reach, currently hosting more than 500 international students from over 30 nationalities. The contrast is instructive. A leader chosen on merit, leading an institution that is genuinely open to the world, produces results. A leader installed through tribal machination, in an institution that turns inward, does not.

The lesson for Kenya's academic community is not complicated. A

university is precisely the last place where political tribalism should find a home. When it does, it does not merely embarrass the individual who gave voice to it — it diminishes the institution, unsettles the students who depend on it, and contradicts the entire purpose of higher learning. A lecturer who tells students that their right to be in the room depends on an election result has confused a university for a political rally, and themselves for a party operative rather than an educator.

Civility, intellectual rigour, and an unconditional commitment to the dignity of every student are not optional extras in a university. They are the foundation. Without them, the flame of knowledge — however prominently it features in a motto — goes out.