

THE INFORMER WEEKLY

Uncovering the truth

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Saccos bad loans hits Sh65.3 billion as cash flows remain strained



Harambee Deposit Taking SACCO Chief Executive Officer (CEO) George Ochiri makes his address during its 55th Annual Delegates Meeting (ADM). PHOTO BY COURTESY

On its part, Harambee Deposit Taking Sacco is writing off Sh230.37 million linked to an unreconciled bank account, while continuing to treat over Sh42 million invested with Kuscco as fully impaired. It disclosed the losses in its audited financial statements for the year ended December 31, 2025, offering another glimpse into how the co-operative sector is still dealing with the fallout from the Kuscco financial scandal.

The multi-billion-shilling collapses of major co-operative entities like Kenya Union of Savings and Credit Co-operatives (Kuscco) and Metropolitan National Sacco have also significantly destabilised the country's co-operative sector.

A forensic audit by PricewaterhouseCoopers (PwC) at Kuscco, exposed a Sh13.3 billion fraud scheme driven by falsified records, phantom profits, and extensive insider lending.

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President William Ruto address residents in Makueni on November 12, 2025

Ruto skips Mt Kenya, returns to Kalonzo's Ukambani turf in fresh political offensive

President launches four-day development tour after shelving planned 10-day Mount Kenya visit amid 2027 succession battles

BY TEAM

President William Ruto returns to opposition leader Kalonzo Musyoka's Ukambani backyard beginning today, Saturday, October 24, 2026, for a four-day development tour, weeks after shelving a planned 10-day Mount Kenya visit, in a fresh push to consolidate support ahead of the 2027 General Election.

The tour of Machakos, Makueni and Kitui comes after the president reportedly abandoned plans to camp in Mount Kenya following his recent Coastal region tour, instead returning to his Rift Valley political stronghold before turning to Lower Eastern.

The Informer Media Group established that the Head of State had been scheduled to spend 10 days in Mount Kenya, but the trip was cancelled at the last minute.

"The president was set to be in Mount Kenya after the Coast tour for ten days," a source intimated.

One of the reasons cited for the change was to give Deputy President Kithure Kindiki more time

to consolidate political support in the region, where he has been campaigning for weeks.

The shifting itinerary comes amid intensifying political manoeuvres over the 2027 succession, with Ruto facing criticism from his former deputy, Democracy for Citizens Party leader Rigathi Gachagua, and renewed political attacks targeting retired President Uhuru Kenyatta.

His return to Ukambani also places development pledges at the centre of his engagement in a region where Kalonzo, a prominent opposition figure, has maintained a long-standing political base.

During the four-day tour, Ruto is scheduled to launch roads, inspect affordable housing projects, commission water and electricity infrastructure and issue title deeds.

He begins in Mbiuni, Mwala Constituency, Machakos County, where he will inspect a sports academy under construction and commission the Mwala Cluster Water Projects.

In Makueni, he will launch the Wote-Kakongoluni Road, issue title deeds to residents

of Ilima and launch the Kyambeke-Kyuasini-Ukia Road. He will also commission the Kyambeke-Kikoko Road and launch the Kwa Vonza-Kanyangi-Chandula Road in Kitui Rural.

On Sunday, Ruto will preside over the groundbreaking of the Kenya Medical Training College Kitui Campus, inspect the Kwa Ngendu Affordable Housing Project, flag off last-mile electricity connections and commission the Kitui-Wote Power Sub-Station.

Monday's itinerary includes inspecting the Tseikuru Affordable Housing Project, launching the Twimiwa-Tseikuru-Usweni Road and issuing title deeds in Kora, Mwingi North.

He will commission Kathekani Senior Secondary School in Kibwezi East, launch additional electricity connections and unveil the Machinery-Kyuman-Tuberie Road before breaking ground for the Kabati Affordable Housing Project in Kitui West.

On Tuesday, the president will break ground for a clinker cement factory in Ngaie, Mwingi North, intended to stimulate investment and employment in the Mui Basin. He will then launch the Kagonde-Masinga-Kithyoko Road and flag off electricity connections in Machakos before concluding with the Matuu-Kyasioni-Katangi Road in Yatta.

Koskei urge state institutions to rebuild public trust ahead of 2027 polls

Head of Public Service called for transparency, accountability and fair regulation to restore confidence in government

BY JAMES WANJIKU

Head of Public Service Felix Koskei has called on government agencies and regulatory authorities to strengthen transparency, accountability and public engagement to restore confidence in public institutions as Kenya approaches the 2027 General Election.

Speaking at the inaugural Global Trust Summit 2026, Koskei said rebuilding public trust required institutional reforms, responsible leadership and public services that respond to citizens' everyday needs.

In a keynote address dubbed "Rebuilding Trust from the Frontline: Challenges, Prospects, and Opportunities," he challenged public institutions to translate commitments into practical action that demonstrates their responsiveness to citizens and safeguards the public interest.

Koskei said regulatory authorities had a particularly important responsibility because their decisions directly influence livelihoods, business operations and access to essential services.

"Regulatory authorities have a particular responsibility because they are, in many respects, small governments within the sectors

they oversee. Their decisions affect livelihoods, businesses and access to essential services, making fairness, transparency and consistency in setting standards and enforcing compliance essential to public confidence," he said.

He urged regulators to apply standards fairly, enforce compliance transparently and demonstrate integrity in their operations, warning that public confidence depended on how institutions exercised their authority and responded to citizens' concerns.

Koskei also called for stronger oversight mechanisms, measurable results and enhanced regional and international cooperation to improve institutional performance.

He said communities of practice could provide platforms for institutions to share experiences, learn from one another and adopt approaches that strengthen service delivery.

"Ultimately, trust grows when institutions keep their commitments, take responsibility for

their decisions and deliver the services citizens depend on," he said.

His remarks placed accountability and effective service delivery at the centre of efforts to rebuild public confidence, particularly as the country prepares for the next electoral cycle.

The summit was held under the theme "Weaving Trust: Binding Strands for a Strong Global Order," bringing together representatives from government, business, civil society, academia, the media and technology.

Participants examined strategies for strengthening institutional credibility, improving public engagement and restoring confidence in organisations responsible for governance and service delivery.

The discussions highlighted the importance of ensuring that public institutions demonstrate fairness, consistency and accountability in their decisions, particularly where policies and regulatory actions directly affect citizens and businesses.



Head of Public Service Felix Koskei speaking at the inaugural Global Trust Summit 2026, October 22, 2026.

Ex-Homa Bay Assembly Clerk, couple ordered to refund Sh12.5 million

BY ANTINET FORD

The High Court has ordered former Homa Bay County Assembly clerk Bob Kephos Otieno and a couple to jointly refund Sh12.5 million in public funds allegedly transferred irregularly from the Assembly's salary suspense account to their joint bank account.

In a judgment delivered on October 16, 2026, Justice Benjamin Musyoki found Otieno, Lilian Achieng and her husband, David Obonyo, liable for the loss of public funds paid out under the guise of salaries for work that was not performed.

The court directed the three to repay Sh12,571,166.50, together with interest at court rates from the date the suit was filed, and meet the legal costs incurred by the Ethics and Anti-Corruption Commission (EACC).

The ruling followed a recovery suit filed by the commission on April 11, 2022, after investigations traced the money to a joint account held by Achieng and Obonyo.

The EACC established that the payments were made between December 24, 2015, and December 22,



Former Homa Bay County Assembly Clerk Bob Kephos Otieno. FILE PHOTO

2017, when Otieno was serving as the County Assembly clerk and allegedly authorised the transactions.

Investigators found that neither Achieng nor Obonyo was employed by the county government or its Assembly during the period under investigation.

Achieng was a teacher employed by the Teachers Service Commission, while Obonyo worked as Business Growth and Development Manager at Equity Bank's Homa

Bay branch. Neither was a supplier or contractor to the Assembly.

The commission told the court that the funds were channelled through the salary suspense account in varying amounts and on different dates, a pattern it argued did not resemble legitimate salary payments.

During the trial, the EACC presented 12 witnesses, including procurement, human resource and finance officials, bank representatives and forensic investigators. The commission traced the transactions through three accounts associated with the county government and Assembly at the Central Bank of Kenya and Co-operative Bank.

Justice Musyoki ruled that the defendants were liable to compensate the Assembly for the unlawfully acquired funds.

"It was also an offence under Section 45(1)(a) for the defendants to have received a benefit from the County Assembly of Homa Bay without having sold any goods or rendered any services to it," the judge said.

He cited Sections 51 and 53 of the Anti-Corruption and Economic Crimes Act and Section 203(1)(a) of the Public Finance Management Act in support of the recovery order.

The education entrepreneur returns to curriculum agency as Kenya deepens rollout of competency-based learning

BY NJOKI MAINA

President William Ruto reappointed Mount Kenya University (MKU) founder and Chairman Professor Simon Gicharu as the non-executive chairperson of the Kenya Institute of Curriculum Development (KICD) for another three years, extending his leadership of the agency overseeing curriculum reforms.

According to a Gazette notice dated October 16, 2026, Gicharu's fresh term took effect on the same date, following the expiry of his initial three-year appointment, which began in October 2023.

The reappointment places the education entrepreneur at the helm of a key institution responsible for developing, reviewing and evaluating curricula as Kenya continues transitioning from the 8-4-4 system to Competency-Based Education (CBE).

KICD plays a central role in determining what learners study across the country, advising the government on curriculum matters, approving curriculum support materials and conducting research to inform educational reforms.

President Ruto reappoints MKU founder Gicharu as KICD Chair for another three years



Mount Kenya University (MKU) founder and Chairman Professor Simon Gicharu.

Established in 2013 under the KICD Act, the institute covers early childhood, primary and secondary education, adult and non-formal learning, teacher training, special needs education and technical and vocational education and training.

It also promotes the integration of technology into learning and supports teacher professional development in collaboration with other institutions.

As non-executive chairperson, Gicharu will provide governance and strategic oversight, while the institute's chief executive officer and

management team remain responsible for its day-to-day operations.

His appointment comes at a critical stage for the education sector, with curriculum implementation, the development of learning materials and the transition to competency-based learning continuing to shape national education policy.

Gicharu is best known for establishing Mount Kenya University, which received its university charter in 2011 and has grown into one of Kenya's leading private universities.

His career began with teaching mathematics

at Thika Technical Institute after graduating from Kenyatta University. He later established the Kenya Entrepreneurship Promotion Programme to provide business and management skills to small-scale entrepreneurs.

The initiative evolved into the Thika Institute of Technology, which laid the foundation for Mount Kenya University.

Beyond Kenya, Gicharu founded and chairs Mount Kigali University in Rwanda. He is also the founder of Cape Media Limited, which owns TV47 and Radio47.

His achievements have attracted international recognition. In 2014, he was named Ernst & Young Eastern Africa Entrepreneur of the Year and inducted into the World Entrepreneur of the Year Hall of Fame in Monaco. In 2016, he received an honorary professorship from the International University of Management in Namibia.

A holder of the Chief of the Order of the Burning Spear (CBS) honour, Gicharu has also served in leadership roles at public institutions, including the Geothermal Development Company, the Water Services Regulatory Board and the Rural Electrification and Renewable Energy Corporation.

His second term at KICD comes as the government seeks to consolidate curriculum reforms and strengthen the implementation of competency-based learning across Kenya's education system.

Shame of a nation as lecturers' strike leaves 700,000 students in limbo

Day 23 of university shutdown exposes government's failure to resolve pay dispute as frustrated learners threaten street protests and graduations remain in jeopardy

BY TEAM

The country's public university education system is facing a deepening crisis, with more than 700,000 students bearing the brunt of a nationwide lecturers' strike that has paralysed learning, disrupted graduation plans and pushed frustrated learners towards street protests.

As the industrial action entered its 23rd day on October 23, 2026, thousands of students remained stranded at home, uncertain when they would return to lecture halls, complete their academic programmes or graduate, exposing the devastating human cost of a prolonged dispute that the government has yet to resolve.

The strike, which began on October 2, 2026, followed the collapse of negotiations over the 2025-2029 Collective Bargaining Agreement (CBA) between the Universities Academic Staff Union (UASU), the Kenya University Staff Union (KUSU) and the Inter-Public Universities Councils Consultative Forum (IPUCCF).

The standoff has sparked student unrest, with demonstrations disrupting transport in parts of Nairobi as learners demand an immediate settlement.

Increasingly frustrated by the prolonged closure of classrooms, students have threatened to join the lecturers' industrial action

through street protests and a broader boycott.

The unfolding crisis has placed thousands of young people in an agonising position, with uncertainty over academic calendars, delayed graduations, additional living expenses and the psychological strain of spending weeks without meaningful academic engagement.

For students approaching the completion of their studies, the disruption threatens to delay entry into the job market, while those dependent on loans, family support and limited resources face mounting financial pressure as they remain away from campus.

The National Assembly has now called on the Executive to intervene urgently and resolve the dispute, warning that continued inaction is exacting a heavy toll on learners.

Speaker Moses Wetangula led lawmakers in urging the government to break the deadlock as the strike entered its third week.

"That the National Assembly petitions the Ministry of Finance to revisit the CBA and end the strike," he stated.

National Assembly Majority Leader Kimani Ichung'wah also expressed concern over the prolonged disruption, saying: "Students are wasting away at



UASU and KUSU members have vowed to continue the ongoing nationwide by lecturers strike until all dues are cleared.

home..."

Appearing before the National Assembly's Departmental Committee on Public Accounts (PAC), Higher Education Principal Secretary Beatrice Inyangala said the Ministry of Education was engaging stakeholders to restore normal learning.

"We are engaging stakeholders with an aim of ending the stalemate," she noted.

But the unions remain firm, accusing the government and university management of making unilateral decisions on salaries,

terms of service and working conditions instead of negotiating through the established collective bargaining framework.

Lecturers have also rejected a proposed Sh9.76 billion settlement, arguing that the amount was not negotiated with their unions. Staff shortages and excessive workloads remain among their other grievances.

With classrooms deserted and students threatening to take their grievances to the streets, the impasse has become a test of the government's commitment to public education.

UASU Secretary-General Constan-

tine Wasonga has warned that the strike could continue unless the government changes its position.

On Wednesday this week, University of Nairobi students staged protests along Waiyaki Way demanding an immediate resolution to the ongoing lecturers' strike that has disrupted learning in public universities.

The demonstrations disrupted traffic along the busy Nairobi highway as students expressed frustration over the prolonged closure of lecture halls and uncertainty surrounding the resumption of academic activities.

The protesters called on the government and university lecturers' unions to resolve the impasse, warning that students were bearing the brunt of the industrial action through missed lectures, delayed examinations and interruptions to their academic programmes.

The protests followed an ultimatum issued by the University of Nairobi Students Association (UNSA), which had given the government until Wednesday, October 21, to address the dispute or face student demonstrations.

Students said the continued strike had left them unable to proceed with their studies as scheduled, raising concerns about possible delays in completing their courses and graduating.

The University of Nairobi students have accused the government of failing to resolve the dispute between university staff unions and the relevant authorities.

UNSA President Ahmed Rashid Burrow previously called on the Ministry of Education to address the lecturers' grievances, insisting that students should not continue suffering because of the unresolved labour dispute.

"Our lecturers must be paid; the Ministry of Education has failed us," Burrow said during an earlier address on the strike.

The students urged the government to engage the lecturers' unions and agree on a settlement that would allow normal academic activities to resume.



Higher Education Principal Secretary Beatrice Inyangala appearing before the National Assembly's Departmental Committee on Public Accounts (PAC), October 22, 2026.



University of Nairobi (UoN) students staged protests along Waiyaki Way demanding an immediate resolution to the ongoing lecturers' strike that has disrupted learning in public universities, October 21, 2026.

Kenyan fugitive extradited to US after 13 years over fatal crash

Sancho Kibutu faces sentencing in California after evading court for more than a decade following conviction over accident that killed a 16-year-old

BY GILBERT OCHIENG

A Kenyan national who remained a fugitive for 13 years after failing to appear for sentencing over a fatal drunk-driving crash in the United States has been extradited to California to face justice.

The Office of the Director of Public Prosecutions (ODPP) said Sancho Kibutu, also known as Sancho Kibuto or Njoroge Kibuto, was handed over to American authorities in Nairobi and flown to California following a four-week extradition process facilitated by Kenyan courts and law enforcement agencies.

“Mr Kibutu was formally

handed over to US authorities in Nairobi by officers attached to the Office of the Director of Public Prosecutions (ODPP) and Directorate of Criminal Investigations (DCI) and flown to California following an extradition request made by the US Department of Justice through the US Embassy in Nairobi,” the ODPP said yesterday.

Kibutu is expected to be sentenced following his conviction for gross vehicular manslaughter while intoxicated by the Superior Court of California, County of Madera, under Section 191.5(a) of the California Penal Code.

Court records indicate that Kibutu, who was 32 at the time of the crash, was driving along Golden State Boulevard when he crossed a double yellow line and collided with another vehicle.

The collision killed a 16-year-old passenger and left the other vehicle's driver and two additional occupants injured.

Despite being convicted on September 19, 2013, Kibutu failed to appear for sentencing and remained at large for more than a decade. The court subse-



Sancho Kibutu under US security forces escort while being extradited back to US yesterday at the Jomo Kenyatta International Airport (JKIA), Nairobi. October 23, 2026.

quently issued a bench warrant for his arrest on October 28, 2013.

His prolonged absence from the American judicial system ended when he was arrested in Nairobi on September 9, 2026, as extradition proceedings between Kenya and the United States got underway.

The extradition request was made by the US Department of Justice through the American Embassy in Nairobi, with the Kenyan authorities processing the matter through the courts before completing the transfer.

The four-week process involved coordination between the ODPP, the Directorate of Criminal Investigations and other relevant agencies to facilitate his surrender to the re-

questing country.

The ODPP said the extradition demonstrated Kenya's commitment to international cooperation in criminal justice and ensuring that individuals wanted for offences in other jurisdictions are brought before the relevant authorities in accordance with the law.

Kibutu's transfer marks a significant development in a case that had remained unresolved at the sentencing stage for 13 years following the fatal crash.

He now returns before the California court for sentencing over the conviction, which arose from the collision that claimed the life of the teenage passenger and injured three other people.

Hundreds of Ethiopians flee to Kenya as Moyale fighting sparks humanitarian crisis

Women and children cross border amid gunfire as Red Cross prepares emergency assistance for 1,000 households

BY ABDIAHMED

Kenya is facing a potential refugee humanitarian crisis after hundreds of Ethiopians, mostly women, children and young people, fled across the border into Moyale following escalating inter-regional fighting that has heightened fears of violence spilling into the country.

Kenyan police said the influx began on Wednesday night, with families fleeing clashes in the Ethiopian border town of Moyale and entering Kenya through several crossing points, including Sessi, Kore, Biashara, Foundation and Miti.

Authorities said the exact number of arrivals remained unknown as security agencies assessed the situation and monitored movements along the porous border.

The refugees are reportedly fleeing tensions between Ethiopia's Oromia and Somali regional states, particularly involving the Garre community, amid a dispute that has escalated into armed confrontations.

Ethiopian media reports indicate that the violence began after disagreements over the raising of the Somali Regional State flag on Sunday, triggering tensions that subsequently escalated into fighting between forces from the two regions.

Kenyan police reported gunfire and chaotic scenes on the Ethiopian side, with shots reportedly heard from around 5.50am on Thursday and continuing at the time of a security briefing issued at 6.20am.

The developments have raised concerns among residents of Kenya's border coun-

ties over the possibility of the conflict spreading across the frontier and disrupting communities already exposed to regional insecurity.

However, authorities said the Kenyan side of Moyale remained peaceful, with security officers placed on high alert to prevent cross-border tensions from escalating.

The Moyale Sub-County Security Team and the Moyale Cross-Border Peace Committee have been activated to help manage the situation, ease tensions among border communities and maintain stability.

As security agencies monitor the developments, attention is shifting to the humanitarian needs of the incoming families, particularly vulnerable children and women who may require emergency shelter, food and other essential supplies.

The Kenya Red Cross said it was preparing temporary shelters and distributing relief supplies, including cereals and porridge flour, to assist those affected by the influx.

“The response will initially reach 1,000 households,” the organisation said in a statement on Thursday.

It added that assessment teams were working to establish the number of people affected and determine their immediate humanitarian needs.

The influx comes as Ethiopia continues to grapple with complex regional security challenges.

However, the fighting around Moyale is hundreds of kilometres from the separate conflict in the northern Tigray region involving government forces and a rebel alliance led by the Tigray People's Liberation Front.

Five dead in river drownings, bandit attacks and mob killings

Police are investigating separate incidents in Kirinyaga, Kiambu, Samburu, Isiolo and Nyamira as families mourn victims

BY TEAM

Police are investigating a series of incidents across the country that left five people dead, including two university-age youths who drowned, two men killed by a mob over a land dispute and a herder shot during suspected livestock raids.

In Kirinyaga County, the body of Gedion Ekai, a Kirinyaga University student who drowned in Thiba River on October 18, was recovered three days later at Ngomongo area.

Local farmers discovered the body floating in the river on Wednesday, October 21, about four kilometres downstream from the waterfalls where he is believed to have drowned.

Fellow students and his aunt, who travelled from Lodwar, positively identified the body, which reportedly had facial in-



Police recover the body of Gedion Ekai, a missing Kirinyaga University student at Thiba River.

juries. Local divers retrieved it before it was taken to Kerugoya Level Five Hospital mortuary pending a post-mortem examination.

In Kiambu County, 19-year-old Elvis Ochieng died after drowning while swimming at Ruiru Falls along Ruiru River on Tuesday, October 20.

Preliminary reports indicate that other swimmers discovered him and he was rushed to a local health facility, where he was pronounced dead on arrival. Police found no visible external injuries on his body, which was transferred to Kenyatta University mortuary pending a post-mortem.

Meanwhile, suspected bandits killed a 20-year-old herder and injured another during an attempted livestock theft in Pura area, Malaso Location, Samburu West Sub-County, on Wednesday afternoon.

The deceased, Loipita Lolmodoni, sustained fatal injuries during a gunfight between the suspected raiders and security officers who responded to the incident.

Another herder was shot in the left leg and admitted to Samburu County Referral Hospital in stable condition.

Police officers, General Service Unit personnel and National Police Reservists recovered more than 700

head of cattle targeted by the attackers and returned them to their owners.

In Isiolo County, 45-year-old Ngipuroto Emekwe was shot dead during an exchange of gunfire after suspected bandits allegedly attempted to steal livestock belonging to Turkana herders in Alamach area.

The herders reportedly resisted the raid, forcing the attackers to flee without any animals.

In Nyansiongo Village, Borabu Constituency, Nyamira County, two men were killed by a mob following a dispute over a purported land sale agreement.

Police said Samson Ogamba, 46, and Stephen Tagiti, 35, allegedly visited a farmer's home seeking a land sale agreement for two hectares, claiming they had been sent by his brother.

The farmer returned home to find his wife collapsed as the two men attempted to flee. Residents apprehended them before they were killed.

One was burnt beyond recognition, while the other sustained multiple sharp-force injuries. Their vehicle was also torched.

Police from Manga Police Station and DCI Borabu documented the scene before transferring the bodies to Nyansiongo Mission Hospital mortuary for autopsies.



Ongoing clashes at the Ethiopian border town of Moyale



BY JOHN OYUKE

Kenya's Savings and Credit Co-operative Organisations (Saccos) are under significant financial strain as non-performing loans (NPLs) climb to Sh65.3 billion, prompting massive financial provisioning and internal write-offs by major players.

The Sacco Societies Regulatory Authority (Sasra) data shows while the sector's total assets have risen steadily to Sh1.25 trillion, a worsening trend in loan defaults is threatening liquidity and pushing many Saccos past the regulatory limits.

They indicate that the NPL ratio for deposit-taking Saccos reached 6.56 per cent, breaching the 5 per cent prudential ceiling in June this year. Non-withdrawable deposit-taking (NWD) Saccos face an even higher distress rate at 7.99 per cent.

Sasra links the vast majority of the over Sh60 billion in bad loans directly to employers failing to remit statutory payroll deductions. It is estimated that Sh8 out of every Sh10 in unremitted Sacco funds consists of loan repayments that employers deducted from worker payslips but pocketed instead of forwarding.

State agencies and county governments are the worst offenders, Sasra says, noting that by early this year, State agencies failed to remit over Sh51.9 billion in total statutory dues, with Sh9.21 billion directly owed to Saccos.

The multi-billion-shilling collapses of major co-operative entities like Kenya Union of Savings and Credit Co-operatives (Kuscco) and Metropolitan National Sacco have also significantly destabilised the country's co-operative sector.

The cascading failures have forced numerous individual Saccos to absorb massive financial shocks, drastically spike their bad loan provisions, and execute heavy balance-sheet write-offs.

A forensic audit by PricewaterhouseCoopers (PwC) at Kuscco, exposed a Sh13.3 billion fraud scheme driven by falsified records, phantom profits, and extensive insider lending.

Liabilities peaked at roughly Sh17.7 billion against just Sh5.4 billion in recoverable assets, culminating in a voluntary liquidation vote. This collapse left at least 247 members Saccos fighting to salvage over Sh24.8 billion in at-risk deposits.

Declared technically insolvent with a negative equity gap of Sh12 billion, Metropolitan Sacco collapsed under the weight of an untraceable Sh50 billion loan book. Weak risk management and unauthorized payroll tampering resulted in a staggering 99 per cent loan default rate, triggering panic member withdrawals.

Following the financial downfall and subsequent voluntary liquidation of Kuscco, Sacco Societies Regulatory Authority directed 247 affected Saccos to recognise billions in impairment losses. However, this regulatory directive faced major pushback, culminating in a High Court ruling that quashed Sasra's

Saccos bad loans hits Sh65.3 billion as cash flows remain strained



Harambee Deposit Taking SACCO Chief Executive Officer (CEO) George Ochiri makes his address during its 55th Annual Delegates Meeting (ADM). PHOTO BY COURTESY.

mandatory write-off guidelines due to a lack of public participation.

Despite this legal reprieve, nearly Sh7.76 billion in Kuscco exposure remains unprovided for across the sector, leaving individual Saccos with critical decisions regarding their financial reporting and capital preservation and are individually writing off over a staggered period of one to five years.

Major institutions have borne heavy hits as a result of Kuscco's problems. For example, Sheria Sacco reported exposure of Sh126.8 million in deposits, Stima DT Sacco booked a Sh108 million impairment while Nyati Sacco has absorbed Sh90 million in losses.

Stima Sacco reported that its loan delinquency ratio (non-performing loans relative to total loans) rose to 6.7 per cent for the full year 2025, up from 5.45 per cent in the previous year pointing at growing challenges around loan defaults and asset quality in the co-operative sector

that forced it to completely impair and write off a Sh108 million investment.

On its part, Harambee Deposit Taking Sacco is writing off Sh230.37 million linked to an unreconciled bank account, while continuing to treat over Sh42 million invested with Kuscco as fully impaired. It disclosed the losses in its audited financial statements for the year ended December 31, 2025, offering another glimpse into how the co-operative sector is still dealing with the fallout from the Kuscco financial scandal.

The provision remained unchanged from the previous financial year, reflecting continued uncertainty over whether the funds will ever be recovered. It said, "Kuscco deposit savings held by the Society were fully provided at an amount of Sh42,024,896 both in the current and prior year."

Harambee DT Sacco's latest financial statements show that while its core operations continue to grow, the effects

of historical accounting issues and the lingering Kuscco crisis are still weighing on its books.

According to the financial year ended December 31, 2025, Harambee DT Sacco recorded a delinquency ratio of 9.7 per cent on its net loan book of Sh34.28 billion, which translates to about Sh3.33 billion in bad loans (non-performing loans).

Also caught in these exact bad loans net is another giant Sacco, Mwalimu National Deposit-Taking Sacco which also wrote off Sh960.2 million as a net impairment charge on financial assets in 2005, a 5.3 per cent increase from Sh911.4 million in 2024 as part of a multi-year plan to clear legacy losses tied to its failed investment in Spire Bank.

The provision is part of an ongoing, regulator-approved six-year plan (2022–2027) to fully absorb approximately Sh8 billion in legacy losses arising from its failed investment in and eventual collapse of the bank.



Mwalimu National Deposit-Taking Sacco branch



Sacco Societies Regulatory Authority (Sasra) CEO David Amiani Sandagi during a past event

NAIROBI'S UNCHECKED RUIN:

Eastleigh building collapse exposes failed crackdowns, unpunished corruption



Several people feared trapped under the rubble of the collapsed building in Eastleigh, Nairobi, October 23, 2026.

BY TEAM

Yesterday's catastrophic 18-storey building collapse in Eastleigh, Nairobi from which one person was rescued by last evening has once again cast a harsh light on Nairobi's deadly history of condemned structures and structural failures.

As emergency teams scrambled to rescue victims trapped beneath the rubble, the disaster highlights deep-seated corruption within the city's building approval systems.

By yesterday late in the evening, only one person had been rescued from the rubble of a collapsed multi-

storey building.

Addressing the press at the scene on, the Inspector General of the National Police Service (NPS) Douglas Kanja confirmed the rescue as emergency teams continued searching for people feared trapped beneath the debris of the 18-storey building along 1st Avenue, 9th Street.

The rescued person was immediately rushed to hospital for emergency treatment.

Nairobi Governor Johnson Sakaja said rescue officers were carefully clearing sections of the rubble to allow oxygen into the building and improve the chances of survival for those still

trapped inside.

Nairobi has long battled a crisis of unsafe high-rise developments driven by high housing demand and unscrupulous developers.

A historic audit by the National Construction Authority (NCA) previously revealed that a staggering 58 per cent of buildings in Nairobi were unfit for habitation, while architectural experts warn that 85 per cent of assessed structures carry severe safety risks.

Past tragedies, such as the infamous 2016 Huruma collapse that claimed 52 lives, proved that even when buildings are officially marked as unsafe, local enforcement consistently fails to act.

The systemic nature of the crisis is currently playing out in the corridors of justice following the high-profile arrest of Patrick Analo, the former Nairobi County Chief Officer for Urban Planning.

Analo was arrested by the Ethics and Anti-Corruption Commission (EACC) after detectives seized over KSh 65.3 million in cash from his home.

The Director of Public Prosecutions (DPP) subsequently approved charges against Analo and dozens of others for abuse of office and manslaughter linked to the January 2, 2026 collapse of Manzil Towers in South C, which killed two people. However, the High Court recently issued orders halting his immediate prosecution.

Yesterday, the governor visited the scene yesterday accompanied by several county officials, said the rescue operation was ongoing as responders worked to access parts of the collapsed structure.

The building was still under construction when it collapsed, although the ground floor was already occupied, according to an update issued by Nairobi City County.

Sakaja also said the building did not comply with construction guidelines and vowed that legal action would be taken against the owner.

The collapse prompted a major emergency response, with county teams deploying machinery to remove debris and open access routes to areas where people could be trapped.

In an update issued at 2 pm, the county said its emergency response teams were assessing the scene and conducting search and rescue operations.

"Rescue teams are assessing the scene and conducting search and rescue operations amid reports that people may be trapped beneath the rubble," the county said.

The county added that machinery had been deployed to support debris removal and facilitate access to potential victims. Its Relief Officer had also been notified, with efforts underway to mobilise additional resources.

Earlier, police lobbed tear gas to disperse crowds that had gathered at the scene, as the growing number of onlookers threatened to obstruct access for emergency responders.

Movement along 9th Street and First Avenue slowed significantly as residents, traders and passers-by rushed towards the site to establish what had happened and whether anyone had been rescued.

The incident disrupted activity in the busy commercial neighbourhood, with police attempting to control the crowds and keep access routes clear for emergency vehicles.

The number of people who may have been trapped, the full casualty toll and the cause of the collapse had not been established by the time of the county's initial update.

Sakaja's pledge to pursue legal action is likely to intensify scrutiny of construction approvals and enforcement of building regulations in Nairobi.



Former Deputy President Rigathi Gachagua hosting Nairobi Senator Edwin Sifuna and his Nyandarua counterpart John Methu at his Wamunyoro residence in Nyeri County, October 20, 2026. Separately, Wiper Leader Kalonzo Musyoka and Deputy President Rigathi Gachagua in deep talks. FILE PHOTO.

Will it be Kalonzo or Sifuna? Why Gachagua's new strategy amid legal hurdles offers lifeline to former VP

Even before Gachagua left for the US where he said he will spend time to map out how the United Opposition will arrive at a strong candidate to fly its flag in the August 10, 2027 elections, he had expressed preference for Kalonzo but on condition they sign a binding power sharing deal in return for the support of the Mt Kenya region, whose number of registered voters he projected will reach seven million by the next General Election

BY ERIC NYAKAGWA,
POLITICAL EDITOR

After spending nearly two months in the United States, Democracy for Citizens Party (DCP) leader Rigathi Gachagua returned to the country early Tuesday and immediately set the ball rolling in the United Opposition's search for a joint candidate to take on President William Ruto by meeting a Linda Mwananchi delegation at his Wamunyoro home in Nyeri.

The meeting, which was described as an introductory one meant to break the ice, however, brought to the fore Gachagua's preferred line up, a move that is likely to test whether the unity talks with come up with a broader alliance to actualise the mission to make Ruto a one-term President.

At the meeting, Gachagua's DCP and Linda Mwananchi, which is led by Nairobi Senator Edwin Sifuna committed to working together in the search for a single presidential flagbearer and even hold joint rallies. The two also agreed to hold a meeting with Wiper Patriotic Front leader Kalonzo Musyoka next week to take the agenda forward.

There was, however, no mention of Jubilee Party Leader Dr Fred Matiang'i or People's Liberation Party's Martha Karua, who are also in the race for State House, effectively meaning they all but been isolated.

Pundits say it is now clear that in Gachagua's view, the contest for the presidential ticket is between the former deputy president, Kalonzo and Sifuna.

Even before he left for the US where he said he will spend time to map out how the United Opposition will arrive at a strong candidate to fly its flag in the August 10, 2027 elections, he had expressed preference for Kalonzo but on condition they sign a binding power sharing deal in return for the support of the Mt Kenya region, whose number of registered voters he projected will reach seven million by the next General Election.

He had also challenged Kalonzo to mobilise residents of his Ukambani backyard to register as voters to hit the four million mark before they can sit down for votes.

However, during his tour of the US, he also heaped praise on Linda Mwananchi especially after their massive rally in Nairobi and, at one time, said he will readily agree to be Sifuna's running mate, if the United Opposition settles on the Nairobi Senator and not him and vice versa.

"If we do our arithmetic and find Sifuna ndiye atapeleka hii mtu (Ruto) nyumbani mapema, so be it. And there is no problem. There is no problem. Even I Riggy G I can deputise Sifuna. Kwani iko makosa gani? I am saying, even Sifuna can deputise me," Gachagua said last month.

On Matiang'i, the former DP has always had a problem with the former Interior Cabinet Secretary for not forming his own party to consolidate support in his Gusii backyard and instead opting for Jubilee Party, which was then led by retired President Uhuru Kenyatta.

Analysts aver that Gachagua will also not like to see Karua on the presidential ticket as she will threaten his ambition to consolidate Mt Kenya support behind him.

The headache for him is that, as things stand, he cannot vie for the presidency unless the courts clear him of impeachment charges that led to his ouster in October 2024 or the Supreme Court rules that he can still vie as his case remains undetermined by the Court of Appeal.

The most likely scenario, therefore, is a Kalonzo-Sifuna ticket though it remains to be seen who will be the flag bearer.

Even before Gachagua laid his cards on the table, various opinion polls, including those carried out by Infotrak, TIFA, and Swiss Poll International, have tested a Kalonzo-Sifuna combination, showing it commands notable backing—with some pairings or individual ratings placing the two among the top alternative figures to President Ruto.

Those who support a Kalonzo-Sifuna ticket argue it bridges experienced leadership from the Lower Eastern (Kamba) region with a youthful, articulate voice from Western (Luhya) region, potentially energising Gen Z voters and breaking away from traditional ethnic duopolies.

But Kalonzo will first need to persuade Sifuna's supporters, including voters in Western Kenya and youth movements especially those led by Gen Z, who are rooting for his presidential bid with some calling on the former VP to support a younger-generation ticket.

DCP hints at Kalonzo pact ahead of 2027 elections

BY DAVID KASYOKI

Democracy for the Citizens Party (DCP) leaders have hinted at a possible political alliance with the Wiper Patriotic Front (WPF) that could see Kalonzo Musyoka endorsed as the opposition's presidential candidate in the 2027 General Election.

The leaders, led by Kiambu Senator Karungo Thangwa and Ol Kalou MP Sammy Douglas, spoke in Migwani, Mwingi West, where they joined Wiper politicians in campaigning for the party's candidate, Muniyoki Mwangangi, ahead of the Migwani Ward by-election.

They urged residents to support Mwangangi in the race for the Member of County Assembly (MCA) seat, accusing President William Ruto's administration of using the electoral process to politically embarrass Kalonzo in his backyard.

The by-election was triggered by the appointment



Opposition leader Kalonzo Musyoka (right) and former Deputy President and DCP leader Rigathi Gachagua (Left). FILE PHOTO.

of former MCA Harrison Maluki as the Kitui County Assembly clerk, leaving the ward seat vacant.

However, the High Court in Kitui has temporarily suspended the November 17, 2026, by-election for 30 days pending a hearing on the constitutional validity of the declaration of the seat as vacant.

In a ruling delivered on Thursday, October 22, Justice S.N. Riechi issued interim conservatory orders halting the electoral process initiated by the Independent Electoral and Boundaries Commission (IEBC).

The orders also suspend ongoing candidate clearance and registration activities pending further court proceedings.

Maraga, Muturi oppose bid to scrap IEBC results livestreaming

BY JAMES WASIKE

Former Chief Justice David Maraga and former Attorney General Justin Muturi have opposed proposed changes to electoral law seeking to remove the Independent Electoral and Boundaries Commission's (IEBC) legal obligation to livestream results announcements at polling stations ahead of the 2027 General Election.

The opposition follows the National Assembly's passage of the Elections (Amendment) (No. 2) Bill, 2024, on Thursday, October 22, 2026, reigniting debate over electoral transparency, public scrutiny and the credibility of Kenya's next elections.

Maraga argued that the proposed changes risk undermining constitutional safeguards requiring the electoral system to uphold accuracy, verifiability, security, accountability and transparency.

"The Constitution is clear. The electoral system must be 'accurate, verifiable, secure, accountable and transparent'. No law is superior to our Katiba," he stated.

He pledged to work with the People's Coalition for Electoral Reforms to resist what he described as a rollback of electoral transparency, warning against a return to the electoral environment associated with the former Electoral Commission of Kenya (ECK).

"We will be relentless in protecting the integrity of our electoral process, including live streaming of results," Maraga said, citing the 2007/08 post-election violence as a reminder



(IEBC) chairman the late Wafula Chebukati announces the result in Kenya's presidential election at the IEBC National Tallying Centre at the Bomas of Kenya, in Nairobi, Kenya August 15, 2022.

of the consequences of disputed elections.

Muturi also condemned the proposal, saying his Democratic Party opposed any legislative measures that weaken safeguards for the live transmission of election results.

"Kenyans did not fight for multiparty democracy to be subjected to an electoral process shrouded in secrecy," he said in a statement on Friday.

He maintained that any attempt to weaken public scrutiny must be resisted through lawful parliamentary and constitutional avenues.

"Elections belong to the people, not the government, and no administration should treat transparency as a threat to its political interests," Muturi said.

The Bill, approved by the Senate in December 2024 before being forwarded to the National Assembly, seeks to amend Section 39 of the Elec-

tions Act, which governs the determination, transmission and declaration of results.

Removing the livestreaming requirement would not automatically abolish electronic transmission or online publication of results. The IEBC would still be required to determine, declare and publish results, while existing procedures for transmitting and verifying presidential results would remain.

However, critics argue that eliminating mandatory livestreaming could make it harder for voters, journalists, political parties and election observers to compare results announced at polling stations with figures subsequently transmitted and tallied.

Suba South MP Caroli Omondi also raised concerns about the presidential results framework, calling for careful scrutiny of how votes are tallied, verified and communicated to the public.



Kalonzo's recent meeting with former Machakos Senator Johnstone Muthama is also being seen as part of a broader political strategy by the former VP to bolster his chances of landing the joint presidential ticket by expanding regional support or going it alone with his eyes on forcing a run off

BY TEAM

With less than 10 months remaining to next year's General Election, political analysts say Wiper Patriotic Front leader Kalonzo Musyoka could be plotting to either go it alone if efforts to build a broader alliance to field a joint opposition presidential candidate fail.

While Democracy for Citizens Party (DCP) leader Rigathi Gachagua favours naming the United Opposition flagbearer in March or May next year to limit chances of President William Ruto antagonising his or her campaign, Kalonzo preferred March this year as the ideal timeline and there are indications he is growing impatient with the delay in reaching consensus on the issue.

The former Vice President, who took over as Azimio la Umoja One Kenya Coalition leader after the death of Orange Democratic Movement (ODM) leader Raila Odinga in October last year, has since rebranded it to Ukombozi Alliance.

While there have been efforts to bring Gachagua, Linda Mwananchi leader Edwin Sifuna and Siaya Governor James Orengo on board, there has been resistance as some view the rebranding of Azimio as transforming it into Kalonzo's vehicle thus giving him an upper hand in deciding who will face Ruto in the August 10, 2027 presidential contest.

Gachagua's DCP and Sifuna, who plans to rebrand the recently acquired The Equitable Party to Linda Mwananchi Movement, have said their immediate task is to strengthen their outfits before engaging in coalition building.

Analysis: Why Kalonzo could go it alone or seek deal with Sifuna



A collage photo of opposition leader Kalonzo Musyoka and former Machakos Senator Johnstone Muthama.

And while Jubilee Party leader and presidential candidate Dr Fred Matiang'i was admitted as one of the Ukombozi Alliance principals, his deputy Jeremiah Kioni has dismissed the possibility of working under it to decide on who will take on Ruto, saying they would rather join a new alliance than get near it.

Kalonzo's recent meeting with former Machakos Senator Johnstone Muthama is also being seen as part of a broader political strategy by the former VP to bolster his chances of landing the joint presidential ticket by expanding regional support or going it alone with his eyes on forcing a run off.

Political analyst Herman Manyora pointed at Muthama's experience in coalition building given his role in the formation of both the Coalition

for Reforms and Democracy (CORD) and the National Super Alliance (NASA) on whose ticket Raila vied for State House in 2013 and 2017 respectively.

The former Wiper chairman was also central in Kalonzo's appointment as VP after the disputed 2007 elections.

However, the fact that he is presently allied to Ruto also raises the possibility of persuading him to join the government side, according to the University of Nairobi lecturer.

However, the most plausible possibility is Muthama helping Kalonzo persuade other leaders form an alliance with him at the top of the ticket.

Given his age and political experience, many

pundits aver that it is unlikely veteran leaders such as Kalonzo would agree to step down or deputise younger politicians.

At the same time, competing ambitions among opposition figures and regional base loyalties could complicate a united ticket.

While some have pointed at the possibility of Kalonzo and Matiang'i appearing on the presidential ticket, this is complicated because Gachagua views him as a threat to his ambition to consolidate support in his Mt Kenya backyard due to his association and support from retired President Uhuru Kenyatta, the immediate former Jubilee Party leader.

Gachagua, who is still fighting in court to revive his participation in elective politics, has previously, however, indicated he is willing to back Kalonzo if he agrees to a power sharing deal that would see DCP get 50 per cent of government and majority seats in Nairobi.

DCP is also amenable to working with Sifuna, who it also considers a formidable contender due to support he enjoys among Gen Z and urban youth voters, while dismissing the likes of Matiang'i, DAP Kenya's Eugene Wamalwa and People's Liberation Party Leader Marth Karua, among others, as feather weights.

If Gachagua is not in the running, it is thus likely that he would back a Kalonzo-Sifuna presidential ticket.

Already, various opinion polls, including those carried out by Infotrak, TIFA, and Swiss Poll International, have tested a Kalonzo-Sifuna combination, showing it commands notable backing—with some pairings or individual ratings placing the two among the top alternative figures to President Ruto.

Those who support a Kalonzo-Sifuna ticket argue it bridges experienced leadership from the Lower Eastern (Kamba) region with a youthful, articulate voice from Western (Luhya) region, potentially energising Gen Z voters and breaking away from traditional ethnic duopolies.

But Kalonzo will first need to persuade Sifuna's supporters, including youth movements, who are rooting for his presidential bid with some calling on the former VP to support a younger-generation ticket.

However, there are others who say there is still room for a broader coalition with other leaders such as Matiang'i, Karua, Eugene Wamalwa, Justin Muturi and Peter Munya getting influential positions either in Cabinet or as speakers of the National Assembly and Senate.

Will Luhya curse curtail Sifuna's State House ambitions yet again?

Past attempts by Luhya politicians to gain tenancy of State House have failed due to what pundits attribute to the inability to unite the region behind one candidate thanks to historical political, cultural and linguistic schisms, undermining the ability to present a strong case on why other regions should back them.

BY ERIC NYAKAGWA, POLITICAL EDITOR

If Nairobi Senator and The Equitable Party (TEP) leader Edwin Sifuna emerges as the United Opposition's presidential candidate, it will be the first time a leader with origins in Western Kenya enters the race while enjoying nationwide appeal.

Past attempts by Luhya politicians to gain tenancy of State House have failed due to what pundits attribute to the inability to unite the region behind one candidate thanks to historical political, cultural and linguistic schisms, undermining the ability to present

a strong case on why other regions should back them.

Michael Wamalwa (1997), Mutsalia Mudavadi (2013), the late Cyrus Jirongo (2017) and George Wajackoyah (2022) are the prominent Luhya politicians who have vied for the presidency but failed to make headways.

Despite being the second largest tribe in Kenya with a population of 6.87 million, according to the 2019 census, after the Kikuyu, they have had to play second fiddle, occupying the vice presidency three times.

Mudavadi, then a minister in Daniel Moi's administration, was the first to occupy the seat, when he was appointed on November 4, 2002, to re-



Nairobi Senator and The Equitable Party (TEP) leader Edwin Sifuna

place Prof George Saitoti after he joined the rebellion against the choice of Uhuru Kenyatta as Moi's preferred successor.

The rebels led by Raila Odinga, then the Energy minister, joined the Liberal Democratic Party, which later signed a deal with the National Party of Kenya to form the National Rainbow Coalition (Narc).

He remains the country's shortest serving DP as his tenure lasted only 60 days after Uhuru was defeated by Narc's Mwai Kibaki.

Wamalwa, then the Ford Kenya leader, then became the country's second-in-command under Kibaki but died in August 2002 leading to the appointment of fellow Luhya Moody Awori as his successor and he served for the remainder of the term until after the 2007 elections.

It remains to be seen if history will repeat itself if Sifuna, the Linda Mwananchi Movement leader, has to settle for the running mate slot in case the deal with Wiper leader Kalonzo Musyoka, which is being favoured by Democracy

for Citizens Party leader Rigathi Gachagua materialises.

While Sifuna and Linda Mwananchi's support base defies regional and ethnic boundaries, as it is mostly found among the tribeless Gen Z and urban youth, it will be foolhardy to ignore the importance of competing region interests and the need for a broader national consensus if one is to secure a round one victory in a presidential contest.

Political pundit Geoffrey Omwando warns that Gachagua started on the wrong footing by appearing to favour talks with Sifuna and Kalonzo to the exclusion of other principals, especially Jubilee Party's Fred Matiang'i and People's Liberation Party's Martha Karua who also have presidential ambitions.

"The fact that Karua chose to join Matiang'i and (Ndindi) Nyoro for a joint rally in Njoro only a day after Gachagua's Wamunoro meeting with the Sifuna group could be a pointer they could be realigning themselves in case they are forced to part ways," he said.

However, during the Njoro rally, both Karua and Matiang'i reiterated their commitment to the mission to field a single candidate to face President William Ruto in next year's elections.

Akisa Limited accuses bank of negligence after payments meant for another merchant allegedly landed in its account, while DTB insists it followed procedure and reversed disputed transactions. Diamond Trust Bank (DTB) is an affiliate of the Aga Khan Development Network (AKDN), operating under the primary ownership and strategic oversight of the Aga Khan Fund for Economic Development (AKFED)

BY WILSON ONCHARI

The Diamond Trust Bank (DTB) is facing a Sh50 million lawsuit over the reassignment of a business till number that allegedly resulted in unexplained payments totalling Sh477,891 being channelled into a company's account, triggering fears of fraud and possible money laundering.

In a case before the High Court in Nairobi, Akisa Limited claims the disputed transactions began on February 19, 2026, barely five minutes after the bank assigned it a six-digit Till Moja number previously used by another merchant.

The company accuses DTB of negligence, arguing that payments intended for the previous user continued entering its account despite repeated complaints and written requests for intervention.

However, DTB denies liability, maintaining that the till was reassigned in accordance with its standard procedures and that it subsequently reversed disputed transactions, deactivated the code and issued Akisa with a replacement.

In a supporting affidavit, Akisa director Eugene Mokua says the company applied for a till number in February to facilitate business payments and received the assigned code by SMS at 10am on February 19.

Within five minutes, Sh27,000 unexpectedly landed in the account.

Mokua says he contacted DTB customer care and was informed that the money had been sent in error. He agreed to its reversal, but later received additional credits of Sh9,400 and Sh4,300 on the same day.

He subsequently visited the bank's Tom Mboya branch in Nairobi and submitted written instructions authorising the reversal of all wrongly credited funds.

The problem allegedly persisted. On February 23, another Sh60,000 entered the account, prompting a second visit to the bank and another written request for reversal.

According to Akisa's court filings and account records, further unexplained credits were recorded between February 26 and March 12, bringing the listed transactions to Sh477,891. The company says the disputed amounts were subsequently reversed.



Diamond Trust Bank (DTB) Center, Nairobi



Diamond Trust Bank (DTB) Group Chief Executive Officer (CEO) and Managing Director Nasim Devji.

DTB Bank faces Sh50 million suit over till mix-up, Sh477,891 mystery credits

Sh250,000 credit raises alarm

Mokua says a Sh250,000 credit on March 10 prompted him to email DTB, reject the transaction and warn that the account could potentially be used to facilitate money laundering.

Akisa further claims that a caller subsequently contacted Mokua and said he had obtained his telephone details from DTB.

On March 12, the bank allegedly sent Mokua a replacement Till number by SMS, which he says the company had neither requested nor authorised. Akisa wrote to DTB on March 19 seeking clarification but claims it received no response.

The company wants the court to declare the disputed transactions fraudulent, unauthorised and invalid. It is also seeking an order compelling DTB to provide a comprehensive report on the payments, preserve the Till unless otherwise authorised by the company or the court, and refrain from facilitating unlawful transactions through it.

Akisa is seeking Sh50 million in general damages for

alleged negligence, alongside aggravated or exemplary damages and legal costs.

Bank blames old till code

DTB's legal officer, Jennifer Thiga, disputes the allegations, saying the bank's standard practice allows previously used short codes to be reassigned once deactivated or closed and marked available in its system.

"The Bank's standard practice [was] that a previously used short code, once deactivated or closed, could be reissued to a different customer if the system showed it as available," Thiga says in her affidavit.

She says Akisa's application specified two preferred short codes, one of which was subsequently assigned to the company.

According to DTB, the previous user later reported that his customers were still sending payments to the old code, causing the money to be credited to Akisa because the till had been linked to its account.

Thiga says the bank contacted Akisa and sought permission to reverse the erroneous payments. While

some reversals were completed, further payments continued arriving.

She alleges that Akisa later declined to authorise another reversal, thereby "effectively opting to keep funds belonging to another customer", potentially exposing the bank to litigation by the rightful recipient.

DTB says it subsequently assigned Akisa a new Till in March, which it maintains had never previously been used, while closing the disputed code. "The Bank's actions were proportionate, timely, and in everyone's best interest," Thiga says.

She also rejects the money-laundering allegation, arguing that there is no evidence the disputed funds were proceeds of crime. The bank denies that an outsider obtained Mokua's contact details, saying the caller was a DTB officer investigating the matter.

DTB's Till Moja service enables merchants to receive real-time payments into linked business accounts through six-digit codes, with payments accepted via M-Pesa, Airtel Money and T-Kash. Merchants can request multiple codes linked to one or separate bank accounts.

Mombasa woman charged in Sh100 million land fraud case

BY NJOKI MAINA

A Mombasa woman has been charged with allegedly attempting to fraudulently acquire two parcels of land in Likoni, Shelly Beach, valued at Sh100 million, in a case involving disputed title records and claims of unauthorised registration.

Farzana Nur Butt appeared before Mombasa Senior Resident Magistrate Gladys Olimo, where she denied three charges relating to the alleged scheme targeting land registered in the name of Susan Wanjiru.

According to the Office of the Director of Public Prosecutions (ODPP), the accused faces charges of conspiracy to defraud, obtaining registration of land by false

pretences and forcible entry.

In the first count, Butt is accused of conspiring with her relatives, Jamshed Ahmed Butt and Fahmeda Begum Butt, to defraud Wanjiru of parcels of land identified as LR Mombasa/MS/Block 1/1944 and Mombasa/MS/Block 1/1945.

The alleged offence reportedly occurred on diverse dates between July 12, 2006, and October 20, 2026, within the Coast region. The two parcels, valued at Sh100 million and registered at the Mombasa Land Registry, were allegedly claimed without the registered owner's authority.

Her two co-accused relatives were not before the court.

In the second count, Butt is accused of obtaining registration of land by false pretences, contrary to



Farzana Nur Butt appeared before Mombasa Senior Resident Magistrate Gladys Olimo

Section 320 of the Penal Code.

Prosecutors allege that on July 12, 2006, she inserted Title Lease No.

Mombasa/MS/Block 1/416 into the land records at the Mombasa Land Registry, allegedly knowing that the

information was false.

The prosecution told the court that the alleged act was intended to deprive Wanjiru of her two parcels situated at Shelly Beach, Likoni.

The third count relates to forcible entry, with Butt accused of entering the disputed property without the authority of its registered owner.

After denying all the charges, Butt, through her lawyer, asked the court to release her on reasonable bond terms, arguing that she had a fixed abode within the court's jurisdiction.

The court granted her bond of Sh1 million pending trial.

The matter is scheduled for a pre-trial conference on November 12, 2026, as the case proceeds through the courts.



«EDITORIAL»

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End the lecturers' strike before a generation pays the price

The government must urgently break the deadlock with university lecturers and restore learning, as more than 700,000 students face disrupted academic programmes, delayed graduations and growing financial uncertainty

KENYA'S PUBLIC university system is in danger of sacrificing students' futures at the altar of a prolonged labour dispute. As the lecturers' strike enters its fourth week, lecture halls remain deserted, academic calendars are in disarray and thousands of students are struggling to understand when they will resume their studies.

The cost of this impasse extends far beyond missed lectures. It is measured in delayed graduations, postponed career opportunities, mounting living expenses and the anxiety of young people whose ambitions have been put on hold. For students depending on limited family resources, loans and other forms of financial support, every additional week away from campus brings fresh uncertainty.

The government must therefore treat the strike as an urgent national education crisis and intervene decisively to bring the dispute to an end.

The industrial action, which began on October 2, followed a breakdown in negotiations over the 2025–2029 Collective Bargaining Agreement between the Universities Academic Staff Union (UASU), the Kenya University Staff Union (KUSU) and the Inter-Public Universities Councils Consultative Forum. The dispute over salaries, terms of service and working conditions has exposed the failure to reach a settlement through collective bargaining.

Students, however, are paying the heaviest price for a disagreement they did not create.

The protests by University of Nairobi students along Waiyaki Way demonstrate the growing frustration among learners.

Their anger is understandable. Students enrolled in public universities expect institutions to provide education within a reasonably predictable academic calendar. Instead, many now face uncertainty over examinations, completion dates and graduation ceremonies.

When students take to the streets to demand the reopening of lecture halls, their concerns should not be dismissed as mere impatience. Their academic progress, financial security and future employment prospects are at stake.

The National Assembly has called on the Executive to intervene, with Speaker Moses Wetangula urging the Ministry of Finance to revisit the CBA and help resolve the dispute.

Majority Leader Kimani Ichung'wah has also raised concern over students remaining at home. These calls should translate into concrete action rather than another round of statements.

The Ministry of Education, working with the Treasury, university councils and the unions, must urgently establish a clear path towards a negotiated settlement.

The government should put a credible financial proposal on the table, explain what can be implemented immediately and agree on a realistic timetable for addressing any outstanding obligations.



Education CS Julius Ogamba, accompanied by the Principal Secretary for Higher Education, Dr. Beatrice Muganda Inyangala, during a meeting with the Secretaries-General and other officials of UASU, KUSU, and KUDHEIHA at the Ministry's Jogoo House on November 4, 2025.

Equally important, negotiations must respect the principles of collective bargaining. Lecturers have raised concerns about unilateral decisions on salaries and working conditions, while staff shortages and excessive workloads remain unresolved.

These grievances cannot be wished away. Nor can the government expect universities to function effectively if the people responsible for teaching are locked in a prolonged dispute with their employer.

The proposed Sh9.76 billion settlement, which the unions have rejected on the grounds that it was not negotiated with them, illustrates why consultation matters. A figure announced or presented without agreement cannot substitute for a settlement that the parties have negotiated and accepted.

This does not mean every demand must automatically be granted. Public resources are finite, and the government must balance competing obligations. But fiscal constraints should be addressed through transparent negotiations, clear priorities and credible commitments—not by allowing the dispute to drag on while students lose valuable academic time.

There is also an urgent need to protect students from further academic and financial losses once learning resumes. Universities should publish revised academic calendars, communicate examination and graduation arrangements promptly, and consider practical measures to recover lost teaching time without imposing unreasonable pressure on learners or academic staff.

Students who have incurred additional accommodation, transport or other costs also deserve consideration. Their circumstances should form part of the recovery plan rather than being treated as an unfortunate but unavoidable consequence of industrial action.

The government must also recognise that public university education is not simply an expenditure item. It is an investment in the country's workforce, professional expertise, research capacity and economic development.

Prolonged disruption weakens that investment and risks eroding public confidence in the university system.

The responsibility for resolving this dispute rests with all the parties, but the Executive has a central role in convening negotiations, clarifying the funding position and helping secure a workable agreement. Continued uncertainty is not a sustainable option.

Every day that the strike continues, students lose more than classroom time. They lose opportunities, momentum and confidence in a system entrusted with preparing them for the future.

The government must move beyond expressions of concern and deliver a negotiated settlement. Lecturers deserve a fair hearing over their terms of service, universities need a sustainable funding framework, and students deserve to return to their studies.

THE WEEKLY CARTOON



Ruto Vs Natembeya: State threat to devolved governments

Leaders have called for an end to the spat between the president and the governor, urging that the matter be resolved expeditiously, through the Senate, the Council of Governors, and the Intergovernmental Relations Technical Committee

THE PUBLIC spat and between President William Ruto and Trans Nzoia County Governor George Natembeya is a serious threat to the devolved government system, which cost Kenyans years of blood and sweat, to be anchored in the Constitution of Kenya, 2010.

The standoff raises critical questions on President Ruto's approach, which contravenes the available legal instruments that provide for collaboration and cooperation between the National Government and County Governments.

It is a move by the national government that aims to muzzle county governments, under the guise of development, on devolved functions as enshrined in the Constitution, for political expediency.

Article 6 (2) states that the governments at the national and county levels are distinct and interdependent, and shall conduct their mutual relations on the basis of consultation and cooperation.

Leaders have called for an end to the spat between the president and the governor, urging that the matter be resolved expeditiously, through the Senate, the Council of Governors, and the Intergovernmental Relations Technical Committee.

National Assembly Speaker emeritus, Francis Ole Kaparo described it as a big shame for leaders to trade insults in public, over matters that have clear legal channels.

The Intergovernmental Relations Technical Committee (IGRTC) is a state agency established under Section 11 of the Intergovernmental Relations Act, CAP 265F, to provide a framework for consultation and cooperation between the national and county governments.

Makueni Governor, Mutula Kilonzo Jr said the on-going bitter exchange between President Ruto and Governor Natembeya does not augur well for devolved governments.

"I urge the Chairperson of the Council of Governors (CoG), Tharaka Nithi Governor Muthoni Njuki, and Senators who sit in the Devolution Committee, to find ways of resolving the impasse that has been escalated through the media", Mutula Kilonzo Jr said on Tuesday, October 20, 2026.

Article 96 (1) of the Constitution states that the Senate represents the counties, and serves to protect the interests of the counties and their governments.

The president and the governor have differed over implementation of projects in Trans Nzoia County, with Governor Natembeya asserting the Head of State had taken over a function of the county government, through the back door.

"It is important for us to close ranks and ensure county governments and the national government have mutual relationship to provide services so that the citizens do not suffer", Governor Mutula Kilonzo Jr said.

President Ruto has moved into Trans Nzoia to carry out development projects which fall under functions of the county government, without prior arrangements under provisions of the Constitution and other statutes. It negates constitutional provisions.

The constitution and other statutory instruments mandate the two levels to work in consultation and cooperation.

Where disagreements arise, like in the instant case, established intergovernmental structures exist to resolve or iron out such differences amicably, as opposed to grandstanding by either level of government, to avoid confrontation that played out in Trans Nzoia County a week ago.

Devolved Government is a creature of the Constitution of Kenya, 2010, which Ruto had opposed. His approach on Trans Nzoia reflects an attempt to run counties in the manner the defunct local authorities were run. The president's attempt to muzzle the governor of Trans Nzoia County, George Natembeya, and impose



President William Ruto, immediate former Council of Governors (CoG) chairperson Ahmed Abdullahi and Governor Gladys Wanga during the official opening of the devolution conference on August 13, 2025.



A collage photo of President William Ruto (left) and Trans Nzoia County Governor George Natembeya (right).

development projects that fall under the county government for political mileage, is seen as a threat to devolution.

While the Constitution spells out functions of the National Government and the 47 County Governments, it also provides for legal avenues through which either level of government could take over and implement function (s) assigned to another level of government.

It is apparent the president has not adhered to requisite provisions that enable the national government to undertake devolved functions in Trans Nzoia County, in respect to the Constitution.

On February 25, 2020, President Uhuru Kenyatta and Governor Mike Mbuvi Sonko signed a Deed of Transfer of Functions from Nairobi City County to the National Government. The deal at State House was witnessed by Devolution Cabinet Secretary Eugene Wamalwa and the Senate Speaker, Kenneth Lusaka.

More recently on February 17, 2026, President Ruto signed an intergovernmental cooperation agreement with Nairobi Governor Johnson Sakaja. Under the arrangement, the National Government is supposed to inject Ksh. 80 billion into Nairobi City for infrastructure, housing and public service projects.

The president's approach in Trans Nzoia County could easily pass for campaign gimmicks in a county where the governor is outrightly opposed to his re-election bid.

Further, it could also point at the president overlooking the Constitution to overrun the county government, akin to how the defunct local authorities were run during President Daniel arap Moi's KANU regime.

The municipal authorities were micromanaged by the State from Jogoo House ministry of local government headquarters, at the whims of the cabinet minister and the president.

On Monday, October 19, 2026, Governor Natembeya told Citizen Radio, that the national government was seeking ways of dipping its hand in the own-source revenue kitties of the county governments. Targeted revenue streams include county markets.

"County Governments cannot share their own-source revenue with the National Government. That revenue is fully for the county government. How can we agree to share it!", the Trans Nzoia governor exclaimed.

Natembeya revealed that a Principal Secretary had written to all governors, urging them to sign an Intergovernmental Partnership Agreement (IPA), also known as Intergovernmental Participation Agreement.

Under Article 96 (3), the Senate is responsible for determining the allocation of national revenue among counties, as provided in Article 217, and exercises oversight over national revenue allocated to the county governments.

An IPA is a formal cooperation framework that is facilitated by the IGRTC, to define how the national government, or county governments and state agencies collaborate to deliver shared functions, programmes or transfer of services.

According to Natembeya, all the governors, including those in the broad-based government smelled a rat and refused to append their signatures on the IPA.

Even though, Governor Natembeya has told Kenyans that his predicament with President Ruto dates back to the period he was deputy president, over illegal settlements in the Mau forest, while the former served as Narok County Commissioner, and later as the Rift Valley Regional Commissioner.

He explained how the then deputy president supported squatters to settle in the forest, leading to destruction of the huge water catchment area, which is the lifeline for many rivers in the Maasai Mara ecosystem.

Some schools of thought argue that President Ruto's public spat against Governor Natembeya is a well skimmed political war and campaign gimmick camouflaged as national government development projects, in his bid for a second term.

Devolution officially begun in Kenya following the promulgation of the Constitution of Kenya in August 2010, which laid the legal framework for decentralization of state authority.

The devolved system became fully operational in March 2013, when inaugural governors of the 47 county governments were elected and took office.

Promulgation of the Constitution in August 2010 replaced the post-independence centralized system with a devolved structure of governance.

During a three-year transition period between 2010 - 2013, focus was laid on enacting enabling laws, setting up institutional frameworks, and defining functions of the county governments. A Transition Authority chaired by former administrator, Kinuthia Wamwangi was established to actualise the transition process.

It is on record, that President Ruto, then as a cabinet minister in the old constitutional dispensation, opposed the passing of the 2010 Constitution, which decentralized many state functions and resources from the national government to the county governments.

The author is a veteran journalist and an expert on Devolution, Adieri Mulaa

GRAPEVINE

RUTO TOUR SNUB LEAVES GRAFT-HIT MD SWEATING

A PARASTATAL Managing Director battling a cloud of graft allegations is reportedly sweating after being left out of the planning and coordination of President William Ruto's four-day development-cum-political tour of Ukambani.

Word in the corridors of power is that the MD, who has lately been dogged by questions over alleged impropriety at the state corporation, was conspicuously missing from the team entrusted with organising the high-profile presidential visit.

The snub has reportedly triggered fresh anxiety in the

executive's office, with the embattled boss wondering whether his exclusion was a routine administrative decision or a calculated signal that his presence could undermine the president's political messaging and his commitment in the fight against graft.

Our grapevine has it that the MD fears the graft cloud hanging over his head may have made him a political liability, with officials keen to ensure the tour remains focused on development pledges and political mobilisation rather than controversies surrounding public institutions.

Even more unsettling for the MD is the possibility that the Ethics and Anti-Corruption Commission (EACC) could turn its attention to him, although his omission from the tour planning team, on its own, does not establish that investigators are pursuing him.

For now, the MD is said to be reading the political tea leaves, wondering whether the doors to presidential assignments are quietly closing as the anti-graft spotlight looms. In State House circles, perception can be as damaging as the allegations themselves.

First Ebola contacts to be released from quarantine tomorrow

BY TEAM

Ministry of Health (MoH) officials will begin releasing the first group of Ebola contacts from quarantine tomorrow, Sunday, October 25, 2026 after they complete the mandatory 21-day monitoring period without developing symptoms, the Ministry of Health has announced.

The planned release comes as the country reported no new infections in the 24 hours to Thursday, October 22, with all 14 samples collected from alerts reported across the country testing negative for Bundibugyo Virus Disease (BVD).

In a statement marking Day 17 of the outbreak response, Director General for Health Patrick Amoth said the number of confirmed cases remained nine, including the index patient who died on October 5.

The Ministry said all nine cases belonged to a single cluster, with no evidence of community transmission.

Eight patients are currently receiving treatment at designated isolation facilities. They comprise four family members and four healthcare workers who attended to the first case.

According to the Ministry, all eight

patients are stable and responding well to treatment administered by infectious disease specialists.

“We look forward to each of them completing treatment, recovering fully, and being discharged home to their families,” the statement said.

The Ministry also confirmed that all 135 contacts linked to the index case had been traced, both within Kenya and internationally. Relevant health authorities in the countries concerned had been formally notified in accordance with the International Health Regulations (2005).

The first group of contacts to complete the 21-day monitoring period without developing symptoms will be released from quarantine from Sunday and reunited with their families.

The Ministry urged communities, workplaces and neighbours to welcome those released, emphasising that they had completed the full monitoring period without falling ill and could not transmit the infection to others.

“Their sacrifice has helped keep Kenya safe, and the nation is grateful to them and to those who stood by them,” the statement said.

On the circumstances surrounding the infections, the Ministry said epidemiologists had mapped the exposure dates, quarantine periods and



Health CS Aden Duale and Public Health PS Mary Muthoni during an inspection tour of the 133-bed Ebola Isolation Unit at Nairobi Hospital on October 7, 2026.

symptom onset for every confirmed case.

Investigations established that each patient had been in close contact with the first case between October 3 and October 5 before entering quarantine. They subsequently developed symptoms within Ebola's recognised incubation period of two to 21 days.

The Ministry said the pattern was consistent with infections originating from the index case, adding that no transmission had been traced to quarantine facilities, where infection prevention and control measures had been strengthened.

Enhanced surveillance continues in health facilities and communities across

all 47 counties.

Since the outbreak began, 709,093 travellers have been screened at points of entry, including 3,107 during the latest 24-hour period. The Ministry said 461 samples had been tested since the outbreak began in May 2026.

The government maintained that travel, trade and public gatherings remained unrestricted despite the outbreak.

The MoH officials urged anyone experiencing fever, unusual tiredness, muscle or joint pains, sore throat, vomiting, diarrhoea or unexplained bleeding to seek medical attention immediately.

US raise Kenya travel advisory to Level 3 over Ebola outbreak

BY NJOKI MAINA

The United States has raised its travel advisory for Kenya from Level 2 to Level 3, urging American citizens to reconsider travel to the country amid the ongoing Ebola Bundibugyo outbreak and other security concerns.

In an advisory issued on October 19, 2026, the US Department of State cited health risks, violent crime, kidnapping, terrorism, civil unrest and road safety concerns as reasons for the heightened caution.

“The Department of State increased its Travel Advisory for Kenya from Level 2 (Exercise Increased Caution) to Level 3 (Reconsider Travel),” the department stated.

The upgrade comes as Kenya intensifies efforts to contain the Ebola outbreak, which had recorded eight confirmed cases by October 19, according to reports citing health officials. The

number subsequently rose to nine, including the index patient who died on October 5.

The cases include healthcare workers who treated the first patient and a relative of the deceased, with health authorities maintaining that the infections belong to a single cluster.

The outbreak involves the Bundibugyo strain of Ebola, which has also been reported in the Democratic Republic of the Congo (DRC) and Uganda.

The US advisory specifically references a travel health notice issued by the US Centers for Disease Control and Prevention (CDC) concerning Ebola Bundibugyo virus disease in Kenya.

“The U.S. Centers for Disease Control and Prevention (CDC) has issued a Travel Health Notice for Ebola Bundibugyo Virus Disease for Kenya,” the advisory stated.



Entrance of the US Embassy in Nairobi

The CDC has also issued a separate travel health notice concerning Ebola in the DRC.

On May 17, the World Health Organization declared the Ebola outbreak affecting the DRC and Uganda a Public Health Emergency of

International Concern, underscoring the cross-border implications of the disease.

Beyond the outbreak, Washington warned American citizens about violent crime in Kenya, including armed carjacking, mugging, home

invasion, sexual assault and kidnapping for ransom.

The advisory also identifies terrorism and civil unrest among the risks travellers should consider when planning visits to the country.

The Level 3 classification does not constitute a

blanket ban on travel but advises Americans to reconsider their plans in light of the identified risks.

The development comes as Kenyan health authorities continue contact tracing, quarantine monitoring, laboratory testing and enhanced surveillance to prevent further infections.

The Ministry of Health has maintained that the confirmed cases are linked to the initial infection, with no evidence of community transmission reported in its latest outbreak update.

Despite the heightened US warning, Kenya has maintained that travel, trade and public gatherings remain unrestricted as the government pursues containment measures.

The advisory places renewed attention on the balance between protecting public health, reassuring international visitors and safeguarding the country's tourism and business sectors as the outbreak response continues.



With fuel prices soaring, production costs rising and dry weather threatening supplies, millions of cash-strapped Kenyans face the prospect of spending even more on basic foods, despite hopes of better harvests in the coming months. A new survey by the Central Bank of Kenya (CBK) warns that the cost of living could worsen in the coming weeks, with milk, maize flour, wheat products, sugar and vegetables among the commodities facing potential price increases

BY KARISA HASSAN

For millions of Kenyan households already struggling to balance food, rent, transport and school expenses, the prospect of another increase in the cost of basic commodities is a fresh blow to already stretched budgets.

The price of the daily meal is becoming an increasingly difficult calculation, with families forced to make painful choices about what to buy, how much to cook and which household needs can wait.

From milk for breakfast to maize flour for ugali at supper, the essentials that sustain millions of families are facing renewed price pressures as rising fuel costs, expensive farm inputs and unfavourable weather conditions threaten food supplies.

A new survey by the Central Bank of Kenya (CBK) warns that the cost of living could worsen in the coming weeks, with milk, maize flour, wheat products, sugar and vegetables among the commodities facing potential price increases.

The warning comes at a particularly difficult time for low-income households, which spend a substantial share of their earnings on food and have limited room to absorb further increases without sacrificing other essential needs.

The CBK's September 2026 Agriculture Sector Survey found that 64 per cent of respondents expected overall inflation to rise over the following month, signalling mounting concern about the direction of consumer prices.

The survey was conducted between September 21 and 25 among 466 farmers, retailers and wholesalers.

"The survey points to an increase in near-term inflation expectations, mainly reflecting emerging supply-side risks and weather conditions," the CBK said.

The latest warning comes as annual inflation rose to 6.8 per cent in September, from 6.6 per cent in August and 6.5 per cent in July, driven largely by higher transport, food and non-food costs.

For households living on irregular earnings, casual labour or low wages, even modest increases in the prices of everyday commodities can mean smaller portions, fewer meals containing nutritious foods and mounting financial strain.

Milk, flour and sugar under pressure

Fresh milk is emerging as one of the commodities most likely to become more expensive in the immediate future.

According to the CBK survey, 74 per cent of respondents expected the price of fresh packaged cow milk to increase over the following month.

For fresh unpackaged milk, the proportion anticipating higher prices climbed sharply to 67 per cent from 11 per cent over the same period.

The CBK attributed the pressure partly to the poor performance of the March-May long-rains season, which affected pasture in some milk-

Costlier ugali, milk as cash-strapped families face fresh pain



Food items on supermarket shelves.

producing regions, reduced supplies and pushed up prices.

The implications extend beyond breakfast tables. Milk is an important source of nutrition for children, but when prices rise, financially constrained families may reduce consumption or substitute it with cheaper alternatives.

Maize flour, the foundation of ugali in many Kenyan homes, is also facing mounting pressure.

The proportion of survey respondents expecting sifted maize flour prices to rise increased to 40 per cent in September from 19 per cent in August.

For white wheat flour, the share expecting increases rose to 48 per cent from 29 per cent, while 28 per cent anticipated higher sugar prices, up from 15 per cent in August.

These expectations point to the possibility of a broader increase in the cost of preparing everyday meals, affecting households that already have little flexibility in their food budgets.

Vegetables are also vulnerable to supply disruptions, particularly where dry conditions reduce production or increase the cost of irrigation.

Fuel prices threaten to spread the pain

Behind the expected food price increases is another pressure weighing heavily on household budgets: the rising cost of fuel.

The Energy and Petroleum Regulatory Authority (EPRA) raised pump prices in its October 15-November 14, 2026 review, increasing petrol by Sh12.93 per litre, diesel by Sh9.90 and kerosene by Sh28.49.

In Nairobi, maximum retail prices now stand at Sh226.96 per litre for super petrol, Sh227.76 for diesel and Sh219.87 for kerosene.

The increases threaten to transmit additional

costs across the food supply chain, from farm production and processing to transportation and retail distribution.

Farmers depend on fuel to operate machinery, transport produce and access markets. Traders and wholesalers must also cover the cost of moving goods from producing regions to urban centres and neighbourhood markets.

When these expenses rise, businesses may pass part of the additional cost to consumers.

The pressure is particularly concerning for households that rely on kerosene for cooking and lighting, as the latest increase adds to the cost of both preparing meals and meeting other domestic needs.

The survey identified transport costs as a major influence on retail prices, with 92 per cent of respondents citing them as a factor. Weather conditions were identified by 97 per cent, while 80 per cent pointed to farm input prices.

Together, the pressures threaten to make food more expensive even where supplies remain available.

The international environment adds another layer of uncertainty, with the US-Israel-Iran conflict cited as an influence on retail prices amid concerns over energy costs and supply disruptions.

Hope for better harvests

Despite the immediate risks, there is some optimism that improved rainfall could ease pressure on food supplies in the coming months.

The CBK survey found that 76 per cent of respondents expected agricultural sector performance to improve over the following year, up from 67 per cent in July.

Farmers reported plans to increase acreage

under wheat, potatoes, millet, rice, maize and beans in anticipation of better rainfall and improved production prospects.

Rice farmers were particularly optimistic, recording a 55 per cent balance of opinion in favour of increased output. Expectations for tomatoes remained positive, although the balance declined to 38 per cent from 54 per cent in July.

However, the anticipated improvement is not guaranteed.

The CBK cautioned that excessive rainfall and flooding could destroy crops, damage infrastructure and disrupt transportation, undermining the expected gains.

The country's dependence on rain-fed agriculture remains a significant vulnerability. About 76 per cent of farmers sampled said they relied mainly on rainfall, while only 24 per cent identified irrigation as their primary water source.

This means the same weather patterns that could support a better harvest could also create new challenges if rainfall becomes excessive or unevenly distributed.

For consumers, the timing and scale of any improvement in food supplies will be crucial in determining whether prices ease or remain elevated.

Will cheaper farm inputs offer relief?

The Government is seeking to ease production costs through subsidised farm inputs, which remain a key part of its strategy to support agricultural output.

The CBK survey found that 79 per cent of sampled farmers had benefited from the subsidised fertiliser programme, with more than 80 per cent identifying it as important in boosting production.

President William Ruto has also announced a further reduction in selected farm input prices, lowering the cost of a 50-kilogramme bag of subsidised fertiliser from Sh2,500 to Sh2,000 and cutting the price of a two-kilogramme packet of maize seeds from Sh300 to Sh150, with the changes scheduled to take effect next month.

The reductions could help farmers manage production expenses and encourage additional planting, potentially supporting food availability if the weather cooperates.

The CBK has also called for sustained government support to reduce the cost of certified seeds, fertiliser, pesticides and machinery, alongside investment in agricultural extension services, roads and irrigation infrastructure.

However, the benefits may take time to reach consumers, particularly if high transport costs and weather-related supply constraints continue to push prices upwards.

Farmers turn increasingly to credit

Access to financing is becoming another important factor in the agricultural outlook.

The proportion of farmers borrowing to finance agricultural activities increased to 45 per cent in September from 34 per cent in July.

Of those accessing loans, 91 per cent used the funds to purchase farm inputs, while 60 per cent financed labour costs.

The increase suggests that farmers are seeking additional resources to sustain production, but borrowing also exposes them to repayment obligations that can weigh on their earnings if harvests disappoint or market prices fail to cover costs.

The CBK's Monetary Policy Committee retained the Central Bank Rate at 8.75 per cent at its October 7 meeting, leaving the prevailing monetary policy stance unchanged.

KTDA owned Chai Trading bosses fined Sh600,000 over security tender defiance

High Court ordered removal of Winstar Security guards, warned executives of jail terms for failing to pay fines

BY TEAM

The High Court in Nairobi has fined two senior Chai Trading Company Limited officials Sh300,000 each for contempt of court after finding that the firm defied orders suspending the implementation of a disputed security tender.

Chai Trading Company Limited is an entirely owned subsidiary company of Kenya Tea Development Agency (KTDA) Holdings Ltd based in Mombasa.

According to their official website, their holding company, KTDA H is the single largest producer of black tea made in the world.

Chai Trading has two business units, the Freight Division and the Trading Division.

The Freight division provides total logistics solutions in consolidation, clearing and forwarding, shipping, warehousing and distribution.

Managing Director Dorcas Mugure Mwangi and Head of Procurement

Peter Mungai were found to have fully and deliberately disobeyed orders barring the company from awarding, executing or implementing Tender No. CTCL/127/2025 pending further court directions.

Justice Moses Ado ordered the two officials to pay their respective fines within 14 days, warning that each would face 30 days in civil jail for failure to comply.

The judge also nullified the deployment and operational occupation of Chai Trading's premises by Winstar Security guards, directing the company to remove the personnel within 14 days.

The ruling, delivered on October 15, 2026, followed an application by Anthony Manyara and Youth Advocacy Agency, who accused Chai Trading and the Kenya Tea Development Agency (KTDA) of disregarding court orders issued on October 28, 2025, and extended on November 4 and 25, 2025.

The applicants told the court that despite the injunction, Winstar Security guards had been deployed at the premises, presenting photographs showing



Enos Njeru, Kenya Tea Development Agency (KTDA) Holdings Limited national Chairman at a past event.

uniformed personnel manning the facility's gates and perimeter.

Chai Trading opposed the application, arguing that the guards had been engaged under emergency, stop-gap arrangements to protect valuable tea belonging to more than 650,000 farmers, rather than through the contested tender.

However, Justice Ado rejected the explanation, faulting the company for failing to produce supporting documents, including police deployment letters, receipts or service agreements, to establish that the security arrangement was independent of the disputed procurement.

"Parties cannot be allowed to circumvent the express prohibitions of an injunction by re-characterising the execution of a tender as an 'emergency measure' or 'stop-gap arrangement'," the judge ruled.

The respondents also challenged the applicants' legal standing, arguing that they had not participated in the tender and were acting on behalf of a former security provider.

Justice Ado dismissed the objection, noting that the applicants were parties in whose favour the original orders had been issued and were therefore entitled to bring the alleged violation to the court's attention.

"It is the plain and unqualified obligation of every person against, or in respect of whom, an order is made by a court of competent jurisdiction, to obey it unless and until that order is discharged," the judge said, citing previous judicial decisions.

The court found that the orders were clear, the respondents knew of them, and the evidence established contempt to the required legal standard.

To prevent a security vacuum following Winstar's removal, Justice Ado allowed Chai Trading to arrange alternative security, including National Police Service officers or an independent provider unconnected to the disputed tender.

The respondents were further ordered to pay the applicants Sh100,000 in costs.

Ruto's KCC rescue plan face litmus test as milk crisis, lay-offs bite

President promises factory autonomy, Sh400 million farmer payments and lower milk prices as New KCC battles operational inefficiencies, mounting debts and uncertainty over jobs

BY WILBERFORCE KIGEN

President William Ruto promises to unveil fresh reforms to rescue the struggling New Kenya Cooperative Creameries (New KCC), promising to decentralise factory operations, settle Sh400 million in outstanding payments to dairy farmers and lower milk prices, amid persistent concerns over stalled operations, delayed payments and staff lay-offs at the state-owned processor is now facing a tumultuous litmus test.

The promises come as New KCC grapples with milk supply shortages, operational inefficiencies, underutilised processing capacity and accumulated debts, raising questions about whether the latest restructuring plan will restore the fortunes of an institution central to Kenya's dairy industry.

Speaking during a church service in Kapsabet, Nandi County on October 18, 2026, Ruto said the government would dismantle the centralised milk distribution model, under which milk from regional facilities has been routed through Nairobi before being distributed to other parts of the country.

Under the proposed reforms, the eight New KCC factories will operate independently, managing production and distributing processed milk directly to their respective regional markets.

"The issue of transporting all the milk from one single place to the rest of the country will now come to an end. Moving forward, all KCC factories will now operate independently from each



President William Ruto (second right) and his former deputy Rigathi Gachagua (second left) at New KCC Nyahururu Factory in January 2024. The factory has since been closed down.

other in order to solve the milk shortage issue, and also drive the milk prices down," Ruto said.

The president argued that decentralising operations would eliminate unnecessary transportation costs, improve efficiency and ensure milk reaches consumers faster.

However, the proposed changes come against a backdrop of persistent financial and operational difficulties at the processor, with farmers demanding timely payments and workers facing uncertainty over employment as the Government pursues restructuring.

Sh400 million payment pledge

Ruto also pledged that the Government would pay approximately Sh400 million owed to dairy farmers by the end of October, offering relief to producers who have been affected by payment delays.

The commitment comes as delayed payments and working capital constraints continue to weigh on the state-owned enterprise, undermining confidence among farmers who depend on regular earnings from milk deliveries.

The Ministry of Cooperatives and Micro, Small and Medium Enterprises Development has said outstanding payments to farmers, suppliers, employees and other creditors are being verified in

consultation with relevant government agencies, including the National Treasury.

However, the Ministry has not disclosed the total amount owed across the different categories of creditors or provided a definitive payment schedule for all outstanding obligations.

The verification process raises questions about the scale of New KCC's financial liabilities and the resources required to stabilise its operations beyond the immediate farmer payment pledge.

For dairy farmers, the success of the reforms will ultimately depend on whether the promised payments are made and whether the processor can establish a sustainable system for purchasing milk and settling deliveries promptly.

Sotik factory not for sale

The government has separately moved to allay fears that the restructuring could lead to the sale of New KCC's Sotik factory to private investors.

In a statement, the Ministry said the facility would remain publicly owned, clarifying that the proposed leasing arrangements would not transfer ownership of the factory, machinery or other assets to private entities.

The clarification followed concerns raised by Sotik MP Francis Sigei over the future of the plant and the implications of the proposed changes for dairy farmers, workers and suppliers.

According to the Ministry, the re-

structuring is intended to increase farmer participation in milk processing and marketing while easing working capital pressures at the state-owned processor.

The Sotik factory received approximately Sh153 million for modernisation between the 2016/17 and 2020/21 financial years. The investment included replacement of old machinery and an increase in processing capacity by 100,000 litres of milk per day.

The Government says safeguards will be established to protect public assets and define responsibilities for maintenance, inspections and accountability under the proposed arrangements.

Jobs and operations under scrutiny

Despite the promises of decentralisation and renewed investment, concerns remain over New KCC's operational performance and the impact of restructuring on its workforce.

Staff lay-offs and employment uncertainty have added to concerns about the future of the processor, particularly as the Government seeks to improve efficiency and bring commercial discipline to its operations.

While the proposed regional autonomy could reduce logistical costs and improve responsiveness to local markets, its success will depend on the factories having adequate working capital, reliable milk supplies, functioning equipment and effective management.

The reforms also raise questions about how the Government intends to address accumulated debts, protect workers and ensure that increased processing capacity translates into better returns for farmers.

New KCC remains an important link between dairy farmers and consumers, providing a market for raw milk while supplying processed dairy products.

Yet the institution's financial difficulties have exposed the limits of restructuring measures that do not address underlying cash-flow problems and management inefficiencies.

Kenyan chilli farmers win China market access in export breakthrough

KEPHIS sets strict registration, food safety and quality requirements as growers and exporters prepare to tap into the lucrative Chinese market

BY WILSON ONCHARI

Kenyan chilli farmers, processors and exporters have secured access to the Chinese market following approval for the export of dried chilli peppers, opening a new opportunity to expand agricultural exports and boost earnings.

The Kenya Plant Health Inspectorate Service (KEPHIS) announced the development in a public notice, urging farmers, exporters, processors, packers, producer organisations and other industry stakeholders to prepare for the new opportunity by complying with China's stringent plant health, food safety and quality requirements.

"The Kenya Plant Health Inspectorate Service (KEPHIS) wishes to inform farmers, exporters, processors, packers, producer organisations and other stakeholders that Kenya has secured market access for the export of dried chilli peppers," the notice signed by KEPHIS Managing Director Prof. Theophilus M. Mutui reads in part.

The development provides Kenyan producers with an opportunity to diversify their export destinations, reach new buyers and strengthen the value chain for dried chillies.

However, exporters must meet prescribed registration, inspection, certification and quality-control requirements before their consignments can be admitted into China.

Under the new guidelines, processing and packing facilities intending to export dried chillies must be inspected and approved by KEPHIS before being registered with China's General Administration of Customs (GACC).

Farmers, production sites, drying facilities and packhouses must also be registered with the inspectorate and comply with the applicable export certification procedures.

Every consignment destined for China must be accompanied by a phytosanitary certificate confirming that it meets the importing country's plant health requirements.

Strict quality standards for exporters

KEPHIS has placed particular emphasis on traceability, pest control and food safety, requiring producers to adopt Good Agricultural Practices (GAP) and Integrated Pest Management (IPM) measures.

Exporters must establish systems to trace produce from farms through processing and

packaging, while maintaining pest-monitoring records for at least two years.

The requirements also prescribe limits for pesticide residues, aflatoxin B1 and heavy metals, alongside strict microbiological standards.

The guidelines prohibit Sudan dyes and require consignments to be free from *Salmonella*, while moisture content must not exceed 13 per cent.

Packaging and labelling must meet the prescribed standards, with clean and appropriate materials used to preserve the quality and safety of the produce during handling and transportation.

The consignments must also be free from quarantine pests identified by Chinese authorities, including the common bean bruchid, cowpea weevil and khapra beetle.

Other pests and pathogens of concern include organisms associated with crop diseases, bacterial infections and parasitic weeds. Compliance will therefore require farmers and exporters to strengthen surveillance, handling and processing practices throughout the supply chain.

Opportunity for agricultural growth

The opening of the Chinese market offers opportunities for smallholder farmers, aggregators, processors and exporters to expand production and develop stronger commercial links with international buyers.

Access to a large overseas market could also encourage investment in drying facilities, packaging, quality assurance and organised production, provided Kenyan businesses can consistently meet the required standards.

However, the benefits will depend on the industry's ability to comply with the regulations and coordinate production, processing and export certification.

KEPHIS has urged interested farmers, exporters, processors, aggregators and industry associations to contact the inspectorate for guidance on registration, inspections, certification and export compliance.

The approval comes amid broader efforts to expand Kenya's agricultural trade with China and other international markets.

KEPHIS noted that its trade facilitation mandate includes helping Kenyan plant-based products meet international phytosanitary requirements and opening new export destinations.



Kenya Plant Health Inspectorate Service (KEPHIS) Managing Director Prof. Theophilus M. Mutui



Chilli farming in Kenya.

As millions struggle to afford basic needs, new overdraft facility offers micro-businesses emergency cash but raises fresh questions about the growing dependence on expensive short-term credit. Recent surveys have highlighted the growing dependence on digital loans and shylocks as Kenyans grapple with the high cost of living. The reports have showed that four in five households were financially unstable, with many turning to expensive short-term borrowing to cover basic expenses

BY WILSON ONCHARI

For thousands of small traders across Kenya, the difference between making a profit and closing shop for the day can be as little as a few hundred shillings.

A kiosk owner who runs out of cooking oil, a vegetable vendor who needs fresh stock or a small shopkeeper whose supplier demands immediate payment may have customers waiting but insufficient money to keep business moving.

Borrowing becomes the quickest way out. For some, it means approaching a friend, negotiating with a supplier or turning to a digital lender. For others, it means accepting money from informal lenders commonly known as shylocks, often at a steep financial cost.

It is against this backdrop of household financial distress and persistent cash-flow challenges that Safaricom has extended its Fuliza overdraft service to Pochi La Biashara merchants, opening access to short-term credit for more than one million qualifying micro-businesses.

The new product, Fuliza Ya Pochi, is designed to help eligible traders complete transactions even when their business wallets have insufficient funds, allowing them to pay suppliers, purchase stock and settle bills without waiting for fresh income.

But while the facility could offer a lifeline to businesses operating on thin margins, it also highlights a troubling reality in Kenya's economy: an increasing number of households and small enterprises are relying on borrowing to meet everyday needs and sustain their livelihoods.

Borrowing to survive

Recent surveys have highlighted the growing dependence on digital loans and shylocks as Kenyans grapple with the high cost of living.

The reports have showed that four in five households were financially unstable, with many turning to expensive short-term borrowing to cover basic expenses.



Safaricom CEO Peter Ndegwa during the launch of Fuliza Ya Pochi, October 22, 2026. PHOTO, COURTESY OF SAFARICOM

Cash-strapped Kenyans turn to digital loans, shylocks as Safaricom extends Fuliza to traders

The trend reflects the difficult choices facing families whose incomes are increasingly stretched by food, rent, transport, education and other essential costs.

For households living from one payday to the next, an unexpected expense can trigger a borrowing cycle that becomes difficult to escape. For informal traders, the problem is compounded by unpredictable daily sales, fluctuating stock prices and the need to keep cash circulating to remain in business.

Unlike salaried workers, many micro-business owners have no guaranteed monthly income or access to conventional bank credit on favourable terms.

Digital lending platforms and mobile-money overdrafts have consequently become increasingly important sources of emergency financing, offering convenience and quick access to money without the lengthy procedures associated with traditional lending.

However, easy access to credit does not necessarily translate into improved financial security, particularly where borrowing is used to meet recurring expenses rather than invest in activities that generate additional income.

How Fuliza Ya Pochi works

Safaricom says the new overdraft facility targets micro-merchants who experience temporary cash shortages while conducting daily business transactions.

Eligible users will be able to borrow to complete payments through their Pochi La Biashara wallets,

including payments to suppliers, Lipa na M-PESA Buy Goods transactions, money transfers and utility bills.

The amount available to each merchant will depend on their business activity, while repayments will be automatically deducted from subsequent payments received into their Pochi wallets.

The service is available to qualifying merchants who have actively used Pochi La Biashara for more than six months. Customers can access it through the Pochi Mini App on My OneApp or by dialling *334#.

Safaricom says Pochi La Biashara serves more than two million micro-merchants, although the new credit facility will initially be available only to eligible users.

Safaricom PLC Chief Executive Officer (CEO) Peter Ndegwa said the product was intended to address the cash-flow gaps that can prevent small businesses from operating efficiently.

"Across Kenya, thousands of micro-businesses face daily cash flow gaps that can mean missed sales, delayed stock purchases, or postponed supplier payments," Ndegwa said.

"Fuliza Ya Pochi helps merchants overcome these short-term challenges while continuing to build their businesses."

For a trader with a temporary shortage of working capital, the ability to pay a supplier immediately could mean restocking goods before losing customers or missing a day's sales.

The automatic repayment mechanism, however, means that money received later will be used to settle outstanding borrowing, potentially reducing the cash available for subsequent purchases and other business expenses.

The overall benefit will therefore depend on the cost of credit, the merchant's turnover and whether the borrowed money generates sufficient income to cover repayment.

Tax relief promises and the cost-of-living squeeze

The launch comes as the Government faces growing pressure to ease the financial burden on workers and low-income households.

During the 63rd Mashujaa Day celebrations at Kipchoge Keino Stadium in Eldoret on October 20, President William Ruto proposed exempting workers earning Sh32,333 or less per month from Pay As You Earn (PAYE) income tax.

At that income threshold, the proposed exemption would save an eligible worker approximately Sh2,083 in monthly income tax, subject to the final design and implementation of the measure.

However, the proposal has revived questions about the timing of tax relief promised earlier in the year.

In February, Ruto announced that Kenyans earning less than Sh30,000 would be exempted from income tax, presenting the measure as part of efforts to reduce the cost of living.

"We are now saying that any Kenyans who earn less than Sh30,000 will not pay any tax. That's how progressively we are going to make sure we manage the cost of living," the President said.

Treasury Cabinet Secretary John Mbadi subsequently said the president had directed him to take the proposals to Parliament through a Tax Laws Amendment Bill, rather than waiting for the annual Finance Bill in June.

"We have agreed with the President; he has directed me to take the proposals to Parliament. I am not even waiting for the Finance Bill to come in June. I am taking the Tax Laws Amendment Bill to Parliament once Parliament resumes; we are preparing that bill," Mbadi said on February 2.

The October announcement raises fresh questions about when the promised relief will take effect and the final income threshold that will qualify for exemption.

For low-income workers and small traders, the distinction matters. Additional disposable income could help households meet basic expenses without borrowing, although the benefit would depend on the policy's implementation and the individual's employment and tax circumstances.

A growing digital credit market

Fuliza Ya Pochi expands Safaricom's existing lending portfolio, which includes the original Fuliza service launched in 2019 and Fuliza ya Biashara, designed for qualifying Lipa na M-PESA merchants.

The expansion reinforces the growing role of mobile-money platforms in providing short-term financing to people and businesses that may struggle to access conventional credit.

For micro-enterprises, the attraction is clear: borrowing can be integrated into the same platform used to receive customer payments, pay suppliers and manage day-to-day transactions.

But the convenience also makes the cost and conditions of borrowing particularly important.

Safaricom had not specified the overdraft limits or detailed borrowing charges in its launch announcement. Merchants will need clear information about fees, repayment obligations and the consequences of repeated borrowing before determining whether the facility is suitable for their businesses.

Where credit finances stock that sells quickly at a profit, an overdraft can help bridge a temporary cash-flow gap. Where it is repeatedly used to cover operating losses or household consumption, it can leave borrowers with less money to meet their next round of expenses.



A small business trader roasting maize during the promotion drive of Fuliza na Pochi at Makongeni Bus Station, Thika in Kiambu County, October 22, 2026. Photo courtesy of Safaricom.

BY JOHN OYUKE

Every month, millions of Kenyan workers set aside part of their income, trusting that these savings will help fund a comfortable retirement in the future. However, a newly released report tells a more complicated story.

According to the inaugural Sanlam Allianz Retirement Benchmark Report Kenya 2026, only 29 per cent of workers interviewed believed they were on track for a comfortable retirement, while 44 per cent expected they may need to reduce their standard of living, 21 per cent believed they were unlikely to have enough, and 6 per cent were unsure.

In other words, roughly seven out of 10 respondents did not feel adequately prepared for retirement. The report says the growing crisis is driven mainly by low pension coverage, high living costs, and premature savings withdrawals.

"Over 70 per cent of us are not retirement ready. That headline finding is important, but it should not be interpreted as a lack of awareness or interest in retirement planning. In fact, what the research pointed to us is something more nuanced," said Jacqueline Karasha, CEO of Sanlam Allianz Life Insurance.

The report highlights that affordability remains a key constraint for Kenyans, with many expressing the desire to save more, but are constrained by the financial room available. Leakages have also been cited, with Kenyans reaching out to their savings when employment or businesses circumstances change.

"When people were asked what happens when money is tight, 55 per cent, which is more than half of the respondents, said they cut out on non-essential spending; others tried to earn extra income; others said they are borrowing to pay bills; when money is tight, some of us are even cutting back on basic needs," said Jack Marwa, Head of Corporate Business, Sanlam Allianz.

According to the report, the lack of saving for retirement points to a challenge that starts long before retirement, with household savings turning to emergency funds to support families navigating uneven income gaps.

"The respondents were asked why saving is difficult, and more than four in 10 said saving is difficult because of household and family costs," Marwa added.

This has seen 65 per cent of the respondents withdraw their retirement savings despite being fully aware of the



Traders in open air market. PHOTO BY COURTESY

Why millions of employed Kenyans stare at a miserable life in retirement

consequences. 53 per cent, however, expressed regret after withdrawing their retirement savings.

According to SanlamAllianz Kenya Chief Executive Officer Jacqueline Karasha access to financial services must translate into long-term financial security.

"Retirement should be a stage of life that offers dignity, independence and choice, not one where people are forced to scale back their ambitions," she said.

Karasha said people needed more than awareness of the importance of saving to protect their retirement funds.

"As an industry, we have a responsibility to make it easier for people to stay invested, provide relevant guidance when key decisions arise, and design solutions that reflect the realities of people's lives," she said.

The report found that only 29 per cent of respondents knew how much monthly income they would need in retirement, while 53 per cent had no savings plan to cover medical costs after leaving work.

It also found that 45 per cent had lost money or personal information through

digital financial scams.

SanlamAllianz Investments Managing Director Jonathan Stichbury says retirement planning should focus on the income people will receive, not just the amount they save.

"Retirement security is ultimately not about the balance someone accumulates during their working years, but whether those savings can provide a reliable income throughout retirement," he said.

According to SanlamAllianz Kenya Group Chief Executive Officer Patrick Tumbo, Kenya had an opportunity to improve retirement preparedness while its population remained relatively young.

"Through the SanlamAllianz Kenya Retirement Benchmark, we aim to measure progress, stimulate dialogue and support the decisions needed to improve retirement outcomes for future generations," he said.

The study was based on an online survey of 300 people, including working adults aged 20 to 64 and retirees. SanlamAllianz said it would repeat the survey annually to track changes in retirement preparedness.

Kenya scores C grade in Global Pension Index, flags retirement income gap

Kenya scored 38.9 points, or a D grade, for adequacy, 53.0 points (C) for sustainability and 76.0 points (B+) for integrity

BY JAMES WASIKE

Kenya has scored 53.1 points out of 100 in the 2026 Marsh CFA Institute Global Pension Index, earning a C grade as weak retirement income adequacy emerges as a key challenge for the country's pension system.

The inaugural assessment ranked Kenya's retirement income system below its performance in pension governance and integrity, highlighting concerns over whether retirement savings and benefits are sufficient to meet the needs of retirees.

Kenya's participation was facilitated through Octagon Africa's strategic partner, Alexforbes, with Octagon contributing local data and insights to the assessment.

Octagon Africa Group Chief Executive Officer Fred Waswa said the findings offered a benchmark for evaluating the country's pension system and identifying areas requiring improvement.

The Marsh CFA Institute Global Pension Index is in its 18th edition, having expanded from 11 countries when it was first launched to 55 systems in 2026.

Kenya scored 38.9 points, or a D grade, for adequacy, 53.0 points (C) for sustainability and 76.0 points (B+) for integrity.

The Index evaluates pension systems across the three measures, examining the adequacy of retirement benefits, the long-term financial sustainability of pension arrangements and the strength of governance, regulation and safeguards.

The disparity between Kenya's adequacy and integrity scores points to a gap between the governance of the pension system and its ability to provide sufficient

retirement income.

The findings come amid growing pressure on pension systems as populations age and life expectancy rises, increasing the period over which retirement savings must support individuals.

According to the report, life expectancy at age 65 in Kenya has increased by 2.9 years since 1950, a trend that reinforces the need for retirement savings and pension arrangements to sustain people for longer periods after they leave the workforce.

The 2026 edition examines the implications of ageing populations for retirement income systems, including the financial pressures created by longer retirements.

Kenya is one of three new countries included in this year's assessment, alongside the Dominican Republic and Qatar.

Their addition brings the total number of pension systems assessed to 55, representing more than 66 per cent of the global population.

The assessment also provides a comparative framework for identifying weaknesses in retirement income systems and evaluating their performance against international benchmarks.



Octagon Africa Group Chief Executive Officer (CEO) Fred Waswa speaks at a past event

Co-op Bank disburses Sh4.39 billion in water and sanitation financing

BY JOHN OYUKE

Kenya's Water, Sanitation, and Hygiene (WASH) sector has received a major financing boost with Co-operative Bank of Kenya disbursing Sh4.39 billion targeting Micro, Small and Medium Enterprises (MSMEs) and other water service providers.

Released between March 2023 and August this year in partnership with Water.org, the funds surpassed the initial Sh3 billion target to benefit over 110,000 people.

The commitment to the sector saw the top-tier lender scoop Leadership in Water Infrastructure and Finance Award at the just concluded Africa WaterCredits Forum 2026 in Nairobi.

The event brought together financial institutions, water utilities, development partners, and sector stakeholders to accelerate commercial investment in water and sanitation across Africa.

The award specifically recognises the bank's Co-op A Maji product, a dedicated banking solution designed to give water service providers access to tailored financing for water supply, sanitation, and hygiene infrastructure.

Group Managing Director and CEO Dr Gideon Muriuki said access to reliable water and sanitation remains one of Kenya's most pressing development priorities, and innovative financing is essential to turn infrastructure ambitions into delivered services.

"Co-op A Maji reflects the bank's



Water.org President and Chief Operating Officer Vedika Bhandarkar present the Leadership in Water Infrastructure and Finance Award to Co-op Bank Head of Investor Relations and Strategy, Ben Muriuki as other officials look on.

long-standing focus on sectors that drive inclusive growth and improve livelihoods at the community level," he added while commenting on the award.

The Co-op Bank- Water.org partnership was launched in 2023 under a three-year agreement targeting the disbursement of more than Sh3 billion in WASH financing while improving access to water and sanitation services for over 110,000 people.

The WASH sector faces a critical gap where 59 per cent of Kenyans have safe drinking water, while only 29 per cent have basic sanitation. The flagship Kenya Water, Sanitation, and Hygiene (K-WASH) Programme—backed by a ~\$285.6 million World Bank and government partnership—aims to reach universal access by 2030.

Samsung showcases Galaxy Watch9 fitness features ahead of Nairobi Marathon

BY WANJIKU WAWERU

Samsung is positioning its Galaxy Watch9 as a fitness and wellness companion ahead of the Standard Chartered Nairobi Marathon, highlighting features designed to help users track workouts, monitor recovery and manage their daily activity.

The technology company will showcase the smartwatch at experience zones in Foodie Street and the Sponsor Village during the marathon, giving participants and visitors an opportunity to explore its fitness and wellness capabilities.

The watch offers several tools beyond conventional step counting and workout recording, including Running Coach, Energy Score, Daily Cardio Load and sleep tracking, features aimed at helping users better understand their exercise routines.

The Running Coach provides personalised training programmes based on an assessment of a user's

running ability, with guided sessions designed to support different fitness levels and running goals.

Energy Score combines data from sleep, physical activity and overnight heart rate to provide an indication of daily readiness. The feature is intended to help users assess their routines and understand how rest and activity may influence their energy levels.

The Daily Cardio Load feature provides insights into recent physical activity and training intensity, allowing users to review their exercise patterns over time.

The smartwatch also tracks sleep patterns and stages, while Sleep Coaching offers personalised guidance based on recorded sleep data. Through Samsung Health, users can additionally monitor heart rate, record workouts and review their activity history.

The features come as runners prepare for the annual Nairobi marathon, with participants pursuing different goals, from completing their first race to improving personal records.



Galaxy Watch9.

Wearable technology has increasingly become part of the consumer fitness market, providing users with tools to monitor exercise and everyday wellness. For runners, tracking activity, sleep and training intensity can offer additional information when planning workouts and recovery.

Samsung's marathon activation provides the company with an

opportunity to demonstrate its wearable technology to a fitness-focused audience while connecting its products with the growing popularity of running and personal wellness.

The company is expected to use the event's experience zones to introduce visitors to the smartwatch's capabilities and demonstrate how its features integrate with everyday fitness routines.

Maina Kageni to broke Kenyans: Sh40,000 Ne-Yo fans prove money is there

BY CORRESPONDENT

Kenya's Classic 105 radio presenter Maina Kageni has challenged claims that Kenyans are struggling financially, pointing to the sold-out Ne-Yo concert in Nairobi as evidence that some fans are willing to spend heavily on entertainment.

Speaking during his morning show on Classic 105, Maina singled out fans who purchased Platinum tickets costing up to Sh40,000 to watch the American R&B star perform at Ulinzi Sports Complex on Tuesday, October 20, during Mashujaa Day.

The concert, dubbed One Night Only: Brunch Edition, marked Ne-Yo's first headline performance in Kenya in 11 years and attracted fans eager to enjoy his popular hits.

Maina observed that the strong turnout,

particularly in the high-priced ticket category, challenged the widespread narrative that money was scarce in the country.

"People have money, especially the KSh 40,000 segment; it was very full. So I hear you guys say that there is no money in Kenya. Be specific; it is you who doesn't have money," he said.

Tickets for the concert ranged from Sh15,000 for Gold access to Sh40,000 for Platinum, placing the event among the premium entertainment experiences available to Nairobi audiences.

The discussion also turned to the duration of Ne-Yo's performance, which became a talking point among concertgoers and entertainment enthusiasts following the show.

Maina discussed the issue with his co-host, King'ang'i, who drew comparisons between international



American R&B star Ne-Yo performing at Ulinzi Sports Complex on Mashujaa Day, Tuesday, October 20, 2026.



Maina Kageni and Daniel Ndambuki, known on the morning breakfast show as Mwalimu King'ang'i. PHOTO BY COURTESY.

performers and Kenyan musicians, highlighting differing audience expectations around stage time. King'ang'i cited local musician Ken Wa Maria, noting that his fans might consider midnight too early for him to leave the stage.

The exchange sparked a broader conversation about the value audiences attach to live performances, particularly when they pay premium prices to see their favourite artists.

Ne-Yo's Nairobi appearance generated considerable excitement among Kenyan fans, with the sold-out show demonstrating the appetite for international music acts and high-end live entertainment.

Maina's remarks, however, have also drawn attention to the contrast between fans able to afford expensive concert tickets and Kenyans facing financial constraints amid the high cost of living.

Ilhan Omar moves out of Washington home after Federal agents' raid

BY TEAM

US Congresswoman Ilhan Omar has been forced to leave her Washington, DC, residence over safety concerns following a raid by federal agents, amid growing threats against politicians.

The Minnesota Democrat said she was concerned about the safety of her children after authorities searched her home last week as part of what the US Justice Department described as an ongoing federal criminal investigation.

A Justice Department spokesperson said the search was conducted under a “judicially authorised search warrant”.

Omar described the operation

as intimidating, saying agents arrived at her home in the early hours after she had returned late from travelling.

The congresswoman said she went to bed at about 3am before being awakened by loud pounding on the front and back doors.

“You don't show up to somebody's house that early in the morning unless you're trying to freak them out,” Omar said, adding that the incident frightened her family.

She initially thought there might have been a fire or an emergency involving a neighbour before noticing agents wearing vests marked Homeland Security Investigations (HSI).

According to Omar, the agents presented a warrant when her

husband opened the door. She also alleged that they asked her to sign a document waiving constitutional protections afforded to her as a member of Congress, which she refused to do.

The search lasted between four and five hours and involved as many as 25 agents, she said, although she noted that the officers mostly conducted themselves decently.

Omar said investigators seized 17 items, including her personal phone, her youngest daughter's first phone, her husband's notebooks, a camera inherited from his uncle and a Somali phrasebook.

The congresswoman said she had decided to move because her home address was publicly

known and she feared the raid could heighten risks to her children.

The search comes amid heightened political tensions and concerns about threats against elected officials in the United States. Authorities have not publicly detailed the specific allegations underlying the investigation.

Omar made history in 2018 when she became the first Somali American elected to Congress. A former refugee who arrived in the United States as a child, she later became a naturalised citizen and emerged as a prominent Democratic voice in national politics.



US Representative Ilhan Omar in Washington, DC, the United States on February 4, 2026. PHOTO BY COURTESY.



Firefighters work outside a building that was hit by Israeli air strikes north of Tehran

US, Israel plot for possible post-election strikes on Iran

BY SPECIAL CORRESPONDENT

The United States and Israel have drawn up plans for possible renewed military strikes against Iran after the November 3 US midterm elections, amid stalled diplomatic efforts and heightened military preparations.

Reports by international media cited US officials and people briefed on the discussions, that the two militaries had intensified exercises in preparation for a potential short but intensive campaign against Iranian targets.

The preparations reportedly include flights over neighbouring Iraq to practise strike manoeuvres, with possible targets including Iran's nuclear facilities, missile and drone arsenals, and energy infrastructure.

The report also identified Pickaxe Mountain, a deeply buried nuclear-related site, as a possible target in plans aimed at disrupting Iran's nuclear programme.

US Defence Secretary Pete Hegseth met Israeli Prime Minister Benjamin Netanyahu in Israel this week to discuss the possibility of renewed strikes, the newspaper reported.

However, it remains uncertain whether US President Donald Trump will approve another military campaign. According to the report, Trump has repeatedly rejected proposals to resume

major combat operations this year.

Earlier this month, Trump said Washington would not attack Iran before the midterm elections, citing what he described as “productive discussions” between the two sides.

A White House official told The New York Times that the administration would not comment on military plans “that may or may not exist”, adding that Trump was keeping all options available to prevent Iran from acquiring nuclear weapons.

Netanyahu on Thursday dismissed reports suggesting he was pushing for an immediate attack, describing them as “incorrect”. He declined to elaborate on his recent discussions with Trump concerning Iran.

The United States and Israel launched a war against Iran on February 28, prompting Tehran to retaliate with missile and drone attacks across the region and effectively close the strategically important Strait of Hormuz, a major route for global energy supplies.

A June memorandum of understanding between Washington and Tehran, brokered through Pakistani and Qatari mediation, has since stalled amid disagreements, including over navigation through the strait.

The reported military preparations raise fresh concerns about a possible escalation if diplomatic efforts fail.

Drone strike on disputed Sudan-South Sudan border market kills 153

BY JAMES WASIKE

At least 153 people have been killed in a drone strike on a market in the disputed Abyei border region between Sudan and South Sudan, with authorities warning that the death toll could rise as fires continue to burn and rescue efforts uncover more victims.

The attack on Amiet Market, north of Abyei town, occurred on Monday and has intensified concerns over the growing civilian toll of Sudan's conflict, which erupted in April 2023 between the Sudanese Armed Forces and the paramilitary Rapid Support Forces (RSF).

Yohanna Akol Ngor, the caretaker information minister of the Abyei administration, blamed Sudan's military for the attack, although he did not provide evidence to support the allegation.

“We have recorded 153 deaths,” Akol told Reuters, describing the situation as terrible and warning that some bodies had been burned beyond recognition.

A witness said five powerful explosions rocked the area, triggering a fire at a nearby fuel depot and leaving casualties with severe injuries.

“People started evacuating the casualties. They had injuries from shrapnel on their stomach and

that were burnt.”

Doctors Without Borders (MSF) said more than 20 wounded people had been taken to Ameth Bek Hospital, where its medical teams were working alongside personnel from South Sudan's health ministry.

“So far we received over 20 patients, including several critical cases. Patients with burns were also admitted,” said Dr Christian Lindauer, MSF's medical activities manager at the hospital.

South Sudan's Ministry of Foreign Affairs and International Cooperation also blamed Sudan's military, saying drones struck several locations within the market. The ministry said it had summoned Sudan's ambassador to protest and urged Khartoum to refrain from actions endangering civilian lives and property.

Sudan's armed forces had not publicly commented on the attack. However, a senior Sudanese military officer, speaking anonymously to the Associated Press, said the army had targeted fuel tankers travelling from South Sudan towards RSF-held areas.

The officer claimed those killed were RSF members and fuel smugglers, insisting that the military did not target civilians. The RSF had not immediately commented.

United Nations Secretary-General António Guterres's spokesperson, Stéphane Dujarric, condemned drone attacks near Amiet Market and Todach, saying dozens of civilians, including women and children, had been killed and many others injured. The UN statement did not identify those responsible.

The latest deaths have pushed the toll from attacks in recent days to more than 250, highlighting the devastating impact of drone warfare on civilians.

Abyei, an oil-rich territory claimed by both Sudan and South Sudan, has remained disputed since South Sudan gained independence in 2011. The region borders Sudan's Kordofan area, which has become a major battleground in the ongoing conflict.



Medical workers treat injured people at a hospital after a drone strike on a market in the disputed Abyei region along the border between South Sudan and Sudan, October 19, 2026. PHOTO BY COURTESY.



French health authorities have reported the first known human case of Shamonda virus infection.

France detects first human case of Shamonda virus

BY CORRESPONDENT

French health authorities have reported the first known human case of Shamonda virus infection, raising questions about its potential to cross from animals to humans, although officials say no public health risk has been identified.

The infection was detected in a severely immunocompromised patient receiving treatment for a serious illness in Lyon, who died in early October, France's Health Ministry said on Thursday.

Authorities stressed that the case was exceptional and that current evidence does not indicate a threat to the general population.

“Based on current knowledge of the virus, no public health risk to the general population has been identified to date,” the ministry said, noting that Shamonda virus had previously been considered incapable of infecting humans.

The patient was likely infected through a bite from a biting midge in eastern France, where the virus had been circulating among animals during the spring and summer, according to the ministry.

Shamonda virus is primarily associated with livestock and is transmitted between animals by infected biting midges. First detected in Nigeria in the mid-

1960s, it has since been reported sporadically in cattle in parts of West, East and Southern Africa, as well as in Japan.

The virus was identified for the first time in Europe this summer on cattle farms, marking a new development in its geographical spread.

The human infection represents an unprecedented finding, particularly because the virus had not previously been recognised as capable of infecting people. However, health authorities have not identified evidence of wider human transmission.

The patient's severely weakened immune system is a significant factor in the case, although further investigation may be needed to establish precisely how the infection occurred.

French authorities have notified international health organisations, including the World Health Organization (WHO) and the European Centre for Disease Prevention and Control (ECDC), about the discovery.

The case comes amid continuing international surveillance of animal-borne viruses and their potential to cross species barriers.

Despite the unusual infection, French officials have not announced travel restrictions or other public health measures, maintaining that available evidence does not indicate a risk to the wider population.



The court dismissed the petition as prematurely filed without determining when Rachier's tenure began or conclusively validating the Registrar's directive, leaving him to pursue the dispute before the tribunal

BY GILBERT OCHIENG

Gor Mahia chairman Ambrose Rachier has suffered a legal setback after the High Court dismissed his bid to block a directive requiring the football club to hold fresh elections, ruling that he should first challenge the decision before the Sports Disputes Tribunal.

Justice David Mburu upheld a preliminary objection by the Sports Registrar and the Attorney-General, finding that Rachier had approached the court prematurely without exhausting the statutory appeal process provided under the Sports Act.

The ruling leaves unresolved a dispute over when Rachier's tenure as chairman began and whether he remains eligible to serve, with the court declining to determine the legality of the Registrar's directive.

At the centre of the dispute is a June 10 letter by Sports Registrar Rose Wasike directing Gor Mahia to commence elections for the chairperson and other officials whose terms she considered expired.

Wasike calculated Rachier's eight-year maximum tenure from June 8, 2018, when the club was registered under the Sports Act, arguing that his term expired on June 8, 2026.

Rachier, however, maintains that his tenure should be calculated from August 8, 2020, when the club conducted its first elections under a revised constitutional framework.

He was re-elected on April 13, 2025, and argues that the vote entitled him to a fresh four-year term. The Registrar recorded the election results on May 14, 2025, before subsequently maintaining that registration did not reset his tenure or limit her regulatory oversight.

In his petition, Rachier argued that the Registrar had previously recognised his election and that the Sports Disputes Tribunal had cleared him to contest after finding that service before the club's transition to the statutory framework should not count towards his term limit.

He also said the tribunal had extended the executive committee's tenure pending fresh elections and issued directions governing the 2025 vote.

The Registrar acknowledged participating in the tribunal proceedings but maintained that its decision addressed



Gor Mahia FC celebrate winning the FKF Charity Shield after defeating Kakamega Homeboyz on penalties (4-2) at the Moi International Sports Center, Kasarani on Saturday, August 12 2023.

Court dismiss Rachier's bid to block Gor Mahia elections

only Rachier's eligibility to contest the 2025 election, not whether he could remain in office beyond the statutory maximum.

She argued that the June directive was a regulatory measure concerning tenure rather than a disciplinary decision or removal from office.

Rachier accused the Registrar of changing her position without notice or giving him an opportunity to respond, contrary to the constitutional guarantee of fair administrative action.

He cited Regulation 20(6) of the Sports Registrar Regulations, 2016, which provides for a four-year term renewable once, and Regulation 10, which outlines procedures for removing office bearers, including notification and an opportunity to respond.

He asked the court to quash the directive, arguing that it undermined the democratic mandate of Gor Mahia members.

However, Justice Mburu cited Section 58(c) of the Sports Act and Regulation 25, which provides for appeals to the tribunal within 30 days. He also relied on Section 9 of the Fair Administrative Action Act, which requires applicants to exhaust available remedies

unless exceptional circumstances justify an exemption.

"The existence of the earlier Tribunal decision does not extinguish that appellate mechanism," the court stated.

Justice Mburu said the June directive was a fresh decision that could be challenged before the tribunal, which was best placed to assess its relationship with the earlier ruling.

"The remedy of an appeal to the Sports Disputes Tribunal (SDT) was therefore available and accessible to the Petitioner under section 58 of the Sports Act," he said.

He added that Rachier had "not demonstrated any exceptional circumstances that would have exempted him from filing an appeal with the Tribunal."

The judge said constitutional claims concerning procedural fairness, legitimate expectation and the legality of administrative action did not automatically exempt a litigant from statutory procedures.

The court dismissed the petition as prematurely filed without determining when Rachier's tenure began or conclusively validating the Registrar's directive, leaving him to pursue the dispute before the tribunal.

Hit Squad secure three final slots at African Boxing Championships

BY JAMES WANJIKU

Kenya's Hit Squad secured three places in the finals of the African Boxing Championships after delivering a mixed performance on Day Five at the Kasarani Indoor Arena.

Veronica Mbithe led Kenya's charge with a commanding 5-0 unanimous decision victory over Uganda's Muuwa Brenda in the women's flyweight semifinals.

Rosemarion Achieng also advanced to the final after defeating Egypt's Mohammed Rahma by a similar 5-0 margin, while Kelvin Maina completed Kenya's winning run by overcoming Equatorial Guinea's Israel Mbaga.

Achieng said she was determined to correct her mistakes ahead of the gold-medal bout.

"I am feeling great and happy to be in the final. I am working on my mistakes so that I can win the gold," she said.

Maina credited the team's preparations for his success and expressed confidence ahead of his final against an opponent from Angola.

"I am happy to be in the final, and I give it to the good training leading up



Kenya's Veronica Mbithe in action against Uganda's Muuwa Brenda at the 2026 Africa Championship.

to the competition. I am ready to win gold against my Angolan opponent," he said.

However, five Kenyan boxers suffered semifinal defeats. Edwin Okong'o, Steve Onyango, team captain Boniface Mogunde, Chrispine Ochanda and Peter Abuti missed out on places in the finals after facing tough continental opposition.

The championships, which began on October 15, 2026 have attracted more than 150 boxers from 15 countries.

Nairobi Marathon: Southern Bypass among key roads set for closure



Nairobi Traffic Commandant Joseph Chirchir and organisers of the 23rd Standard Chartered Nairobi Marathon.

BY NJOKI MAINA

Motorists in Nairobi should brace for traffic disruptions as police announced partial road closures and diversions ahead of tomorrow's, Sunday, October 25, 2026, 23rd Standard Chartered Nairobi Marathon.

The Nairobi Traffic Police Department led by Nairobi Traffic Commandant Joseph Chirchir said closures will begin at 11pm on Saturday, October 24, and run until 1.30pm on Sunday to facilitate the race and protect participants and other road users.

The affected sections include the Southern Bypass and interchanges connecting it to Dagoretti Road, Ngong Road, Lang'ata Road and Mombasa Road.

Drivers travelling between Karen, Kikuyu, Dagoretti, Lang'ata and Mombasa Road have been advised to use designated alternative routes.

Motorists from Karen Shopping

Centre heading to Kikuyu should use Dagoretti Road, while those travelling to Mombasa Road should use Lang'ata Road. Drivers from Lang'ata near Galleria Mall heading to Kikuyu should use Dagoretti Road, while those travelling to Mombasa Road should access Uhuru Highway via Lang'ata Road.

Vehicles from the Inland Container Depot heading to Kikuyu Public should use Waiyaki Way via Mombasa Road or Uhuru Highway. Trailers and lorries heading to Mombasa Road via the Southern Bypass should use Waiyaki Way.

"We urge motorists to plan their journeys in advance, use the designated alternative routes and comply with instructions from traffic officers," said Nairobi Traffic Commandant Joseph Chirchir.

The race will start and finish at Uhuru Gardens, featuring seven categories, including the 42km marathon, half marathon, 10km race and wheelchair race. Organisers have also planned medical units, hydration stations, spectator zones and cheering squads to support runners and fans.

Mayer, Ingabire win titles at African Road Cycling Championships

BY WILBER-FORCE KIGEN

Mauritius' Alexandre Mayer and Rwanda's Diane Ingabire claimed the elite individual time trial (ITT) titles at the CAC African Road Cycling Championships, as Kenyan riders struggled to challenge for podium places.

Mayer won the men's elite 30.6km race in 40:32.49, edging Eritrea's Merhawi Kudus, who

finished in 40:42.05. Uganda's national champion Charles Kagimu completed the podium in 41:06.09.

Kagimu blamed the demanding course, dusty roads, loose stones and numerous corners for making the race difficult. He also revealed that a hotel power outage and mosquitoes had disrupted his sleep, leaving him resting only at around 4am before the race.

Ingabire won the women's elite 20.4km ITT in



Kenya's Sharon Cheruiyot during the women's junior ITT race.

31:02.74, narrowly beating Mauritius' Aurelie Halbwachs by 1.54 seconds. South Africa's Lucy Young finished third in 31:26.12. Kenya's

Dinna Kemonya and Kendra Tabu placed sixth and seventh, respectively.

Tunisia's Aziz Del-lai Mohamed won the

men's Under-23 title in 42:48.03, ahead of Uganda's Paul Miro and Seychelles' Jahdel Gabriel. Kenya's Davis Kamau and Billy Mbolu failed to finish.

Rwanda's Jazila Mwamikazi took the women's Under-23 crown, while Mauritius' Tristan Hardy won the men's junior race in 26:49.02.

Rwanda also secured the women's junior title through Yvonne Masengesho. Kenya's Megan Ivuzu and Hannah Kibet finished 13th and 14th in the women's Under-23 category, while Sharon Cheruiyot placed 10th in the women's junior race.

Firms report stalled licence processing despite High Court order allowing collection of disputed fees, raising questions over regulatory capacity, internal leadership wrangles and the future of gaming operations

BY TEAM

Kenya's betting and gambling industry is facing an operational crisis, with gaming firms reporting stalled licence processing despite a High Court ruling allowing the Gambling Regulatory Authority of Kenya (GRA) to implement contested licensing regulations and collect fees pending determination of a case challenging their legality.

The paralysis has put GRA Director General Peter Karimi under scrutiny, with operators complaining that they remain uncertain about their regulatory status and the future of licence applications amid allegations of internal leadership disputes and infighting at the authority.

The complaints raise questions about the regulator's capacity to discharge its mandate at a time when the industry is grappling with a new legal framework, sharply contested licensing charges and uncertainty over the requirements for continued operations.

"There are no licences being processed by GRA, we are now operating blindly," one of the firms lamented.

Karimi was not immediately available for comment on the reported delays or allegations linking the licensing hurdles to internal leadership wrangles.

The reported stalemate comes despite a September ruling by High Court judge William Musyoka, who varied earlier orders suspending implementation and enforcement of the Gambling Control (Licensing) Regulations, 2026, allowing the regulator to collect the disputed fees as the substantive case proceeds.

The decision was intended to address what the authority described as a legal and operational impasse that had prevented it from processing applications after the court suspended key fee provisions.

However, the latest complaints from operators suggest that the dispute over the new regulations is now being compounded by questions about the regulator's administrative capacity and the pace at which applications are being handled.

Court intervention fails to end uncertainty

In his ruling, Justice Musyoka



Gambling Regulatory Authority of Kenya (GRA) Director General Peter Karimi

Betting industry in limbo as licensing stalemate puts GRA boss on the spot

considered an application by the regulator seeking permission to implement the fee provisions, arguing that the suspension had effectively halted the processing of new licences.

The GRA told the court that 246 licence applications were pending and could not be processed because the relevant fees had been suspended.

The authority maintained that the licensing process could not be separated from the payment of prescribed charges, since the regulations made payment a condition for issuing licences.

"Based on that, it would be imprudent to stay the operation of the regulations, pending the hearing and determination of the substantive motion," Justice Musyoka said.

The judge noted that the fees were prescribed in schedules to the contested regulations rather than directly in the Gaming Control Act, 2025.

Consequently, following the repeal of the Betting, Lotteries and Gaming Act, there was no alternative legal framework under which

the regulator could charge licensing fees and process applications in the absence of the disputed regulations.

"Faced with that scenario, public interest would frown upon leaving the gaming industry unregulated, while the main dispute herein rages," the judge said.

The court also considered an undertaking by the regulator to refund any fees collected if the regulations or the charges were ultimately declared unlawful.

"In view of what I have discussed above, I am persuaded that there is merit in the application dated August 11, 2026," the judge ruled.

He confirmed earlier interim orders and granted additional prayers sought by the regulator, directing that the costs of the application would abide by the outcome of the main case.

The ruling effectively allowed the regulator to proceed with the contested fee regime while the legal challenge remained unresolved.

It did not, however, determine the legality of the regulations or settle the underlying dispute over the increased charges.

Leadership questions and licensing delays

The latest complaints place the spotlight on the authority's internal operations, with betting firms linking the reported delays to alleged leadership disagreements and infighting.

Betting firms are decrying that the licensing uncertainty can complicate business planning, regulatory compliance and investment decisions, particularly where operators must commit substantial sums to meet new financial and administrative conditions.

The reported delays also raise questions about the regulator's handling of pending applications, including whether the 246 applications cited in court have since been processed and what measures have been

taken to clear the backlog.

The GRA had argued that the suspension of the fee provisions had created an operational paralysis. Operators now complaining of stalled processing may seek clarity on whether the regulatory bottleneck has been resolved following the court's decision.

Dispute over higher fees

The legal battle was initiated by Thomas Buckley Opar Owuor and Ken Brance, who challenged the regulations in a petition against Prime Cabinet Secretary and Cabinet Secretary for Foreign and Diaspora Affairs Musalia Mudavadi and the GRA.

The petitioners are contesting the legality of the regulations, particularly the sharp increases in licensing fees imposed on bookmakers, lotteries, casinos, bingo operators, totalisators and pool betting firms.

They have also questioned the Cabinet Secretary's authority to make the regulations.

The government has defended the rules, arguing that they are necessary to operationalise the Gaming Control Act No. 14 of 2025, which introduced a new framework for regulating, licensing and supervising gambling activities.

According to the GRA, the regulations establish licensing categories, application procedures, financial capacity requirements, technical standards and renewal processes.

The petitioners, however, argue that the new charges could impose an unsustainable financial burden on operators, forcing some to abandon applications, reduce operations or exit the market.

They warned that businesses unable to raise the required amounts could resort to heavy borrowing, with potential consequences for investment and employment.

They further argued that refunding fees at a later date would not adequately compensate firms for losses incurred or restore the position they occupied before implementation of the disputed provisions.

The petitioners also disputed the regulator's claim that licensing had ground to a halt, arguing that the authority continued receiving applications and levying charges after the Gaming Control Act came into force in August 2025 and before the regulations took effect on June 29, 2026.

A legal gap at the heart of the crisis

The dispute dates back to July, when the court suspended implementation and enforcement of the regulations. A subsequent application by the Attorney-General resulted in an adjustment of the orders, allowing most provisions to remain in force while suspending the increased fees under the Second Schedule and capital requirements under the Third Schedule.

The regulator later returned to court, arguing that the suspension of the fees made it impossible to complete licensing applications.

Justice Musyoka observed that both sides acknowledged a critical gap in the law: although the Gaming Control Act contains transitional provisions relating to gambling taxes, it does not establish a transitional framework for licensing.

Without the contested regulations, the judge noted, neither the new law nor the repealed legislation provided a workable framework for processing and issuing licences.

The court's intervention sought to prevent the industry from remaining unregulated while the substantive case proceeded.

But the reported operational difficulties have revived questions about whether the regulatory authority is translating that legal relief into functioning licensing services.



Members of the Association of Gaming Operators Kenya (AGOK) during a past event. FILE PHOTO.