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BUSINESS: OKONJO-IWEALA IN THE WTO TOP JOB: BREAKING THE GLASS CEILING IS A WIN FOR ALL WOMEN

Top 25 Most Powerful Women in C-Suite Impacting Business

2021 SURVEY



#1

Lina Githuka

MANAGING DIRECTOR KENYA WINE AGENCIES LIMITED (KWAL)



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Selection criteria for Top 25 Most Powerful Women in C-Suite Impacting Business

The selection panel poured through hundreds of literature and websites looking for the individuals with the full package: first in was humility and empathy, then communication strategies, followed by charisma, passion, personality and culture fit.

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With her experience, and leading a team of enthusiasts, Lucia believes that great leadership comes with being decisive and using influence rather than making decisions herself. This has positioned her ahead of the curve at all times.

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Hip hop and Pan Africanism: from Blitz the Ambassador to Beyoncé

We've seen important collaborations between hip hop artists across Africa and in the diaspora that go back to the early 1990s. But we see an increase after 2010.

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Selection criteria for Top 25 Most Powerful Women in C-Suite Impacting Business

The selection panel poured through hundreds of literature and websites looking for the individuals with the full package: first in was humility and empathy, then communication strategies, followed by charisma, passion, personality and culture fit, all important and high-ranking desirable traits normally needed to back up a proven career and human relations track record.



DR HANNINGTON GAYA

CEO - The Knowledge Warehouse Kenya

In most companies, the board of directors and the founders are at the top of the corporate hierarchy followed by the 7 C-level executives namely the CEO, COO, CFO, CMO, and so on.

C-level, also called the C-suite, is an adjective used to describe high-ranking executive titles within an organization. The letter C, in this context, stands for chief. C-level executives work at the highest level within their respective specialized divisions and are not normally engaged in day-to-day management tasks and activities.

A vice president (VP) is a senior-level executive in an organization who reports to the president or the CEO, depending on the choice of terminology preference. They usually function as the second in command within the organization.

Since the advent of the Master's degree in Business Administration (MBA) most senior executives have been taught to pull together a portfolio of the technical, financial and operational skills accumulated over their years of experience to be able to cope with the increased responsibility thrust to them on their ascension to the C-Suite.

Our main criteria in the selection and ranking of the Top 25 Most Powerful Woman in the C-Suite most impacting business, searched for candidates whose career path has been deliberately curved to ensure they stood out among other candidates with similar experiences, despite the respective starting point in life and with as little wind assistance as has been practically possible.

Great leaders strongly believe in building strong networks and know the best way to do so is forging mutually-beneficial relationships. CEOs are not always extroverted but they can easily read people's emotions and (ought) to generally warm, easy to approach, trustworthy and uplifting, again, bracketed emphasis mine.

Just like is the practice in the recruiting consultancy sector which is reactively evolving with the times, when it came to the Chief Executive Officer, or equivalent in job title as presidents, country manager, country director or a regional lead, we did not consider a long-term track record to be an important predictor of success, much less the sole factor. The selection panel poured through hundreds of literature and websites looking for the individuals with the full package: first in was humility and empathy, then communication strategies, followed by charisma, passion, personality and culture fit, all important and high-ranking desirable traits normally needed to back up a proven career and human relations track record. When requested to submit write ups to back their nominations, candidates who proved inaccessible or too important to engage, easily exited the list.

Public declaration of values such as love and career balance in favour of the children, integrity at work and ethics in business, simple philanthropic interest at local levels that do not earn one publicity, all weighted positively in favour of the respected nominees. Lastly, respect of timelines, the unsung hero of traits of a top manager, reigned supreme. Two CEOs, after being nudged for three weeks, submitted the required information, one week after the magazine had closed for press. Really?

While on this, Russell Reynolds, who partnered with Hogan Assessments to get "Inside the Mind of the Chief Executive Officer," discovered that most CEOs have a unique psychological profile. I quote below, word for word, although in summary, a few characteristics that they found best-in-class CEOs need to possess and work to maintain.

Courage, Passion and Intensity

An excellent CEO is drawn to change and effective action like a moth to a flame. Best-in-class leaders are always looking towards the future, setting ambitious goals and often rely on their intuition. CEOs take initiative, are quicker to capitalize on opportunities and are more likely to take high level risks than other executive counterparts. Their intensity and passion >>



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Although CEOs are the decision makers, best-in-practice CEOs know that employees who feel valued and integral to the company's success are incredibly productive.

>> for growth and development (should) makes them charismatic and persuasive people, bracketed emphasis, mine.

Resilience and Drive

Leaders know that taking risks and making large-scale changes can lead to exponential growth or can fail dramatically. A key difference between good CEOs and great CEOs is the ability to bounce back and push forward. A great CEO is open to learning from their mistakes and will work to turn unanticipated situations into positive results.

High Emotional Intelligence

CEOs of successful corporations know a key part of success is attributed to collaboration. Great leaders strongly believe in building strong networks and know the best way to do so is forging mutually-beneficial relationships. CEOs are not always extroverted but they can easily read people's emotions and (ought) to generally warm, easy to approach, trustworthy and uplifting, again, bracketed emphasis mine.

Humility

A good CEO should convey a personable demeanour, and one way to

achieve this is by remaining humble and modest. Let your work speak for itself and be mindful of natural confidence being perceived as arrogance or pretention. A great leader is not self-involved but instead should be consistently working to develop the next great leader(s).

Excellent Communication Skills

Finally, the climb to the top is never reached without excellent communication skills. Although CEOs are the decision makers, best-in-practice CEOs know that employees who feel valued and integral to the company's success are incredibly productive. The best leaders are also the best listeners so offer mentorship and support whenever possible. Practice empathy and promote internal, cross-functional collaboration.

If you're looking to move up be celebrated in this publication on different platforms, it's time to self-assess. Which of these personality traits and characteristics do you already have and which one can you, with great humility, yearn and learn?

We also acknowledge all the seven levels of the C-Suite and reiterate the equal important role each contributes in an organization, including the Legal counsel and in

the interest of our esteemed readers, we delve a bit on the C-Suite terminology. Usually, after the CEO, the Chief Operating Officer (COO) is the substantive number two to the CEO, not the Chief Financial Officer (CFO) although reporting to the CEO.

Often more hands-on than the CEO, the COO looks after day-to-day activities while providing feedback to the CEO. The COO is often referred to as a senior vice president in most MNC especially those in pharmaceuticals, banking, ICT and FMCG sectors.

In an organization or company where a CEO is already in charge, the president is the second in command. The COO, responsible for day-to-day operations, has vice presidents for different divisions of the company reporting to him or her. The COO ensures the company has effective operational and financial procedures in place and is also known as Director of Operations, Operations Director, or Chief Operations Officer.

The CFO only oversees the financial operations of a company and reports to the CEO.

The CEOs of many leading companies employ a 'Strategic Assistant' as a right-hand. They are the CEO's eyes, ears and problem-solver across the business. They can also be elevated as Chief of Staff or 'Executive Assistants' although all these are different level jobs, depending on the size of the company.

MD is the head of management (either shares the same importance of CEO / COO or is superior to them). A CEO has to guide the employees, and the executive officers whereas Managing Directors are held responsible for any action of the company. He is also accountable to the shareholders and board.

Enjoy the read and kindly share with the team your feedbacks and how best you feel we should be going about these celebrations, recognitions and nominations. ■



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#1 Lina Githuka

MANAGING DIRECTOR KENYA WINE AGENCIES LIMITED (KWAL)

A historic moment for us! Ground breaking of KWAL's new factory in Tatu City. Proud to be part of this exciting journey....

These words uttered by Lina Githuka during the ceremony Lenten, that marked the ground breaking of KWAL's Ksh 4 Billion ultra-modern manufacturing facility at the firm's new premises in Tatu City Industrial Park Ruiru. The new Green factory with enhanced capacity will enable KWAL to continue localising manufacture of its imported portfolio as well as supply the regional EAC market.

During the, celebration of the UN International Women's Day Lina stated, 'We celebrate KWAL women who represent 35% of our total workforce. Our ambition is to achieve 50% inclusion by 2025. I choose to enable KWAL women to discover their wings!'

This describes her passion for developing individuals and teams by creating an enabling environment that allows them to realise their full potential. As a leader who has broken many firsts, Lina Githuka has chosen to create an enabling environment for the employees to grow and thrive.

At the Women's Day celebrations, KWAL also announced trailblazing enhancements to its Parental Leave Policy entrenching leave for surrogate and adoptive parents as well as special considerations for still birth, miscarriage and pre-term delivery. Lina pledged to continue to celebrate women's achievements in the workplace and inspire them to be the best versions of themselves, for they can, to quote verbatim from her own words.

Lina Githuka describes herself as a seasoned business leader with over 25 years of earned knowledge, skills and experience in portfolio management, brand marketing, trade marketing, strategy development, business development and people development. She



I joined KWAL at a time the business was going through transformation and change, having been privatised after years of being a state-owned enterprise (SOE). Our mandate as a new leadership team was to re-engineer business processes and systems, enhance capability development and embed new ways of working with the team to improve performance and turnaround the business.

has worked in local, regional and global roles, earning valuable wealth of experience in working in different cultural setups.

After graduating from the University of Nairobi with a Bachelor of Arts Degree in Economics and Sociology, Lina would join Unilever Kenya, then East Africa Industries, as a Management Trainee. It is at Unilever that she discovered her passion for building and managing brands and creating value for consumers.

Ten years later, Lina was working in London at British American Tobacco (BAT) PLC Global Head office as a Senior International Brand Manager managing Global Brands! After London, Lina joined BAT South Africa as a Consumer Director and later in BAT Uganda as the Commercial Lead for Uganda, Rwanda and Burundi.

Returning home after 6 years of working away, Lina took over a number of senior commercial roles within BAT East & Central Africa Area.

She went on to become the first local and the first female to take over the role as Head of Marketing for East & Central Africa within the area leadership team and part of the regional marketing leadership team for Eastern Europe, Africa and Middle East.

After 16 years of a fulfilling career with BAT, Lina joined Kenya Wine Agencies (KWAL) in 2016 as a Commercial consultant, later becoming the Commercial Director. She says, 'I joined at a time the business was going through transformation and change, having been privatised after years of being a state-owned enterprise (SOE). Our mandate as a new leadership team was to re-engineer business processes and systems, enhance capability development and embed new ways of working with the team to improve performance and turnaround the business. The improvements in Commercial resulted in the renovation of all key brands and a step change in >>



our Route to Consumer model significantly improving brand availability and accessibility in the market. These changes coupled >> with improved operational efficiencies in production and supply chain have resulted in phenomenal business growth with volumes doubling and EBIT growing more than tenfold within a 5-year period,' she adds.

During this time, Kibao Vodka, one of KWAL's flagship brand, was recognised globally as one of the Top 100 fastest growing spirit brands (IWSR, 2019) after a successful repositioning and relaunch. Today the brand continues to perform very well in the market.

Lina Githuka was then appointed as the Managing Director of KWAL in 2018, becoming the first female Managing Director in the organisation. On reflection, she says, 'my tenure so far has been immensely rewarding as the business has continued to grow remarkably off a sound strategy with a growth trajectory. For instance, despite the social and economic challenges presented by the global Covid-19 pandemic, KWAL recently broke ground for the construction of a new Greenfield factory in Tatu city.

For the organisation to take such a bold and courageous step with a development of this magnitude at such a time as this; is a true testament in the confidence the

Lina contends that the journey to the top has had its challenges. 'I have had to unlearn, learn and re-learn at every stage of my growth as a leader. Hard work may sound old school, but the wisdom from the saying hard work pays is still in vogue.



shareholders have on the business outlook as well as in the Kenyan economy.'

On the personal front, Lina attributes personal leadership development as key to her success. Lina has attended numerous executive programmes in London and regionally, the most recent one being a Senior Leadership Programme at the University of Stellenbosch Business School. She has also had great mentors who have contributed significantly to her growth.

Lina contends that the journey to the top has had its challenges. 'I have had to unlearn, learn and re-learn at every stage of my growth as a leader. Hard work may sound old school, but the wisdom from the saying hard work pays is still in vogue. I therefore encourage mentees to put in the work, take calculated risks, learn from mistakes, and seize opportunities that come their way,' Lina states.

Outside of work, Lina mentors final year university students through the Greenhorn Mentorship Programme (GMP) and young ladies through the Global Give Back Circle (GGBC).

Lina concludes that she is a proud alumnus of Precious Blood Riruta; a school she owes a lot of who she is today, through the values that were imparted in strengthening her Catholic faith. She finds time to graciously sit on the PB Alumni Committee where they run mentoring programmes to support the girls. ■

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#2

Edith Chumba

**HEAD OF CONSUMER, PRIVATE AND
BUSINESS BANKING STANDARD
CHARTERED BANK OF KENYA**

Head of Consumer, Private and Business Banking Standard Chartered Bank of Kenya

Extremely intelligent though humble. Focused though humane. No nonsense though in a polite way. Customer-centric to a fault. That is Edith Chumba, a seasoned consumer banker with extensive C-Suite experience that spans over 25 years.

Currently the Head of Consumer, Private and Business Banking at Standard Chartered Bank (SCB) of Kenya, a role that covers the Uganda and Tanzania markets, Edith has been with SCB for the last 6 years. She previously worked at Barclays Bank of Kenya (now ABSA) for 20 years within Retail Banking, where she held various senior positions.

While at Barclays Bank, Edith cut her teeth as one of the most sought-after senior bank managers whose exit from the bank drew disappointments from high-level customers most of who opted to move with her. A professional to boot, she advised them to retain their accounts at Barclays Bank, a true testament of Edith's integrity and impeccable character, as a career banker.

At SCB, Edith's focus is to ignite the ambition of the teams she leads across the E.A. cluster, to deliver purposeful banking services and products to clients. She has ably and with singular purpose championed the digitization agenda to drive financial inclusion across the Personal, Affluent and Business Banking segments.

Throughout her career, Edith has been



driven by her quest for excellence and exceptional people's skills, that she has since transformed to customer centric experience. She has since been joined at SCB by the amiable and equally able Anne Alele Handa, another pleasant, exceptional and always cordial career banker. Both ladies understand who a bank customer is to the bottom line and will take decisive action and bear the brunt of their actions, rather than to procrastinate and inconvenience a customer irreparably as most bankers do. Edith and Anne are in a league of their own in the banking industry in Kenya.

Thanks to this rare breed of serious women that make the majority of the C-Suite, at SCB, the Consumer Banking business has shown resilience despite the challenging business environment that has been amplified by the Covid-19 pandemic. During this unprecedented period, she also focused on the safety of staff and clients visiting the bank by ensuring all health protocols on Covid-19 are observed.

To mitigate the adverse effects of Covid-19, Edith led SCB in contributing towards the support for over 6,000 clients with the credit relief programme. >>

Edith's banking style is underpinned on her passion for service excellence and has anchored most of the business decisions on customer feedback. The bank is committed to building a service culture that is focused on addressing client needs.



Top 25 Most Powerful Women in C-Suite Impacting Business

>> Edith's banking style is underpinned on her passion for service excellence and has anchored most of the business decisions on customer feedback. The bank is committed to building a service culture that is focused on addressing client needs. This is demonstrated in the strong client value propositions across all the three segments that SCB serves.

'We look out for relevant partners to help us deliver not only financial services, but also non-financial services. For instance, Consumer Banking signed a partnership agreement with AMREF last year to help clients with emergency evacuation services. The initiative has helped many of our clients to cope with the Covid-19 pandemic,' posits Edith.

She adds, 'Another example is the partnership with Lenovo to create access for school-going children to purchase computers at discounted prices. This was a major success and clients were able to comfortably adapt to a home learning model for their children, during the nationwide lock-downs.'

To date, Edith's banking leadership growth approach is to focus on areas where SCB can have high impact on the lives of its client base.

From a forward-looking perspective, Edith believes that digitization is a critical area that will revolutionize the lives of Kenyans. She avers that Covid-19 pandemic is reshaping how banks and non-bank players are delivering.

The African continent has witnessed an increase in the use of digital payment platforms as governments disseminate stimulus funds to mitigate the economic impact of the Covid-19 pandemic. This means not just safer, cashless payments to facilitate social distancing, but in the longer-term, it also means a shift towards financial inclusion that could help get the economy back on track.

SCB has invested heavily in building a robust digital platform that enables clients to open accounts, transact conveniently and most importantly access investment and insurance solutions.

'We have embedded over 70 client services on the SC Mobile application for



Davis and Shirtliff Group Chairman Alec Davis (left) and Standard Chartered Bank Kenya CEO Kariuki Ngari sign a partnership that will usher in Kenya's first sustainable finance package aimed at supporting individual clients' transition to cleaner technologies, harness and scale more climate friendly business practices. Looking on is Standard Chartered's Head of Sustainable Finance Africa Christopher Kirigua (left), Davis & Shirtliff Group CEO David Gatende (centre) and Standard Chartered's Head of Retail Banking Edith Chumba.

Edith's banking style is underpinned on her passion for service excellence and has anchored most of the business decisions on customer feedback. The bank is committed to building a service culture that is focused on addressing client needs.



Retail clients, thus enabling us to scale up client acquisition at a much lower cost. As a result, 60 per cent of all service requests previously done at the branch level are now being fulfilled on the SC Mobile App,' she adds.



Standard Chartered Head of Wealth Management Kenya and East Africa Paul Njoki (left), takes the bank's Head of Retail Banking Kenya Edith Chumba through the T bills and Bonds trading process during the launch.

Left: From Left, Standard Chartered Bank Chief Operating Officer Peter Gitau, Chief Executive Officer (CEO) Kariuki Ngari and Head of Retail Edith Chumba launching the SCB and Liverpool FC Visa debit co-brand card.

savings and wealth creation is important for the future generation, hence the commitment to start the journey now through SC wealth solutions,' Edith opines.

In all these, SCB is proud to provide Kenyans with access to investment opportunities in big global companies including Amazon, Google, and Tesla.

Edith is a big supporter of transformational leadership development. She believes in promoting different thinking styles within the team to identify talent. She leads a diverse team, and fully leverages equity and inclusion to focus the team on solving client problems. The team has huge potential to develop into future lead-

ers and therefore the bank has invested in various learning programs to help staff build new skills required today and in the future.

Under her leadership, SCB has won numerous awards including:

➤ For the third year running, we were recognised as the best tier 1 bank for digital experience and the best bank overall in the Kenya Bankers Association customer satisfaction survey.

➤ Globally, Standard Chartered was recognised at the 2020 Global Finance Awards as the Best Digital Consumer Bank.

➤ More recently, our Fixed Income mobile platform won the Outstanding Customer Experience for Financial Inclusion award from The Digital Banker.

➤ The Bank was awarded and recognised as the Most Recommended Retail Bank in Kenya and Africa from the Bank Quality Consumer Survey on Retail Banks in 2020 by The Asian Banker. The survey enabled bank customers to rate and comment on their banking experiences and involved 4,000 consumers from Africa (specifically Kenya, Ghana, Nigeria and South Africa).

She is a Business Manager by profession and holds a Bachelor of Commerce (B.Com) degree from the University of Nairobi (UoN) and a Master's in Business Administration (MBA) in Management from University of Sunderland, UK. She is a member of the Chartered Institute of Marketing (CIM), UK and holds their higher diploma certificate.

Outside work, Edith is married with two children and she is passionate about charity work and enjoys singing. Her career success was founded on a strong family background. Her mother was a primary school teacher who largely contributed towards her discipline and commitment to getting things done. Having studied in a Catholic boarding school at a young age, Edith developed a strong sense of independence and hard work that is reflected in her leadership character. She is enthusiastic about driving a culture of problem solving in her personal and work life. ■



#3

Prof Margaret Kobia
Ph.D., MGH

CABINET SECRETARY (CS)
PUBLIC SERVICE AND GENDER

More than in her current position as Cabinet Secretary, Prof. Margaret Kobia has distinguished herself as a leader in corporate reforms and institutional transformation, most of which have impacted business in Kenya, through the establishment of good corporate governance practices that now permeate state owned enterprises and spilling over to the private sector, thanks to the establishment of the Kenya School of Government.

Upon her appointment as Director/CEO of the then Kenya Institute of Administration in 2005, she embarked on a modernization program of the institution. During her tenure, she provided institutional leadership in public service excellence when the institution was ranked in the excellent performance category for four years in the external evaluation of performance contracting.

Prof. Kobia engaged staff in futuristic vision development for the Kenya School of Government that translated the vision to a transformation strategy owned by staff. She stands out for combining strategy implementation and leveraging institutional networks with public sector organizations to increase enrolments in training programs and total turnover. Total revenue nearly tripled from Ksh 215 million in 2005 to approximately Ksh 600 Million by 2011.

With improved internal revenue, the institute was reclassified as a self-financing State Corporation from one that was dependent on the government for its budget. The institution ploughed back revenues into capital development investments, enabling expansion and modernization of its training facilities and related infrastructure. These included putting up a new administration block at a cost of Ksh 400 Million, a new conference centre at Ksh 400 Million, the Habel Nyamu Centre for Lectures and Staff Offices at Ksh 400 Million, and Margaret Kobia Executive Hostel Complex at Ksh 800 Million.

To date, the former Kenya Institute of Administration (KIA) has been transformed and is the Nairobi campus of Kenya School of Government, and serves as an outstanding reference in public sector transformation in the country.

In 2011, she led negotiations between Kenya School of Government, and the University of Nairobi leading to the signing of an MOU to jointly offer the Master of Public Administration (MPA) degree program domiciled at Kenya School of Government.

The Kenya School of Government, thanks to Prof. Kobia's vision, now serves as a modern leading national Management Development Institute (MDI) serving many countries in the East African region.

Upon her appointment as the Chair to the Public Service Commission (PSC) in 2013, Prof. Kobia embarked on a transformation of the operational systems of the commission. She instituted and implemented a functional reform to enable PSC operate as a human resource (HR) regulator, appellant and oversight in the public service. She led a process of business process re-engineering and restructured business operations, increasing operational efficiency and effectiveness.

Prof. Kobia's tenure saw the completion of the PSC transition from mainstream Civil Service to an Independent Constitutional Commission. It is during her tenure that human resource policies and guidelines were developed and launched.

In 2016, she spearheaded the review of the Public Service Commission Act 2012 to the more comprehensive PSC Act 2017 that conforms to the expanded functional and operational scope of mandate in the Constitution.

Many Kenyans recall her performance at the Judicial Service Commission as she chaired the selection panel for the recruitment of the Chief Justice and President of the Supreme Court of Kenya (CJ), the Deputy Chief Justice (DCJ), one judge of the Supreme Court in a process that met the highest levels of transparency and public scrutiny. The recruitment process was hailed for strengthening the Supreme Court of Kenya and won public confidence for the court.

Other notable contributions through board memberships where Prof. Kobia has been invited to serve and continue to provide guidance on transformation of corporate of corporate governance and academic programs include: St. Paul's University where she serves as the Chancellor since 2018, AMREF International University where she serves as Council Chair, UN Committee of Experts on Public Administration (CEPA) where she is a Committee member.

In 2017, she was nominated by the United Nations Secretary-General and appointed by ECOSOC to serve on CEPA for a four-year term. The appointment to CEPA was in recognition of her wide experience and contribution to practice and scholarship in the field of public administration in Kenya and globally.

Prof. Kobia is Vice President of the Commonwealth Association of Public Administrative and Management (CAPAM).

Before these appointments, Prof. Kobia served on the Judicial Service Commission (JSC) as Vice Chair between 2013-2018 and Kenya Accountants and Secretaries National Examinations Board (KASNEB) where she served as Chair between 2015-2018. It is during this time that KASNEB revised the curriculum >>

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>> and examination system for accountants and oversaw the construction of a new institutionally owned KASNEB Towers worth Ksh 1.2 Billion.

Prof. Kobia also serves on the Kenya College of Accountancy (KCA) University Council as a member.

Prof. Margaret Kobia is a full Professor of Management and Entrepreneurship. She was appointed to Cabinet in January 2018 to serve in the Ministry of Public Service, Youth and Gender. Widely referred to as “the guru of public service”, she provides policy direction and leadership to the Ministry’s mandate that includes public service reforms, transformation and service delivery; and gender equality and women empowerment programming. The Youth mandate has since been hived from the docket.

Prof. Kobia is a Fellow of the Kenya Institute of Management and of the Institute of Certified Public Accountants of Kenya.

She is the Executive Secretary of the Kenya Association of Public Administrators and Managers (KAPAM) and Member of numerous professional bodies including The Kenya Business and Professional Women Club, Africa Association for Public Administration (AAPAM), Commonwealth Association for Public Administration (CAPAM) and the Academy of Human Resource Development (AHRD).

Prof. Kobia has served as senior lecturer and researcher in management, entrepreneurship and research methodology at the Strathmore University, where she taught undergraduate and graduate students between 2003 and 2005.

Prof. Kobia also served as a management training consultant at the Institute of Leadership and Management, Strategic Leadership Centre, Nairobi and Institute of Personnel Management, Nairobi. The quality of her graduates from the university distinguished themselves in their areas of expertise in the world of work.

Prof. Kobia has received several State Honours in recognition for her contribution to public service: In 2007, she was awarded the Order of the Grand Warrior (OGW) for distinguished public service in national development. In 2009, she was awarded

Widely referred to as “the guru of public service”, she provides policy direction and leadership to the Ministry’s mandate that includes public service reforms, transformation and service delivery; and gender equality and women empowerment programming.



First Class Order of the Commander of the Burning Spear (CBS) for exemplary public service and contribution towards national development. In 2016, she was bestowed with Order of the Moran of the Golden Heart (MGH) for outstanding and consistent contribution to public service

transformation in Kenya.

Prof. Kobia’s work has also received international professional recognition from her peers. Among her international fetes include:

➤ 2010: Winner of the Commonwealth Association of Public Administration;

Gordon Draper Award for strong leadership and outstanding contributions to improving public administration in the Commonwealth.

➤ 2011: Awarded for dedication and contributions to Management in the Public Service by the International Who is Who of Professional and Business women of American Biographical Institute.

➤ 2012: Research Grant on Initiatives to Support the Growth of MSMEs in Kenya Project: Research Investment Climate and Business Environment (ICBE) Funded by Trust Africa.

➤ 2014: Africa’s Most Influential Women in Business and Government – Regional and Country Winner Award in the Services Category for Kenya and East African Region. June 2014 by CEO Communications.

➤ 2019: Distinguished Alumni Award from the University of Illinois, Urbana-Champaign.

Prof. Kobia is a Ph.D. holder from the University of Illinois, Urbana Champaign US, from where she graduated in 2003. Her studies in Human Resource Education and Management were sponsored by the United Methodist Church of US. She had previously attained a bachelor’s degree in 1981 and a master’s degree, all in Education in 1991 from Nairobi and Kenyatta Universities respectively.

An accomplished researcher and author, Prof. Kobia has written a myriad of academic and journal articles many of which have been published in peer reviewed journals. Her topics of interest range from Public Service Transformation, Human Resource Management to Youth and Women Empowerment. Some of the organizations she has researched and written academic and professional papers for include: Parliamentary Service Commission, Conference of African Ministers and Public Service (CAMPS), UNDP, Conference of African Association for Public Administrators and Management (AAPAM), World Bank, UNESCO, DfID among others.

In 2011, she was appointed Editor of African Journal of Public Administration and Management (AJPAM). The refereed

journal is a resource for researchers and practitioners in public administration on the continent.

To date, Prof. Kobia supervises and mentors PhD scholars from various Kenyan universities in her area of specialty of Management and Entrepreneurship.

Prof. Kobia has a set of beliefs that are evident in her work ethic. The following are some of the principles that manifest themselves in her work:

➤ Setting goals and having SMART targets for every project she embarks on. She is adept at keeping timelines and accomplishing the goals she sets out to achieve.

➤ She advises her teams to choose two to three clear and impactful targets. It is enough to concentrate on a few targets that one does well in.

➤ As a leader she says her role is to set a vision and build a team that is alive to the vision and motivated to make the vision a part of their tasks and accomplish them.

➤ As a leader her role is to bring out the best in each of the players and facilitate them to achieve their excellence. Each player should stay focused on the shared vision and ensure they play their role in the realization of that vision.

➤ A leader should never be threatened by the excellence of her team but should always ensure she attracts the best and facilitates them to realize their best outputs.

➤ A leader ensures that her team is empowered and gains the requisite skills as they accomplish their respective tasks. This approach ensures sustainability and scalability of whatever program they are working on. It equips workers with skills that they can use in similar programs in future assignments.

➤ Public service is a calling. One can only excel as a leader in public service if their leadership is value based. Leaders must embrace fundamental ethical values such as transparency, accountability, respect and hard work. In public service these are ingrained and practiced as cultures and traditions. ■



#4

Caroline Ndungu

**DIRECTOR-ABSA BANK KENYA PLC
MARKETING AND CORPORATE
RELATIONS**

Caroline is a marketing and finance professional with over 15 years of extensive work experience gained in multi-national organizations across a diverse range of sectors and geographies. She has extensive experience in developing and delivering marketing and business plans and in evaluating and defining opportunities in a competitive environment, consequently developing value generating strategies to all stakeholders.

Ms Ndungu is a dynamic leader adept in managing accounts, collaborating with stakeholders, negotiating with vendors, and assuring service excellence. She is an expert in business development, portfolio management, budgeting and auditing, and document management. In her work, she is an influential communicator with ability to enhance customer experience, liaise with various departments, and coordinate operations to accelerate profitability.

Her management style involves deploying strengths-based leadership style for self and others while preferring to be an activator that catalysis ideas into action with contagious and engaging energy. Caroline builds bridges between people and groups and helping others find meaning and see the bigger picture, while giving them a sense of comfort and stability in the face of uncertainty.

Caroline's key areas of expertise include business development, audit and finances, portfolio management, budget and profit/loss, customer service, project and program management, account management, training and development and brand management.



Prior to joining Absa Bank Kenya-formerly Barclays Bank, Caroline was the marketing director at EABL and Serengeti Breweries before then where she managed a portfolio of beer, spirits and adult non-alcoholic drinks providing marketing and innovation direction and strategy.

Before this, Caroline was the regional manager with Diageo, where she is credited with the implementation of the Tusker Strategy to deliver the brand vision of becoming Africa's number one beer brand by value and volume.

She is viewed as a top-notch brand management guru, specializing in strengthening brand equity by delivering memorable advertising in support of the

in the lower end market, Caroline's tenure saw the rolling out of Tusker Draught to drive accessibility in the lower mainstream by providing a price point versus serve benefit on top of leading the regional agenda on Tusker core market of Eastern Africa and driving synergies on development work and budgets.

As Marketing and Corporate Relations Director, at Barclays Bank of Kenya (now rebranded as ABSA Bank Kenya, Caroline has utilised her immense communications/citizenship/marketing strategies to enhance the brand image. She has since 2014 ensured business growth, translated business requirements into strategy, and directed all marketing operations.

At ABSA Bank Kenya, Caroline defines

Within a very short span of time, Caroline has led her team to successfully initiated the ABSA brand into Kenyan market resulting in seventy-two (72) per cent awareness. The company brand within the market has also been elevated to the highest household utility level in a very short span of time. Her leadership has also seen the launch of Women in Business Proposition programme to enhance women within senior leadership positions within the market and the country at large.

The successful and impactful transitioning of the Barclays brand to Absa whilst maintaining stakeholder/current client engagement and growing the customer base is one of her major achieve-



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key brand benefit and in executing a world class reality program that builds on brand credentials while driving consumption, including the delivery of timeless experiential activities and promotions.

As a leader in business development, Caroline is also credited with accelerating growth in the premium and mainstream segments by delivering a quality proposition with Tusker Malt Lager through great packaging and engineering product quality.

In terms of offering value for money

annual plans, outlines content in alignment with business needs, exceeds customer expectations and prepares reports for senior management. She acquires funding, assures staff engagement, and oversees compliance and regulations.

Key achievements at ABSA Bank Kenya includes the introduction proposition Zidisha bonus account resulting in major cost savings of KES 8b within 12 months. She also secured over 3 million new customers through the use of Timiza mobile application.

Caroline has also supported the bank's top management team to showcase Kenya as a golfing tourism destination through the sustained sponsorship of Barclays Bank, now rebranded as ABSA.

Caroline has attended the IESE Business School for the Advanced Management Programme in 2007-2008 and the Strathmore University College and Business School where she qualified as a CPA-K, graduating in 1997. She holds a BA degree in Economics from the University of Nairobi (1990 – 1993). ■



#5

Racey (Caroline) Muchilwa

HEAD OF SUB-SAHARAN AFRICA FOR NOVARTIS

With great uncertainty embedded in the health and humanitarian crisis in 2020, as a result of the adverse effects of Covid-19 pandemic, adopting a ‘people-centric’ approach was paramount both for Caroline Muchilwa, mostly referred to by those who know her as Racey and Novartis sub-Saharan Africa (SSA).

This was particularly crucial because Racey was simultaneously handling a significant business transformation that was testing a novel business idea of integrating three major divisions to fall under one leadership. Usually, business transformation creates anxiety among employees in an organization due to fear of losing jobs.

The Covid-19 pandemic certainly com-

pounded these fears. Leadership theorists and management gurus opine that a VUCA environment demands a distinct leadership style during these times. For starters, Racey, together with her team, used various tactics such as road mapping, which is essential for agility, change management and collective learning better manage the situation. She quipped then, ‘We are all experiencing the challenges of the Covid-19 pandemic and grappling with the great uncertainty. No one in my team has experienced something like this before and we were all learning, designing response plans and developing coping mechanisms along the way.’

“Empathic and authentic leadership is the baseline in such a scenario,” Racey adds. So, when she was announced in February



2021 as the first African woman to win the Leading Women Awards 2020, one thing came to her mind, “I may be the first, but certainly not the last woman.”

Racey Muchilwa, President and Head of Novartis SSA, won the category of exemplary leadership during the Covid-19 pandemic, an award that recognizes women from businesses globally who are leading with passion and impact during this Covid-19 pandemic. Undoubtedly, the unprecedented novel Covid-19 resulted in termed coined by the U.S. Army War College - VUCA: volatility, uncertainty, complexity and ambiguity environment. Typically, such a chaotic and turbulent landscape marred with rapid changes calls for a ‘business unusual’ response. This, Racey has been providing in droves.

From the onset, Racey embraced clear, transparent and consistent employee communication to assure and safeguard employee lives and livelihoods. Often, this called for vulnerability and at times, unsettling honesty about the uncertainty and in cases where she did not have ready answers.

Racey Muchilwa, President and Head of Novartis SSA, won the category of exemplary leadership during the Covid-19 pandemic, an award that recognizes women from businesses globally who are leading with passion and impact during this Covid-19 pandemic.

Employee engagement was scaled up to include regular SSA-wide town halls, cluster specific meetings and in-country forums, which Racey attended without fail. She emphatically drummed in the same message, reassuring her 500 plus employees spread across sub-Saharan Africa made up of 46 countries, that their livelihood, health and safety came first. And this, she meant.

“I authorized additional medical insurance premiums to cover Covid-19 related ailments not only for employees but for their families. Mental wellness programs were enhanced to ensure we all had an avenue to speak up while a wide array of counsellors is availed in-person or telephonically,” says Racey.

“Our employees could also access a myriad of e-learning on mental wellness as they adjusted to the new normal, while working from home. As part of the wellness programs, our employees can also access the Novartis wellness app for meditation, various workouts and exercises to help achieve optimal performance.”

>> Novartis SSA has introduced Work-from-Home (WFH) almost like intentional serendipity before the Covid-19 pandemic hit, becoming extremely handy during the lockdowns across different countries. While work from home presented new challenges, where people struggle with blurred lines on work and family, it also allows greater work-life integration.

According to McKinsey's September 2020 Diversity and Inclusion insights, though the progress towards gender equity has been marginal, Covid-19 has hit women harder. In response, Racey said that women deserved equality in the workplace as a bare minimum. But more importantly, women deserve equity.

"We must have tailored problem solving because one size does fit all women." That is why Novartis SSA joined hands with the United Nation Foundation's project that empowers women and girls through universal access to sexual and reproductive health and rights. As part of the commitment, they pledged to reach 40,000 employees and community members, including 20,000 women with health education on reproductive health and family planning in five countries in SSA through their Social Business Program by 2023.

This is in addition to training 100 female employees in leadership skills who will empower other women in the workplace and the community, including small and medium businesses (MSMEs).

Lastly, to futureproof young girls, Novartis SSA committed to ensuring 10,000 school girls have access to sanitary towels coupled with mentorship and leadership training so that they remain in school.

Circling back to the impact of Covid-19 pandemic on healthcare systems, which has exerted immense pressure across the board, Racey says leveraging the power of partnerships would be essential, especially for SSA. To mitigate medicines supply chain challenges, Novartis is in collaboration with the African Union (AU) through the Africa Medical Supplies Platform (AMSP) to facilitate the supply of medicines from the Novartis Pandemic Response Portfolio



Among Racey's hallmarks is enabling access to the company medicines to the patients as she believes in enabling the patients to own their patient journey and one of the ways is through the strengthening of the healthcare systems by the work that she does, and making it a fulfilling experience for the patients by removing barriers that would make it otherwise.

to the AU member states. The portfolio comprises 15 medicines sold at zero profits.

The AMSP portal is an online marketplace that also enables the supply of Covid-19-related critical medical equipment in Africa. This collaboration aims to help alleviate supply and logistical constraints by ensuring efficient and rapid access to the Pandemic Portfolio medicines to 55 African governments.

"Patients are at the heart of everything we do in SSA. This region is home to the world's underserved population and we must think innovatively and leverage technology to reach them, ensuring access to high-quality medicines," says Racey.

Racey started her career as a medical representative and has over 20 years of experience in pharmaceutical industry, FMCG business and social media, 17 of which of them in middle and senior management positions.

Those who work with her attest to her ability to achieve results compliantly, by ensuring the right tone from the top as she drives a company culture that promotes accountability, ownership, curiosity, fairness, openness, diversity and inclusion.

Among Racey's hallmarks is enabling access to the company medicines to the patients as she believes in enabling the patients to own their patient journey and one of the ways is through the strengthening of the healthcare systems by the work that she does, and making it a fulfilling experience for the patients by removing barriers that would make it otherwise.

Can she play a part by shaping the environment to enable and drive this? Yes, she can... can we? Racey poses.

Racey is one of the few female commercial leaders in the company and is best described by three words: inspirational people leader. She loves describing herself as a child and a daughter of God in the market place. A mother, wife and sister.

Racey Muchilwa holds a B.Sc. Biochemistry and Zoology from Egerton University and a Master's in Business Administration (International Business Management) from University of Nairobi (UoN) all in Kenya. ■

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#6

Risper Genga Ohaga

GROUP CHIEF FINANCE OFFICER (CFO) EAST AFRICAN BREWERIES LIMITED (EABL)

Risper is the Group CFO of EABL since February 2020, the first African woman to hold this position in the history of EABL. In this role, she is a member of the Board, charged with driving the finance and strategy functions of the company and its subsidiaries with operations in Kenya, Uganda, Tanzania, South Sudan and Rwanda.

The timing of her transition into this role coincided with the onset of the Covid-19 pandemic, making her even more instrumental in the running of this company together with the company's Managing Director. During the last year, her focus has been on steering the company's performance through the pandemic and ensuring that EABL is poised to emerge stronger after the crisis. This has been a time to operate with agility, quick prioritization and decision-making as well as collaboration both internally and externally.

Despite the initial impact on the business in 2020, her work with the Board and management has seen EABL report a solid performance for the first half ended 31 December 2020, demonstrating the resilience of the company's brands, people and strategy. Risper is credited with partnering with the respective subsidiaries to adapt the strategy in light of Covid-19; and delivering a strong balance sheet which has enabled the business to respond to the changing environment through the crisis.

With a financial year ending 30th June, EABL was the first company to report results impacted by Covid-19 and Risper, working with the Board, was faced with the first dilemma of issuing a profit warning as results were impacted by the market closure. In line with EABL values, it was always clear that the right thing to do was to inform shareholders and the public at large of the impact of the pandemic on the business performance as required by regulation. This bold action saw the

share price hold, despite the anticipated decline in profit, demonstrating the faith EABL investors have in the company doing the right thing. Concerted efforts after the year end saw positive half year results and EABL's share registered the second highest growth in the securities exchange, having grown 13.1% on a year-to-date basis. This is testament to the market's confidence in the company's future performance and the resilience in weathering the crisis.

Looking back at this period, Risper credits this to the company's focus on making the right decisions in the long term for its employees, shareholders and community. Specifically, despite the impact of Covid-19, the company set aside US\$5m to support retail outlets

multiple countries. She joined EABL from Barclays Africa Group (now Absa Group) where she spent 12 years in senior roles, starting as the Regional Director for Audit based in Nairobi, before moving to Johannesburg as the Managing Director for Internal Audit. She joined Barclays in the wake of the 2008 global financial crisis as part of the Global Internal Audit team run out of London and was the first African Director based outside South Africa. Reporting into the head offices in Dubai and London, her role was to build capacity and deliver a high-performing team that would partner with the organization to build a future-proof risk culture. She excelled in this role and was so exceptional that she was

Risper is a seasoned professional with over 20 years' experience spanning multiple countries. She joined EABL from Barclays Africa Group (now Absa Group) where she spent 12 years in senior roles, starting as the Regional Director for Audit based in Nairobi, before moving to Johannesburg as the Managing Director for Internal Audit.

across East Africa in managing the impact of the pandemic on their businesses by providing critical equipment and resources to ensure that health protocols would be in place once the outlets reopened.

Uniquely, from January 2021, EABL is now the only listed company where the top two roles, Group MD and Group CFO are both Kenyan females, setting a standard for a world in which Kenyan woman are shattering the glass ceiling. Working with the Group MD, Jane Karuku, Risper sees a unique opportunity to deliver even stronger results in an enabling and inclusive culture.

Risper is a seasoned professional with over 20 years' experience spanning

nominated as the winner of the most outstanding audit professional in the whole of Barclays globally. She set herself apart by building a strong team, and being a proactive leader who worked with the management team to pre-empt and address issues before they became reportable. Her former boss, Adan Mohamed, later appointed Cabinet Secretary, described her as one who was so diplomatic that when she gave you bad news, you felt inclined to apologize to her instead for not doing the right thing.

After 3 years, she left a highly energized and performing team to relocate to the head office in Johannesburg where she was responsible for the audit of the Bank's 10 subsidiaries in >>

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>> Africa excluding South Africa. Within a few weeks, her new boss noted her potential and expanded her portfolio to include coverage of the South African retail business, the largest component of the bank's business. At this stage, she also joined the global faculty responsible for audit training for all audit staff globally. In this expanded role, she distinguished herself as a leader whose excellence transcended cultures and geographical boundaries. In the three years she held this role, she further expanded her role to include the bank's Wealth, Investment Management and Insurance business, extending her experience further. While doing this, she strengthened the team, built strong leaders and then handed the baton over to them in order to pursue the next stage of her career.

In early 2015, with the aim of eventually returning to Kenya and moving from risk management into general management, she changed gears, moving into core finance with an initial brief stint on secondment in Mozambique where she spent seven months before being seconded to Barclays Bank Zambia as Finance Director, a role she held for four years. In this role, she distinguished herself as a delivery-focused leader who steered the business as Finance Director, through a very turbulent economic period, delivering strong results through the period and improving the bank's risk management processes and controls. BBZ, one of the top 3 banks in the country registered sustained growth through this period and also remained one of the key businesses in the Group's portfolio.

Risper is known for her strong values and high integrity as well as her drive for excellence. These characteristics are rooted in her upbringing, reinforced by her schooling at Precious Blood Riruta, and cemented in her training at KPMG where she started her career and spent 9 years honing her skills and building the foundation for the work she does today. She credits KPMG with building her into the professional she is and inculcating strong values and work ethic right at the beginning of her career.

As a leader, Risper has distinguished herself as one who believes in the power of the team and works to create a positive and



Risper is known for her strong values and high integrity as well as her drive for excellence. These characteristics are rooted in her upbringing, reinforced by her schooling at Precious Blood Riruta, and cemented in her training at KPMG where she started her career and spent 9 years honing her skills and building the foundation for the work she does today.

affirming culture. She has a firm belief that people deliver for you once they know that you care about them and will unblock any obstacles in their way to guarantee success. This is something she has replicated across different organizations, countries and cultures, with outstanding results both in terms of performance and in developing people into leaders. She believes in leaving every role and every person she works with better than she found them. Her compassionate and affirming leadership invokes a high standard of delivery in everyone she works with. She takes pride in the number of people who were part of her teams that have gone onto take on even bigger challenges across the world.

Risper believes in making deep and meaningful impact, investing herself in projects that have most impact on individuals and society. She runs mentorship groups coaching young leaders, something she implemented in South Africa as well as in Zambia and in Kenya. She also has a heart for the less fortunate, adopting and supporting projects that cater to orphaned children. Kafua drop-in Centre in Lusaka is one that remains close to her heart even after leaving Zambia.

Moving back to Kenya, the choice of EABL as an employer, away from the world of banking where she spent the largest part of her career, was premised on the alignment of the organization's values with her personal values. EABL's ambition to be the best performing, most trusted and respected consumer products company in Africa is something that resonates to her personally and allows her to lead authentically and with impact.

Risper holds a Bachelor of Commerce Degree (Accounting Option) from the University of Nairobi, is a Certified Public Accountant of Kenya (CPAK) and a Certified Internal Auditor (US). She has also attended a Director Development Programme with the London Business School. She is a three-time recipient of the top 40 under 40 award. She is a member of the Board of EABL and Kenya Breweries Limited. She has also served on the Board of Barclays Bank Zambia. ■

#7

Caroline Mukiira

**REGIONAL MANAGER
IBM EAST AFRICA**



Caroline Mukiira began her career in the 90s during the Internet Boom. She joined Nairobi Net Online at the age of 18, right after graduating from Kenya High School while pursuing a part-time diploma in management information systems at the Kenya School Professional Studies.

At NairobiNet, she was responsible for large corporate accounts selling internet connectivity, email accounts, and web hosting services. While at NairobiNet, Caroline discovered her passion for technology and understood technology's role in improving society's social-economic conditions. After a two-year stint at NairobiNet Online, she

migrated to the United States to pursue a Computer Science degree at Bowling Green State University in Ohio. In 2001 the only black female in a cohort of 25 computer science students, Caroline, graduated with a bachelor's degree in computer science.

Upon graduating, Caroline joined Progressive Insurance, a firm that prides itself in being a technology firm that sells insurance giving Caroline her an experience across several roles during a seven-year tenure, including as a software developer, IT architect, and program manager. In these roles, she worked closely with product managers to transform their ideas into products and deploy them in the marketplace, giving Caroline first-hand experience

in how firms can leverage technology to enable their business strategy gain market share, cut down on costs, develop new revenue streams and improve profitability.

At Progressive Insurance, she was also instrumental in shaping the implementation of several ground-breaking products. Caroline was part of the team that implemented and deployed Snapshot, the first telematics product developed by an insurance firm in North America. The product aided Progressive Insurance in collecting data on customer, driving behaviour and thus personalizing insurance rates based on actual driving, pioneering usage-based insurance. This allowed customers to pay premiums based on how much they drove instead of just traditional fixed factors.

Caroline moved on in 2008 to pursue a two-year master's program in management and economics at the prestigious Columbia University in New York City. A top post graduate student, Caroline was headhunted to join Accenture LLP upon graduating. Accenture LLP is one of the world's largest management consulting firms. At Accenture, based out of both Manhattan in New York City and Munich in Germany, Caroline provided advisory services and led large-scale transformational programs for Fortune 500 companies within the financial services industry across North America and Europe.

In 2013, Caroline was appointed as the global head of operations and strategy for Accenture's Insurance Vertical, whereby she was instrumental in shaping the firm's five-year strategy to become a 2.5 Billion (USD) Industry.

In 2014, Caroline relocated from New York to Nairobi, having been headhunted to join IBM Middle East and Africa as the head of Financial Services for IBM East Africa across eight countries, a role she held for two years before becoming the head of IBM East Africa Global Business Services, which is the IBM's consulting division that provides both strategy and technology implementation services across all industries. In this role, Caroline was accountable for the day-to-day operations, strategy execution, and overall P & L of IBM's consulting practice across eight East



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Africa countries, bringing together geographies, service lines, consulting talent, industries, and market functions to provide exceptional service to IBM clients within East Africa.

Her client experience focused on disruptive technologies; Mobile, Cloud, AI, BlockChain, Cognitive, Automation, Analytics, Internet of Things, and large-

scale enterprise transformational programs.

In 2019, Caroline was appointed to lead the IBM TradeLens Blockchain business for the Middle East and Africa covering 70 countries. In the role, Caroline worked with government authorities and enterprises to digitize trade across the region. TradeLens is a digital platform that helps facilitate the smooth movement of goods across borders and thus enables more efficient global trade.

The offering empowers importers, exporters, clearing and forwarding agents, government authorities, and all the stakeholders across the trade value chain to securely exchange trade data on a real-time basis and provides businesses and authorities gain visibility on the status and movement of a container from one logistical point to another; departure to final destination of a container.

In July 2020, Caroline Mukiira was appointed as the first-ever female General Manager for IBM in East Africa. As the Regional General Manager for IBM East Africa, Caroline is responsible for IBM sales, marketing, services, and global delivery operations across eight countries. In this role, Caroline works with the public sector, private sector, and non-profit sector across East Africa to transform corporations into cognitive enterprises (CE).

Caroline is passionate about transforming the world through technology. She believes that in this new era of Cloud, Quantum Computing, Data, and AI, nearly every enterprise is, or is in the process of becoming, a technology company.

In her role at IBM, she is excited to help organizations harness technology to re-invent, develop new business models and digitally transform their operations to achieve growth.

Caroline has been recognized as the Top 25 Women in Digital, Top 30 Women in Technology, and one of the few women blazing the trail in the C-Suite.

Caroline is an avid believer of God and is conscious that her journey would not have been possible without the almighty God and the support of her family, mentors, advocates, and friends. ■

#8 Bonnie Okumu

DIRECTOR OF LEGAL SERVICES AND COMPANY SECRETARY KCB BANK GROUP

Since joining the organization in 2014 as Head, Legal Services, Bonnie has risen through the ranks, earning a promotion to Director in July 2018 and joining the executive committee in January 2021. In this role, Bonnie is charged with ensuring overall corporate governance compliance by the organization and further, delivering innovative legal and business solutions based upon sound and resourceful legal strategies. She oversees the commercial advisory, contract negotiation and preparation, securities perfection, legal risk and compliance and litigation management units of the Bank.

Bonnie is a proficient legal practitioner with wide experience in corporate governance, legal advisory, commercial law and dispute resolution in both the context of private legal practice and in the corporate environment. She is recognized for her dependability, integrity, accuracy, tenacity and adaptability within the context of the corporate environment.

Ms Okumu bears a unique combination of knowledge in international business with transactional experience in at least 20 countries in Africa. She has provided advice on legal and tax related queries, undertaken the negotiation and preparation of complex contracts, undertaken the establishment, and restructuring of legal entities in various jurisdictions and successfully managed, personally and through external counsel, the closure of significant commercial disputes. She has experience in corporate governance having served as company secretary and advisor to several boards.

To date at KCB Group, she has been involved in major transactions including the 2019 acquisition by KCB Group of National Bank of Kenya, being the first ever acquisition of a listed company by another listed company in the country, and the recently announced acquisition from Atlas Mara of Banque Populaire du Rwanda PLC (BPR) in Rwanda and BancABC in Tanzania.

Earlier in 2015, she oversaw the corporate

reorganization and establishment of KCB Bank Kenya (a banking subsidiary) and KCB Group Plc (non-operating holding company) an intricate legal process.

Bonnie Okumu's legal career spans over a period of 16 years. Before joining KCB, she was the Chief Legal and Regulatory Affairs Officer and Company Secretary at Telkom Kenya (then branded as Orange). Prior to this, she was the General Counsel and Company Secretary at Unilever Kenya where she oversaw the legal and company secretarial functions for 9 operating companies in 7 countries in East and Southern Africa. Until she joined Unilever, she was the Regional Legal Manager for Nestle where she set up the legal department and led a team of lawyers in providing legal and tax advisory services to 14 operating entities in 20 countries in the Equatorial African Region.

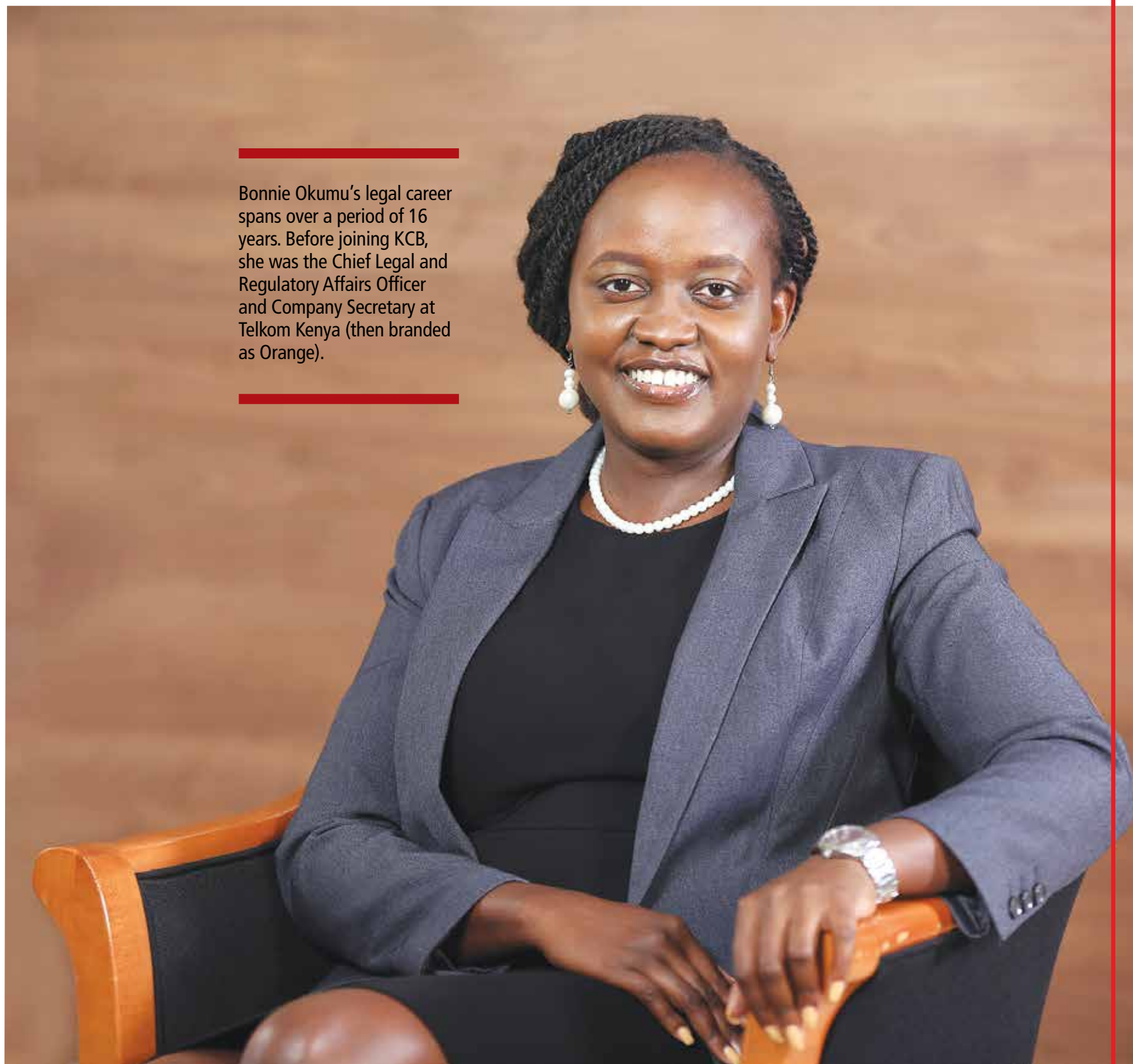
Earlier in her career, Bonnie started as an associate at Hamilton, Harrison & Mathews where she represented clients including banks, insurance companies and consumer goods companies. She holds an LL. B degree from the University of Nairobi, is an advocate of the High Court of Kenya as well as a Certified Secretary (CS).

Bonnie is a champion and strong proponent of the development of female leaders within any organization providing on the job coaching and mentoring to encourage more women to take up take up leadership roles.

One former colleague at Telkom Kenya avers that Bonnie demonstrated mastery in her field of expertise; displayed a rare ability to deal effectively with various stakeholders; displayed an equanimity under pressure and exceptional diligence, compete with generous bouts of personality ingenuity and softly applied firmness when needed.

Yet another colleague describes her vividly, as if it was yesterday, as down to earth, result oriented and seasoned Legal professional who is also fun and engaging to work with. She adds, 'Her high quality work coupled with her winning smile makes it rare to find of a professional in her line of work.' ■

Bonnie Okumu's legal career spans over a period of 16 years. Before joining KCB, she was the Chief Legal and Regulatory Affairs Officer and Company Secretary at Telkom Kenya (then branded as Orange).



#9

Agnes Gathaiya

COUNTRY DIRECTOR
EA AT GOOGLE



She has more than 24 years of experience as a transformational business leader in organisational development, focused on developing competitive, operational and business development strategies to drive and sustain sales.

Meet Agnes Gathaiya, the Country Director, East Africa at Google. Agnes' professional journey at Google started at Loreto Convent Valley Road, a journey that would first take her across the Atlantic Ocean to then Bryn Mawr College (US). Here, she read books and journals between 1993 and 1997, graduating with a Bachelor of Science (BSc) degree in Economics.

Born into a family of 4 children, Agnes quickly learned the values of hard work, integrity, focus and consistency in all her undertakings, from, of course, a very hard working civil and structural engineering father and a family-maker in a mother, who also doubled as a mid-wife, and often worked late on night shifts, only to retire early and take to farming, as a fish would

take to water. Her hard-working ethics and late-night shifts training

would soon see her easily adapting to a routine of waking up as early as 4 am to tend to her dairy cows, as she brought the rest of the farm to life, for yet, another day.

Brought up a disciplined girl, Agnes immediately returned to Kenya after completing her degree studies in the US. While job hunting, she was fortunate to stumble on Deloitte, a blue-chip accountancy, taxation, auditing and financial services advisory firm where Agnes served good time for 13 years.

Working at Deloitte was God sent as it exposed Agnes to work on assignments in some of the best firms in the country, giving her invaluable and diverse work experience and corporate environments. On these assignments, Agnes worked with many organizations driving transformations that helped them deliver on their mandates while meeting the corporate strategic objectives. She also learnt hands on turn around strategies for firms that were under distress or receivership management.

Agnes left Deloitte and joined SAP in 2011, first as Public Sector Director but the role quickly changed to Director responsible for all of SAPs Large Enterprise business in the region. The company was scaling up its investments in the region and the role entailed recruiting and training up a team to cover the different industries and territories that were on focus.



By the time Agnes was through with Deloitte, she was an Associate Director and Deloitte was one of the most sought-after consultancy firms in its business line by both the private and public sector firms, including donor funded organisations.

Agnes left Deloitte and joined SAP in 2011, first as Public Sector Director but the role quickly changed to Director responsible for all of SAPs Large Enterprise business in the region. The company was scaling up its investments in the region and the role entailed recruiting and training up a team to cover the different industries and territories that were on focus.

Agnes adds, 'In the first year, we achieved sales growth of 250 per cent and from there, SAP continued to scale up and gain increasing market share by the year. We also looked at the market and realised that the cost of certification of SAP practitioners was not very accessible and so I pooled

together Skills for Africa. I take pride in watching the careers of the first cohort of 100 graduates. The program then was rolled out to other countries. Working at SAP was gratifying but required significant travel and this was the first point where my work and life as a single mother to a young child clashed. The travel was relentless and I was not spending enough time at home.'

Mid 2014 saw Agnes resign from SAP and sit at home for 6 months to nurture her young child, in order to give the child a sense of security and love that was very much needed at that time. She says, 'My career decisions from then on took this into account and so I only worked for organisations where the furthest I was expected to travel for work was Kisumu or Mombasa. The roles, however, remained challenging and pushed me to grow both as a leader and as a person.'

Agnes then briefly joined Chase Bank (now SBM) for just over a year as General Manager in charge of the public sector, before moving on to Safaricom as Head of Enterprise Sales for the Small and Medium Enterprises in July 2016. Agnes says this of the Safaricom tour of duty, 'The best part of this job was the time I spent in all parts of the country meeting with SMEs and finding out what was important to them and then translating this to products that added value to them. My team truly believed in transforming small businesses and I guess that is why we were successful. It was gratifying work to change lives so visibly.'

In February 2018, Agnes joined Pesalink - Integrated Payment Services Limited as CEO after being headhunted to lead the newly launched banking service. According to Agnes, the remit was to commercialize and monetise the investment that the banks had >>

Top 25 Most Powerful Women in C-Suite Impacting Business

>> made in the instant payment switch.

During the 3 years as CEO, 'were able to create trust among all the stakeholders including the regulator, the banks and our customers. My team made it easy for me to get up every morning as they were driven and motivated to see the platform become a household name and provide affordable, real time payments. The idea was novel and had barely been implemented around the world and so, there was no rule book,' states Agnes with a cheeky smile.

In her present job, Ms Gathaiya states, 'Today at Google, we have a mission to organise the world's information to make it accessible to everyone. Indeed, since I arrived here in the thick of the Covid-19 pandemic in August 2020, we have worked on ensuring that we leverage our tools to ensure that we contribute towards the economic recovery of the region and indeed Africa. Working with businesses to help them pivot. This is something all businesses have been told they must do...go digital or die. Google gives them the 'how' to successfully do this and we have over 300,000 businesses across Africa that we are working with to digitise and provide online presence.'

Google has also invested significantly in the most vulnerable groups including recently launching a women and children fund. These and other initiatives take up a part of Ms Gathaiya's time.

Most of the time, however, she spends leading a team that helps corporates to be more visible, acquire customers and manage existing ones using Google's many advertising platforms.

Ms Gathaiya opines that she has worked in many different sectors but the theme that connects them all is that she is a commercial leader helping companies align their internal resources to serve their customers by



From L to R: Agnes Gathaiya Google Country Director; Amb (Dr.) Amina Mohamed Cabinet Secretary for Sports Culture and Heritage; Charles Murito Google Government Affairs and Public Policy Director and Martha Galavu of Shujaa Stories.

creating value that transforms their businesses and lives. Ms Gathaiya believes in building great teams and keeping them motivated. She also believes in keeping the customer in mind in everything that her team is involved in.



From her second job, Ms Gathaiya has worked mostly in the tech space and she has always thought that there should be more women at the table. Mentoring and coaching is therefore very important to her.

Her main concern during her career is finding herself quite often as the only woman in the room or one of a very few. From her second job, Ms Gathaiya has worked mostly in the tech space and she has always thought that there should be more women at the table. Mentoring and coaching is therefore very important to her.

Towards this end, she co-founded Hernovation which looks at growing women tech managers into organisation leaders. This they do by ensuring the mentees are equipped with the soft skills required including mentorship, public speaking, how to develop strategy, how to read and analyze company accounts among other important skill set.

Ms Gathaiya is part of a small group of women who set up a talk shop called African Women in Fintech and Payments that currently boasts of a membership of over 200 women.

Agnes Gathaiya holds a Global Executive MBA in Business Administration jointly offered by USIU-A and Columbia University. ■



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Recently appointed as Lancel Group of companies Chief Executive Officer from 21 June, 2021, occupying the corner office in one of the most strategic pharmaceutical firms in the region, Laborex Kenya, is Mwende Musunga.

Ms Musunga is one of the most skilled and experienced CEOs in the pharmaceutical industry and has been at the helm of Laborex Kenya since October 2016, having risen through the ranks from 2008 when she joined as a Sales and Marketing Manager to deputy CEO in 2014. As CEO of Laborex Kenya and its subsidiaries in Uganda and Tanzania, Mwende has been responsible for the three East African countries with an estimated annual turnover of over US \$40 million.

Laborex Kenya became the first pharmaceutical distributor to receive the ISO 9001:2000 certification in Kenya, before transitioning to ISO 9001:2008 in 2011 and ISO 9001:2015 certification in 2017. It is owned by Eurapharma, a French company that is a manufacturer and distributor of pharmaceutical products in Africa and French Overseas Territories through its 27 plus subsidiaries across Africa. Eurapharma is the healthcare arm of the CFAO group. The CFAO group was recently acquired by Toyota Tshuso Corporation and is a key player in mobility, healthcare, consumer foods, infrastructure and energy. Its distribution network comprises 153 subsidiaries and is the largest on the African continent.

In Kenya, this means that companies such as Laborex Kenya, DT Dobie, Loxea, CFAO Kenya, Toyota Kenya and even the makers of Baraka fertilizers are part of the same group. Quite a number of cultures and business all mixed into one pot, Japanese, French, and various African cultures. "The beauty of such

#10 Mwende Musunga

CEO LABOREX KENYA LIMITED



We as suppliers, cannot drop the ball, after the manufacturers of the medicines have ensured quality by the time, they release the drugs to Laborex.

an environment is that you get to pick the best practices from the diverse cross section of people."

Passionate about quality practices, Mwende oversaw the transformation of the Laborex's fleet of vehicles in Kenya and Uganda to temperature-controlled vans in accordance with the Good Distribution Practices (GDP). By doing this, Laborex Kenya is leading the way in the pharmaceutical industry. "A lot of consumers of medicines take for granted the behind-the-scenes activities that go on to ensure that they have their medicines and because of this, it is imperative for Laborex Kenya to follow well laid out international best practices to ensure the patient takes safe and efficacious medicines.

According to Mwende, 'We as suppliers, cannot drop the ball, after the manufacturers of the medicines have ensured quality by the time, they release the drugs to Laborex'.

'We must play our part exceptionally well; it's our obligation to ensure quality even when no one is looking,' adds Mwende. In this vein, Laborex Uganda subsidiary moved into a brand-new GDP compliant warehouse in 2019.

Recently, responsible companies such as Laborex stepped up to the plate and ensured that during times of crisis occasioned by the effects of the Covid-19 pandemic, they remained open to ensure continued service to the country. "When the Covid-19 pandemic was officially announced by WHO, followed quickly with a national curfew, two things came to mind. First, how will I make sure the hospitals and pharmacies get their medicines? Second, how will I ensure the safety of my colleagues and team, while we serve others, our fellow countrymen? Like many other leaders,' says Mwende.

She adds, 'I had sleepless nights but with single minded focus, my team came up with a plan to secure medical supplies to the pharmacies and hospitals. As a group, we developed clear directions with regards to staff; there were to be no redundancies or salary cuts for staff members. This left me unencumbered to look at other cost reduction measures to keep the company afloat and to keep our staff safe while we continued to work."

Mwende and her team zeroed in on some areas of reducing waste, changed some ways of doing things and adopted new methods of working, including improved processes through Kaizen.

Mwende finds it interesting that many companies in the pharma industry had to terminate their employees and were running negative balance sheets. Laborex Kenya under her was not badly affected and even begun to register positive results mid-pandemic. "During this time, even though we were afraid, there was such a

positive vibe and energy in the organization it really was lovely to behold. I think this came from knowing and seeing all the safety measures in place and regular communication,"she adds with a chuckle.

How did Mwende cope during the uncertain times caused by Covid-19? "In order to cope with the stress and anxiety of operating a business during uncertain times, I went to my default setting, my love of gardening, I enhanced my green thumb, I learnt how to graft, propagate flowers and plants and birdwatching and every so often, I would interest my boys in a bird watching fan fact. I was not always successful in raising their interest but I keep trying," she says, with a smile.



As CEO at Laborex Kenya, one of her roles is to maintain and source new business opportunities and as she exits, one of her greatest satisfaction is having ventured and steered the organisation into the medical devices space and in the distribution of FMCG goods. For instance, in 2019, Laborex Kenya signed a distributorship agreement with Medtronic, a key player in the sector. "This has been a great success and led to the introduction of other new business opportunities which sadly I will not get to see the execution but I can leave knowing I have left my team with a good pipeline of new business opportunities," she concludes.

Mwende Musunga is on course to finalising her Master's in Business Administration (MBA) at the prestigious Strathmore Business School (SBS). She holds a Bachelor of Science (B.Sc.) degree from Kenyatta University in Biochemistry. ■

#11 Summaya Hassan

MD TAKAFUL

One of the most visible Muslim women in the C-Suite, Sumayya is a lawyer who combines commercial legal experience with executive experience in various sectors including oil and gas and recently, Takaful Islamic insurance.

She is a former CEO of the National Oil Corporation of Kenya and has been an advisor in the areas of oil and gas, trade law, ethical leadership and corporate governance. She is also a respected trainer with the centre of corporate governance in Kenya.

Sumayya Hassan is the CEO of Takaful Insurance of Africa, the first and only fully fledged Takaful operator in East and Central Africa, which offers shari'ah compliant risk management and participatory insurance products built on ethical principles.

As CEO of Takaful, Sumayya is focusing on deepening insurance penetration of Takaful across different sectors and demographics. This is no mean a task in an environment where insurance is regarded either as a grudge purchase, to be bought only if required by law, or a luxury purchase for the few who can afford it and with a penetration currently of only 3%.

Part of Sumayya's objective is to create wide awareness of what Takaful is and how it differs from normal insurance. The starting point is to educate the consumers that Takaful provides an alternative transparent, ethical, risk management solution. The model, which is Shari'ah compliant, is based on the principles of solidarity, cooperation and mutual assistance.

The 'participants' as they are called,



mutually insure each other; Takaful as the underwriter, is the agent of the participants, in which role it handles the technical underwriting, investment of the funds, management of claims and handles the administrative aspects.

Funds remaining in the risk fund after paying claims and providing reserves are paid back to eligible participants as 'surplus'. As Sumayya says, "We don't own the risk fund hence have no incentive not to pay".

Sumayya recently launched Takaful's digital transformation plan to broaden and deepen digitalisation for the benefit of the customers. This led to the launch of Takaful Mkononi during the 10-year anniversary celebrations of Takaful in January 2021.

Takaful Mkononi is an app which puts the convenience of purchasing covers and fixing claims in the participant's hand. "We want to serve the client where they are, not only where we are". The app provides yet another interface for the client to reach us in addition to our countrywide branches, website, brokers, agents and sales representatives.

Takaful is keen to provide solutions rather than products. Whilst offering a wide range of products for both corporate and personal coverage including medical, motor vehicle, workmen's compensation, fire and burglary, professional indemnity, domestic, cyber-security among others, Takaful focuses on what pain can they alleviate for the participants through their covers. For example, the Dada Takaful ladies motor vehicle cover, in addition to taking care of the car, also replaces the Dada's handbag and its contents plus child's car seat; the commercial motor vehicle cover pays the mortgage instalments while the car is being repaired; the index-based livestock product for pastoralists in arid areas pays them, during severe drought, to enable them buy alternative feed for their animals hence mitigating against the risk of loss of animals.

Sumayya is also keen to ensure

Sumayya recently launched Takaful's digital transformation plan to broaden and deepen digitalisation for the benefit of the customers. This led to the launch of Takaful Mkononi during the 10-year anniversary celebrations of Takaful in January 2021.



the wider community benefits from Takaful's existence. This isn't just about occasional CSR but under the Jamii Takaful, she has reworked the business model to provide that a percentage of every cover purchased goes to the vulnerable in the society.

As part of the 10-year celebrations, Takaful recently launched Mnara, an online knowledge sharing platform. Mnara means a tower or lighthouse in Kiswahili. A lighthouse serves the purpose of illuminating the path for ships at sea; similarly, Mnara has been designed to help provide mentorship, advice and guidance towards success. Takaful has reached out to mentors from diverse fields to ensure Mnara will provide a rich offering to the mentees.

Sumayya is an Eisenhower Fellow and has received several local and international awards including the Top 40 Under 40, Lifetime Achievement, Best CEO in Kenya and Outstanding Women Leadership Awards.

Ms. Hassan is a keynote speaker and trainer at national and international fora on transformational leadership, ethics in business and corporate governance.

Sumayya sits on several boards listed and private companies as well as the not-for-profit sector including Pearls of Hope Foundation which she chairs,

Nation Media Group, Safari Doctors and Islamic Relief Kenya.

She has initiated various programmes for the economic empowerment of youth and women and is now, as the Patron of the Muslim Deaf Association of Kenya (MDAK), also focusing on empowerment of the deaf and hearing impaired. In addition to economic empowerment MDAK is keen to expand the educational opportunities for the deaf and is currently exploring setting up both online and physical educational facilities.

Sumayya is the hostess of 'Aspire' a TV show on leadership and personal development.

Sumayya Hassan has studied in leading universities both locally and in the UK including the University of Nairobi, Lancaster University, University of Bristol, University of Oxford. From these institutions, she has chalked up a number of degrees and diplomas, including Bachelor of Laws, Master of Laws, Diploma in Law, Advanced Management Diploma and Commercial Law. In the UK, she participated in the African Students Association.

She is highly endorsed in Strategic Planning, Negotiation, Research. Her interest include Eisenhower Fellowships, Islamic Finance - Takaful & Pensions, and empowering Women Executives. ■

#12

Lizz Ntonjira

GLOBAL COMMUNICATIONS
DIRECTOR AT AMREF



Lizz, (short for Elizabeth) is the author of one of the best-selling books in 2020 titled YOUTHCAN; an anthology of powerful, inspiring, and challenging stories from youths breaking barriers across Africa.

Lizz is a strategic communications and public affairs expert with extensive experience gained within a number of roles in the public, private and international development sectors spanning over 14 years. Her areas of expertise include but are not limited to strategic communications, brand development, project management, crisis management, policy facilitation, regulatory frameworks, youth advocacy, media management and outreach through electronic, print and social media, marketing, stakeholder engagements, government and public relations.

As the Global Communications Director at Amref, a position she has held since January 2019, Lizz holds a senior leadership role with the primary responsibility of leading and mentoring a capable communications team responsible for program communications, institutional messaging and strategic guidance for Africa, Europe and North America communication teams. The role develops and implements plans for successfully and continuously engaging colleagues worldwide with a shared vision aligned to the institutions corporate strategy and serves as a trusted partner to the group and senior leadership teams dealing with strategic issues as they emerge, to position Amref as a premier organisation for the advancement of health program interventions.

Before joining Amref, Ntonjira was Communication Manager in charge of Central, East and West Africa at IBM from November 2016. Located in Nairobi, Lizz lead external communication activities supporting business issues of major



Lizz Ntonjira's pursuit for higher education started at the Goethe Institute of Nairobi, where she read German, obtaining a Diploma in 2005. She then proceeded to the Catholic University of Eastern Africa at Karen to read Law, graduating with an LL. B degree in 2008.

consequence to IBM and the business units in 25 sub-Saharan African countries in Central, East and West Africa as well as acted in a consulting capacity, providing communication advice and counsel to executive line management.

Lizz was also tasked with developing communication plans and strategies, collaborated on messaging architecture that helped IBM's mission, and helped arm the sales and business partner organizations with messages and success stories that promoted IBM's leadership in sub-Saharan Africa.

Lizz tour of duty in the past included serving at the Competition Authority of Kenya, a body established on August 1st, 2011 and charged with safeguarding the competition process, ensuring that consumers are protected from misleading

and unfair market conduct among others. Further, it regulates anti-competitive business practices and advocates for effective markets that deliver superior value to customers, producers and investors.

Here, Lizz specific roles included: First, the development and implementation of a communication policy, strategy and plan for both internal and external stakeholders. The aforementioned documents facilitated the extensive publicity the Authority had been consistently gaining since she took up the role. She coordinated distribution of various news releases and media inquiries; oversaw planning for news conferences which resulted to the positive coverage of the Authority in the media.

Second, Lizz facilitated cooperative agreements and the signing of Memorandums of Understanding (MoUs)

with other regulatory bodies both at a national and international space.

Third, Lizz acted as the public face of the authority and spokesperson on developments, plans and any incidents on both local and international forums; including responding to media inquiries and external stakeholders.

In a strategic communication duty, Lizz developed and launched new initiatives through support of World Bank to host an Annual Business Journalists forum as well as spearheaded an annual corporate social responsibility (CSR) essay writing competition initiative.

Lizz Ntonjira's pursuit for higher education started at the Goethe Institute of Nairobi, where she read German, obtaining a Diploma in 2005. She then proceeded to the Catholic University of Eastern Africa at Karen to read Law, graduating with an LL. B degree in 2008.

She became Fellow in Public Management in 2015 from the Virginia Commonwealth University, before attending the prestigious Strathmore Business School between 2015 and 2018, graduating with a Master's degree in Public Policy and Management.

Lizz then enrolled at the Chartered Institute of Public Relations in 2017, obtaining the much-acclaimed Advanced Professional Diploma in Public Relations in 2018.

As a personal social responsibility and in giving back to the society, Ms Ntonjira founded The Lizz Ntonjira Network, a platform that provides innovative, engaging, interactive and tailored training and coaching for the youth. It was established in August 2019 with an objective of mentoring and training the youth for a rewarding professional and personal development journey.

Additionally, it provides collaborative development, mentoring and coaching sessions that make available business and career advisory for young people; starting from early career steps, which include youth development before later moving to providing business and personal branding to best leverage industry opportunities. ■

#13

Annastacia Kimtai

RETAIL DIRECTOR KCB BANK KENYA

M eet Annastacia Kimtai: The champion for financial inclusion, who runs the biggest banking retail chain in Kenya.

Annastacia Kimtai is an astute career banker with over 23 years' experience in banking, 10 of those being in senior management roles in strategic leadership and business development. She previously held roles including Regional Business Manager and Branch Manager

Mrs Kimtai has risen through the ranks, becoming Retail Director, KCB in 2011. KCB is Kenya's largest and most profitable Bank in East Africa with over 25 million customers and 200 branches.

She has a proven history of successful work with cross functional teams to deliver exceptional results in growing retail business market share and improving bottom line by optimizing operational processes while mitigating business risks. Annastacia is also proficient in building, training, mentoring, coaching, and developing careers of highly engaged retail teams.

She has gained immense experience and competence across various disciplines such as business growth, leadership and talent development, business risk and compliance, change management, channel optimization, card business, mobile banking and agency banking, among others.

As the custodian of KCB's retail banking franchise in Kenya, Annastacia has seen significant growth in the network's profit before tax from Kshs 4.4 billion in 2011 to Kshs 17.1 billion in 2019 which was a 290% jump. This pushed up retail banking's contribution to KCB Group profitability from 33 % to 52% during this period.

During the same period, the retail customers deposits have grown from KShs.84 billion in 2011 to KShs.231 billion, with the retail loan book growing from Kshs. 55 billion to Kshs 182 billion.

In her tenure at the Bank, Annastacia has championed financial inclusion for customers at the bottom of the pyramid by developing products and services to serve this niche. She is currently leading the Women's Proposition at KCB where the bank is enabling the progress of Women in Business. She has supported



On safe environment for work, Mrs Kimtai advises all women to speak up to be heard, with raised voices and be emotionally intelligent. She encourages women to support and empower one another, in addition to inculcating moral courage and integrity at the workplace at all times.

the revenue growth of the Women Proposition and so far, they have managed to open over 170,000 new accounts and issued loans worth over Kshs.15.3 billion to help the women scale up their businesses.

The Bank is supporting women led micro, small and medium enterprises (MSMEs), by giving them tailor made services like long term loans and overdrafts, asset finance and insurance premium financing, mortgages, local purchase orders (LPOs) and invoice discounting, bank guarantees and credit cards.

She is constantly championing the empowerment of women through trainings and thus far, over 3,000 women have been trained and armed with appropriate level of business skills. She is driving the bank to grow into the go to bank for women in business by equipping all staff within the entire branch network to specialize in relationship management and credit methodology to ensure that the bank offers the best customer service and customer experience as well as to underscore financial inclusivity to the women-led businesses.

Notably, Annastacia runs the Inua Jamii senior citizens' scheme, which is a tax-financed pension-tested social pension offering universal pension coverage for all citizens of Kenya once they attain 70 years of age. The Kenyan government has been disbursing funds through KCB Bank since 2015. For instance, in 2020, over Kshs.11.2 billion cash transfers were disbursed through the bank.

Annastacia is also a board member of KCB Foundation which manages the 2jiajiri programme, a Kshs. 50 Billion flagship youth empowerment aimed at tackling youth unemployment by creating jobs through skills development and vocational scholarships in the informal sector trades and ICT. The term 2jiajiri is coined from the Swahili word meaning 'let us employ ourselves'.

Annastacia is responsible for a team of over 3000 employees and believes in strong leaders doing things and being accountable for results, effectiveness, reliability, and competence.

Annastacia holds a master's degree in Business Administration and Strategic Management, Master of Arts degree in Rural Economics and Co-operation and a Bachelor of Arts degree. She is a Certified Executive Coach from the Academy of Executive Coaching (AOEC). She also holds a Certificate in Senior Executive Program for Africa (SEPA) from Harvard University. Annastacia is also a board member of KCB Foundation, the social investment arm of KCB Group.

Humble to a fault, Mrs Kimtai spends time between her official duties and responsibilities mentoring and counselling her colleagues at work, on matters that go beyond the normal call of duty.

She is also a loving wife and mother and sets time aside to enjoy her time with her family and friends, in addition to nurturing her spiritual life. ■

#14

Catherine Karimi

CEO-APA LIFE ASSURANCE

The story of Catherine Karimi is one of somebody born and brought up in rural Kenya. She attended local schools both in Primary and Secondary, walked into one of the country's top institutions of higher learning, Kenyatta University to pursue a degree in Education and walked out with a first-class honours' science degree majoring in mathematics and chemistry.

Catherine then ventured into an insurance career, purely driven by her passion to work with numbers though trained as a Mathematics and Chemistry teacher and having had a very short stint as a teacher. She joined as a supervisor and actuarial trainee in Jubilee insurance, where she went on to work for 16 years mainly in life insurance division.

During this period, Catherine, she was exposed end to end on operations and management of life insurance in almost all areas of the business, including customer service, underwriting both for retail and corporate businesses, sales, claims management, reinsurance, actuarial and product pricing and development.

Catherine also got exposure in IT systems implementation where she became the business lead for implementation of a new life insurance management system that was a big success. While at it, she supported roll-out and servicing of life insurance business for the other East African countries of Uganda, Tanzania and Burundi.

While at Jubilee, Catherine was always involved in numerous projects besides her main roles, thereby exposing her to all the aspects of running a busy insurance company, thereby increasing her capacity to take on bigger roles and providing her with an opportunity to hone her skills and learn how to cope with heavy pressure that comes with increased responsibilities.

Catherine resigned from Jubilee Insurance Company in Oct 2014, to join the Kenyan Alliance Insurance as Chief Operating Officer for Life



Business, a role she played for almost 2 years prior to being appointed as Acting Managing Director. Her key achievements were development of individual life sales channels for the company and doubling of the life assurance business. At the Kenyan Alliance, Catherine was exposed to General Insurance management and more so in implementation of motor assessment and customer service centres. She got a glimpse on the standardization of branch service levels and brand appearance.

Catherine joined APA Life Insurance early 2017 as the first woman CEO in the APA/Apollo group. Since then, Catherine's focus has been on growth of the company market share and growing the bottom line. She also plays a key role in strengthening performance culture in the company as well as building relationship with all the group's stakeholders.

Catherine opines that her journey so far in APA has been exciting as well as positively challenging, with key exciting outcomes like turning around the business to profitability, development of some of the game changing insurance products in the market and the much-acclaimed business digitization process.

She attributes her growth in the insurance industry not only to her diligence but also to colleagues and leaders who have mentored and challenged her to greater heights through her journey to the top as one of the very few most impactful women CEOs in this cut-throat and very technical industry.

Catherine list of her many firsts includes the recent award as CEO of the Year in the Think Business Insurance awards 2020, the first time the award was won by a woman and First Board Advisory member at Nanyang Business School from emerging market Alumni.

Earlier on, Catherine was the first family member to join and complete university education, best student in KCSE in the secondary school she attended, best girl in KCPE, among the best students at Kenyatta University, 4th year of study, winning the Dean's list award as a result. On the personal front, Catherine believes in developing people not only in the

workplace but also in the family circle she comes from. She supports various charities and Christian mission work.

Catherine is a valued member of her church management committee at Kahawa Sukari Baptist Church, seats on the Life Insurance Council under the Association of Kenya Insurers (AKI) and is an advisory board member at Nanyang Business School, Nanyang Technological University, Singapore.

In addition to her degree studies in Education, Catherine has studied Actuarial Science (2000-2008), undergone the Chartered Insurance professional studies (2012-2014) and Senior Management

Leadership Programme with Strathmore Business School (SBS) through which she also undertook a short course on 'Expanding Business Horizon and Managing Diversity' at Nanyang Business School, Singapore in 2017.

Besides the principled family values Catherine was brought up with, she also attributes her success journey to one 'aha' moment she had at the end of her second year in high school. She says, 'I wasn't happy with my science grades and especially mathematics. At that moment of meditating, I realised the blockage was all in my head, and therefore I could equally conquer what others are able to. I listed



On the personal front, Catherine believes in developing people not only in the workplace but also in the family circle she comes from. She supports various charities and Christian mission work.

my plans and actions that I would take during the holidays and vowed to implement them and reverse the trend of poor results by improving on my grades and especially mathematics. I could not believe at how fast the results came as I moved my mathematics grade from a D to an A grade at the beginning of the third year. This transformation taught me one big lesson: that anything is possible with positive attitude, decision making, planning, and implementation. These are principles I have applied in every other steps of my professional career, and in personal and family life. ■

#15

Lucia Musau

MBA, MPRSK, MCIPR

**PRESIDENT AND CEO OF
THE AFRICAN ELITE GROUP**

In a nutshell Lucia and her team are dedicated to helping luxury brands and companies engage millennial consumers and manage media relations, including leveraging traditional and social media to optimize communications reach and impact.

Lucia's dejavu moment came when the firm she founded in 2010 was named "Best Boutique PR Agency in Kenya - 2020" by EMEA (Europe Middle East Africa) Business Awards.

Lucia Musau has extensive experience in public relations and marketing, having carried out assignments for some of the world's Fortune 500 corporations, NGOs, SME's spanning across different fields and markets across Africa.

At the helm of African Elite Group as majority shareholder and CEO, Lucia Musau is known for her hands-on management style as she steers her team to greater heights and providing customer delight.

She is also an advocate of gender equality in the business arena and a great example of what is possible.

It has not always been a bed of roses during the start-up years of growing her PR and marketing agency. Nevertheless, Lucia quickly became a trusted advisor, giving guidance first to local, then regional and now global brands, most of which she has aided in achieving increased visibility and better market penetration.

The results so far achieved have not remained unnoticed. Global luxury and hospitality Fortune 100 brands are now tramping in droves to Africa Elite Group for support in their growth agendas in the regional markets that she knows so well. And soon thereafter Africa wide.

Lucia's knowledge and commendable experience in public relations and marketing have also



allowed African Elite Group to grow the service portfolio to serve different sectors such as luxury, hospitality, fintech, agriculture, retail, non-governmental organizations among others in areas of strategic communications, brand and communication planning, media training, and crisis management among other PR specialty services.

With her experience, and leading a team of enthusiasts, Lucia believes that great leadership comes with being decisive and using influence rather than making decisions herself. This has positioned her ahead of the curve at all times. Her zest to go from strength to strength is unparalleled in this very difficult sector that is dominated by global brands who have become monopolists over time.

On a personal level, "Handling change, multitasking, keeping up with a busy office schedule has become second nature and as a mum and wife managing that full-time CEO position as well as holding down busy social agendas is motivated by making a difference in people's lives", she states.

Then came 2020's shock and awe. Forging ahead amidst the Covid-19 pandemic crisis is something else. And as the saying goes: when the going gets tough the tough get going. Lucia supported her clients in successfully pressing ahead without wavering during the new realities

With her experience, and leading a team of enthusiasts, Lucia believes that great leadership comes with being decisive and using influence rather than making decisions herself. This has positioned her ahead of the curve at all times.

of the global pandemic. While Lucia and her team were combating the crisis internally, on the other side they needed to enable their clients to improvise, adapt and overcome.

A key aspect of Lucia was adaptability! How are we adapting to this new world ruled by a pandemic? How are we transforming ourselves? How are we forging ahead? These are the hard questions Lucia and her team have had to contend with in order to keep their clients afloat, amid an unrelenting scourge that is the Covid-19 pandemic.

2020 was not for the faint-hearted. However, it presented unforeseen opportunities and in fact, it is exactly then that Lucia Musau accelerated her growth agenda for the group. As the CEO, she asserts that it's all about dealing >>

>> with situations that are completely out of the playbook by being innovative and putting into high gear some hitherto unknown growth and recovery contingency strategies.

With her agility and passion for making an impact and leaving her mark, Lucia went above and beyond to access new opportunities. As a result, she added a technology services portfolio to the group services. A new chapter is now being written in the history of the company with the digital transformation. Towards this end, African Elite Group Tech was set-up in 2020. And within that one, challenging year, she acquired a team of great people with ICT, project management, and change management skills to form the digital transformation team that delivers Cloud ERP implementation services and Robotic Process Automation. And it is no surprise, to those that know Lucia well, that first successes have been achieved in both technology areas with a team of young Kenyan ICT professionals.

With her new African Elite Group Tech business line, Lucia is determined to also address the gender balance challenge in the ICT sector. More than ever before, Lucia trusts her own gut more and more and continues to build alliances that enable her to collectively influence people around her in the most positive way.

She alone makes the call, trusting her intuition, as the ultimate act of trusting herself and that is what leadership is about, she says.

In a nutshell Lucia and her team are dedicated to helping luxury brands and companies engage millennial consumers and manage media relations, including leveraging traditional and social media to optimize communications reach and impact. The firm also develops go-to-market strategies in alignment with product and brand targets of the clients.

Also on the menu is the design, implementation and execution of digital and experiential marketing campaigns, including tracking the execution of advertising creatives to ensure efficient work flow of the marketing work plan to execute campaigns in a timely manner.

Africa Elite Group also plan and man-



With her agility and passion for making an impact and leaving her mark, Lucia went above and beyond to access new opportunities. As a result, she added a technology services portfolio to the group services.



age events, including post event evaluation and reporting, manage corporate communications, including developing publication and advertising materials, support the consumer marketing function with effective luxury brand PR planning and execution.

The firm also identifies, reviews and recommend strategic sponsorships and partnership opportunities to support clients' sustainability commitments and drive corporate visibility and reputation. Most importantly, the firm develops, nurtures and leverages strategic relationships as the guarantee for future sustainability of the diverse revenue streams.

Lucia Musau holds an MBA from USIU - Chandaria Business School, a BBA - First Class Honours degree from Kenya Methodist University and a Certificate in Design Thinking for Innovation from the University of Virginia Darden School of Business. Besides that, she is a Member of the Chartered Institute of Public Relations - UK as well as the Public Relations Society of Kenya-PRSK.

She loves traveling, reading, fashion, fine dining and wining, and to unwind, she loves spending quality time with her family and friends. ■

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#16 Emily Waita Macharia

AFRICA PUBLIC AFFAIRS DIRECTOR
AT COCA-COLA AFRICA

Emily was recently appointed the Africa Public Affairs Director for Coca-Cola Africa, where she will be overseeing the public policy affairs across the continent. She is an experienced government affairs, strategic communications and sustainability professional having worked in diverse roles across Africa and Europe over the last 15 years.

In the post pandemic world and with business and society facing numerous challenges and opportunities, today's public affairs professional must act as an influential 'corporate conscience', as well as providing strategic direction and counsel that touches all aspects of the organization and the external environment it operates in and where organizations have to negotiate unprecedented levels of complexity, ambiguity, immediacy, and connectivity.

Emily has a broad understanding of the political, social and business operating environments within the continent having spent most of her career managing affairs in Eastern and Southern Africa, Horn of Africa, Indian Ocean Islands and Francophone Africa.

Aside from her career interests, she has a personal interest in women in leadership and entrepreneurship initiatives. Outside of work she enjoys youth mentorship, travel, health and fitness.

Riding on her strong advocacy and communication skills, Emily is not just a typical career woman working hard for her own sake. She is passionate about initiatives that have significant impact on society.

One of her most important skill set is the ability to rally behind causes that transform the society.

Some of these examples include:

➤ Driving the plastic bottle recycling agenda in Kenya – Emily mobilized industry players across the value chain to create a platform that led to both policy reform and the start of a formal PET bottle recycling initiative in Kenya. In just 2 years recycling rates have increased from under 10% to 45%. She hopes that she will use this experience to mobilize more partners across borders to drive the same agenda across the continent.



➤ Emily also led the project that mobilized various corporations to promote Kenya as a preferred investment destination under the 'why the future is Kenya' campaign during an election year. This would be the first time the private sector has led an initiative to position the country as an investment destination, hence, the project "why the future is Kenya" was born. The idea was to convene a group of private sector companies both local and international – led by Coca-Cola, who would tell their success story in Kenya, why they are committed to invest in the long term and why Kenya is ready to be the hub for sub-Saharan Africa. The value of the coverage of the campaign was over 3 million \$ in both local and international media, and over a million YouTube views for the documentary in less than 6 months. She led similar campaigns in Ethiopia and Zimbabwe.

Emily has worked for 4 blue chip multinational corporations helping them build partnerships, respect and visibility through robust relationships, advocacy and sustainability initiatives in complex working environments.

➤ Emily has also been part of the team that has been driving the economic empowerment of women across East and Central Africa under the 5by20 initiative where the Coca-Cola Company set out to empower 5 million women by the end of 2020 across the world, in Kenya over 800,000 women have benefitted.

Emily has worked for 4 blue chip multinational corporations helping them build partnerships, respect and visibility through robust relationships, advocacy and sustainability initiatives in complex working environments. She has experience working across diverse sectors including Not-for-Profit Organizations, an Environmental Lobby, Telecommunications, Tobacco, Food and Beverage industries.

She holds an Economics degree from the University of Nairobi as well as post graduate long-term training in business leadership and strategy with accreditation from Strathmore Business School (SBS) and the Gordon Institute of Business Science (GIBS).

Emily is a board member at the East African Business Council and a governing council member at the Kenya Private Sector Alliance (KEPSA) where she chairs the environment sector board.

She was listed as a "Top 40 under 40" Woman on Business Daily in 2018 a roll of honour recognizing outstanding women who demonstrate ingenuity, freshness, performance and excellence in their professional fields, careers and other areas of interests. ■

#17 Wandia Gichuru

MD VIVO ACTIVEWEAR



The co-founder and CEO of Vivo Woman, Wandia Gichuru, came into entrepreneurship relatively late in life, having spent nearly 20 years working in the international development space with institutions that include the World Bank, UNDP where she was a policy adviser and the British Government Department for International Development (DfID) where she worked as a governance adviser after getting a Bachelor of Arts degree in Economics from Western University (1986-1988) and a Master's degree in Business Administration (MBA) from the University of Cape Town Graduate School of Business in 1996.

She caught the entrepreneurship burg in 2011 when she took the plunge to “try something different”, with her close friend Anne Marie Burugu. Though widely travelled and exposed to Western fashion, two set out to fill what they perceived as a void in the availability of stylish yet comfortable clothing for Kenyan women of all body shapes and sizes. Hence, the birth of Vivo Woman in May 2011.

In just ten years of operation, Vivo is now widely considered to be Kenya's leading ladies fashion brand, with 100% of their products designed and manufactured locally, and supported by a growing network of (currently 15) stores across the country, including in far flung areas like Eldoret in the heart of the Rift Valley, in the sleepy coastal town of Mombasa and in the hinterland in Nakuru.

Wandia credits this success in such a short time of existence to hard work, quality materials, exotic and unique designs, complemented by a committed team of over 170 employees. Through constant feedback, Wandia and her team deliberately and constantly stay in touch with their customers, adopting to timely improving the offering.

Vivo's purpose is to inspire every woman to look and feel different, special and great. According to Wandia, how women look and how women feel are closely connected, and so Vivo seeks to contribute to women's confidence, self-love and appreciation by availing accessible



What ultimately drives Wandia is a vision of seeing “Africa Dress Herself”. And whilst she acknowledges that imported clothing will continue to play a significant role in the markets, she feels there is no reason why a much larger share of what is available is not locally designed and manufactured.

and all-size inclusive clothing that are also designed appropriately to seat in snugly with all body shapes and sizes. With Vivo wear, every woman experiences a sense of belonging.

Luckily for Vivo, the market seems to have bought into this objective and design thinking.

Due to its brand recognition, Vivo was voted Kenyan Fashion Brand of the Year 2016 and 2017, and won the Top Retail Award in the KPMG Top 100 Medium Sized Business Awards in 2018.

2021 is a particularly special one for Vivo as it marks ten years of operation in

May. “Looking back over the last ten years, and seeing how far we have come, is humbling. Business isn't easy, but you've got to stick in there through the good and bad times. Celebrate the wins and learn from the mistakes. One thing I know for sure is that we wouldn't be anywhere without our customers, and we are grateful for their support and loyalty throughout this journey,” says Wandia.

What ultimately drives Wandia is a vision of seeing “Africa Dress Herself”. And whilst she acknowledges that imported clothing will continue to play a significant role in the markets, she feels there

is no reason why a much larger share of what is available is not locally designed and manufactured. “It just makes sense. We are a country of almost 50 million people that get up and get dressed every day. Why should we have completely outsourced all our dressing to others? We have all the skills and capacity we need to build incredible local fashion brands,” adds Wandia.

“When you design and manufacture locally you can tailor your products specifically to the market you serve, and you can respond much quicker to any changes in demand or style. Plus, it is really important to understand that manufacturing clothing locally employs more than 15 times as many people, and contributes more in taxes than when we import all our clothing. The impact this has on our economy is huge,” Wandia opines.

Wandia states that she was inspired when she visited shopping malls in Mauritius and Egypt, and saw that over half the stores were local brands, and they were selling just as much as the international brands next stall to them. The same with the Republic of South Africa.

According to Ms Gichuru, the local fashion space is a relatively small but fast-growing industry. As Kenyans are taking more pride in the “Buy Kenya, Build Kenya” effort, local designers are quickly responding to this interest by offering unique and increasingly more affordable products. Luckily, the buzz in the social media has provided an easy route to market, and has made it possible for brands of all sizes to showcase their designs online.

To help grow the awareness and accessibility of local fashion brands, Vivo launched a dedicated fashion e-commerce marketplace, Shop Zetu, in December 2019, and the platform proudly hosts an ever-expanding range of local fashion, beauty and accessory brands. “We really want to be part of growing this space, showing Kenyans and the world what incredible brands, we are building and making it really easy for everyone to have access to them,” concludes Wandia Gichuru. ■

#18

Olga Arara-Kimani

GLOBAL HEAD, CABM AME & INTERNAL COMMUNICATIONS AT STANDARD CHARTERED BANK (SCB)



Listed as one of Africa's most powerful women by Forbes magazine, a change-maker and visionary, Olga's core responsibility covers the delivery of an integrated internal communications strategy to build a stronger employer brand, aligned with the Group-wide campaigns. She is also charged with the utilization of new technologies to deliver better and more targeted content with greater audience segmentation, both internally and externally. Her remit includes the execution of the strategic agenda for Corporate Affairs and Brand and Marketing, supporting the businesses in achieving ambitious growth targets across the Africa and Middle East region.

As global head, Olga is leading and transforming the function through differentiated thought leadership events, client communication and digital engagement. She has also been tasked with embedding SCB's refreshed strategic priorities through internal engagement programmes, sustainability agenda, external media and community engagement.

With over 24 years work experience mainly in top blue-chip banking, telecommunications and IT companies, Olga has a demonstrable track record of success in providing leadership in both strategic business development, sales, marketing and project management at a regional and global level through developing, coordinating and identifying opportunities for business. She has recently been involved in the successful rollout of the first Digital Bank for Standard Chartered Bank and is now focused on digitalization of the client engagement journey and customer analytics.

Olga is an electrical and electronics engineer by profession and holds a First-Class Master's degree in Business Administration (MBA) in Engineering Business Management from Manchester Business School, UK. She is passionate about technology and its impact on improving the lives of the underprivileged.

A leading strategic communicator, Olga Arara-Kimani tells her story in Q and A form.

■ In times of uncertainty, communication is arguably the most important factor of keeping employees' anxiety at bay and safeguarding mental wellbeing. What are the methods to achieving this robust line of communication with staff?

The shift in our external strategy is mirrored in our internal communications efforts, as during uncertain times employees will rightfully look for guidance, re-assurance and information from senior leadership on ongoing developments.

Ensuring that employees receive valuable information while mitigating against panic and misconception across the wider corporation is absolutely essential. Leaders that practice frequent and transparent communications with employees, through words of encouragement and reassurance, are able to instil faith and provide comfort under unclear conditions.

At Standard Chartered, we've adopted a communications strategy that facilitates robust two-way engagement between employees and the wider team, during a time where a staggering 90 percent of our personnel were working remotely. We've been able to share important messages through digital channels and mobile applications, such as WhatsApp and SMS, while organising internal sessions that congregate the wider corporation through accessible platforms, such as Blue Jeans, where we hosted a regional Town hall with over 3,000 participants across Africa and the Middle East.

We've also prioritised the creation and dissemination of content that's of interest, while conforming to physical barriers imposed by the Covid-19 pandemic, to ensure our employees are continuously engaged with Standard Chartered's ongoing activities. In turn, the Bank was able to connect thousands of employees through content that drives our key messaging, further inciting confidence in our wider strategy.

■ How have financial institutions altered their communications strategies during the Covid-19 pandemic?

After years of having served as a senior communications practitioner, I've learned that the most important attribute of any effective communicator is being able to look at yourself, your people and brands through the lens of your most important stakeholders. When we do that, we can ask ourselves: what do I need to be doing to instil trust, to inspire, to energise, or to re-assure? Communications is essential in achieving these goals— more so during times of uncertainty.

Amid Covid-19, communicators needed to intimately understand how perceptions and expectations of their organisations and brands will change – accelerated by fear, anxiety, >>

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>> changing priorities, and all the uncertainty that comes with physical distancing and a future that for many is on hold or ill-defined.

Through our own experience at Standard Chartered and by watching how other organisations have navigated the pandemic, we believe the current crisis is heralding a new era of communications. Collectively, we need to have an even more relentless focus on the alignment between the needs and interests of our clients, and our own interests.

■ What is Standard Chartered's stance on communicating to different stakeholders amid the crisis?

At Standard Chartered, we've adapted to the 'new normal' by inviting clients, many of whom are deeply concerned about their finances and their ability to manage them through the pandemic, to take advantage of our wide array of digital services and have marketed these as an efficient method for consumers to conduct their day-to-day banking needs. At the same time, we're continuing to share regular updates on the status of our operations across our various markets, including our call centre hours, branch closures and our timely transition back to the office.

During the pandemic, we have watched the digital adoption rate for mobile fixed income products increase dramatically since we introduced wealth management solutions on our digital bank platforms this year. In Africa alone, the average growth rate was 43 percent in April. The diversification of digital product offerings in investments has given clients the option to choose where to invest based on market volatility during the Covid-19 situation. However, customers still care for an experienced professional who will translate and explain the strategies proposed by the systems, while offering support in the decision-making process.

Without the luxury of face-to-face meetings, Standard Chartered has conducted 30 webinars reaching over 17,500 wealth management clients in AME during Covid-19. The webinars were conducted



Africa is the only region globally where more women choose to become entrepreneurs than men. However, despite this startling statistic, nowhere near enough is being done to support these females who are determined to establish successful companies.

by the Bank's economists and investment specialists since April 2020 to keep clients abreast of market developments and investment strategies without the need to meet face to face.

Similarly, we've shifted our focus to deliver our suite of external engagement activities through digital platforms. Across our various markets in the Africa and Middle East (AME) region, we've hosted virtual roundtables and panel discussions that engage our full range of clientele and facilitate interactions between our industry experts and consumer base.

■ Pivoting to Standard Chartered's longstanding presence on the



African continent and its efforts to bolster a key facet of the African economy, how has the pandemic impacted female entrepreneurship?

Africa is the only region globally where more women choose to become entrepreneurs than men. However, despite this startling statistic, nowhere near enough is being done to support these females who are determined to establish successful companies. The Covid-19 pandemic has only exacerbated the issue.

In sub-Saharan Africa, around 56 percent of female entrepreneurs cite either unprofitability or lack of finance as a reason for closing their businesses. Women

are often found to be underrepresented in the technology sector, and women-founded start-ups have been noted to receive limited venture capital compared to their male counterparts, with women receiving only 2.2 percent of all venture capital funding globally. This is astounding when research has shown that if female-led businesses are supported, be it through mentoring or financial support, they outperform their male counterparts, achieving higher revenues and offering a 35 percent return on investment.

The African Development Bank estimates a \$42 billion funding gap for women entrepreneurs across Africa. This gap exists at various levels of entrepreneurial

funding – including bank loans, angel investment, venture capital and private equity—despite there being more female entrepreneurs in sub-Saharan Africa than men.

Yet, the issue that we have witnessed with female entrepreneurs is two-fold: not enough financial support is available, and women often lack access to networks and mentorship. Time and time again, studies have shown that having access to a strong network is a critical element in the long-term success of female-led businesses.

■ What are banks such as Standard Chartered doing to address this impact and progress female

entrepreneurship?

In order to support female entrepreneurs, we must look at tackling both elements to incite real change, from empowering females to believe in their ideas through a positive network, to providing them with the financial capabilities to grow a sustainable business.

At Standard Chartered, we decided to tackle these inequalities head on with our Women in Tech Programme (WiT). Running across five markets in Africa and the Middle East, WiT provides women-led start-ups with a platform to grow their business and support their aspirations. Since its initial launch in Kenya in 2017, we have seen continuous growth of female entrepreneurs coming through the accelerator programme, with the Bank providing over \$500,000 to various programme cohorts in markets including Nigeria, Pakistan, Bahrain and the UAE. To date, from cohort one, 4 out of 5 of the companies have received investor funding ranging from \$50,000 – 150,000, and their businesses have grown revenue and sales in double digits. In addition to growing their businesses, some of the companies have been able to form strategic partnerships with multinationals like MasterCard and Uber.

We recognise that there is a growing tech ecosystem across the continent and that many start-ups are embracing the benefits of technology. WiT is a unique programme in that it not only addresses two of the key problems facing female entrepreneurs, but also tackles the digital-gap many female-led entrepreneurs experience. It's not surprising that most female entrepreneurs we encounter through the programme want or are using technology to grow their business.

Over time, Olga has been a recipient of a number of awards, the most notable being:

- 🏆 Top 40 under 40 Women in Kenya 2011
- 🏆 Forbes Top 20 Youngest Power Women in Africa 2012

Olga lists- Remodelling old cars and farming Mallard ducks among her hobbies. ■



#19

Dr Patricia Murugami

FOUNDER & CEO BREAKTHROUGH LEADERSHIP TRANSFORMATION



“The future is not female. I am working towards making the future more human and humane, where each person can become their next best self” said Dr Patricia Murugami controversially in a recent media interview in a calm and composed manner.

Little did she know, as she walked out of the gates of University of Nairobi, Lower Kabete campus to graduate over two decades ago, that her career trajectory would turn out as it has.

Patricia began her career with an unlikely combination of skills - marketing and auditing, as an auditor at KPMG Peat Marwick. She later joined Deloitte Management Consultants, East Africa as a strategy and business process consultant.

Soon after, she was headhunted to join Bamburi Cement as a regional business controller and continuity management champion. During her time at Bamburi, she got married and together with her husband Murugami, they are bringing up their children while mentoring many young people. She is a Roman Catholic and professes the faith to keep her grounded.

She then took another big gamble to disrupt her career and follow her purpose of creating many managers with significance when she joined Strathmore Business School (SBS) as Director of Executive Education. She was responsible for innovation and business development which entailed designing executive education content in the area of leadership, management, entrepreneurship and board governance. She was then promoted to Vice-Dean Executive Talent Development where she spearheaded the engagement of practitioners in industry to become adjunct faculty and guest speakers as well as building global strategic alliances with schools such as Cranfield School of Management and Lagos Business School.

As she continued to work, she pursued her MBA having completed her CPA-K earlier. During her time at SBS, she was the founding academic director

for the Women in Leadership Learning Series program (WILLS) and the entire Strathmore Women in Leadership docket. This docket grew to offer regional programs across East Africa impacting over thousands of leaders.

She then pursued her Doctorate at International School of Management, Paris where she gained a global learning experience from multiple locations focusing on transformational leadership and governance. Soon after she also certified as an executive coach and is a much sought-after conference speaker across the local, regional and global spheres.

Earlier on in her career, she got to a point where she needed a breakthrough as she had found it difficult to find her purpose. In the midst of starting her entrepreneurship venture, she discovered she was not alone in trying to find purpose and this would lead to the registration of Breakthrough Leadership Transformation (BLT) as a limited liability company.

Earlier on in her career, she got to a point where she needed a breakthrough as she had found it difficult to find her purpose. In the midst of starting her entrepreneurship venture, she discovered she was not alone in trying to find purpose and this would lead to the registration of Breakthrough Leadership Transformation (BLT) as a limited liability company. It is said that you become more courageous by taking bold decisions.

In 2019, she took a much bigger leap of faith and left SBS to run Breakthrough Leadership Transformation (BLT) full-time. She firmly believed that it was time for her to create and catalyze more leaders locally and globally. As Founder and Chief Executive Officer of BLT >>

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>> Group, while leading a youthful and progressive team, she has influenced and reshaped leadership across over 15 countries in Africa with the innovative corporate breakthrough leadership and mentorship circles.

Patricia also launched a range of open learning solutions which include the Breakthrough Mastery Circle (BMC) for women who lead intentionally and with purposeful impact and the newly launched Breakthrough Board Readiness and Excellence Circle (BBREC) to enable leaders become board-ready and serve with excellence at board level.

Dr Murugami also raises the leadership impact of her clients through intensive coaching programs for high performance and inner transformation. As inclusive leadership is a critical cause for her, she has enabled many women and other minorities in Africa to serve as executive and board directors. Her work has reached over 70,500 people and counting.

In the year 2020, being a tough and unprecedented year, she overcame the odds, disrupted herself, gained more entrepreneurial and crisis management skills as she launched three new Breakthrough Leadership products:

- The first is her weekly leadership podcast Your Next Best Self with Dr. Patricia Murugami which has a global reach and is influencing leaders across many spheres.

- She then launched her first book: Rise. The four-way manifesto for life and legacy, in December 2020 as her part of the purposeful work to lift many people to become their next best selves. The four-way manifesto focusses on raising your heart, head and hand for a higher purpose.

- Lastly, in response to a call from clients, she launched the Breakthrough African Women in Intentional Impactful Leaders

Dr Murugami has a deep purpose and calling to catalyze the growth of people, teams and boards by enabling them to rise and elevate and become their next best selves. In order to do this, she has served on various boards across the education, manufacturing, ICT, social enterprise and advisory sectors.



Global Network – BAWiIL whose aim is to create a community of women leaders who aim to make a sustainable multi-generational difference through their leadership work in executive and non-executive roles. These members believe in the rise as you lift mission.

Dr Murugami has a deep purpose and calling to catalyze the growth of people, teams and boards by enabling them to rise and elevate and become their next best selves. In order to do this, she has served on various boards across the education, manufacturing, ICT, social enterprise and advisory sectors. She is an advisor to



Her dream and aspirations are to do her part to enable many others re-create a more human & humane world where each leader's potential is harnessed for the common, higher good. This will enable brands to have a lasting impact and people to thrive due to a clear connection between their personal purpose and business purpose.

boards on board excellence, legacy and future ready boards. In addition, she is a corporate leadership strategy catalyst who endeavors to use her coaching and facilitation skills to enable her clients connect their personal strategy to the organizational strategy and become more driven and effective.

In terms of her public work, over the last three years, she has hosted the annual global conference called: Your Next Best Self Conference. More recently, as part of her mentorship agenda, she began a 28-day challenge on social media for leaders to have a positive mind shift before IWD 2021. She has gone further to begin a telegram channel for Woman of Substance which gained over 1,000 members in the first week. This is because she knows learning should never end and we each can mentor and be mentored to grow and go further.

Looking back, she now sees the value of having multiple and varied management skills and encourages her mentees and reverse mentors to develop a broad and deep set of skills. When developing leaders, she urges them to be fully present and focus on becoming future ready despite the perpetual change that is affecting all of us.

Her leadership work has been honoured with various awards such as Top 40 under 40 in 2010, Jacob's Well Most Impactful 12 Women in the region in 2015 and the National Diversity and Inclusion Business Executive Champion Award in 2019.

Her dream and aspirations are to do her part to enable many others re-create a more human & humane world where each leader's potential is harnessed for the common, higher good. This will enable brands to have a lasting impact and people to thrive due to a clear connection between their personal purpose and business purpose. The impact of her work continues to be seen as she tirelessly innovates to serve the people of Africa and beyond. One of her quotes that she lives by is:

"Let us all plant trees under whose shade we may never sit. Let us continue growing and lifting others as we rise." ■

#20

Dr. Muthoni Ntonjira

GENERAL MANAGER, PHILIPS EAST AFRICA

Philips is one of the leading health technology companies globally focused on developing and manufacturing innovative healthcare solutions whose purpose is to improve people's health and well-being through meaningful innovation.

Philips aims to improve 2.5 billion lives per year by 2030, including 400 million in underserved communities globally.

We meet the equipment user turned supplier, Dr. Muthoni Ntonjira, a distinguished and polite woman, who has read real books, yet remains humble and courteous.

Dr. Muthoni, a proud and loving mother of two, aged 8 and 2, is a consultant anaesthetist, who holds a Master's degree in Medicine in Anaesthesiology, a Bachelor's degree in Medicine and Surgery and an on-going MBA in Healthcare Management from the prestigious Strathmore University.

Muthoni was appointed General Manager Philips East Africa on March 3, 2020, an easy transition for someone who has spent most of her working life using the high technology and patient friendly Philips medical equipment. She is now responsible for the overall Philips East Africa operations and the business growth agenda in Kenya.

Globally, Philips in full is Koninklijke Philips N.V., a Dutch multinational conglomerate corporation that was founded in Eindhoven on 15 May 1891 by Gerard Philips and Frederick Philips. It is headquartered in Amsterdam, Netherlands. The most known subsidiary is Philips Electronics.



In her role as General Manager at Philips East Africa, Dr. Muthoni, as she prefers to be called, manages sales and commercial partnerships with customers in Kenya, creates and implements the national sales and distribution strategy as well as the sales plan, including sales forecasts and annual operations plan. In this capacity, she provides leadership to the Kenya team and represents Philips East Africa externally in the region.

Dr. Muthoni is a self-motivated and passionate health care enthusiast with years of experience as a consultant anaesthesiologist and senior health care manager with a keen interest in the development of health care systems, both pre-hospital and in-hospital settings.

Dr. Muthoni began her journey as a medical practitioner after completing her Bachelor's degree in Medicine and Surgery from the University of Nairobi (UoN) in 2007, working briefly as a general practitioner in Ngong' Subcounty Hospital, before returning to the University of Nairobi for her Residency Program in Anaesthesiology which she completed in 2012.

Dr. Muthoni's tour of duty has taken her to several public and private health facilities as an anaesthesiologist and critical care specialist, before taking a stab at the Kenya Red Cross Society as the Medical Director. In this role, Dr. Muthoni was in charge of developing and implementing medical protocols under which the emergency medical services functions, including providing concurrent medical direction. She played a key role in trauma training as an American College of Surgeons (ACS) accredited Advanced Trauma Life Support (ATLS) instructor and is a course co-director. Additionally, she trains prehospital trauma life support (PHTLS) as a National Emergency Medical Technicians' (NAEMT-USA)



accredited Pre-Hospital Trauma Life Support course director.

Dr. Muthoni is very passionate about universal access to health care particularly in underserved communities and continues to volunteer services as an anaesthesiologist to those in need through various voluntary programs. She has served the Kenya Society of Anaesthesiologists (KSA) as an executive committee member, vice-treasurer and treasurer. She is a member of the Critical Care Society of Kenya (CCSK).

In the words of Maya Angelou, "A leader sees greatness in other people. She can't be much of a leader if all she sees is herself." Dr. Muthoni draws her inspiration as a leader

Dr. Muthoni began her journey as a medical practitioner after completing her Bachelor's degree in Medicine and Surgery from the University of Nairobi (UoN) in 2007, working briefly as a general practitioner in Ngong' Subcounty Hospital, before returning to the University of Nairobi for her Residency Program in Anaesthesiology which she completed in 2012.

from her mentors who have along the way contributed immensely to her growth as an individual and as a career woman, teaching her sacrifice, commitment and hard work. She believes that as a leader, there's more satisfaction in succeeding as a team than as individuals.

A practicing Roman Catholic, Dr. Muthoni is a strong advocate for women in global health leadership and believes that women bring a maternal, very different and time proven perspectives to issues in global health as a virtue of their outlook in life. Dr. Muthoni adds, "Women are more transformational and they nurture their teams by singular mentorship that ultimately brings out exponential growth of every team member."

Dr. Muthoni posits that a lot of health issues affect women and they would be best placed to be able to address them as the issues are first personal before anything other considerations. "Moreover, since society places an enormous responsibility on women, as individuals and at a family level, women essentially will hone their leadership skills from a very early point in life," Dr. Muthoni adds.

Dr. Muthoni Ntonjira possesses strong entrepreneurship skills and a focused team player. She is fluent in English and Kiswahili and speaks a little bit of German and French. ■

Agnes Khamisi, Clinical Applications Specialist Africa at Philips (L) and Dr. Muthoni Ntonjira, Country Manager, Philips (R) demonstrate how the new Philips E30 ventilator works during the official launch at the Philips office. Photo Courtesy/ The Star

Eunie consciously invest her energy, positivity and curiosity for an in-depth understanding of her business to deliver value to all whom she engages. Her professional journey has earned her leadership experience in technology, insurance, marketing and business development over the last nineteen years.

In her present station, Eunie is responsible for the IBM ecosystem marketing strategy and execution in 35 countries across Africa to deliver on the business outcomes driven by data, yet agile and client centric. Her role also involves collaborating with different business units and other disciplines on the creation and optimization of the customer journey through route-to-market design and execution to meet market capacity, enabling the local teams and partner ecosystem in demand generation.

Before Joining IBM, Eunie served in the C-Suite at Resolution Insurance head of marketing. Here, she was responsible for developing and executing Marketing, Public Relations and Business Development Strategies that enabled the company achieve its revenue targets across East Africa and have high brand equity in the insurance industry. Eunie was part of the senior management team involved in corporate strategy development and monitoring.

She established the marketing function that enabled the insurance firm to create and sustain its brand awareness, recognition, acceptance and preference within a short span of time. Sales grew ten-folds while the firm retained positive relationships and developed new business with all their customers and business partners. To date, many clients chose Resolution, thanks to the brand building blocks Eunice created.

Positive brand positioning of Resolution Health as a medical insurance provider and seamless rebrand and re-positioning to Resolution Insurance as a general business insurer through consistent brand engagements and member reward programmes she initiated gained not only customer confidence but foreign investor confidence, earning a 'Marketing Initiative of the Year Insurance Awards'. Eunie also launched,

#21 Eunie Khimulu Nyakundi

ECOSYSTEM MARKETING LEADER NORTH, EAST AND WEST AFRICA IBM



developed and distributed nine editions of "The Resolution" magazine that consolidated the firm's communication and branding strategies.

Eunie served as Account Director at Ogilvy & Mather between 2004 and 2007 where her major role was client creative needs assessment, that involved strategic thinking, working with the creative and media departments, budget control and formulation of major agency recommendations. She was also responsible for the management and development of team members who handled major account portfolio that included who is who in global brands. Notable among these were Coca-Cola East & Central Africa Division (Sprite & Fanta), MultiChoice Kenya, Nestlé Foods (Brands Nestlé Drinking Chocolate and MILO), British American Tobacco (Brands: Rothmans, Royals and Viceroy, The Magadi Soda Company, Kenya Commercial Bank (KCB) and Econet Wireless Kenya.

Eunie completed her master's degree at the young age of 21 years and has accumulated 19 years professional experience cross industry including tech, financial services, marketing and advertising in management and executive leadership roles.

This August marks her 5th year at the Hybrid Cloud & AI Technology leading provider for businesses and she remains extremely passionate on being a Tech Marketer. Within two years of being in the company she received IBM Smart Marketer Awards in the Middle East & Africa Summit for displaying subject matter expertise as well as delivery on business outcomes.

Her passion to share her learnings has led to her being invited as a key note speaker at regional innovation, digital, advertising, marketing and research forums. Diversity and inclusion are core to her and she has shared her experience as a motivational speaker at global brands inclusion forums.

Eunie is a mentor to the youth informally and formally over the last 4 years under the Kenya Ministry of ICT Presidential Digital Talent Programme for youth mentorship.

She leverages her combined skills of people, customer experience, and processes



Eunie is a mentor to the youth informally and formally over the last 4 years under the Kenya Ministry of ICT Presidential Digital Talent Programme for youth mentorship. She leverages her combined skills of people, customer experience, and processes management to support businesses and societies thrive as part of their corporate governance.

management to support businesses and societies thrive as part of their corporate governance. Her ethical behaviour and business principles, with the goal of creating long-term value and sustainability for all stakeholders is eminent in her Board experience transforming the Marketing



Society of Kenya for seven years, serving at the Bible Society of Kenya for four years and currently in her second year serving on the Board of Hellen Keller International in Kenya.

Her response to a recent question on what she is intentional on in her career was, "I consciously invest my energy, positivity and curiosity for an in-depth understanding of my business to deliver value to all whom I engage".

She holds a Master of Science in Management of Organizational Development and a Bachelor of Science in International Business Administration both from the United States International University (USIU) – Africa.

She was honoured in 2014 to receive the Rising Star Award for the Banking and Financial Services sector.

Eunie strives to continuously engage within her environment to make an impact. She loves to operate fast paced, embraces diversity and change as a positive challenge. She believes she needs to enjoy what she invests (not spends) her time on. "If I'm not happy with what I do, it means I'm not a happy person in life". Her husband Adam and her are blessed with two sons, Sekai and Sean aged ten and six. ■

#22 Maria Mbeneka

**PARTNER KIMANI KABUCHO MBENKA AND
CO. ADVOCATES**

Maria Mbeneka is a name Partner with the firm Kimani Kabucho Mbeneka and Company (KKM) Advocates and boasts of over eighteen years in private practice, with extensive experience in Family Law, Conveyancing, Intellectual Property Law and Litigation.

In her capacity as an Advocate, she was appointed as a member of the Industrial Property Tribunal, a court of first instance in matters industrial designs, patents and other matters, in 2010 where she served diligently until 2013.

In 2016, Maria was elected as Vice President of the East Africa Law Society (EALS) a position she served until 2018 and headed the Public Interest/ Strategic Litigation Committee which filed cases at the East African Court in Arusha.

Maria was elected a council member at the Law Society of Kenya (LSK) in 2018, serving as the Treasurer and General Member Representative for the period of 2018-2020. While serving at the LSK, Maria convened the ICT/IP Committee which took on Public Interest Litigation such as the NIIMS Petition, the Housing Levy Petition of 2018, consultative and public participation forums on Data Protection among other initiatives.

Her passion around technology has seen her champion the use and adoption of technology in the legal profession. You can catch Maria on the Dijiti Podcast, a digital rights podcast which she produces and features in with her colleague Mercy Mutemi.

Maria vied for the position of LSK President in February 2020 and came in second in a hotly contested election. She is currently serving as a Council member of the Commonwealth Lawyers Association (CLA) representing East Africa and Seychelles and is a member of the Co-operatives Tribunal.

Maria Mbeneka is a multi-faceted individual with several interests away from the legal profes-



Maria enjoys voluntary work to give back to the community and a Life member of the Kenya Red Cross Society, where she serves as a member of its Election Grievances Committee. She is a mother, wife, daughter and lover of life.

sion. She is the Chair and director of Ghetto Radio, a youth empowered urban media House started in 2007 to give voice to the urban youth. Today, Ghetto Radio is recognized as the official sheng station in Kenya with a massive audience that includes the youth and those who have the interest of the youth at heart, including parents with a passion for all matters affecting the youth.

As the spouse to the Governor of Laikipia County Hon. Nderitu Muriithi, Maria took to the role of First Lady in 2017 effortlessly. She champions several initiatives within the county such as maternal health with a hugely successful campaign dubbed the “Hongera Mama” initiative which provides an incentive to mothers to deliver their babies at the primary health facilities in a bid to reduce maternal and infant mortality. The initiative promotes the universal health care (UHC) model through the National Health Insurance Fund (NHIF), incorporates traditional birth attendants as champions of hospital deliveries and ensures mothers and children access pre- and post-natal care at their primary health facilities.

She is the current Chairperson of the County First Ladies Association of Kenya, an organization which draws its membership from the Governors spouses. The organization champions various initiatives around health, women and youth enterprise and empowerment. The most popular of the Association’s initiatives are the Menstrual Health Management (MHeM) in partnership with Red Cross Society and the Empower Cancer Clinics projects, which has seen the successful launch and implementation of seven cancer clinics across the country.

Maria holds a Bachelor of Social Legislation (BSL) and a Bachelor of Laws Degrees from Dr. Babasaheb Ambedkar Marathwada University, Maharashtra-India and the mandatory post graduate Diploma in Law from the Kenya School of Law. She is a trained Mediator and holds a certificate from the Mediators Training Institute (MTI). Maria is a Certified FIDIC practitioner (Finance, Development Construction) expert.

Maria enjoys voluntary work to give back to the community and a Life member of the Kenya Red Cross Society, where she serves as a member of its Election Grievances Committee. She is a mother, wife, daughter and lover of life.

She is passionate about public service, leadership and mentorship. You will find her enjoying organic farming as a favourite past time or playing golf in some of the country’s very scenic golf ranges. As a hobby, Maria enjoys football and supports local teams in Laikipia and is Patron of the Emerging Law Firms (ELF) FC.

Maria applies the Motto “Carpe Diem” which is Latin for Seize the Day and says that this is what drives her to achieve and reach for more. ■



#23

Dorothy Ooko

HEAD OF COMMUNICATIONS AND PUBLIC AFFAIRS, AFRICA AT GOOGLE



Dorothy Ooko is a leading Africa communications executive. For over a decade, she has led regional communications strategies for the world's most recognised brands. With experience spanning technology and innovation, Dorothy brings vast expertise and business acumen to align communications with strategic business objectives.

Dorothy is currently Head of Communications and Public Affairs for Africa at Google. Prior to that, she served as Communications Manager for Nokia with assignments covering East, Central, and Southern Africa. While at Nokia, she successfully led engagement with the Kenyan government that culminated in the 2008 VAT waiver on mobile phones.

Prior to joining the world of business, Dorothy spent over 15 years in academia teaching French at Kenyatta University and was an Assistant Professor at the United States International University-Africa (USIU-A).

Today, Dorothy is channelling her passion for teaching towards training professionals. As a qualified Search Inside Yourself (SIY) facilitator, she empowers individuals to apply the principle of mindfulness in their lives; enabling them to grow in emotional intelligence, enhanced performance, and leadership. She currently teaches this popular program to colleagues at Google.

A good communicator who speaks 6 languages, Dorothy delved on a number of issues in a bid to answer specific questions put to her.

On leadership style: Naturally I am a relationship builder, who holds a team together and makes it more than a group of individuals. I discover and promote strengths in others to create a strong organisation and an influencer by helping my team reach a broader audience and do an amazing job selling ideas. When you do this, they are apt to speak up and persuade others to join them. I also naturally default to being an executor. I love to implement solutions and will work until I have reached a goal and a strategic thinker, mostly focusing my time and energy on what could be and make decisions and stretch towards the future and making things happen. My role demands that I implement solutions and reach goals set for me by the organisation. I am evaluated not only by how well I meet each of these goals but how I motivate and inspire my team.

On values most important to her as a leader: Lifting my people by being an excellent manager and developing them so they can take over from me; by inspiring them with a vision of what can be accomplished and inspiring them to bring that vision to life; helping solve for Google by collaborating with other teams, across geographies, sharing information and resources. Secondly it is important for me to drive amazing work by acting like an owner and championing new ideas. As a communication lead, I believe it >>

>> is very important to speak candidly, even when it's uncomfortable.

I assume responsibility for missteps in my team and share credit for successes and always ensure I act in Google's and Africa's best interest. At Google people managers are tasked to deliver the impossible: my role is to guide my team to deliver high-quality services that anticipate user needs thereby transforming lives and increasing the breadth and depth of Google's positive impact on the world. That is our mandate and in sub-Saharan Africa, our mission is to ensure that our products are helpful to Africans and our platforms help Africans get online and empower them to build and grow businesses. We ensure that our messaging is aligned with our mission. Finally, one of our values at Google is to thrive in complexity. This means that as a leader I am flexible and focus on the future by creating new opportunities, and adapting to changing circumstances. My role is to show the way, creating strategy, organisational structure, and forward-looking goals that enable my team to navigate uncertainty.

At Google, we have a word "Googley"; it means you're a part of the Google family, and therefore you must consider yourself an owner, rather than an observer. If you see something that's broken, try to fix it. If you have a great idea, try to make it happen. If you see someone who needs a helping hand, lend it. Being Googley is really important to me and means that nothing is too menial for anyone.

The maxim I believe in: Our founders, Larry Page and Sergey Brin wrote the 10 things we know to be true. The 10th keeps me going as a leader: Great just isn't good enough. We see being great at something as a starting point, not an endpoint and that makes standards really high. When I look at my stakeholders, I am always thinking about



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how we can go the extra mile and anticipate what they need to make their work easier and therefore be helpful. How do we make it easier for them? And how are we different in how we present our products?

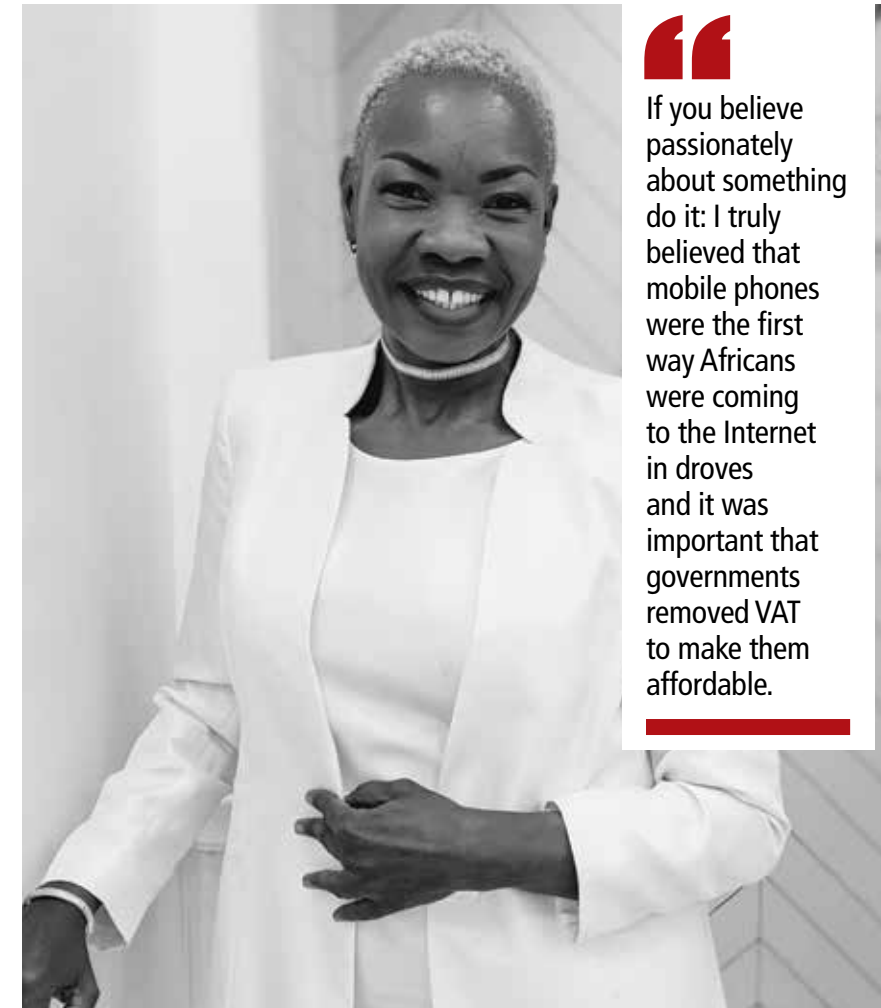
I led the team that lobbied for the removal of VAT on mobile phones in Kenya. Here are some insights on my experience during this period and the leadership skills I employed to make this a success.

There are many lessons learnt on that experience: First, reach out to others who have gone ahead of you: I reached out to Louis Otieno, who was heading Microsoft then and had successfully helped zero-rate computers in Kenya. He was most helpful. People really want to help when you have a great cause.

Second, reach out to the leaders: I reached out to the progressive PS then in charge of ICT, Prof. Bitange Ndemo, who was monumental in supporting the proposal.

Third, rally the media and educate them about your project.

If you believe passionately about something do it: I truly believed that



If you believe passionately about something do it: I truly believed that mobile phones were the first way Africans were coming to the Internet in droves and it was important that governments removed VAT to make them affordable.

mobile phones were the first way Africans were coming to the Internet in droves and it was important that governments removed VAT to make them affordable. There was no policy person for Africa and others felt I shouldn't push for it.

When you need the support of others in the industry: But what happens if they are slow to coming to the table? You forge ahead. Don't listen to the naysayers: and they are many; those who believe you don't have what it takes or who think you're not doing it the way they think is the way.

On highlights of my leadership: On the flipside what has been the lowest point. Leading a team of brilliant and amazing people and creating our mission for sub-Saharan Africa and ensuring that our products are helpful to Africans and our platforms help Africans get online and

empower them to build and grow businesses. Once we were launching a product and I didn't feel it was responding to our Africa mission. I pushed back to the engineering team with reasons why it didn't seem to be empowering Africans to build and grow businesses. We went back to the drawing board and changed certain parts of the product so that it was truly helpful. This is what excites me about working at Google, that we can challenge others and be heard and if we have data points, we will be heard. Mission, Transparency, Voice (ability to express yourself as a Googler) and Respect - these are key tenets of our culture and are the pieces that we live by as a company.

On respect. Respect has three tenets: First, respecting the User: Users are people. They are family members, friends, and neighbours. Some are relying on our prod-

ucts to build their company, their clinic, or their non-profit organizations. Others just need help finding an address. But every one of them is giving us their trust. It is our responsibility to do right by them.

Second, respecting the Opportunity: Working at Google comes with tremendous responsibility - not only to do the right thing, but to accomplish things that matter. The decisions we make have the potential to affect billions of people and each decision big and small defines what Google is.

Third, respecting each other: We have the potential to help billions. But we are no good to anyone if we can't first be good to each other.

And the low side? Locality issue in Kenya. We had always been seen as the company that helps people and we lost our innocence in Africa with this incident. Dealing with this crisis was tough but also a great place for learning. As Larry Page, our founder, says "We are going to make mistakes, and that's okay! Sometimes mistakes lead to the next best solution. The important thing is that we own up to them and prove our integrity to ourselves, co-workers and our users."

Dorothy serves on the board of AkiraChix, an association for women in technology, is chair of the Board of Voltaire Lifestyle Services Ltd (GAIA Africa) and is a Non-Executive Director of the Alliance Française Nairobi.

She holds an MBA from the United States International University-Africa, an MA in French from Kenyatta University and DEUG from Universite de Rennes, France.

Upon the visit of COVID-19 pandemic, Dorothy started No Head Podcast about living life in the present moment and navigating life.

She speaks English, French, Spanish, Dholuo, Swahili and has a working knowledge of Portuguese.

Whenever she can squeeze in some time to herself, Dorothy can be found whipping up something in the kitchen, traveling, working out, dancing salsa or with her nose deeply buried in a good book. ■

#24

Zuhura Odhiambo

CEO NEW REVENUE SOLUTIONS AFRICA (NRSA)

As a young girl growing up in the village, Zuhura's dream was to become a conscientious leader who would positively impact society. Her desire has always been to improve the livelihoods and dignity of the majority of people especially those at the bottom of the pyramid.

During an interview with this publication, Zuhura recalled her mother constantly reminding her that, "For you to be a leader, you need to be disciplined, passionate, a good listener and compassionate; one who continually puts the interests of others before self." According to Zuhura, these words became her clarion call and point of reference through her leadership journey that spans over 15 years in business, corporate, ministry and social spheres.

Zuhura is a professional leader skilled in business management, organization development, strategic communication, media analysis and social marketing. Her work experience spans top tier media houses as Nation Media Group and Capital FM, where she held a number of senior management positions.

As a Commercial Director, Zuhura was in charge of teams handling key accounts on media advertising for radio, digital and on-ground for both direct and agency clients. Other key responsibilities involved overseeing territorial management of clients aimed at increasing client base. This made her appreciate the importance of teamwork and shared leadership in organisations.

Having spent close to fifteen years in the corporate space and having gained a wealth of experience, Zuhura decided to transition to entrepreneurship by teaming up with a business partner to set up Cocoa by Design, an events management entity. Cocoa by Design transacted businesses not only in Kenya but also Uganda, Tanzania and South Africa.



Zuhura the found and set up New Revenue Solutions Africa (NRSA) in 2015 where she serves as CEO. Under this organisation, Zuhura has been able to leverage her knowledge and experience in business strategy, marketing, communication and digital transformation to advice especially MSMEs on how to enhance their efficiencies and effectiveness to grow and sustain revenue, through the use of data.

Her focus is to see businesses develop winning strategies, generate multiple income streams and nurture strong brands while ensuring affirmative action is institutionalised and operationalised in the policies of organizations. In this regard, Zuhura spearheaded the launch of the 30% Club in East Africa. As a Regional Lead and Coordinator of the 30% Club, Zuhura facilitated the signing in of the Nairobi Securities Exchange (NSE) to run a global campaign led by Chairs and CEOs taking action to increase gender diversity at board and senior management levels by at least 30%.

According to her, the leadership journey has not been easy. Some of the profound lessons that she gleaned along the way is that for a woman to be successful, she has to be resilient, continually innovative, agile, an effective communicator and emotionally intelligent. These attributes need to be firmly anchored on faith in the almighty, in God. She further adds that women leaders have to be purpose driven, confident and ready to seek mentors and learn from them. Zuhura posits that she has learnt that even though the journey as a woman leader might be challenging, what matters most is God, support from family, friends, mentors, and other leaders in the field.

During her free time, Zuhura mentors young leaders from various institutions like Kenyatta, KCA and Strathmore Universities, among others. She is passionate about propelling

Having spent close to fifteen years in the corporate space and having gained a wealth of experience, Zuhura decided to transition to entrepreneurship by teaming up with a business partner to set up Cocoa by Design, an events management entity.



the woman leaders for tomorrow, who will need to work with the man for good gender equality. She has ensured that the boy child is not left behind either and she does this through Next Gen Fathers which is a young man's mentoring organisation with a Mantra of "give us your boy and we shall give you back a refined man" where she serves as a Board member.

Zuhura remains a big force in the Creatives Industry where she serves as a Chair of Board of EMAK Events Managers Association of Kenya (EMAK) to bring professionalism in the Industry.

Zuhura holds an MBA degree in Marketing from Kenya Methodist University and a Bachelor of Arts (BA) degree from Limkokwing University, Malaysia. She has undertaken the Senior Management Leadership Program and Developing Leadership Competencies courses at the Strathmore Business School (SBS). She is also an alumni of Female Future Force programme (FFFP) from the Federation of Kenya Employers (FKE).

Ms Odhiambo is a member of the following associations: Women

Corporate Directors (WCD), Marketing Society of Kenya (MSK), Public Relations Society of Kenya (PRSK) and the Chartered Institute of Marketing (CIM).

Zuhura was instrumental in seeing the first Women Economic Forum being hosted by development partners, government, private companies, informal sectors, civil society organizations (CSOs) and women leaders which discussed the role of women in reshaping the Kenyan economy in February 2021.

She was involved in coaching and mentoring start-ups to develop award winning business cases and plans during incubation with Ibiz Africa a Standard Chartered Bank Initiative in 2019.

Zuhura participated in the formation of the first Female Governor's Network in Kenya to enable better County service delivery in the 5-year time frame in 2018 and initiated partnerships and was involved in having the first Indian Film Festival Kenya from the Indian Film Festival Worldwide which was also the first in Africa in 2018. ■

#25

Mary Kinyua

HUMAN RESOURCES DIRECTOR OSERIAN
DEVELOPMENT COMPANY



Passionate about sustainability and protecting the Earth, Mary spoke at the G7 Youth forum in France at the invite of the French President Macron where her message on the need for the European Community to work with the farmers and markets in the South, to make trade fair for all was well received.

Mary introduces herself as a mother of two lovely toddlers who strongly believes in influencing the world one person at a time and describes herself as a bubble constructive of energy.

Mary Kinyua is serving as the Director in charge of Human Resources (HR) and Administration at Oserian Development Company where she is charged with the leadership of the organization's large staff complement, compliance, risk management, quality management systems and corporate services for the business. She also serves as the internal coach for her business.

A 2019 top 40 under 40 female leader and the 1st Runner up for the HR Director of the Year 2019, Mary has been widely recognized for her transformative leadership in HR management and Corporate Governance. She is not only passionate about people but believes that good corporate governance is the foundation of any business and strives to integrate this in her day-to-day interaction.

A fiery brand, Mary has championed, the conversation on living wage in the industries she has worked in, been actively involved in diversity and inclusion in work places and opines that diversity is only enough if there is deliberate inclusion.

A turnaround Manager, Mary has steered organizations to great heights through change management and business processes re-engineering that continue to astound many. Mary believes strongly that there is no singular resource more important, better or superior than the other. Where a particular resource is assigned higher weighted metrics than the others, the resultant mismatch will always cause a crack in the establishment. In this regard, Mary strives to create balanced institutions through her most talented deliberations in the Boards she sits on and through timely interventions with organizational leadership.

Mary sits on corporate, non-profit and advisory boards both locally, regionally and internationally and is currently the chair of board of Fairtrade Africa. She is the immediate past chair of Fairtrade International – Germany.

In the Fairtrade leadership, Mary has championed a living wage and income for both workers and producers, under her stewardship in 2018, the fairtrade floor wage was introduced to ensure employees are paid at above world poverty rate, while she acknowledges that this is not enough, she believes it serves as a good starting point in encouraging good practices. Last year while serving at the FI Chair, Mary led a delegation to meet the Pope Francis in Italy



to amplify the voice of both farmers and workers, committed to ethical practices in the world.

With over 16 years of corporate practice under her belt, Mary is undertaking her PhD at the University of Nairobi. She holds an MSc degree in Human Resources, a Business Administration degree and a diploma in Law. She has Leadership Diplomas from Nanyang Business School, Singapore and the Strathmore Business School (SBS). Mary was recently certified as an executive leadership coach. She is a member of the Institute of Human Resource Managers (IHRM), International Coaches Federation (ICF) and an alumnus of the Centre for Corporate Governance.

Passionate about sustainability and protecting the Earth, Mary spoke at the G7 Youth forum in France at the invite of the French President Macron where her message on the need for the European Community to work with the farmers and markets in the South, to make trade fair for all was well received.

Mary also sits on the Advisory Council of the COP 26 Presidency, where the members are working to ensure that the supply chains are rid of carbon emission to achieve net Zero. In the forum, Mary has actively championed for incentives across the business supply chains that ensure those who make more efforts to produce and trade sustainably are well rewarded for a safer World for all.

Focused on changing one person at a time, Mary spends her time finding sustainable solutions to business and social problems. Her contribution to the Boards she sits on has enabled her change the institutions she serves in how they view businesses in relations to the planet and the people.

During her free time, Mary loves hosting and entertaining at home. Mary is also an avid reader and is currently reading Kamala Harris's 'The Truths We Hold. An American Journey.' Mary finds quality time to mentor young women in her profession as a way to make a difference in the profession and in her transformational leadership. ■

Nganga Njiinu

GROUP CEO - TRANSCENTURY PLC

Since joining TransCentury (TC) PLC in 2008, Njiinu has held various roles in corporate finance, portfolio management, business development as well as originating and developing opportunities in the infrastructure space.

Prior to the posting at TC, Njiinu worked for Coldwell Banker Residential Brokerage in the USA for 7 years, where he was involved in strategy, financial planning and analysis as well as evaluation and integration of acquisitions.

Njiinu has an MBA in Finance and Investment Management from the University of Dallas in Irving, Texas and a Bachelor of Science in International Business from United States International University-Africa. He is a CFA charter holder.

Njiinu took the helm of TC in 2016 tasked with giving guidance and providing transformational leadership and change management that would turn around the fortunes of the investment group back to profitability and growth.

TC is an indigenous investment group with a focus on investing in infrastructure projects, products, and services. TC prides itself as one of the pioneer investments companies in the region that took the challenge of solving the capital availability challenge by pooling together local capital to address local challenges.

Since its formation, TC has managed to phenomenally grow value while addressing pertinent infrastructural deficiencies in the country and region. Twenty-four (24) years on, TC has investments across East, Central and Southern Africa which include East African Cables, a leading manufacturer of electrical cables, Tanelec, a leading manufacturer and distributor of transformers and switchgears based in Arusha, Tanzania, Avery East Africa, which provides solutions



that enhance infrastructure efficiency and sustainability across the region, among others.

When Njiinu joined TC, the company was transitioning into a distinct corporate entity, after a phase of rapid growth and acquisitions. On ascending to the helm in 2016, he took up the delicate role of stabilising the business and turning around TC, a growth phase characteristic of every sustainable business. In the 4 years, he has led the team through a robust turnaround plan that identified 4 key areas of focus. First is reprofiling obligations to provide runway for capital reallocation to production. Second, intense focusing on delivering robust commercial opportunities to boost earnings and support fundraising. Third, fundraising for growth and enhanced execution capability to increase efficiency and Fourth, boosting income generation.

Njiinu's turn-around plan has led to reduction of debt by USD55m and a restructuring of USD 52m of debt. In addition, TC has gone through a group-wide organisational redesign that included strengthening of the corporate governance structures and streamlining the business systems and controls in line with the TC group strategic direction.

The business has also taken a deliberate focus on stakeholder management that includes, financial partners, employees, investee companies among others, resulting in increased alignment within and without the business and in accordance with the best global benchmarks that Njiinu has managed to infuse into TC since taking over as the CEO.

In 2017, Njiinu led the team in unveiling TC's four-year strategic plan, 'Ahidi,' a Swahili word meaning 'promise'. This strategic plan has provided a clear direction for TC in the last couple of years and is currently under review for a revamp and to take into consideration the current environment impacted by the adverse effects of the COVID-19 pandemic. The objective is the consolidation of the gains so far registered and charting a path forward in the future to cope with the new normal business environment.

On Pan-Africanism, Njiinu believes African businesses must take the lead in solving African challenges. In his opinion, 'Africa has the necessary expertise with a well-educated population and with globally earned experience and exposure. Africa must build the right infrastructure and must promote manufacturing which both allow us to drive our own agenda as Africans in terms of long term, sustainable and inclusive economic growth.' Njiinu



In 2017, Njiinu led the team in unveiling TC's four-year strategic plan, 'Ahidi,' a Swahili word meaning 'promise'. This strategic plan has provided a clear direction for TC in the last couple of years and is currently under review for a revamp and to take into consideration the current environment impacted by the adverse effects of the Covid-19 pandemic.

postulates.

'By manufacturing what we need and export to other markets we not only create and sustain quality jobs but provide a sustainable ecosystem that ensures real social economic development and impact. The ecosystem will generate and support local input suppliers, financiers, channel partners including wholesalers, retailers, after sales services while exports of the products will further boost economic growth and earn the much-needed foreign exchange to stabilise our currency,' Njiinu adds.

The development of infrastructure on the other hand ensures access of goods and labour and improves efficiency, reducing cost of products to the population and this has a direct impact on the quality of life as well as lowering the cost of inputs for our exports, hence making our pricing competitive.

According to Njiinu, one of the biggest challenges that Africa faces is adequate and quality infrastructure development in critical areas and more so, acquiring the right and sustainable funding for the development, that is long term and affordable. Njiinu believes permanent capital especially from local institutional investors is the best long term and sustainable solution.

In his methodological and well-reasoned mind, Njiinu posits that providing a long-term local capital source that understands local business operating environment and can support businesses through challenging times while giving comfort to non-local capital. 'Local institutional investors can originate, develop and substantially de-risk opportunities to get global attention that then, can also provide an exit route for foreign investors seeking to exit the local scene,' Njiinu explains.

As an example, Njiinu explains that TC is structured in such a manner as a permanent capital investment company with a management team that has deep operational and investment experience in infrastructure development that not only provide funding but also give strategic support to investee companies. In his opinion, working together creates >>



Local institutional investors can originate, develop and substantially de-risk opportunities to get global attention that then, can also provide an exit route for foreign investors seeking to exit the local scene.



>> the required partnership and synergy between providers of capital and operators that gives the businesses the opportunity to quickly scale up, diversify and innovate, making them the iconic brands that they are today. In this way, TC offers this solution by pooling together longer-term funding that is patient enough to see investments come to fruition.

Another area of passion for Njiinu is manufacturing. TC has been in the forefront

in not only investing in manufacturing plants but scaling up the businesses to the space most of them occupy to date. 'This is no coincidence, but the deliberate and strategic leadership offered to the investee companies by TC management that has allowed the business to scale up, diversify and innovate,' adds Njiinu, beaming with a wide smile.

TC not only offers capital but strategic leadership that includes a team with deep

understanding of the business operations and governance. TC has built a track record characterised by resilience and the ability to turnaround businesses even under challenging and volatile environment and this is an offering that is a big plus for companies that join the TC platform.

Among the achievements of TC Njiinu is most proud of is the unmatched platform that TC has created with strong brands and track record of delivering iconic infrastructure projects in the region that include construction of power plants especially in the geothermal space, building of well pads and associated infrastructures for leading oil and gas energy and petroleum companies, and the development of greenfield gold mines in the DRC, among others.

In addition, the transformation of TC into a business structured to withstand and survive turbulent times, the opportunities that TC businesses have created including breaking barriers and investing in frontier markets such as DRC, offering local personnel the opportunity to demonstrate and develop skill in very specialised fields of engineering, value addition through manufacturing and the ability to evolve with the times and provide locally harnessed solutions are key achievements by the Group.

Over the years, the TC team has developed a deep understanding of the local landscape and nuances which plays a key role in managing risks, leading to efficient execution of projects and overall value creation.

The journey of TC has been characterised by many firsts built on a foundation of daring, entrepreneurial spirit, it is this story that TC continue to proactively tell as Group focuses on its vision of Africans impacting African lives through Transformative Infrastructure.

To unwind, Njiinu is an avid follower of motorsport and enjoys farming. Besides his passions, he believes that the current generation must leave behind a legacy of creators and builders of well-grounded and sustainable businesses, and see these businesses through all the necessary phases of a normal good business cycle. ■



Occidental Insurance Company Limited

ABOUT US

Occidental Insurance Company Limited was incorporated in 1984 and has been transacting insurance business since 1987.

The company has grown its Gross Written Premium from 11 Million in 1987 to over 2.8 Billion as at December 2020 and its asset base to over 4 Billion.

At OIC we offer General Insurance in areas such as: Fire, Marine, Liability, Motor, Machinery, and Theft amongst others.

Notably, we offer travel insurance which covers Baggage Loss, Personal Accidents, Personal Liabilities, Flight delays or cancellation, Medical assistance, Trip curtailment, Emergency assistance and Covid-19.

WHAT GUIDES US

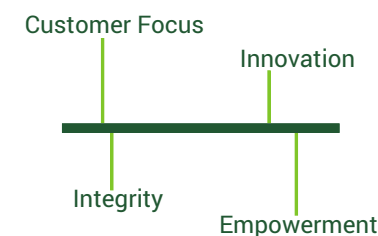
Vision

To be the most reliable protector of wealth and health in the East African Region.

Mission

To bring peace of mind to our clients by providing the best insurance solutions.

Our Core Values



PRODUCTS WE OFFER

1. Motor Private Policy
2. Motor Commercial Policy
3. Fire and Related Perils Policy
4. Domestic Package Policy
5. Personal Accident Policy
6. Work Injury Benefits Act (WIBA)
7. Marine Insurance Policy
8. Burglary Insurance Policy
9. Engineering Insurance Policies
10. Travel Insurance Policy



Travel Insurance
Including Covid-19'



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Opera launches its newly dedicated chat service built into the Opera Mini browser in Kenya

Hype launched first in Kenya as a pilot market, where users are able to easily set up their Hype account and start chatting with secure end-to-end encryption.

Opera launches its newly dedicated chat service built into the Opera Mini browser in Kenya

Launched in 2006, Opera Mini is a small, fast and powerful browser. It comes with unique features such as Data Compression, Offline File Sharing, and built-in Ad-blocker.

Opera has introduced Hype in Kenya, its newly dedicated chat service built into the Opera Mini browser, making Kenyans the first adopters of Hype in the world. Opera becomes the first browser developer to collaborate with local artists to design

truly African inspired sticker packs for Hype Opera Mini with Hype provides Kenyans with a fun and engaging browsing experience that no other mobile browser can offer today on Android devices.

With the introduction of Hype in the Opera Mini browser, Opera is rethinking the concept of mobile browsers providing its users with a personalized, engaging browsing experience that enables seamless surfing, sharing and communication – without compromising speed or driving increased data consumption.

“Chat services and browsers are apps people use

every day and feel very personal about,” said Charles Hamel, Product Lead for Hype. “With the integration of Hype in Opera Mini, we are not only rethinking what a chat service should be like in 2021, but also changing the very definition of what a mobile browser should be.”

Hype launched first in Kenya as a pilot market, where users are able to easily set up their Hype account and start chatting with secure end-to-end encryption. This launch is a facet of Opera’s emphasis on investing and growing its digital ecosystem in Africa, with the goal of bringing more people online; since 2018, Opera has grown its user base in Africa by 40 per cent.

“Hype was developed first and foremost with African consumers in mind. Today, 40 per cent of the Kenyan population has access to smartphones, with younger generations dominating as 75 per cent of their 47 million inhabitants are under 30 years old,” said Hamel. “With such early adopter demographics at play, there is massive potential for the growth of Hype in Kenya. On top of that, we are also partnering with the leading telecommunication carriers in the country, offering free daily browsing to all Opera Mini users. We believe the combination of these factors will lead to the rapid adoption of Hype in the country.”

First major browser developer to collaborate with Kenyan artists, Hype is the first African inspired chat service built into a mobile browser. It offers its users a series of stickers created by Kenyan artists Brian Omolo and Lulu Kitololo to create original sticker packs for Hype that reflect everyday expressions unique to Kenyans.

“We are extremely happy to celebrate African culture with Hype and we are very excited with the end result and the collaboration we had with Brian and Lulu,” said Hamel. “These unique stickers with original designs are something we are very proud of at Opera as we become the first major browser to integrate real African art and pop culture into our products.”

Current messaging services were created almost a decade ago, and none of these has ever focused on having such a

collaboration with local artists to make online conversations more engaging. This unique offer from Hype stands out from other chat services and provides Kenyans the ability to express themselves more accurately when using chat apps.

This announcement follows similar browser innovation from Opera, which was the first to integrate messenger services as part of their PC browser, in 2019.

Launched in 2006, Opera Mini is a small, fast and powerful browser. It comes with unique features such as Data Compression, Offline File Sharing, and built-in Ad-blocker.



Today, its more than 80 million users enjoy the integration of services such as Facebook messenger, Telegram, WhatsApp, Instagram and Twitter.

Share internet content in a snap

The way people communicate is constantly evolving. Today, new generations are relying on new formats like memes and stickers to express themselves, often relating to pop culture references and internet content they find. To make this easier and fun, Hype brings WebSnap, a feature previously known from the Opera desktop browser, that allows users to take snapshots from the web.

Once a websnap is captured, users can edit it by adding colours, text, and emojis, making it fun and entertaining before sharing with others.

WebSnap also allows users to smoothly share the link of the original website from which they took their snaps. This comes in handy as users no longer need to copy links from websites and switch between apps to share the content they want.

Opera Mini is a leading mobile browser

Launched in 2006, Opera Mini is a small, fast and powerful browser. It comes with unique features such as Data Compression, Offline File Sharing, and built-in Ad-blocker. Opera Mini also enables access to free ebooks through the Worldreader speed dial, and the music catalogue of the Kenyan music-streaming service, Mdundo, allowing users to stream or download music through the Opera Mini browser.

Today, Opera Mini is used by more than 100 million MAUs who chose it over the pre-installed browsers on Android mobile devices. Opera Mini has a 4.4-star rating on Google Play and has been reviewed by more than six million people worldwide.

About Opera

Opera is a global web innovator. Opera’s browsers, news products and fintech solutions are the trusted choice of more than 380 million people worldwide. Opera is headquartered in Oslo, Norway and listed on the NASDAQ stock exchange (OPRA). ■

80 percent of GCC consumers are willing to live more sustainably, says new Boston Consulting Group report

Despite the high willingness of an increasing number of consumers to live more sustainably, the challenge is to translate these climate concerns into action.

Seventy One per cent of the region's consumers are largely aware of climate change and how the issue negatively affects the environment.

Visionary leadership a catalyst in public's appetite for sustainability; 44% believe climate change is currently impacting their lives; Increased awareness would change behaviour.

Public awareness concerning the mounting challenges stemming from global warming is reassuringly high throughout the region as the government, organizations, and civil society continue to play their part in embracing environmental sustainability initiatives. Despite significant efforts by all those involved consumers still face obstacles preventing them from translating their concerns into action via eco-friendly practices, according to a new report by Boston Consulting Group (BCG) (www.BCG.com).

The report, titled 'Are Consumers in the Gulf States Ready to Go Green?', stresses that while 80 percent of GCC consumers have reaffirmed their preparedness to incorporate more sustainable actions into their daily lives, green infrastructure, financial incentives, and a greater selection of affordable eco-friendly goods and services would assist in accelerating change.

As per the report's findings, 71% of the region's consumers are largely aware of climate change and how the issue negatively affects the environment. 55% of consumers with knowledge of the implications also perceive it to have a negative impact on the global environment, 44% already believe

climate change is having a significant influence on personal lives, and around two-thirds anticipate it will impact future generations.

"Climate change concerns across the GCC have increased due to greater access to information and successful government and corporate-backed initiatives," said Simon Birkebaek a Partner at BCG Middle East. "If public and private sectors were to do even more to facilitate awareness initiatives, green infrastructure investments, and a wider choice of affordable eco-friendly

goods and services then more people will choose to pursue sustainable lifestyles."

Despite the high willingness of an increasing number of consumers to live more sustainably, the challenge is to translate these climate concerns into action. For example, many GCC states only recycle, reuse, and recover approximately 10% of

the plastic and metal waste they use. Therefore, understanding the perceived barriers for consumers to take action is important to advance the green agenda.

"Public concerns around climate and sustainability do bode well for the future," said Cristiano Rizzi, Managing Director and Partner, BCG Middle East. "Many people believe that environmentally sustainable lifestyles will play a bigger role in the future, and an encouraging number of people wish to make— or are making — progress with eco-friendly behaviour and purchases."

"Several challenges remain, and

and better promotion of the benefits of sustainability."

When it comes to a more sustainable lifestyle consumers do not always perceive higher prices as being adequately reflected in greater quality or better experiences, but rather some eco-friendly products could lack quality and downgrade lifestyles.

Other barriers to sustainable lifestyles include insufficient information, limited access to opportunities, limited range of varieties and social pressure to maintain current lifestyles.

Although Governments have done

access to luxurious amenities, entertainment, and shopping are of concern to travellers with 32% pointing out the lack of amenities as an issue.

About Boston Consulting Group

Boston Consulting Group (www.BCG.com) partners with leaders in business and society to tackle their most important challenges and capture their greatest opportunities. BCG was the pioneer in business strategy when it was founded in 1963. Today, we help clients with total transformation—inspiring complex



Despite the high willingness of an increasing number of consumers to live more sustainably, the challenge is to translate these climate concerns into action. For example, many GCC states only recycle, reuse, and recover approximately 10% of the plastic and metal waste they use.



today, there are growing calls for more recycling and renewable energy information, as well as guidance on how to live more sustainably and reduce energy consumption. At the same time, people also want to see more investment geared towards sustainable infrastructure — particularly in recycling, renewable energy, public transportation, and eco-tourism."

"Because interest in sustainable goods and services is increasing companies would experience potential growth opportunities if they adapted their go-to-market strategies to more effectively cater to customers changing demands, specifically better options, more accessible price points,

much to encourage recycling, 43% of consumers are deterred by lack of conveniently accessible recycling bins. Consequently, further investment in infrastructure, regulations, and information on how to recycle correctly will be needed if the pace of change is to increase.

The public's reluctance to embrace electric vehicles is based around high purchase prices, operating costs, and a lack of charging infrastructure - 50% cite electric vehicles as being too expensive and 40% expressed the opinion that operating costs are too high. In terms of eco-friendly touristic destinations, the perceived higher costs, long travel distances, and lack of

change, enabling organizations to grow, building competitive advantage, and driving bottom-line impact.

To succeed, organizations must blend digital and human capabilities. Our diverse, global teams bring deep industry and functional expertise and a range of perspectives to spark change. BCG delivers solutions through leading-edge management consulting along with technology and design, corporate and digital ventures—and business purpose. We work in a uniquely collaborative model across the firm and throughout all levels of the client organization, generating results that allow our clients to thrive. ■

Backlash against **Johnson & Johnson's** Covid-19 vaccine is **real and risky** – here's how to make its **rollout a success**

If states don't plan carefully for how the vaccines are distributed, the result could be a nightmare of frustrated patients and wasted vaccine.

TINGLONG DAI

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HO-YIN MAK

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More than 50 million Americans have received at least one dose of either the Pfizer or Moderna Covid-19 vaccine. So far, Americans have been largely brand-agnostic, but that's about to change as a new vaccine rolls out.

The Johnson & Johnson vaccine has been hailed as a game changer. It requires only a single dose rather than two doses spaced weeks apart, and it does not need freezer storage, making it a natural fit for hard-to-reach rural areas and underserved communities with limited access to health care and storage facilities.

But while many people are excited about the prospects of only one shot, the new vaccine is also getting backlash. Part of that is coming from lack of clarity about the vaccines' efficacy numbers, and part of it is more nuanced. On March 2, the U.S. Conference of Catholic Bishops urged Catholics to avoid the Johnson & Johnson vaccine because it uses lab-grown cells that

are clones of foetal tissue from abortions in the 1980s.

If states don't plan carefully for how the vaccines are distributed, the result could be a nightmare of frustrated patients and wasted vaccine.

Our mission is to share knowledge and inform decisions. As experts specializing in health care operations, data analytics, and supply chain management, we have been analyzing Covid-19 vaccine rollout policies. While our research shows there is great promise for the one-dose vaccine, we believe biases against the Johnson & Johnson vaccine cannot be ignored in planning and distribution decisions.

The problem with comparing efficacy numbers

The primary factor complicating acceptance of the Johnson & Johnson vaccine is in the top-line number: It has an efficacy level of 66%, while the other two U.S.-authorized vaccines, made by Pfizer and Moderna, have efficacy levels of at least 90%.

Trying to compare those numbers is tricky, though. Experts are quick to point out that the clinical trials were conducted at different times – Pfizer and Moderna conducted their trials before several other mutated variants had been reported, whereas Johnson & Johnson's trials were conducted after that. Consequently, Johnson & Johnson has clinical trial data to show its vaccine can work effectively against variants first reported in the U.K., South Africa and Brazil.

In terms of preventing severe disease, hospitalization, and death, the Johnson & Johnson vaccine is comparable to the Pfizer and Moderna vaccines. With continued shortage of vaccine supply, individuals and vaccinators should take any one of the three vaccines whenever they are available so that they can get sufficient protection sooner.

Yet, the sheer difference in the top-line numbers makes it difficult to look away. According to a February

2021 Centers for Disease Control and Prevention survey, when offered the choice between a two-dose Covid-19 vaccine, either Pfizer or Moderna, and a one-dose vaccine, Johnson & Johnson's, nearly 60% of the respondents preferred the two-dose vaccine and only 7% preferred the one-dose vaccine. Among those who preferred two-dose vaccines, 72% said they were willing to wait a month for it rather than get the one-dose vaccine now.

Such biases can have real consequences. In the European Union, 80% of the Covid-19 vaccine doses made by AstraZeneca – which also has lower reported efficacy and isn't authorized in the U.S. – were sitting on the shelves. Many people, including some clinicians, reportedly believe it to be inferior to the Pfizer vaccine.

Four strategies for a successful rollout

A one-dose vaccine would be ideal for hard-to-reach rural areas and underserved communities. Meatpacking companies have reached out to officials in North Carolina, for example, and the state plans to target agricultural workers. But distributing only the Johnson & Johnson vaccine now could compound the already deep-seated vaccine hesitancy in some regions.

Policymakers must acknowledge these fears and develop a plan. Here are four strategies for creating as smooth a rollout as possible.

1. Let people know which vaccine they will be getting when they book the appointment.

That can avoid people rejecting vaccines at the distribution site, which leads to wasted appointment time slots and potentially wasted vaccine doses. When only the two mRNA vaccines were available, many states did not reveal the vaccine brand when offering appointments, and the public largely perceives the two as interchangeable products.

2. Have each vaccination site focus on one type of vaccine, either the Johnson & Johnson vaccine or the Pfizer or Moderna two-dose vaccines to avoid confusion for recipients.

Separating vaccine offerings can respect people's legitimate preferences and avoid last-minute cancellations. Operationally

The Johnson & Johnson vaccine is a strong boost to the Covid-19 vaccination effort in the U.S. However, it may well lead to frustration and waste if vaccine planners don't prepare for potential biases against this new vaccine.

speaking, focusing on a single type of vaccine also simplifies the administration process and prevents handling errors.

3. The Johnson & Johnson vaccine is suitable for small-scale and mobile vaccination sites in rural areas and underserved communities, as well as individuals.

However, health officials can help avoid some backlash if they ensure people are offered the option to travel a reasonable distance to larger vaccination sites that offer the Pfizer and Moderna vaccines. Letting people make informed decision can avoid public mistrust.

4. Instead of avoiding comparing the three vaccines, public health experts should be more transparent in educating the public about the effectiveness of the Johnson & Johnson vaccine.

For example, the single-dose vaccine is believed to be 100% effective in preventing hospitalizations and deaths from Covid-19.

The Johnson & Johnson vaccine is a strong boost to the Covid-19 vaccination effort in the U.S.

However, it may well lead to frustration and waste if vaccine planners don't prepare for potential biases against this new vaccine.

The focus should be to leverage the three vaccines to achieve herd immunity rapidly so that the U.S. can finally leave the prolonged pandemic behind. ■

ANA SANTOS RUTSCHMAN

Assistant Professor of Law, Saint Louis University

Can employers require workers to take the Covid-19 vaccine? 6 questions answered

Editor's note: The Equal Employment Opportunity Commission, the federal agency in charge of enforcing laws prohibiting discrimination in the workplace, on Dec. 16 said that employers can require employees to get vaccinated before entering the workplace. Now that two Covid-19 vaccines have received emergency use authorization in the U.S., some people are concerned they could be fired if they don't want to take the vaccine. We asked legal scholar Ana Santos Rutschman, who teaches a course on vaccine law at Saint Louis University, to explain the decision and the rights employees and employers have.

1. Can employers require employees to get a vaccine?

The general rule is yes – with some exceptions. Under U.S. law, private employers have the ability to define general working conditions, including the adoption of health and safety within the workspace. Requiring employees to get vaccinated against diseases that could compromise health and safety in the workplace is viewed as part of that ability.

2. Does the rule apply to Covid-19 vaccines?

Earlier in the pandemic, there were some doubts about whether the general rule would apply to Covid-19 vaccines because the first vaccines that became available in the U.S. have not been fully approved by the Food and Drug Administration. They have received an emergency use authorization, which is temporary permission to commercialize the vaccines because of the public health crisis the U.S. is facing. This is the first-time emergency

Given the broad set of rights that the law gives employers in order to promote health and safety, in some cases it is possible for an organization to go even further and terminate employment if a worker refuses vaccination and there is no reasonable way to provide an accommodation.



use authorization has been granted to a new vaccine. For this reason, some legal scholars questioned whether existing laws applied to temporarily authorized vaccines.

That question was addressed when the Equal Employment Opportunity Commission issued guidelines that said employers have the right to impose a mandatory Covid-19 vaccination policy.

From a legal perspective, this view is based on the fact that the law allows employers to impose requirements to make sure that employees don't pose threats to the "health or safety of other individuals in the workplace."






















The EEOC treated emergency use vaccines as part of the sets of measures that employers are able to mandate in order to accomplish this goal.

Therefore, the general rule applies and employers should be able to require that employees get vaccinated against Covid-19, within certain limits. These limits – including the exceptions below – are the same as the general exemptions applicable to any employer-mandated vaccination.

3. Are there religious exemptions?

Title VII of the Civil Rights Act established that if an employee has a sin-

How some of the Covid-19 vaccines compare

Company	Type	Doses	Storage
 Oxford Uni-AstraZeneca	Viral vector (genetically modified virus)	x2 	 2 to 8°C (6 months)
 Moderna	RNA (part of virus genetic code)	x2 	 -25 to -15°C (7 months)
 Pfizer-BioNTech	RNA	x2 	 -80 to -60°C (6 months)
 Gamaleya (Sputnik V)	Viral vector	x2 	 -18.5°C (liquid form) 2 to 8°C (dry form)
 Sinovac (CoronaVac)	Inactivated virus (weakened virus)	x2 	 2 to 8°C
 Novavax	Protein-based	x2 	 2 to 8°C
 Janssen	Viral vector	x1 	 2 to 8°C (3 months)

Source: UK government, Reuters

BBC

cerely held religious belief incompatible with vaccination, the employer cannot require that employee to be vaccinated. The EEOC has traditionally interpreted the concept of "religious belief" very broadly. Vaccine refusal cannot, however, be a personal or politically motivated belief.

If an employee qualifies for a religious exemption, the employer must then try to reasonably accommodate the employee. An example of an accommodation would be for the employer to have the employee switch from in-person to remote work while Covid-19 poses risks to public health.

However, the employer does not have to grant an accommodation if doing so

would result in "undue hardship." Typical cases of undue hardship include situations in which the accommodation would compromise the health and safety of other employees or in which implementing the accommodation is too costly or logistically burdensome. In case of a dispute over what constitutes an undue hardship for the employer, a court would typically be asked to resolve it based on the cost of offering the accommodation, as well as how difficult it is for the employer to implement it.

4. How about disability-related exemptions?

The balance of rights between an employee with a disability and her employer is

similar to the one described above. Under the Americans with Disabilities Act, if an employee has a disability and cannot safely receive a vaccine, that employee qualifies for an exemption and the employer has to provide reasonable accommodations. But the act also establishes that employers do not have to provide an accommodation that would result in undue hardship.

The technical question here was whether employers could impose Covid-19 vaccination because the Americans with Disabilities Act severely limits the ability of employers to require medical examinations. In its Dec. 16 guidance, the EEOC clearly stated that Covid-19 vaccines do not fall in the "medical examination" category.

Therefore, requiring employee vaccination does not violate federal disability law.

5. What if the employer cannot provide an accommodation?

If an employee qualifies for either a religious or disability-related exemption but the employer is unable to provide an accommodation because of undue hardship, then the employer has the right to exclude the employee from going to the workplace.

Given the broad set of rights that the law gives employers in order to promote health and safety, in some cases it is possible for an organization to go even further and terminate employment if a worker refuses vaccination and there is no reasonable way to provide an accommodation. For example, if there is no reasonable accommodation that an employer can provide a barista that would allow her to continue make lattes at the coffee shop where she works, the employer may be able to terminate her employment.

However, the EEOC guidelines explicitly say that the inability to reasonably accommodate an employee does not automatically give the employer the right to fire her. Finding out whether the coffee shop could indeed terminate its unvaccinated barista would depend on a variety of factors, including state law, union agreements and any other potentially applicable requirements at the federal level. ■

Okonjo-Iweala in the WTO top job: Breaking the glass ceiling is a win for all women

Data shows that the number of women in positions of power, the number of women as captains of industry, compared to that of men is appallingly low. By 2030 the world is expected to have at least achieved some gender equality as set out in the targets of the Sustainable Development Goals.

MONICA ORISADARE

Assistant Professor of Economics, Obafemi Awolowo University

Dr Ngozi Okonjo-Iweala has become the first woman and the first African to be chosen as director general of the World Trade Organisation. The Conversation Africa's Wale Fatade asks Dr Monica Orisadare, an assistant professor of economics and director of the Centre for Gender and Social Policy Studies at Obafemi Awolowo University, Ile Ife, Nigeria about Okonjo-Iweala's achievement and what it means.

What does her career rise represent for Nigerian women?

Actually, this is a great achievement. Not only from the Nigerian woman's perspective but the African woman's perspective as well as women all over the world. Breaking this glass ceiling is an achievement for all women. It means there is still hope, despite what we have on the ground.

Data shows that the number of women in positions of power, the number of women as captains of industry, compared to that of men is appallingly low. By 2030 the world is expected to have at least achieved some

gender equality as set out in the targets of the Sustainable Development Goals. Most times women feel it's a difficult feat to achieve. There are lots of women struggling to be heard. And despite their efforts they may feel, well, maybe it can't be, given the patriarchal nature of the world we live in. But what this appointment shows is that governments, organisations and society still believe in women and that they can still be there at the top to manage affairs.

This achievement is not just a day's work. It's a kind of investment that she has nurtured for a long time.



Her appointment means we should not relent in our fight against gender inequality. We should still put in more effort in order to win the fight and be able to get what we want.

Will it have any impact on women in Nigeria?

I believe it will. It's a kind of impetus, a kind of encouragement for women here in Nigeria. I know a lot of people, a lot of women who are there putting in the effort in every aspect of life here, either in academia, as captains of industry or in politics, but presently the number the country has is very poor and not encouraging.

Nigeria ranks among the least countries in terms of women in parliament. At present, Nigeria has just 3.63% female representation in parliament. This is a far cry from what is needed – the 35% through affirmative action. When you begin to talk about projects, programmes, that will affect women, we are not there yet.

Her appointment means we should not relent in our fight against gender inequality. We should still put in more effort in order to win the fight and be able to get what we want.

How do you feel about the appointment – as a female academic, a gender scholar, and development economist?

What does it say to me? I see focus and many years of hard work.

For me as a development economist and as an academic, I see her as a kind of role model – which she is. In fact, she is a mentor to all women struggling to become achievers. She's strong in her focus. She never gave up, despite the opposition.

I think there are some qualities that she possesses that I learnt from and also respect. Coming from that background, I know that she must have struggled. She must have worked in situations in which there were always more men than women. I can tell you categorically that that's what it is like in many work places around the world and in my department here in the university. We have about 30 academic staff out of which only four are female. >>



Okonjo-Iweala's appointment means we should not relent in our fight against gender inequality. We should still put in more effort in order to win the fight and be able to get what we want.

>> It's like that in most of the departments. So, if we are getting few women coming on board, it means putting in more effort and not resting on our oars. By pushing a little bit harder we will get to the point where we will stand out – as she has done now.

She stood out among so many others, even among the men. She is a force to be reckoned with and she is somebody worthy of emulation. For me she stands out as a person, she is a source of strength, somebody I look up to and I want to learn from.

How do you explain her rise? What could have been responsible?

The first is her background. Family background, educational background and her experiences. She had good education, which gives her an edge. And then her experiences at the World Bank and also as a finance minister in Nigeria and later a foreign minister, sitting on boards of so many big organisations. The opportunities she had to experience both worlds of the developed and developing countries which I believe formed her outlook.

I think those are factors – the rich country and the poor country outlook. This could have been a major factor in getting her to where she is now.

Are there tangible benefits Nigeria will derive from her appointment?

Yes, I believe there are.

I will start from the many policies and reforms she helped put in place as a finance minister in Nigeria. She fought corruption. For example, spearheading the negotiations with the Paris Club which led to the wiping out of US\$30 billion of Nigeria's debt, and the outright cancellation of US\$18 billion. She helped build an electronic financial management platform, the Government Integrated Financial Management and Information System, with the support of the World Bank and the IMF to the Federal Government of Nigeria.

She fought corruption. For example, spearheading the negotiations with the Paris Club which led to the wiping out of \$30 billion of Nigeria's debt, and the outright cancellation of \$18 billion.

She also started the Treasury Single Account and the Integrated Payroll and Personnel Information System, which meant that many 'ghost workers' were phased out. Ghost workers are people whose names are on the payroll but are not known to work in the particular organisation. Yet they are paid salaries regularly. By 2019 nearly N200 billion had been saved.

She also initiated a process under which every state had to publish their accounts.

She's mentioned that she'll be focused on achieving inclusive growth in raising the standard of living for all. And I believe her perspective, the way she sees things, could be different given her dual citizenship. She's not only going to serve the interests of the developed world, but also those of low-income countries.

I see her facilitating the kind of positive policies that she has been known for in other positions she held. I also want to have this broad view, that it is not for Nigeria alone, but for low-income countries, which covers the whole of Africa, parts of Asia and other low income regions like Latin America. I see her supporting policies that will drive up their economy and also benefits all – both the low income and high-income countries. ■

THE TASTE OF SUN-SOAKED SEVILLE



Karuga's artistic expression is very personal with a unique technique that is inspired by Byzantine mosaics. Her medium of choice includes coloured paper scraps that create elevated torn and cut paper collages, mostly figurative portraits and landscapes, of rural Kenyan environments.

ANNE MWITI

Lecturer, Kenyatta University

A vast chapter of the still mostly untold story of women's art in Kenya starts with Rosemary Namuli Karuga. Karuga passed away on 9 February 2021 at the age of 93. She was one of the pioneers who made major contributions to contemporary art on the continent and is recognised as one of the finest East African artists of her generation.

Karuga is known for her collage works depicting pastoral and domestic African scenes, commonly villagers and farmers and animals. They would go on to be shown internationally, but she only began to produce commercial art in her 60s, once she had retired from teaching.

She was even less known than other pioneering women artists of Kenyan origin such as Magdalene Odundo, the celebrated ceramicist and academic – and a former student of Karuga's – and Wangechi Mutu, the award-winning Kenyan-American artist working across painting, sculpture, film and performance.

But Karuga deserves equal recognition. Many artists in Kenya know of her, though few have met her in person. Yet art practices evolved around her work and scholarly works have been inspired and influenced by her practice.

Early life

Karuga was born on 19 June 1928, in Meru in the east of Kenya, to a Ugandan father and a Kenyan mother. Her artistic journey began when an Irish nun at a



The importance of remembering Kenyan artist Rosemary Karuga

Catholic primary school noticed her talent and later recommended her to study at the still new School of Fine Art at Makerere University in Uganda. Karuga would, by all accounts, be the influential school's first female student.

Illustration of three women sitting against a rural backdrop, constructed from torn words and colours from magazines, all brightly dressed.

Between 1950 and 1952 she studied design, painting and sculpture at Makerere. After graduating, she moved back to Kenya to become a full-time teacher until she retired in 1987 as she approached the age of 60.

Karuga did not engage in art making

for more than 30 years after graduating. She married in 1953, had three children, taught in a local school, became a subsistence farmer and had grandchildren. Growing up and being married in a patriarchal society, women were expected to adhere to societal constructs that dictated that her place was more in the kitchen than in the art world.

It was not until the late 1980s that one of her daughters visited from London and encouraged her to pursue her art practice. The Kenyan art scene in the early 1980s lacked gallery presence, with Gallery Watatu and Paa Ya Paa Arts Centre being the only two active galleries in the capital city Nairobi.

It was through an artist-in-residency position at Paa Ya Paa that Karuga's work began to be more widely seen. Despite her reported failing eyesight and hearing, she had embarked on the start of her professional artistic career.

Layers of colour

Karuga's artistic expression is very personal with a unique technique that is inspired by Byzantine mosaics. Her medium of choice includes coloured paper scraps – from newspapers, glossy magazines and packaging materials – that create elevated torn and cut paper collages, mostly figurative portraits and landscapes, of rural Kenyan environments. Her innovative collages harness extraordinary details and alluring simplicity.

Artist, writer and curator Mbutia Maina, who wrote on Karuga in the book *Thelathini: 30 Faces, 30 Facets of Contemporary Art in Kenya*, describes Karuga's style:

I will never forget Karuga's description of how a lion comes alive in her collages. First, she makes a forest from the colours that she has cut up for that day. Then, from among the trees and the thicket, a lion slowly emerges and she follows it with glue and cut-up paper until it is as real a lion as one would encounter in a photograph or a movie.

Suddenly the viewer begins to see layers of content upon a rainbow of colours with inlaid text in varying fonts and hues ... Imagining all this, the viewer can



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almost hear the chirping of the birds on the thorn tree... Karuga links past and present women artists, like Mutu, in East Africa today. She does so through adopting contemporary mediums and forms like collage. She expanded what was possible in the field.

International breakthrough

In the 1990s Karuga was commissioned to illustrate an edition of Nigerian writer Amos Tutuola's ground-breaking novel *The Palm-Wine Drunkard*. This helped her work to travel and her international breakthrough came in the US in 1992 with a group exhibition at the Studio Museum in Harlem, New York called *Contemporary African Artists: Changing Tradition*.

The show featured 75 artworks from nine top artists of African origin, such as El Anatsui, Bruce Onobrakpeya, Ablade Glover and Tapfuma Gutsa. Karuga was the only female artist on the show.

In 2006, she received a lifetime achievement award from the African Voice newspaper, becoming the first East African woman to do so. This is an accolade presented to Africans for their achievements and contributions to Irish society. Karuga had been visiting family there and it became medically unsafe for her to travel. And so, she would live out her final years in Ireland.

In 2017 she was given her due at home when she was featured as the first artist of the month in a new programme at the National Museums of Kenya. Her work today forms part of their collection as well as the collections of the Kenya National Archives, Murumbi Trust's African Heritage, the Watatu Foundation, Red Hill Art Gallery and many private collections.

Today, a talented young woman artist in Kenya has better opportunities to pursue her career. There is a significant increase of artists' collective spaces and studios in Nairobi – though the few existing galleries cannot accommodate the fast-growing numbers of artists emerging and building on the paths laid by artists like Rosemary Karuga. ■

Kenya has been trying to regulate the charcoal sector: Why it's not working

Demand for charcoal and firewood in Kenya is set to increase, while its tree cover continues to dwindle. Decision-makers at national and county level must urgently improve governance of the sector.

PHOSISO SOLA

Scientist, World Agroforestry (ICRAF)

PAOLO OMAR CERUTTI

Senior Scientist, Centre for International Forestry Research

In Kenya, charcoal has met more than 70% of the domestic energy demand for cooking and heating over decades, and is a major source of livelihood for hundreds of thousands of people in rural areas.

Charcoal is produced by burning wood under limited supply of oxygen, a process known as carbonisation. This carbon rich product is produced in kilns. Most kilns used in Kenya – and Africa in general – are very inefficient. Almost 10 tonnes of wood are used to produce a tonne of charcoal, which is a 10% recovery rate. More modern and improved techniques and kilns – of various quality and cost – are being developed and promoted with recovery rates of more than 30%.

Most of this production takes place in forest rich rural areas. The charcoal is then transported to urban centres where it is sold to wholesalers, who then sell to retailers and vendors, who in turn sell to consumers in smaller quantities.

Pricing of charcoal is very location dependent. But it can cost up to US\$23 per bag in Nairobi and most cities. Vendors sell in much smaller quantities – as small as 2kg packets.

Get your news from people who know what they're talking about. Over the past 20 years, Kenya developed laws and pol-

icies with the hope of bringing the sector into the formal economy and reducing its environmental impacts. This was after rampant destruction of forests and a realisation that what is not known cannot be regulated.

In 2018 the government imposed yet another ban on logging and timber harvesting, which is due to end this year. This ultimately prohibited production or transportation of charcoal in the country. This was followed by charcoal bans in some counties. In addition, inter-county transportation of charcoal was outlawed, though production for local use remained legal. Still, charcoal found its way to cities where demand is rising and there are no appropriate alternative options.

Thus, the production and consumption of charcoal has continued. With limited enforcement capacity and compliance, it is clear wood fuel governance needs to be fundamentally rethought.

In our recent study we analysed the governance of Kenya's wood fuel sector to identify the bottlenecks, and highlight the critical aspects that need to be addressed to make it work for people and the environment.

Our main findings were that there was limited coordination and cooperation between various parties charged with managing the sector. And the counties have limited capacity to deliver on all the devolved functions and responsibilities.

Demand for charcoal and firewood in Kenya is set to increase, while its tree cover continues to dwindle. Decision-makers at national and county level must urgently improve governance of the sector.



Kenya – as well as other countries in sub-Saharan Africa – should also strive for well-defined institutional mechanisms and coordination across sectors and especially at county levels as a first step towards better wood fuel governance.

In addition, the authorities at the local level aren't adequately resourced to take over the functions that used to depend on national agencies. The lack of financial and human resources makes it difficult for counties to enforce rules, support extension services and promote better practices among charcoal producers.

Opportunities and options

The Forest Charcoal Rules 2009 cover the production and distribution of wood fuel. They require commercial producers to register as members of a Charcoal Producer Association and to acquire a harvesting permit and a production licence from the Kenya Forestry Services. Transporters are required to have movement permits and traders are expected to keep records of the sources of their charcoal.

These associations are well positioned to play a key role in connecting producers, traders and brokers. One of the first steps government could take would be to give them the technical, legal and organisational support to be functional and fully operational.

The associations should be given knowledge and skills in sustainable tree harvesting and woodland management and use of improved and efficient kilns.

Producers also need support in improving their financial literacy and marketing skills to increase profit margins. They also need clear incentives to comply with the rules. That is, producing and selling charcoal legally should be facilitated and illegal operations sanctioned.

Kenya – as well as other countries in sub-Saharan Africa – should also strive for well-defined institutional mechanisms and coordination across sectors and especially at county levels as a first step towards better wood fuel governance. Most important of all is the need to deal with illegal dealings in large scale production and trade in the sector.

Finally, one of the top priorities for wood fuel governance should be to support county governments to develop, resource and implement their own strategies and bylaws for wood fuel production, trade and use. ■

Regulating charcoal

In Kenya, a variety of agencies oversee charcoal and firewood resources. Their job is to control, support and guide wood fuel production and use. They span the environment, forestry, agriculture and energy sectors at both national and subnational levels.

Unfortunately, mandates overlap and the activities of the various departments and bodies are only loosely coordinated.

A case in point is wood fuel production in Baringo and Kitui counties. Baringo is located in arid and semiarid lands of the Rift Valley region. Kitui lies 160km east of the capital Nairobi and was one of the major suppliers of charcoal to big cities until the ban in 2018.

According to the survey respondents, who included regulators, service providers,

charcoal producers and traders, there are as many as 16 organisations tasked with monitoring wood fuel use in both counties.

This leads to duplication, confusion and even gaps. This is complicated by the periodic charcoal bans which make it illegal to commercially produce and transport charcoal, but perfectly legal to sell and use it.

Another major bottleneck is capacity constraints at county level. Since their formation in 2013, county governments have made commendable attempts to develop specific charcoal strategies and implement them with the support of the Kenya Forestry Service and agencies. But this has been hampered by delays in the transition of responsibilities from the national government to the local government.



The ins and outs of Kenya's Covid-19 vaccine rollout plan

Vaccine rollout will be done in three phases. The first involves 1.25 million people and runs between now and June 2021. Phase two will run between July 2021 and June 2022, targeting the most vulnerable, including the elderly and those above 18 years with comorbidities. It targets 9.76 million people.

CATHERINE KYOBUTUNGI

Executive Director, African Population and Health Research Center

With the arrival of vaccines in the country, Kenya is set to begin its Covid-19 vaccination roll-out. Catherine Kyobutungi, Executive Director of the African Population and Health Research Center, provides some insights into the country's Covid-19 vaccine strategy and the inclusion of private companies in vaccination programmes.

What's the rollout plan?

The first vaccines to arrive were sent through the Covid-19 Vaccines Global

Access facility – COVAX. Kenya is set to receive 24 million doses through the facility.

The country's strategy is a comprehensive one that goes up to June 2023, by which time it expects to have received about 49 million doses, covering 30% of the population. The current vaccination plan only covers 30% of the population as this is what the government has been able to secure. Once more doses and funds become available, they will expand the target.

Healthcare workers in 47 counties are among those who will get the jab first. Frontline workers, including security personnel and teachers, are also on the priority list.

This is just one, albeit crucial, part

of Kenya's elaborate vaccine rollout plan that's to be implemented by various bodies including the National Immunisation Interagency Coordinating Committee, the Kenya National Immunisation Technical Advisory Group and the National Vaccine Safety Advisory Committee.

The vaccination strategy covers nine areas:

Regulatory preparedness

Covid-19 vaccines already approved by stringent regulatory authorities elsewhere will be expedited for approval in Kenya within seven days of a manufacturing company, or their agent, submitting an application.

Planning and coordination

This will be done under the Ministry of Health with support from the National Covid-19 Vaccine Deployment and Vaccination Steering Committee, National Covid-19 Deployment and Vaccination Task Force and similar bodies at county level.

Funding

There'll be a mix for both the vaccine and the rollout. Gavi – a global vaccine organisation – through the COVAX facility will cover 20% of the population and domestic funds will cover 10%.

Target populations and vaccination strategies

Vaccine rollout will be done in three phases. The first involves 1.25 million people and runs between now and June 2021. Phase two will run between July 2021 and June 2022, targeting the most vulnerable, including the elderly and those above 18 years with comorbidities. It targets 9.76 million people. Phase three focuses on other vulnerable groups of people of 18 years and above in congregations, hospitality and the tourism industry. The phase will run between July 2022 and June 2023. It targets 4.9 million people.

All the phases are based on vaccine availability, storage requirements and administration sites that can reach prioritised populations. In phase one, as much as possible will be done through hospitals.

Supply chain management

Phase one will rely on existing infrastructure. There's a plan to increase capacity for negative temperature storage vaccines in phase two and beyond. A detailed mapping of vaccine storage facilities, or regional depots, and vaccination sites across the country has been done.

Human resources management and training

The plan is to use existing healthcare workers in public and private facilities with no new recruitments. There's planned training – virtual and face to face – on Covid-19 vaccines and side effects targeted at staff in hospitals in the first phase and expanded to other staff in subsequent phases. Training guides based on generic World Health Organisation (WHO) training modules already exist.

Acceptance and uptake

A communication strategy is being developed and will be implemented before rollout.

Safety monitoring

Following the deployment of vaccines, there'll be safety monitoring and programmes to identify any adverse events. These programmes build on existing systems and processes for reporting adverse effects of vaccines in the country.

Monitoring and evaluation system

This will be introduced before the rollout begins. It will be developed to take into account new COVID-19 vaccine approvals as they happen. >>

Covid-19 vaccines already approved by stringent regulatory authorities elsewhere will be expedited for approval in Kenya within seven days of a manufacturing company, or their agent, submitting an application.



>> What vaccines have been procured?

At the time of developing the plan, only three vaccines had been authorised for use by the WHO. These are the Pfizer BioNTech, Moderna, and the Oxford/AstraZeneca. Since then, other vaccines have been authorised by stringent regulatory authorities elsewhere. This means that their approval for use in Kenya will eventually be expedited.

Kenya's first rollout, of about one million doses, will be of the AstraZeneca-Oxford vaccine.

What's the role of private companies?

It will be a while before private companies can import enough vaccines independent of the government. This is because the global supply is still limited. This means that it's difficult to find enough uncommitted doses to buy, for instance, outside the COVAX facility. This may change as more vaccines are approved and manufacturing bottlenecks are resolved.

Involving private healthcare providers in national vaccination programs is not unusual. Private facilities have been recognised as critical to the attainment of the goals of the Global Vaccine Action Plan, a framework to prevent millions of deaths by 2020.

deaths by 2020. Indeed, successful implementation and reaching the goals of this plan, and necessary improvements in vaccine coverage rates, require the best possible interaction between public and private (for profit and not-for-profit) health-care sectors.

The private sector has an important role in Kenya's health services. For instance, a 2010 study showed that 50% of outpatient visits and 70% of inpatient services were in public health facilities. This means private facilities contribute significantly to healthcare provision.



Involving private healthcare providers in national vaccination programs is not unusual. Private facilities have been recognised as critical to the attainment of the goals of the Global Vaccine Action Plan, a framework to prevent millions of deaths by 2020.

The CS for Health, Senator Mutahi Kagwe receives a batch of 1.2 million doses of AstraZeneca Covid-19 vaccines on behalf of the Kenyan government at JKIA, Nairobi on March 3, 2021. Photo | MoH

It is therefore common for routine vaccination to be done in private facilities on behalf of, and with support from, the government. For example, the rollout of the human papillomavirus (HPV) vaccine in Kenya is currently being done in public and private facilities.

What are the advantages of allowing this?

In areas where the coverage of public facilities is low, private facilities may be the only option.

Also, the Covid-19 vaccination program will be unprecedented in scale and so government needs all the help it can get. The government will need to be creative in establishing easily accessible vaccination points so people do not have to go out their way to get a shot. In addition, once the vaccine becomes widely available, government may rely on the cold chain and supply chain infrastructure of private facilities to ensure that vaccines reach every corner of the country as fast as possible.

What are the drawbacks and challenges?

A balance needs to be struck between access and equity. The goal of the Covid-19 vaccination program should be to vaccinate as many people as possible, and as fast as possible. The private sector can contribute to this goal by improving physical access while ensuring financial access. The government has to negotiate with the private sector based on clearly defined roles and expectations, especially around the cost of the shot. These have to be communicated to the general public so that people seek services knowing what to expect.

It would be a shame for people to fail to access the vaccine in public facilities because of distance and inconvenience, and fail to access the same in private facilities because of cost. ■



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AAAM and Afreximbank sign an **MoU** to drive **Automotive** **Investment** in **Africa**

Under the terms of the MoU, Afreximbank and AAAM will work together to foster the emergence of regional value chains with a focus on value-added manufacturing created through partnerships between global Original Equipment Manufacturers (OEM), suppliers, and local partners.

The African Export-Import Bank (Afreximbank) and the African Association of Automotive Manufacturers (AAAM) have entered into a Memorandum of Understanding (MoU) for the financing and promotion of the automotive industry in Africa.

Prof. Benedict Oramah, President of Afreximbank and Mike Whitfield, President of AAAM and Managing Director of Nissan Africa, signed the MoU in early February, formalizing the basis for a partnership aimed at boosting regional automotive value chains and financing for the automotive industry while supporting the development of enabling policies, technical assistance, and capacity building initiatives.

Prof. Benedict Oramah, President of Afreximbank said that “the strategic partnership with AAAM will facilitate the implementation of the Bank’s Automotive programme which aims to catalyze the development of the automotive industry in Africa as the continent commences

2015

The year Africa Association of Automotive Manufacturers (AAAM) was formed. It works specifically to promote and facilitate the growth of the African automotive industry. AAAM has been working with key African governments to create the right policy environment for the sector to flourish.

trade under the African Continental Free Trade Area (AfCFTA)”.

Under the terms of the MoU, Afreximbank and AAAM will work together to foster the emergence of regional value chains with a focus on value-added manufacturing created through partnerships between global Original Equipment Manufacturers (OEM), suppliers, and local partners. The two organizations plan to undertake comprehensive studies to map potential regional automotive value chains on the continent in regional economic clusters, in order to enable the manufacture of automotive components for supply to hub assemblers.

To support the emergence of the African automotive industry, they will collaborate to provide financing to industry players along the whole automotive value chain. The potential interventions include lines of credit, direct financing, project financing, supply chain financing, guarantees, and equity financing, amongst others.

Under the terms of the MoU, Afreximbank and AAAM will work together to foster the emergence of regional value chains with a focus on value-added manufacturing created through partnerships between global OEM, suppliers, and local partners.

The MoU also provides for them to support, in conjunction with the African Union Commission and the AfCFTA Secretariat, the development of coherent national, regional and continental automotive policies, and strategies. With an integrated market under the AfCFTA, abundant and cheap labour, natural resource wealth, and a growing middle class, African countries are increasingly turning their attention to support the emergence of their automotive industries. Therefore, the collaboration between Afreximbank and AAAM will be an opportunity to empower the aspirations of African countries towards re-focusing their economies on industrialization and export manufacturing and fostering the emergence of regional value chains.

“The signing of the MoU with Afreximbank is an exciting milestone for the development of the automotive industry in Africa. At the 2020 digital Africa Auto Forum, the lack of affordable financing available for the automotive sector was identified as one of the key inhibitors for the growth and development of the automotive industry in Africa and having Afreximbank on board is a game changer and a hugely positive development,” commented David Coffey, CEO of AAAM.

“It is wonderful to have a partner that is as committed as the AAAM to driving the development and growth of our sector on the continent; this collaboration will ensure genuine progress for our industry in Africa,” added Mr. Coffey.

Other areas covered by the MoU include working with the African Union and the African Organization for Standardization to harmonize automotive standards across the continent and developing an automotive focused training program for both the public and private sector. ■

Why the African Union's decision on a top post is being seen as a litmus test



The current AU's reform journey began in July 2016 when the assembly appointed Rwandan president Paul Kagame to do a study on its institutional reform. The assessment by the panel led by Kagame was unequivocal; the union was not fit for purpose.

LINDA DARKWA

Senior Research Fellow, Legon Centre for International Affairs and Diplomacy, University of Ghana

The recently concluded 34th summit of the African Union (AU) had a particularly significant job to do: it elected six commissioners to the AU's secretariat, which is a vital cog in the organisation. The AU Commission works with various organs of the union to promote and advance its objectives. It reports to the executive council, which develops policy and oversees implementation of the decisions of the Assembly of Heads of State and Government.

The election of the six commissioners signalled two things about the union. The first is how serious the AU is about putting in place a strong team to drive institutional reforms. The second is how strong its commitment is to implementing gender parity.

As part of the appointment process the AU also decided on the chair and deputy chair positions. The incumbent chair, H.E. Moussa Faki Mahamat, was the only candidate for the position and was re-elected. The deputy position – an important role because it is effectively the commission's chief operating officer – went to Rwanda's Dr Monique Nsanzabaganwa.

Our mission is to share knowledge and inform decisions. The appointment piqued interest because of the commitment by African leaders to push for gender equality and parity. The fact that a woman was chosen was viewed as a positive development.

The deputy chair is responsible for the implementation and management of reform at the organisation. This is a massive and ongoing project. The current AU's reform journey began in July 2016 when the assembly appointed Rwandan president Paul Kagame to do a study on its institutional reform. The assessment by the panel led by Kagame was unequivocal; the union was not fit for purpose.

A number of reforms were approved and significant progress has been made in implementing these, in particular administrative reforms. But there is still a significant amount of work to be done to overcome the dysfunctionalities identified in the Kagame-led review.

The new commission will need political dexterity, competence and experience to manage the complexities of the reform processes. This is because reform is an ongoing process. So, the new commission will have to continually work to ensure that the primary objectives of the reform are met.

The deputy post

The deputy chairperson is the commission's chief operating officer. They are responsible for the financial and administrative management of the commission. The deputy chairperson must therefore have a combination of substantive technical knowledge and political acumen.

Extensive knowledge and experience in organisational management, financial administration and a demonstrable understanding of the need for gender equality are also important.

Nsanzabaganwa, the first woman to be elected to the position, is the current deputy governor of the Bank of Rwanda.

She will need to deepen her knowledge and understanding of multilateral organisations. She must develop a vast network both continentally and internationally that she can draw on for consensus building and influence, especially in furtherance of the reform agenda.

Nsanzabaganwa will continue the ongoing work of addressing the challenges identified in the report on the proposed recommendations for institutional reform. These include the challenges of low leadership by commissioners, accountability, inadequate supervision of commission

employees and coordination of commission activities.

The report also pointed to inadequate supervision and coordination as well as weak staff recruitment and performance management systems. Considerable progress has been made in fixing these, but gaps remain.

One major gap relates to the creation of a safe working environment for women. The commission has been bedevilled by accusations

commission must have strategies for effective engagement with member states, encouraging them to pay their AU membership fees on time. Most of the progress on financial autonomy has been on generating its own resources for the AU's operational management. The financing of peace operations remains unresolved. The main stumbling block here is agreement between the AU and the United Nations.

To resolve this impasse,



A number of reforms were approved and significant progress has been made in implementing these, in particular administrative reforms. But there is still a significant amount of work to be done to overcome the dysfunctionalities identified in the Kagame-led review.

of sex and gender-based discrimination. It falls on Nsanzabaganwa to drive changes that will create a safe environment for women and to ensure that the commission lives up to its gender policies.

Financial autonomy

The quest for financial autonomy in managing the union's affairs has gained traction on the continent. The AU has made significant strides on this front, minimising its overdependence on external partners.

But to sustain the gains, the

Nsanzabaganwa must develop a deep understanding and knowledge of the United Nations' financial and budgeting systems. This will be critical to ensuring that Africa is allotted its due share of resources to maintain peace and security.

Finally, as the chief operating officer, Nsanzabaganwa will have to work very closely with member states and the commission staff. ■

This story was updated to reflect the recent appointments made by the African Union.

Ethiopia's next poll could be more competitive. But big challenges remain

Ethiopia's party system is extremely volatile. Political parties are weak and fragmented. And the elections will take place amid the upheaval in Tigray, one of the country's 10 federal regions.

GIRMACHEW ALEMU

Associate Professor of Law, Addis Ababa University

Ethiopia is set to hold general elections for members of the federal parliament and regional councils on June 5, 2021. It will be the sixth such elections, and another chance for Ethiopia to transit to democracy.

For many centuries, Ethiopia was ruled by a long line of absolute monarchs. The last emperor was overthrown by a popular revolution in 1974. However, the revolution was hijacked by a military junta that ruled the country until its overthrow in 1991.

There was hope that Ethiopia would embrace democracy for the first time when the Ethiopian Peoples' Revolutionary Democratic Front, a coalition of four ethnic political parties, took power in 1991 and introduced multiparty elections. This was not to be. The front conducted five sham general elections and ruled the country with an iron fist for 28 years.

From 2016 up to 2018, the coalition faced a popular uprising against increased human rights violations and massive corruption. It also faced an internal power struggle between reformists who sought the opening of the political space and those who wanted to maintain the status quo.

The political crisis climaxed in the exit of prime minister Hailemariam Desalegn and entry of prime minister Abiy Ahmed in 2018.

The new optimism of a democratic



transition springs from several important developments. In the last two years, the government has taken political and legislative reforms that may contribute to a more competitive election. For example, the electoral board which oversees the polling has been re-established as an independent institution.

Despite the upbeat expectations, the June elections face serious challenges. Ethiopia's party system is extremely volatile. Political parties are weak and fragmented. And the elections will take place amid the upheaval in Tigray, one of the country's 10 federal regions.

Advances

There are many reasons for the optimism. Firstly, several exiled opposition politicians and political parties are allowed to operate inside the country.

Secondly, a new electoral law has set out new rules for political party registration. These have had the effect of pushing out a large number of weak and fragmented political parties from the party system. Previously, there were more than 130 political parties many of which were weak and volatile. The majority were not active in elections or any political movement. The new law requires re-registration

A new law on civil society has made it possible for nongovernmental organisations, professional associations, and consortiums to engage in the advancement of human rights and democracy.

former opposition politician and political prisoner, was appointed by the House of Peoples' Representatives in late 2018 to lead the board.

Fourth, the Federal Supreme Court and the Ethiopian Human Rights Commission are now led by prominent professionals. Both worked for the advancement of human rights and social justice for many years.

And a new law on civil society has made it possible for nongovernmental organisations, professional associations, and consortiums to engage in the advancement of human rights and democracy. These include civic and voter education, capacity building for political parties, human rights institutions, and courts.

Nevertheless, there are still serious challenges.

Challenges

Parties continue to exist that don't have strong links with voters and constituencies. In addition, most of the political parties that make up the party system are regional and continue to be focused on ethnicity to mobilise supporters.

The problem with this is that ethnic political parties use extreme ethnic propaganda to win the support of the ethnic groups they claim to represent. They are also unlikely to seek political compromises.

Another challenge is the first-past-the-post election rule. The rule makes representation of diverse interests and views in the federal and regional legislative organs difficult. Likewise, some leaders of opposition parties are in prison, limiting the diversity of views and interests that should be represented in the general elections.

The lack of security in some constituencies poses an additional challenge to the general elections. In the regional state of Tigray, the election for the regional council has been postponed by the National

Electoral Board until security is improved, and election polls are established by the provisional regional government.

Also, the Covid-19 pandemic remains a threat against several aspects of the election process. This includes voter and candidate registration, voter education, organisation of polling stations and constituencies, election campaigns and voting.

Postponed ballot and fallout

The 2021 elections were originally set to be carried out on 29 August, 2020. But they were pushed back by the House of Peoples' Representatives because of the Covid-19 pandemic. This led to an extension of the mandate of the federal government that run out on 5 October, 2020.

Both processes faced criticism from opposition politicians and political parties. The Tigray Peoples' Liberation Front, the political party which governed the regional state of Tigray for 30 years, opposed the extension. Moreover, the front refused to recognise the federal government beyond 5 October, 2020.

The front conducted its own regional election on 20 September, 2020 and declared itself the winner. This was in violation of the Federal Constitution and against the mandate of the National Electoral Board. This action led to the escalation of political differences between the front and the federal government.

The Tigray Peoples' Liberation Front had been on a collision path with the federal government from the first day of its fall from a federal to regional power in 2018.

In addition, the fact that the Tigray Peoples' Liberation Front is an armed ethnic political group arguably made it inherently susceptible to resort to violence as a way of resolving political differences.

Conclusion

The upcoming 6th general elections are yet another historic chance for Ethiopia to hold free and fair elections. Through democratic competition, Ethiopia can avert conflict, strengthen its democratic institutions, and begin the transition to democracy. The elections are a matter of survival. ■

Against the odds: Four women share how they forged careers in science

Less than 30% of researchers worldwide are women and UNESCO data shows that only about 30% of all female students choose science, technology, engineering and mathematics (STEM) fields at a tertiary level. Four African women scientists share their experiences in forging STEM careers.

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Less than 30% of researchers worldwide are women and UNESCO data shows that only about 30% of all female students choose science, technology, engineering and mathematics (STEM) fields at a tertiary level. Four African women scientists share their experiences in forging STEM careers.

Dr Dayo Akande, Nigeria

I can't forget my experience as a secondary school student: after qualifying for a science competition at state level in 1989, I was asked to stay back and let my male schoolmate go, because there was only sponsorship for one person to attend the presentation. He was the only one recognised when they returned. I felt bad, as if it was a crime to be a girl.

There is also the bias of being seen as not capable. Not being given an equal chance to show what you are capable of. I was once dropped for a scholarship because I was pregnant – a decision made not by the funders but by a committee chaired by a female professor.

Such biases have consequences for the STEM sector. It stands the chance of losing the best hands. And women will get discouraged from participating fully in the sector, being recognised and meeting their potential.

The entire populace must be made aware of the need to allow women to compete and show their capabilities in STEM. Everyone is responsible: parents, teachers, policy makers and women too. My parents, for instance,

have always said, "You are not inferior (intellectually) compared to any male." I'm also married to a man who spurs me on and helps to make the journey easier. The most effective intervention, I think, is to let women step on the stage and show what they are capable of.

Professor Ekanem Ikpi Braide, Nigeria

STEM appeals to me because it pervades all aspects of life. Most problems in nation building can be solved by applying STEM. The problem-solving attitude required of scientists makes life very exciting.

Personally, I have not experienced any bias (in my career) but I have seen many women experience bias. In most instances, particularly among elites, it is subtle and not direct. No one would say "I cannot employ you because you are a woman" or "I cannot promote you because you are a woman" – though the reason is actually gender. Among parents, particularly in the rural areas,



Culturally, in most societies, girls are regarded as inferior to boys. Somehow this belief has permeated all aspects of life in Nigeria and discrimination continues.

it is more direct. Many parents would say, "Let your brother go to school first because we do not have money."

Culturally, in most societies, girls are regarded as inferior to boys. Somehow this belief has permeated all aspects of life in Nigeria and discrimination continues.

The starting point for removing discrimination against girls is education, which is not affordable for many households because of poverty. Early marriages and unwanted pregnancies hinder girls' education.

But when girls are educated, there is a multiplier effect: there is an improvement in literacy, family income, family health, credentials for employment and occupational aspirations.

One of the ways Nigeria could make a positive change is by enforcing the 2004 Universal Basic Education Act. It mandates every government in Nigeria to provide compulsory and free basic education for every child from primary school to junior secondary school. If enforced, it would make it possible for girls to acquire basic education.

There are other policies, including the Strategy for Acceleration of Girls' Education. These policies exist but are not fully enforced as fees are still being charged in many schools.

Professor Aina Adeogun, Nigeria

The key ingredients to career progression are opportunity, availability and focus. For Nigerian women scientists, appreciable time is lost to childbearing and family care. Because of the expectation that women are the partners to sacrifice for the family, a lot of otherwise excellent

female scientists in Nigeria have not been able to attain the peak. By the time they are ready to progress in their careers, there are no special integration programmes to assist them.

Perceptions will take time to change. Education about the role of the girl child in nation building is key. We can initiate this by having groups that interact with secondary schools through parent and teacher association platforms. Such engagements should feature female scientists as speakers. Female scientists who are starting their careers must be involved too, for mentoring and to "pass the baton".

Effective interventions do exist. Universities like Oxford and Cambridge have recognised the peculiarities and pressures on female scientists. They have programmes that include providing reintegration grants of up to £10,000 to hire a postdoctoral student for female academics returning after maternity care. This type of targeted approach to bridging the gap between female and male scientists is non-existent in Nigeria.

My personal principle is: "If there is one reason why a particular concept will work, then pursue that one reason and leave out the 50 reasons why it won't work."

I have my great grandmother, grandparents and parents to thank for this. They made me realise that I can do whatever I set my heart on doing. We need to reorient parents' perceptions on how to give all children equal opportunities to flourish from the early stages.

This can-do approach to life will ensure that we position our intuitive and highly resourceful girl children to become trailblazers in STEM.

>>



I can do whatever I set my heart on doing. We need to reorient parents' perceptions on how to give all children equal opportunities to flourish from the early stages. This can-do approach to life will ensure that we position our intuitive and highly resourceful girl children to become trailblazers in STEM.





>> Professor Rebecca Ackermann, South Africa

Many people think that if we each do our small part to promote diversity in science, including gender diversity, we will move towards equity and justice. In my view this slow, gradual approach has been largely unsuccessful. STEM fields need to be pushed towards justice.

I've always been interested in figuring out how things work, and really that's at the core of what scientists do. Notice something interesting. Try to explain it. I've always been careful to do science on my own terms, though. That includes healthy work hours and an equal focus on family and friends, so as not to burn out. Academia is not a sprint, it's a marathon.

I've encountered bias in my career. It has ranged from overt sexual harassment, to bullying and verbal abuse, to more subtle things like my work being overlooked. It has happened to me and others I know, including my students.

It reflects overt but also systemic bias that is so pervasive and ingrained that people don't even realise they are biased. Women simply aren't taken as seriously as men in society. This dynamic is magnified in STEM fields, where women are often underrepresented.

Bias pushes women out of STEM fields, which is a detriment to science. All science is shaped by the people doing it, and it is

“

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well known that diversity produces better science.

Diversity brings more backgrounds, experiences, worldviews and angles to considering a problem, which shapes which questions are asked and how evidence is interpreted. This removes the bias that comes from homogeneity of thought, giving us more scientific certainty that we're getting the correct answer.

Many people think that if we each do our small part to promote diversity in science, including gender diversity, we will move towards equity and justice. In my view this slow, gradual approach has been largely unsuccessful. STEM fields need to be pushed towards justice. This includes, among other things, educating ourselves on the importance of diversity in science, doing bias training, advocating for employment equity and making it happen, creating inclusive spaces and practices. I see predominantly women and people of colour in the transformation space, which tells me that not everyone is putting in the work to move us in the right direction. ■



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Nairobi's airports – windows on Kenya's colonial past and top-down planning

After a technical engineering study of the Embakasi site, and piles of dense estimating, accounting, and reporting, a financial resolution was found. In May 1953 the Kenya Legislative Assembly agreed to the construction of the city's third airport there.

GORDON PIRIE

Honorary Research Associate, University of Cape Town

Airport histories can be surprising. Changes to airport names may conceal stretches of their past. Thus, the colonial roots of two of Nairobi's three airports are opaque. Each of the three has taken a turn as the prime international gateway to Kenya.

During the 1930s, Wilson Airport, to the southwest of Nairobi, was the only city airport. It was set up by Kenyans for local flying – still in its infancy – in the colony. It became a stopping place on the new air route operated by Imperial Airways (predecessor of British Airways) across Africa.

During World War II, a second, bigger airport was developed east of the city centre on vacant land at Eastleigh. The airport was built initially as a colonial air force outpost, but was soon shared by civilian airliners.

In the 1950s, a third and even bigger site was developed at Embakasi, further out from and southeast of Nairobi city centre. After independence from Britain in 1963, this airport was developed into the current Jomo Kenyatta International Airport.

In a paper on the colonial planning of airports in Nairobi, I discuss the decision-making processes around the three airports. The research offers a glimpse of

how colonial economic and political considerations affected airport provision. As the colonial power, Britain would have been expected to plan airports easily to suit its needs. But after World War II, Britain – and Kenya – faced financial austerity.

My research shows that planning was actually slow and fraught, especially when Britain declined to pay the entire bill. And airports in Nairobi were not imagined and planned as part of organic city land use or changing urban ecology. Instead, airports happened to colonial Nairobi.

Decades later the city's airports are a window to the institutional complexities, compromises and devices of late colonialism.

Colonial considerations

New purposes are often found for old airports, including using them for general aviation, such as serving recreational flying, and local business and tourist air charter.

This happened at Wilson Airport in Nairobi. The airport at Eastleigh reverted to a military facility – now Moi Airbase – having lost its commercial aviation role in the 1950s.

The layered decision-making behind this switch is a fascinating and, in parts, ugly story.

For eight years in the 1940s and 1950s, colonial officials in London and Nairobi discussed whether to retain and develop Eastleigh for post-War civil aviation, or to create a new and bigger airport elsewhere.

Britain wanted a more modern, safer and better-quality airport than Eastleigh. The cost of the necessary runway extensions there versus the cost of developing a new airport at a more remote and expansive site was a major consideration.

Kenya's Governor in 1945 was adamant that Britain should not expect a colony to pay for even just upgrading an airport for an air service which it had never requested and which few local people would use.

The possibility of paying for new facilities by selling buildings and some land at Eastleigh was considered. But the Royal Air Force was reluctant to give up its base there, especially during the Mau Mau uprising when military aircraft tracked and attacked their positions.

It was not just defence interests. Britain's civil aviation ministry, the Colonial Office, the Treasury, Britain's national airline (BOAC), and the Kenyan Legislative Assembly, had different views on how to even estimate the costs of airport renewal or relocation, let alone how to fund them. The Legislative Assembly protected its limited budget fiercely.

Several proposals were put forward. These included variations on how Kenya, Britain and airport users could share the expenses. Multiple studies produced different estimates of land values. And there were competing agendas. For example, the Nairobi City Council wanted the 1,000 acres of land at Eastleigh for houses for a growing population. But the Council did not have first call on or veto powers over the use of Crown Land. Meanwhile, other options were curtailed by requirements to freeze urban land development aircraft flight paths.

The introduction of the first ever passenger jet aircraft on the London–Johannesburg route via Nairobi in May 1952 helped focus minds. Without an airport that could handle BOAC's Comet jet, Nairobi might have found itself off the principal air route across Africa.

Eyes on the cost

The affordability of airport expansion and modernisation was an ongoing headache. It was also a shifting target. During eight years spent on airport planning, different airport specifications and costings were geared to nine successive varieties of British airliner unilaterally proposed by BOAC for use into and out of Nairobi. Each had different technical attributes and variable requirements as regards approach corridor, runway length, width and strength, and aircraft parking space.

The introduction of the first ever passenger jet aircraft on the London–Johannesburg route via Nairobi in May 1952 helped focus minds. Without an airport that could handle BOAC's Comet jet, Nairobi might have found itself off the principal air route across Africa.

After a technical engineering study of the Embakasi site, and piles of dense estimating, accounting, and reporting, a financial resolution was found. In May 1953 the Kenya Legislative Assembly agreed to the construction of the city's third airport there.

In the late colonial period, the airport planning process was not very consultative. Officials in various strands of government were in the driving seat. Settler voices were heard indirectly, but not those of Africans or the Kenyan Asian population.

There were no people living on and farming the Embakasi site who had to be relocated to make way for the new airport. Nevertheless, there was a shameful side to Nairobi's newest airport. In a jarring application of colonial practices, costs were saved during preparation of the new site by using Mau Mau prisoners as manual labourers.

Airport passenger terminals are often designed to flaunt a city and country. Embakasi's modest terminal made Nairobi's newest airport more colonial utility than colonial showpiece. A glaring showing of colonialism, the airport's labour history is not commemorated in its post-colonial re-naming. ■



5 ways the Biden administration may help stem the loss of international students

President Joe Biden's election signals a new day for international education. This is evident based on a slew of Biden's executive orders, many of which revoked immigration and travel restrictions imposed by the Trump administration.

DAVID L. DI MARIA

Associate Vice Provost for International Education,
University of Maryland, Baltimore County

Over the past four years, the Trump administration made it increasingly difficult for students from other countries to study in the United States.

In 2017, the number of new international students enrolled at American colleges and universities – that is, those just coming to the U.S. for the first time – declined for the first year on record. Restrictive immigration policies, frayed relations with foreign nations and travel bans all contributed to further drops in new enrolment over each of the following years of Trump's presidency.

President Joe Biden's election signals a new day for international education. This is evident based on a slew of Biden's executive orders, many of which revoked immigration and travel restrictions imposed by the Trump administration. Additionally, Biden sent a bill to Congress aimed at reforming the nation's immigration system.

As a university administrator who specializes in international education, I foresee five major ways the United States may once again become the top choice for students from around the world during the Biden administration.



1. Reform of the immigration system

In 2019, the total number of enrolled international students – that is, newly-arrived students as well as those already studying in the U.S. – dropped for the first time since 2005. And the economic impact of international students decreased by US\$1.8 billion.

While the declining number of international students wreaked havoc on U.S. colleges and universities, as well as the communities in which they are based, there is renewed optimism that things will change.

That's because the Biden administration has expressed a commitment to modernizing the nation's immigration system in ways that respond to economic needs and prevent the U.S. from losing talent to other nations. This includes making it easier for international students who are working on advanced degrees in science, technology, engineering and mathematics – or STEM – to stay and work after graduation.

How much Biden can actually reform the immigration system remains to be seen. But international applications to U.S. colleges for this fall are already up 9% compared to a year ago. This suggests a renewed interest in the U.S. as a study destination. It also serves as a hopeful sign that international enrolment will soon rebound, presuming Biden's handling of the pandemic instills more confidence abroad than that of his predecessor.

2. Elimination of discriminatory bans

On his first day in office, Biden revoked the Trump administration's so-called Muslim ban and other discriminatory restrictions on travel and entry in favour of strengthening information-sharing relationships with foreign governments.

While many of the country-specific restrictions did not directly affect people with student visas, the policy had a broad cooling effect. Consider the sharp decline in student visas issued to applicants from countries included in the bans. For instance, student visas issued to Iranian nationals fell by 59%, from 3,139 in 2016 to 1,970 in 2019.

Biden's approach to national security aims to keep would-be threats from entering the U.S. while allowing for citizen diplomacy efforts, such as student exchange programs, to resume. This tactic will ultimately increase the diversity of nations represented on college campuses. Such diversity enhances learning opportunities for all.

3. Protections for Dreamers

Undocumented immigrants brought to the U.S. as children – often known as Dreamers – faced an uncertain future under Trump. The Trump administration refused to accept new applications for the Deferred Action for Childhood Arrivals program – which extends certain protections to Dreamers – that was established under the Obama administration. And this occurred even after the program was upheld by the U.S. Supreme Court.

Biden issued a memorandum aimed at preserving and fortifying DACA the same day he was sworn in. While further actions



The exchange of ideas between students and scholars from different parts of the world is important for advancing knowledge and addressing global threats that range from climate change to Covid-19.

are needed to achieve these goals, the memorandum should provide the country's more than 200,000 DACA-eligible college students with the hope that a pathway to citizenship is not far off.

4. Options for graduates to stay

Even before he was elected, former President Donald Trump regularly claimed that immigrants were taking jobs away from American workers. This is a notion largely disproved by economists, disputed by employers and rejected by 64% of the general population.

In sharp contrast to his predecessor, Biden has proposed making it easier for international students with advanced degrees in STEM fields to receive work visas and apply for permanent residency. If successful, Biden would enable the U.S. to retain a greater number of STEM workers who are critical for continued economic growth. Just consider that nearly 25% of billion-dollar start-up companies had a founder who first arrived to the U.S. as an international student.

STEM products and services are the focus of many of these companies, which create an average of 1,200 new jobs each.

5. Boost for global science

According to a recent survey, the top recommendation that researchers around the world have for the Biden administration is to expand scientific collaborations between the U.S. and other countries.

The exchange of ideas between students and scholars from different parts of the world is important for advancing knowledge and addressing global threats that range from climate change to Covid-19. However, research indicates that two of the most significant barriers to international collaboration are a lack of funding and restrictions on sharing data.

Biden's decisions to elevate the director of the White House Office of Science and Technology to a Cabinet-level position, re-join the Paris climate accord and reverse the previous administration's move to depart from the World Health Organization all indicate that science will inform future policy decisions. This could help address current barriers to international collaboration.

Biden's commitments to "lead with science and truth" and attract top global talent to the U.S. not only bode well for U.S. colleges, universities and companies but also hold the promise of reclaiming lost ground by restoring U.S. leadership in science and technology. ■

The Global Gag Rule requires NGOs based outside the US that receive US government global health assistance to certify that they will not use any funding to provide legal abortion services, referrals, or information to clients, or to advocate for the liberalisation of a country's abortion law.

SARA E CASEY

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US President Joe Biden has reversed a Trump administration policy that prohibited US funding for nongovernmental groups that provide or refer patients for abortions.

The Global Gag Rule, also known as the Mexico City Policy, was enacted in 1984 by President Ronald Reagan. Since its introduction, the policy has been instated by each Republican president and rescinded by each Democrat president.

Under President Donald Trump the policy was made more stringent on two occasions – once in 2017 when his administration passed the Protecting Life in Global Health Assistance policy and again in 2019 with a further expansion of its implementation.



The Global Gag Rule requires non-governmental organisations (NGOs) based outside the US that receive US government global health assistance to certify that they will not use any funding to provide legal abortion services, referrals, or information to clients, or to advocate for the liberalisation of a country's abortion law. It also applies to non-US based NGO sub-grantees of organisations getting money – even if they don't receive US global health assistance. The policy applies to US government and non-US government funds alike.

Our mission is to share knowledge and inform decisions.

The policy allows for limited exceptions. For example, NGOs may provide information, referrals or services for legal abortion in cases of rape, incest, or when the pregnancy threatens the life of the pregnant person. However, our research shows that these exceptions are not always understood or followed in practice.

We collaborated with the African Population Health Research Centre and L'Institut National de Santé Publique et

Communautaire to study the effects of the Global Gag Rule in Kenya and Madagascar. In both countries, we found that the Global Gag Rule weakened national health systems by disrupting NGO partnerships and fragmenting service delivery. In turn, this created barriers to women's sexual and reproductive healthcare access.

Our research provides fresh evidence of the devastating effect that the Gag Rule has had on projects, particularly over the past four years. It points to the importance of the repeal, but also underscores why, to

truly pave the way towards reversing the effects of the Gag Rule, the US Congress must permanently repeal it through legislation.

Under former Republican presidents the Gag Rule applied only to US government family planning assistance.

What we found

Research participants in Kenya described increased difficulties referring women for contraception, legal abortion, and post-abortion care. This is because some organisations chose to end sexual and reproductive health programmes that included abortion in order to receive US government funding.

Additionally, we found that some organisations unnecessarily restricted their family planning or post-abortion care services, which are permitted, due to confusion about the policy's stipulations or fear of losing US government funding opportunities.

In Madagascar, we found evidence of negative effects on women's access to family planning services. This was true even though abortion is illegal there.

The impact on one NGO illustrates how. The NGO was a major partner to Madagascar's Ministry of Health. It provides safe abortion in other countries where it's legal. But the NGO lost US government funding after declining to sign the Global Gag Rule. As a result, it stopped receiving funding and supplies from USAID. This meant that it had to reduce family planning outreach in some rural areas, and ended support to nearly 200 public and private health facilities.

Women described facing many barriers when trying to access contraceptives. These included higher fees to obtain a contraceptive method, stock-outs in many health facilities, and having to travel to multiple locations in search of their preferred method.

One woman in Madagascar mentioned that buying the method is a "problem because the money is needed to buy food for the family, but you have to take some out to buy the method."

Some women ended up with an unintended pregnancy because they could not obtain their contraceptive method.

Expansion under Trump

Under former Republican presidents the Gag Rule applied only to US government family planning assistance. This stood >>



Former U.S. President Donald Trump signs the first of three Executive Orders in the Oval Office of the White House in Washington, DC on Monday, January 23, 2017. Standing behind the President, from left to right: Then US Vice President Mike Pence; White House Chief of Staff Reince Priebus; Peter Navarro, Director of the National Trade Council; Jared Kushner, Senior Advisor to the President; Steven Miller, Senior Advisor to the President; unknown; and Steve Bannon, White House Chief Strategist. Photo | AFP

>> at \$575 million in 2016.

But the changes made by Trump expanded the policy to apply to most categories of US government global health assistance – which in 2016 stood at US\$9.5 billion.

This meant that a greater number of NGOs working in a variety of health areas – from HIV to nutrition to child health – were newly affected.

One huge implication was that, for the first time, the Global Gag Rule was attached to President's Emergency Plan For AIDS Relief (PEPFAR) funding. In the case of Kenya, this made up to 58% of HIV funding to Kenya.

As a result, we found that the delivery of the country's HIV and sexual and reproductive health services has been fractured. NGO representatives said they were forced to choose between US government funding and projects related to HIV and other sexual and reproductive health services, despite USAID's own

promotion of integrated services.

In addition, the policy's on-again-off-again history makes it very difficult to repair the damage it causes. Even when the policy is not in effect, some NGOs are wary of rebuilding or reinvesting in abortion-related work, for fear of its reinstatement.

The changes made by Trump expanded the policy to apply to most categories of US government global health assistance. This meant that a greater number of NGOs working in a variety of health areas were newly affected.

What now?

The repeal of the Global Gag Rule by President Biden is a necessary step towards improving women's sexual and reproductive health and rights worldwide. But it will not be enough to reverse the effects that it's had over the last four years.

Clear communication and guidance about the policy reversal from US government donors to global health implementing partners – in multiple languages – will be critical to end its implementation and mitigate against the rampant confusion and fear that it has created for civil society across countries. It will take NGOs time to re-establish relationships and services that they ended.

In addition to permanently repealing the Gag Rule, there needs to be renewed investment in comprehensive sexual and reproductive health information and services from the US government and national governments in order to rebuild and strengthen national health systems and contraceptive supply chains. ■

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