The Chronicle
WEEKLY

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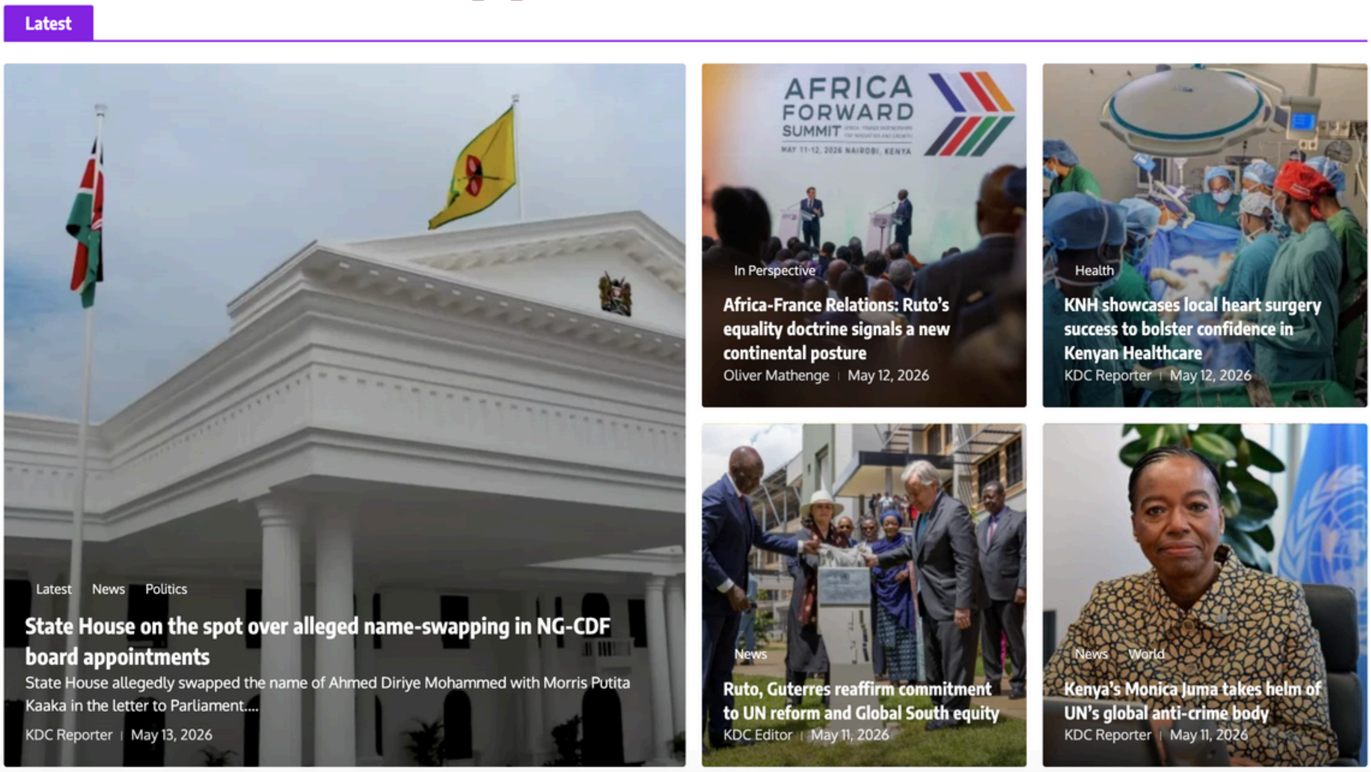

The Chronicle Weekly is the flagship publication of the Kenya Daily Chronicle, Kenya's trusted digital news platform committed to "Kenyan News That Matters To You."

While the Kenya Daily Chronicle delivers a mix of breaking news and real-time updates across politics, business, health, sports, and lifestyle, the Weekly is its considered, curated counterpart; a deeper read for audiences who want more than headlines.

Published every Monday, The Chronicle Weekly distils the most important stories of the preceding week into a single, authoritative edition. It brings together the Kenya Daily Chronicle's signature editorial strengths: rigorous political reporting, sharp business analysis, contextual perspectives, and vibrant community coverage, in a format designed to be read, saved, and shared.

The Chronicle Weekly occupies a distinct space in Kenya's media landscape: it is neither a wire-driven news feed nor a long-form magazine, but a weekly newspaper of record; structured, comprehensive, and grounded in the journalistic values that define the Kenya Daily Chronicle. Every edition is built around the belief that informed Kenyans make better decisions, stronger communities, and a more accountable nation.

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Editorial Note

Two years ago last week, young Kenyans stormed parliament. Dozens were killed. The Finance Bill was withdrawn. The cabinet was dissolved. For a moment, it appeared as though something had fundamentally shifted, that accountability had arrived not through elections or courts but through the streets, and that those who held power had finally understood the cost of ignoring the people who put them there.

The reparations framework that this publication covered in detail last week, Sh2 billion, 1,101 verified victims, six categories of violation, is real. The Uwiano Panel is disbursing compensation.

But the Finance Bill 2026 passed on June 19 with 122 votes in favour and 40 against, while 187 MPs were absent. Members who had stood at microphones and called the bill a betrayal, then found somewhere else to be when the division was called.

What we watched in the anniversary week is a political land grab. The Gen Z movement declared itself leaderless, partyless and tribeless, and meant it, at the time. That posture made it powerful and also, in the long run, vulnerable.

Opposition politicians have spent the past year positioning themselves at the front of memorial marches, proposing that June 25 be declared a national holiday, and in some cases building their 2027 campaigns directly on the movement's iconography.

This is not cynicism about the individuals involved. Some of them have genuine records on accountability and rights. It is an observation about what happens when a leaderless moment meets an electoral cycle: the moment gets absorbed, and the cycle continues.

The question journalism has to keep asking, the question this publication will keep asking, is not who is standing at the front of the march, but what has actually changed for the people who were at the back of it, or who never made it home at all.

This issue of The Chronicle Weekly was compiled against the backdrop of that anniversary, and the articles within it are related to it in ways that are not always obvious.

The JKIA contract was signed on the same day the High Court heard an urgent constitutional challenge against it. Even the coffee waiver, a genuine relief for farmers, was announced from a stadium rally twelve months before an election.

None of this means that nothing matters or that everyone is corrupt. It means that power has a way of accommodating pressure without surrendering to it, and that the distance between a political moment and structural change is longer than a single budget cycle.

The Chronicle Weekly launched four weeks ago with a simple editorial proposition: that Kenya has enough news coverage and not enough analytical journalism. That the gap between what happens and what it means is where public understanding breaks down, and that breaking it down is this publication's purpose.

Two years after June 25, 2024, that gap is as wide as it has ever been. The commemoration is large; the accountability is partial. The promises are documented; the implementation is contested. The victims have been counted; many are still waiting.

We will keep counting too.

Kenya Daily Chronicle Team

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A digital wallet that recognises whose money it holds

There is a moment, described more than once in a new report on Safaricom's merchant payment product, that cuts through all the fintech strategy language and lands somewhere more human.

A woman trader in Kajiado County explains what changed when she started using Pochi la Biashara to separate her business earnings from her personal M-PESA wallet. Before, she says, she would see things and buy them unnecessarily. Her savings, she notes plainly, have increased.

That observation, and hundreds of others gathered across markets in Nairobi, Murang'a and Kajiado, sit at the centre of a report published in May 2026 by GSMA's Mobile for Development programme, in collaboration with IDinsight and YUX.

Titled Pochi la Biashara and Women Micro-Entrepreneurs in Kenya, it documents a multi-year engagement between the GSMA's Connected Women programme and Safaricom, and makes a quietly significant argument: that designing financial products around the specific pain points of women traders is not only good development policy. It is good business.

The baseline reality

Kenya's informal economy is largely a women's economy. Nearly three-quarters of working women in Kenya are self-employed, compared to just over half of working men.

Micro- and small enterprises account for roughly fifteen million jobs and contribute the majority of non-farm employment in the country. Women run most of them.

Yet women micro-entrepreneurs have been consistently less likely than their male counterparts to use digital financial services for their businesses.

A 2022 GSMA consumer survey found that only 46 per cent of women micro-entrepreneurs surveyed had used mobile money for business in the previous three months, against 62 per cent of men.

The barriers are structural and familiar: lower digital literacy, safety and security concerns, restricted access to education and capital, and social norms that shape everything from how women interact with male customers to how they manage the competing demands of business and household.

These are not new findings. What the Pochi report contributes is evidence of what happens when a product is designed specifically to address those barriers, and what it takes to sustain adoption once it begins.

What Pochi solved

Launched by Safaricom in 2020, Pochi la Biashara is a merchant wallet linked to M-PESA that allows small traders to keep business earnings separate from personal funds.

The product was built around a clear diagnosis: women traders were losing money to payment reversals, struggling to track business finances when cash and personal funds mixed, and facing harassment when their phone numbers appeared publicly on payment stickers.

Pochi's response was architectural. Non-reversibility of payments meant traders were protected from fraudulent chargebacks. The dual-wallet structure created a visible separation between business and personal money.

Mini-statements gave traders a daily transaction record. The product could be accessed via USSD, without a smartphone or data connection.

These features were not incidental. They were, the report argues, the reason women adopted the product.

In the longitudinal study's endline survey, 81 per cent of new users cited non-reversibility as their primary reason for preferring Pochi over alternatives like M-PESA Send Money or cash.

The mini-statement gave traders something more intangible but equally significant: legibility over their own finances.

As one trader in Murang'a County put it, she could now see what she sold, on which day, and how much was profit.

What adoption actually produced

The report's impact data is self-reported and appropriately qualified; this is not a randomised controlled trial, but the direction of the findings is consistent.

Among women who adopted Pochi between the January 2025 baseline and the June 2025 endline, 35.6 per cent said they were now saving more money. Just under a quarter reported higher sales.

Around 11 per cent said their income had increased as a direct result of using the service. A smaller share reported reinvesting more in their business or purchasing higher volumes of stock.

What the data captures is a shift in financial agency, the sense that money which flows through a business is recognisably the business's money, not a general pool subject to domestic pressure and opportunistic spending.

Several women described this in terms of control: over stock decisions, over savings discipline, over the ability to plan.

Safaricom's business results track the same direction. Between December 2024 and December 2025, the number of women actively using Pochi grew by approximately 92 per cent, outpacing male user growth of 78 per cent.

By December 2025, women accounted for just over 52 per cent of all active Pochi users, more than 900,000 people, making it one of the few M-PESA products where women constitute the majority of the active base.

Revenue from Pochi reached Sh1.68 billion in the first half of the 2026 financial year, a year-on-year increase of 95 per cent.

The limits of awareness

The report is not triumphalist, and its most instructive findings may be the ones that complicate the adoption story.

Awareness of Pochi features among users did not reliably translate into use of those features. In the endline survey, 48 per cent of new users knew about the mini-statement function; only 8 per cent had used it.

Seventy-one per cent were aware of Lipa na Pochi, the highest awareness of any feature, but 18 per cent of those users had never tried it. For the airtime resale function, awareness was at 34 per cent and actual usage at 7 per cent.

This gap is not a communications failure, exactly. It is a reminder that adoption is not a single event but a process; one that requires sustained engagement, demonstration and trust-building well beyond the moment of registration.

The Safaricom TDR network, the company's field agents who move through informal markets and conduct live product demonstrations, was cited by 60 per cent of new users as the decisive factor in their decision to adopt Pochi.

Peer recommendation, typically from another businesswoman, was cited by 21 per cent. The implication for fintech design is direct: the channel through which women learn about a product matters as much as the product itself.

What the model suggests

Kenya is not a template. The conditions that made Pochi viable, an extensive M-PESA infrastructure, an established agent network, and high mobile penetration, do not exist by default elsewhere.

Text message campaigns and marketing collateral reached relatively few new users.

Human interaction, grounded in demonstration and trust, drove the majority of uptake.

But the underlying logic of the product's success is transferable: identify the specific economic risks and social vulnerabilities that make women reluctant to adopt digital financial tools, and build features that address them directly rather than treating those concerns as secondary.

For Kenyan women traders, that meant non-reversibility, number masking and USSD access. In other contexts, the design response would look different.

The principle that women's economic participation expands when financial tools are built around how women actually live and work, rather than adapted from products built for someone else, is not context-specific at all.

The trader in Kajiado who now knows exactly what belongs to her shop already understood this.

The fintech industry is still catching up.

DATA STORY

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POCHI: THE NUMBERS BEHIND A WOMEN-LED FINTECH SHIFT

Kenya's Safaricom now has more women than men actively using its merchant wallet, but the data also shows how much headroom remains.

SCALE & GROWTH

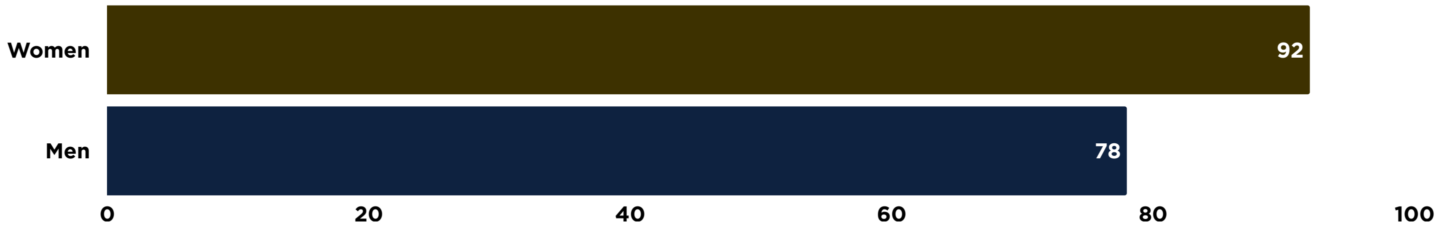
900K+
Active women users as of Dec 2025
52% of total active base

92%
Growth in women users
Dec 2024–Dec 2025

Sh1.68B
Pochi revenue, HY 2026
+95% year-on-year

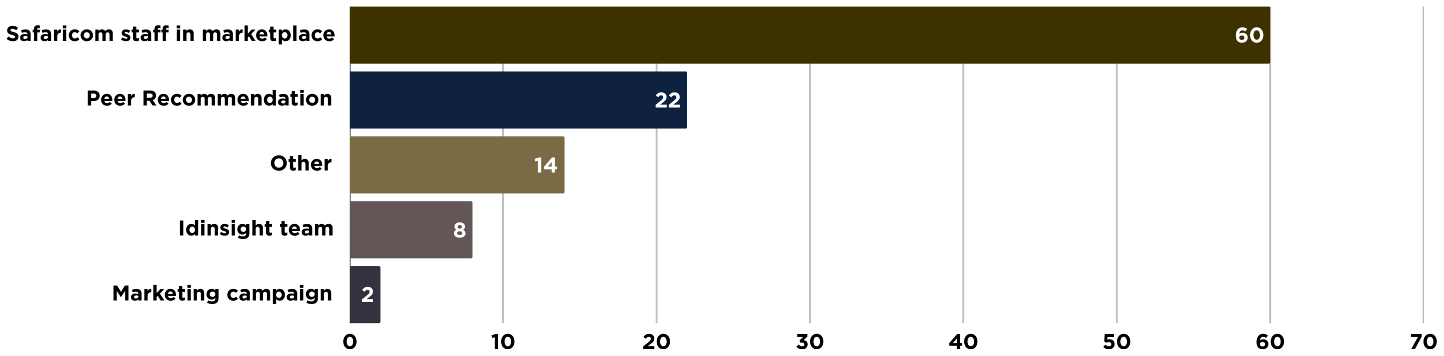
USER GROWTH: WOMEN VS MEN (DEC 2024–DEC 2025)

Annual Active User Growth (%)



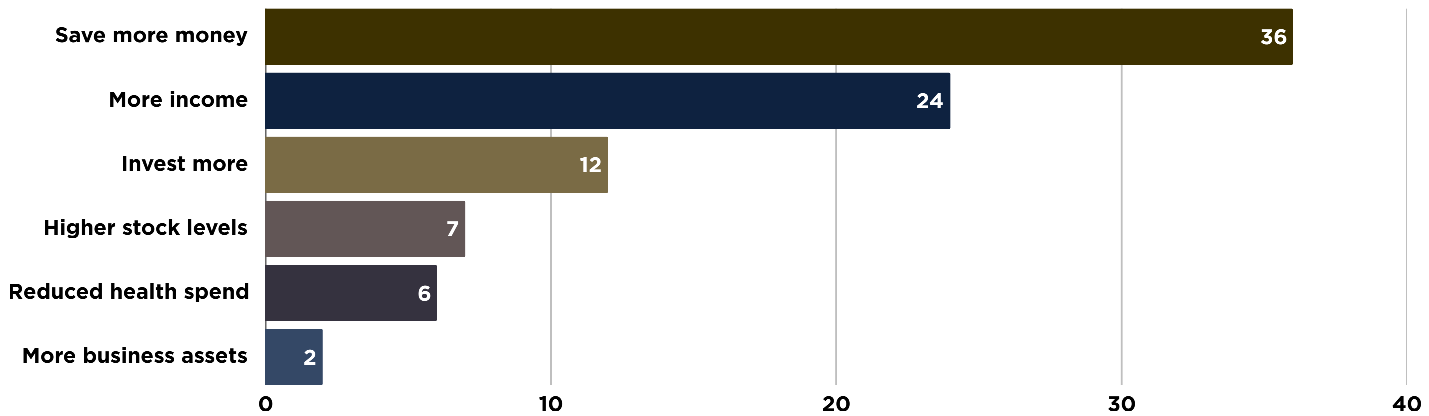
WHAT CONVINCED NEW USERS TO ADOPT

Among new users at endline: What channel drove registration (%)



SELF-REPORTED BUSINESS IMPACT (NEW USERS)

% of new users reporting each outcome at endline (n=183)



74.4% of working women in Kenya are self-employed against 57.4% of men. Yet only 46% of women micro-entrepreneurs were using mobile money for business at the start of this study, compared to 62% of men. The gap Pochi is closing is structural, not incidental.

Sources: Pochi la Biashara and Women Micro-Entrepreneurs in Kenya Report)

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One year on the run: Kiplagat's case and the mechanics of global justice

When Brian Kiprop Kiplagat appeared before the Chief Magistrate's Court at Milimani, it brought to a head an 18-month manhunt spanning two continents and two justice systems.

His journey to that courtroom, from a southeast London flat, through an alleged flight across Kenya, to a border post at Namanga and now a formal extradition hearing, is more than the resolution of a wanted person mystery.

It is a case study in how Kenya and the United Kingdom navigate the legal mechanics of pursuing a suspect across jurisdictions, and the gaps that remain in that process.

Marianne Kilonzi, 43, was found dead in her Woolwich apartment in January 2025 after colleagues raised the alarm when she failed to report to work at Citibank, where she served as a Vice President. A post-mortem determined she died of blunt-force trauma and head injuries.

Within days, Metropolitan Police Detective Chief Inspector Suzanne Soren sought to reassure the public even as she signalled what detectives already suspected: investigators believed the suspect was known to Marianne, and there was no wider risk to the public.

That framing, a domestic case, not a public-safety emergency, is standard police communication, and it served its purpose. But it also illustrates a tension that runs through the entire case: declarations of "no wider risk" can inadvertently lower the urgency around a suspect's movements at precisely the moment those movements matter most.

Police disclosed early on that one line of inquiry was that the suspect had left the UK. Knowing who was never the hard part. Finding him was.

The 18-month gap

Kenyan media identified Kiplagat publicly within two weeks of the murder, naming him as a person being sought and reporting that he had left the UK.

Yet from late January 2025 to his arrest in June 2026, no public arrest, extradition request, or prominent Interpol notice surfaced in Kenyan reporting. The over a year gap is the accountability question at the centre of this case. Was a formal request ever lodged with Kenyan authorities, and if so, when?

On June 24, the Office of the Director of Public Prosecutions stated that the UK's extradition request was received and reviewed before the DPP directed that proceedings be instituted, a sequence suggesting the formal request arrived just recently.

What triggered it remains unexplained. Is it new forensic evidence from London, renewed diplomatic pressure around the case's first anniversary in January 2026, or simply the institutional momentum that follows an active arrest?

There is also the matter flagged in the prosecution's earlier court filing: investigators wanted to establish how Kiplagat obtained more than one travel document after the murder.

He was reportedly arrested at Namanga on June 10, carrying a temporary permit issued the same day.

That detail, independent of his guilt or innocence in the murder, speaks to document-control vulnerabilities that deserve scrutiny.

From "assistance" to extradition

The legal framing shifted dramatically in the space of ten days. At the June 15 hearing before Magistrate Daisy Mutai, the ODPP was explicit: this was not extradition, merely a request for assistance in locating a suspect. Kiplagat was detained under Kenya's domestic criminal procedure while the diplomatic machinery caught up.

By June 24, that machinery had arrived. The ODPP confirmed receipt of a formal UK extradition request, announced that the DPP had reviewed the supporting evidentiary material and approved proceedings, and scheduled Kiplagat's arraignment at Milimani for the following morning.

The "assistance" framing was overtaken by events within a fortnight, a reminder that public statements in active cross-border cases often reflect where the paperwork stands on a given day, not where the investigation is ultimately headed.

The speed of that transition also answers, at least in part, the question of why the Magistrate's ruling on detention mattered less than it first appeared. Whether she granted the 21-day order or not, formal extradition proceedings were imminent. The domestic detention was a holding measure while the ODPP completed its review.

What the extradition process looks like

Kenya's Extradition (Commonwealth Countries) Act governs the process with Britain. Under that framework, an offence qualifies for surrender if it is punishable in the requesting country and falls within the Act's schedule; murder sits squarely there.

The Chief Magistrate's Court at Milimani will now examine whether the statutory threshold is met: that the evidence presented would justify Kiplagat's arrest had the offence occurred in Kenya.

That hearing is not a trial on the merits. The court is not determining guilt; it is determining whether a prima facie case exists sufficient to warrant surrender. Kiplagat's legal team will have grounds to contest the request, challenging the evidence, raising procedural objections, or applying for bail, and the process can take months.

If the court commits him for surrender, a further avenue to the High Court remains open. The two-month statutory window for conveying a committed fugitive will eventually create its own clock.

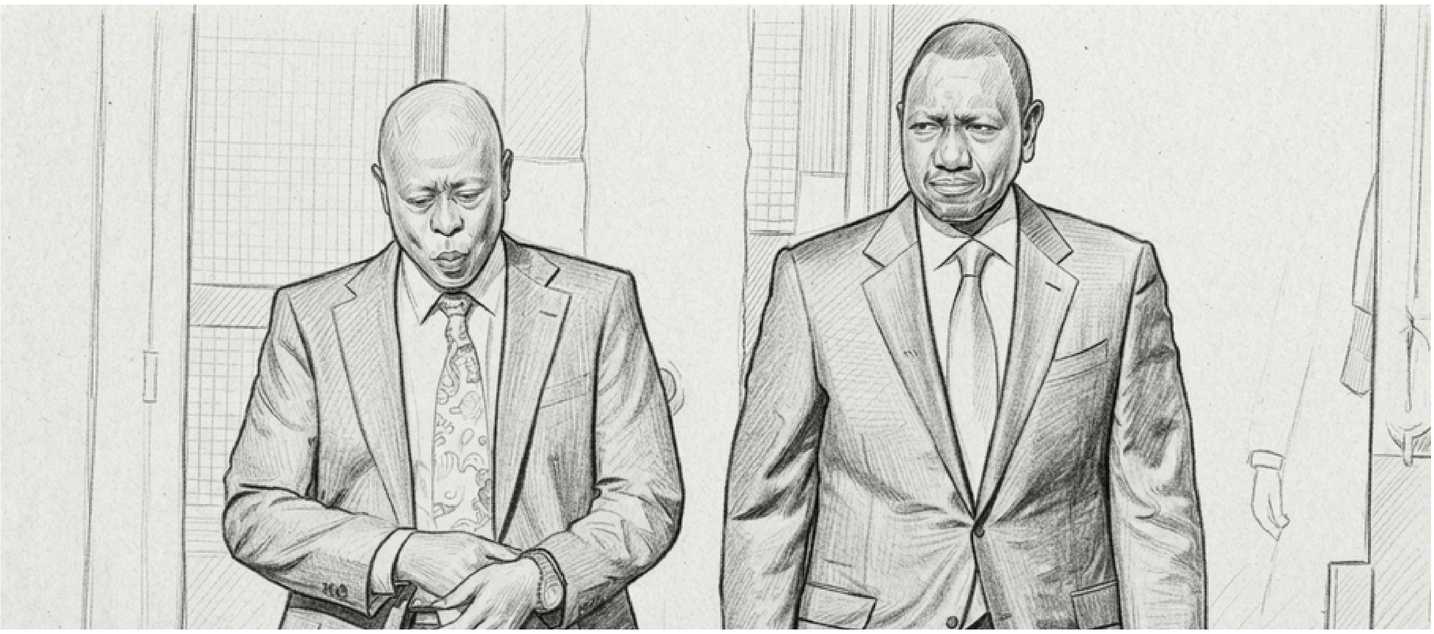
What the formal extradition proceeding will not resolve, at least not in Nairobi, is the full story of the 18-month gap. Kenya's extradition framework, unchanged in its essentials since 1968, has no mechanism for public accounting of how long a request took to arrive or why.

The ODPP statement is four paragraphs of procedural propriety; it does not explain the timeline. Families of victims in cross-border cases are routinely left to piece that timeline together from media reports and court filings rather than official disclosure.

Marianne Kilonzi's family has waited 18 months for this moment. Whether extradition proceedings conclude in weeks or stretch across another year will depend on the evidence the UK has assembled and on how vigorously the defence contests each stage.

Thursday's arraignment is a beginning, not a resolution, but it is the first procedurally irreversible step in a process that, for the better part of a year and a half, appeared to be standing still.

Can Rigathi Gachagua deny William Ruto a second term?



For much of Kenya's post-independence history, the presidency has been defined by its adversarial relationship with the formal opposition.

From the KPU-KANU rivalry of the 1960s to the multi-party struggles of the 1990s, the threat to an incumbent's tenure typically crystallised outside the walls of the State House.

However, the political landscape in the wake of the impeachment of former Deputy President Rigathi Gachagua has given rise to a different phenomenon: the internal fragmentation of a winning coalition, which is now the primary existential threat to the executive.

President William Ruto, a master of political strategy who successfully navigated his own "deputy-in-opposition" phase during the Uhuru Kenyatta administration, now faces a challenge that is remarkably familiar yet uniquely perilous.

His most immediate political obstacle is not the traditional opposition that was led by the late Raila Odinga, whose entry into the "Broad-Based Government" effectively neutered the formal minority, but rather the man who once stood beside him on every campaign platform.

The impeachment of Gachagua in October 2024 was not merely a legislative procedure; it was a watershed moment that fundamentally altered the political equation heading into the 2027 General Election.

What initially appeared to be the surgical removal of a troublesome and abrasive deputy has evolved into a far more consequential development: the emergence of a potent political movement built around the potent cocktail of regional grievance, ethnic solidarity, and the narrative of political betrayal.

Whether Gachagua can successfully mount a presidential bid remains an open question, hampered by legal hurdles and the inherent difficulty of building a national profile from a purely regional base.

However, the more pressing question for the Kenya Kwanza administration is whether Gachagua can stop Ruto from becoming president again. In the high-stakes arithmetic of Kenyan elections, where victory is often decided by razor-thin margins, a regional kingpin does not need to win to ensure that the incumbent loses.

Whether Gachagua can become president remains an open question. Whether he can stop Ruto from becoming president again is a different question entirely. And one that many within Kenya Kwanza are taking seriously.

The Politics of Betrayal

Political narratives in Kenya are often more powerful than policy manifestos, and Gachagua has meticulously constructed his around a simple, evocative message.

He has leaned into the "shareholder" concept, a controversial metaphor he introduced early in the administration, to argue that the Mt. Kenya region was the primary investor in the Ruto presidency and has been denied its rightful dividends.

This message resonates because it taps into a deeply rooted political instinct in the Kenyan consciousness: the expectation of reciprocity. In the 2022 election, the Mt. Kenya region broke with its tradition of supporting one of its own to back Ruto, providing the millions of votes that formed the backbone of his narrow victory.

By framing his impeachment as an assault on the region rather than a personal disciplinary matter, Gachagua is attempting to convert his personal political misfortune into a collective ethnic grievance.

The "betrayal" narrative is a proven mobiliser in Kenyan history. Ruto himself used it with devastating effect against Uhuru Kenyatta in 2022. Now, Gachagua is using the same playbook, painting himself as the victim of an ungrateful system that used the mountain to climb to power only to kick away the ladder once at the top.

Whether voters fully accept the nuances of his defense is less important than the fact that this narrative has become the dominant political conversation across the populous central highlands.

In 2022, the Ruto-Gachagua ticket secured overwhelming support across much of Mt Kenya. The region supplied millions of votes and formed the backbone of Kenya Kwanza's victory. Today, Gachagua argues that the partnership was not honoured.

Whether voters fully accept that argument is less important than the fact that it has become the dominant political conversation in large parts of the region.

Consolidation as a Strategic Foundation

Unlike traditional opposition figures who prioritise the creation of elaborate party structures, Gachagua is focused on building a political identity first. His strategy is one of regional consolidation, aimed at ensuring that no other leader can claim to speak for the Mt. Kenya bloc.

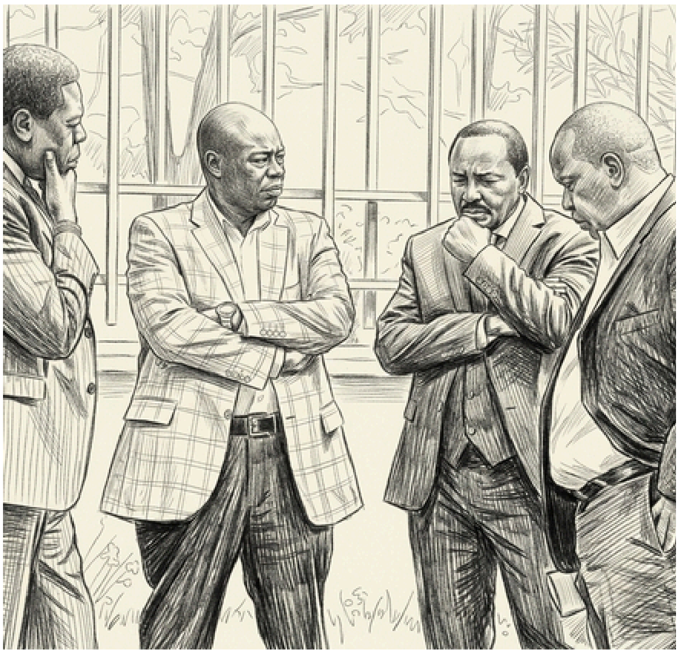
His rallies have transitioned from ordinary political meetings into mobilisation exercises, characterised by emotional language and regional symbolism.

This approach mirrors a long-standing truth of Kenyan political theory: national coalitions are built from the bottom up. By securing a "lock" on his home base, Gachagua increases his value as a political partner. In the absence of a secure regional base, a politician's national ambitions are often viewed as hollow.

Gachagua is essentially betting that if he can demonstrate total control over the mountain, the rest of the country, and specifically the opposition, will have no choice but to deal with him on his terms. The language is emotional.

The symbolism is regional. The objective is clear: consolidate Mt Kenya before negotiating nationally.

This strategy mirrors a long-standing truth of Kenyan politics. National coalitions are often built from strong regional foundations. Without a secure base, national ambitions become difficult to sustain.



The Kingmaker Calculus

Despite his regional strength, Gachagua faces the "numbers problem" that has limited many Kenyan politicians. Mt. Kenya, while the largest single voting bloc, cannot produce a president alone.

To secure the State House, a candidate must build a cross-regional alliance that satisfies the constitutional requirement of 50 per cent plus one of the total votes, along with 25 per cent in at least 24 counties.

This reality suggests that Gachagua's greatest political utility in 2027 may not be as a presidential candidate, but as the ultimate kingmaker. His influence grows exponentially if he can act as the conduit for a substantial portion of the Mt. Kenya vote to a united opposition ticket.

In a scenario where Ruto's support in other regions remains static, even a 20-30 per cent shift in the Mt. Kenya vote away from the incumbent would be catastrophic for the President's re-election.

Ruto's Counter-Strategy

President Ruto's response to the "Gachagua factor" has been characteristically proactive. Recognising the potential for erosion in Central Kenya, the President has adopted a strategy of geographic expansion.

His frequent tours of Nyanza, Western Kenya, the Coast, and Lower Eastern are not merely routine development visits; they are targeted attempts to harvest new votes to offset potential losses on the mountain. It is a strategy built on expansion rather than recovery.

GACHAGUA HAS BECOME ONE OF THE CENTRAL VARIABLES IN KENYA'S NEXT PRESIDENTIAL ELECTION. THE QUESTION IS NO LONGER WHETHER HE MATTERS. THE QUESTION IS HOW MUCH.

By incorporating senior figures from the ODM party and other regional blocs into his cabinet, Ruto is attempting to dismantle the traditional "opposition" and create a broader, more diversified national base. It is a calculation that prioritises the "Broad-Based" coalition as a safety net.

The risk is that even modest erosion in Mt Kenya could create a deficit difficult to overcome. The region's importance is not simply numerical. It is psychological.

A president losing support in the region that helped elect him creates a powerful political narrative for opponents.

A Test of Political Gravity

As 2027 approaches, several variables will determine the efficacy of Gachagua's challenge. Economic conditions, particularly the cost of living and the success of Ruto's "Bottom-Up" economic agenda, will provide the backdrop for voter sentiment.

Furthermore, the ability of the opposition to stay united under a single banner will be the deciding factor in whether Gachagua's regional leverage can be converted into national change.

Ultimately, Rigathi Gachagua has transitioned from a supporting actor to a central protagonist in Kenya's political drama.

He represents a test of political gravity: can an incumbent president survive the organised rebellion of his most vital electoral base?

The question is no longer whether Gachagua matters; in the arithmetic of 2027, he has become the variable that could determine the survival of the presidency itself.

New coalitions will emerge. Economic conditions will influence voter sentiment. But one reality is already apparent. Rigathi Gachagua has moved beyond the role of former deputy president.

He has become one of the central variables in Kenya's next presidential election. The question is no longer whether he matters. The question is how much.

The Week in Numbers

Sh154.2 bn

AIRPORT REVAMP

The Jomo Kenyatta International Airport modernisation contract awarded to China state firm, CRBC.

Sh6.8 bn

COFFEE DEBTS

Total verified coffee debt waiver requests from cooperatives nationwide. The Sh2 billion allocated covers less than a third.

Sh11 bn

AFCON COST

The deficit threatening Kenya's AFCON 2027 stadiums readiness across all three co-host nations.

Sh1,700

FARMERS EARNING

Amount per kilogramme fetched by premium Kirinyaga AA-grade coffee at the Nairobi Coffee Exchange.

Quote of the Week

If it's an offence for me to go to East African countries, yet I am holding an East African passport, is there an East African Community? Or is it a club of our leaders?

- Opposition Politician Martha Karua

KDC Explainer: What Exactly Is Extradition?

Extradition is the formal legal process by which one country surrenders a suspect or convicted fugitive to another country for prosecution or to serve a sentence.

It exists because crime does not respect sovereignty, even though law enforcement does. Without it, crossing a border becomes a reliable way to escape justice.

How it works

Extradition requires either a bilateral treaty between the countries involved or a case-by-case diplomatic arrangement where no treaty exists.

The requesting country submits a formal application, evidence, charges, and legal documentation, and the requested country conducts its own judicial review.

A judge must typically be satisfied that the alleged conduct would constitute a crime in both countries, a principle known as double criminality, and that the person faces a fair trial rather than persecution.

The process can take months or years, and conditions are usually attached to any transfer.

Why does it often fail

Extradition is as much a political process as a legal one. A treaty may not exist. Many countries, Kenya included, have provisions that complicate the surrender of their own nationals.

Courts may find procedural defects. Or a government may simply calculate that the diplomatic cost of compliance outweighs the benefit.

Within East Africa, the gaps are significant; the EAC's legal cooperation frameworks exist on paper but are unevenly implemented, meaning a suspect who crosses regional borders may find the law several steps behind them.

The bottom line

Extradition works when treaties exist, courts are satisfied, and governments are willing.

When you read about a fugitive across a border or a government demanding someone's return, extradition law is the framework underneath it, and understanding it explains why the right answer and the legal outcome are not always the same thing.

Debt waiver: Coffee revival by Kenya Kwanza or campaign promise?

The optics were well-managed. On June 22, President Ruto stood before thousands of coffee farmers at General Kassam Stadium in Kirinyaga and announced that more than Sh1 billion in debts owed by 14 cooperative societies in the county would be written off.

Kirinyaga Governor Anne Waiguru, who had been lobbying for the waiver for months, welcomed the announcement. Deputy President Kithure Kindiki praised the county as a model for the rest of the country.

Ruto said the Sh2 billion set aside in the 2026/27 budget for coffee debt relief would be released on June 23, when he signed the Finance Bill into law, "not at the end of the month."

The timing was crisp, the message was clear, and the crowd was large. Whether it amounts to structural reform is a different question.

The debt behind the headline

Verified debt waiver requests from coffee cooperative societies across the country total Sh6.8 billion. The Sh2 billion allocated in the current budget covers less than a third of that figure.

Cooperatives Cabinet Secretary Wycliffe Oparanya has acknowledged the gap, saying the government will begin with verified claims and clear remaining debts in subsequent budget cycles.

That is a reasonable position, but it means the debt relief being celebrated in Kirinyaga is a down payment on a much larger liability, not a resolution of it.

The debts themselves are a symptom rather than the disease. Financial irregularities within coffee cooperatives have led to payment delays and eroded farmer trust.

Poor governance, weak regulatory oversight, low member participation, inadequate access to credit, market inefficiencies, and misaligned leadership incentives have compounded these challenges and directly limited farmers' access to the resources and services they need.

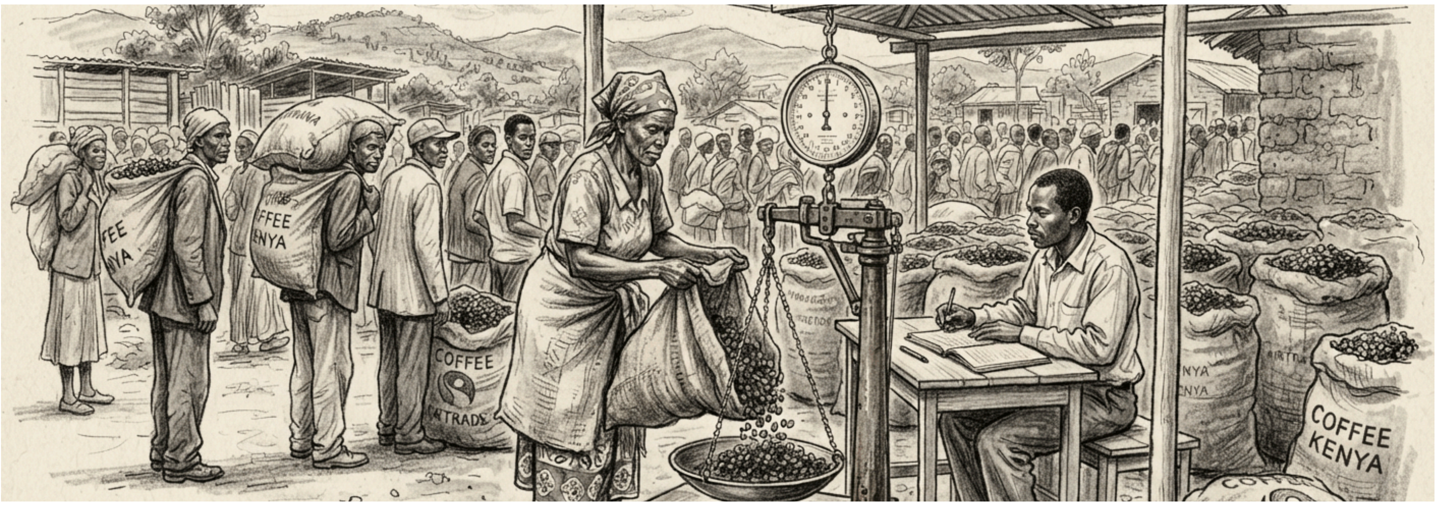
Writing off what cooperatives owe their creditors today does not change the governance structures that allowed those debts to accumulate in the first place.

Payment reform that went to court

The government's most operationally significant intervention in the coffee sector has been the Direct Settlement System, which routes payments directly to farmers via the Nairobi Coffee Exchange rather than through cooperative societies, accused of delays and deductions.

Between October 2024 and April 2025, the DSS facilitated the sale of 535,941 bags of coffee worth Sh27.6 billion, and payment periods were shortened significantly. On the face of it, a meaningful result. But the rollout has been contested.

The National Coffee Cooperative Union rejected the DSS, arguing it threatens to dismantle cooperative structures central to farmer operations, and a High Court in Kerugoya suspended the system's implementation until May 2026, citing insufficient public participation.



The government pressed ahead at Kassam Stadium without addressing that underlying complaint directly, that reforms designed to benefit farmers were being implemented without adequately consulting them.

Ruto's announcement of a five-day payment window under the new Direct Settlement framework repeats a commitment the government has made several times since 2023. The question is not whether it is a good idea, but whether the institutional scaffolding to enforce it is in place.

Fixing the structure

The Coffee Act 2025, now law, introduces a 10 per cent cap on cooperative deductions, a Price Stabilisation Fund to cushion farmers during periods of volatile global prices, and structured dispute resolution committees required to make determinations within 30 days.

These are substantive provisions. If enforced, they would address some of the most chronic grievances in the sector. The law also revives the Coffee Board of Kenya as a regulatory body, restoring an institutional anchor that had been absent for years.

The gap between legislation and implementation is, historically, where Kenya's agricultural reform agenda has stalled. The government's target is to triple national coffee production from the current 50,000 metric tonnes to 150,000 by 2028, with at least 80 per cent of proceeds from coffee sales paid directly to farmers.

Those are ambitious figures. Kirinyaga's production has grown from 28,000 to 49,100 metric tonnes over eight years, an encouraging trajectory, but it is one county, with relatively strong governance and an active county government pushing the agenda.

Replicating that across 34 coffee-growing counties by 2028 requires more than a stadium rally.

The package announced in Kirinyaga runs beyond the debt waiver. An additional Sh1 billion will go to counties to modernise coffee factories, and a further Sh1 billion will support the production and distribution of quality seedlings.

Coffee prices at the farmgate have risen, from around Sh50 per kilogramme two years ago to as high as Sh158 in some factories, and Ruto has set a target of Sh250. Premium Arabica from Kirinyaga has fetched over Sh1,700 per kilogramme at the Nairobi Coffee Exchange for AA-grade lots, demonstrating that the ceiling is real.

The gap between that ceiling and what most farmers actually receive is where the value chain still leaks.

The election in the room

None of this happens in a political vacuum. The announcement came on June 22, thirteen months before the 2027 general election. The President used the same platform to defend the Finance Bill 2026, criticising legislators who opposed it as spreading misinformation about a law he said contained direct benefits for farmers.

It was a governing event that also functioned as a political rally, which is not unusual, but worth noting when assessing the durability of the commitments made there.

The coffee sector's structural problems - cooperative governance failures, payment system disputes, and a production base that remains far below the 1980s peak will not be resolved by a debt waiver, however large, or a production target, however ambitious.

They will be resolved by consistent regulatory enforcement of the Coffee Act 2025, sustained investment in processing infrastructure, and a payment system that farmers themselves trust.

How nano-influencers are rewriting storytelling rules in Kenya

For years, the digital creator's dream was simple: to go viral. However, a quiet revolution is taking place in the creator economies of Kenya and Nigeria, where trust is valued more highly than millions of followers.

A new wave of storytellers is emerging, armed with nothing more than a smartphone and a fiercely loyal community of just a few thousand people.

They are nano-influencers, and they are proving that, in the crowded digital landscape, the most powerful voice is often the one that speaks directly to you.

In the traditional model, influence was a numbers game. A mega-influencer with millions of followers could command substantial fees, offering brands access to a vast, albeit somewhat imprecise, audience.

However, as audiences grow weary of polished, impersonal content, the maths are changing.

The Power of Small Communities

In Kenya, nano-influencers, defined as social media users with between 1,000 and 20,000 followers, are reshaping the marketing landscape.

These creators, who are typically aged between 18 and 30, demonstrate that a smaller, more engaged audience can generate higher levels of engagement, resulting in more meaningful conversations, product trials and brand loyalty.

According to the landmark report Ecosystem Mapping of Storytellers: Film, Television and the Creator Economy Landscape in Nigeria and Kenya, published in June 2026 by CcHUB Creative Economy Ltd with support from the Bill & Melinda Gates Foundation, reveals that the creator economy is evolving rapidly across both nations.

Analysing nine key locations in Kenya, including Nairobi, Mombasa, and Kisumu, and in Nigeria, including Lagos, Abuja, Kano, Ibadan, Asaba/Onitsha, and Port Harcourt, the report reveals a sector that is both economically significant and structurally fragile.

In Kenya, the report notes that digital creators are estimated to have earned $49.5 million (Sh6.4 billion) in 2022, with the country boasting one of the highest growth rates in internet advertising globally.

Meanwhile, Nigeria's creator economy is now valued at over USD31.2 million (Sh4 billion), making it the nation's third-largest entertainment sector after music and film/TV.

The nano-influences are reshaping the marketing landscape.

In Kenya, a 2023 Geopoll study cited in the report found that a staggering 94.87 per cent of social media users followed or subscribed to a content creator's channel, with 80.39 per cent having made purchases based on the content creator's marketing recommendations.

This signals that influence is no longer about raw numbers but about trust and relatability.

The Authenticity Advantage

The core of the nano-influencer's power is authenticity. In 2026, audiences are tired of sales pitches; they want stories. They crave connection with real people, not distant celebrities with unattainable lives.

The report's survey findings support this shift. Across both countries, filmmakers, TV producers, and digital creators identified cultural nuances, family, poverty, and social injustice as dominant themes in their storytelling. These are not abstract topics but lived realities; the very fabric of everyday life that resonates most deeply with local audiences.

This is where nano-influencers thrive. Their smaller followings allow for genuine, two-way conversations. A recommendation from a nano-influencer feels like advice from a trusted friend.

A fashion brand in Ibadan, Nigeria, leveraging WhatsApp and Instagram nano-influencers to drive sales during festive seasons, saw more engagement than they had from radio ads. The result is a powerful, performance-driven form of marketing that links spend directly to sales outcomes.

This new model is creating a more accessible and equitable playing field. Platforms like Twiva in Kenya are enabling small and medium-sized businesses to market and sell products through networks of micro and nano influencers.

Similarly, initiatives like the Dentsu School of Influence are empowering the next generation of creators, equipping them with the skills to navigate brand relations.

This represents a fundamental shift in the creator economy, moving from awareness-based marketing to a more direct, performance-driven commerce.

The Roadblocks to Growth

While the influence is real, the path to monetisation is not always easy. The report highlights that creators often face significant financing constraints. In Kenya, 63 per cent of content creators reported significant financing challenges, limiting access to quality production equipment and professional services.

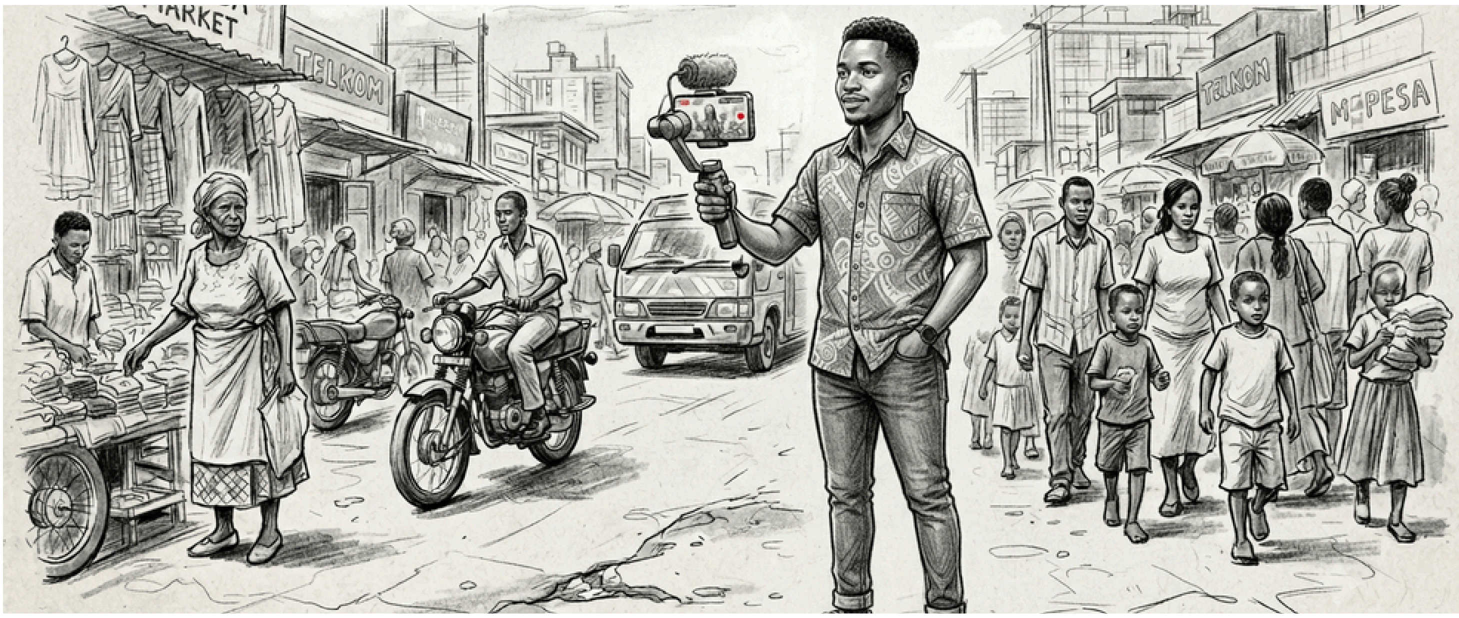
The situation is similar in Nigeria, where approximately 65 per cent of survey respondents identified funding as a major hurdle affecting content quality, consistency, and scalability.

This is particularly true for nano-influencers who are just starting and may not have the resources to invest in high-quality equipment or professional services. As the report notes, "emerging content creators typically handle the entire content production process themselves, and may rely on smartphones, free or low-cost editing apps and DIY setups for filming."

The report also reveals interesting regional dynamics. In Kenya, creators in Mombasa have better access to loans from banks and other financial institutions as a result of tourism-oriented initiatives, while Nairobi remains the hub for private investment and corporate sponsorships.

The report notes that professional associations for creators are fragmented or non-existent, leaving many without a unified voice to advocate for better policies or fairer compensation.

In Kenya, a recent attempt to register the Association for Digital Content Creators failed largely due to mistrust and concerns over government interference.



Chronicle WEEKLY

Sound of Nairobi: Artists shaping Kenya's next cultural moment

There is a version of Kenyan music history that runs in a straight line: Genge to Gengetone, Gengetone to Arbantone, each generation inheriting the street energy of the last and filing off the rougher edges.

It is a useful shorthand and, like most shorthands, it leaves the most interesting story out. In 2026, Nairobi is not producing one sound.

It is producing several, simultaneously, each with its own infrastructure, its own audience, and its own theory of how a Kenyan artist survives financially.

What they share is a city that is, by any measure, one of the most creatively productive on the continent right now.

Gengetone was supposed to be dead. The genre that Ethic Entertainment detonated onto the scene in 2019, raw, Sheng-dense, sexually explicit and completely unbothered, burned bright for roughly three years before the combined weight of its own controversy, the pandemic, and audience fatigue extinguished the flame.

The genre's most enduring quality turned out to be its alumni. Mejja, who rode the Gengetone wave without ever being fully captured by it, released his Mtoto wa Khadija album in early 2026, collaborating with Toxic Lyrikali on "Kale Ka Uoga", a pairing that felt less like a genre exercise and more like two artists who understand exactly what they are doing.

His signature flow and witty lyrics remain as precise as ever. Ethic themselves have returned with new material.

That a genre declared finished is still producing significant work tells you a lot about the difference between a sound dying and a sound evolving.

Arbantone: the correction

The first massive milestone for Arbantone came in late 2023, when producer Soundkraft assembled Avengers, Tipsy Gee, Gody Tennor and Kappy for "TikToker," a track that amassed staggering view counts and announced a new direction for Kenyan urban music.

The genre's defining move was a conscious rebranding: where Gengetone had been gritty and divisive enough to attract radio bans and advertiser discomfort, Arbantone positioned itself as a cleaner, more commercially viable successor.

The sonic architecture is built on nostalgia. A defining feature is the use of beats and melodies from older Kenyan and Jamaican songs, the so-called TBT, or Throwback Thursday, hits, layered with new dance-ready rhythms that create a blend of old and new, with pull across both Gen Z listeners and older millennials who grew up with the original material.

Artists like Lil Maina, YBW Smith, Maandy, Kappy and Gody Tennor have built substantial audiences on TikTok and YouTube through this formula, with viral dance challenges doing much of the distribution work that radio once handled.

The question the industry is still working through is whether Arbantone has fixed the structural problem that killed Gengetone.

There is a noticeable absence of management, business infrastructure, and professional support systems surrounding artists. Producer Motif Di Don has pointed out that the lessons learned from Gengetone's decline have been acknowledged.

The current strategy is to transform Arbantone from merely a genre into a culture complete with its own visual identity and brand. While Gengetone had its moment, Arbantone's structural viability is still under evaluation.

The Alternative Lane

Running parallel to the Gengetone-Arbantone talk is an alternative scene that has been developing, now producing some of the most internationally recognised Kenyan music in recent years.

Njerae, affectionately known as Kenya's Lover Girl, has emerged as one of the most emotionally resonant voices of her generation. She blends Afro-Indie, R&B, and neo-soul into a sound that feels intimate yet accessible.

Her breakout track "Aki Sioni" from 2022 became Kenya's most-streamed song of 2025, highlighting the lag between release and recognition that characterises how alternative audiences evolve, slowly and then all at once.

Bien, who gained mainstream recognition through his work with Sauti Sol, returned in 2026 with solo material that confidently explores the Afro-soul genre, an area that few Kenyan artists inhabit.

Xenia Manasseh, Blinky Bill, and Muthoni Drummer Queen continue to strengthen a scene that has always been marked by greater artistic ambition than commercial infrastructure, supported by live platforms such as Blankets & Wine and Café Ngoma.

Kenyan-Australian artist Elsy Wameyo has crafted a sound that merges hip-hop, soul, and traditional African elements. Her 2025 EP features collaborations with Khaligraph Jones, placing her within an East African hip-hop lineage while asserting her distinct voice.

The alternative scene's connection with the diaspora, artists who travel between Nairobi and cities like London, Adelaide, or New York, contributes to its diversity and international appeal.

The Algorithm as A&R

Underlying both scenes is an infrastructural shift that is reshaping the economics of Kenyan music more significantly than any genre cycle.

TikTok and YouTube have functionally replaced radio as the primary discovery mechanism, which means the gatekeeping that once belonged to programme controllers now belongs to an algorithm that rewards short, hook-forward, dance-challenge-ready content.

Arbantone was practically designed for this environment. The genre's fast-paced rhythms, Sheng lyrical delivery, and lip-sync-friendly hooks made it a native fit for TikTok, and its biggest hits were built on viral challenges rather than playlist placement.

The alternative scene has adapted differently, leaning into YouTube performance videos, curated streaming playlists, and the kind of slow-burn word-of-mouth that algorithms eventually reward once enough engagement accumulates.

Toxic Lyrikali's rise is the most instructive case study in the current moment: his breakout "Chinje" (2024) clocked over 11 million YouTube views, propelled by word of mouth rather than marketing muscle, and by late 2025, he ranked as Kenya's most-streamed artist for several consecutive months.

What is clear in 2026 is that the Kenyan music industry is no longer waiting for a Nigerian or Tanzanian wave to clear before it gets its share of the room.

The sounds coming out of Nairobi, from Eastlands riddims to alt-soul recorded in home studios off Ngong Road, are increasingly confident that the room is theirs to fill. The artists know it. The algorithm is slowly agreeing.

The Chronicle Weekly Playlist

Track	Artist	Why It Matters
TikToker	Tipsy Gee ft. Gody Tennor & Kappy	The song that named Arbantone; ten million views before anyone had a word for what they were hearing
Kudade	JohnnyJoh ft. Fathermoh, Harry Craze & Lil Maina	The track that turned Arbantone's riddim formula into a TikTok phenomenon
Chinje	Toxic Lyrikali	11 million YouTube views, no label, no marketing; just the streets deciding who's next
Kale Ka Uoga	Mejja ft. Mkadinali	Gengetone's elder statesman proving the era is not over; it just grew up
Aki Sioni	Njerae	Released in 2022, became Kenya's most-streamed track of 2025; the slow-burn that defines alt Nairobi
Peleka Chini	Maandy ft. Breeder LW	The collaboration that put a woman at the centre of Arbantone's mainstream moment
Umva	Elsy Wameyo	Nairobi-born, Adelaide-raised; Kenyan identity carried across continents and back onto the charts

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One year to go, Sh11 billion behind

On the same evening that President Ruto signed the Finance Bill 2026 into law on June 23, he made an announcement that received less attention than it deserved: the government was committing Sh26.4 billion to sports infrastructure, with a significant portion earmarked for AFCON 2027 preparations.

Besides AFCON, the package covers rewarding Kenya's outstanding international athletes and supporting sports competitions nationwide. It was the right announcement, the timing is questionable.

Kenya has twelve months. The 36th Africa Cup of Nations kicks off on June 19, 2027, co-hosted with Uganda and Tanzania.

Two Kenyan venues have been confirmed to host matches: the Moi International Sports Centre at Kasarani and the Raila Odinga International Stadium at Talanta Sports City, while Nyayo Stadium has been designated a training venue.

Both match venues are under active construction. Neither is finished. And in March, CAF said so in terms that left no room for diplomatic interpretation.

What CAF's report actually said

As of February 2026, none of the proposed competition stadiums in Kenya fully met CAF Category 4 requirements. Kenya's AFCON 2027 infrastructure programme was described as being in a mixed phase of construction, upgrading and operational adjustments.

That is the language of a governing body trying to be measured while conveying urgency. The detailed requirements behind it are extensive.

For Kasarani, CAF's required upgrades include reconfiguring spectator circulation and segregation, relocating and restructuring the Venue Operations Centre, and installing a new lighting system compliant with 3,000 lux broadcast standards.

On top of those, CAF has directed Kenya to construct 61 skyboxes at the facility.

Sports CS Salim Mvurya has since requested that CAF reconsider the skybox requirement, arguing that construction of 61 such units would significantly disrupt existing critical infrastructure at the venue and jeopardise Kenya's ability to meet the completion timeline.

That negotiation is ongoing.

At Talanta, the picture is more encouraging.

Sports PS Elijah Mwangi confirmed in May that Talanta Stadium was past 88 per cent completion and expected to be ready by the end of June, with remaining works covering auxiliary infrastructure, including access roads and training grounds within the Talanta complex.

CS Mvurya subsequently confirmed that Talanta will be fully complete by the end of July.

The debt that stopped the contractors

The infrastructure commitments would be reassuring were it not for what happened earlier in the year.

When Sports PS Mwangi appeared before the National Assembly's Committee on Sports and Culture in March, he revealed that the contractor at Kasarani had reduced its workforce due to more than Sh3.7 billion in unpaid debt, while the contractor at Nyayo had left the site entirely, owing to more than Sh2.6 billion in debt.

Work does not stop when government enthusiasm runs low. It stops when government cheques do not arrive.

The Sh4 billion injected by the National Treasury in June to fast-track civil works is being applied to address a broader Sh11 billion deficit threatening the regional tournament readiness deadlines across East Africa.

The new Finance Act allocation is the government catching up to a shortfall it allowed to develop, not getting ahead of the problem.

Eldoret's exit

The revised host city list is itself a measure of how far preparations had slipped. Kipchoge Keino Stadium in Eldoret has been removed from the final list of match venues entirely, after officials concluded it would not meet the stringent CAF infrastructure completion timelines. Prior evaluations indicated the facility stood at less than 20 per cent completion.

For a government that had consistently cited Eldoret as a symbol of upcountry investment in the tournament, quietly dropping it from the hosting schedule while announcing fresh billions for Nairobi venues tells its own story about which commitments were realistic and which were political.

Understanding the Deadline Requirements

Kenya, Uganda, and Tanzania have until December 2026 to complete their match venues.

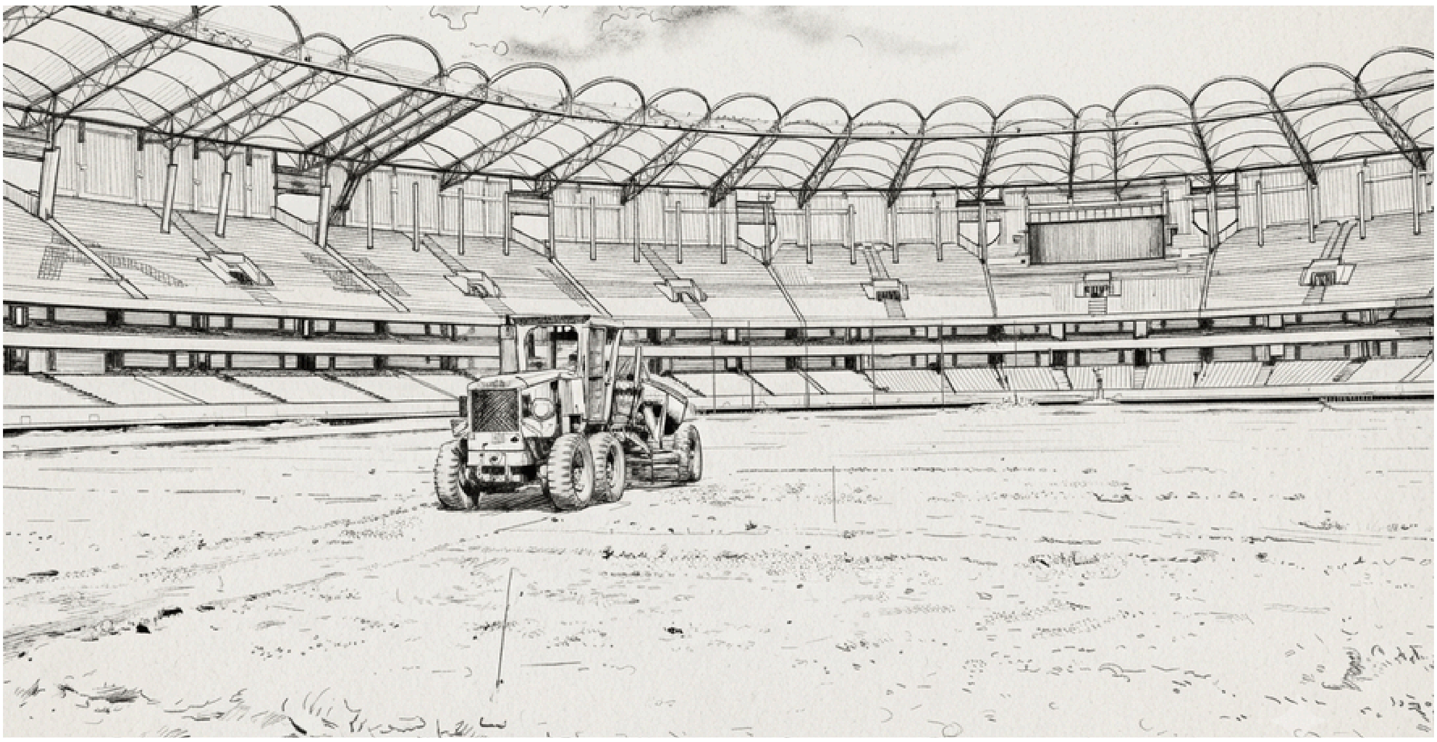
Before that date, Kasarani and Talanta must achieve completion levels of at least 60 per cent and 80 per cent, respectively, by August 2026, while training venues need to reach 75 per cent completion.

The August milestones are just six weeks away. With new funding now secured and Talanta nearing completion, the situation in Nairobi has significantly improved since March.

Kasarani's Phase II renovations are in progress, with contractors actively engaged in intensive reconstruction of the main playing pitch under the technical supervision of Sports Kenya.

Kenya will certainly host AFCON 2027, and the stadiums are expected to be ready in due time.

As we approach the final year, a more pertinent question arises: Can a country that required a Finance Bill signing ceremony to unlock previously committed infrastructure funding also ensure operational readiness, security, transport, hospitality, and broadcast infrastructure needed to transform a completed stadium into a fully functional tournament venue?



Chief Justice Martha Koome on June 24 addressing the launch of the IEBC Strategic Plan 2024–2029 and the Election Operations Plan 2025–2027.

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