

# The Chronicle

## WEEKLY

ISSUE 001

JUNE 8, 2026

# Finance Bill: Kenya walking the same tight rope as 2024

EYES ON PARLIAMENT AS MPS CONSIDER THIS YEAR'S FINANCE BILL. THE PROPOSED LAW HAS ELICITED SENTIMENTS SIMILAR TO THE 2024 ONES THAT LED TO DEADLY PROTESTS.



## Burning Schools: Beyond Blame Games

KYANGULI TO UTUMISHI: EACH TIME, KENYA MOURNS, INVESTIGATES, AND PROMISES TO ACT.

## The Growing Kenya Indie Music Scene

WITHOUT RADIO OR LABELS, A GENERATION OF KENYAN INDIE ARTISTS IS BUILDING AUDIENCES

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## WEEKLY

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## IN THIS ISSUE

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### PERSPECTIVE

#### How Ruto is drawing a new path for 2027 Poll

President Ruto has now hinged his re-election on the “tyranny” of small numbers.

### PERSPECTIVE

#### Burning Schools: Beyond Blame Games

From Kyanguli to Utumishi: Each time, Kenya mourns, investigates, and promises to act.

### DATA STORY

#### Kenya National Budget estimates (FY 2026/27)

A summary of Kenya’s Sh4.8 trillion budget, priority areas and financing mix.

### BUSINESS

#### How Nairobi’s Informal Workers Are Building Their Own Safety Net

With formal social protection still patchy, millions of Kenyan gig workers are engineering alternatives

### LIFE & CULTURE

#### The Less Talked About Kenya Indie Music Scene

Beyond Afrobeats and the mainstream, a generation of Kenyan indie artists is building audiences without label deals or radio play.

### SPORTS

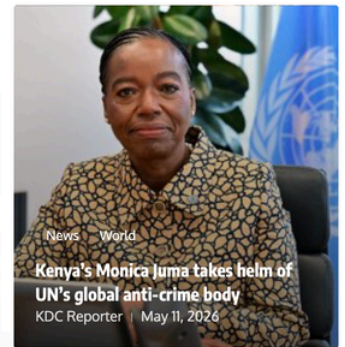
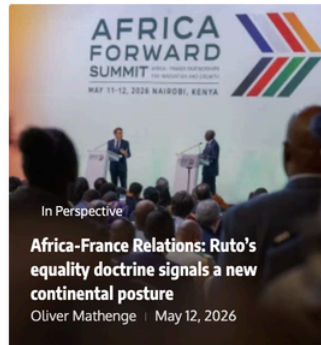
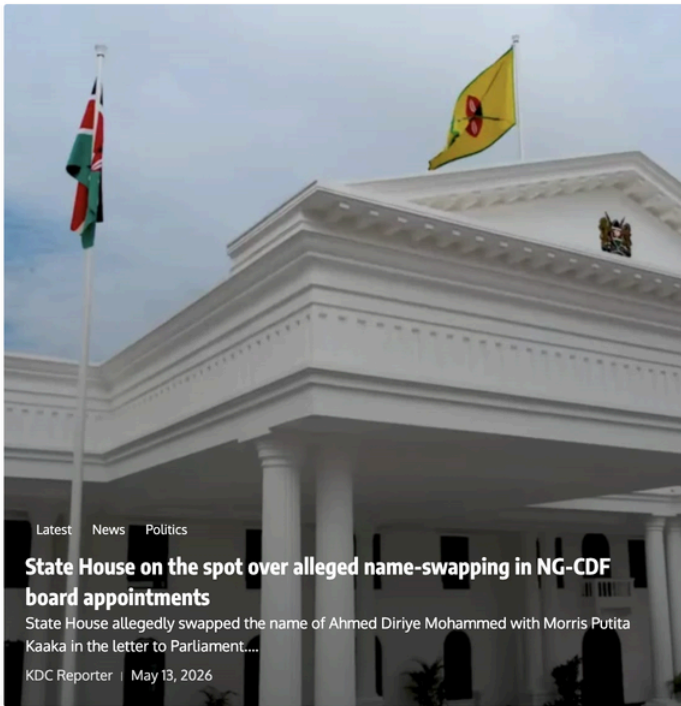
#### Two Leagues, One City: What Gor Mahia, Arsenal celebrations mean

Football fans celebrated Arsenal and Gor in glorious moments. One of them should not be the exception.

# The Chronicle

## WEEKLY

Latest



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 distills 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

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It is with great pride and a profound sense of responsibility that we present the inaugural edition of The Chronicle Weekly.

This publication is a natural extension of the Kenya Daily Chronicle's mission; to deliver Kenyan news that matters, translated into a format built for depth rather than speed.

In a media environment increasingly defined by fragmentation and brevity, The Chronicle Weekly is our commitment to the opposite: to comprehensive, considered, and consequential journalism, delivered once a week, in full.

Each edition will bring together the most significant stories of the preceding seven days across politics, business, health, the economy, community affairs, and culture.



It will feature original analysis, editorial commentary, data, and the voices of readers, because we believe journalism is not a monologue. It is a conversation between a publication and the public it serves.

The Kenya Daily Chronicle has, since its inception, held to a simple editorial standard: report the facts, pursue the truth, and serve the public interest.

Those principles are the foundation upon which every page of this Weekly is built. Our readers should expect no less, and we intend to deliver only what we can stand behind.

We launch at a defining moment in Kenya's national story. The decisions being made today, in parliament, in county offices, in clinics and classrooms and boardrooms, will determine the kind of country we hand to the next generation.

Documenting those decisions, scrutinising them, and placing them in the hands of an informed citizenry is, we believe, among the most important things a free press can do.

We are honoured by your readership. We will not take it for granted.

*Kenya Daily Chronicle Team*

# Finance Bill: Kenya walking the same 2024 tight rope in revenue plan

On the afternoon of June 2024, protesters breached the walls of Parliament, stormed its chambers, and forced legislators to flee. The demonstrations left 65 people dead, and a section of Parliament itself was set ablaze, prompting President Ruto to veto a Bill he had championed. It was the most visceral expression of public fury Kenya's democratic era had produced, and it was triggered, at least proximately, by a Finance Bill.

Two years on, a new Finance Bill sits before the same Parliament. The government has been careful to present it as a measured, targeted package; narrower in ambition, lighter on the blunt tax increases that detonated the 2024 crisis.

Unlike the Finance Bill 2024, which was withdrawn after significant public opposition, the Finance Bill 2026 includes fewer tax increase proposals, which may partly reflect the government's intention to ease public concerns about high taxation ahead of next year's general elections.

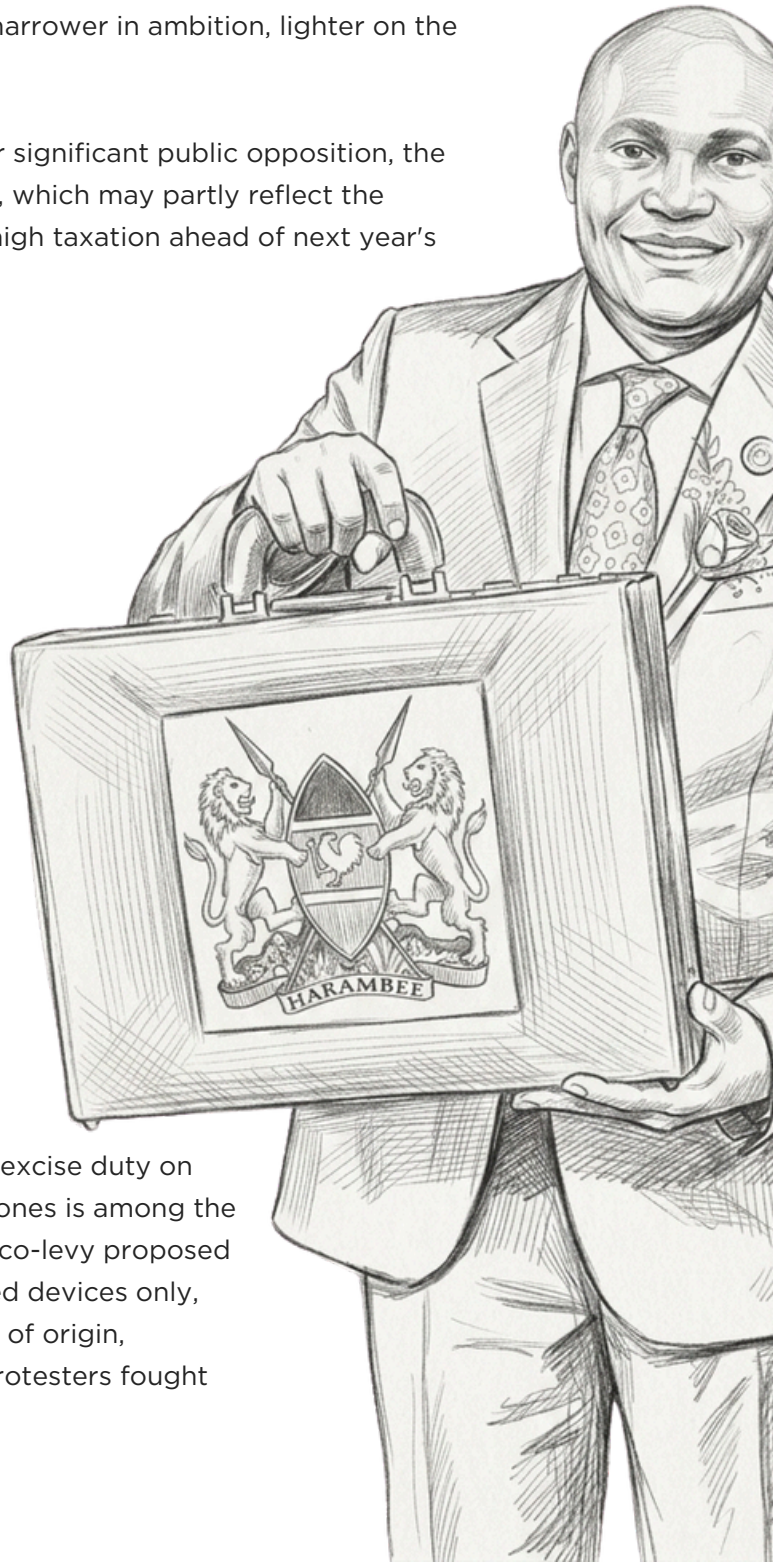
But the public mood, already shaped by two years of protest, economic hardship and a cost-of-living crisis that has not meaningfully eased, is not inclined toward charitable reading.

What began as scattered online conversations about the 2026 bill has evolved into one of the most visible youth-led digital civic movements since the Finance Bill 2024 protests, amid growing concern that the proposals target a generation already grappling with unemployment, high living costs and economic uncertainty.

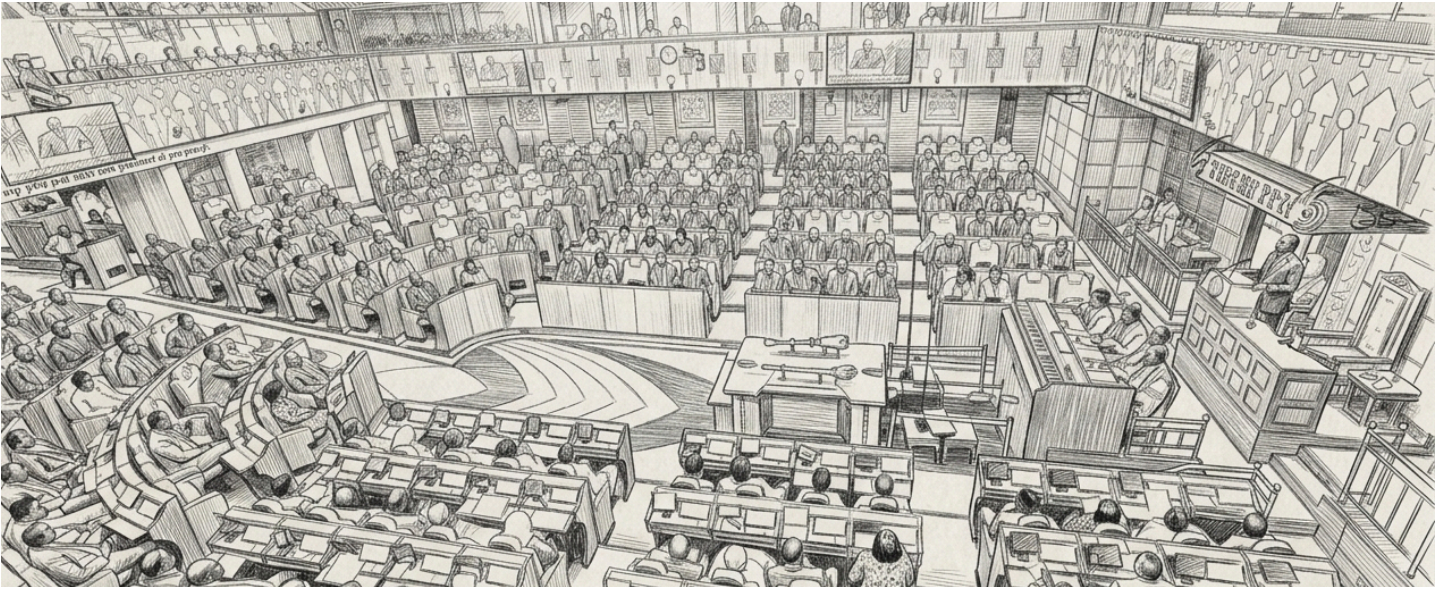
The question is not simply whether the Finance Bill 2026 is better or worse than its 2024 predecessor. The question is whether it is good enough, and whether Parliament has the courage to make it so.

## Phone Tax: Simplification or Sleight of Hand?

The proposal generating the most heat is a 25 per cent excise duty on mobile phones. A 25 per cent excise duty on mobile phones is among the key proposals in Kenya's Finance Bill 2026. Unlike the eco-levy proposed in 2024, which, after protests, was narrowed to imported devices only, the 2026 excise duty applies to every phone regardless of origin, meaning locally assembled handsets, which the 2024 protesters fought to protect, are subject to this provision.



## Treasury CS John Mbadi argues that the 35 per cent excise duty replaces the 55 per cent combined taxes on phones.



Treasury CS John Mbadi has mounted a robust public defence. He explains that mobile phones are currently subject to multiple domestic taxes and levies during importation and along the supply chain: 16 per cent VAT, 10 per cent excise duty, 25 per cent import duty, a 2.5 per cent import declaration fee, and a 2 per cent railway development levy, amounting to a cumulative tax burden of approximately 55.5 per cent.

The proposal, he has argued, seeks to simplify the taxation framework to a single 25 per cent excise duty collected upon activation of the phone.

"All that is 55.5 per cent, and when you put your phones in the stores, your liquidity is constrained. Now we do not want to tax any phone until it is sold, then you pay one tax, an excise duty of 25 per cent. That to me is the way to simplify tax," he said during a public address at Jevanjee Gardens.

Critics are not convinced. The Treasury's arithmetic makes sense on paper only if all five existing taxes are simultaneously abolished, a condition that remains legally uncertain.

The adjustment to the Common External Tariff, a shared East African Community instrument that currently sets import duty on phones at 25 per cent, is a separate matter outside Parliament's unilateral jurisdiction.

Analysts have argued that while the Finance Bill touches on these taxes, customs is an EAC affair, and at this point, Kenyans have not had visibility. If the EAC rate remains in place while the new excise duty kicks in, consumers face the worst of both worlds: a reformed tax layer added to an unreformed underlying one.

The government has not published a consumer impact assessment for the provision, nor stated the projected revenue to be raised, an omission that, given the political sensitivity of the proposal, is difficult to explain and harder to justify.

### Taxing the Infrastructure of Inclusion

The second major flashpoint is the proposed removal of VAT exemptions on digital financial services.

The Bill proposes to exclude "money transfers, payment processing, settlement, merchants acquiring, gateway or aggregation services" supplied over software or platform by a Payment Service Provider from the VAT exemption list.

This change would result in banks and PSPs charging 16 per cent VAT on merchant fees and other transactions, with the cost inevitably passed on to consumers.

The Kenya Bankers Association (KBA) has been unequivocal in warning that the compounding tax burden would inflate total digital financial transaction costs from 15 per cent to 58.4 per cent. The Association of Microfinance Institutions (AMFI) has gone further, arguing that taxing payment services would amount to "taxing capital flow rather than final consumption."

Treasury's position on this front is more nuanced. CS Mbadi has sought to clarify that the proposed withholding tax on card transaction-related fees would be levied at 0.01 per cent, described as largely a visibility and compliance mechanism for resident entities, while serving as a final tax for offshore firms.

He has also sought to calm concerns surrounding mobile money platforms, stating that companies such as Safaricom and Airtel Money were not the intended targets of the proposed changes, because they both own and operate their payment platforms directly.

The Treasury argues that foreign firms earning revenue from Kenya's payments ecosystem should contribute to the country's tax base, particularly because they benefit from domestic infrastructure and financial networks.

It is a principled argument. But it sits in uneasy tension with the Bill's text, which critics say is broad enough to sweep in domestic operators alongside foreign ones, a drafting ambiguity that Parliament must resolve before the Bill advances.

### **A Weapon Against Avoidance, or Against Investment?**

The most technically complex and potentially most consequential provision in the Finance Bill 2026 may be the least discussed in the public sphere.

The proposed law introduces a tough new regime that could see companies slapped with tax assessments equal to 60 per cent of undeclared dividends, marking one of the most aggressive anti-tax-avoidance measures in recent years.

KRA would gain authority to treat certain unexplained payments, benefits, transfers or withdrawals made to shareholders and directors as deemed dividends, even where no formal declaration has been made



The origins of this provision are traceable to a specific dispute: a row between KRA and property and investment firm Githima Limited, in which the taxman demanded KSh 3.7 million in income tax after an assessment covering 2017 to 2019.

The firm won the suit after proving that the dividend retention was necessary. The Bill, in effect, tips the legal scales back toward the taxman, and then some.

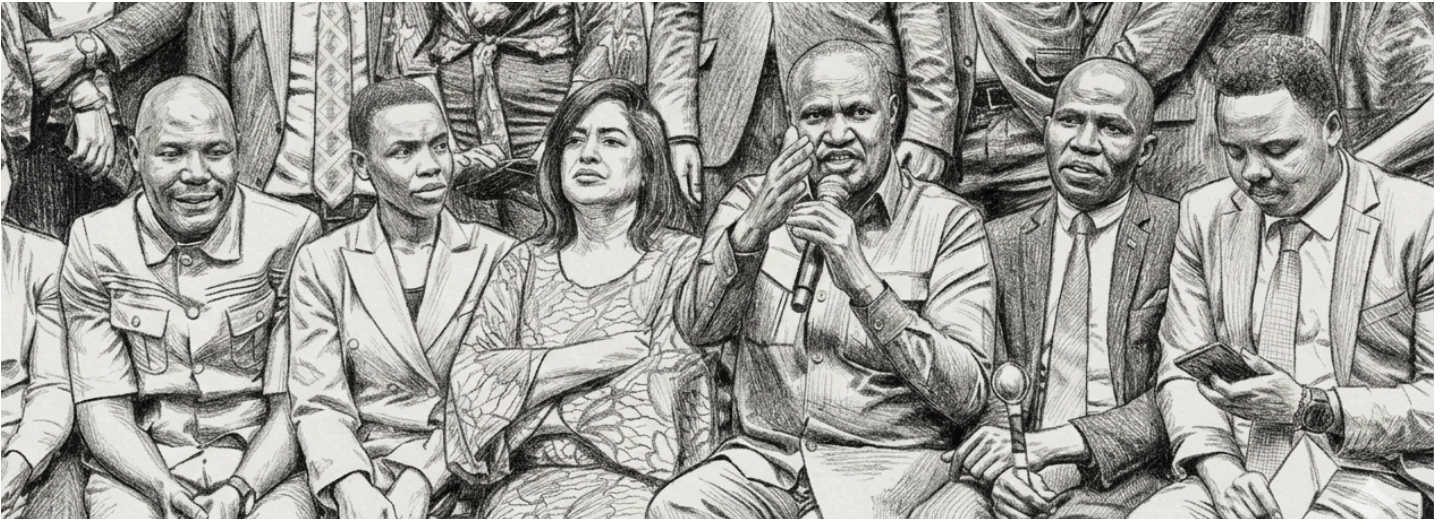
KBA warns that forcing financial institutions to deem 60 per cent of retained earnings as dividends is an unreasonably high threshold that threatens core stability. Businesses retain earnings to reinvest in growth, expand access to credit, and shield themselves from market volatilities.

Among the most pointed critiques: where is the room for reinvesting profits to boost wealth accumulation, increase shares, and drive compounded long-term investment and growth?

The government's counterargument that this measure targets deliberate tax avoidance, not legitimate business reinvestment, is reasonable in principle.

But the 60 per cent threshold has no clear evidential basis, and Bowmans law firm warned that some of the measures introduce uncertainty and potential double taxation, which could undermine Kenya's attractiveness as an investment destination.

## The Bill fails to address the deeper question haunting Kenya's economy: increased taxation with little to no accountability.



### What Has Been Conceded

To its credit, the Treasury has not been entirely deaf to the public participation process.

The National Treasury withdrew a number of proposals following public backlash and stakeholder consultations, including a hike in residential rental income tax from 7.5 per cent to 10 per cent, after concerns it would push landlords to increase rent for tenants already struggling with high living costs.

Also dropped was the planned presumptive income tax on mitumba imports, which traders warned would significantly raise clothing prices.

These withdrawals matter, both substantively and symbolically. They suggest a government that, at some level, is reading the room.

But they also illustrate a deeper structural problem. The 2026 reversal is symptomatic of a government that announces rates, re-optimises under fiscal pressure, and thereby erodes the predictability that taxpayers need to plan.

Behind every specific clause lies a number that contextualises the entire bill. Kenya's total public debt stands at an estimated Sh13.02 trillion. In FY2024/25, the government spent KSh 1.72 trillion servicing debt, equivalent to approximately 69 per cent of ordinary revenue collected.

The revenue imperative is real, urgent, and not easily wished away. But revenue collection and public legitimacy are not the same thing, and a government that confuses one for the other governs at its peril.

The Bill fails to address the question haunting Kenya's economy: increased taxation with little accountability.

The Bill initially backtracked on earlier promises to offer tax relief for lower-income earners, but President Ruto has since declared that those earning less than Sh30,000 will no longer pay income tax.

The 2024 protests were driven by a disgruntled youth population reeling from a heavy tax burden, corruption, economic hardship, a shrinking employment space, and exclusion from the governance and political spheres. None of those underlying conditions has been resolved.

What has changed is the political stakes: 2027 is a general election year, and every MP voting on this Bill knows that the constituency watching them most closely is one that has already, once, walked through Parliament's gates.

The Finance Bill 2026 is not the Finance Bill 2024. It is more careful, more targeted, and more responsive to the political lessons of the past two years. Whether that is enough, whether it is genuinely good policy or merely good politics dressed up as moderation, is precisely the question Parliament must answer in the days ahead.

## The Week in Numbers

78

### SCHOOLS CLOSED

The number of boarding schools that have suspended learning in Kenya over the ongoing wave of students unrest.

23

### EBOLA FACILITIES

The number of Ebola Isolation facilities that Health CS Aden Duale says the government is putting up in 25 high risk counties.

Sh65M

### MONEY RECOVERED

The amount of money recovered by the EACC in the residence of Nairobi Public Works Chief Officer Patrick Akivaga.

Sh31.6B

### BUDGET BOOST

The Amount that the National Assembly added to the National Executive budget in the Committee of Supply,

## Quote of the Week



**Under the Public Health Act, we don't need to do public participation; we are not going to consult citizens. This epidemic does not require any consultation before Kenyans are infected.**

## KDC Explainer: Every Finance Bill mentions excise duty. What exactly is it?

Excise duty is a tax levied on the production, sale, or, as the 2026 Bill now proposes, the activation of specific goods and services.

Unlike VAT, which applies broadly to most transactions, excise duty is targeted: the government uses it to raise revenue from particular products, often ones considered non-essential, harmful, or high-margin.

In Kenya, excise duty currently applies to goods like beer, cigarettes, fuel, and airtime, and, now proposed, mobile phones. The rate is either a flat amount per unit or a percentage of the product's value.

The key difference from import duty is timing and scope: import duty is paid at the port of entry on foreign goods only, while excise duty can apply to domestically produced and imported goods alike, meaning locally assembled phones would face the same 25% levy as imported ones under the 2026 Bill.

### HOW A PHONE GETS TAXED TODAY

- 1 **At the port:** A 25% import duty, 2.5% import declaration fee, and 2% railway development levy are charged on arrival.
- 2 **On the value:** 10% excise duty and 16% VAT are applied, compounding the total burden to approximately 55.5%.
- 3 **What the 2026 Bill proposes:** Collapse all five levies into a single 25% excise duty, charged only when the buyer activates the device.
- 4 **The open question:** The 25% EAC common external tariff is a separate treaty obligation. Parliament cannot remove it unilaterally. Until that is resolved, the full saving may not materialise.

# How Ruto is drawing a new path in quest for re-election

There is a single political truth President William Ruto cannot escape: the arithmetic of 2027 no longer adds up the way it did in 2022.

The October 2024 impeachment of Deputy President Rigathi Gachagua, widely seen in Mt. Kenya as political betrayal, has forced Ruto to recalibrate his re-election strategy more fundamentally than anything since his first victory.

Having won largely on the back of Mt. Kenya's nearly three million votes and North Rift support, he now faces the prospect of defending his presidency on a vastly widened map.

In 2022, the Ruto-Gachagua alliance was the backbone of Kenya Kwanza's victory.

The 10 Mt. Kenya counties and seven North Rift counties delivered approximately 4.5 million votes, roughly 63 per cent of Ruto's 7.17 million total. He beat Raila Odinga by fewer than 233,000 votes; without Mt. Kenya, there was no victory.



Gachagua's impeachment, orchestrated by Ruto's allies via a parliamentary supermajority, was felt in the region as a collective affront. He has since quit UDA, launched the Democracy for Citizens Party, and is aggressively positioning himself as Mt. Kenya's political champion with a singular mission: to ensure Ruto's defeat.

The result is a dynamic with no modern Kenyan precedent, an incumbent fighting a guerrilla war inside his own base. As a result, Ruto is employing what has been described as the 'tyranny of small numbers' to build a fuller basket for 2027.

## Expanding the Map

Ruto's response has been a geographic pivot of remarkable breadth and frequency. Since the broad-based government pact with Raila Odinga in July 2024, itself born of the Gen Z anti-Finance Bill protests that nearly toppled his government, Ruto has made at least 38 trips to Luo Nyanza alone.

The visits blend infrastructure launches with political outreach: road commissioning, housing projects and railway groundbreakings in communities that had never seen a sitting president campaign for their support.

In March 2026, Ruto embarked on a five-day Western Kenya tour through Busia, Bungoma, Kakamega and Vihiga, framing it as a repudiation of ethnic politics: "I have vowed to end the politics of ethnicity and discrimination and ensure that no part of Kenya is left behind."

The tour was partly defensive; the ODM Linda Mwananchi faction, led by Edwin Sifuna and James Orengo, had been running counter-tours through the same counties, urging residents not to give Ruto a second term.

He also invested in the Coast, with a four-day tour across Mombasa, Lamu, Kilifi and Kwale, and in the Gusii region, where the United Opposition had been actively campaigning against him.

Each visit follows the same template: bundled project launches, direct community engagement, and a message that development, not ethnicity, should determine the vote.

### Cultivating the Next Electorate

Among the least analysed elements of Ruto's 2026 calendar is his systematic attendance at high school anniversaries, a quiet but potentially consequential voter cultivation exercise.

Students currently in Form 4 will be voters next year. For a president facing a serious youth credibility problem after the 2024 protests, these events offer direct, positive impressions on first-time voters.

In March, Ruto attended the Alliance High School centenary in Kikuyu, pledging Sh550 million for infrastructure. He then returned to his own former school, Kapsabet High, for its centenary: "Kapsabet made me what I am today."

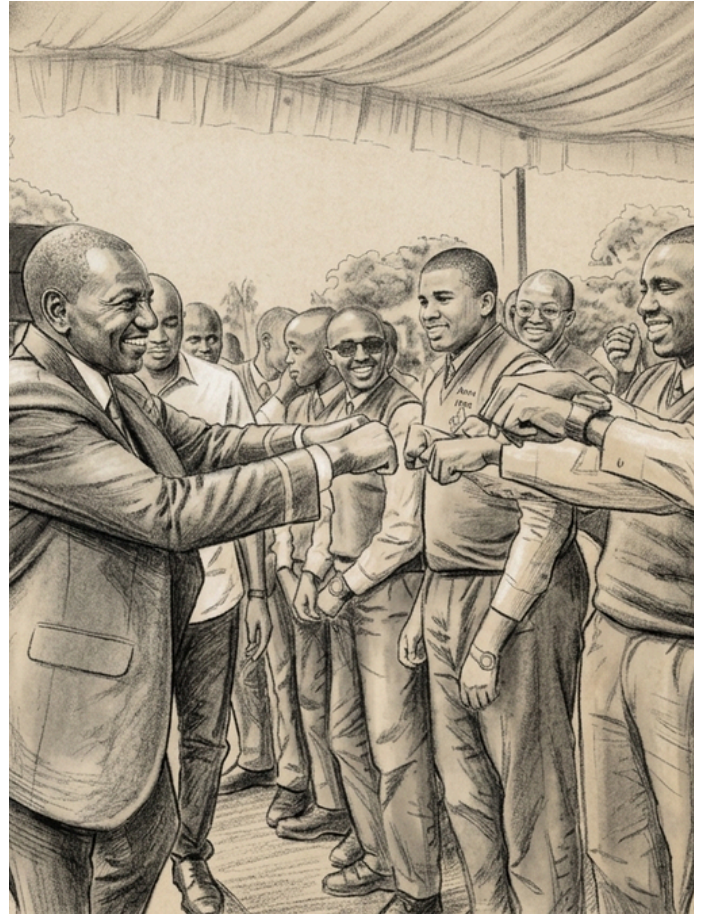
In May, he spoke at Thika High School's 70th anniversary, calling students "heirs to a proud legacy" and framing education spending as "an investment in the future workforce, future leadership, and future prosperity."

These events also serve a secondary function: school anniversaries are neutral, community-respected venues that allow Ruto to appear in politically contested areas without the adversarial atmosphere of a campaign rally.

Ruto has not abandoned Mt. Kenya. In January, he visited Mathira, Gachagua's own constituency, and declared, "I am here to pay my debt," launching housing projects and the Nyota youth programme targeting 6,000 youth from four Mt. Kenya counties as he directly dismissed Gachagua's narrative: "Nobody brought me here."

UDA has simultaneously been rebuilding its grassroots machinery, electing officials at polling centre level across 20 counties as the foundation of a 2027 network.

Deputy President Kithure Kindiki has been making the 'patient capital' argument to regional audiences: back Ruto in 2027, and Mt. Kenya gets its own shot at the presidency in 2032.



### Can the Numbers Work?

Some argue that if Gachagua converts a large fraction of Mt. Kenya's base to the opposition, Ruto will need to enhance his offensive in other regions to compensate. The counter-argument is that ethnic loyalty is not monolithic, and that the youth vote, estimated at 15 per cent undecided, is genuinely up for grabs.

The 'Niko Kadi' voter registration surge of early 2026 added hundreds of thousands of new young voters whose concerns revolve around jobs, opportunity and affordability, not the coalition politics of 2022.

What is beyond dispute is that the William Ruto of 2027 is running a structurally different campaign from the one that won him power. The hustler narrative has evolved into a development delivery argument. The Mountain-Valley Alliance has become a national coalition under construction.

And a president once tagged tanga tanga for his relentless grassroots movement now finds that the same restless, high-frequency political style, redeployed across a much wider map, may still be his most durable political asset.

# Kenya's burning schools: Moving beyond the blame game

In the early hours of 28 May 2026, a fire tore through the Meline Waithera Dormitory at Utumishi Girls Senior Secondary School in Gilgil, Nakuru County. Sixteen students were killed, and 79 others were injured. Of those hospitalised, 71 were later discharged. Seven remained admitted.

Within 48 hours, eight students had been arrested as persons of interest, and the Directorate of Criminal Investigations had launched a full homicide inquiry, with CCTV footage reportedly placing five students inside the dormitory minutes before the fire broke out.

The Education Cabinet Secretary dissolved the school's Board of Management, citing failure to comply with the School Safety Manual and Basic Education Regulations, specifically overcrowding in the dormitory and a locked exit door that worsened the evacuation.

It also emerged that two teachers had been informed of planned unrest by Form Three students more than a week before the fire, but took no preventive action.

The nation mourned. Officials visited. Investigations were launched. We have been here before.

## A Timeline Written in Ash

The confirmed death toll from these headline incidents alone exceeds 200. It does not include the scores of smaller fires at Isiolo Girls, Njia High School in Meru, Bukhalarire Secondary in Busia, Kakamega High School, BuruBuru Girls, and dozens of others almost all forgotten in national conversations within weeks.

Empirical records document at least 750 arson attempts in boarding secondary schools from 2008 through the 2010s alone.

Over the years, the government has constituted several commissions, committees and task forces to investigate school fires and recommend safety improvements

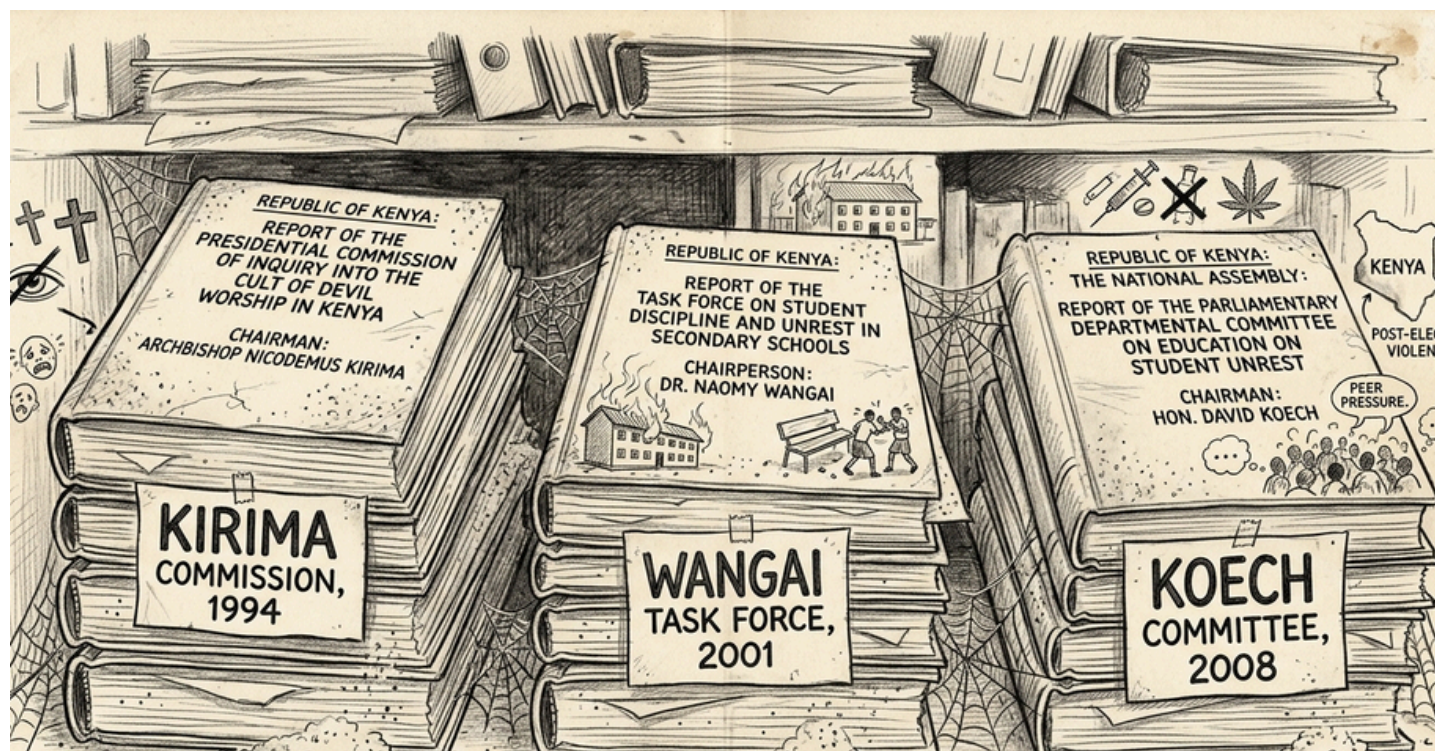
## A TIMELINE WRITTEN IN ASH

Kenya's school fire crisis stretches back more than three decades.

<b>1991</b>	<b>St. Kizito Secondary School</b> 19 students killed in a dormitory fire that shook the nation.
<b>1999</b>	<b>Nyeri High School</b> 4 prefects died while receiving treatment after their cubicle was set ablaze by fellow students. The incident led to one conviction from three who were charged.
<b>1997</b>	<b>Bombolulu Girls Secondary School</b> 26 girls died, trapped in an overcrowded dormitory with a single door locked from the outside and barred windows that prevented escape.
<b>2001</b>	<b>Kyanguli Secondary School</b> 67 students killed in the deadliest school fire in Kenya's recorded history, set deliberately by two students. The case against the two 16-year-olds implicated was declared a mistrial.
<b>2010</b>	<b>Endarasha Boys Secondary School</b> 2 students killed in a dormitory fire. The same name, the same county, that would return to haunt Kenya 14 years later.
<b>2012</b>	<b>St. Theresa's Asumbi Girls Boarding School</b> 8 girls killed, the blaze attributed to an electrical fault.
<b>2016</b>	A wave of arson swept through Kenyan schools, during which more than 100 high schools experienced fire incidents. 9 students died in a fire at a girls' school in Kibera, Nairobi.
<b>2017</b>	<b>Moi Girls School, Nairobi</b> 10 students killed. Investigators later arrested students over suspected arson.
<b>2024</b>	<b>Hillside Endarasha Academy</b> 21 students killed. Official findings confirmed the dormitory housed 164 boys in a space designed for far fewer.
<b>2026</b>	<b>Utumishi Girls Academy</b> 16 students killed. 9 girls charged over the arson.

The Kirima Commission of 1994, the Wangai Task Force of 2001, and the Koech Committee of 2008 each produced recommendations, and each was largely shelved.

After Endarasha in 2024, President Ruto directed the Education and Interior ministries to ensure compliance with boarding school regulations and ordered a nationwide safety audit involving the Ministry of Health, the Department of Public Works, county governments, and the Red Cross.



The government promised to prosecute violators. Less than two years later, Utumishi burned.

The pattern is not incidental. It is institutional. Kenya does not lack policies on school safety. It lacks the will, the resources, and the accountability mechanisms to enforce them.

### What Is Actually Broken

Three distinct but interconnected failures explain the persistence of this crisis.

A 2024 report by the Usawa Agenda found that most boarding schools are unsafe for children, with spacing between student beds below the required guidelines. Less than half of the surveyed schools adhered to safety guidelines, with issues ranging from faulty structures to missing fire extinguishers.

Data from the Kenya Fire Protection Association indicates that over 60 per cent of school fires are attributable to electrical faults, meaning that even fires not caused by deliberate arson are products of neglected infrastructure.

Kenya's public boarding schools are chronically stretched beyond capacity. When dormitories are packed beyond design limits, safety margins collapse, and so do evacuation prospects when fire starts at 1 a.m.

Boarding schools have taken on an almost militarised approach; strict regimes, draconian rules, manual labour, restricted communication with the outside world, and limited student voice in decisions that govern them.

Research by Prof. Teresa Wasonga of Northern Illinois University found that student violence was a response to a devaluing and oppressive environment.

There is a strong case for school administrators providing formal means of representation and democratic decision-making to mitigate conditions that lead to strife.

A 2023 report by the Kenya Institute of Curriculum Development warned that students in boarding schools often feel isolated, overwhelmed, and unheard.

At Kaplong Girls in Bomet, complaints of sexual harassment went unaddressed for weeks until unrest broke out.

At Ngara Girls in Nairobi, allegations ranging from sexual abuse to emotional abuse and tribal profiling had been raised but not resolved.

Fire, in too many of these cases, is not the cause; it is the endpoint of a chain of ignored signals.

## Beyond the Blame Game

The charging of students, the dissolution of a board, and the suspension of teachers are appropriate immediate responses.

They are not solutions. They address the act without addressing the conditions that produced it. What does a genuine solution look like?

It begins with mandatory, independently verified safety audits of every boarding school in Kenya, not announced inspections that allow institutions to prepare, but surprise assessments with legally binding compliance timelines and real consequences for principals and county education officials who sign off on unsafe facilities.

It requires a national programme to reduce boarding school overcrowding, which means expanding day school options, investing in transport infrastructure, and resisting the political pressure to admit beyond capacity in the name of access statistics.

It demands the depoliticisation of school governance. Too many Board of Management appointments are patronage exercises.

Too many principals report upward to officials who have an interest in quiet schools rather than safe ones.

An independent schools inspectorate, with ring-fenced funding and reporting directly to Parliament, would change those incentives.

Most fundamentally, it requires a rethinking of what boarding school is for. The model Kenya inherited, total separation from family, quasi-military discipline, and examination above all else, was designed for a different era.

These draconian rules are not relevant to today's crop of students, who arrive with different expectations of dignity, communication, and participation.

The children in dormitories across Kenya tonight are not problems to be managed. They are citizens in formation, entitled to safety, voice, and care.

Twenty-five years after Kyanguli, the questions are the same. The task forces are the same. The presidential statements are the same. The only thing that keeps changing is the names of the schools and the numbers of the dead.

The next fire is not inevitable. It is predictable, which means it is preventable. Kenya has had every report it needs.

What it has never had is a government that treated implementation as seriously as it treats mourning.

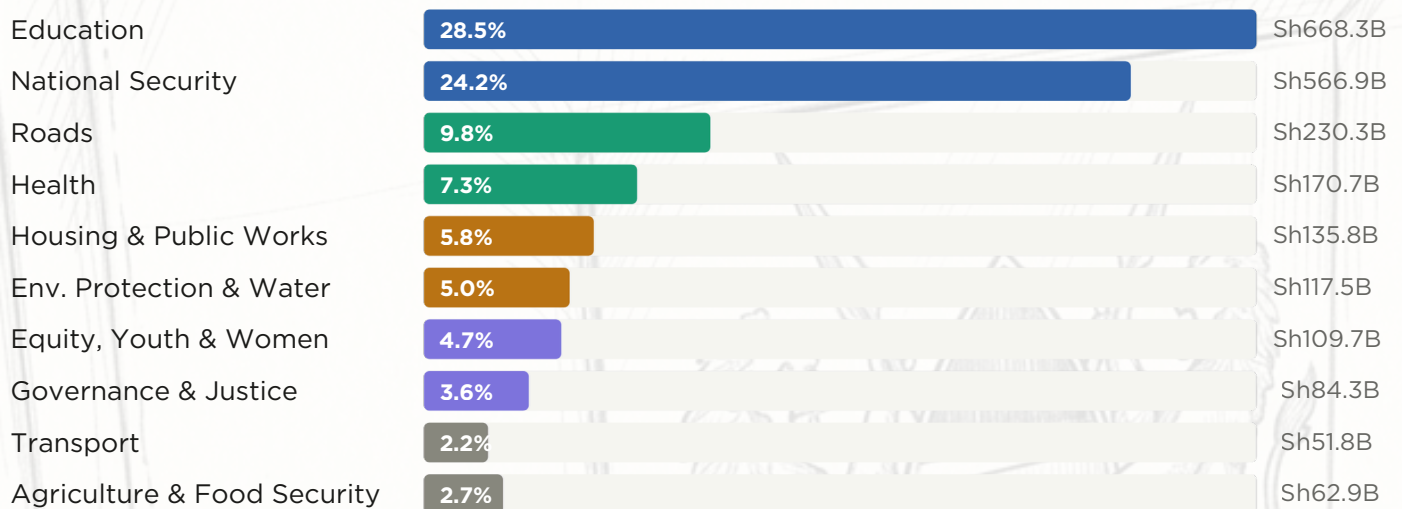


# KENYA NATIONAL BUDGET ESTIMATES (FY 2026/27)

## HEADLINE FIGURES



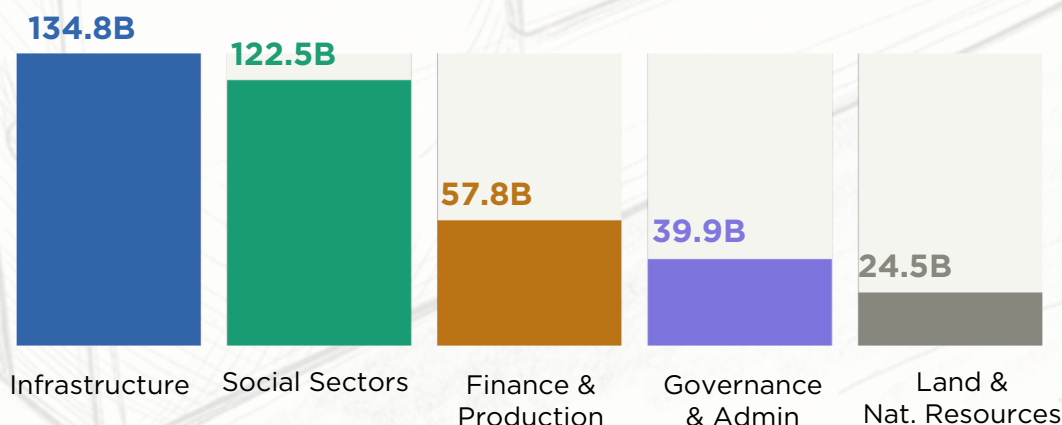
## SPENDING BY THEMATIC AREA (% OF MINISTERIAL BUDGET)



## BUDGET ALLOCATION & DEFICIT FINANCING

Allocations		Deficit financing mix	
National Executive	Sh2.81tn	Net Domestic Financing	Sh995.7bn
Consolidated Fund	Sh1.50tn	Net External Financing	Sh116.2bn
County Governments (Equitable Share)	Sh420bn	Public Debt (% of GDP)	65.3%
Parliament	Sh50.98bn	Statutory Debt Target	55.0%
Judiciary	Sh30.38bn		

## BETA PRIORITY CLUSTER ALLOCATIONS (SH BILLION)



# How Kenya's informal workers are building their own safety net

Every morning, before the Nairobi traffic thickens into its daily gridlock, James Mwangi sends Sh200 via M-Pesa to a number he has saved in his phone as Chama ya Stage. He has done this without fail, six days a week, for the past two years.

He has never missed a contribution. He has also never signed a contract, never received a payslip, and never been enrolled in NSSF. James is a bodaboda rider. He is, by every formal measure, invisible to the social protection system, but he is covered.

The group he contributes to has 24 members, all riders at his stage. When one of them is hospitalised, the group mobilises a payout within 48 hours. When one of them dies, the others cover the funeral. When one needs to repair his motorcycle and cannot afford to stop riding while he saves, the group loans him the money at zero interest.

## The Numbers Behind the Hustle

James's story is not exceptional. It is structural.

Total informal sector employment in Kenya rose by 4.1 per cent to 18.1 million workers in 2025, according to the KNBS 2026 Economic Survey, up from 17.4 million the previous year.

Over 87 per cent of the 822,000 new jobs created in 2025 came from the informal sector. Today, 83.8 per cent of Kenya's workforce earns its living outside formal employment. This is not a transitional phase. It is the structure of the economy.

Yet the pension and social protection system remains anchored in a different reality, one built around formal employment, predictable income, and payroll deductions. That model, while effective for a segment of the population, no longer accurately reflects how the majority of Kenyans earn their income.

The NSSF and the Social Health Authority have introduced voluntary registration options for informal workers, though enrolment remains low. In the gap between what the state offers and what workers actually need, an entire parallel financial architecture has emerged, built from mobile phones, trust, and necessity.

## The Digital Chama

The chama is not new. Rotating savings and credit groups have existed in Kenya for generations, pooling resources for school fees, land purchases, funerals, and emergencies.





What is new is the infrastructure running beneath them. A new wave of young, tech-savvy Kenyans is redefining these groups for the digital age.

Unlike traditional chamas that relied on physical meetings, Gen Z chamas utilise digital banking solutions, such as M-Pesa and fintech apps, for secure and transparent transactions, offering flexible savings that cater to the irregular income patterns of freelancers and gig workers.

Products like Chama Platform, a WhatsApp-first savings management tool, allow groups to track contributions, manage loans, and process M-Pesa payments without requiring members to download a separate application. The result is financial infrastructure with almost no barrier to entry: if you have a smartphone and a WhatsApp account, you can run a chama. Thousands of Nairobians now do.

The peer insurance dimension is growing alongside it. Old Mutual, in partnership with the Kenya Bodaboda Association, launched the "Boda Riders Super Cover" in 2025, Kenya's first specialised insurance product for motorcycle taxi operators, offering Sh1,000 per night hospitalisation support and a Sh100,000 last expense benefit.

The initiative was designed to address a critical gap: motorcycle users account for 35 per cent of road fatalities in Kenya, yet riders have historically operated without any meaningful medical or social insurance coverage.

Formal products reaching this population are still the exception, however. Most riders and market traders continue to rely on informal group arrangements that are invisible to both the insurance industry and the state.

### Building a Financial Identity

Kenya's informal workers, such as the mama fua washing clothes in people's homes, the bodaboda rider looking for fares, and the artisan paid in cash for yesterday's work, are invisible to banks, insurers, and lenders who demand payslips, logbooks, and predictable incomes.

The consequence is not just exclusion from credit. It is exclusion from financial identity itself: no credit score, no savings history, no proof of income that any formal institution will recognise.

From a value-chain standpoint, the bodaboda rider is enormously productive; one rider supports fuel suppliers, insurers, spare-parts dealers, roadside food vendors, M-Pesa agents, and the government through fuel levies and licences.

Yet the individual operator captures a narrow slice of that value, with little protection when the work stops.

The workers have understood this for longer than the institutions have. They did not wait for a government programme or a bank product. They built the safety net themselves, from the bottom up, one M-Pesa transfer at a time.

James Mwangi will send his Sh200 again tomorrow morning. His chama account shows a balance that no bank has ever seen, underwriting a security that no policy has ever guaranteed.

In the informal economy, that is not a workaround. It is the whole system.

# Kenyan indie music scene making waves without radio and labels



If you tune into any major radio station in Nairobi today, the sonic landscape feels predictable. High-octane Nigerian Afrobeats, sleek South African Amapiano, and the hyper-commercialised remnants of local Gengetone dominate the airwaves.

It is a formula designed for programmatic advertising and corporate sponsorship. But step off the corporate airwaves and into the digital ether, and you will find that Kenya's real musical revolution is happening in the margins.

Across SoundCloud sub-communities, private Discord servers, and packed underground gigs in industrial-area warehouses, an entirely separate ecosystem has matured.

In 2026, a bold generation of Kenyan indie artists, bedroom producers, spoken-word experimentalists, and ambient jazz-fusion acts is bypassing the traditional music industry completely. They do not have major label backing, they do not get daytime radio play, and frankly, they do not want it.

## A Scene That Built Itself

This movement is not just a change in genre; it is a structural shift in how art is made and consumed in East Africa.

For decades, breaking into the Kenyan music industry required navigating a tight network of gatekeepers: club DJs, radio presenters, and talent managers who favoured safe, formulaic hits.

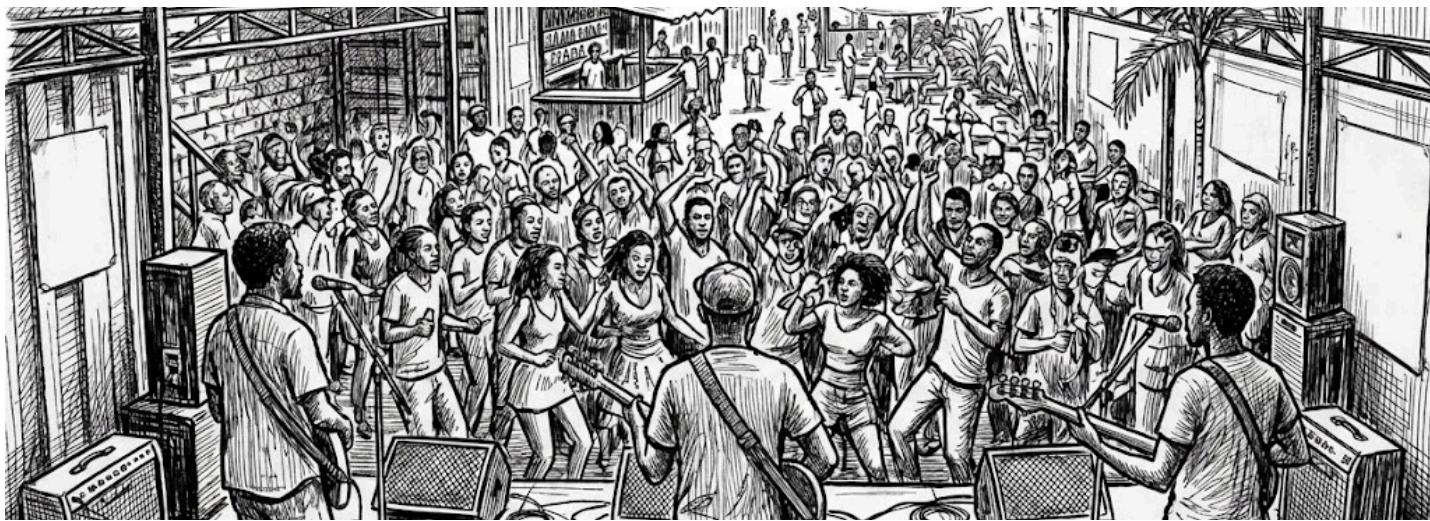
Today's indie scene has built its own parallel infrastructure.

The rise of affordable home studio setups and sophisticated mobile production suites has democratised the recording process.

A teenager in Eldoret or a university student in Kahawa Sukari can now compose, mix, and master an entire ambient- soul EP from their bedroom laptop.

Platforms like SoundCloud and Bandcamp serve as their global distribution networks, while TikTok and Instagram Reels handle targeted, organic discovery.

Crucially, this digital autonomy is paired with a fierce dedication to physical spaces. Venues like the Alchemist Bar in Westlands, pop-up warehouses in the Industrial Area, and secret garden sessions in Karen have become holy ground for alternative music.



## What Does the Revolution Sound Like?

Stylistically, the scene defies easy categorisation, and that is entirely the point. If there is a unifying thread, it is a radical rejection of creative homogenization.

Artists are sampling vintage Swahili rhumba and warping it with lo-fi hip-hop beats; others are pairing heavy electronic sub-bass with traditional coastal Mwanzele rhythms.

Take the burgeoning "Nairobi Chill" movement, a micro-genre characterised by its melancholic chords, atmospheric field recordings of Nairobi traffic, and deeply introspective lyrics delivered in a mix of soft Sheng and English.

It stands in stark contrast to the relentless optimism and club-ready energy of mainstream pop. It is music for the anxious, hyper-connected youth navigating an uncertain economic landscape.

Then there is the jazz-fusion revival. Young collectives are stripping away the academic rigidity often associated with the genre, blending live saxophones and improvisational keys with spoken word poetry that tackles everything from mental health to political disillusionment. It is raw, intellectually demanding, and intoxicatingly fresh.

### Why It Matters

What this scene reveals about creative independence in 2026 is profound. In the past, "independent" was often a polite euphemism for "unsuccessful", a temporary state an artist endured until a label signed them. Today, independence is an aggressive, intentional choice.

By relying on direct-to-fan monetisation, limited-run merchandise, and intimate live ticketing, these creators maintain absolute ownership of their masters and their identities.

They are building sustainable, modest livelihoods based on hyper-loyal communities of a few thousand fans, rather than chasing millions of passive streams that yield fractions of a cent.

As the mainstream industry worries about algorithmic optimisation and streaming manipulation, Kenya's indie pioneers are doing something far more radical: they are making music that sounds like home, entirely on their own terms.

The industry might not be talking about them yet, but the future is already listening.

### The Chronicle Weekly Playlist

Track	Artist	Why It Matters
Aki Sioni	Njerai	The bedroom-built R&B track that topped national charts without a label
Maharani	Karun	Neo-soul that travels — from Nairobi living rooms to European festival stages
Love Being Used	tg.blk	The viral breakthrough for Kenya's Apple Music Africa Rising 2026 inductee
Hollon	Maya Amolo	Quiet-storm intimacy; zero label machinery behind it
Umva	Elsy Wameyo	Nairobi-born, Adelaide-raised; Kenyan identity carried across continents
Backbencher	Toxic Lyrikali	Most-discovered new artist in Kenya on Spotify 2025
Inakubalika	Watendawili	Four chart spots from one act; the sound of a real fanbase

# Two leagues, one city: What the Nairobi Gor Mahia, Arsenal celebrations mean



On May 27, Nairobi streets were transformed into a sea of red and white as thousands of Arsenal fans poured into the CBD, painting the capital in the club's colours after a 22-year wait for an EPL title.

Then, on May 31, the same city turned green. Chants of "Gor Biro!" echoed through the CBD, accompanied by vuvuzelas, whistles and drums as thousands of Gor Mahia fans marched through major streets, danced atop vehicles and celebrated the 22nd title.

The two celebrations were equally passionate, though not equally sized. And that gap, between the energy Kenyans invest in English football and the energy they extend to their own, is the most important question in Kenyan sport.

Millions of Kenyans follow the English Premier League. They know their club's starting eleven, their expected goals statistics, injury news, name it.

They stream matches at midnight. They organise supporters' chapters with constitutions and chairpersons. They mourn and celebrate with a sincerity that any local club chairman would sell a kidney to inspire.

Meanwhile, outside of high-profile fixtures such as the Mashemeji derby involving Gor Mahia and AFC Leopards, many games struggle to attract strong crowds, limiting their commercial appeal.

This is not a moral failure. It is not evidence that Kenyan fans are disloyal or fickle. It is a market signal, and like all market signals, it is telling us something specific about what the product is and is not delivering.

## The Uncomfortable Truth

The first problem is visibility. The Ministry of Sports declined to fund the FKF-KBC broadcasting partnership, leading to KBC's cessation of FKF Premier League match broadcasts for the 2024/25 season.

In contrast, Azam TV continued to air FKF Premier League matches under a separate seven-year deal, broadcasting four matches per round on pay-TV and digital platforms.

You cannot love what you cannot see. While Arsenal's every fixture is available on SuperSport and streamed freely on dozens of pirate platforms, a midweek FKF match in Kisumu may not be broadcast anywhere at all.

The second problem is infrastructure. Many FKF Premier League clubs rent stadiums, meaning home matches are sometimes played in distant venues far from training grounds or fan bases.

Some clubs do not even have their own training facilities.

When Arsenal play at the Emirates, the experience: the sound, the sight lines, the food, the ritual, is part of the product. When a Kenyan league match is played in a half-empty ground with broken seats and no match-day programme, attending requires love, not just interest. Most people, given the choice between that and watching Arsenal in HD at a warm sports bar, will choose comfort.

The third problem is governance. Prolonged institutional turmoil has scared away investors, stifling the growth of Kenyan football. Hooliganism has driven away spectators who associate football with crime and vandalism, leading to dwindling attendance. Governance and financial accountability remain central concerns for sponsors.

Until clubs can demonstrate basic financial discipline, paying players on time, publishing accounts, and operating transparently, the corporate money that funds the fan experience at the elite level will continue to stay away.

### What Is Already Working

It would be unfair to catalogue the problems without acknowledging the momentum. SportPesa's landmark ten-year sponsorship agreement with FKF, valued at Sh1.12 billion, was launched with the 2025/26 season specifically to improve the structure, competitiveness and financial resilience of Kenyan football.

A recent stakeholder dialogue brought together clubs, broadcasters, media, match officials and safety officers to align on a shared roadmap, with discussions centring on expanding broadcast reach, commercialisation, fan engagement, safety and infrastructure upgrades.

The title race itself this season was evidence that the league, when it runs well, delivers drama. Gor Mahia's championship came down to a rival result, APS Bomet beating AFC Leopards 2-1 in Kericho on the penultimate weekend, with the two giants separated by just five points at the top after 34 rounds. That is compelling football. It simply was not watched by enough people.

As champions, Gor Mahia take home Sh15 million in prize money and a place in next season's CAF Champions League. For context, Arsenal's title-winning players share a bonus pool that runs into the tens of millions of pounds. The economics are not comparable, but the passion of the fan is. The task is to close the gap between that passion and the product.

### What The Celebrations Mean

The back-to-back eruptions in Nairobi's CBD - red one week, green the next - actually make a hopeful argument if you read them correctly.

They are evidence of something the football industry too often takes for granted: that Kenyans love football, deeply, structurally, as a primary cultural activity. They do not need to be taught to care. They need to be given a local product worthy of the care they already have in abundance.

Gor Mahia's 22nd title should not have been celebrated by fewer people than Arsenal's fourth. Both are extraordinary achievements.

Both belong to communities with deep, multigenerational roots in this city. One of them just has a better television deal.

That is fixable. The passion is already there.



# Here is what we expect to make news this week



## June 8: Court to make ruling on Gachagua's impeachment

High Court judges Eric Ogola, Anthony Mrema, and Freda Mugambi are expected to deliver their verdict on the consolidated petitions challenging Rigathi Gachagua's impeachment in October 2024. The former Deputy President has indicated that he will proceed to the Court of Appeal if his removal is upheld.



## June 11: Mbadi to deliver the 2006/07 budget statement

The Cabinet Secretary for the National Treasury, John Mbadi will deliver the 2026/27 Budget Statement in the National Assembly. The government has put together a budget of Sh4.8 trillion, with the projected revenue standing at Sh.3.6 trillion. Mbadi will also outline the revenue measures as well as priority budget areas.



## June 8 and 13: National Assembly to host public participation hearings on the Finance Bill

The Departmental Committee on Finance and National Planning will be in Mombasa and Kilifi Counties to take part in public hearings on the Finance Bill, 2026, the Sovereign Wealth Fund Bill, 2026, the Central Bank of Kenya (Amendment) Bill, 2026, and the Kenya Revenue Authority (Amendment) Bill, 2026



## June 9: CBK's Monetary Policy Committee meeting amid pressure to increase interest rates

The Central Bank of Kenya (CBK) Monetary Policy Committee (MPC) meets amid pressure to raise interest rates. The CBK will announce its benchmark rate decision (currently at 8.75% following a pause in cuts). The Kenya Bankers Association is pushing for a rate hike to keep inflation, which rose to 6.68% in May from 5.59% in April, in check.



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