The Chronicle
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‘Africa doesn’t come to plead’: Kenya’s singular stance at UNGA

ACROSS NINE SPEECHES IN FIVE DAYS AT UNGA 81, RUTO PRESSED ONE ARGUMENT: AFRICA'S PROBLEM WAS NEVER THE ABSENCE OF CAPITAL, BUT THE RULES THAT DECIDE WHERE IT IS ALLOWED TO GO.

Drought, Brokers, and Hoarding: The three faces of Kenya’s milk shortage

AS GOVERNMENT DOWNPLAYS SUPPLY DECLINE, FARMERS REPORT REDUCTIONS OF UP TO 80%. THREE FACTORS AT PLAY: DROUGHT, BROKER UNDERCUTTING, AND PANIC BUYING.

The opposition has a coalition, but does it have a message?

BEYOND THE PROMISE TO DEFEAT WILLIAM RUTO AND FIELD ONE CANDIDATE, THE LARGER QUESTION REMAINS: WHAT WOULD A UNITED OPPOSITION ACTUALLY DO WITH POWER?

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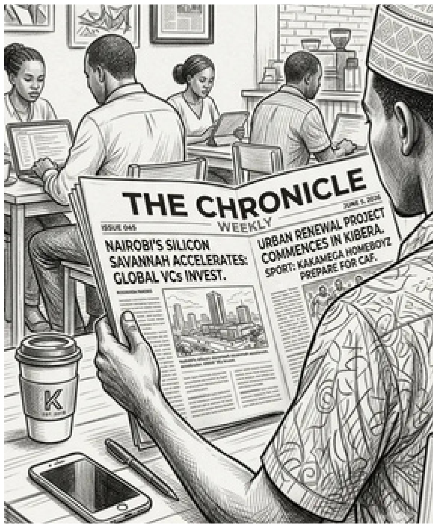

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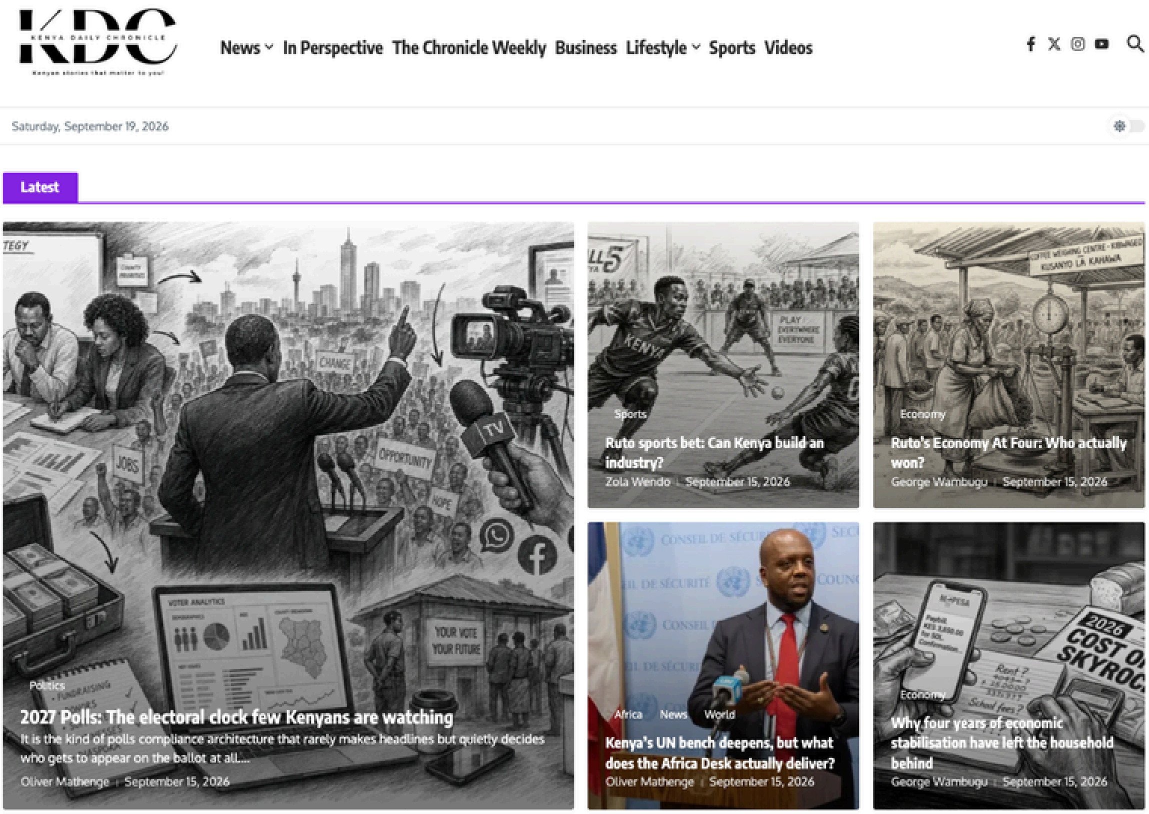

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While the Kenya Daily Chronicle delivers a mix of breaking news and real-time updates across politics, business, health, sports, and lifestyle, the Weekly is its considered, curated counterpart; a deeper read for audiences who want more than headlines.

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.

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Editorial Note

Every story in this issue of The Chronicle Weekly asks a version of the same question: is this delivery, or does it just look like delivery?

President Ruto spent five days at UNGA making one argument in nine settings - that Africa's constraint was never capital but the rules governing where capital is allowed to go. It is a coherent, well-evidenced case.

But Ruto did not only make it abroad. He made it at home too, using Kenya's own pension funds, credit-rating actions and infrastructure pipeline as proof that the country was applying the argument to itself before asking anyone else to.

That domestic half of the pitch is the one this newsroom can actually check, week by week, against what gets built.

Nairobi offers the clearest test case. Governor Sakaja's Sh80 billion cooperation pact with the national government hands him more resources and, with them, less room to blame City Hall's failures on somebody else.

By 2027, the pact will have either produced visible roads, water and lighting, or it will have become the opposition's best argument that Sakaja needed Nairobi's problems solved for him. There is no middle outcome that helps him politically.

The milk shortage tells a smaller version of the same story.

Two arms of one government, the Dairy Board and the Agriculture CS, describe the identical empty shelf in deliberately different language, one reassuring markets, the other conceding just enough to satisfy the Senate.

The one intervention with a price tag attached, a Sh1.4 billion cooler programme, was procured before the drought that supposedly justifies it. Government's own timeline for fixing this rests on rain, not policy.

Kithure Kindiki's tour of Mt Kenya is an attempt to build something more durable than a rally; a network of elders, churches and local officials tied to the resources of the state.

Kirigiti showed what that can produce; Embu, twelve days earlier, showed how fragile it still is when two men die at a UDA meeting the Deputy President attended. Even basketball fits the pattern.

Kenya now has a BAL franchise, a celebrity investor, an NBA-brokered arena deal and a stadium-upgrade budget — four real things that do not yet add up to an ecosystem, because nobody has said who builds the courts in between.

None of this is cynicism. It is the standard this newsroom applies to everyone equally: not what was announced, but what can be verified against it later.

That standard is the thread running through Issue 17.

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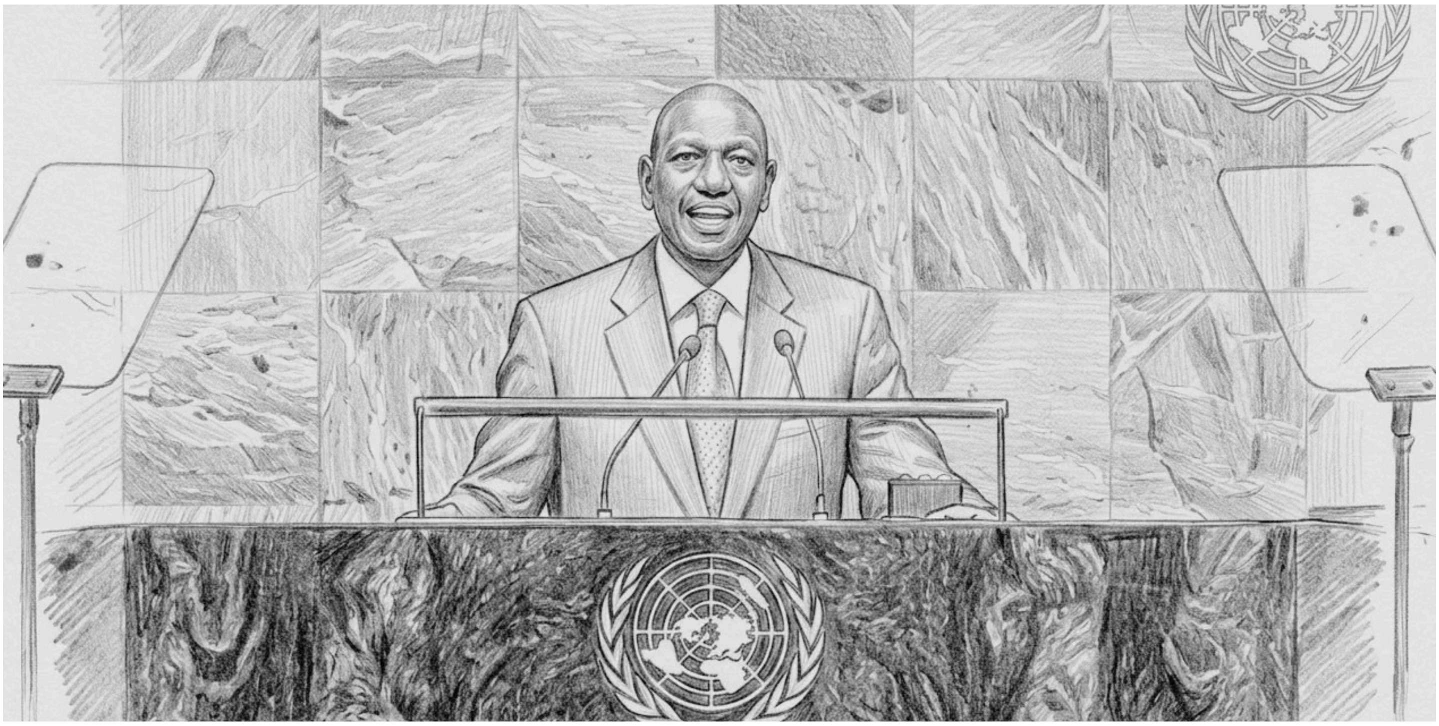
‘Africa doesn’t come to plead’: Kenya’s singular stance at UNGA



Between September 21 and 23, President Ruto addressed the Accra Reset digital-skills gathering, the Africa We Build roundtable on regulation and risk, the COMESA side event on the Pact for the Future, the Committee of African Heads of State on Climate Change, and the UNICEF dialogue on debt and child investment.

He also addressed the Coalition for Children's Rights in the Age of AI, the Kenya-EU Partnership for Multilateralism summit, a high-level event on clean cooking, and, finally, the General Debate of the UN General Assembly itself.

Nine platforms, nine different audiences – regulators, development bankers, child-rights advocates, climate negotiators, EU heads of state – and, underneath almost all of them, one sentence, restated with only minor variation each time.

At the Africa We Build roundtable he put it most bluntly: Africa's problem, he said, was no longer the amount of capital available to it, but the set of rules that decide where that capital is allowed to go. Two days later, at the General Debate, the same idea returned in harder language: capital must price risk; it must not price prejudice.

That repetition is worth noticing before anything else. Heads of state deliver dozens of remarks during UNGA week, most of them courteous filler pegged to whichever committee convened them. Ruto's week reads differently – closer to one argument tested in nine settings than nine separate speeches.

The Political Case

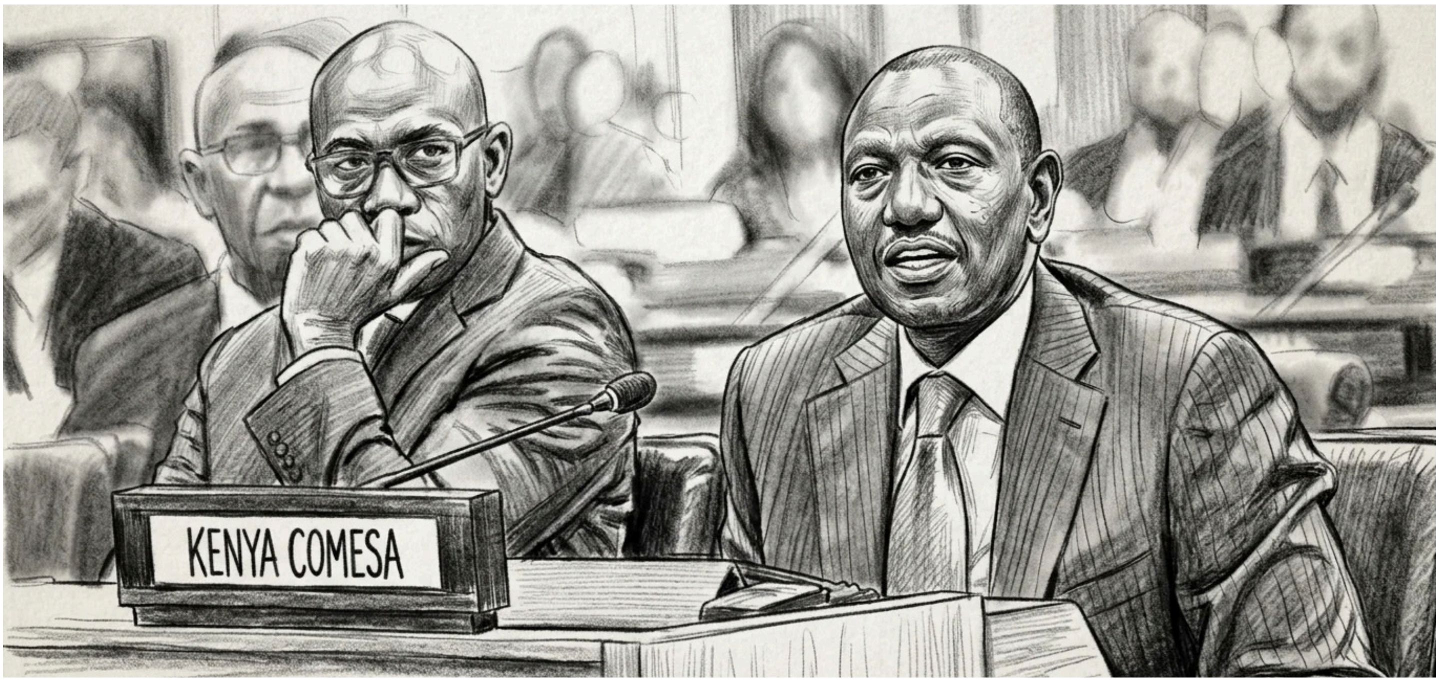
In the General Debate, Ruto made the institutional argument in its starkest form: every nation at the UN holds one vote, but on the gravest questions of war and peace, five nations possess a permanent power that the other 188 do not.

Africa's 54 states, he noted, make up more than a quarter of the Assembly yet hold no permanent seat on the body that decides the peace and security matters that concern them most directly – permanently discussed, in his words, but permanently excluded.

He dated the argument precisely: the General Assembly moved Security Council reform into intergovernmental negotiations in 2008; those negotiations began the following year; seventeen years later, he said, the world is still negotiating.

His evidence that reform is possible rather than merely desirable was historical – the Council itself grew from eleven members to fifteen in 1963, when the UN's own membership changed. What was possible then, he argued, is possible again.

The Kenya-EU Multilateralism Summit repeated the same demand in coalition language – reform in accordance with the Ezulwini Consensus and the Sirte Declaration – while making explicit that Kenya treats this as one half of a single argument, not a standalone grievance.



Political reform and financial reform, he told the summit, are not separate projects. They ask the same fundamental question.

The Financial Case

That second half of the argument was the one Ruto worked hardest on across the week. Global public debt reached $102 trillion in 2024, he told both the UNICEF dialogue and the General Debate; developing countries, holding less than a third of that debt, paid roughly a trillion dollars in interest on it in that year alone – enough that 46 developing countries now spend more on interest than on either health or education.

At UNICEF House, he stated the mechanism directly: a debt crisis becomes a children's crisis when interest payments crowd out classrooms, healthcare, nutrition and social protection.

His specific target was not debt itself but the pricing of it. Citing UNDP research, he told both the COMESA event and the General Debate that subjectivities in sovereign credit ratings have cost African countries in the region of $75 billion through excessive interest and foregone lending – one of the few figures he repeated identically across two separate audiences rather than varying it.

Reform, in his framing, meant three concrete asks: price African risk against actual African default-and-recovery data rather than inherited assumptions; make guarantees on productive African assets cheaper than the risk they cover; and stop treating long-duration African infrastructure debt as an exotic prudential exposure.

"Capital follows incentives, and we wrote the incentives."

The Domestic Case

The most concrete version of the argument, and the one built to travel, was the one Ruto delivered to the Africa We Build roundtable using a single hypothetical: a teacher in Eldoret who has paid into a pension fund for twenty years.

Kenya's pension industry holds roughly Sh 3.2 trillion, about $24.7 billion, he said; 46 per cent of it sits in government securities, while just two-hundredths of one per cent is invested in infrastructure debt – this despite Kenyan regulation permitting funds to hold up to ten per cent of assets in infrastructure. The ceiling, in other words, was not the constraint.

His conclusion was as much an indictment of African financial architecture as of the international one. The teacher's fund manager, he said, is not being unpatriotic; he is being rational, because the rules he works under tell him a Treasury bill is prudent, and a power plant is adventurous.

Kenya's own domestic capital pools, Ruto argued, made the scarcity narrative obsolete at the continental level too: African non-bank domestic capital now exceeds $2 trillion, and pension and insurance assets have crossed $1 trillion for the first time – against total external flows to the continent of $1.7 trillion across the whole of 2014 to 2024. The scarcity argument, he told the roundtable, is finished.

The Investment Pitch

Where the argument turned from diagnosis to delivery was Kenya's own project pipeline, which Ruto used repeatedly as evidence that the country was not merely asking others to change rules it had not tested on itself.

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The headline item: the East Africa refinery at Lamu, on which Kenya expected to break ground within the week of his General Debate speech, with capacity to process 700,000 barrels of oil a day and an investment of roughly $16 billion.

He paired it with a shorter domestic record – three credit-rating actions in Kenya's favour since August 2025, foreign exchange reserves of about $15 billion, more than six months of import cover, and the Kenya Pipeline listing, which raised Sh112.4 billion, about $868.5 million, at 105.7 per cent subscription and ended an eleven-year drought on the Nairobi bourse.

The National Infrastructure Fund, signed into law in March, is designed to mobilise up to $40 billion for roads, ports, power and water through capital that shares in the returns rather than new public debt. Kenya, he told the roundtable, is not asking pension funds and development finance institutions to lend to it; it is asking them to own the assets alongside it.

As proof the model builds things, he pointed to the Affordable Housing Programme's 270,000 units currently under construction, worth Sh500 billion.

The Same Logic, Smaller Scale

The argument showed up at a smaller register too, in venues that had nothing to do with sovereign debt. At the Accra Reset gathering, Ruto framed Kenya's leadership of the MasterKey digital-skills corridor in identical terms.

African talent is not scarce, but a qualification issued in Nairobi currently has no trusted way to travel to Accra or Kigali, so the missing piece is not people but a system of verification, MasterKey's actual purpose, in his words, being to hold and share trusted records rather than to award jobs or visas itself.

At the clean cooking event the same day, he priced the continent's entire universal-access gap at about $2 billion a year through 2040 – under a tenth of one per cent of annual global energy investment – and named the real constraint as fragmented demand and risk left on households, not a shortage of capital.

Kenya's own $600 million Institutional Clean Cooking Investment Pack was offered as the kind of aggregation instrument that turns need into something investable.

Even the child-safety coalition speech fit the pattern: the ask there was for design standards and age-assurance rules built with African realities in mind, not for money.

Reform Advocate, Investment Courter

The tension in Ruto's week is not that the two tracks – the institutional-reform argument and the capital-courting pitch – contradict each other; on his own logic they are the same argument made twice, once about global rules and once about Kenya's own compliance with them.

The open question for Nairobi is whether the international side of that bargain moves as fast as the domestic side.

Whether Ruto's argument moves the institutions he spent the week addressing, or simply gets logged as another UNGA speech inside a seventeen-year Security Council negotiation, is the test worth watching for at the 2028 Pact for the Future review.

And, closer to home, whether the teacher in Eldoret's pension fund holds any more than two hundredths of one per cent in infrastructure the next time Kenya publishes the numbers.

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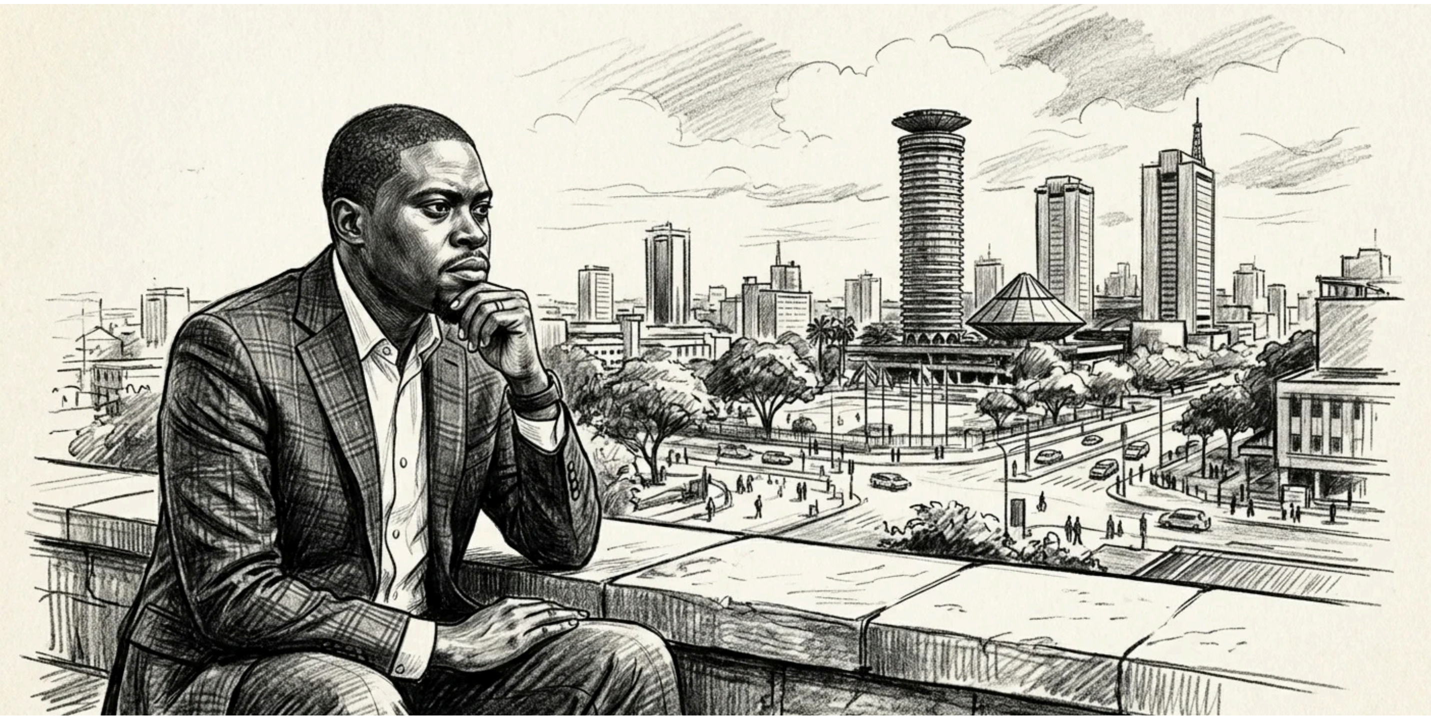
Battle for City Hall: Nairobi's needs, Sakaja's work, who wants his job



Nairobi's next gubernatorial election is beginning to look less like a conventional contest over City Hall and more like a referendum on a larger question: what does it actually take to run a capital city of Nairobi's scale, and who should be held responsible when the machinery does not work?

Governor Johnson Sakaja has spent much of his first term arguing that the problem is partly structural.

Nairobi is simultaneously a county, Kenya's capital, the country's commercial centre and the daytime home of millions more people than its residents. Its infrastructure obligations thus stretch beyond what a conventional county budget can support.

That argument acquired a concrete political form in February when Sakaja and Prime Cabinet Secretary Musalia Mudavadi signed a cooperation agreement at State House, witnessed by President William Ruto.

This placed an estimated Sh80 billion of national government-backed projects behind a programme covering roads, water, sewerage, street lighting, waste management, housing and related infrastructure.

The agreement gives Sakaja something he has repeatedly said Nairobi needs: more resources. It also gives his opponents something else – a powerful political question about whether the governor has demonstrated that he can manage the city with the resources and powers already available to him.

A Problem Bigger Than City Hall

Sakaja's own description of Nairobi's financing gap is deliberately stark. Appearing before the Senate, he compared Nairobi's roughly Sh45 billion in available county resources with Paris, which he said operates on a budget of about Sh1.5 trillion while serving roughly two million residents, against Nairobi's daytime population of about seven million.

The comparison is not a like-for-like measure of municipal finance – different countries have different systems for allocating responsibilities, raising revenue and funding metropolitan infrastructure – but Sakaja's underlying argument is straightforward.

Nairobi's obligations have grown faster than the resources available to the county government, and the law recognises that Nairobi is different. Section 6 of the Urban Areas and Cities Act identifies Nairobi as the capital city and allows the two levels of government to agree on the performance of functions and delivery of services, including provisions for funding and joint projects.

The financing gap is visible across the city. Nairobi needs a reliable road and drainage network to cope with rapid development and increasingly severe flooding; a functioning sewerage system; dependable water supply; public lighting; organised waste collection and disposal; and infrastructure capable of supporting the commercial, residential and diplomatic functions expected of a national capital.

The backlog is substantial enough that even a well-funded administration cannot clear it through a handful of flagship projects. It requires maintenance systems as much as construction, predictable revenue as much as one-off capital injections, and institutions that keep services running after the ribbon-cutting ceremonies end.

That distinction matters for Sakaja because his political defence cannot ultimately rest on how much money Nairobi has received. It will rest on what Nairobians can see and experience as a result.

The Sh80 Billion Experiment

The February 17 package includes Sh8.7 billion for roads, bridges and drainage; Sh3.7 billion for street lighting; investments in water treatment and distribution; major sewerage works under the Nairobi River regeneration programme; informal-settlement electricity connections; and projects involving waste management and urban infrastructure.

The lighting programme illustrates the scale of the ambition. Nairobi has approximately 70,000 lighting points, with only about 30 per cent operational. The plan is to complete 10,000 stalled installations while adding another 40,000 lights.

The road programme is similarly broad, with the agreement providing for 247 kilometres of roads, while the wider package includes drainage and bridge works.

Water and sewerage interventions include upgrading the Ng'ethu Treatment Plant, expanding sewer infrastructure along the Nairobi River corridor and supporting additional last-mile sewer connections But there is an important qualification to the phrase "Sh80 billion for Nairobi."

The money is not simply an additional Sh80 billion deposited into the Nairobi County Treasury for Sakaja's administration to spend.

National government agencies are implementing programmes and projects, while both levels of government continue to carry their respective budgeting responsibilities. That makes the pact less a giant county budget top-up than a coordinated national-county development programme.

By March, implementation had started with a joint steering and implementation structure bringing together national government ministries, departments and agencies and the county government.

The government has since reported progress on projects, while Nairobi County has presented a broader scorecard claiming more than 300 kilometres of roads constructed or rehabilitated and extensive street-lighting work. There has been no independent verification of these numbers, but the city has been turned into a construction site over the last couple of months.

The political test, therefore, is becoming increasingly simple: can the pact turn into functioning infrastructure quickly enough for residents to experience the difference before they vote?

NMS Question Has Not Gone Away

The most politically sensitive part of the agreement is not the money. It is the question of who controls Nairobi. Sakaja has repeatedly insisted that the pact is not a repeat of the Nairobi Metropolitan Services arrangement introduced during the Sonko administration, under which national government structures took over several county functions.

His legal argument rests principally on cooperation rather than transfer. Article 6(2) of the Constitution describes national and county governments as distinct and interdependent and requires them to conduct their relations through consultation and cooperation, while Article 189 specifically permits the two levels of government to cooperate and establish joint committees and joint authorities.

Article 187, by contrast, deals specifically with the transfer of functions and powers between levels of government and establishes conditions around such transfers, including arrangements for the necessary resources.

Sakaja's position is that the February agreement does not transfer Nairobi’s constitutional functions to the national government and does not create another institution to run City Hall. Instead, national agencies are providing resources and implementing specific projects alongside the county government.

The legal framework for Nairobi itself also expressly contemplates an agreement between the two levels of government covering funding, administration and joint projects. Critics have nevertheless argued that the substance of the arrangement matters as much as the label attached to it.

Politically, however, the distinction has become difficult to escape. Critics have described the arrangement as a “hostile takeover”, arguing that national government involvement amounted to an erosion of devolution.

For Sakaja, that means the pact has to accomplish two things at once: deliver projects and demonstrate that Nairobi remains firmly under the constitutional authority of its elected county government.

The Emerging Contest

The governor's challengers are arriving with different arguments, different constituencies and, increasingly, different political vehicles.

Babu has built the clearest political attack around accountability and control of Nairobi's resources. He has publicly opposed the national government agreement and pledged to abolish it if elected governor, arguing that the arrangement was procedurally and constitutionally flawed.

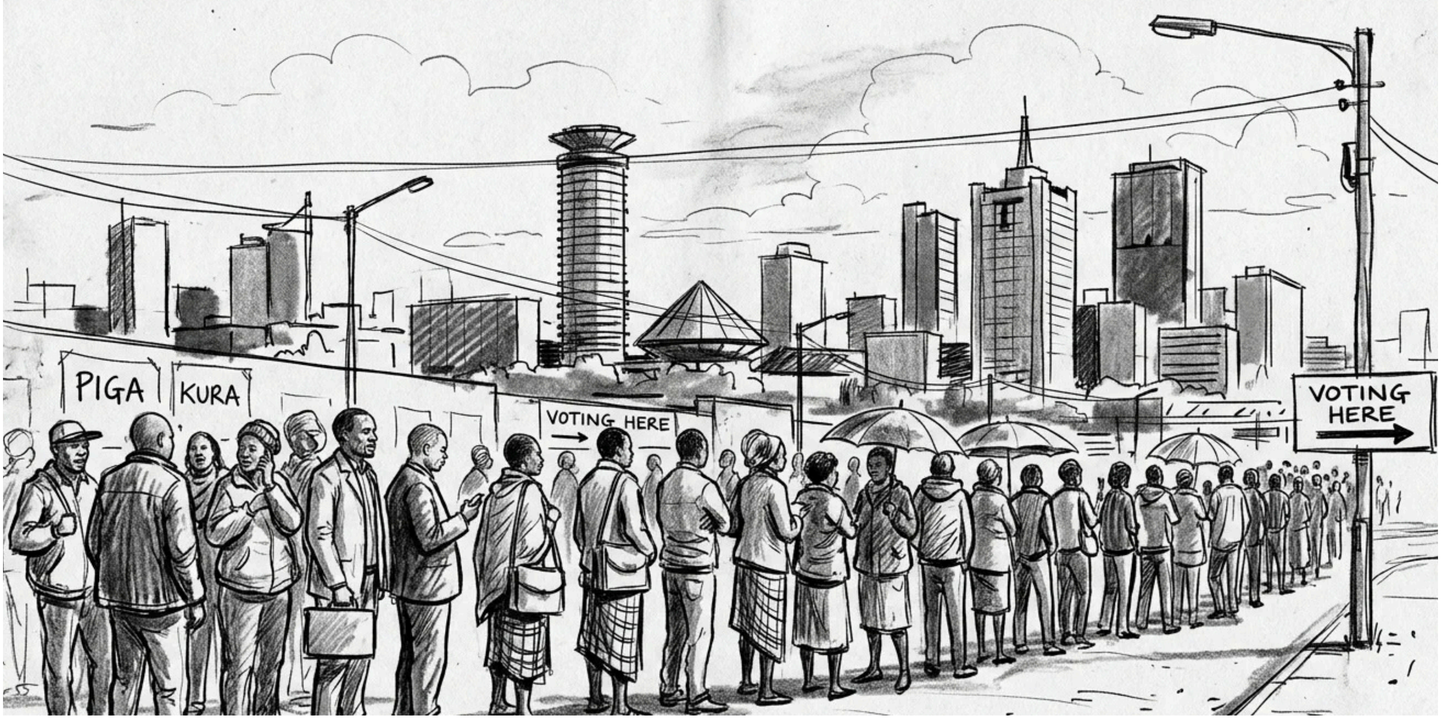
By September, he had also moved towards his own political vehicle, The Mwananchi Party, amid tensions over the political direction of the wider Linda Mwananchi movement.

James Gakuya, the Embakasi North MP and a figure within Rigathi Gachagua's Democracy for the Citizens Party, represents a different challenge. Gachagua has said DCP intends to field a candidate for Nairobi governor, with Gakuya among those seeking the party's ticket.

The contest therefore carries a second layer beyond City Hall: the struggle for political influence in Nairobi between Sakaja's camp and Gachagua’s DCP.

Margaret Wanjiru has now formally entered the race on the Kenya Moja Movement ticket. Her pitch is built around restoring dignity, order, accountability and effective management to the capital, with sanitation, water, infrastructure, healthcare and the business environment among the areas she has identified.

Her campaign also gives the opposition field another established political network, particularly through her long-standing church and political base.



Ronald Karauri, who declared his bid in February, is presenting a management argument, contending that Nairobi's persistent problems are fundamentally failures of leadership and administration.

What Nairobi Voters Will Measure

For Sakaja, the central political argument is likely to be built around incumbency and delivery. He can point to programmes such as Dishi na County, CBD improvements, youth employment initiatives, markets, roads and the growing national government partnership.

The county administration says it has expanded its road rehabilitation programme, street lighting, markets and employment initiatives, while the Sh80 billion agreement gives it access to a larger pool of nationally implemented infrastructure projects.

But incumbency also removes one of the easiest political defences available to an opposition candidate: the claim that the problems are entirely somebody else's fault.

By 2027, Sakaja will have had five years to explain what his administration could do with the powers of City Hall, what required intervention from the national government, and what remains unresolved despite both. That will make the Sh80 billion pact politically double-edged.

If roads are completed, streetlights become reliable, water supply improves, sewer connections expand and waste management becomes visibly more dependable, Sakaja will have a straightforward argument that cooperation produced results that City Hall could not have achieved alone.

If the projects remain largely announcements, or if the city's daily experience continues to be dominated by garbage, flooding, traffic, water shortages, broken roads and unreliable lighting, opponents will have an equally straightforward counterargument: the deal became an admission that the incumbent needed the national government to do the job.

The opposition's challenge is different. A crowded field may give Nairobi voters several competing versions of change, but it does not automatically produce a coherent alternative administration.

The candidates have different parties, political alliances, constituencies and explanations for what has gone wrong. That makes the question of consolidation important without making the outcome predetermined.

If several challengers remain in the race, they will be competing not only against Sakaja but also against one another for the same pool of voters who want a different direction at City Hall.

If political formations eventually negotiate a common candidate, the contest would be reshaped around a clearer incumbent-versus-alternative choice.

Either way, Nairobi's 2027 election will eventually have to move beyond personalities.

Previous Nairobi contests have shown that the candidate who consolidates first, not the candidate with the strongest platform, is the one who actually sets the terms of the contest.

On current evidence, nobody in Nairobi's opposition has done that yet.

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Networks, Not Rallies: Inside Kindiki's bid to rebuild Mt Kenya

For several months, the political conversation around Mt Kenya has been dominated by one question: who speaks for the region? A question that has been asked in different ways by different actors.

Rigathi Gachagua has sought to retain the political influence he accumulated as William Ruto's deputy and has repositioned himself as one of the most vocal opponents of the President.

Leaders in Mt Kenya East have pushed for greater recognition of their bloc even as some politicians seek to prevent the mountain from fragmenting politically.

Now Kithure Kindiki is attempting to offer a different answer. The Deputy President's recent tour of Mt Kenya is not simply a sequence of development inspections and public meetings.

It is increasingly looking like an effort to rebuild a political network around elders, church leaders, businesspeople, grassroots officials and community structures, while tying that network to the record and resources of the national government.

Kindiki has been presenting himself as a bridge between Mt Kenya and the national government. He has also intensified his activity across Meru, Tharaka Nithi and Embu, combining development tours with political mobilisation.

Then came Kirigiti.

Building Through The Elders

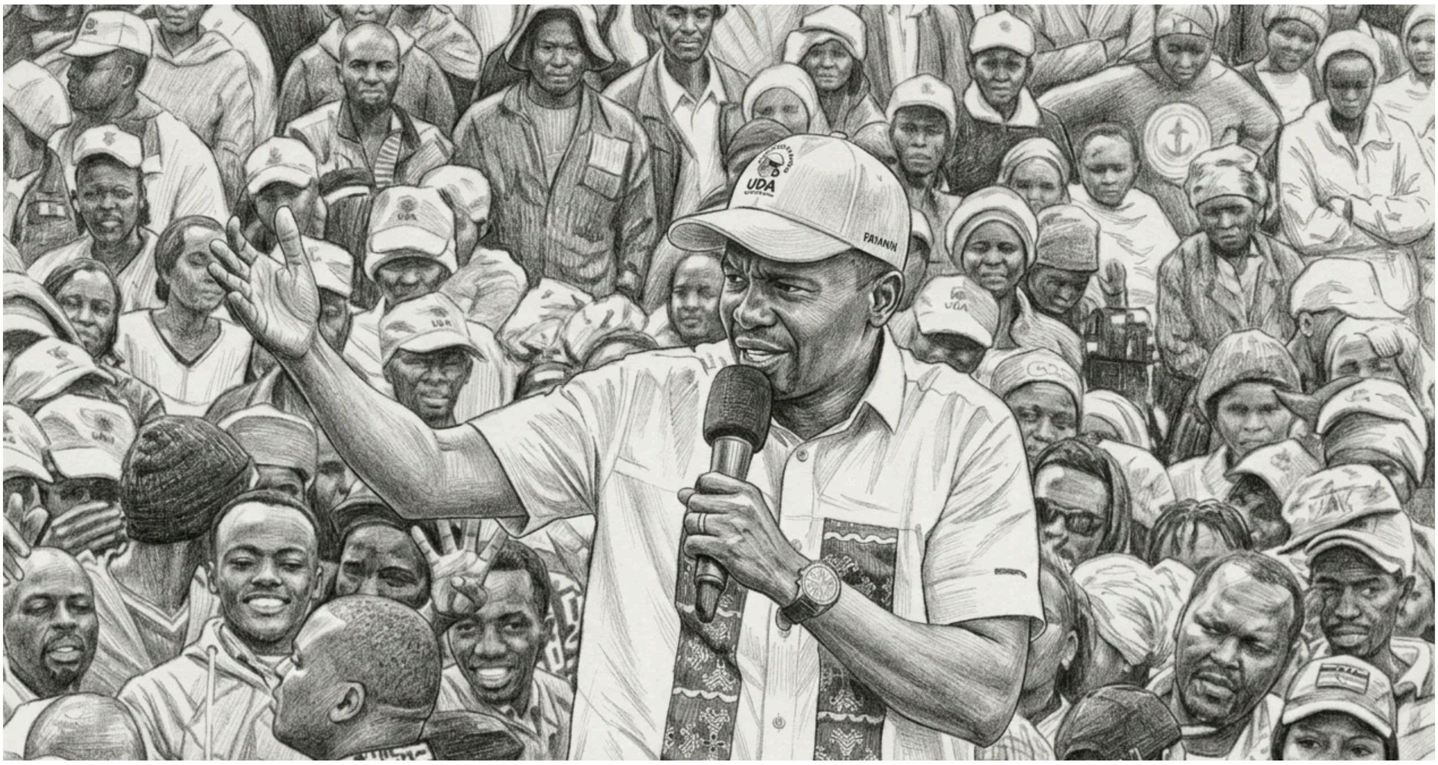
On September 19, more than 10,000 elders gathered at Kirigiti Stadium in Kiambu, with representatives of Gikuyu, Embu, Mbeere and Meru cultural institutions endorsing Kindiki as a spokesperson and representative of the wider Mt Kenya region.

For months, the political conversation had been drifting towards an East-West distinction, with parts of Mt Kenya East arguing for a more distinct political identity. Public Service Cabinet Secretary Geoffrey Ruku had even used an axe as a symbol of the proposed political separation.

At Kirigiti, the symbolism was reversed, and the axe was returned to the elders and replaced with a flywhisk, presented as a symbol of reconciliation and unity. Kindiki was given the task of taking that message across the region.

The move also fitted neatly into the political problem facing UDA; a party that does not merely need crowds but relationships.

Kindiki's strategy is an attempt to rebuild the bridge between government and Mt Kenya after the political rupture between Ruto and Gachagua.



That is potentially more consequential than another political rally.

A rally demonstrates mobilisation on a particular day. A network can provide access, information, local legitimacy and political communication long after the crowd has dispersed.

But Kirigiti also showed the project's limits. Critics have questioned whether a gathering of elders could legitimately speak for the entire region, particularly when elected leaders from parts of Mt Kenya West were not centrally involved.

These objections expose the central difficulty Kindiki faces: being endorsed by one set of regional institutions does not automatically make him the accepted political voice of everyone those institutions claim to represent.

Then Came Embu

On September 12, a UDA meeting at Nembure Grounds in Embu, attended by Kindiki and Governor Cecily Mbarire, descended into violence after crowds outside the venue clashed with police.

Two men died. Six vehicles were burnt, and several other people were injured. Subsequent autopsies established that both men had died from gunshot wounds. The incident attracted political interpretation immediately.

UDA called for investigations, alleging that another political leader had organised and supervised the disruption. The party asked the IEBC, the ORPP and the DCI to investigate.

The opposition and Gachagua's camp offered a different account, defending Manyatta MP Gitonga Mukunji and accusing the government of attempting to pin the violence on a political opponent.

Gachagua alleged that police were seeking Mukunji and claimed that Kindiki and Mbarire were attempting to associate him with the unrest. Mukunji denied involvement.

The Succession Anxiety Underneath It

There is another layer to the Kindiki project. Mt Kenya politics is no longer only about whether the region supports Ruto in 2027.

It is also increasingly about what comes after Ruto, who controls the region's political machinery and whether today's alliances are merely electoral arrangements or the beginning of a longer succession project.

Elders in Mt Kenya East have backed him for the 2027 running-mate position and linked his political project to a longer-term 2032 ambition. At the same time, his supporters are presenting him as the senior political figure through whom the region can engage the national government.

Kindiki himself has largely framed the current project around unity, development and reconciliation.
That framing is politically useful because it avoids making the immediate contest solely about personalities.

Yet personalities are precisely what the contest keeps producing.

Gachagua remains a powerful political presence in the region and has interpreted Kindiki's activities as part of an effort by Ruto to divide and weaken Mt Kenya's political bargaining power.

Kindiki, meanwhile, has rejected attempts to split the region along East-West lines and embraced the elders' mandate to pursue a united political voice.

The result is an unusual political contest in which everyone is talking about unity while simultaneously competing to define what that unity means and who gets to lead it.

What The Kindiki Build Tells Us

The most important point may therefore be less about whether Kindiki has already rebuilt Mt Kenya for UDA than about what he has recognised about the terrain.

The mountain cannot simply be approached as a single electoral bloc.

It contains different generations of political leadership, distinct regional interests, competing economic grievances and increasingly divergent views about the relationship with the Ruto administration.

The East-West debate has made those differences visible, while the Gachagua-Ruto rupture has given them a national political dimension.

Kindiki's response has been to build horizontally: elders, grassroots officials, development projects, business networks and community leaders.
That is a different political proposition from simply holding rallies.

But the events of the past few weeks also show why the proposition is difficult.mThe same region in which elders can gather thousands of people around a message of unity can, days earlier, produce a political meeting that ends with two deaths.

The same political space in which government allies can talk about development and reconciliation can also generate accusations of political targeting and mobilisation of violence.

This is why the battle for Mt Kenya ahead of 2027 is unlikely to be settled by one endorsement, one rally or one political figure.

Kindiki may be building a new bridge between UDA and the region. The question is whether enough of Mt Kenya wants to cross it and, perhaps more importantly, who else is building on the other side.

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The opposition has a coalition, but does it have a message?

Kenya's opposition has spent much of 2026 trying to solve an unending problem: how to turn several presidential ambitions into one electoral vehicle.

There have been meetings, retreats, unity pledges and negotiations over political parties and coalition structures. The latest step came on September 21, when the Azimio la Umoja One Kenya Coalition was rebranded as the Ukombozi Alliance.

Wiper leader Kalonzo Musyoka described the new formation through the formula of "One Term, One Team, One Coalition", capturing the central proposition around which much of the opposition's politics has so far been organised: the need to unite behind a single candidate to challenge President William Ruto in 2027.

The opposition wants to look less like a collection of individual presidential projects and more like a single political organisation. But a coalition is a structure. It is not, by itself, a governing proposition.

The Opposition Has Solved Part of the Problem

The progress towards a common opposition platform should not be dismissed as another round of political meetings.

On August 24, leaders associated with the United Alternative Government signed a Personal Unity Pledge and Coalition Unity Agreement, committing themselves to a process that would produce one presidential candidate and to supporting whoever emerged from that process.

The agreement was an attempt to address the most obvious weakness in opposition politics: several leaders can agree that they want a change of government while remaining unwilling to surrender their own ambitions
.
That problem has not disappeared.

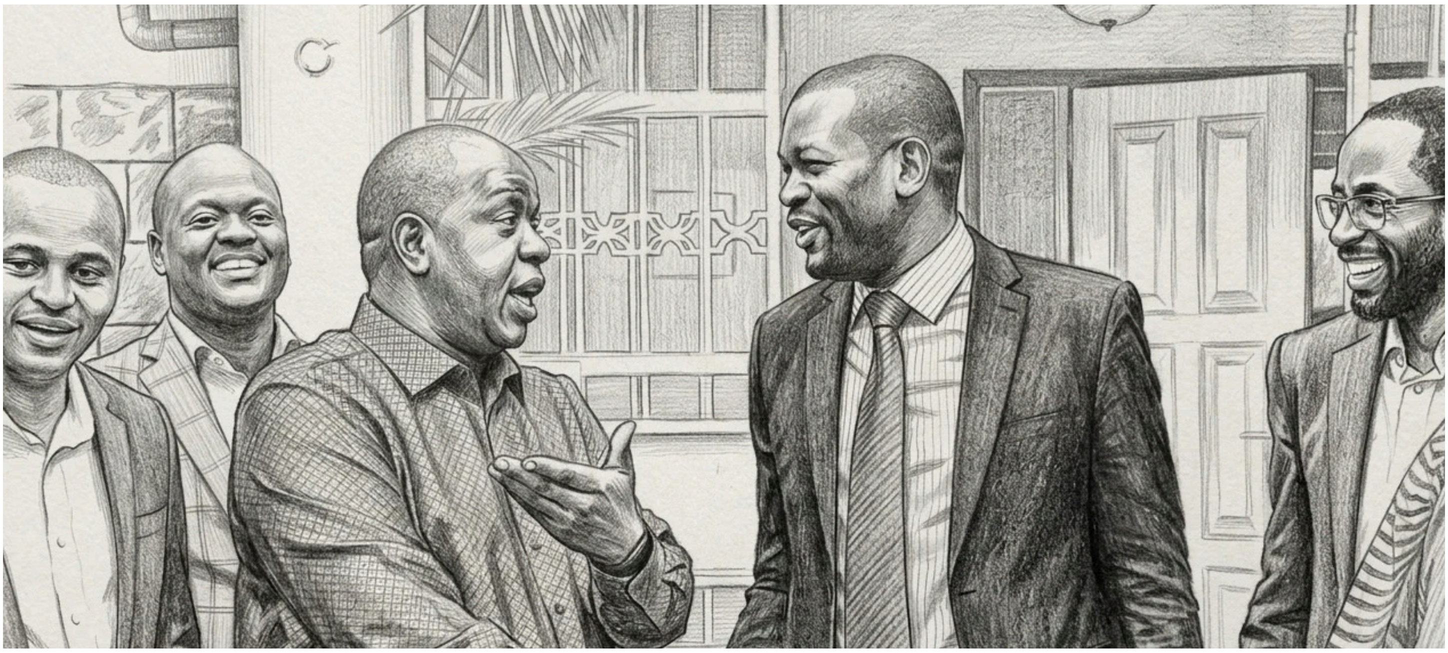
Rigathi Gachagua's Democratic Congress Party has said it will not join the Ukombozi Alliance for now and instead intends to work with Edwin Sifuna's Linda Mwananchi movement before engaging with the wider opposition.

At the same time, Kalonzo's side is building the Ukombozi Alliance around the existing Azimio structure. The developments illustrate the central tension in the opposition.

There is broad agreement on the need for cooperation, but there is still no settled agreement on the vehicle through which that cooperation should happen, the person who should lead it or the terms on which the different political interests will share power.

Even the language of "Ukombozi" has become contested political territory, with competing camps involved in a dispute over the name.

That may appear like a minor organisational disagreement, but it reflects a larger problem. The competition to define the opposition's political identity is taking place at the same time as the opposition is trying to present itself as united.



The question that follows is therefore bigger than whether the coalition can agree on a candidate. It is what the coalition is asking Kenyans to agree to.

What Is the Opposition Offering?

The opposition's public proposition is currently easier to describe in terms of what it opposes than what it intends to build.

Its language is familiar: unity, liberation, restoring hope, changing the government and defeating the incumbent. Those are political messages, but they are not yet a governing programme.

The distinction matters because the Kenya that the next government would inherit is considerably more complicated than the Kenya that can be described through opposition-versus-government politics.

The next administration will inherit heavy public debt, persistent pressure on household incomes, a large informal economy, a growing population of young people entering the labour market, major infrastructure commitments and a state increasingly dependent on digital systems.

It will inherit the health financing problems exposed by the transition to the Social Health Authority, the housing programme, the infrastructure pipeline and the fiscal pressures that have defined much of the Ruto presidency.

It will also inherit an economy that is changing in ways that do not fit neatly into the political language of either side.

The opposition therefore has a question to answer beyond why Ruto must go. It has to explain what it would do differently.

The Economy Is the Real Test

It is relatively easy to attack the government over the cost of living. It is much harder to explain how a new government would reduce the burden on households without creating another fiscal problem.

It is easy to promise jobs, but considerably harder to explain where millions of productive jobs will come from. It is easy to oppose taxes, but more difficult to explain how government would finance healthcare, education, security, infrastructure and county governments with less revenue.

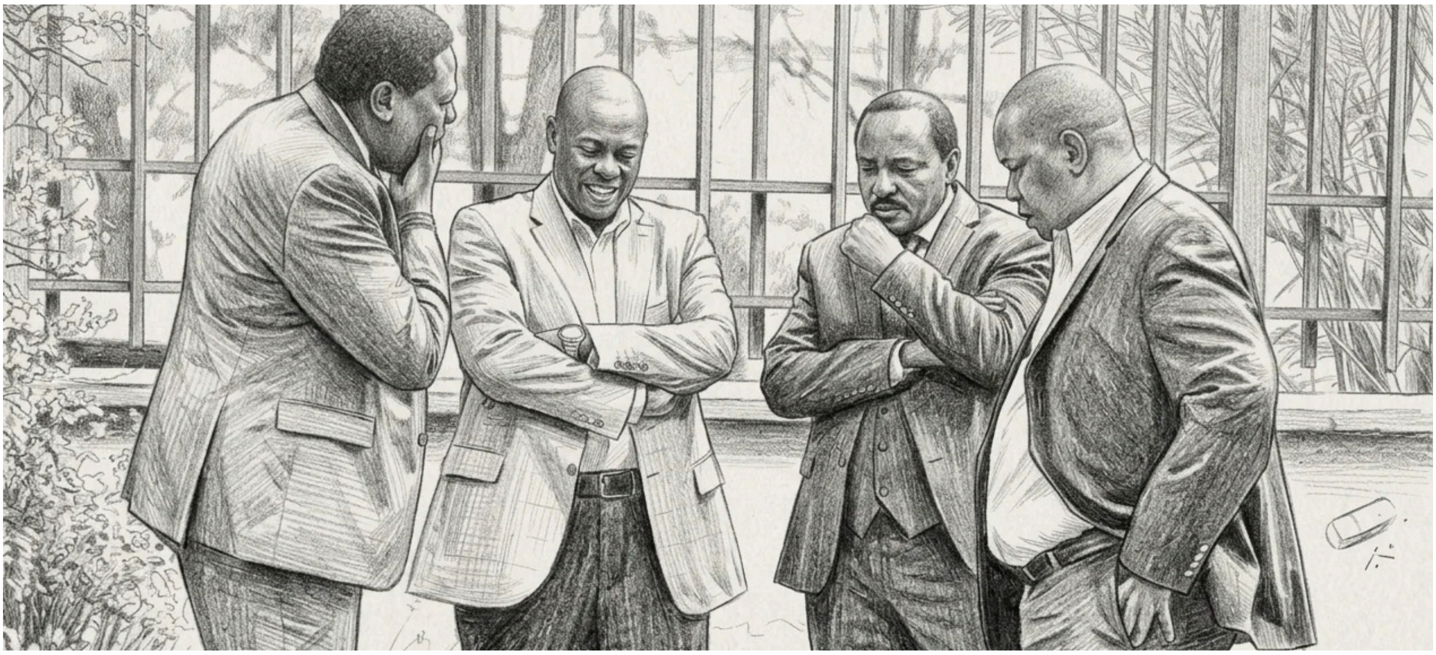
The same tension applies to promises of cheaper credit, lower prices and greater public spending. Every commitment has to fit somewhere within the country's fiscal reality, and every proposal to reduce revenue or expenditure has consequences for what government can subsequently afford to do.

That means the opposition's economic argument cannot remain at the level of dissatisfaction with the present.

It needs to answer practical questions about the tax system, public debt, healthcare, housing, procurement, education, agriculture and employment, while explaining which programmes it would retain, which it would change and which it would abandon.

The most consequential question may be the simplest: where would the jobs come from?

Kenya's economy can grow without creating enough secure, productive employment for the people entering the labour market. A credible opposition programme therefore needs to say more than that young people are unemployed.



It needs to identify the sectors it believes can absorb workers, the investments required to expand those sectors and the role government would play in making that happen.

Youth Question Bigger Than Vote

The opposition also faces a generational challenge that cannot be solved simply by putting younger politicians on campaign stages.

For many younger Kenyans, politics is encountered through a smartphone before it is encountered through a party branch.

Government is experienced through eCitizen, mobile money, digital payments, social media and online services, while the economy is experienced through formal employment where it is available, informal work where it is not, side hustles, small businesses and an increasingly important digital economy.

Their political questions are therefore often more immediate than the traditional language of coalition politics.

Can I find work? Can I afford housing? Can I start a business without spending months navigating government?

Can I access healthcare without being pushed from one system to another? Can I build a life in Kenya without having to leave?

An opposition coalition that answers those questions in concrete terms will have moved beyond being an alliance formed primarily to remove an incumbent. One that does not risks reproducing the same personality-driven electoral politics that has characterised previous Kenyan elections.

This is particularly important because the coalition's eventual presidential candidate will inherit an electorate that is more politically connected, more digitally informed and, in many cases, more sceptical of traditional political promises than previous generations.

The Candidate Is Not the Programme

The opposition now contains several politicians with presidential ambitions, including Gachagua, Kalonzo, Fred Matiang'i and Martha Karua, alongside newer political formations and figures such as Sifuna positioning themselves within the wider opposition conversation.

The negotiations have consequently focused heavily on who should carry the ticket. That is understandable because a presidential election eventually requires one name on the ballot. But the order in which the opposition resolves these questions matters.

If the coalition settles on a candidate before settling on a credible governing proposition, it risks becoming another personality-based electoral arrangement. If it agrees first on the broad programme it wants to take to the country, the presidential candidate becomes the person entrusted with carrying that programme.

That would make the coalition more than an agreement to share a ballot. It would turn it into an agreement about what power is for.

Such an arrangement is also considerably harder to negotiate because political parties and presidential candidates have different interests, constituencies and expectations about what comes after an election.

A coalition agreement can determine how leaders share positions. A governing programme has to explain what happens to the country once those positions have been filled.

From Anti-Ruto to Post-Ruto

The opposition's strongest common denominator remains its opposition to the Ruto administration. That provides political glue, particularly at a time when the government's record on the cost of living, taxation, healthcare and other issues gives its opponents considerable material with which to campaign.

But opposition to an incumbent does not automatically amount to a governing philosophy.

That distinction will become increasingly important as 2027 approaches because a campaign can be organised around dissatisfaction with the government, while an administration has to make difficult decisions every day after the election.

It has to decide whether to borrow or cut spending, whether to raise taxes or reduce programmes, whether to subsidise or regulate, whether to expand the public service or make it smaller, whether to prioritise roads or classrooms and whether to pursue industrialisation, agriculture, services or digital exports as the main engines of employment.

Those choices will eventually reveal what the opposition actually believes. For now, the coalition's public message is still being built.

The Ukombozi rebranding is an important organisational development, but it does not resolve the larger question of what the coalition represents beyond a common desire for political change.

The next stage of opposition politics therefore needs to move from the arithmetic of bringing leaders together to the harder work of bringing ideas together.

That means answering questions that cannot be settled through a coalition agreement.

What kind of economy should Kenya build? What should the state do better? What should it stop doing? How should the country manage its debt?

What should happen to healthcare? Where should the next generation of jobs come from? How should government become more effective without simply becoming larger?

These questions matter because the opposition will eventually have to persuade voters not simply that the current government should leave, but that the people seeking to replace it understand the country they would inherit.

The first question is who will lead? The more consequential question is what will they lead the country towards?

Kenya has heard many promises of political change.
The opposition's next task is to explain what that change would actually mean.

DATA STORY

The Chronicle
WEEKLY

BANKING SECTOR

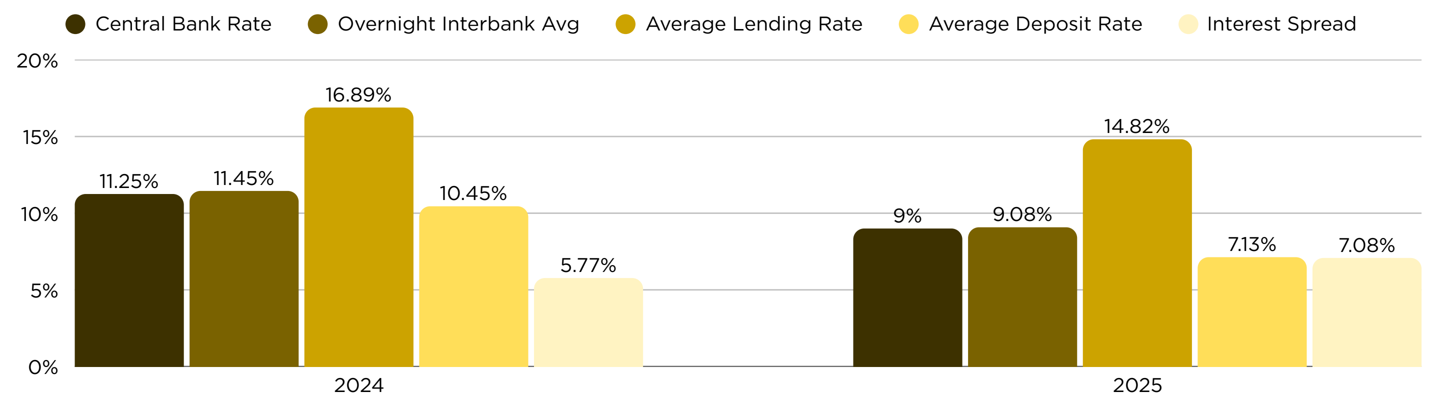
BY THE NUMBERS — 2025

The 2025 CBK Bank Supervision report captures a sector that is financially stronger, but whose competitive landscape is also being reshaped by mobile money, digital lending, fintech partnerships and increasingly sophisticated regulation.

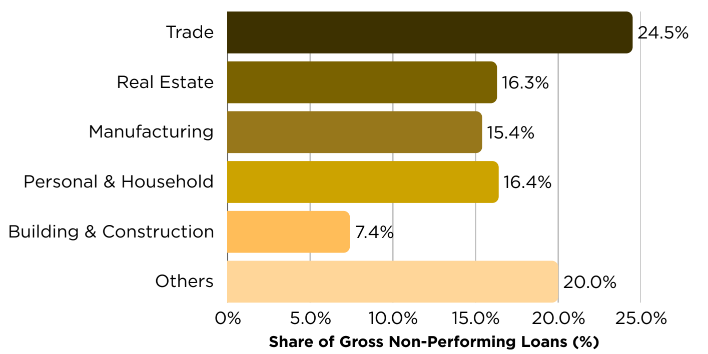
HEADLINE FIGURES

	TOTAL NET ASSETS	CUSTOMER DEPOSITS	PROFIT BEFORE TAX	NPL RATIO
2025	**Sh8.35tn**	**Sh6.12tn**	**Sh306.3bn**	**16.00%**
2024	Sh7.57tn	Sh5.48tn	Sh260.3bn	17.10%
	+10.30%	+11.60%	+17.70%	1.1pp

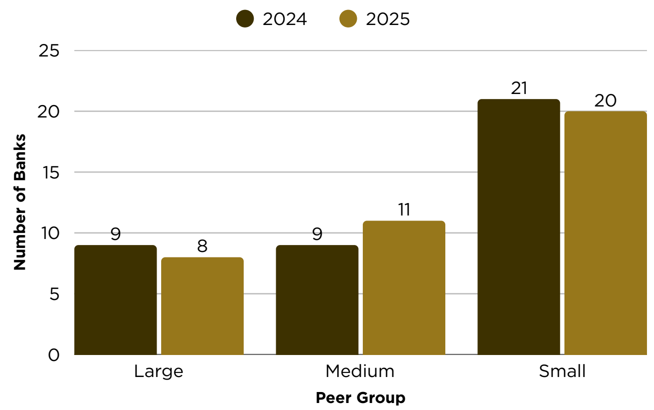
THE SPREAD THAT WIDENED — BANKS CUT WHAT THEY PAY SAVERS FASTER THAN WHAT THEY CHARGE BORROWERS



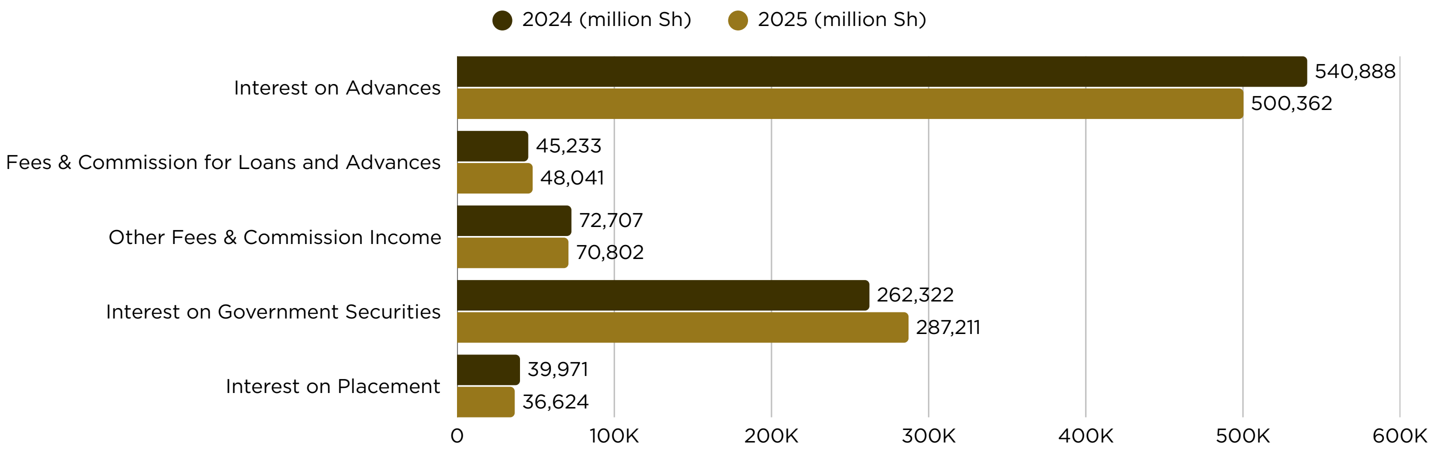
WHERE THE BAD LOANS SIT



NUMBER OF BANKS

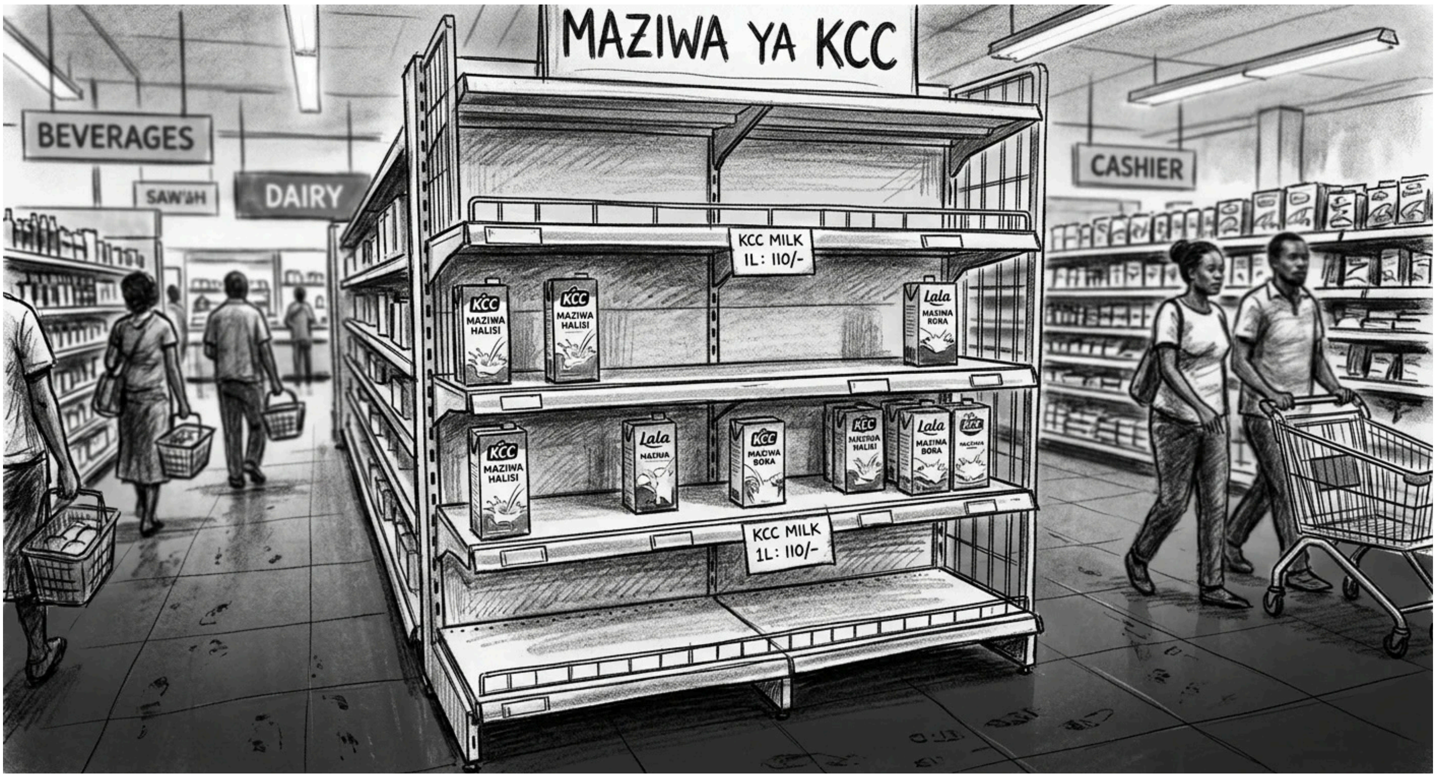


WHERE BANKS GOT THE MONEY



Source: CBK Bank Supervision Annual Report 2025

Drought, Brokers, and Hoarding: The three faces of Kenya's milk shortage



The one hard, comparable figure in this story comes from the Kenya Dairy Board.

Formal milk deliveries to processors fell from 84.4 million litres in June 2026 to 81.3 million litres in July, a 3.7 per cent month-on-month decline, with preliminary data pointing to a further, unquantified drop in August as dry, cold conditions persisted in key dairy-producing regions.

Appearing before the Senate on September 16, Agriculture Cabinet Secretary Mutahi Kagwe offered a different figure for the same crisis, telling lawmakers that processing had fallen by about 5.18 per cent and was, in his words, only about five per cent below the usual production, not as significant as it may appear.

Kagwe's own testimony describes at least three distinct mechanisms bundled under the single word shortage.

The first is a genuine production decline: prolonged dry conditions have reduced pasture and fodder in major dairy-producing areas, and, in the CS's own framing, a poorly fed cow simply produces less milk.

The second is a distribution problem rather than a production one. Farmers increasingly sell to brokers who pay more than cooperatives can offer, so milk that would normally reach formal processors instead moves through informal channels.

This explains, as Kagwe told the Senate, how supermarkets can run short while milk remains available in villages in small bottles.

The third is pure demand-side panic. Households that would normally keep one or two packets on hand have been buying six or more for fear of missing out, which tightens shelves without reflecting any change in the underlying milk supply.

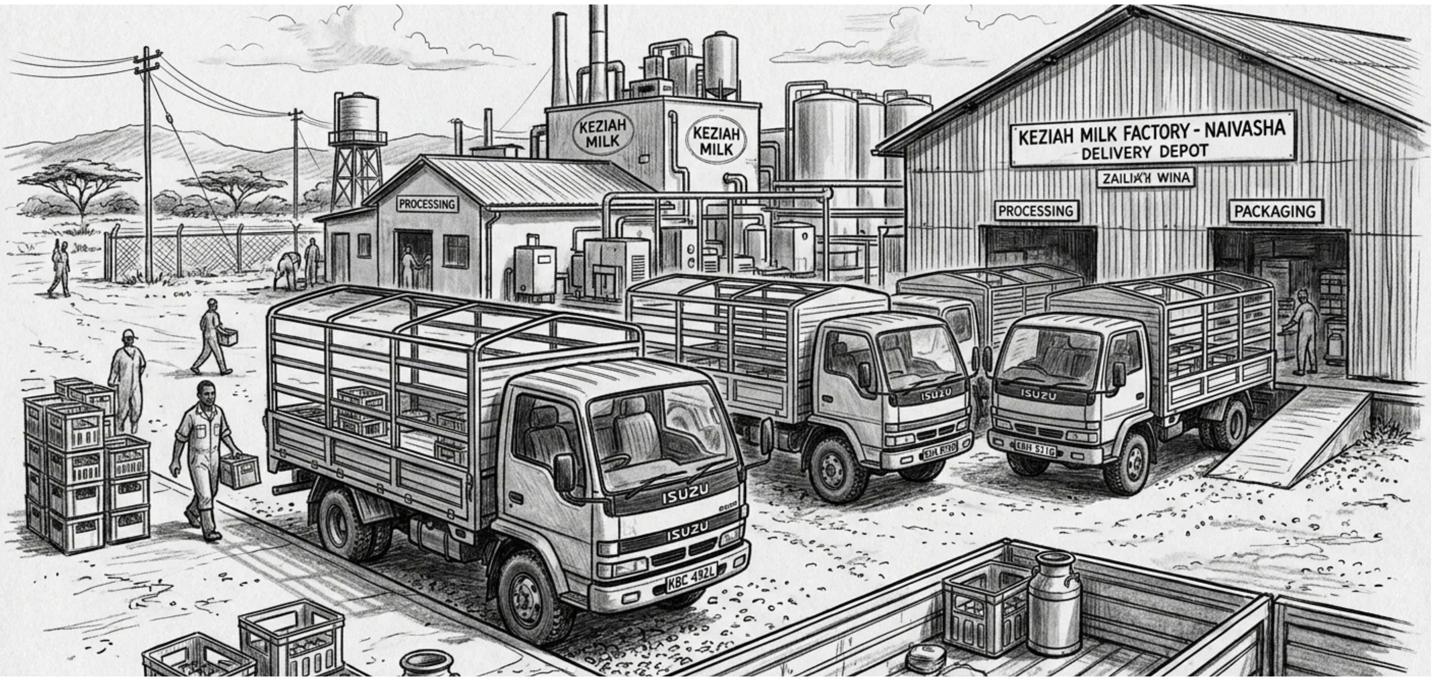
Those are three different problems with three different remedies, and only one of them – the drought – is the kind of shortage the word usually implies.

The Fix And What It Doesn't Fix

The government's headline response, announced alongside Kagwe's Senate testimony, is a Sh1.428 billion investment in 230 bulk milk coolers, 200 of them solar-powered, distributed to dairy producer organisations across 41 counties.

It is projected to help aggregate roughly 475,000 litres of milk a day, worth an estimated Sh23.28 million daily, while saving cooperatives an estimated Sh73 million a year in electricity costs.

That is a real, costed intervention – but the equipment was procured by the State Department for Livestock Development during the 2024/2025 financial year,



This means that the money was budgeted and the coolers ordered before the current drought-driven shortage existed to be solved.

Framed at a September 16 press conference as the government's answer to today's crisis, it is more accurately a pre-existing programme against post-harvest spoilage, now doing double duty as evidence of a response.

More to the point, coolers address losses between the farm and the collection point. They do nothing about brokers offering farmers a better price than cooperatives.

This is a problem Kagwe diagnosed and then addressed only by urging cooperatives to negotiate harder and pass more of their margin back to farmers, not through any funded mechanism.

And no infrastructure investment touches consumer hoarding, which, by Kagwe's own account, is inflating the shelf-level shortage independent of anything happening on a farm.

What Farmers Are Actually Saying

The view from the cooperatives is starker than the national percentages suggest.

Stanley Ngombe, chairperson of the Kenya Dairy Farmer Federation and chairman of Lelcheggo Cooperative Dairies in Nandi County, said his plant's daily deliveries had fallen from around 10,000 litres to fewer than 2,000.

That’s a decline of roughly 80 per cent at the cooperative level, against the 3.7 to 5 per cent Nairobi has been citing nationally.

He pointed to inadequate-quality feed as the driver, not brokers, and flagged a mechanism the government's account leaves out entirely.

A cooperative still has to chill whatever milk does arrive, so a collapse in volume does not reduce fixed costs like electricity, squeezing the cooperative's finances further even as its throughput shrinks.

Reporting from the South Rift – Bomet, Narok and Kericho, among Kenya's main dairy counties – described similar cooperative-level declines of up to 50 per cent, with retail prices doubling in a week in some areas and disruption reaching schools and hospitals, not just supermarkets.

Livestock Development PS Jonathan Mueke has said some cooperatives are paying farmers around Sh60 a litre while keeping a sizeable margin before the milk reaches processors.

He warned cooperatives that mistreating farmers on price would mean no milk for anyone, cooperatives included.

That is a margin-capture problem sitting inside the formal system Kagwe blamed brokers for undercutting, and it points to farmers' complaints running in two directions at once.

Cooperatives paying too little relative to processors, and processors and brokers paying more than cooperatives in turn.

Mueke has separately warned that some farmers are considering leaving dairy farming altogether over poor returns, which would turn a drought-driven, seasonal shortage into a structural, capacity-reducing one.

The government's own September 3 measures, announced before Kagwe's Senate appearance, included a duty-free import allowance for 500,000 tonnes of yellow maize for animal feed and a proposed milk stabilisation fund to buy and dry excess milk during gluts for release during shortages.

Both are aimed at the feed-cost and volatility problems farmers are actually describing, rather than at the broker-diversion problem the CS emphasised two weeks later.

Even inside the same government, the language diverges.

The Kenya Dairy Board's public position is that Kenya is experiencing temporary supply constraints, not a shortage, with its managing director stating that milk continues to be available despite constraints in some parts of the country.

In the Senate, Kagwe used the word directly: there is a shortage of milk, he said, but it is not exaggerated.

Two arms of the same administration are describing the identical set of supermarket ration limits and empty pasteurised-milk shelves in language calibrated to sound as different as possible. One minimising to reassure markets, the other conceding just enough to appear candid before lawmakers.

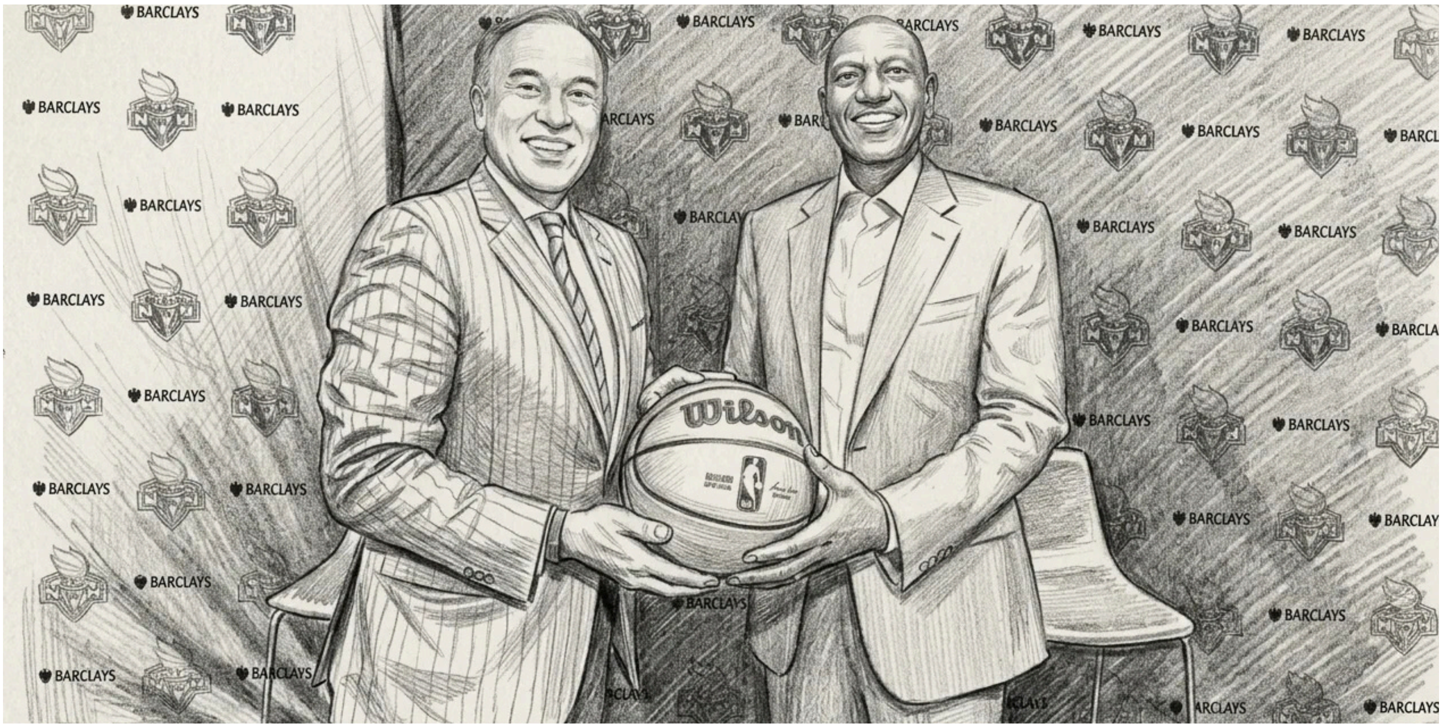
What Actually Ends This

Both the Dairy Board and Kagwe converge on the same endpoint: the October to December short rains, expected to restore pasture and fodder and, with them, production. That convergence is itself telling.

The government's own timeline for resolving this shortage rests on weather, not on the Sh1.4 billion cooler programme, the minimum-price policy Kagwe says the market is already exceeding, or the appeal to cooperatives to pay farmers more.

The intervention with a price tag attached is not, by the government's own account, the thing expected to fix this.

Basketball Infrastructure Test: An arena, an investor, and a missing middle



Two things that could shape the Kenyan basketball scene in future took place almost simultaneously last week.

In New York, President William Ruto met with NBA Deputy Commissioner Mark Tatum in a meeting that put basketball infrastructure at the centre of Kenya's conversation with the Association.

On Instagram, Hollywood Star, Lupita Nyong'o announced that she had become an investor in Nairobi City Thunder, which made history in 2025 as the first Kenyan side to qualify for the NBA- and FIBA-backed Basketball Africa League, and repeated the feat in 2026.

That matters because Kenya's basketball story may ultimately be less about building one spectacular arena and more about creating an ecosystem around the sport.

In the New York meeting, Ruto and Tatum discussed the proposed Railway City multi-purpose arena, the refurbishment of Kasarani, continued investment in basketball courts and the integration of courts into Affordable Housing Programme projects.

Ruto also said the meeting reviewed progress in Kenya's partnership with NBA Africa and the Basketball Africa League.

That is a significant shift in how Kenya is talking about the sport.

Basketball is no longer being presented only as a youth programme or a pathway for talented players. It is increasingly being discussed as part of the country's sports, entertainment and urban-development economy.

The infrastructure, however, deserves a closer look.

The Arena Is Real

The proposed Railway City arena has moved beyond a concept. In April, Kenya Railways signed a lease agreement with Zaria Group for a modern arena and entertainment district within Nairobi Railway City. The government describes it as a multi-purpose facility for international events, creative industries and entertainment.

As we wrote last week, the planned arena is placed within a wider Sh38.14 billion Railway City development. Phase One will feature a 10,000-seat multipurpose indoor arena, supported by a 140-room branded hotel, 70 serviced apartments, retail outlets, restaurants and leisure facilities.

Plans also include a public plaza, a green pedestrian boulevard and an outdoor performance space, with the entire development taking approximately 6.8 hectares near Nairobi Railway Station, according to regulatory filings.

The arena is part of a development agreement and a private-led investment structure.

It is not the same thing as a basketball arena appearing as a conventional line item in the national sports development budget.

The 2026 allocation for Sports Kenya under the development and management of sports facilities is about Sh442.3 million. Its published performance targets include the upgrade of Kasarani, regional stadia and community sports grounds.

The government has allocated billions towards upgrading the Moi International Sports Centre, with Sh3.6 billion cited for the first phase and a further Sh3.1 billion estimated for a second phase aimed at bringing the facility to AFCON standards.

The catch is that this is primarily a broader sports-stadium upgrade. The public documents do not turn the Kasarani investment into a dedicated national basketball infrastructure programme.

That leaves Kenya with three different categories: a privately structured arena project, publicly funded stadium refurbishment and a wider promise of basketball-court development.

Kenya Has A BAL Team

Nairobi City Thunder became the first Kenyan team to play in the BAL and returned for a second consecutive season in 2026. The club won the Kenyan Basketball League in 2024 and 2025 and qualified for the 2026 BAL after going through the Road to BAL process.

Its 2026 campaign ended with a 2–3 record in the Kalahari Conference, narrowly missing the playoffs after losing the relevant head-to-head tiebreaker to Tanzania’s Dar City.

That is progress, but the regional comparison shows how much further the infrastructure conversation can go.

Rwanda has turned the BK Arena into a central part of its basketball and events strategy.

The BAL has held games there since its first season, and Rwanda has secured multi-year rights to host the league’s playoffs and finals, including in 2026.

The Rwanda Development Board has also linked the BAL partnership to youth development and tourism promotion.

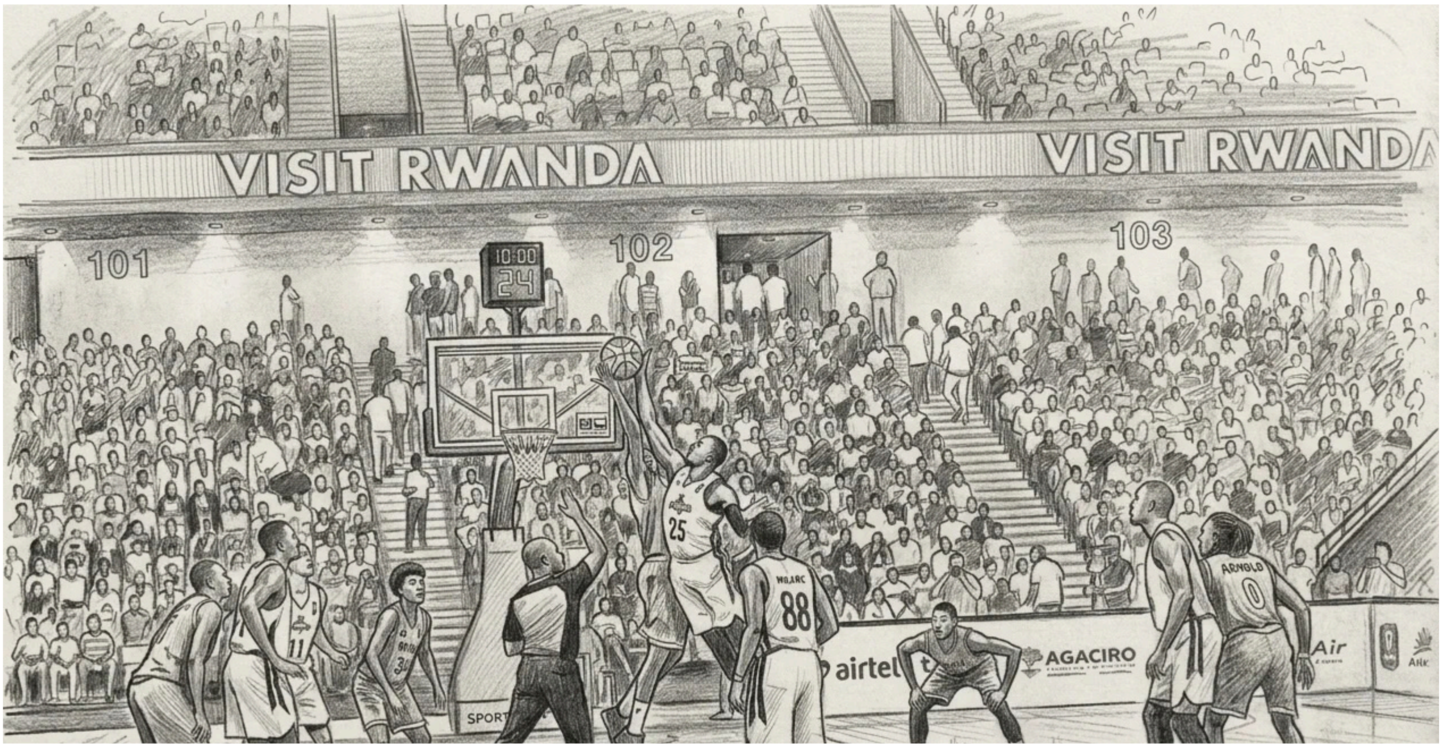
Senegal has the 15,000-capacity Dakar Arena and a long-established basketball culture. Its national champion qualifies directly for the BAL, while ASC Ville de Dakar reached the 2026 playoffs after only its second BAL appearance.

Nigeria is also now part of the expanding BAL footprint. Maktown Flyers became the country’s first new BAL participant in 2026, while Nigeria is among the seven countries whose national champions receive automatic BAL qualification.

The point is not that Kenya needs to copy any one of these countries, but a professional league team is only one component of a basketball economy.

The BAL itself says infrastructure, player development and fan engagement are among the factors considered when assessing potential permanent franchise proposals.

That makes the quality and availability of courts more than a sporting question; they become part of the business model.



Affordable Housing Courts

The most intriguing part of the Ruto-Tatum conversation may actually be the least glamorous: putting basketball courts inside Affordable Housing developments. There is evidence that the idea is technically possible.

The Eldoret Railway City Affordable Housing project, for example, includes a basketball court among its planned amenities, alongside housing, shops, a swimming pool, a school and other facilities. The project was reported at 30 per cent completion in October 2025 and is scheduled for completion in 2027.

What is less clear is the scale. There is a difference between individual housing projects including a basketball court and a national policy that systematically integrates playable courts into Affordable Housing developments.

Kenya does not need every court to produce a professional player. It needs enough accessible courts for children to play regularly, coaches to work locally, clubs to form and competitions to develop.

Not Only Government Money

There is another development that complicates the usual government-versus-infrastructure story. Nairobi City Thunder is attracting private capital.

I&M Bank announced a Sh10 million investment in the club in June, covering the remainder of the 2026 Kenyan Basketball League season and supporting its participation in competitions including the BAL.

Then came an even higher-profile investor: Lupita, who described herself as proud to back the Kenyan BAL team.

Her investment adds celebrity visibility and potentially another commercial dimension to a club that is already building a national and continental identity.

The pieces are beginning to appear: a BAL franchise, corporate investment, celebrity ownership, NBA development programmes, proposed courts in housing projects and a planned 10,000-seat arena.

However, the missing piece is the connective tissue. How many courts will actually be built? Who will maintain them?

How many will be publicly accessible? What happens between school basketball and the professional game?

Can Nairobi City Thunder become a commercially sustainable franchise? And can Kenya eventually host BAL games regularly rather than sending its leading club abroad for league play?

The Ruto-Tatum meeting put those questions on the table.

The infrastructure test now is whether the next announcement comes with a completion date, a financing structure, a functioning court or a team playing in front of a paying home crowd.

For basketball, that is where ambition becomes infrastructure.

A view of Nayayo Stadium during the match between harambe Stars and Eritrea on Saturday at the Nyayo National Stadium.

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