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THE SOLAR QUEENS

THE REBIRTH OF THEM MUSHROOMS

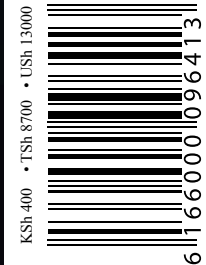
KENYA'S FASTEST GROWING ECONOMIC SECTORS

ZAIN VERJEE

FROM SCREEN SIREN
TO ENTREPRENEUR

BIKOZULU

THE MAN BEHIND
THE MASK



A DECADE OF IVF

I Rented Out My Womb 3 Times



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New Beginnings

I don't know about you but for me, the end of the year is always a period of reflection where I contemplate what I've achieved vis-à-vis what I had planned when the year began. The reflections are not always happy ones, sometimes bitter sweet, but always, there is a sense of hope that whatever dreams I have, will come to pass in the New Year.

For many infertile couples, getting to hear about *in Vitro* Fertilisation (IVF), offers hope of a new dawn after years of stigma with the wife bearing the brunt. Cruel relatives have by then called her all sorts of names, often urging her husband to get himself another wife to bear him children, never mind that he could be the one with the problem.

Although IVF has been around for a decade in Kenya, it is still controversial. Surrogates have been called everything from gold diggers to adulterers, and couples deemed selfish for spending so much money – sometimes millions – in the quest for a child who carries their DNA. Our second issue explores all things IVF; from the business end of the procedures, to the ways in which infertile couples, egg and sperm donors, surrogates, doctors and other stakeholders are navigating this minefield, courting cultural and religious taboos at every turn, while a legal vacuum compounds the agony for couples fortunate enough to be blessed with an IVF baby.

In this issue we also walk with Zain Verjee, former CNN anchor, as she embarks on a journey into entrepreneurship in the digital space. Kenya's most popular blogger, Jackson Biko has honoured us with a rare interview and *Them Mushrooms*, still going strong after four decades, share their musical voyage, filled with triumph and tragedy alike, as well as their plans to take their music in a new direction. These are just a few of the gems we prepared for you, so turn the page and get reading. We love to hear from you, so drop us a line when you're done, or talk to us on social media.

Wishing you a joyful and fruitful 2017.

Happy Holidays! ■

Wanjiru
Editor



sage

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Readers' letters

Totally blown away. Need I say more? I absolutely loved the inaugural issue of Sage Magazine.

A magazine my wife and I can pass back and forth because it covers a wide range of areas. We liked the mix of articles and features from finance, personal development, historical, fashion, technology and many more. Good job and keep the articles as lively and honest as they were.

Joseph Noru Kigaya

I loved this first magazine. The *chama* story was very insightful. The Jua Cali story too...very detailed. I loved the glossy feel and how the stories are displayed. It's a balanced business magazine. Can't wait for the second issue.

Wa Makena Milka via Facebook

Exciting cover. Glossy pages. Beautiful artwork. Out of the world photography. Superb writing. This is a game changer. A pace setter. Congrats.

Onduko Bwatebe

Author of Verdict of Death, winner of inaugural Wahome Mutahi Literary Prize

I actually can't get over how sleek this magazine looks. Not to mention, actual good content that you can read. I see good things for this mag!

Linda Kimaru

I love Sage because of its holistic approach. It covers every aspect of our daily life. I can't wait for December issue to come out!

Purity Ngure

Great new magazine with well researched and informative articles. Looking forward to the next edition!

Rachel Muthoga via Facebook



Dear Sage team!

Congratulations to the new kid on the block, the Sage Magazine! The Sage Magazine is an awesome read from cover to cover! Very beautifully designed, great inspiring articles, great photography and a must read for all.

Thumbs up to the great team behind its production and launch! Please sign me up as a subscriber I can't wait for my next copy!

Keep up the good job!

Jane Mubari

Wow! Great content, nice layout and it oozes professionalism! Great stuff and big up to the editorial team!

Mercy Njanga via Facebook

I loved the *chama* piece very informative and encouraging. I love the language used. It's simple and makes business knowledge easy to understand.

Njoki Odongo via Facebook

It's an all round magazine. Covers everything from matters of the heart, to finances, *chamas*, covers several areas of interest. It makes a good read.

Sylvia Karanja via Facebook

The Unbroken Spirit



An abominable crime has been committed but powerful unseen forces have conspired to thwart justice. A woman left with no options seeks the ultimate revenge as the battle between good and evil turns to war. A desperate race against time through the streets of Nairobi to avert another tragedy that will consume them all. Can she be stopped in time...or is it already too late?

Third prize winner, adult fiction, Jomo Kenyatta Prize for Literature (2007), Kenya's biggest literary award.

The book is available at Text Book Centre, Savanis, Prestige Booksellers and Magunga online bookstore (<http://books.magunga.com/>).

For more information, visit Wanjiru's blog: wanjiruwaithaka.wordpress.com

A Monthly **Diary**

Keep up with upcoming events on the arts scene.

Culture

This Festive Season



Rusinga Cultural Festival: 5th Edition

Date: 22-23, December 2016

Venue: Rusinga Island Lodge

A family friendly event aimed at celebrating who we are as Kenyans and Africans but in the context of the Suba people.

Visual Art

Wrong Number: Kuona Trust
Date: Runs until December 31, 2016
Venue: Kuona Trust Centre for Visual Arts, Kilimani

Exhibition by Lemek Tompoika and Paul Njihia interrogating the use of alphanumeric symbols as objects of identity and status.



Trade Fair



Afro-Asian International Trade Fair 2016

Date: 16-25, December 2016

Venue: TRM Mall, Thika Road, Nairobi

This event aims to promote SMEs and international trade exporters.

Art

PAWA Festival**Date:** 18, December 2016**Time:** 10am – 10pm**Venue:** Koinange Street,
Nairobi

PAWA Festival brings art straight to the public, bringing out the creativity in you! Enjoy live music, spoken word, dance performances, graffiti installations, art exhibitions, exhibition stalls, good food and more.



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Concert

**Lydia Dola in Concert****Date:** 19 January 2017**Venue:** Thursday Nite Live Choices on
Baricho Road

Lydia Dola is a composer, singer, guitarist, and a social activist born and raised in Nairobi. She is one of Kenya's up and coming afro-fusion female artists and the founder of African Tunes of Peace under the umbrella, Peace Addicts. Together with Dan "Chizzy" Aceda, now one of Kenya's best male afro-fusion artists, they formed a duo and started writing and singing mainly gospel music.

Exhibition

The 21st Kim Sung-Jin African Formative Ceramics Exhibition**Date:** 8, December 2016 – 5, January 2017**Venue:** Cultural Dynamism Gallery, Nairobi National
Museum**Time:** Museum**Open Daily – 8.30am – 5.30pm****Entry:** Normal Rates Apply

Kim, Sung-Jin was born in South Korea on 16th December 1954. He graduated from the department of ceramic arts at Dankook University (M.F.A). He has held 20 solo exhibitions including the Invitation Artists of Korea Individual Design Exhibition he is also a member of Korea Art Association, Korea Contemporary Ceramic Association and Korea Craft Council. He is currently undertaking a one year programme as a resident professor in the Department of Fine Art and Design at Kenyatta University teaching ceramics.



It's a wrap!





6



7



8



9



10

1. Finally... the unveiling
2. Wanjiru, editor Sage magazine autographing her book, *A Profile of Kenyan Entrepreneurs*, for Onduko Bw'atebe, author of *Verdict of Death*, the inaugural winner of the Wahome Mutahi Prize for Literature
3. Tony Kisaka of Vodacom & Ronni Waithaka, Sage columnist
4. L-R: Christine Sogomo of Safaricom, Ronni Waithaka, Sage columnist, Carol Karanja of Intercontinental Hotel, Sylvia Karanja of Safaricom & Sarah Mbutia of Safaricom
5. L-R: Margaret Gathoni of Strathmore University, Wanjiru Waithaka, Editor Sage magazine & Margaret Waithaka formerly of Standard Chartered Bank.
6. L-R: Mwendu Mutinda, Mutheu Mwaniki & Samantha Mwikali Muna of Triatum Hospitality
7. L-R: Carol Karanja of Intercontinental Hotel, Sarah Wambui, hair & beauty consultant, Margaret Gathoni of Strathmore University
8. The MC, Peter Brooks, Head of Issuing: Card Business, KCB Bank Ltd
9. Felix Lati of Lexicon+ion and Marygoret Waithaka of Enreal Limited
10. Agnes Nganga of Premier Academy & Joseph Ngige, Sales Manager, CIC Insurance
11. Vox Africa band entertaining the guests



11

Photography: Fredrick Omondi

Are you dreading having to face family members who always seem to have it together and who love to flaunt their success? Worry not. *Ronni Waitthaka* shows you how to survive the holidays and come out emotionally unscathed.

Holiday Blues



Ronni is a life and motivation coach. She is extremely passionate about helping people realise their full potential. She blogs at: <https://findingfuturesnow.wordpress.com> @Ronnikigen

As we prepare to bring down the curtains on yet another year, I'm sure most of us are wondering, "Where did the year go?" Well, guess what? You are not alone.

A lot of us made very determined resolutions in January this year, vowing that this would be the year of change. The thing about January is that it always makes us feel like we have so much time to make the changes we have long been putting off. Then before you know it, February is here and suddenly it's Valentine's Day and when you blink again, Easter is upon us. The cold months pass in a blur as we long for the warm months to return. Let's face it, after August, most of us just zone out waiting for January to start all over again.

This brings us to yet another festive season where we shall inevitably spend more than we planned to and count our losses in January. If you are a parent like me, let me give you a tip; always plan to pay your kids' school fees in November. Thank me later.

December is traditionally regarded as a laid back month with reduced working hours and most people taking their annual leave. It's also when most of us take time out to spend with our extended families, usually back in our ancestral homes. Others plan extravagant trips out of town with their loved ones to just kick back, relax and have a great time.

This makes it interesting because this is often the season when people experience a lot of "holiday blues". While most would not readily admit it, quite a number of people now dread the holidays for varied but quite valid reasons.

One of the main reasons is the result of looking back at the year and realising that you aren't where you anticipated you would be, creating a feeling of disappointment or even failure. This can be exacerbated by being around family who predictably want to catch up on what you have been doing or even worse, that one family member who always seems to have it together and loves to flaunt it. Feelings of envy and comparison to people who appear successful while you are floundering can truly make this time hellish. One way to deal with this is to understand that comparisons are a waste of time; if you want to succeed, put in the work and remain accountable to yourself. Learn how to appreciate

yourself and applaud even your tiny wins.

Cultural traditions especially in cases of inter-marriage can also bring on the blues. If you're lucky, you have a good relationship with your in-laws and feel perfectly comfortable in their homes. For the unlucky few, relations are strained and barely cordial. Imagine having to spend your Christmas with in-laws who will not hesitate to criticize your every action. Perhaps they didn't even approve of you as the choice of spouse for their beloved kin. For women who are used to city life where you have some help at home, this could be the stuff of nightmares. Some in-laws will expect you to carry out chores you are clueless about like cooking *ugali* for dozens of people using firewood. Never mind that for most people, this is the only time of the year they get that much needed break. The furthest thing they planned on was spending that time slaving away in a hostile environment. It's important to be honest with your spouse if this tradition is bringing you down. Bottling it up will only create feelings of resentment, eventually creating even greater problems.

For those who have recently been bereaved, this time of year brings with it a keen sense of loss and even loneliness. It can be difficult or painful to continue with certain traditions previously accustomed to when the departed person was alive. Even those who would normally offer comfort will be occupied at this time, making this group of people even more desolate. Dealing with grief is a critical part of the healing process – allow yourself time to grieve fully and seek out a counsellor to help you through difficult times. Being too strong can also lead to bottled up grief which can possibly lead to depression.

These are just a few of the reasons for holiday blues; however, the list is far from exhaustive. A critical step in combating the feelings is to acknowledge that they exist rather than remain in denial and pretend to be okay. We are often more concerned with keeping up appearances for the comfort of others and to maintain a certain illusion, which is just a mask. This December, remember that the people who really care about you will still love you even when they see the real you.

Happy Holidays! ■



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Affordable tablets to buy this

By Dickson Otieno

When smartphones first came out, no one really knew the impact these gadgets would bring to the world. It is 2016, there are over two billion smartphone users worldwide and the number keeps rising.

Many will argue that these days, you can do everything on your smartphone. But sometimes phone screens are too tiny to accommodate everything you

want to do. And that's why we have tablets.

These are mobile computers that aren't so tiny like smartphones, but also not too big, making them easy to carry around.

A tablet tries to give you the full functionality of a laptop or a desktop but with the simplicity and form-factor of a smartphone.

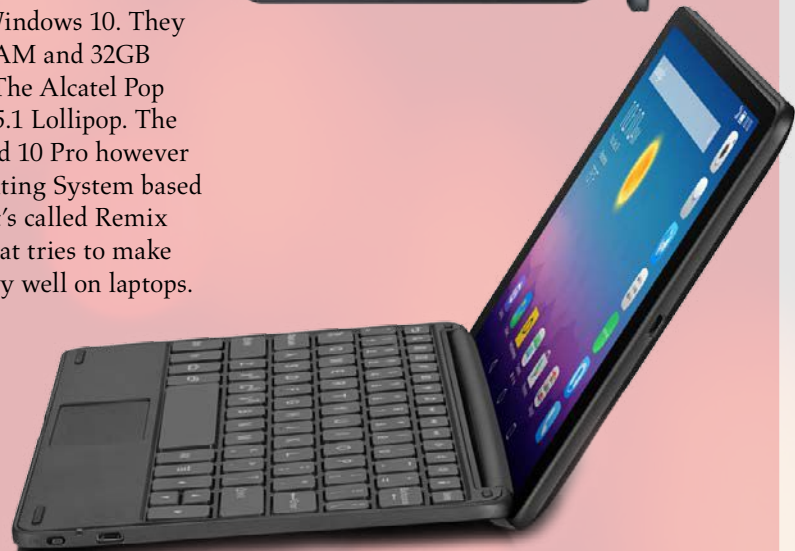
Tablets are more powerful and

offer more compared to smartphones.

They are more convenient to use when reading books, browsing the internet, watching movies and much more.

If you are a blogger or a creative who types a lot, then laptop-tablet hybrids are a good option especially when travelling.

The list below has some affordable tablets, and hybrids you should consider buying.



Hybrids:

Hybrids are basically tablets that you can attach some accessories to and use as a full laptop. They cost a little more, but rightfully so as they offer much more.

- Alcatel Pop 10
- TECNO WinPad 10
- TECNO DroiPad 10 Pro
- iSurf Tablet Plus

The above all come with detachable keyboards.

The WinPad 10 and the iSurf Tablet Plus run Windows 10. They both have 2GB RAM and 32GB internal storage. The Alcatel Pop 10 runs Android 5.1 Lollipop. The TECHNO DroiPad 10 Pro however runs a new Operating System based on Android 6 that's called Remix OS. It is an OS that tries to make Android work very well on laptops.

festive season



Below Ksh10,000

You cannot expect a very good experience with tablets that cost less than Ksh10,000. But here are some that stand out in this price range.

- **InnJoo F4**
- **iTeliNote 1702**
- **Safaricom Neon**

The InnJoo F4 is a big 10-inch tablet while the iTeliNote 1702 is 7-inch. They both have 16GB internal storage and in both you can expand storage with an external Micro-SD card.

The Safaricom Neon Tablet has been there for quite a while. And it is still a worthy buy in tablets under Ksh10,000.



Ksh10,000 to Ksh20,000

Here you'll get decent tablets that may even turn out to be complete laptop replacements. You can even go out of your way and get Bluetooth keyboards for the Asus, Dell and Samsung tablets and use them as Hybrids.

- **Asus ZenPad C**
- **Huawei Mediapad T1**
- **Xtigi Joy10**
- **Samsung Tab A**
- **iSurf Tablet (IS8436)**
- **Dell Venue 8 Android**
- **TECNO DroiPad 8H**

Each of the above is unique in its own way. They all run Android and they all have acceptable quality battery and good displays.

So, get yourself a tablet this Christmas. Increase your productivity, entertain yourself. Read more books. Watch movies comfortably anywhere.

Merry Christmas. ■

@DicksonOtieno
tech-ish.com

Wombs for hire: I rented out my uterus 3 times

By Wanjiru Waithaka

Carrying a baby for someone else isn't a new concept but it's still controversial. The popularity of *in vitro* fertilisation (IVF) has created a demand for surrogates, but few women will do it once let alone thrice, given the backlash from a society where many believe that it's tantamount to playing God. Winnie Maina shares her journey, navigating this minefield where medical advances often clash with cultural, religious and legal norms.

It's common on meeting someone for the first time to ask what they do for a living. For Winnie Maina, the answer always raises eyebrows. She is a surrogate, currently five months pregnant, the third time she is carrying a baby for an infertile couple. A surrogate is normally used when a woman is unable to carry her own pregnancy to term.

People always assume she's in it for the money, says the eloquent, confident woman sporting well-manicured nails, with yellow gel polish broken by green on a single finger of each hand. Her sleeveless red and black dress shows off her baby bump. Her shoes speak of a

woman who prefers comfort over style. Her make-up free face, long dangling silver earrings, black braids with purple streaks, combine to give the impression of a very down to earth persona.

"There's this false perception that we earn millions," she says. Winnie was paid a fee of Ksh300,000 after she gave birth as a surrogate the first time in 2013, which works out to Ksh30,000 per month for approximately 10 months (39 weeks) of pregnancy. Currently, surrogates are paid in the region of Ksh450,000 (equivalent to Ksh45,000 per month), hardly the millions bandied about on social media.

"I did a television interview earlier this year and the day after it aired, some guys tried to jump over ▶



PHOTO: PEXELS.COM

my fence assuming I was earning a lot of money and I was forced to move house," she says, illustrating how deep rooted this perception is.

In vitro fertilisation (IVF) can indeed cost millions. This fertility treatment whereby an egg is surgically removed from the ovary and fertilised with sperm in a laboratory (hence the common reference to test tube babies), costs Ksh400,000 to Ksh500,000 per cycle in Kenya. If the first attempt doesn't work and a couple chooses to try again, the total cost will hit Ksh1 million because of the added expenses of the birth, usually caesarean section, which costs Ksh100,000 or more, depending on which hospital the couple chooses. If the woman is unable to carry her own embryo, hence necessitating the services of a surrogate, that just adds to the cost.

In some western countries, surrogates do earn millions. Kenya hasn't reached that level, however. So

what motivates someone to get into it? And not once, but three times, especially given that you surrender control of your body to the intended parents (also called commissioning parents) and their doctor, who dictate every aspect of your life for 39 weeks! They determine where you live, what you eat – even though pregnancy comes with cravings – whether you can travel and the means, how often family and friends can visit you and even whether you can have sex (not encouraged). There is also the backlash from people once they find out you're a surrogate. In Winnie's case, it even came from the college where she studied hence her reluctance to divulge the name of the institution.

"It seems unorthodox. Sometimes when I sit down to really think about it, it seems strange to do this. But at the end of the day, I want a few people to remember me for having done something positive in their lives," says Winnie.

Keeping secrets

Did her family approve? "For my first surrogacy, no one knew. I told my family that I had got a job outside Nairobi," says the 27-year-old mother of one, a daughter who is turning six. Winnie rented out a small house on the outskirts of Nairobi and mostly stayed indoors for the duration of the pregnancy. The intended parents paid the rent (Ksh6,000), hired someone who came daily to do the housework, bought the groceries and gave her a small stipend (Ksh20,000) every month, which she sent home. This is separate from the Ksh300,000, which she was paid after she gave birth.

Was it difficult, not seeing her friends for all those months? "Secluding yourself when you're used to having company is not easy. But to be honest, at that time, this wasn't something I wanted to tell people," she says.

Winnie met the intended parents through Nancy Lavaya, a Senior Nurse in charge of the IVF Programme at Mediheal Diagnostic and Fertility Centre in Nairobi. She first heard about IVF from her phonetics lecturer in college who was going through the procedure. "She was a good friend and had also taught me English in Form 1. While teaching in college she was often uncomfortable because the hormone injections they give to stimulate ovaries to produce eggs result in bloating and cramping as the ovaries grow to a good size," she says.

Winnie's interest was aroused. She went online and conducted an extensive research on the subject. Thereafter, she visited Mediheal where Nancy explained the whole IVF process including egg donation and surrogacy. "I was open to the idea and decided to start with egg donation, which

takes less time." She visited Mediheal every day for 12 days to get hormone injections. The mature eggs were harvested on day 13 under general anaesthesia.

"The procedure was at 10am and by 2pm I was back home. I took a *matatu* as usual. Of course you look exhausted because of the anaesthesia. But apart from that, no one could tell that anything had happened. I took painkillers and slept. I also took a lot of water and the drugs they gave me to help my ovaries shrink back to their normal size.

After that, she considered being a surrogate but wasn't sure of her decision until she met the couple. "We clicked immediately with the wife; she's a very nice lady. Once I met her, I knew I was going to do it, whether people found out or not.

I signed up and funny enough it went really quickly. In two months we had our transfer and it took the first time," she says. A transfer is the process where the couple's embryos are placed in the uterus of the surrogate. Transferring several embryos increases the chances that at least one will be implanted and this is why IVF often results in multiple births.

The couple lived in Nairobi and were in their early 40s. Winnie got to know them quite well but never visited their home. "Nancy had warned me that I should not get attached to the couple. She told me, 'When this ends, you should leave each other as you found each other. You can be friends but don't be too attached. After you have this baby

and your CS (caesarean section) scar heals, you're not entitled to anything else from them.' So we became friends and we still talk but we don't hang out."

This was not her first pregnancy; she had a two-year-old daughter, but the demands from the couple and the doctor were stringent. "It was a very new experience, what with the medication, the bed rest and diet. Even though I'd had a healthy pregnancy and no complications with my daughter – a key requirement for surrogates – an IVF pregnancy is technically not considered a normal pregnancy," says Winnie.

The diet was very restricted. "It's a very high protein diet with more legumes and greens, no red meat, no junk food, no soda. If you need to eat meat, they insist on fish or chicken



I usually tell them right from the beginning: you're having a child for someone, don't take advantage of that situation. They've already had enough trauma by the time they decide to use a surrogate. That woman will never know the joy of pregnancy, to feel her child kicking, never have cravings, and never get to bond with her baby in the womb



(*Kienyeji* not broiler). Starch is also limited. As the pregnancy progresses at around month five, you can incorporate those things that have been restricted because by that time the placenta has developed," she says.

What about food cravings? "I got those sure, but I just had to keep reminding myself that this wasn't my baby. I tell my girls (she runs an agency, which finds surrogates for couples) you will have food cravings, but I will help you substitute them for healthier options. If you need to eat chips, we will bake the chips not fry them. But when it comes to soda there are no shortcuts. Only juice is allowed until the doctor clears you," says Winnie.

"I usually tell them right from the beginning: you're having a child for someone, don't take advantage of that situation. They've already

had enough trauma by the time they decide to use a surrogate. That woman will never know the joy of pregnancy, to feel her child kicking, never have cravings, and never get to bond with her baby in the womb. So, you have to be committed and follow the rules. We sign a contract which lays down all the rules. I tell them if you can't uphold a rule, please don't sign the contract."

Her first pregnancy (as a surrogate) proceeded with no complications. She gave birth to twins, a boy and a girl in late 2013. Was it hard giving up the babies? "A bit," she concedes. "But at the end of the day it depends on the mind-set you go in with. I knew that these children have a mother, a father and a home. Their intended parents have literally been working for the

children to come to this point. So, yes there's that feeling you get when they're kicking in the uterus and you will feel those sensations. But thank God, we have counsellors to talk to. Some people say we're being paid, so we shouldn't have any emotions for the children, but we're human and it happens."

All this time, her family never found out that she was a surrogate. After the birth, Winnie continued to visit Mediheal. She often interacted with couples struggling with infertility. She was touched by the plight of one couple and decided to help them. Before proceeding with the surrogacy, she told her family. Winnie says her parents have always been very supportive and understanding. When she got pregnant while still in college in her second year, her parents supported



She met her second couple after she started the agency. The wife had suffered six miscarriages. "She didn't have fibroids; her uterus was fine, just not able to carry a pregnancy to term."

PHOTO: PEXELS.COM

her fully, rented a house, bought utensils and furniture so she could take care of her baby while finishing her exams. Later, they took care of her daughter as she resumed her studies until she completed her education degree course.

This was altogether different. Her mother was horrified. "She's been a very good support system for me but she was very upset. The following day, she called and asked me to go home and explain it to her again. My parents had never heard of IVF and they had so many questions. Mum asked me: "Do you go and sleep with people's husbands to get pregnant?" It was a legitimate question and it wasn't the first time I'd been asked. The first friend I told asked the same thing. I told her they make the baby in a

lab and put it inside me. She didn't understand it. It sounded like science fiction or a movie," says Winnie.

Her parents didn't understand it either, particularly her decision to earn a living from surrogacy. "You have a degree, why not get a job with TSC (Teachers Service Commission)?" her mother asked. "My dad too asked me some hard questions. But even when my parents don't understand what we are doing, they believe in us as their children, they believe they raised us right and that the decisions we make are not immoral. So, they trust us that much," says Winnie. Her two younger brothers were also shocked. It became a big issue, but her family eventually made their peace with her decision. "They knew about the second surrogacy but were not curious and didn't ask for details.

However, every time I've gone into hospital to deliver, I've informed them just in case of complications."

Starting an agency

"My frequent visits to Mediheal helped me understand how much couples struggled, literally waiting for years to get a baby, taking out loans to do IVF treatment and getting devastated when it didn't work. I realised that some couples could not afford the rates charged by the clinics especially where more than one cycle was needed. That's when I started the agency in early 2014 with a friend although she later left to pursue further studies."

Family Surrogacy Kenya provides surrogacy and egg donation. It has negotiated with several doctors and IVF clinics so that ▶

its clients enjoy subsidised rates for IVF and IUI treatment. Intrauterine insemination (also called artificial insemination), is often the first type of fertility treatment attempted by couples. It involves depositing a sperm sample in a woman's uterus through a syringe when she's ovulating, with the aim of getting the sperms nearer the egg to increase the chances of pregnancy. "You'll find that IUI in most places is Ksh45,000-50,000. But for most of our doctors, that amount can go down by half," says Winnie. The agency gets clients from all over the country. It has also helped one couple from UK, two from France and one from USA. "They come to Kenya because IVF is cheaper here. In the US you can spend US\$12-15,000 (Ksh1.2-1.5million) per cycle."

She met her second couple after she started the agency. The wife had suffered six miscarriages. "She didn't have fibroids; her uterus was fine, just not able to carry a pregnancy to term. The last three were IVF attempts because after the third miscarriage, her tubes developed some blockage so the egg couldn't travel to the uterus. The three IVF attempts all resulted in pregnancy but she miscarried and money was running out. The longer you interact with these couples and share in their misfortunes the more it gets to you," says Winnie.

One day over a cup of tea, Winnie told her, "Are you willing to take your body through that again?" She then offered to be her surrogate. "I didn't think she'd agree to let someone else carry her baby, but a week later she called and said, 'My husband is in. If you're in; let's do it.' I was shocked." They transferred the couple's last four embryos, which had been made in a previous IVF treatment cycle and frozen, then waited two weeks before doing the blood test to confirm the pregnancy.

Some people say it's selfish to spend all this money to get a biological child when children's homes are full of orphans who need families but adoption is not for everyone. If your heart is open to adoption, take that child and love them like they're yours

"Those were the most stressful two weeks I've ever had. The first wasn't as bad because I hadn't bonded with the couple like I had with this one. I kept thinking, 'What if this has not taken (implanted) and I gave somebody hope? When the pregnancy test came out positive, I cried. We had a relatively smooth pregnancy. The couple paid for the drugs and doctor's fees," says Winnie. She gave birth to a boy via caesarean section.

"IVF babies are always born via CS because there is always risk with natural birth. Labour can be too exhausting for the surrogate and the child, leading to complications. Although natural delivery is cheaper than CS, you might leave a traumatised surrogate at the end of it. We also do CS because labour causes attachment – that pain that you go through for that child creates a bond. But with a CS you just go into theatre and by the time you wake up from anaesthesia, the baby is gone," says Winnie.

Her agency has had 22 successful deliveries via surrogate with several being multiple births and in one case triplets. Her surrogates are aged between 24 and 29 and all are single mothers. "When you put a husband

into the mix, it can get complicated. Most of my girls are struggling single mothers. So, this job enables them to help their families and at the same time a couple struggling with infertility. So it's a win-win situation," she says.

The agency houses all the girls, usually four in a two-bedroom house, hires a house help to do the chores and a cook to prepare meals, all paid for by the intended parents, who for the most part prefer to maintain anonymity and not know who their surrogate is. "We house them because we have a lot of doctors' visits, have to maintain the diet, and in case of any complication, they are close to hospitals," she says. Visits by friends and family are restricted and so is travel. The travel rules also apply to Winnie.

"I take care of myself with these pregnancies and avoid unnecessary risks. I don't take *matatus*, I take Uber. I don't work long hours, get enough rest and don't travel by air. I always tell the intended parents where I am going, inform them when I leave and when I arrive at my destination so that they don't worry."

Four of her surrogates are doing it for the second time. "I usually encourage them to take a break and rest at least for a year." The contract that surrogates sign at the beginning of the process also releases them from all parental rights. Each surrogate must inform a close family member beforehand who acts as the next of kin should any complications arise with the birth. "Twice I've had a surrogate request me to visit her family for a detailed explanation of the procedure and possible risks but other than that families are quite receptive," says Winnie.

Has a surrogate refused to give up the baby? "No. I normally vet my girls for over six months before hiring them. These are people I've sat down and talked to, gone to their homes to see how they live,

History of IVF

In Vitro Fertilization (IVF) commonly referred to as test tube fertilisation, is a procedure where a woman's eggs are harvested from the ovaries and then fertilised with her husband's sperm outside the body in the laboratory. *In vitro* is Latin for in glass. Once the eggs have been fertilised, they are transferred to the uterus and normal pregnancy proceeds once they attach to the uterus.

Because the African culture values children so highly, infertile couples are often stigmatised which can have serious and far-reaching consequences including divorce, polygamy and even suicide. Women without children are often called names which are insulting and dehumanising, designed to make them feel worthless. In Kiswahili an infertile woman is referred to as "tasa", Kikuyu- "thaata", Luo- "lur", Akamba- "ngungu" and Luhya- "mkumba".

The first test tube baby, Louise Brown was born in Oldham, United Kingdom on July 25, 1978 amid much controversy about the morality as well as safety of such a procedure. Since then legal, religious and ethical issues have continued to dog IVF technology. The Catholic Church has expressed concern about Assisted

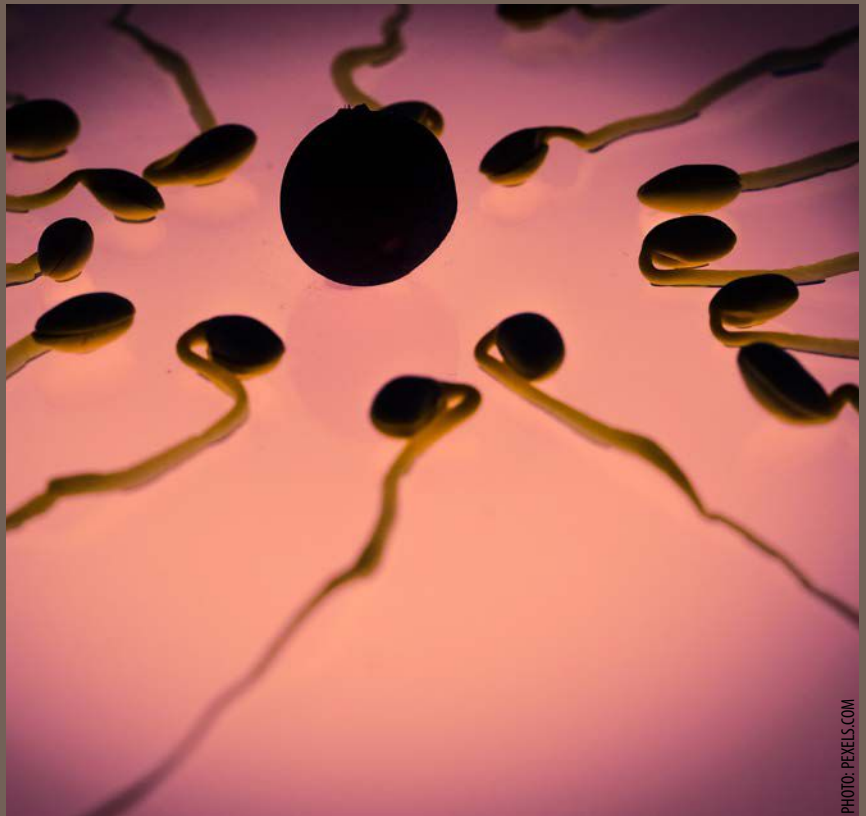


PHOTO: PEVELS.COM

Reproductive Technology (ART) because it separates reproduction from sexual intercourse - the God ordained method of conceiving according to the Church. In addition, fertilisation outside the body means embryos are potentially available for testing, manipulation and research. For these reasons, some people reject

ART as morally unacceptable.

Even those who accept the idea of IVF as treatment for an infertile heterosexual couple in a stable relationship might have reservations about making such treatment available to single women, postmenopausal women, or homosexual couples.

stopped by unannounced just to see how they are because when you tell someone you're coming, they will hide some things. The vetting is quite thorough."

Winnie says she'll keep doing surrogacy for as long as she can. She is open to the idea of marriage and getting more children if she meets the right man. To her critics she says, "Most people who believe that surrogacy is wrong think we're playing God, but we're not.

Surrogacy has been there since biblical times. Abraham, Sarah and Hagar had a traditional surrogacy."

There are two forms of surrogacy; traditional, where the surrogate's own egg is inseminated with sperm or gestational where the intended couple's sperm and an egg are combined in a lab and the resulting embryo implanted in the surrogate's uterus.

"Some people say it's selfish to spend all this money to get a biological child when children's

homes are full of orphans who need families but adoption is not for everyone. If your heart is open to adoption, take that child and love them like they're yours. But if you can't, there is no need to raise somebody who ends up resenting you and society for making him feel unwanted and different." ■

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10 YEARS of IVF in Kenya

Dr Joshua Noreh made history on 8 May 2006 by giving Kenya its first test tube babies; two girls, born to different mothers. Demand for *In Vitro* Fertilisation (IVF) has soared since then, but stigma still surrounds infertility. Sage spoke to two IVF specialists about the achievements, challenges and controversy surrounding this medical innovation.

Below are excerpts from an interview with **Dr Prafull S. Patel**, Consultant Obstetrician and Gynaecologist at the Kenya Fertility, IVF and ICSI (Intra Cytoplasmic Sperm Injection) Centre and a Senior Lecturer Aga Khan University Hospital.

Tells us about yourself and how you came into the field of IVF?

I was born in India in 1954 and studied there to postgraduate level before coming to Kenya in 1984. I was first employed at the Nyeri Provincial Hospital for a year, then got a job offer from Aga Khan Hospital. I worked there for two years before going into private practice. I did my super speciality in

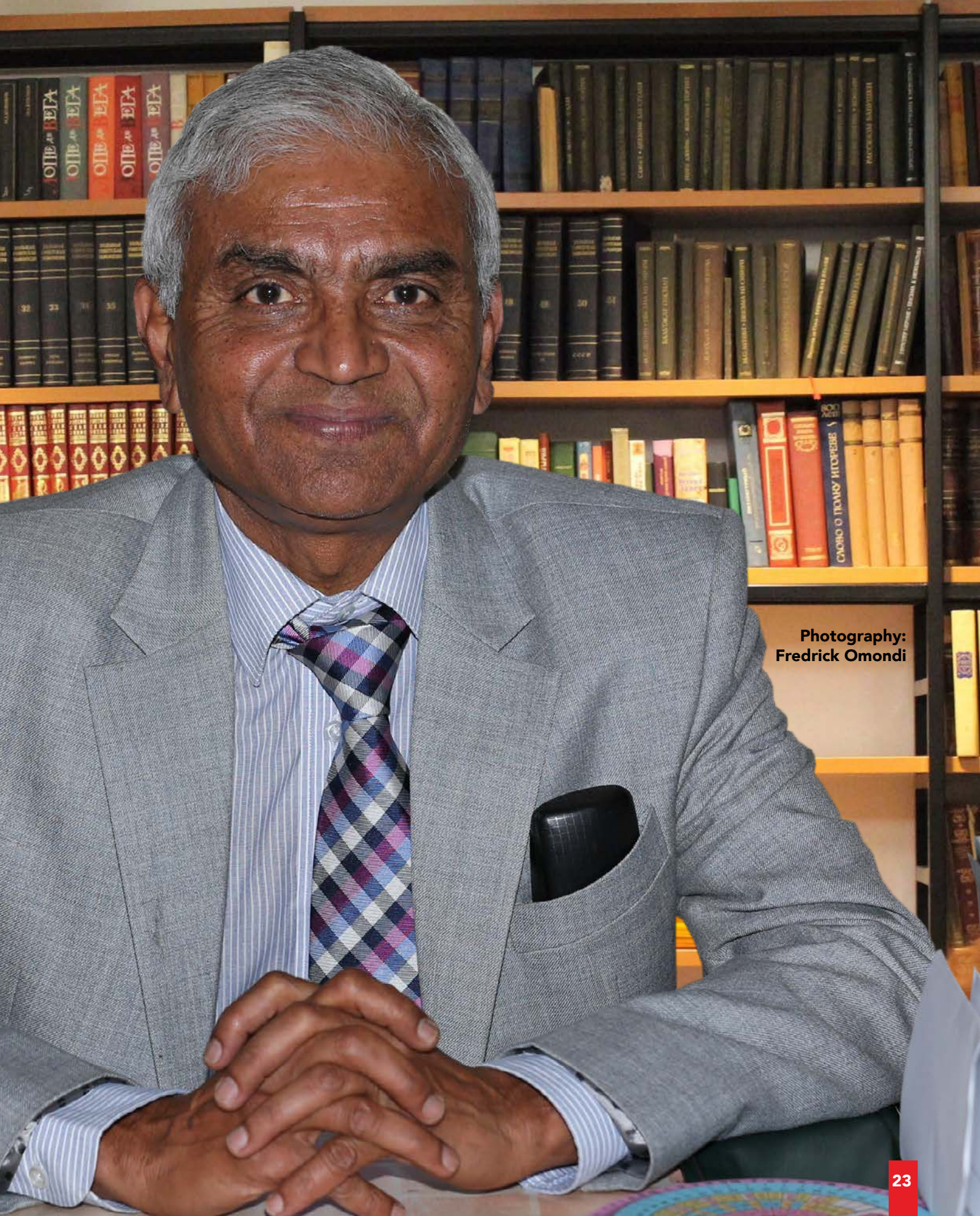
fertility and IVF eight years ago.

Kenyan men were generally not willing to be tested for infertility 10 years ago. Has that improved?

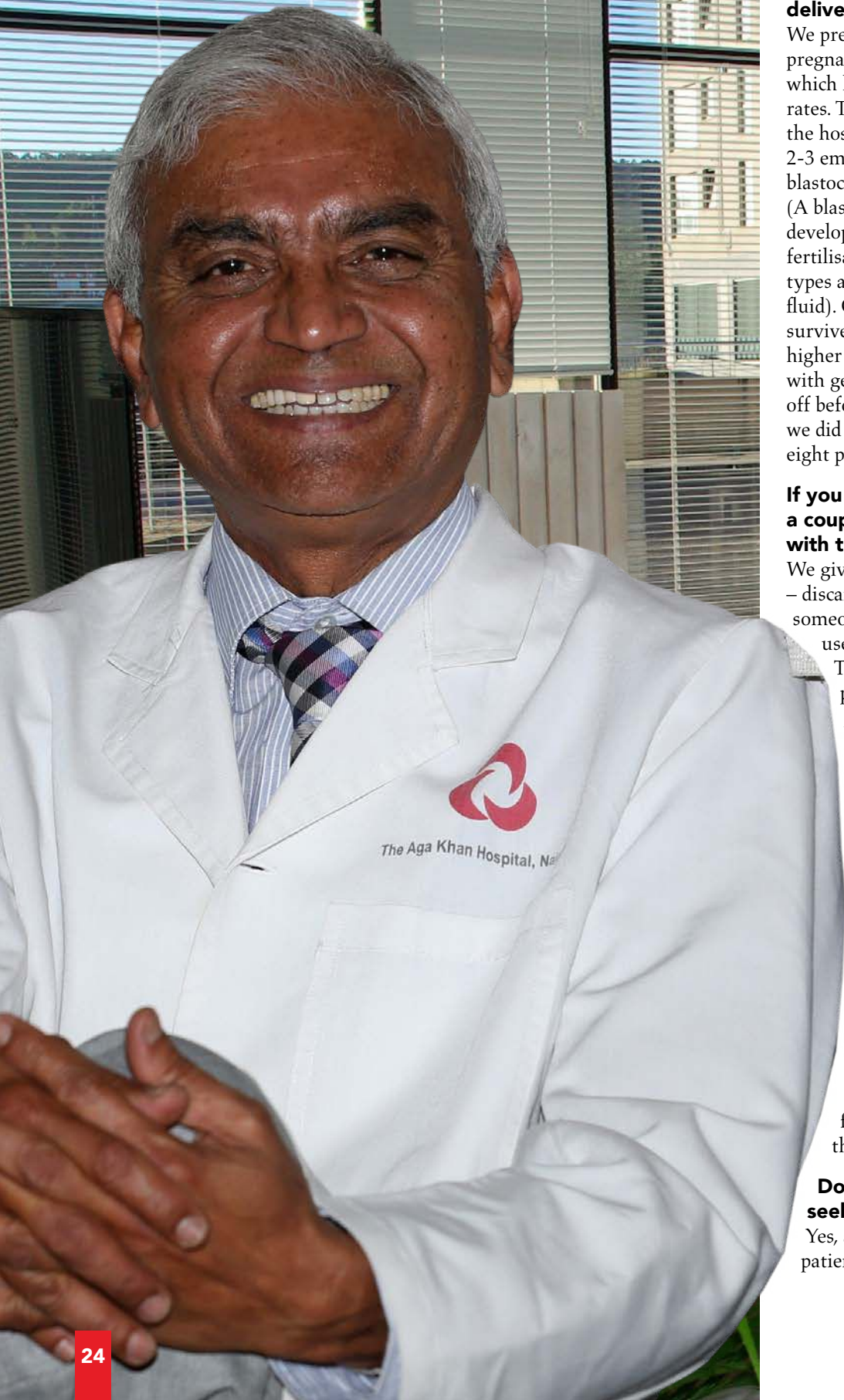
Yes, the men's attitude is changing. They are coming forward; they are accompanying their wives to clinics and even volunteering to be tested for infertility. Men now know that if there is a problem it can be sorted out.

Has demand for IVF services increased?

When we started eight years ago, one third of my patients were seeking IVF. At the moment, half are IVF patients, around 200 per year. ▶



Photography:
Fredrick Omondi

**What percentage of your IVF deliveries are multiple births?**

We prefer women not to become pregnant with multiple gestation, which has higher complication rates. The rule in our IVF unit at the hospital is that we transfer only 2-3 embryos and if they are day 5 blastocysts, we transfer only 1-2. (A blastocyst is an embryo that has developed for five to seven days after fertilisation and has two distinct cell types and a central cavity filled with fluid). Genetically, embryos that survive to day 5 are the best and have higher pregnancy success rates. Those with genetic abnormalities usually die off before day 5. In the last four years we did not have any triplets and only eight per cent of births were twins.

If you have more embryos than a couple needs, what do you do with the extra ones?

We give the couple three choices – discard the embryos, donate to someone else or grant permission to use them for research purposes. The couple picks one option and puts it in writing.

What happens to frozen embryos when a couple gets divorced?

This is a very tricky situation and I've not had to face it. Honestly, we're still not clear about this.

What is the cost of an IVF treatment cycle?

Ksh400,000. This includes everything – drugs, ultrasound, harvesting eggs – the whole process from start to finish. The birth of course is a separate cost as maternity fee is paid to the hospital where the woman gives birth.

Do you get single women seeking IVF treatment?

Yes, around 2-3 per cent of my patients. Most will bring a friend

or current partner who becomes the sperm donor.

Does Aga Khan University Hospital have a sperm bank?

No. We source sperms from Kenyatta National Hospital which has a sperm bank. The couples just select the profile of the donor and we get a match from KNH. They can also import sperm. The sperm itself doesn't cost much but the shipment is costly because these are frozen live sperms stored in a liquid nitrogen tank. Importing sperm from the UK for instance costs US\$2,000 (Ksh200,000). The most popular source countries are Denmark, USA and Germany.

How much are egg donors paid?

The practice here is that a relative such as a sister or a friend donates eggs to the couple. We don't encourage commercial egg donation from strangers. If someone volunteers to donate her egg, we will accept it but we don't pay egg donors at the university hospital.

If the egg donor is a close relative of the couple like a sibling, doesn't that create cultural problems down the line?

Both the couple and donor are taken through counselling beforehand so that they understand what this entails.

How does one get a surrogate?

We don't involve ourselves in that. There are surrogate agencies. If for instance a couple comes here wanting a child and the uterus doesn't allow us to implant the embryos in the wife or she has such a serious medical problem that she cannot carry the baby for nine months and give birth because it is dangerous for her health, then we extract eggs from her, fertilise with the husband's sperm and put it in somebody else who will carry the baby. Once an agency identifies a surrogate mother, they

bring her to my office and I screen her to see whether she is fit to carry the baby. I check for high blood pressure, diabetes, HIV and Hepatitis. We also make sure she has her own children.

Why is it important for her to have her own children?

Pregnancy and childbirth is a dangerous process. A woman can develop complications, rupture her uterus or die. First time mothers are prone to such problems. That is why we prefer a surrogate to have her own children so that in case she has to have a caesarean section, her own child bearing function is not jeopardised.

How much are surrogates paid?

Ksh300,000 to Ksh500,000. That doesn't include the doctor's charges.

According to Kenyan law, the person who gives birth is the mother, so what happens when there is a surrogate?

The couple has to go through the legal process of adopting the child. We have established the Kenya Fertility Society and we want to bring a law where the genetic parents (whose egg and sperm was used to make the embryo) are automatically recognised as the legal parents of the child.

Have you had a case where the surrogate refused to give up the child?

This is why we want the surrogate to have her own children so that this doesn't occur.

Is there an age limit for surrogates?

Obviously, the younger the better because this reduces the chances of developing complications.

What has been your biggest achievement since you started IVF?

In IVF there are more failures than successes. For couples who succeed, when you see them going home with

the babies in their hands, the joy they get is beyond description. Every birth is still hugely exciting for me, especially considering how long these couples have struggled to get a child, some for years. The joy you see on a woman's face, that she has proved her motherhood is wonderful to see. This is the problem we have as a society, making women feel like they are nothing unless they have given birth to a child.

Biggest challenge?

Dealing with failure. As a doctor, however much you mentally prepare yourself and the couple for failure, when it happens, it hurts them so much and it really frustrates us as well. IVF is also expensive. We are trying to reduce the cost of the hormones, the single most expensive thing in IVF treatment. One shot costs Ksh3,000 and we have to give four injections a day for 11 days to stimulate the ovaries to produce eggs. We start the injections on the second day of the menstrual period and harvest the eggs on day 13 or 14.

In your experience, once couples get a baby through IVF, do they tell people?

This is my biggest challenge, the stigma of coming out. They do tell their close friends and relatives and refer those having infertility problems to us. But if I tell somebody to come for an interview on the television, she will refuse.

Do you get IVF patients from outside Kenya?

Certainly. I have patients from Europe, USA and of course the neighbouring countries like Tanzania, Uganda, Rwanda and Eritrea. People come from as far as Europe and USA because they have relatives and homes here and IVF is cheaper here. Approximately 20 per cent of my patients come from neighbouring countries. ■



Below are excerpts from an interview with Dr Shaunak Khandwala, Director of IVF Programme, Mediheal Group Limited.



Photography:
Fredrick Omondi

Tells us about yourself and how you came into the field of IVF?

I did my postgraduate in obstetrics and gynaecology at the University of Mumbai in India and later specialised in IVF. I worked in India as an IVF consultant and joined Mediheal in 2011, coming to Kenya every three months to do IVF procedures, before relocating here in 2014. Mediheal Group has IVF branches in Nairobi, Eldoret and Kigali, Rwanda. We have done a total of 4,000 IVF cycles to date.

What is your success rate?

It depends on the age of the woman. Our success rate in women below the age of 35 is almost 50 per cent. In the 35-40 age bracket the success rate is 40 per cent and below 30 per cent in women above 40 years because fertility drops precipitously after 40.

What's the maximum number of cycles you give an IVF patient?

Four IVF attempts is considered an optimum. If pregnancy does not occur we explore third party reproduction

– egg, sperm and embryo donation as well as surrogacy.

Where do you get sperm donors?

Some couples prefer to get someone known to them, but most of the sperm we use comes from our sperm bank. We don't use a donor sample until we do two tests, three months apart, for Hepatitis B, C and HIV. We collect information on the donors and generate profiles, which we show to our IVF patients and they select the one they want. ▶



the risk of ovarian cancer.

Cost of IVF per cycle at Mediheal?

If the couple is using their own sperm and eggs, it costs Ksh400,000. This excludes medication and investigation (tests), which we need to do beforehand. If donor eggs are needed, the cost can go above Ksh500,000.

Do you pay sperm and egg donors?

We compensate them for their time, especially egg donation, which involves daily injections for 10 days. On day 11 we give the trigger and on day 13 we harvest the eggs. Sperm donors get Ksh15,000 per sample donated. We spend another Ksh6,000 to test the sperm. Egg donors get Ksh40,000 on average. Testing the eggs costs Ksh15,000-20,000. We also give egg donors a travel allowance, so in total we spend Ksh70,000-75,000 on an egg donor. We transfer these charges to the patient.

Do you help your patients find surrogates if the woman is unable to carry her child?

Yes. We have a list of surrogates who they can choose from. The biological parents take care of all the expenses for the surrogate. We sign a three-way contract between the surrogate, biological parents and the IVF centre. Surrogates are altruistic because they agree to carry a child for someone else but they do get compensated for their time of pregnancy.

Has demand for IVF increased over the years?

When I joined Mediheal in 2011, we had 80 patients in a year, that I treated in batches of 20. Today I treat 500 patients a year. We had 150 IVF births last year. 10 per cent were triplets, 30 per cent twins and 60 per cent singletons. The Internet and social media in particular, has increased awareness of IVF as a treatment for infertility. Word of

Who are your typical sperm donors?

We prefer men who are educated to college level, mid 30s, married with children (have proven fertility). We prefer women with children as egg donors for the same reason, although it's not a rigid rule as we do get university students coming to donate eggs and sperm. The age limit for egg donors is 30 years, which reduces the risk of chromosome problems such as Downs Syndrome.

What are the chances of coincidental incest where children conceived using the same sperm donor meet and get married?

We have sperm from many donors

and we ensure that a sperm donor's sample is used in a maximum of 10 women. These women come from different places including neighbouring countries.

What if a man donates his sperm to several centres? Does Kenya have a central database to track and keep the profiles of sperm donors?

No. This would require that all the IVF centres cooperate with each other. Kenya should also have a database for egg donors. A woman should not donate eggs more than six times in her lifetime because every time she donates eggs, her ovaries get stimulated, which creates cellular damage in the ovaries. If stimulation is done too many times, it increases

PHOTO: PEXELS.COM



mouth is also a factor. A patient who gets pregnant will bring in four patients. Rising infertility has also increased demand for IVF.

Why the increase in infertility?

Bad eating habits (poor diet), pollution, stress, women delaying childbirth to focus on their careers, use of hormonal pills for contraception, which over the years depress the ovaries; all contribute to infertility.

Men were generally not willing to be tested for infertility 10 years ago. Has that improved?

It has improved a lot but it is still not where it should be. For instance, I have this couple who I treated two and a half years ago. They want another child but the husband is not willing to undergo new testing, asking why we can't use his test results from two years ago. You can't treat a woman alone; you have to treat them as a couple. The statistics

show that male and female factor in infertility is 40 per cent each and in 20 per cent of cases it is both.

In your experience, once couples get a baby through IVF, do they tell people?

Some are very open about it but many don't want anybody to know. In a few years, IVF will be openly accepted in Kenya. India is 10 years ahead of Africa in the sense that the stigma surrounding infertility and IVF has disappeared except in certain pockets of the population. People are openly going for IVF treatment and surrogacy including celebrities like film stars. There are thousands of IVF treatment centres in India. In Kenya, IVF centres are concentrated in Nairobi (which has six centres) with only two centres outside Nairobi, in Mombasa and Eldoret.

What happens to frozen embryos when a couple gets divorced?

I am currently facing this challenge. The husband asked me to discard their frozen embryos. I declined and advised him to come with his ex-wife to the clinic and both sign a document instructing us to discard the embryos. It's like a custody battle, which I cannot settle in my office. But if both agree to discard the embryos, then I will discard them in their presence.

Biggest challenge since you started doing IVF in Kenya?

Getting women above 40 years pregnant. The egg quality has really reduced at this age but they are always reluctant to take my advice and use a donor egg because they want a child with their own DNA. For some it is due to religion. My Islamic patients believe egg donation is haram (any act that is forbidden by Allah). A lot of couples get the wife's sister to donate an egg because the DNA is the same, but Islamic women consider this to be adultery (because the husband's sperms are used to make the embryo). ■

Lack of IVF law compounds agony of infertile couples

Imagine this scenario if you will. A couple struggles with infertility for years before hearing about a revolutionary treatment called *in Vitro* Fertilisation (IVF), which is effective but costly. They scrimp and save for another year or two or take out a Sacco loan to afford the treatment. Three IVF attempts end in failure sending the couple into complete heartbreak. The wife is unable to conceive or keeps losing the baby (miscarriage). But they refuse to give up. The IVF specialist suggests third party reproduction where the couple gets a surrogate to carry their baby. They identify a suitable candidate, scrape together cash for one more round of IVF treatment and their embryo is implanted in the surrogate. Two weeks later the pregnancy test turns positive. Success at last!

The pregnancy goes smoothly and the couple pay for all the medical expenses. Then the big day arrives, the day their son or daughter will be born via caesarean section. The operation proceeds without incident.

When the doctor puts the baby into her arms, the wife sheds tears of joy, all the heartbreak forgotten, all the years of stigma in which her husband's relatives insulted her, calling her barren, openly prodding her husband to get himself another wife to bear him children, gone in a flash. Finally, she is a mother. She smiles through her tears, clutching the precious bundle to her chest, not quite believing this miracle baby is hers.

Her husband is just as emotional, teary eyed as he records the birth on his video camera, wanting to capture every second of this wonderful, magical day. The surrogate is tired from the anaesthesia but happy, basking in the joy and adoration of the couple, grateful to have helped them achieve their long cherished dream of becoming parents.

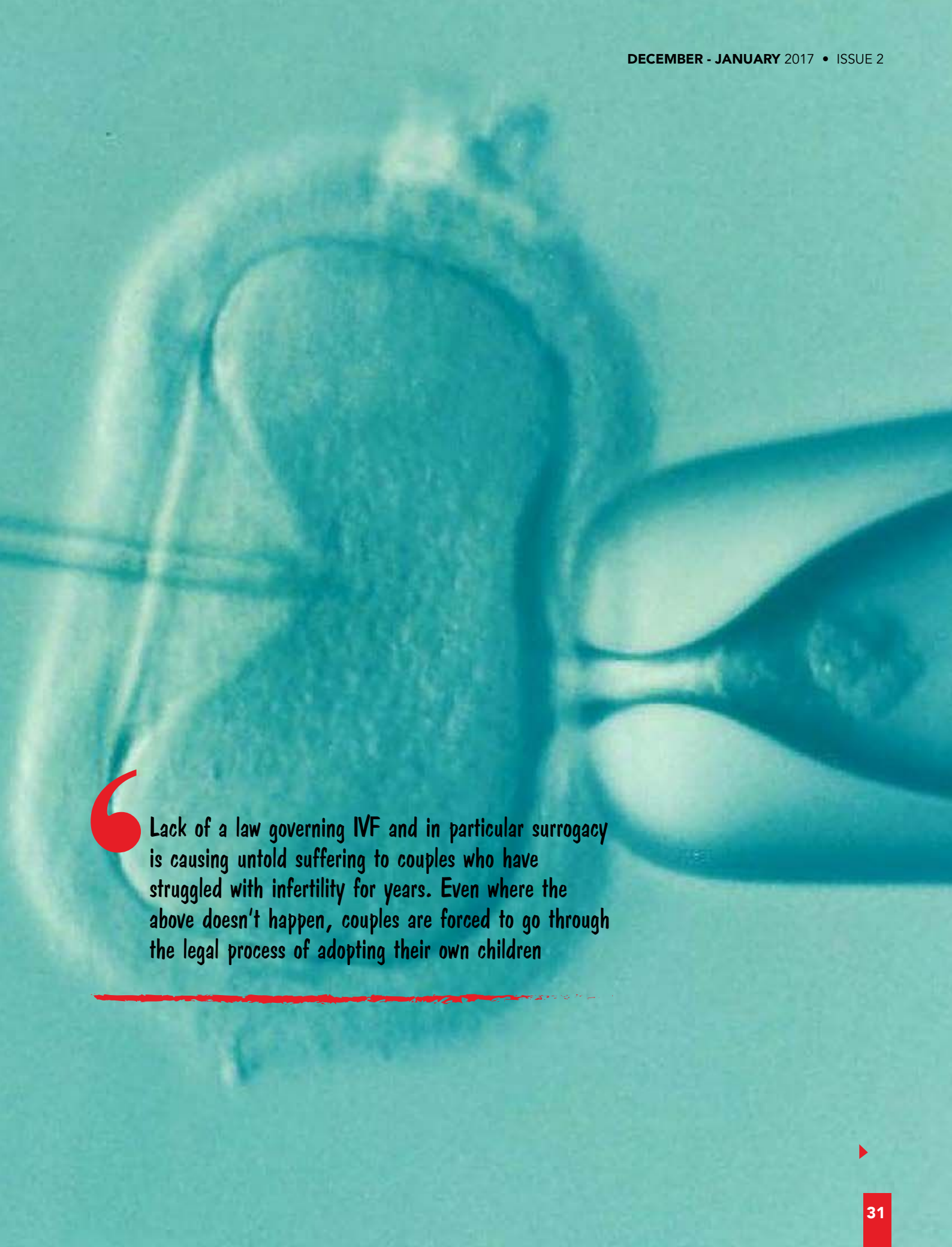
A knock on the door interrupts the happy moment. A hospital official arrives with the paperwork needed to officially register the new arrival. Or perhaps it's the nurse, coming to teach the new mother how to get her

baby to latch on the nipple so that she can breastfeed. The surrogate directs her to the wife much to her consternation. "But you gave birth?"

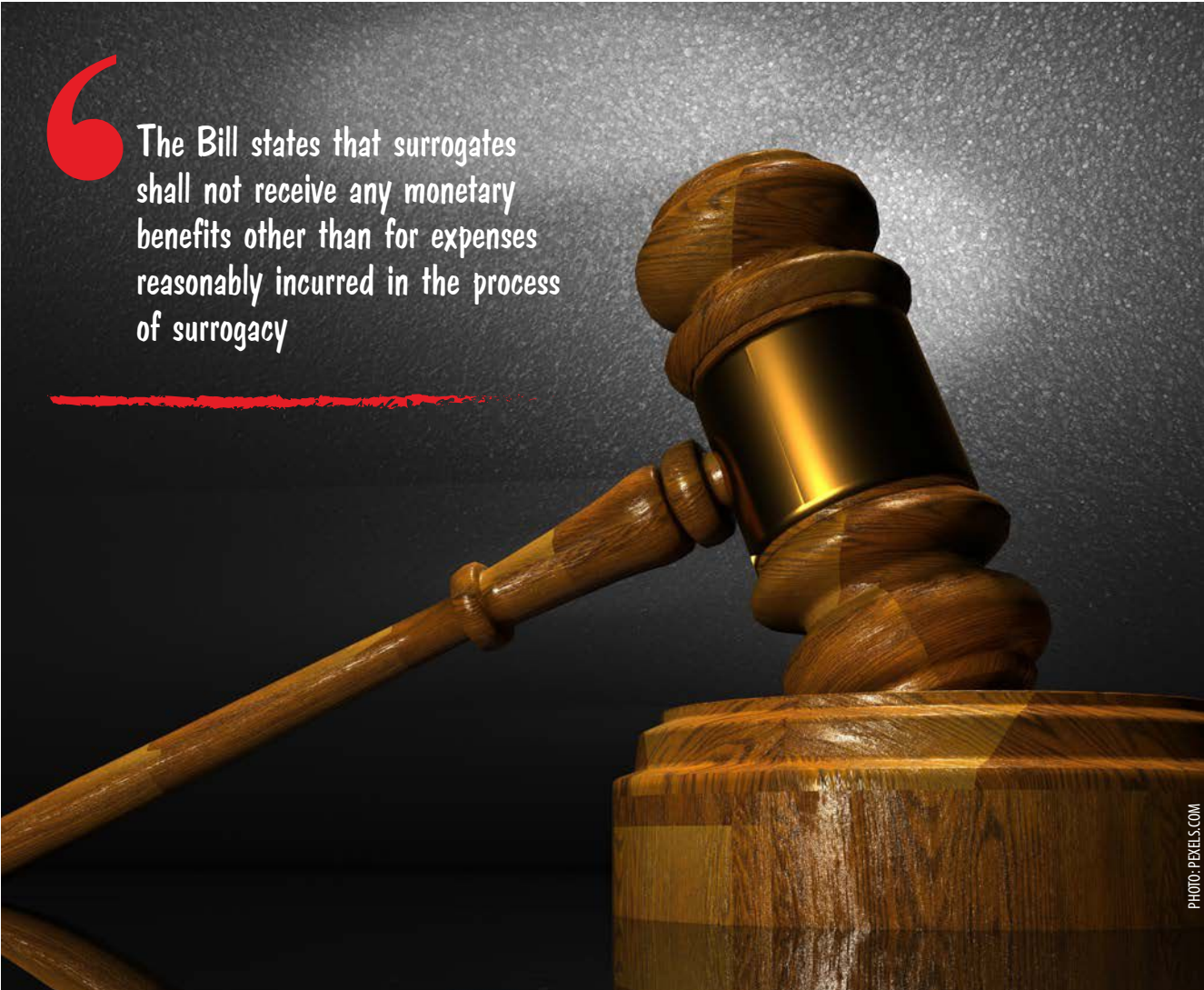
"Yes. But she is the mother," the surrogate corrects her with a smile. The nurse leaves the room to consult her boss. The hospital officials insist that the woman who gave birth is the mother, never mind the legal contract thrust in their faces showing that the surrogate has relinquished all parental rights.

The hospital refuses to recognise this arrangement and calls the authorities who take the child away, much to the couple's agony. Their finances already depleted, they have to dig deeper into their pockets to hire a lawyer, who files a case in court to try and get their child back.

Lack of a law governing IVF and in particular surrogacy is causing untold suffering to couples who have struggled with infertility for years. Even where the above doesn't happen, couples are forced to go through the legal process of adopting their own children.

A microscopic image of a cell, likely an oocyte, showing its nucleus and surrounding cytoplasm. The image is overlaid with a large red quote mark on the left side.

Lack of a law governing IVF and in particular surrogacy is causing untold suffering to couples who have struggled with infertility for years. Even where the above doesn't happen, couples are forced to go through the legal process of adopting their own children



The Bill states that surrogates shall not receive any monetary benefits other than for expenses reasonably incurred in the process of surrogacy

A landmark case was filed in the High Court after MP Shah Hospital refused to recognise a surrogacy arrangement for twins born on 25, January 2014 and instead called the Director of Children's Services, which took custody of the twins and placed them in a children's home. The couple, only identified by their initials WKN and CWW, went to court to compel the release of their children arguing that the hospital was made aware of the surrogacy arrangement when the surrogate, JLN, went for antenatal care at MP Shah in September 2013. On June 30, Justice David Majanja,

found the director guilty of violating the petitioners' rights, and ordered the department to pay Ksh1.5 million in damages (Ksh500,000 for each petitioner). No amount of money however, can make up for the fact that the couple missed out on the first five months of their babies' lives, a crucial time when parents bond with their new-borns.

Scenarios like the above will hopefully become history once a law governing IVF is passed. Currently, there are two bills in the pipeline. The Reproductive Health Care Bill, 2014 was concluded by the Senate and

referred to the National Assembly in November 2016 for consideration. In the National Assembly, it will go through the usual steps of first reading, Committee consideration, second Reading, Committee of the Whole and third Reading before it can become law.

The Bill most likely to be passed, is The Assisted Reproductive Technology Bill, 2016. The bill is now at the mediation stage, having been passed by the two Houses in different formats. Mediation is a process under article 112 and 113 of the Constitution, which requires the

Senate to mediate on a Bill whenever they have differences.

The ART Bill seeks to establish an entity to be known as the Assisted Reproductive Technology Authority, which will develop standards, regulations and guidelines on assisted reproductive technology as well as research on the same. It will license IVF practitioners and also establish and maintain a confidential national database on persons receiving ART treatment or providing eggs, sperm or embryos for use in ART.

The Bill details the rights and responsibilities of ART patients, egg and sperm donors, surrogates, doctors and children born as a result of ART treatment. The Bill clearly defines the intended or commissioning parents as the legal parents of a child born by a surrogate and recognises the agreement signed by both parties as conclusive proof of parentage, that can be used to register the birth of the child.

The Bill states that surrogates shall not receive any monetary benefits other than for expenses reasonably incurred in the process of surrogacy. It also states that no money or other benefit shall be given or received in respect of any supply of sperm, egg or embryo donations unless authorised by the ART Authority.

The Bill makes it unlawful to use the sperm of any man without his consent. It is however silent on what happens if a man gives his consent for embryos to be created and frozen for later use, but the couple gets divorced.

In a landmark case that went all the way to the European Court of Human Rights (ECHR) in 2006, Natallie Evans, a British woman, was seeking the right to use her own frozen IVF embryos created using her former partner's sperm. After the couple split up, Howard Johnson refused his consent to allow Evans to use the embryos and requested that they be destroyed.



Evans argued before the courts that as her former partner had already consented to the creation, storage and use of the embryos, he should not be able to veto her right to use them. The High Court and the Court of Appeal ruled that according to UK law, consent from both the biological parents was required to enable embryos to be used. Evans took her case to the ECHR where she argued that the ruling by the UK courts violated her human rights under Articles 8 (right to respect for private and family life) and 14 (freedom from discrimination) of the European Convention on Human Rights. She also asked the ECHR to consider whether the embryos themselves had a right to life under Article 2. Evans

however, lost the case.

Another thorny issue with IVF that requires legal guidance involves screening embryos in vitro for genetic disorders, where those found to be affected are discarded. Screening also makes it possible to select the sex of the offspring and many regard it as ethically unacceptable to destroy embryos simply for parental preference.

Yet another controversial question is who can benefit from IVF. Even those who accept the idea of IVF as treatment for an infertile heterosexual couple in a stable relationship might have reservations about making such treatment available to single women, postmenopausal women, or homosexual couples. ■



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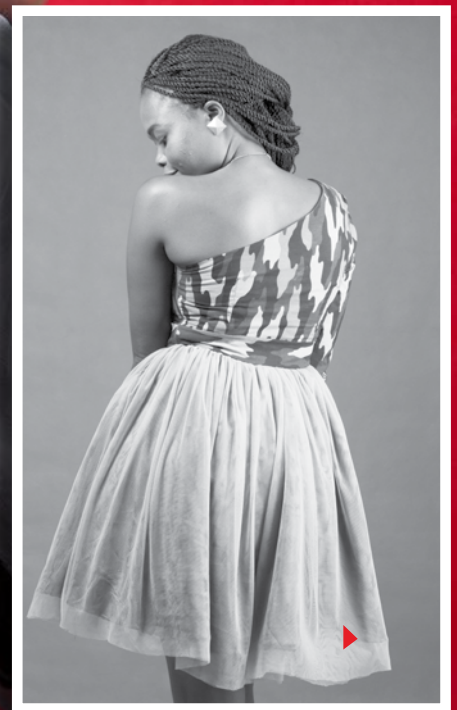
Morine Aringo is an upcoming designer with a flair for African designs. She shares with *Judith Mwobobia* the ups and downs of her journey, her inspiration and hopes for her brand.

















Many years ago, in an African household, a little girl would perk up her eyebrows in interest every time her mother pored over beautiful clothes in magazines. “My mother had a massive interest in African fashion. All our outfits were made out of Ankara. I got the love for African print from her as I grew up around it. Even now, anytime there is an event, trust me to show up in an African inspired outfit. I guess I just don’t like wearing the same pieces as anyone else,” she laughs.

In September 2015, Hando Afrikan designs opened its doors to the public, and it’s been a year filled with wonderful surprises, excitement and upheavals. “It has been a time of learning from mistakes, growing pains and always trying to be bigger and better,” Morine, 26, enthuses.

The name Hando has origins in the coastal region of Kenya. It cleverly captures the creative style of a brand that is focused on the curves and style of the African woman.

“Since my inspiration and main agenda was to create African designs, I wanted an African name. So, I started searching. When my aunty proposed the name ‘Hando’, I quickly settled on it. Hando is a traditional short skirt worn by Giriama women.”

Hando creations are a mish mash of style.

“I am inspired by life, fabric, music, art, nature, the love of fashion and the beauty of African print fabric. I design everything from very voluminous, generous, cosy pieces to cut-out pieces that are more revealing. I feel like I want to be a version of all these women I design clothes for. I have to want to wear each piece and not just see a client in it but myself too.”

Her target clientele is just as variable.

“I am open to everyone from

different walks of life. Both male and female, adults and children. Individuals or groups of people like choirs. I must say though that most of my clients are women. Women tend to embrace trends and changes more than men and they are better at making referrals. I do my marketing online and through referrals.”

Like every other entrepreneur, taking the plunge to get into the business was a process riddled with self-doubt.

“I had been thinking of starting up the business for a few months but wondered: where would I get the first clients from? Where would I get great tailors from? How would I balance running the business with a fulltime job? After constant frustrations from my then tailor, who would take my designs and stitch for other people, I decided to take control. I had a burning desire to finally give life to the designs, so I kept drawing, recruited another tailor and found a working space for rent in August 2015 at Nairobi Textiles on Luthuli Avenue. I bought sewing machines, fabric and other material and was in business on 3 September.”

It wasn’t without its challenges though.

“The money I had saved was barely enough to cover all the start up costs, and I didn’t really have enough clientele starting out. In fact I remember my first order. Never been more excited. I was designing uniform for a choir in Utawala. Orange Tulle skirts and black blouses for the ladies and black and orange shirts for the men.”

Any regrets? I prod.

“No, doing this is the best decision I ever made and 3 September 2015 will always be memorable to me.

When not designing, she doubles as a project coordinator at an IT firm in Nairobi. The Bsc Horticultural Sciences graduate is hoping to enrol for her master’s programme soon.

“I always loved sciences and the idea of combining science and arts (fashion) is as interesting as it is uncommon. I don’t regret not pursuing fashion in college. It is a free world and there is so much one can do in a lifetime. I am glad I have a background in science. I’m now taking design classes to be a better designer. The fact that I am doing both makes me feel like the strong black woman I’m meant to be,” she says resolutely.

The young designer who hopes to one day, dress Daniel “Churchill” Ndambuki and Sheila Mwanyigha, believes that Lupita Nyong’o has revolutionised African style.

“She is one of the best dressed ladies I know of. I have enormous respect for her style and love for fashion.” She also admires local designer Nick Ondu for his artistry.

Morine has big dreams for her design house.

“I would love to come up with a fashion school to train girls and boys from less fortunate backgrounds and give them an opportunity to become great designers and make something out of their lives. In December, I launch an initiative to dress one street child a week. I am hopeful that in five years, most of the street children in Nairobi will be wearing outfits from Hando Afrikan Designs. It sounds like a bit of a fantasy now but you never know,” she smiles radiantly.

When not busy working, Morine will most likely be found with a book in hand.

“I read widely. Lately, I have started reading fashion and business related books and it works miracles in the way I run my business.” ■

Facebook: Hando Afrikan Designs
Instagram: hando_afrikan_designs
Nairobi Textiles, Luthuli Avenue D, fourth floor, shop 465.



The Solar queens

By Wanjiru Waithaka

It's not often that one gets to see a woman on a rooftop installing solar panels, but Strathmore University is on a mission – to train as many female engineers and technicians as it can, alongside their male counterparts, and bring this much needed energy innovation to homes and institutions across the country.

When Strathmore University set out to train technicians in technical institutions on solar photovoltaic (PV) systems, which convert sunlight into electricity, they tried to maintain a 50-50 gender balance. However, the training institutions that responded

mostly sent male technicians, which was understandable in a field dominated by men.

The university had responded to a call for proposals from USAID, under Partnerships for Enhanced Engagement in Research (PEER), for training and certification of

technicians and PV systems installers across Kenya. PV gets its name from the process of converting light (photons) to electricity (voltage or electric current), which is called the PV effect. The university, in partnership with Arizona State University, won a USD119,000 grant (roughly Ksh12 million) to conduct a solar PV outreach project running from August 2014 to December 2016.

The project was based on a requirement by the Energy Regulatory Commission (ERC) that solar PV technicians be formally trained and certified to protect consumers of this fast growing technology. The solar market is estimated at USD6-8 million per



Mary Mindo trying out roof mounting at Strathmore Energy Research Centre training roof.

PHOTOS: COURTESY



Teddy Nalubega, Projects Engineer, Strathmore Energy Research Centre

PHOTO: FREDRICK OMONDI

annum (Ksh600-800 million) and is growing at a fast clip, 10 per cent per annum, according to data from the ERC. At that time, there were very few competent and trained technicians who could design, install and maintain solar PV systems, especially in rural areas where demand was highest. The goal was to train a total of 1,000 technicians at level T2 and have them licensed by the end of the project. Thus began a partnership that roped in 25 technical/vocational training institutions countrywide, Strathmore University, Arizona State University, the energy regulator, National Industrial Training Authority (NITA) and various donors including USAID, GIZ–Energising Development (EnDev) and SNV Netherlands Development Organisation.

Strathmore University trained two technicians from each technical institution and provided them with

training materials and hands-on training equipment, which they used to design a mobile training kit. GIZ sponsored 10 institutions by providing solar PV components for the training kits while SNV donated four training kits to two institutions. ERC staff facilitated some of the training sessions at Strathmore University, giving lectures on how to get licenced and the expectations of the energy sector from solar PV technicians. NITA would accredit the technical institutions to conduct the solar PV trainings while ERC licensed qualified technicians after rigorously assessing their competency.

Strathmore patented a mobile kit, which each technical college was supposed to fabricate using its welding department. The technical institutions were also required to provide space for training and equipment, which their Strathmore trained technicians would use to train other people. “From our experience, we had discovered that working with institutions without any investment from their end led to projects never taking off. We encouraged them to charge for the training so that the programme can be sustainable in the long run,” says Teddy Nalubega, Projects Engineer, Strathmore Energy Research Centre. “We inspected the technical institutions’ facilities and equipment and signed an MOU with each institution in which they committed to train 100 technicians

over the next 36 months till the project ended.”

The project was a success and has trained over 1,000 technicians to date but with a very small percentage of women. Strathmore University sought advice from its partner, Arizona State University, on how to get more women into the programme. “Arizona State gave us a challenge: go back to Kenya and find the women who can benefit from this training and we’ll work with you to train them. ASU was running a vocational training programme for institutions in Africa and Asia. It already had a lady trainer and we thought ladies training ladies would have better results,” says Nalubega.

Tameezan wa Gathui, an independent consultant in renewable energy who had previously worked closely with Strathmore University and had experience in developing training programmes for women, was roped into the project to help find suitable candidates. The first all-ladies training was conducted in April 2015 by Nalubega and a consultant from ASU, Carol Weis. Gathui, a mother of three daughters, the youngest of whom is at the university, also participated in the training.

“The best part of the training other than beefing up my technical skills, was the opportunity to network with fellow women engineers and technicians of all ages and backgrounds and learn from each other,” she says. The first group comprised 18 women, selected from 22 applicants. The women formed a group to support each other after the training and collectively seek projects in PV design, installation and maintenance. The group, named Women in Sustainable Energy and Entrepreneurship (WISEE), also recruited members from two subsequent all-ladies trainings held by the university in November 2015 and March 2016. In total, Strathmore has trained 62 women to date

selected from almost 160 applicants.

“When we did the first training, only two of us were licensed. Today, 10 group members have obtained licences,” says Gathui, the group leader with enthusiasm. Mentoring and encouraging each other to gain more experience is a key objective of the group. “Women are not socialised to become engineers. We encourage our members to take the next step and make a career out of it,” she says.

The group has done energy assessments for the mother-child care sections of three hospitals – Thika Level 4, Naivasha District Hospital and Machakos Level 5 Hospital. The group is also installing solar systems in children’s homes in Kenya in partnership with an international NGO, We Share Solar.

Gathui says they don’t face gender discrimination when it comes to getting jobs. “Getting a job is about being qualified and we do just as well as the men. The problem is that few women enter this field. It’s a problem of attitude which stems from primary and secondary school where girls don’t want to take science subjects. We need to encourage more women to enter the field of engineering and this means changing mind-sets. The external barriers faced are common to all in the field irrespective of gender. Everyone has to struggle to overcome them. We are excited to be part of the group and the sky is the limit.” The group is currently in the process of formally registering themselves as a company and is also reaching out to like-minded organisations to help set up their secretariat. Currently, all their work for the group is on voluntary basis.

For Strathmore University, the biggest achievement is the seeds of entrepreneurship, which the project has sown across the country. One lady trained by the university has started a company, registered it and



Daphine Juma with Catherine and Aisha doing hands-on practice using a mobile training kit

she is now designing and installing solar systems. The technicians seconded by technical institutions are in turn training others who have started businesses that are generating income. “This project has helped us work towards our mission and goal, which is to be relevant to our community and reach out to as many people as possible,” says Nalubega. The university has also trained staff from private sector companies like Mastermind Tobacco, which sent 14 staff members for training because they plan to roll out solar systems in a big way.

Challenges remain on the licensing side, however. “Currently, although the technical institutions are training people on solar PV systems installation and maintenance, their students have to go to NITA for approval in order



PHOTO: COURTESY

Tameezan wa Gathui, an independent consultant in renewable energy

to get a licence, do a written exam, which if they pass allow them to get a licence from ERC,” she says. “We expected all institutions to have hit their training target by now but this hasn’t happened because of budget constraints and for some, change of



PHOTO: COURTESY

“Women are not socialised to become engineers. We encourage our members to take the next step and make a career out of it”

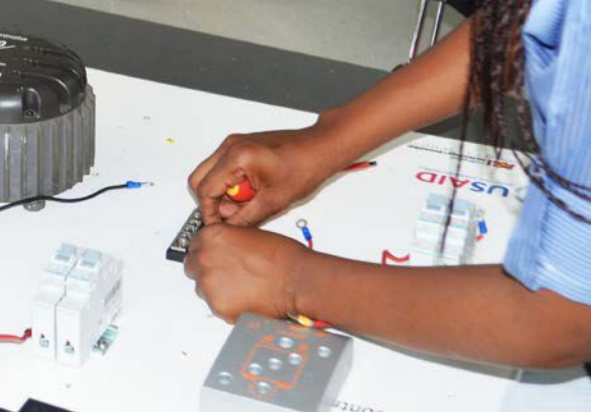


PHOTO: COURTESY



Hellen Mbiru fixing a bulb on the solar system

leadership, which interfered with the programme. Technicians who don't have enough confidence to go for licensing, wanting to acquire more hands-on experience first, have also slowed down licence applications.”

These two hurdles have in turn slowed down the accreditation process for many institutions. “Some institutions have applied for accreditation, others feel they need more experience and are putting their documents in order, while others are waiting for budgets to be able to roll out the training programme. Two institutions have been accredited and five others have applied for accreditation,” says Nalubega. ■

University Factsheet:

- Student enrolment: 5,923 (as of 2014) 47 per cent female.
- Staff numbers: 237 (academic), 225 (administrative) – 2014



Blending hair and music

By Wanjiru Waithaka

Steve 'Jojo' Kumari may have failed his secondary school exams but he has never let that fact hold him back. The 32-year-old is today a successful artist entrepreneur, using his music to market his hair salon and hair products that he developed himself.

Kumari was raised in Maua in what is today Meru County. He dropped out of school in Form Four for a year due to lack of school fees and came to Nairobi with just Ksh260 in his pocket. "I stayed with a cousin in Kibera who was working in the hotel industry. After one year of idling around, a good samaritan took me back to school and I did my Form Four exams but failed," he says. He then joined a media college but dropped out after six months.

He may have failed at academics but he was determined to make something of his life, so he got a job as a cleaner at Hair Art, a salon. He swept and mopped the floor and was paid a daily wage. After some time, he persuaded the male hair stylists to let him cut their hair at the barbershop within the salon. "I did it well and they convinced the owner to give me a job. My salary was Ksh700 per month," says Kumari.

Not content with just cutting hair, he taught himself how to twist dreadlocks by observing his colleagues at the salon, asked stylists in other salons how they did it and read every magazine he could find on the subject. One day he worked up the courage to ask a good friend and gospel DJ to let him twist and style his dreadlocks. Pleased with the results, DJ Moze became his first client.

Kumari eventually went to Italy for a six-month course on hair styling to hone his skills not just with locks but also weaves and permed hair. He came back and continued to work at Hair Art but he was restless. "I had many clients by then and wanted to start my own salon," he says.

His music career had also started to pick up after a decade long struggle. "I had developed an interest in singing in primary school and also joined the church choir. Eventually I started recording with Maurice Oyando but this resulted in a series of flops," he says candidly. ▶

SOURCE: FREDRICK OMONDI

Although poor quality of the songs was partly to blame, Kumari says at the time (late 1990s), few Kenyans were interested in local music, especially Kiswahili or sheng lyrics. "My music career picked up after 2003, when Kenyans had begun to appreciate local music."

He recorded several gospel songs. The most well known is *Chochote* which has Kimeru lyrics. It proved to be popular and he got invited to many events to perform. He still remembers the former minister Kiraitu Murungi inviting him to an event where he was paid Ksh100,000 – the highest amount he had ever earned from a single event. He produced an album of the same name with all the songs in Kimeru but it didn't sell well.

Kumari prefers to release singles saying they do better in the Kenyan market. "Few Kenyans want to buy an entire album from one artist. Many prefer to compile their favourite songs from several artistes into a single CD." He released a single last year, *Damu Yake Yesu (Burudika)* featuring DK Kwenye Beat. Another single, *Tunwinire* featuring Makena won the Mwfaka Award in 2015 in the category: Kikwetu Eastern Song.

The costs of producing an entire album have also discouraged many Kenyan musicians from going down this path. A good video costs upwards of Ksh150,000, audio from a good producer like R Kay or Musyoka costs Ksh20,000 for a single song, an album costs Ksh120,000 for 12 songs excluding video.

Most producers will require half of the cost to be paid upfront and the balance once production is complete. "As an artist you will spend a lot of money producing music for 10 years before Kenyans start appreciating your music and you become popular," says Kumari.

As soon as this happens however, music pirates come in and ensure



that few musicians see the fruits of their sweat. "Esther Wahome's *Kuna Dawa* album may have sold a million albums but you can bet pirates sold three times that number. If you're lucky you can sell 1,000 copies but after that pirates take over and swamp the market," says Kumari.

He blames the government and the Music Copyright Society of Kenya for this state of affairs saying the former doesn't seem to care about protecting the work of local musicians while the latter doesn't even play its primary role of collecting and paying royalties on behalf of musicians effectively.





PHOTOS: COURTESY

that the industry grows. To succeed in the music industry today, artists need very good marketing and financial support to record songs and promote their music.

Kumari initially went into hair styling to support his struggling music career but soon discovered that there is money in hair. Today, he is juggling both music and hair styling after starting his own salon, The Roots, in 2011. "Music is my passion and styling hair is my talent," he says.

He works on music on Tuesdays and Sundays when he takes a break from the salon. When performing on weekends, he uses part of his time on stage to promote his hair products and also give out samples.

"I developed my own products because I wasn't getting good results when I twisted African hair with the products available in the market. I created my own formula through trial and error until I found the combination of ingredients that gave me the results I wanted. The process also involved understanding how African hair grows and its texture," he says.

He made his first product while still employed at Hair Art in 2008 after attending a course at the Kenya Industrial Research Institute (KIRDI) where he learned how to mix and use different chemicals. "However, for my final formula, I use mostly natural products," he says.

He currently has several products including Roots Locking Gel, Roots Treatment, Roots Hot Oil Spray and Roots Shampoo. He has registered his products with the Kenya Bureau of Standards. He has a sales team which sells his products at hair salons. Marketing is mostly on social media and word of mouth. Kumari has also trained several hair stylists who have gone on to open their own salons and they continue to use his products. He started by outsourcing manufacturing now does it

“Few Kenyans want to buy an entire album from one artist. Many prefer to compile their favourite songs from several artistes into a single CD

“Many artistes go around selling their CDs in residential estates, in schools, universities and at functions where they perform. But it’s not practical; you can’t cover the entire country like that,” says Kumari.

Despite these obstacles he has no intention of giving up on music. He popularises his songs by performing in churches, schools and events on some weekends, earning around Ksh50,000 per event. “I write my own songs and get inspiration from my social life and the bible.”

Kumari believes that established artists can do a lot more to mentor young and upcoming musicians so



Don't look down on any job or think that you must have an academic degree to succeed. People make money in different ways and once you've made it people will not care that you don't have a degree

himself with a small team.

The Roots has 20 full time employees (salon and barbershop) and cost Ksh500,000 to set up, financed from his savings. "Most of that went into paying service charge, goodwill, utility bills, and buying equipment (dryers, chairs, sinks, hair products etc)," says Kumari.

He has a big dream - to have Roots franchises all over the world and also sell Roots products worldwide. His advice to young people?

"Don't just idle outside a *Kinyozi* (barber shop), butchery, or bus stop in the estate listening to music all

day waiting for someone to help you. Get up and start something. Have faith in yourself. Even if you don't have money, start at the bottom somewhere, work with passion, and put all your efforts into it.

"Don't look down on any job or think that you must have an academic degree to succeed. People make money in different ways and once you've made it people will not care that you don't have a degree."

Kumari is married with three children; an adopted daughter aged 13, another daughter aged 8 and a son aged 6. He is a judge at Afro Hair Awards, an annual event. ■



1. Steve 'Jojo' Kumari being awarded for being an outstanding judge at the Afro Hair Awards.

2. Some of the products by Roots.

Copyright in Kenya: Protecting Creative Industries

By Dr Marisella Ouma

It is amazing how people will illegally download material, or stream content from the internet without thinking about the repercussions such actions would have not only to the creative author or the owner of the works but the economy in general.

Many people have accessed content from unauthorised sites or through illegal file sharing. We have moved to a knowledge economy where creativity plays a major role in the overall development of any country.

Convergence of technologies as well as easy and affordable access to high speed Internet has made it possible to create, reproduce, disseminate and access copyright protected material. With a mobile phone, one can access premium content, be it music, films, games, software, books, designs, photographs, paintings, and other creative works.

Is material uploaded on the Internet and other digital media free for anyone to access or does it require permission to access and use? Many people assume that once the material is made available, access is free. However, this unfortunately, is not the case. Most material that is available online is subject to copyright protection and to use it or access it, one requires the permission of the right holder who can either be the author, licensee, assignee or heir in title.

In Kenya, the Constitution recognises copyright, which is part of the intellectual property as property and is protected as such. The operational law is the Copyright Act Cap 130 of the Laws of Kenya. (Copyright Act No. 12 of 2001).



The law grants the author/rights holder exclusive rights to authorise or prohibit reproduction, distribution, sale, hire, rental, importation, broadcasting or communication to the public (which includes the right of making available) of their works subject to certain exceptions and limitations. Other rights are the rights of translation and adaptation.

Producers of sound recordings, performers, and broadcasting stations are granted what are known as related rights. These provisions allow the rights holders to take action against third parties who use their works without their authorisation. These include administrative actions, civil litigation and criminal prosecution.

The copyright industries in Kenya have grown in the recent past and this may be attributed to implementation of the Copyright Act including provision of the institutional framework for management and enforcement of copyright and related rights through the Kenya Copyright Board.

The basic principles of copyright and related rights as well as the current law apply in the digital environment. Although it might be tempting to make that illegal download, buy unauthorised music, books, software and films from the street vendors or illegal downloads, one has to consider the entire value chain and how this action is

detrimental to creativity as a whole. Countries like the United States, South Korea and India, have strong creative industries due to effective implementation and enforcement of copyright and related rights.

To ensure that our performing artists, literary authors, software creators, scriptwriters, photographers, bloggers, creators of computer games, graphic designers, fashion designers, poets, visual artists among others benefit from their creative minds, we need to ensure that we recognise that their creative works are property like any other property and protected as such even though it is intangible property. The Internet and other digital technologies do not change this position as copyright law is still applicable.

So the next time you see for instance, a nice fashion piece, you like, do not download the picture and take it to your local tailor to make you one. That amounts to copyright infringement. Think twice before you access that illegal movie or music download site to get your favourite music or movie.

Let us help develop our creative/copyright industries in Kenya. Creative industries contribute approximately 5.3 per cent of the gross domestic product (GDP is the size of the economy measured by the total value of all goods and services produced over a specific time period). Protecting our creative/copyright industries could raise their contribution to GDP to as much as 10 per cent by 2020. ■

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Bikozulu: The man behind the mask

His blog is the most popular in Kenya with thousands of subscribers. His influence is such that a single blog post helped raise millions for a perfect stranger to get cancer treatment. Yet few know who Jackson Biko really is. *Magunga Williams* takes a stab at unravelling the mysterious man.

The first time I asked Biko for an interview, he turned me down. He said he does not take interviews, which I found rather paradoxical given that one of his fortes is conducting interviews. I figured out that he was scared of the boot being on the other foot. He has been conducting interviews in this city, talking to business moguls and industry leaders, undressing them, making them shed their corporate veils and opening them up to the world. And now here I was, asking to do to him the same thing he does to other people. He cringed, understandably.

However, when I finally got him to agree to talk to me and asked him about this, he said it is because he does not like photos. Imagine that! Photos! I had to swear by my honour not to make him take any pictures of himself. And therein lies the allure of this man, Jackson Biko. He is known

by many. Loved and criticised with the same fiery passion. Yet if we were to line him up at a parade and ask his readers to pick him out, very few would be able to.

He likes it that way, this Biko. He likes to be at the centre of events without being the centrepiece. Meaning, he wants to be a fly on the wall so that he can watch people and occurrences unspool and later capture them in words. His exact words were, "I do not like to be the eye of the storm even though sometimes I create a storm."

He tells me that when he is talking to someone at, say a bar, and this person does not know who he is, the said individual will be more open. They will have a free conversation. However, the moment he mentions his name and the guy recognises he is *that writer*, then everything changes. No more candid conversations. All you get is smoke and mirrors.

So who is Biko? What is he like?

First, he is a man who writes about men, not because he is an expert in manhood, but because he is a man. He towers well past six feet, loves chinos, shaves his hair to the scalp, is bespectacled and sports a goatee that surrounds his mouth like a live fence. On a regular day, he can be found banging copy for the numerous publications that run his byline at Belva Digital offices in Kilimani, a company he shares clients with and also collaborates with on some projects. His writing business has grown such that he has employed three freelancers; one to transcribe his interviews, another to do sales and an accountant to crunch the numbers.

Biko, 39, is a father of two. And a husband to one. Family man. Recently, he made a confession on his Facebook page saying that he can walk away from anything at the drop of a hat. He would leave everything

and bounce. The way he did from his former career as a lab technician. Everything except his family.

“What about writing? Can you walk away from that too?” I asked.

Apparently not. Make that family and writing. He cannot walk away from his family and there is no other way for him to provide for them other than the way he has been doing for the past eight years; using his words. Quitting writing means quitting his responsibility as the man in his house, and that is the same as walking away from his family.

“I stopped struggling with questions of identity, about who I am. These days I struggle with questions like what kind of father will I be to my children? I would rather have a moderate career than raise kids who think I am just clay.”

His family is his greatest inspiration and often shows up in his writing, especially his daughter Tamms (Tamisha) aged 9, son Kim (Kimani) aged 3 and his wife Wambui. Biko clearly adored his late mother Jane who died in 2012. The grief in his annual tributes to her is still palpable and drives many readers to tears. The family she left behind – his father Simon, Biko’s two sisters and two brothers also show up frequently in posts on his blog, www.bikozulu.co.ke.

While many people know Biko from his preeminent blog, some may not know that he writes for an assortment of other publications. He sells his words to *Saturday Nation*, *Business Daily*, *Yummy*, *True Love*, Safaricom Foundation, Kenya Community Development Foundation (KCDF), *Travel Africa*, and *Msafiri*, among other freelance gigs. In a month, his stories can appear on up to a dozen platforms. In a week, he does about 5,000 words. And he has been doing this since 2010.

Getting these spaces to write

has been a progression, but when Biko decided he was going to be a writer, he went all in. He does not do anything else on the side; like perhaps a clearing and forwarding business at the coast, or a butchery in Kinoo, or an MPesa shop in town, or growing sugarcane in Muhoroni. There is no fleet of *matatus* bearing his name on their log books. Nothing like that.

Writing pays all his bills. This is why he does not write for free or for ‘exposure’.

“I stopped struggling with questions of identity, about who I am. These days I struggle with questions like what kind of father will I be to my children? I would rather have a moderate career than raise kids who think I am just clay”

For someone to churn out so many words, you would expect that Biko is in fear of burning out. You are wrong. “Our parents lived lacklustre lives in boring jobs for up to 40 years. I am doing something that I love and I am passionate about. How can I burn out?”

Biko is not a man without controversy. He is not new to it, and still, he thrives through it. Be it through his blog posts about a denied visa to the UK or a *Letter to Kenyans Abroad*, he receives a lot of flak. Especially the *Man Talk* and his *Business Daily* columns. It

is no longer strange for a section of Kenyans on Twitter (KOT) to go after him for something he has written. He lets them. Silently. Seldom responding to a situation unless he has to.

His coping mechanism? The way he keeps his ideas fresh and flowing is through travel, his daily run, whisky, rest and reading.

Speaking of reading, for a man who writes so much and who has won many hearts in this town, where is his book?

“I am good with short stories. I am not built to do a book. The same way Usain Bolt is built and trains for 100 metres and not cross country marathon. I am not saying I am not going to write a book, just that I am currently held back by insecurities.” Biko replies. “That said I am currently working on something. Just wait.”

For someone who makes a living out of talking to people of every shade and then writing about them, I was curious about what he has learnt about human nature. “People have titles like CEO, Director, Managing Partner, Doctor, Chief, Mr...but at the end of the day when you strip them of these titles, you realise that we are all just the same. Men are just men with manly challenges and so are women. People are just people.”

Is he content? Happy? “I have two gorgeous children, a job that I love and my health is in mint condition. So yes. I could not ask for more right now. I found out that these days when I kneel to pray, it is to say ‘Thank You’ to God rather than to ask for something.”

“You are religious like that? You pray often?”

“Oh yes. I am an Adventist. I believe that I am who I am because of the prayers and good deeds of my mother. So yeah, I pray, even though sometimes I do forget.” ■

@theMagunga



The money habits that keep us from being prosperous

By Kellie Murungi

In the last article, I hinted at the science behind why good money habits are so hard to form. This is because our brains are wired for immediate gratification, while good habits, in all aspects of life require mastery of delayed gratification. This also explains why we learn bad habits much faster than good habits. Bad habits deliver that instant gratification hit, while good habits pay off over time.

While the last article looked at the three basic good money habits, this article focuses on the converse – things we do that keep us from being rich. Financial independence is

not a factor of how much you earn, but what money means to you, and what you then do with it. The first question to ask is, “What does money really mean to me?” The answers then shape the actions you take.

There are a number of simple things we do that hinder us from achieving financial independence, or wealth, whichever way you define it.

1. Adjusting your spending whenever your income increases:

This is instinctive for most of us. You start out earning very little and making it work, and as your earnings increase (whether business earnings or a salary), you adjust your lifestyle

accordingly. It is reasonable to start living better when you have a little more money, but ensure that you are doing so from a solid ideological base.

A few facts about lifestyle: first, whatever is new today, will get old tomorrow. Second, at a functional level, spending more does not necessarily result in better utility. Before moving to a bigger house, or changing your car because you have a little more money, consider what the real benefits of that upgrade are, vis-à-vis the cost of it.

If you have the basics (housing, food, transport and clothing) covered, delay your lifestyle upgrade and instead save that money over

“**When we borrow to fund consumption and luxury, we are literally robbing from our future**

in good company. This happens to the best of us.

Our immediate gratification-loving brains have a tendency of blocking our impulse expenditure from our consciousness. You do not realise just how much you spend until the money runs out. This changes if you get into the habit of tracking your expenses. You can do this by keeping receipts and tallying them at the end of the week using an app, or even a physical notebook. Records give us a true picture of our expenditure. Without tracking, we can never know how our finances look like.

3. Deferring good decisions on spending to tomorrow while our spending habits are TODAY:

I can bet most of us are making resolutions to adopt better money habits starting 1 January 2017. I can also bet that we did the same thing last year, and the year before, with little success.

Resolutions are great, and science has proven that starting a new habit at the beginning of the week, month, or year has a psychological effect that makes it. However, why is it so much easier to start doing the bad stuff today, but put off the good things till next January, next Monday or after your next birthday? What if we hacked our brains, and started today,

instead of next year? In subsequent articles, I will share tips on how to easily form good habits – almost as easily as we form the bad.

4. Consumption debt: The final thing that we do that is keeping us from financial independence is taking up debt to fund consumption. Debt is not bad, as long as you are borrowing to use in ways that will generate enough money to repay the debt and give you a decent return. Sometimes, we borrow to buy convenience items like a laptop or a car, with full knowledge that while the two are not investments, what they will enable us to do will give us additional income. For example, a car may mean being able to take up more jobs or work late.

However, when we borrow to fund consumption and luxury, we are literally robbing from our future. Long after the utility of the item you bought has worn off; you are left repaying the debt plus interest, instead of the money working for you, had you saved and invested.

A fact I love to repeat is that personal finance mastery is not about your level of education, or how many finance units you studied in school. There are many examples of prudent money management by people irrespective of their education or social status. Likewise, we also come across many cases of lack of prudent money management even by Harvard MBAs.

What differentiates good money managers from the rest is their ideology about money, AND the habits they have taken to form. This is why the core of my personal finance advice is not about the maths, or the investments that pay the most. It is about the psychology behind how you think about your money. The basics have to be right. ■

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a certain period. You can use the savings to build an emergency fund. The idea should be that once the fund is in place; you will reward yourself with a reasonable upgrade. Overall, an increase in income should lead to growing your savings too.

2. Not keeping records of what we buy:

Have you ever started off with a large amount of money that you were sure was more than you needed, then at the end of the month you looked back and wondered, “Where did it all go?” If you have, don’t worry, you are

Do you have healthy spending habits? Take our quiz

1. What is the first thing you should do when you start working?

- a) Purchase a life insurance policy.
- b) Build up an Emergency Fund account.
- c) Start a Savings account.
- d) Shop for office clothes.

2. I am risk averse and want stable, diversified investments. I should grow my savings in:

- a) Shares.
- b) Bonds.
- c) Mutual Funds.
- d) All of the above.

3. What is the minimum recommended amount that I should save?

- a) 10% - 15% of my monthly income.
- b) 20% - 30% of my annual income.
- c) What I have left after paying my bills.
- d) It will depend on how many children or other dependants I have.

4. What does the phrase "Asset rich-cash poor" mean?

- a) I have many assets but no regular monthly income.
- b) I have very little cash but plenty of assets which I cannot easily liquidate to meet emergency needs.
- c) I am rich but hardly ever walk around with cash.
- d) Most of my assets are in form of stocks/shares.

5. Under which of the following circumstances would it be financially prudent to take a loan and repay it with future income?

- a) To buy a car in order to get a better paying job.



PHOTO: PIXABAY.COM

- b) To take a vacation.
- c) To start a business that will generate revenue.
- d) To pay the deposit on a house.

6. What is the difference between good and bad debt?

- a) Good debt is borrowing to invest in a business while bad debt is purchasing things for personal comfort like a car, clothes or a vacation.
- b) Good debt is borrowing to buy things you can't pay for upfront while bad debt is borrowing to purchase things you were better off saving for.
- c) Good debt is anything that doesn't wipe out your cash reserves or entail that you liquidate all your investments. Bad debt would involve both.
- d) Good debt is borrowing to invest in things that grow in value or income over time while bad debt is borrowing to buy things that quickly lose their value and do not generate long-term income.

7. What is passive residual income?

- a) Rental income from a residential or commercial property.
- b) Recurring income generated from work

done once or from an activity in which you're not actively involved.

- c) Income derived from my business.
- d) Inheriting a large sum of money from a wealthy relative and then investing it.

8. Which of the following is not passive residual income?

- a) Rent.
- b) Royalties from books, music and other creative works.
- c) Dividends and interest.
- d) Winning the lottery or charity sweepstake.

9. What is the difference between a credit and a debit card?

- a) A debit card has a lower credit limit than a credit card.
- b) A debit card uses money from your bank account while a credit card payment is essentially a loan.
- c) A credit card debt has a longer repayment period than a debit card debt.
- d) A credit card debt has higher interest rate than a debit card debt.

10. Which of the following credit card users pays the highest amount of interest annually, if they all charge the same amount on their credit cards?

- a) Susan, who always pays off her credit card bill in full before the due date.
- b) Joan, who only pays the minimum amount each month.
- c) Anne, who pays the minimum amount each month and a little more, when she can afford to.
- d) Betty, who generally pays off her credit card in full but, occasionally, will pay only the minimum when money is tight.

Find answers to this quiz on the bottom red strip on page 72 of this SAGE magazine



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Will capping interest rates unlock economic growth?

Few laws in Kenya have been welcomed with as much fanfare as the Banking Amendment Act of 2016, which capped interest rates for bank loan borrowers. But will it achieve the desired results? *By Maxwell Wambugu*

Kenyans have for long complained of being fleeced by banks through high interest rates while getting next to nothing for their deposits in the same institutions. That looks set to change with the Banking Amendment Act of 2016, which has capped interest rates at four per cent above the benchmark Central Bank Rate, which is defined as the lowest rate at which CBK lends money to banks.

At the same time, the minimum rate on deposit earning accounts has been pegged at 70 per cent of CBR.

The lowering of the rates does have a significant effect on the pocket of the loan borrower, as we see below.

Stephen, an auditor in an insurance firm, decided to venture into agribusiness last year on his half acre plot in his rural home.

He took a Ksh500,000 personal loan from his bank to put up a greenhouse and purchase inputs at a cost of 22 per cent in interest per annum. The bank also charged him Ksh17,500 in fees associated with the loan.

Based on this rate, Stephen repays the loan at Ksh15,753 per month, which would translate to a total payment of Ksh756,144 at the end of the four-year life of the loan (principal plus interest). In the end,

he would have spent Sh256,144 in interest and Ksh17,500 in fees in order to access Ksh500,000, meaning his total cost of credit is a steep 55 per cent!

Now, let us look at his cost of credit for the same loan at the capped rate of 14 per cent, even with the fees remaining constant at Ksh17,500. He would pay Ksh13,663 monthly, resulting in a total payment of Ksh655,824, and with the charges, his total cost of credit comes to 35 per cent.

The lower rate therefore results in savings of Ksh100,320 for Stephen on the Ksh500,000 loan, enough perhaps to get a bigger greenhouse.

Such a reduction in cost of credit is allowing more Kenyans to access formal credit, which is good for the economy since it will finance enterprise and start-up ventures.

Already, a number of larger banks have reported a surge of loan applications from individuals, who have suddenly found that they can afford the lower monthly repayments.

Cooperative Bank said that within the first month of the loan rate law being signed, the number of loan applications per day had jumped from 250 to 1,300. KCB said its monthly

personal loan disbursement for September stood at Ksh6.3 billion, from an average of Ksh1 billion in August.

All this good news for the customer is however bad news for banks. It leaves them with a revenue gap to plug.

Some banks have become creative – in a negative way – by trying to either recoup some of the hit on revenue by increasing charges and commissions on various products or converting savings accounts to non-interest earning ones.

As a result of the complaints customers have forwarded to CBK, its director in charge of bank supervision Gerald Nyaoma fired off a circular to banks warning of consequences for lenders who sneak in the changes through the back door.

Mortgage home buyers in Kenya who have suffered for long due to fluctuating rates are however likely to miss out on tangible benefits from the interest rate cap.

This type of loan attracts high upfront fees, which include the 4.2 per cent stamp duty, transaction, valuation and legal fees all which can add up to 10 per cent of the total loan amount. It means that the rate cap may not have the same effect here as it will on normal bank loans.

“I don’t think the positive effect on mortgages will be that quick ... the capped rate is really not that low, and we haven’t seen a kneejerk reaction from the market with regards to uptake

of mortgages," says Hass Consult Ltd. research and marketing manager Sakina Hassanali.

CBK data on such loans shows that only 2,445 new mortgages were taken up in 2015, at an average rate of 17.1 per cent, in a country where the annual housing shortage is estimated at 250,000 units per year.

The outstanding mortgages in Kenya are now valued at Ksh2013 billion, with the country boasting of only 24,458 mortgage accounts.

The size of loan here also matters, with the average mortgage size in Kenya standing at Ksh8.3 million. Majority of Kenyans therefore say that their low income, coupled with the high property prices in Kenya conspire to lock them out of taking mortgages.

This is one area therefore where the capped interest rates are unlikely to pass on as much benefit to the ordinary Kenyan, unless developers turn their attention to low cost housing which is affordable. ■

Q: What is your response to analysts who argue that in the long run the interest rate law will lead to small businesses being locked out of credit as banks see them as too risky?

Maxwell: Banks were particularly keen to push this line of thinking once they realised the law was going to be signed, and some analysts have stuck with the theory.

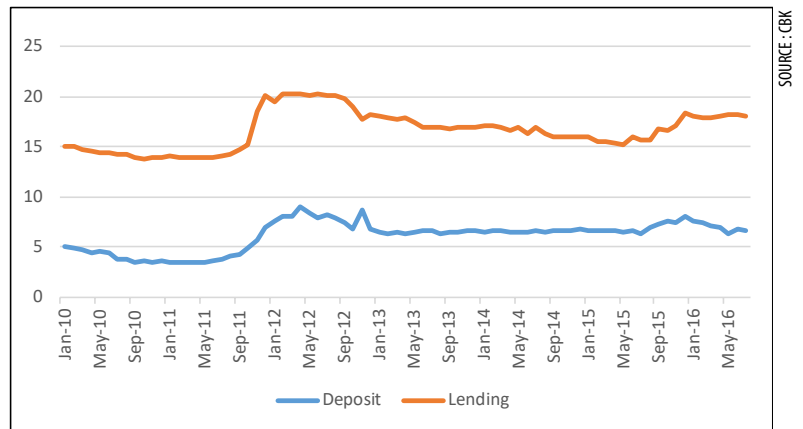
First of all, small businesses were already struggling to get credit from banks, and when they did they were charged an exorbitant rate that I feel was excessive even with their level of risk.

Two things come up for me:

One, 14 per cent interest on loans is still a very profitable rate for banks, given they will still enjoy a spread of 7 per cent which is still high by any standards. The lower rate also reduces the risk of default by borrowers.

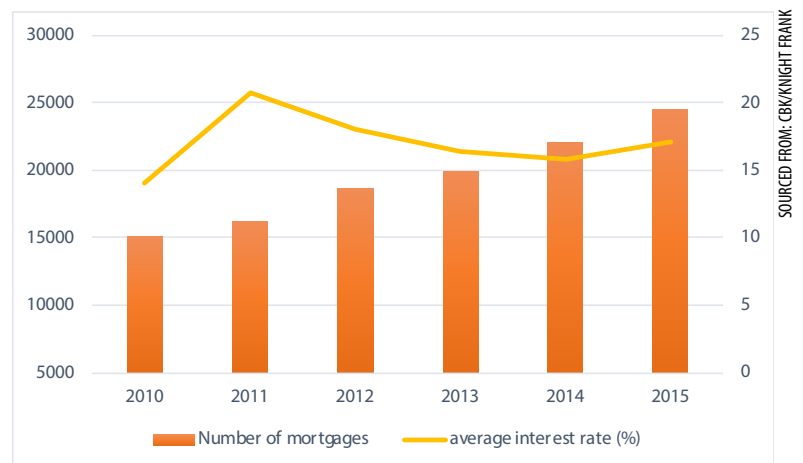
Two, banks still need to make money, and all of them cannot be sustained by corporate loans (on which they are actually charging much lower than 14 per cent) and retail customer loans. They had said they would lend to government as an alternative, but the rates on T-Bills are falling so this may soon stop being a good option for banks. Government can also not absorb their entire loan books.

Kenya banks deposit vs lending rates % (2010-2016)



Before the interest rates charged by banks were capped by Parliament, they were lending at an average of 18.1%, and giving customers only 6.6% for their interest earning deposits.

Kenya: number of mortgages and mortgage interest rates (2010-2015)



Although rising each year, the number of mortgages in Kenya is still below 25,000, which is small for a population of 43 million. Interest rates had held above 15% from 2010 until they were capped last month by law at 14%.

Comparative cost of a loan at 14% and 22.5 interest rate

	At 22% interest rate	At 14% interest rate
Size of loan	KSh500,000	KSh500,000
Fees and charges	KSh17,500	KSh17,500
Monthly repayment (48 months)	KSh15,753	KSh13,663
Total interest charged on loan	KSh256,144	KSh155,824
Total cost of credit (interest+fees)	KSh273,644	KSh173,324
Cost of loan as % of principle amount	55.0%	35.0%

The difference in cost between borrowing Ksh500,000 at 22% and 14% comes to about Ksh100,000, all other factors being constant. This is a significant amount for a personal loan or an SME borrower.

Kenya's fastest growing economic sectors

Looking to invest in a new business? *Maxwell Wambugu* advises; always look at the overall performance of a sector before putting your eggs in the basket.

Kenya's economy grew by 6.2 per cent in the second quarter of the year, certainly the best performance since 2013.

One of the most important but often under looked considerations by a new business investor is the performance of the sector into which you are putting your money.

Many often just follow the advice of friends and family, putting their money into 'hot' or fashionable investments, which in the real sense may not be viable once you take into account the prevailing economic conditions.

This is why many people burnt their fingers investing in the quail business fad a few years ago, having gone in without regard to the dynamics of the food sector.

As such, a business person should take more interest in the performance of the economy beyond the headline number, because the different economic sectors tend to record significantly varied magnitudes of growth even in the best of years.

The data released in October by the Kenya National Bureau of Statistics (KNBS) is perfect proof of this.

KNBS reported that the 6.2 per

cent growth was mainly supported by better performances in horticulture, transport, logistics, communication, financial services and trade.

One of the key sectors, manufacturing, grew at just half of that rate in the three month period, with some key sub-sectors suffering due to competition from imports.

"The performance was dampened by a contraction in processing and preservation of fish, manufacture of edible fats and margarine, production of soft drinks, processing of maize meal, manufacture of bread and processing of wheat flour," said the KNBS in the GDP report.

This should act as a red flag warning against putting money in activities which support these sub-sectors.

For instance, this information tells you that this is not the right time to put up a fishpond (we are getting fish imports from China) or to pour your precious money into a maize or wheat plantation.

Instead, if you are interested in farming, the place to put your money would be in the business of growing flowers and vegetables for export or dairy farming. According to the KNBS data for the quarter, the

revenue generated from these two sectors in the month of June alone more than doubled compared to a similar period last year.

There are also some sectors which have outperformed the average rate of growth, such as transport, food and hospitality.

Accommodation and food services continued with the recovery that started in the fourth quarter of 2015 to expand by 15.3 per cent in the three months to June 2016.

It would do an investor no harm to invest in the food sector.

The accommodation segment has benefitted from the ongoing recovery in tourism as a result of increased security, a fact which bodes well for not just the hotel industry but for the thousands of product and service suppliers who depend on the sector.

Once you scratch the surface you realise that the dynamics of this sector are also shifting, making it easier for smaller investors to claim a stake of a market that was previously the exclusive domain of large hotel chains.

A recent study by a Nairobi-based investment firm, Cytonn Investments, showed that there is room for investment in the hospitality sector, particularly in the

area of serviced apartments which can also be converted from a normal home.

A trend is emerging where tourists and other long stay guests are increasingly preferring to use the 'home stay' model, instead of booking into hotels, as it is cheaper.

"We are now increasingly witnessing a shift in consumer preference away from mainstream hotels, towards serviced apartments, especially in the Nairobi region. With more affordable rooms for long-stay business travelers, increased security and larger room sizes, serviced apartments have outperformed hotels in both revenue per room and occupancy," said Cyttonn chief investment officer Elizabeth Nkukuu.

The favourable prices of fuel coupled with the continued improvement in the road network have supported the transport sector, which KNBS says grew by 8.8 per cent in the second quarter of the year compared to 6.8 per cent in the same quarter of 2015.

At the end of the day though, while the investor can choose well where to invest, the success of such a venture is ultimately determined by the availability of credit or financing.

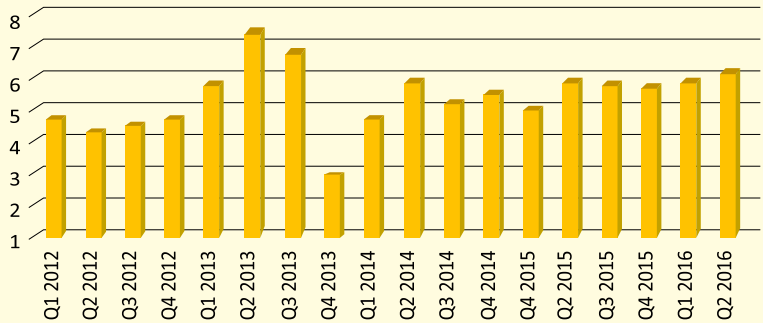
Banks are the main source of credit for investors, and by their nature, are guided on where to lend by the risk they are exposed to. They employ actuaries to gauge risk. Therefore, their perceptions of the credit market can be a useful guide to how the economy will be performing a few months down the road.

Central Bank of Kenya does a quarterly survey of credit officers in all the 40 commercial banks. The report for the second quarter of 2016 indicates that banks are getting wary of the real estate and construction sector. Therefore, they are tightening the standards they are demanding of potential borrowers in this sector as their non-performing loans grow.

At the same time, KNBS did state in the GDP report that the construction sector slowed down in the second quarter, which ties up with the concerns raised by banks.

Being one of the sectors that has grown the fastest in recent years, real estate has attracted investors by the drove, to the point where the returns are not matching the capital required for investment. ■

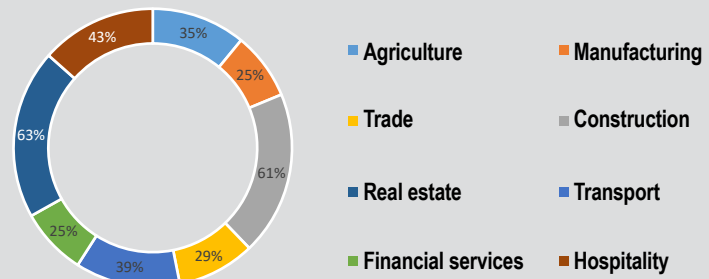
Kenya quarterly GDP growth 2012-2016 (%)



SOURCE: CBK

In the second quarter of 2016, the economy grew by 6.2 per cent. This was the highest quarterly growth rate since the third quarter of 2013.

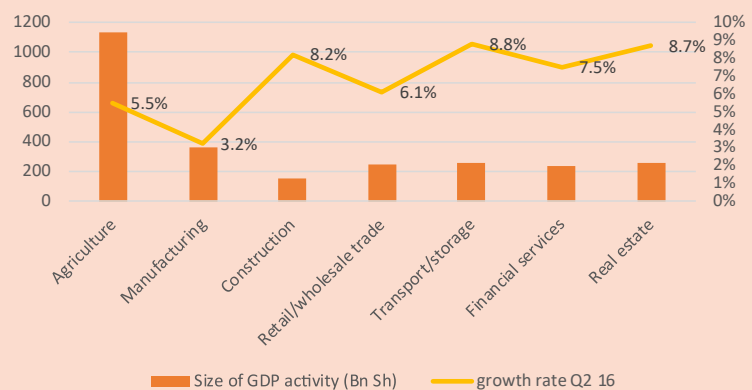
Percentage of bank credit officers who say they have tightened credit standards for various sectors of the economy



SOURCE: CBK

Banks are tightening their credit standards for the construction and real estate sectors more than other sectors of the economy. This is an indication that the lenders expect these sectors to come under pressure in the near future, which should inform an investor's decision of whether or not to put capital into these sectors.

Key economic sectors contribution to GDP in 2016 and their growth in quarter two 2016



KENYA NATIONAL BUREAU OF STATISTICS

Various sectors of the economy have had widely varying rates of growth this year, with manufacturing lagging behind due to pressure from cheap imports. Agriculture meanwhile remains the biggest economic activity in Kenya, with horticulture exports boosting its performance.

The Rebirth of *Them Mushrooms*

Words: *Owaahh*

Photography: *John Katana and Paul Kariuki*

Them Mushrooms has had their share of ups and downs, including signing off the rights to the song that cemented their global status, *Jambo Bwana*, losing band members and breaking up, briefly, in 1992. But love for music brought the family band back together and they are still going strong, four decades after their start in Kaloleni. Today, they are poised for a rebirth, with their newest single *Ni Jumamosi*, youthful in its beat and style, yet retaining the band's iconic sound, a party song rooted in Kenya's 1980s nightlife, but written for the 2016 partygoer.



One breezy seaside evening in 1979, a tired Teddy Kalanda Harrison sat at the pool bar of Severin Sea Lodge. Instinctively, he eavesdropped on a conversation between a barman and a group of tourists. Then his brain went into overdrive. He had an idea, an idea so simple it seemed almost unreal.

A few weeks later, Teddy and his largely family band, *Them Mushrooms*, bellowed out what would become an anthem of Kenyan tourism, and perhaps the most famous song from the 1980s. Four decades later, the song *Jambo Bwana* is still iconic, and *Them Mushrooms* are planning a comeback.

On a cold Tuesday morning a month ago, Teddy's younger brother and band mate John Katana and I are seated opposite each other in a coffee shop on Kenyatta Avenue. John is a dapper man with long, flowing dreadlocks emerging from under his trademark flat cap.

As all conversations about *Them Mushrooms* go, ours quickly turns back to the song Teddy Harrison begun composing that night at the pool bar 37 years ago. "Test audiences, mostly other bands," John tells me, hated it. It sounded like a nursery rhyme, and no one but the band singing it thought it would appeal to anyone older than five. But it did. In fact, the song was an instant hit with tourist audiences. They demanded it night after night, and soon it was clear *Them Mushrooms* had hit pay dirt. Although the band has 15 albums to date and hundreds of songs, their most iconic tune remains *Jambo Bwana*, a song so simple in its composition and yet so catchy that it broke records ▶

and was redone in seven different versions.

What's amazing about the song is that it was written, almost verbatim, based on the conversation Teddy heard in 1979. It was a common conversation between bartenders and curious tourists eager to learn Kiswahili.

***Them Mushrooms* Sprout in Kaloleni**

By the time Teddy wrote the song, *Them Mushrooms* had existed for a decade in one form or the other.

Teddy began playing professionally, in Kaloleni's 'mabomani' party scene, in 1969. His sister Ruth played the bass guitar, a short-lived first in many ways because "Music was taboo for women in those days, at least instruments, so Ruth went back to vocals" as John puts it. "All the seven of us, the siblings were musical," he adds, "Ruth taught me how to play the piano, which is why I am the keyboardist in the family."

Their brother, Billy, replaced Ruth on the bass guitar. Another brother, George, came in on the rhythm guitar and then John joined, on the keyboard. The last in the string of brothers from the Harrison household, Dennis Kalume, followed on the drums. The ensemble also consisted of non-family members Arthur Okoth and Pritt Nyale. It was complete in many ways by 1972 but it would be another eight years before they hit success beyond Mombasa.

Them Mushrooms' journey from Kaloleni to global success begins with a disastrous show on a dark night in 1973. That night, the band was attacked by rivals during a sold-out show. Only Teddy suffered an injury, but that incident cemented something they'd all known for a while. They had already outgrown this underground phase of their existence. In 1974, *Them Mushrooms* moved to the beach hotel circuit.



Unlike the high energy chaos of mabomani clubs, beach hotels offered more money for fewer hours, and a lot less commotion.

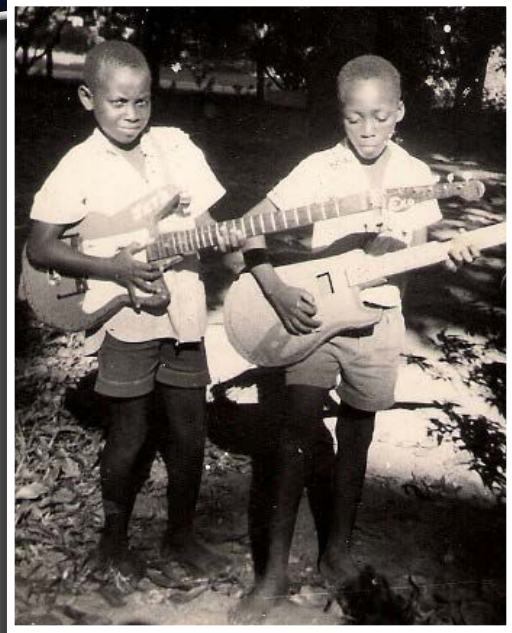
The Loss of *Jambo Bwana*

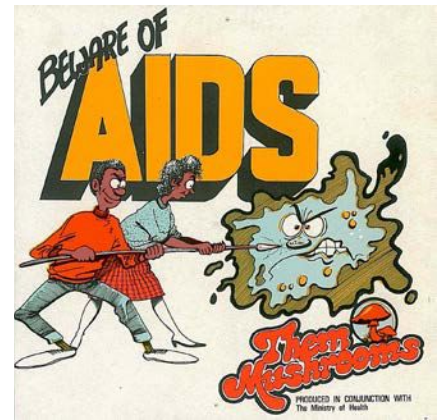
In Mombasa's beach circuit, *Them Mushrooms* thrived.

One night, an audience member approached the band after the show and offered them the deal of a lifetime. He was a director at a top studio in Nairobi called Polygram Records. So one day in 1980, the band gathered at Polygram's busy studios in Nairobi's Industrial Area and belted out one of the most iconic songs from Kenya in the 1980s. Its simple structure and trans-cultural appeal was now packaged as a proper record, ready to spread its wings beyond beach hotels.

But by the end of that day, Teddy had made a grievous mistake.

Among the papers he signed off on that day as band leader was one





Teddy had made a grievous mistake. Among the papers he signed off on that day as band leader was one that signed off the rights to the song *Jambo Bwana*. It was typical predatory behaviour from a studio house, choosing the end of a gruelling recording session to make musicians sign critical legal documents

that signed off the rights to the song. It was typical predatory behaviour from a studio house, choosing the end of a gruelling recording session to make musicians sign critical legal documents.

It was an expensive mistake. In the next year *Jambo Bwana* would sell 50,000 copies, going up to 100,000 copies three years later. The band only got the rights back to the song in 1985, five years after losing them. Two years later the song scored a Kenyan first, going platinum with total sales of 200,000 copies.

The success of *Jambo Bwana*, despite the legal hurdles, didn't dampen the five-brother ensemble.

Instead, it heightened their hunger for success. By 1986, they had outgrown Mombasa and its beach hotels the same way they had outgrown Kaloleni and its mabomani clubs more than a decade earlier. They auditioned at the most prominent club in Nairobi at the time, Carnivore Restaurant, in December 1986. The next year, they became the restaurant's house band.

They announced their arrival in Nairobi properly by winning a prominent band competition called "The Battle of Bands" held at Bomas of Kenya. The five children of Henry Gibson Shadrack Harrison and Florence Mandi Harrison were now unstoppable.

A Family Ensemble

In the decades since, despite the five-year debacle with their greatest song, music is the financial mainstay of the bulk of the Harrison family. "We initially made money from gigs. Performances were the only revenue stream," John says. They experimented with a music studio and merchandise, mainly T-shirts, for a while. John tells me that as studio director, he would work full days at the studio and rush home to prepare for gigs in the evening. "It was a gruelling time," he says, staring at something beyond me, "It became hard for me to be creative because I was working 14 hours a day, at the minimum."

Today, the band's music is available across 10 online music platforms, and they've invested in many non-music areas. Much of that work, John tells me, fell on Billy, the third born in the family. Billy is the only one who doesn't compose, but then he has other talents, mainly a financial mind that filled a critical gap in the family's journey to musical success.

Being a largely family ensemble is perhaps why, after more than four decades, *Them Mushrooms* is still alive. Teddy, the eldest of the brothers, was the founder and bandleader for its first three decades. He was also its main composer, although everyone else contributed.



- 1980 - "Jambo Bwana" single
- 1983 - "Mama Africa"
- 1985 - "New Horizons" LP
- 1987 - "At The Carnivore" LP
- 1988 - "Going Places" LP
- 1989 - "Almost There" LP
- 1990 - "Where We Belong" LP
- 1991 - "Zilizopendwa 91" CD Album
- 1992 - "Zilizopendwa 92" CD Album
- 1996 - "Kazi Ni Kazi" CD Album
- 1997 - "Toys of Death" Single
- 1998 - "Ni Yiyo" CD Album
- 1998 - "Oh! Twalia" Single
- 1999 - "Jambo Bwana" CD Album
- 2000 - "Zilizopendwa 2000" CD Album
- 2004 - "Uyoga" CD Album
- 2008 - "Medawase" CD Single
- 2009 - "Jaza Mwenyewe" CD Single and video
- 2011 - "Zilizopendwa Raha" CD Single
- 2012 - "Asanteni Mashabiki" CD Single
- 2015 - "Ni Jumamosi" CD Single

Teddy, John tells me, was always the right man for the job. "Teddy has always been good at giving names to people and things," John says of the band name, which was also Teddy's idea. The band wanted to name itself after the magic mushrooms growing all over, but every other band playing in Mombasa at the time had the article "The" before their name. John adds that "To Teddy, 'The Mushrooms' was too bland a name." The next morning after they came up with the core of the name, Teddy came back with a genius of an idea; why not call themselves "Them Mushrooms?" It was grammatically incorrect, but that was exactly what was catchy about it. In Mombasa, the band became simply "Them."

John tells me that in their four decades together, the most interesting place they ever played was Ethiopia, at the main stadium in Addis Ababa. "There were 35,000 people in that stadium, and we were the main act," he says with a glow on his face, "we had done a version of *Jambo Bwana* with a popular Ethiopian musician,

in Amharic, and the entire stadium just couldn't get enough of it." John reminisces on the time when "In the mid-90s to early-2000s, we would be out of the country for seven months touring at a time." They had an incredibly busy schedule, one that saw them cut across continents, performing sometimes to audiences who couldn't understand the words



but were mesmerised with the music itself, and the energy on stage.

What John leaves out about Ethiopia is that it holds a tragic place in the history of the band, an event that nearly ended their career together. During one of their first tours there, in 1992, Dennis, the drummer collapsed on stage. His brothers got him to Nairobi a few days later, but he died of jaundice within the week. The loss of a key pillar in the five-brother band broke them apart for three months. Their mum reunited them in December 1992 but a lot of things changed.

The following year, the band asked George Zirro to leave. Nicknamed "Mr. Extra" because he always wanted more out of life, George had become problematic, missing band practice and sometimes, even gigs. So

“We initially made money from gigs. Performances were the only revenue stream. It was a gruelling time. It became hard for me to be creative because I was working 14 hours a day, at the minimum

in 1993, he moved back to Mombasa and started his own band called Jabali Jazz.

There were now only three brothers in the band.

Tragedy, and the Future

In 2001, when he turned 50, Teddy retired from the band. Only Billy and John now remained of the original five siblings. For a time, the band used the Kiswahili translation of its name *Uyoga*. Although it still played, much of its music had aged, and the band wasn't evolving with the times.

In December 2015, George Zirro died as the band was planning a comeback. “Our kids are old now,” John says, “so we thought it's the right time to hit the road again.” Teddy officially rejoined the next month. He (Teddy) now permanently dons sunglasses after he lost his eyesight in 2009.

Another long-term non-family band member, John Jillo, died in October 2016. He was the drummer who replaced Dennis.

Despite these setbacks, the remaining members of the band are now planning a proper comeback, led in part by their newest single *Ni Jumamosi*. The song, John tells me, is youthful in its beat and style, but



retains the band's iconic sound. It's a party song rooted in Kenya's 1980s nightlife, but written for the 2016 partygoer.

Today, *Them Mushrooms* band plays a cocktail of genres with Afro-fusion including Zele, Chakacha and Benga. Through these, they've covered everything from love to disease and landmines. Zele, one of their lesser known genres after Chakacha, is a modernised version of the Mwanzele tune. Among coastal communities, Mwanzele is a “call and answer” type of rhythm, where a lead vocal calls out and backup singers answer.

The band, John tells me, has archived everything that has ever bore their name. They have T-shirts, news articles, and most interestingly, a Big G chewing gum wrapper from the 1990s that had the question: “Which band sang *Jambo Bwana*?” with the answer: *Them Mushrooms* printed on the inside of the wrapper. Perhaps someday soon, John ponders,

they will put them all up in an exhibition for the world to see their four-decade, five-brother journey through music.

When I ask John about their legacy, he is at first taken aback. It hits me midway through his answer that to him, music is still an incomplete journey, perhaps too soon to even consider talking about legacy. He does anyway, describing his family's desire to make “ageless” music.

Is *Jambo Bwana* still a hit song? You have no idea, John tells me as he sits back into his seat. “It is the show stopper everywhere we play,” he answers, and then adds “Wait, have I told you *Jambo Bwana* was not even our original title for the song?” The title was *Kenya Hakuna Matata* but fans kept referring to the first part of the chorus, so the band decided to stick with it. ■

@Owaahh

A Voice For Africa

What happens when an empowered woman reaches for the stars? Magic happens! And that's what propelled Zain Verjee from a career in big time news to self-employment. She shares her exciting journey with *Judith Mwobobia*.

"Beautiful, poised and elegant." This is what came to mind whenever Zain Verjee lit up the TV screens. With her trademark bob and easy smile, she oozes charisma and is relatable, unlike many celebrities. With a career that spans decades, from a radio stint at Capital FM, and then a year at KTN, the 42-year-old left a cushy job at CNN, to start her own media company, aKoma Media. A decision that not only raised eyebrows but was also considered brave and oh so inspiring. It was with this frame of mind that I sought to know what makes her tick and learn more about her foray into entrepreneurship.

Q. What is your new venture aKoma Media about?

A. aKoma Media is a New York based company delivering Africa focused content with a global appeal. We launched our digital content and storytelling platform on 11 August 2016. This is a really great time to be a content creator, storyteller or fan

of content about Africa. And aKoma is all about all of it. aKoma has a simple and clear mission: to make Africa come alive. My co-founder and former Turner/CNN digital product executive, Chidi Afulezi and I want to foster a vibrant community where a combination of user generated and original content about Africa and its diaspora is created, published and shared with the world.

Q. What sets aKoma Media apart from other production houses?

A. The aKoma team recognises and empathises with the aspirations and constraints of the African narrative and story, looking to secure its place on the global stage. aKoma aims to transform the lives, the jobs, the habits of our members and creators, enabling them to coalesce and commune around the stories and conversations that they have on our platform. We envision our members as world-class content creators and storytellers.





PHOTO: COURTESY

Q. What was your motivation in pursuing this line of business?

A. Every single individual who wants to tell a story about Africa should be able to. And on their mobile device. That is how we will wrestle down the 'single story' of Africa and create our own powerful and diverse narrative. That was my driving force.

I joined CNN in May 2000 from KTN. Prior to that I worked at Capital FM radio in Nairobi for almost four years, and anchored the news on KTN for one year. So it's been a long time in the business. It's an exciting business where you are on the frontline of learning. I am passionate about meaningful storytelling, and pushing the creative envelope.

Q. You must have had to jump some hurdles running aKoma. What have you learnt so far?

A. A couple of things actually. That:

- If people understand the WHY part of aKoma, the how and what are easier to explain.
- Rejection is OK, it's not personal.
- Test the product in the marketplace.
- You need a team that will challenge you. Better decisions happen this way.
- Know when to say 'no'.
- Focus on priorities; do be pulled in too many directions.
- That less is definitely more.

Q. Was it a difficult decision leaving employment or was it a spur of the moment decision?

A. It was definitely not a spur of the moment decision. After all, I thought that I was nothing without the brand of CNN behind me. That was not true, I learnt. It took me two years while anchoring in London to realise I no longer wanted to spend my 40s anchoring news, sitting on the sidelines of dynamic change in Africa, and Kenya in particular. I wanted to test my own ideas and be a player in an exciting new digital space. I was also no longer growing as a professional or as a person. I needed drastic change. CNN was supportive in the transition and is supportive of aKoma.

Q. What are the things you did to prepare for a smooth transition from employment into entrepreneurship?

A. It's not a smooth transition. It's a tough journey. It's a rocky landing. It's a struggle. It's days and nights of self doubt. It's a rollercoaster, where you feel like the Queen of the world one moment when an idea comes to fruition, and down in the dumps when things go wrong. If you're going to make a transition, brace yourself for the ride.



It took me two years while anchoring in London to realise I no longer wanted to spend my 40s anchoring news, sitting on the sidelines of dynamic change in Africa, and Kenya in particular. I wanted to test my own ideas and be a player in an exciting new digital space

Q. You do travel a great deal. How do you ensure that nothing falls through the cracks business wise?

A. I have an awesome team. Chidi is my co-founder and product lead. Alanna Bass is head of community development. They hold forte when I travel. We are connected all the time though, via the workplace tool called 'Slack'.

Q. From your experience, what are the differences between being an employee and being an entrepreneur?

A. For an employee, you know what you're doing every



PHOTO: COURTESY

day and you get a paycheck at the end of the month. For an entrepreneur, you have to decide what you are going to do each day. There is no structure. You have to create it and drive forward on your own momentum, even when you're low. And there's no automatic paycheck for it.

Q. What are you enjoying the most about being your own boss?

A. I am experimenting with crazy ideas to see what sticks and what does not. I also love that I can dream big without limitations. I am learning the business side of content, not just delivering it. I immensely enjoy understanding how a platform is built.

Q. What are the challenges that you have faced putting up your business?

A. First, figuring out a starting point, and how to get a product that has a unique value proposition in the marketplace. Second, staying true to the vision and on course has been a challenge I have had to tackle.

Q. How did you raise the capital?

A. This venture has been self-financed. I put away money towards it before it became a reality. I would advise other entrepreneurs to be careful and selective about who they want their financing partners to be. Don't rush.

Q. What attributes should an entrepreneur have?

A. A stomach of steel, determination, a willingness to slog and suffer in the trenches for a wider vision, finding another route when one is not working, staying positive, and learning to say 'no'.

Q. One of the challenges most businesses face is staffing. How did you go about identifying talent to bolster the growth of your company?

A. We are an open source platform and very talented people have come to the platform to post video, writing and photography. We work with brands and select top African talent to create content. We have recently launched a six month paid fellowship programme in conjunction with MasterCard foundation in Kenya, Nigeria and Rwanda. We are working with awesome storytellers that are capturing the vibe, the conversations, the issues, and their opinions and publishing then on our platform: www.akomanet.com. We want to expose their great work to wider audiences. We are creating a group of talented people we are calling our *Tribe*. They are vetted by the aKoma team and the talent is seriously smoking.

Q. What advice would you give to an employee with a great idea but afraid of quitting the security of employment?

A. Ask yourself if you are willing to give up everything for an idea. Know that it's really tough to get it out there. You have to believe in your own steam even when others are doubting you. There is something to be said about having security, but even greater satisfaction is to have a sense of purpose.

Q. What do you hope for your production company in say five years?

A. We will be the number one destination in the world for African storytelling.

Q. Do you take any personal days off as an entrepreneur?

A. I try to, but you're always thinking about the business, and learning and listening in different ways. If I want to unwind, I read, swim, ride horses when I can, walk my dog Luka or cook.

Q. If you could invite anyone to your home to have a chat and get some business perspective and advice, who would it be?

A. Elon Musk. He dreams big and goes for it. ■

@judithmwobobia

Catherine Ndereba: The Authorised Biography



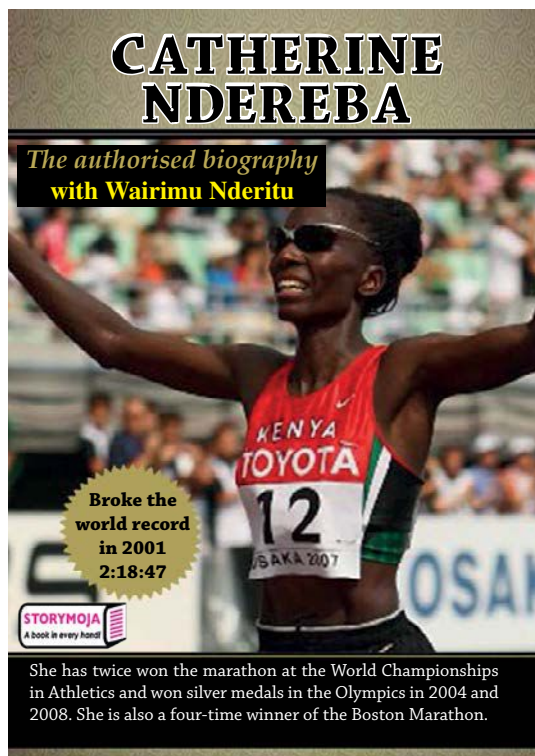
With Alice Nderitu

In Catherine Ndereba: The Authorised Biography, Alice Nderitu takes you through the life of Catherine Ndereba, the iconic marathoner, from childhood through high school to the world stage where through her prowess; she makes a name as an athlete of substance.

The author aptly starts from breaking the world marathon record in Chicago, 2001 and how the jinx that was 9/11 interfered with the long planned event. Winning marathons is her stock-in-trade. The most interesting is the Boston Marathon, what with the “Heartbreak Hill”? She goes on to win world championships, world athletics, New York Marathon, Japan Marathon amongst many others. The complete record of her winning streaks is included.

Unlike biographies of politicians that are coated for flavour, Catherine’s honesty and candidness is amazing. She grew up poor in a rural village and knows about leaking roofs and wearing torn uniform to school.

The running bug hit her while in Form 2 but it was after completing secondary school that she made up her mind to run. The journey was long with many hurdles, including living with a relative who thought she was a burden and an international trip to Budapest, Hungary – a



journey that never was! At the last minute, her name went missing from the list (sounds familiar?). Corruption did not start yesterday in sports. With no explanations forthcoming, the dejected girl retreats to the village in shame, but lives to fight another day.

Her breakthrough finally came when her talent was spotted and she was recruited as a prisons wardress. The instruction at the prisons staff training college and life in prison lines is heart breaking. Her account of deplorable prisons conditions is touching: poor housing, congestion and lack of privacy.

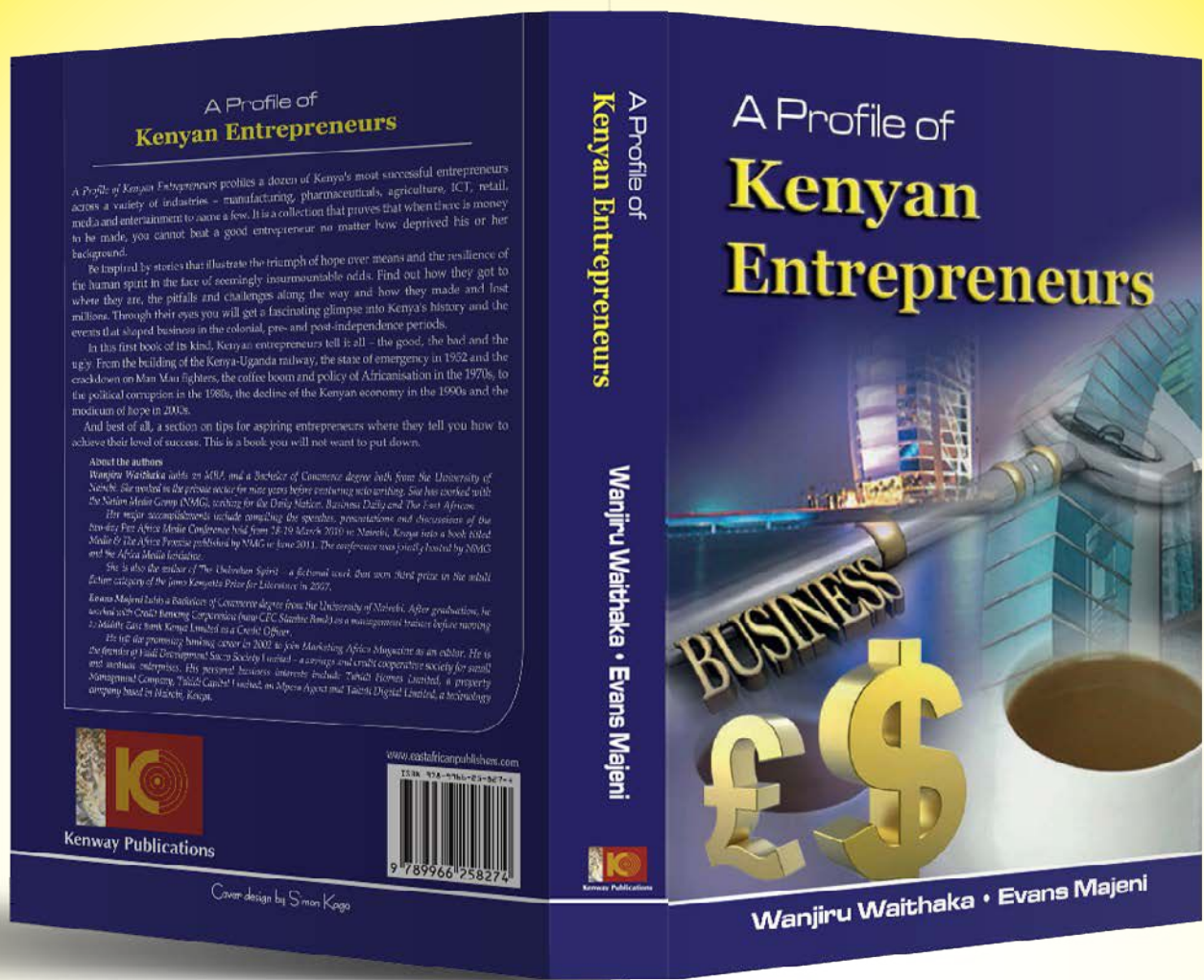
She shares interesting anecdotes about life as a wardress like the time she differed with her house mate to the extent of not talking for a while because *she broke her plate!* Then there is this neighbour, always drunk and comes home with different women but, “made no attempt to mask his antics” despite the rickety bed, wooden walls, no ceiling!

She is just as candid about the financial success running brings. “Running is lucrative,” she admits. It is 1999, she and her husband have just bought a house worth Ksh3.5 million and they maintain a car. They ask permission to move out of the prison lines but the officer refuses, telling them they can’t afford bus fare, leave alone rent of Ksh6,000. Catherine has a million plus in the bank but can’t argue with the boss! She remains silent and opts to stay.

Her marriage to Anthony Muhia, their daughter Jane Wairimu, and her philanthropic work through the Nyeri Marathon, mentorship of upcoming athletes and the UN Goodwill Ambassador are also well covered in the book.

I recommend the book to athletes, journalists, historians and the general reader who feels challenged and yawns for inspiration and motivation. ■

Publisher: StoryMoja
Number of pages: 248
Price: Ksh500/- (VAT exclusive)
Available at Textbook Centre
Release date: December 2016
Reviewed by Benson Shiholo
bmshiholo@gmail.com



This book profiles a dozen of Kenya's most successful entrepreneurs across a variety of industries – Dr Manu Chandaria, Dr S. K Macharia, Ibrahim Ambwere, Jonathan Somen, Myke Rabar and Mary Okello to name but a few.

It is a collection that proves that when there is money to be made, you cannot beat a good entrepreneur no matter how deprived his or her background.

Be inspired by stories that illustrate the triumph of hope over means and the resilience of the human spirit in the face of seemingly insurmountable odds.

Find out how they got to where they are, the pitfalls and challenges along the way and how they made and lost millions. Through their eyes you'll get a fascinating glimpse into Kenya's history and the events that shaped business in the colonial, pre and post independence period.

From the building of the Kenya-Uganda railway, state of emergency in 1952 and crackdown on Mau Mau fighters, the coffee boom and policy of Africanisation in the 70s, to the political corruption in the 80s and decline of the Kenyan economy in the 90s, in the first book of its kind, Kenyan entrepreneurs tell it all – the good, the bad and the ugly.

And best of all, a section on tips for aspiring entrepreneurs where they tell you how to achieve their level of success. This is a book you won't want to put down.

The book is available at Text Book Centre, Savanis, Prestige Booksellers and Magunga online bookstore (<http://books.magunga.com/>).

For more information please visit Wanjiru's blog: wanjiruwaihtaka.wordpress.com

Zawadi's gypsum art

What separates a home from a house? Personal touch and a space filled with love and laughter, *Christine Zawadi* would say. She shares with *Judith Mwobobia* her efforts to bring the bricks to life in her family home.

PHOTOS: FREDRICK OMONDI





A walk into Thika Greens gated community reveals lush green gardens and magnificent mansions, with an unmatched tranquillity in a location not so far from Kenya's bustling capital. The houses all seem to have a similar quality in their fencing, a statute that I am later told was a condition for all the land developers.

"This is a controlled residential development area. When building your house, you are given four plans to choose from. And your fences have to be green and up to a certain height," reveals Christine Zawadi.

Christine's home may be similar to the rest; at least from the exterior, but once you get past the large ornate doors, there is nothing standard about the four bed-roomed house she calls home. What strikes you at first is the gypsum designed ceilings, a different design for each room.

"We moved here in May 2016 but I had dreamt about this house for a long, long time. I wanted something that was customised for our family. Once we got our plans, I personalised the interior of the house, including the staircase and the ceilings. I had plans for my house since I was a little

girl and I had folders and folders of gypsum designs. I did my research on what was available locally and what wasn't. I learnt so much about the interior construction that I could very well start an interior design firm," she says with a chuckle.

She admits that gypsum designs are pretty expensive.

"We had to tighten our belts but it was worth it. And I cut some costs. I had the designs and sourced for the materials; I would go to Gikomba and Indian shops, ascertain the quality of materials and once satisfied, get them to the location. All that done, I



engaged the services of two gypsum ceilings designers."

"How is it installed?" I ask.

"They do the design cut-outs after attaching the board and metal railing to the roof that supports the whole design. Gypsum ceilings have their own specialised designers and there aren't many of them in Nairobi," Christine explains.

As we walk from room to room, from the wooden floored living area to the elegant dining area with a Victorian styled dining set and finally to the tiled open plan kitchen, I am struck by the seamless flow of style from one room the other. The living area is simply done with one set of grey toned seats, neutral shades on the walls and a circular gypsum design on the ceiling. The kitchen's gypsum design is a rectangular cut-out. On the ground floor there is also a lounge room that Christine says is her husband's lair filled with his books and trinkets and a guest bedroom complete with an adjoining bath. It features a curved design on the ceiling.

As we walk up the winding wooden staircase, the steps light up, guiding our way to the top floor that



hosts the family's sleeping quarters. The first room to your left is their eldest daughter's room. The ceiling is particularly striking with a piano design.

"Monica is 16 and she is vocal about what she wants. She wanted a piano design complete with black and white keys and she got it.

Biko 11, went for a much simpler curved design in his blue hued room. Flora 4 and Kenya 3, share a room and they chose their own ceiling design. They chose a simple curved design and were categorical about the pink and purple colour scheme that runs through their room."

Christine was very involved in the



home construction and she commuted every day from their former home in Buruburu to oversee construction.

“Construction began late last year and by May we had moved in. It came easy for me. We had a contractor who handled fundamental things like laying the foundation and the slab and then I took over.”

Currently, Christine is focusing on the grounds, laying the framework to plant grass and flowers. Looking down from the balcony, you get the sense that many beautiful moments will be shared in this sprawling abode. ■

@judithmwobobia





Fitness on the go!

By **Judith Mwobobia**

It may be the end of the year but there is never a more perfect time to embrace fitness than now. You may have tried going to the gym but lack the time or even the money to commit, or you could be too occupied with the hustle and bustle of life to work out a consistent schedule. So what can you do to keep fit? Fret not, below are some ways you can get it done easily and conveniently.

Walk, walk and walk: Walking has been touted by fitness experts as one of the simplest exercises to do. It is a low impact exercise that can be done by people of various fitness levels. Walking helps maintain a proper weight, manages conditions like diabetes and hypertension, relieves stress and will even trim your waistline. The best thing about it is that it is free and no matter how busy you are, you can still do it. Park your car at the farthest parking spot and walk to your destination.

Use the stairs instead of the elevators or escalators. The steps increase the intensity of the calorific burn.

Leave your car at home and walk the short distances.

You don't need to call your colleague on the other end of the office, simply walk up to him/her and get some workout in.

Use your work lunch break to take a walk around the block. This will eliminate your midday slump and get you rejuvenated for the rest of the day.

Discover walking trails around you for a fun weekend activity. In Nairobi, there is the Arboretum and Karura Forest.

Tip: to reap maximum benefits, walk with your head up, your tummy muscles held tight and your shoulders relaxed.

Do your chores: There is a reason why it is called housework. There is a lot



of energy burn required to get things done around the house. Did you know that washing your floor for about 30 minutes will expend 187 calories, or that doubling that with scrubbing your tub for 15 minutes will burn 90 calories? Skip taking your car to the carwash and do it yourself. Also, running around with toddlers and cleaning after them is not for naught, at least not to your muscles. A day of house chores coupled with healthy

PHOTOS: PIXABAY.COM



meal choices is a good day for your fitness gains.

Gather your armour: Every soldier is wont to have good artillery around him. Anyone seeking to embrace fitness as a lifestyle should have a few basic items.

Swiss ball/gym ball: On top of being a good seat if your day involves many hours of sitting, a Swiss ball amps up

your squats or sit ups by engaging your core more. Sitting on a gym ball is exercise in itself as you have to maintain balance to avoid falling off. This engages your core and gives the muscles a workout. The best thing about it is that you can deflate it and put in your bag on your out of town trip.

A set of weights: Weight training is good for building muscle, something that is very essential to our fitness especially as one grows older. Get a nice set from any fitness stores near you. Supermarkets also stock them. Use them to tone your triceps and biceps by doing arm curls, to amp up your squats and lunges, to tone your chest using dumbbell flyes and lateral raises to tone the arms. Dedicate 10 minutes a day to do weight exercises and you are good to go.

Skipping rope: This is an easy fun exercise to incorporate into your everyday life. Did you know that you burn up to 10 calories for every minute that you skip the rope? Do it with the kids for some good wholesome fun.

Exercise DVD/YouTube: What do you enjoy doing? Do you like yoga or would you rather short bursts of intense exercise? Check out Tiffany Roth, Shaun T or Jillian Michaels on YouTube. Do you prefer Zumba or Tabata for some wholesome sweaty fun? There are plenty of exercise DVDs and YouTube videos to choose



Sitting on a gym ball is exercise in itself as you have to maintain balance to avoid falling off

from. Square away 20 minutes at the end or beginning of your day to get your daily dose in.

Fit bit: This is a strappy piece you wear on your wrist that monitors the number of steps you take daily. Health experts recommend taking 10,000 steps daily for good health. You can get this or alternative brands at Nairobi Sports House or get one shipped in from Amazon. Prices vary depending on additional features.

Take a dip: Swimming is one of the easiest and best ways to gain strength. It is a total body workout; from toning your core, sculpting your back and arms to being a joint friendly workout. So this Christmas season as you select your holiday destination, pack away your swimming suit too. ■

@judithmwobia

Choosing your dream car

There has never been a time in the history of having money that a man had a rational thought process about what to buy. Men have the notion that bigger is better! They will get the biggest thing their money can buy, says *Cruise Control*.

When you have money in the bank (yours or borrowed) it almost always sparks a desire to own something new. Sometimes we use rational thought process in deciding what we want, sometimes not. I'm lying! There has never been a time in the history of having money that a man had a rational thought process about what to buy. Men have the notion that bigger is better! They will get the biggest thing their money can buy.

Women use a more complicated formula. So for them, we have to go by what they are buying at the time, and who else might have it already, and what they already have, and what colour it is, and what the weather in Timbuktu is like, and if Pluto is considered a planet now or just a misguided rock.

When it comes to choosing a car, you need common sense, a material so rare that its last documented sighting was before Pluto lost its focus or Timbuktu had weather. Common sense is good only as a conversation starter, like

PHOTO: PIXABAY.COM

Noah's Ark or the Mayan civilisation. If you use any of the aforementioned topics as a conversation starter, please tell me how many seconds pass before they escort you out of the room. It is, however, still useful in choosing the car you are going to buy.

Since I'm not using mine, I'll give it to you for free. My common sense, not my car.

1 What's your budget?

Take this number, multiply it by ten, then go around showrooms disturbing salesmen about park sensors, heated seats and dual clutch transmissions. Show the poor sales person how much you've read Top Gear magazines, take free coffee, ask for a quote and collect as many brochures as you can to display to others your intended plan to buy 'showroom' and walk out never to return.

Then take your budget again, multiply the figure by three, then go to second hand car yards and waltz around some more on your employer's time 'meeting clients'. Find the sleekest car you can't afford and test to confirm all the buttons and the radio are working. Finally, walk into a bank, sign away your life with a car loan that takes half your monthly salary, pray for a pay rise and return my common sense totally unused.

Now borrow money from friends to accessorise the car since it has to be unique. Do not research how many units of that particular model were manufactured in the first place. Yours will be unique.

2 What is your daily commute?

This, of course, refers to those three times in a year where you'll have a clear 500 metres ahead of you and you will try to attain 180 km/h only to discover that it was the pirates at NTSA who cleared the way for you. Give unto Caesar. A turbo-charged 6-cylinder vehicle is what you need.

The first step to buying a car is asking if you really need one. Since you will all lie and say yes, let's just move on to the second step. What is it for? Again here your truth will be a bit stretched because, unless you answered 'I just want one' you're either a miraa trader looking for a pickup or you're back to step one. This is not working. Asking you questions is doing nothing

3 Where do your parents live?

Ignore this question totally. Until, that is, after you buy a vehicle that is two inches off the ground and you need to borrow money to accessorise it. Then you remember that your parents sold their harvest last week. On your way there, you discover the government's last mile project was rural electrification, not roads.

4 Petrol or Diesel?

This question is similar to 'do you have any allergies' on the doctor's form. Absolutely useless until you put the wrong fuel in the tank, or discover you're allergic to bee stings at 180 km/h, window down, hurtling towards those green and white Peugeots. Peugeots are cars, not hypoallergenic bees; they come in petrol and diesel. Only the government buys them. Government common sense is at a customs bonded warehouse in an unknown location, unopened and collecting dust.

5 What make of car?

Definitely German. Let's ignore for a moment that German is not a make and all cars and car parts are made in China. Instead, let us focus on the fact that if the Germans needed a marathon runner they'd probably get a Kenyan, so you're returning a favour. Good luck to them if they pick someone from Tharaka Nithi for the Berlin Marathon. At least they can be sure of 110 per cent attendance.

more than just adding your time at the confession box and since KAPS has not figured out how to infiltrate the box and charge you by the hour, let me stop before I get a call from the cardinal. Nowadays anywhere in Nairobi, only the first 10 minutes are free.

So let's break it down. Ask yourself these questions. Last I heard, lying to oneself was not considered very bad. ■

Let's recap

The car you get should not fit your budget, your needs or your personality. Your ego and the neighbour's opinion are the gold standard for owning an automobile. Take the lowest and most expensive car you can find, you'll be closer to a Ferrari than your said neighbour and the more the cylinders the better. Don't let small matters like insurance premiums bother you, why do you think they invented third party cover? Accidents only happen to other people and hey, that would make you the third party. You're covered.

My advice to new drivers is the same. Get a large, expensive car, bash it around as you learn that *matatus* are rough and parallel parking is a lost art, then graduate upwards to suit your borrowing ability. Starting with a small car leaves you with undue pressure to maintain prudent, rational thought processes which should be saved for more common life choices like pizza toppings.

Even when you have the driving skills of an epileptic tortoise with a drug problem, and consequently a lot of hospital and repair bills, always remember your neighbour may ask for a ride to Pizza Mojo and you'll have fantastic suggestions for toppings. Prudent and rational.

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Dubai:

The Glamour City that has it all

Dubai has boatfuls of money and is not afraid to spend it. From man-made islands to creating a cityscape on steroids, including building Burj Khalifa, the tallest building in the world, Dubai has turned a desert into a Mecca for tourism.

By Magunga Williams

Think about it like this. If the United Arab Emirates was a family, then Dubai would be the spoilt child. It would be the last born. The one whose parents let it get away with things that others would have been killed for. Abu Dhabi, on the other hand would be that elder brother that Dubai runs to every time it is in trouble. Every time there is a bully trying to snatch Dubai's lunch, Dubai runs to Abu Dhabi for help. Abu Dhabi knows that there is always a good chance that Dubai will eat its fare money back home during break time and so it forgoes some of its indulgences for the sake of the little brother.

Dubai gets all it wants, and what it wants does not come cheap. Dubai wants to be the best in everything. So much so that there is a running joke in the neighbourhood that

Dubai holds the world record of being the city with the most world records. From the fantastical – some would say fanatical – skyline that prides itself for hosting Burj Khalifa – to the most inane things like making the world's longest 22-carat hand-made gold chain measuring a total of 5.522 kilometres. The latter may be impressive to some people, but when you come from a middle-income economy like Kenya, that looks like a good waste of money.

But Dubai has more money than it can spend. Well, it used to. When Dubai's money came, it came pretty fast. The Swahili have a saying, *maskini akipata matako hulia mbwata* – which loosely translates to 'when a poor man finally gets money, he becomes restless'. And Dubai has become restless ever since it got its oil money. From man-made islands to creating a cityscape on steroids: they

spent boatfuls of money to turn a desert into a tourist destination. Did they succeed? Damn straight they did.

Today, if you get a chance to visit Dubai, you will probably take the Big Bus Tour around the city. You will marvel at the buildings. At how shiny they are – each a different design, but as marvellous as the last. You will be told of their stories, of how each building is built in resemblance or commemoration of something.

Jumeira Beach Hotel is built in the shape of a tidal wave. Dusit Thani is built in the likeness of the traditional Thai greeting. Wafi City Mall (styled after Ancient Egypt) is built in the shape of a pyramid, with Sphinx-like statues, massive ancient pillars and inscribed hieroglyphics at the feet of goddesses. And the Palm Jumeira, that man-made island visible from the moon, is built in the shape of a palm tree, with a crescent moon surrounding its fronds. The Burj Al Arab, the only seven star hotel in the world, is set on yet another artificial



island, designed to mimic the sail of an arriving ship.

When you have enough money, you get to enjoy such things. You can afford to be petty. When money is no longer a problem, the problem then becomes how to spend it. Dubai being the spendthrift child that it is, uses it on whims such as ensuring that they launch their metro line 9 minutes and 9 seconds past 9 am on the 9 of September 2009.

The truth is, however, that when you decide to spend money like that, it can never last forever. There is a limit to lavishness, even when it is bankrolled by oil money. That is why I said earlier that Dubai used to be rich. Of late Dubai has fallen on harsh economic times because of the rise of the Far East. China and the likes have come to steal their lunch – taking over some of their import and export businesses as well as tourism.

The impact of that depression is glaring. Ever heard about the multitude of abandoned luxury cars in Dubai? No? Google it. If your jaw does not hit the floor, then you are either a filthy rich person or a

metahuman. Normal people cannot be unfazed by the sight of limited edition Ferrari Enzos, multiple Lamborghinis, Porsches, Bentleys, Nissan Skylines and even a Honda NSX, left to gather dust in airports and car parks across town.

How did this happen? Simple. Dubai's economy plummets. Meaning people who took out loans to buy these fancy rides cannot pay for them. Dubai being a Muslim country follows Sharia Law in which failure to pay one's debt is a crime. So the debtors have two options; go to jail or flee the country. You can guess which option they take.

Do not get me wrong though. Dubai may have been down, but it definitely is not out. Big brother Abu Dhabi bailed them out for about 20 Billion USD. One of the gifts that Dubai gave Abu Dhabi for coming through like this was to name their iconic building, Burj Khalifa, after the head of Abu Dhabi (and president of the United Arab Emirates), Sheikh Sheikh Khalifa bin Zayed al Nahyan.

Today Dubai still stands to be one of the most beautiful human inventions of all time. It will be a cold day in hell before Dubai loses its lustre. ■

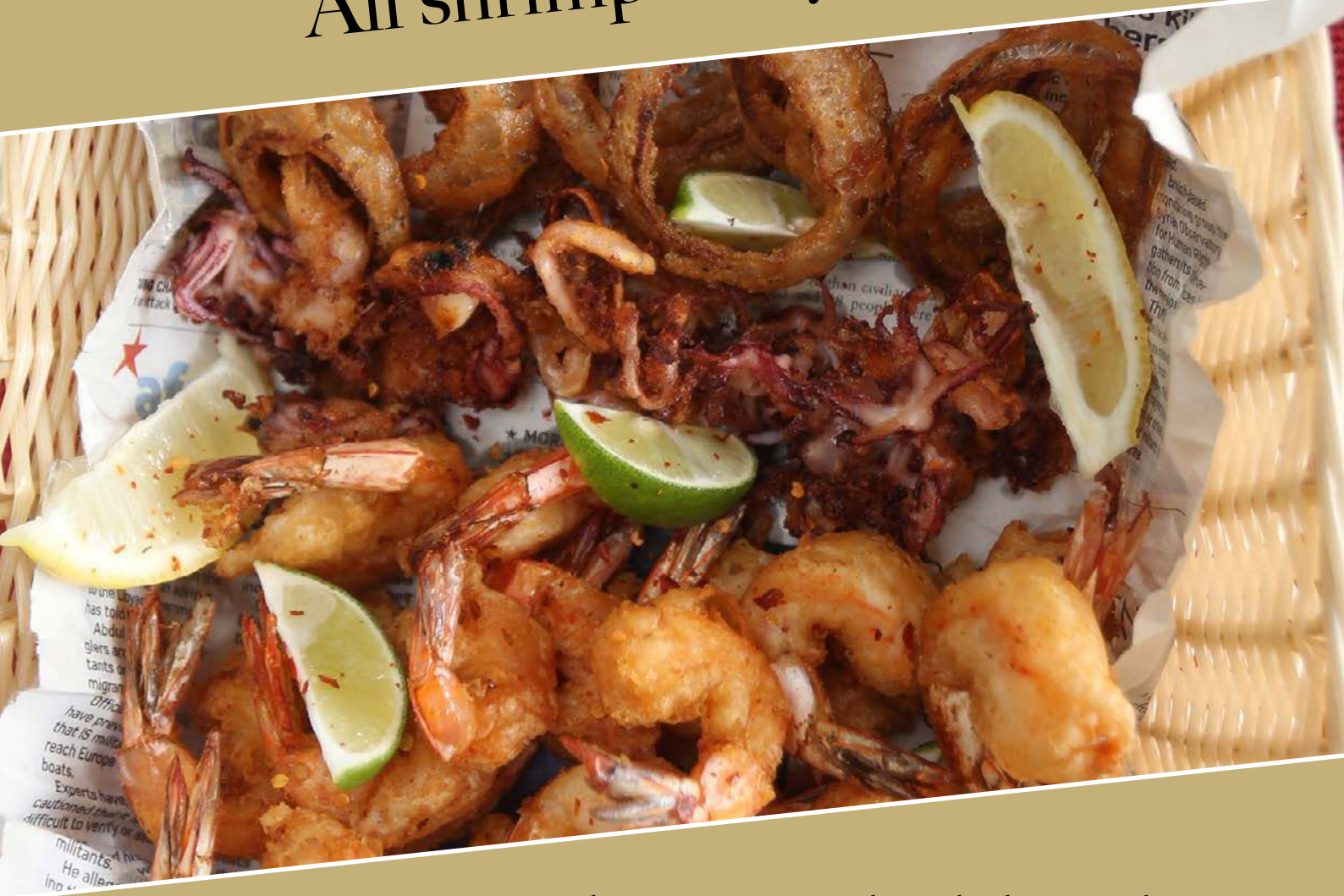
@theMagunga

PHOTOS: PEXELS.COM



Like a foodie

All shrimp everything



Tamara Nerima considers cooking her therapy. She makes it her business to master all that she can when it comes to the culinary world. A self confessed 'foodie to the core', she shares with us her journey.

Words by Michal Erinle, Images by Fredrick Omondi

"It's my catharsis! My way to unwind!" The 31 year old tells us about her love for cooking. Having lived in London for slightly over a decade, it is her interaction with a mélange of cultures that sparked her interest in food. "My interest really piqued at the age of 13 when my mother and I moved to London. I was introduced to a whole new experience of eating food from everywhere across the globe. London became like a melting pot of everything I could ever imagine".

One of her best friends, whom

she met when they just moved to London, was from Jamaica and introduced her to Caribbean cooking. "Her grandmother and mother used to cook up a storm of 'hard food' (what they called traditional food) every Sunday; oxtail, curry goat, hard food soup and dumplings, rice and peas. They were so passionate about their cooking and it really inspired me". And just like that, they adopted Tamara into their kitchen and she gained the chops on how to make all sorts of Caribbean food (and to learn their language, Jamaican Patois). To



her, it was a surreal experience.

“When I got my first job at 19, I made sure that at least once a week, I would go out to a restaurant for a meal and I would try and make a new dish at home. My poor mum was the ultimate guinea pig for my food experiments.” She recalls with laughter. London is dotted with restaurants especially in Central London where Tamara worked and studied. So, finding something new and exciting was never a problem. Tamara is a graduate of London Metropolitan University with a degree in Economics.

With time, she frequented this one place called Ping Pong which served up, in her words, ‘the best dim sum in London’ and another restaurant called Belgo which had great Scandinavian lobsters and mussels. Being a sea food lover, this was like heaven. “Then I got hooked on to cooking shows, specifically Jamie Oliver, Nigella Lawson and Delia Smith. The cooking shows and my restaurant experiences really helped me along the way in practicing some of my cooking techniques” she says. Since moving back to Kenya where she works as a marketer and account manager at a Marketing and Public Relations agency, Tamara continues to host friends and family at home as well as organised events.

Though she loves to cook and that includes getting creative with everything in her fridge to leaving her home at 9.00 pm to shop for ingredients, she surprisingly doesn’t like to cook for herself, “I’m not good at cooking for myself so I always have friends over for meals or if someone has a party, I’m the first to offer up my services.” She runs a food blog www.thecherrytomato.wordpress.com where she gushes on her favorite thing to do in the kitchen.

She shares with us one of her all time favourite recipes, prawn and calamari tempura paired up with tamarillo and Italian spinach salad.

PRAWN AND CALAMARI TEMPURA

Ingredients

- 1 kg queen prawns, shelled, deveined with the tail on
- ½ kg of squid cleaned and cut into rings and tentacles
- 250 ml natural yoghurt
- Juice of ½ lemon

TEMPURA BATTER MIX

Ingredients

- 110 grams corn flour
- 110 grams wheat flour
- 1 tbs baking powder
- 1 tsp salt
- 1 tsp cayenne pepper
- 500 ml ice cold sparkling water

METHOD

1. Place your squid in a bowl and add the natural yoghurt to it. Cover with cling film and set aside for about an hour.

2. After an hour drain the calamari, wash off the yoghurt and dry with kitchen towels. Place your prawns into a separate bowl, add lemon juice and mix well. Set both bowls aside.
3. For your batter, mix all the dry ingredients in a bowl and gradually add the sparkling water to it and whisk until it forms a slightly thick paste. To test for the right thickness, dip your finger into the batter. It should stick to your finger.
4. Turn on your deep fryer with the recommended settings. Once the oil is hot, add the calamari and prawns, one by one into the batter then into the oil. For the prawns, you can leave the tail out of the batter for presentation. Fry until golden brown and place on a kitchen towel to absorb extra oil.
5. Serve with garlic mayonnaise and sweet chili sauce ▶



TAMARILLO AND ITALIAN SPINACH SALAD

Ingredients

- 1 bag fresh Italian or baby spinach
- 1 bag baby rocket
- 8 ripe tree tomatoes (Tamarillo)
- 1 cup balsamic vinegar
- ¼ cup honey

METHOD

1. Wash your salad greens and dry them using a salad spinner. Place them into a salad bowl.

Wash the tamarillo, cut off the tops and scoop out the inside flesh. Put the flesh into a bowl and cut into large chunks then add to the vegetables and mix well.

2. For the dressing, pour the balsamic vinegar and honey into a pot on high heat and stir continuously until it forms a slightly thick reduction. Cool the mix for a few minutes, drizzle over the salad and serve.

Tamara's Tips

1. To make the calamari (even octopus) tender, allow them to soak in natural yoghurt or mala (butter milk) for about an hour.
2. Always pour some lemon juice into your prawns to avoid getting the smell onto your hands.
3. Serve your food in a creative manner, it's always away to get people to eat and start a conversation.



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Boredom Will Make You More Creative



In a world where we are socialised to keep going like Energizer bunnies on speed, downtime is equated with laziness and procrastination. And yet the best creative ideas spring from periods of doing absolutely nothing, argues Oyunga Pala.

I have been a newspaper columnist for 16 years, which translates to churning out about 52 articles a year and one every week without fail. Every successive article has to be an original idea. There is no room for repetition or unoriginality because the audience demands content fresh and relevant.

In my rookie years, I wondered how I would be able to sustain the momentum and meet the demand for fresh content every week, through a year, leave alone a decade. By the end of the first year of writing for a mainstream newspaper, I was ready to throw in the towel and take off while I was still 'hot' to avoid the sheer depression of a creative burn out.

I quickly found out that the easy part about column writing was the writing. When the idea is clear, a column of 1,000 words can be polished off in about two hours of steady writing. However, as it has been for the better part of my career, when the brain is foggy and ideas scattered, a simple column can take months to complete. Without clear thought, writing is transformed into a stress induced constipation experience that no amount of liquor will relieve.

The No.1 enemy of productivity as attested by amateur writers and beginners is the writer's block. The Great Wall of China that stands between good intentions and completed work. In the struggle to survive and remain relevant in my line of work, I was forced to examine my creative processes for I soon

realised that 'writer's block' was a luxury no freelance writer could afford.

One of the first strategies I used to conquer the episodes of blankness was using a simple notebook. I got to jot down my thoughts as they arrived in their varying states of tardiness. Ideas are basically seeds, they have to be planted and nurtured before they can germinate. A simple random idea that was sparked off in trifling conversation is best nurtured and unpacked progressively, revealing its potential in unimaginable ways when it is given time to germinate in your head.

In order for that to happen, the creative has to find time for idling. In a world where we are socialised to keep going like Energizer bunnies on speed, downtime is equated with laziness and procrastination.

But the creative mind does not always work in such linear fashion. A true creative is an intrepid explorer. Some of the best examples of this trait can be found in little children in play. Every child is born a creative before society gets around to forcing them to conform and fit in.

The child is not always clear about the outcome or solution to the problem they encounter. But that never stops them from attempting a way to resolve the challenge at hand. In this case, the desire to play in the absence of toys. Children are guided by a simple premise. Use what you have. Every object in a

house has the potential to be converted into a play thing in a creative child's hands. By starting with what is available, a child is able to invent a new game almost at will.

True creatives work in the same fashion. The destination is not half as important as the journey. The journey offers endless possibilities when you keep an open mind. A mind that is constantly under pressure to produce has little time for originality. But a still mind, allows clarity to arise.

This is essentially idling time and the notion of simply doing nothing productive for allocated periods in one's day. Most employers do not understand the essence of downtime in creative work. The best creative ideas erupt in an environment free of distraction, when the creative is engaged in mundane routines of life or simply chilling.

In that relaxed state, ideas float to the surface effortlessly. Downtime is a core ingredient in the brilliance of all legendary writers. Simple routines 'of nothingness' is the fuel behind great masterpieces.

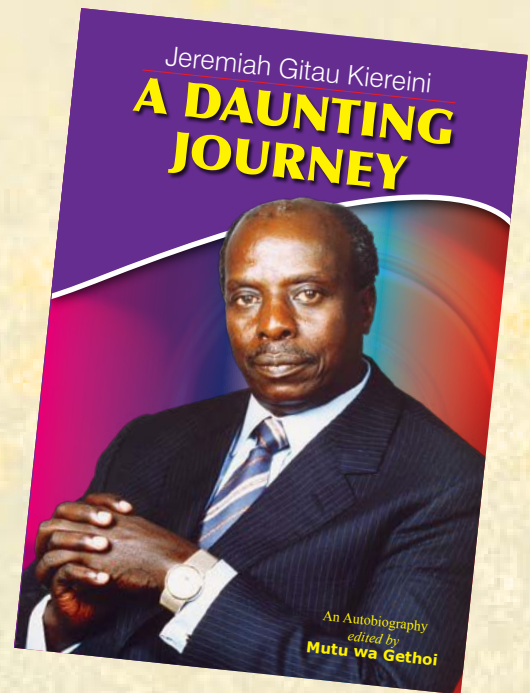
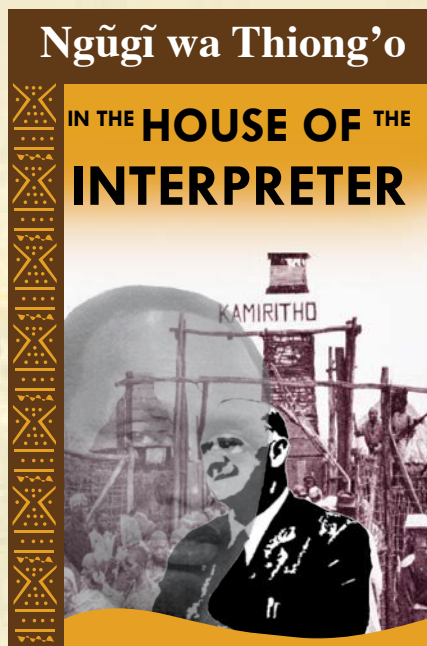
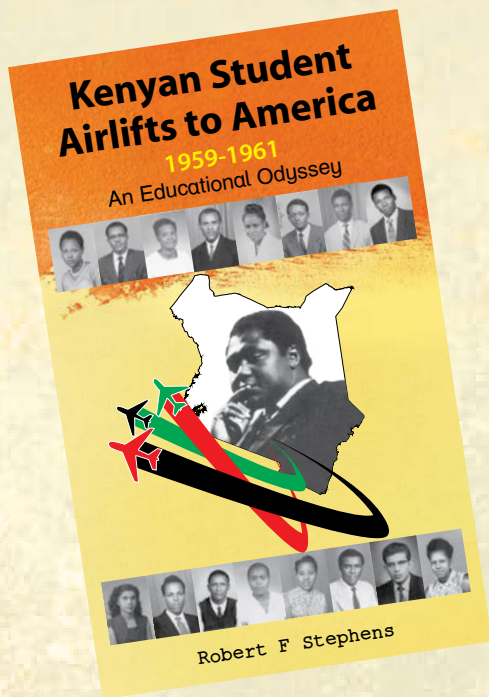
What the formal world describes as laziness is where the best creativity happens.

Therefore, a true creative must develop a series of rituals for unplugging. They should create a sacred space, free of distractions where they can indulge in daily doses of uninterrupted thinking.

A creative must make room for boredom because in it lies the capacity for contemplation, reflection and stillness from which the greatest ideas spring.

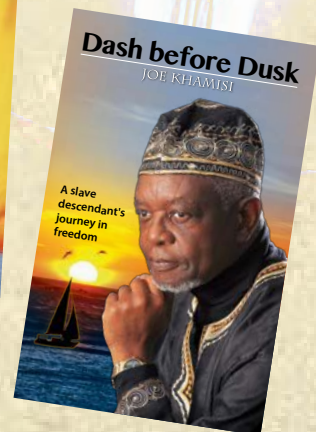
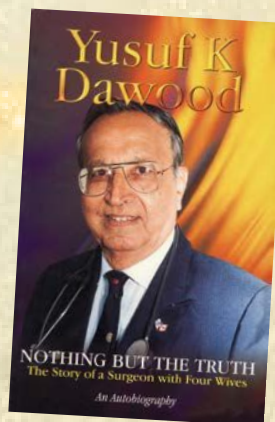
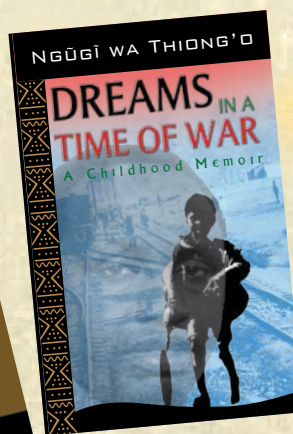
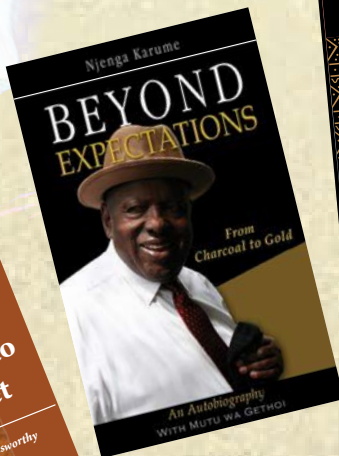
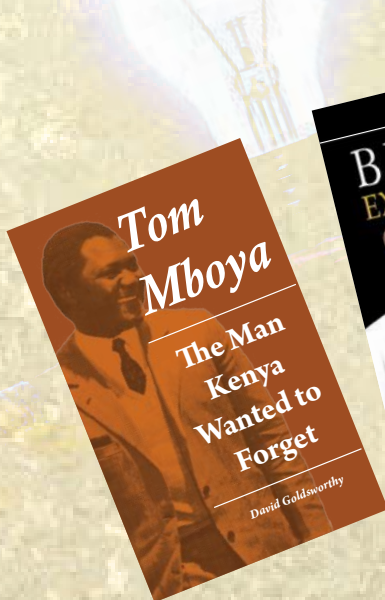
Boredom is good for creativity. Do not be afraid of it. ■

Oyunga Pala is a social commentator and a renowned Kenyan newspaper columnist. Oyungapala.com | [@realoyungapala](https://twitter.com/realoyungapala)



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