



KWFT celebrates 32 years of banking on women

Since its inception in 1982, KWFT has gone through tremendous transformations from being a credit only microfinance to a deposit-taking microfinance and now to a fully fledged microfinance bank.

It has risen to be one of the most successful microfinance banks in the country with the largest network that provides deep penetration into rural and urban areas. KWFT Microfinance Bank was licensed in 2010 by the Central Bank of Kenya to carry out deposit mobilization throughout the country. It prides itself as the only financial institution in Kenya and Africa that enjoys a very unique niche which is to focus solely on women clients with a mission to partner with them in their creation of wealth. In line with the Millennium Development Goals, KWFT Microfinance Bank strives to promote women empowerment since for a long time women have received limited services from the financial sector.

KWFT Microfinance Bank has products and services open to organized groups, individuals, and corporates. They include **Savings** and **Credit** products that cater for the needs of small, micro and medium-sized entrepreneurs. These products are designed to improve the lifestyle of the clients, uphold their dignity, save them time and energy, earn them income and conserve environment.

The **KWFT Insurance Agency** was also set up to provide efficient and all inclusive insurance solutions to all the clients. KWFT Microfinance Bank is also keen on improving maternal health and for this reason, there are special mothers' rooms in the banking halls that have relevant

content on the same. The institution is also actively involved in the upcoming **Beyond Zero Campaign** which seeks to catalyze collective action to end preventable maternal and child deaths. KWFT Microfinance Bank has a vast network of **over 237 Branches** spread across the country to serve its client base of over 600,000.

The Institution also plans to launch agency banking services later on in the year to bring banking services even closer to the community. The Institution has an **ATM switch system** and a **Mobile Banking platform** that enables clients to access banking services fast and conveniently. It has also partnered with an International Money Transfer provider **Western Union** to enable easy sending and receiving of money to friends and family almost anywhere in the world. The Institution has grown to become a unique brand whose positive impacts to

the society have been noticed on various occasions.

In 2013 alone, the Institution received numerous local and international awards that include: **Best DTM during the Banking Awards, Distinguished Tax Payer in the Small Tax Payers Category by KRA and 3rd Best Company to Work for in Kenya** just to mention a few. The institutions' clients were also recognized in that year during the **CITI Awards** and won the **Overall Winner in the Platinum Category, Urban Women Category, Rural Women Category, and Youth Category.**

KWFT Microfinance Bank is utterly devoted to serving women as they celebrate them for they are the pillars of our Great Nation. The institution wishes all women a Happy Women's Day.

We have great products and services to help you achieve your family goals.

BUSINESS LOANS

- Biashara Loan
- Mwangaza Loan
- Mwamba Loan
- Asset Financing Loan

KILIMO BORA LOANS

- Dairy Farming Loan
- Greenhouse Financing
- Dairy Goat Farming
- Aquaculture (Fish Farming)
- Apiculture (Bee Keeping)

TOUCHING LIFE PRODUCTS

- Elimu Loan
- Emergency Loan
- Nurse Upgrading Loan

CONSUMER LOANS

- Water and Sanitation (WASH)
- Salary Loan

CLEAN ENERGY LOANS

- Biogas Loan
- Renewable Energy - Lighting Solutions
- Renewable Energy - Cooking Solutions
- Stima Loan
- LPG Loan

SAVINGS PRODUCTS

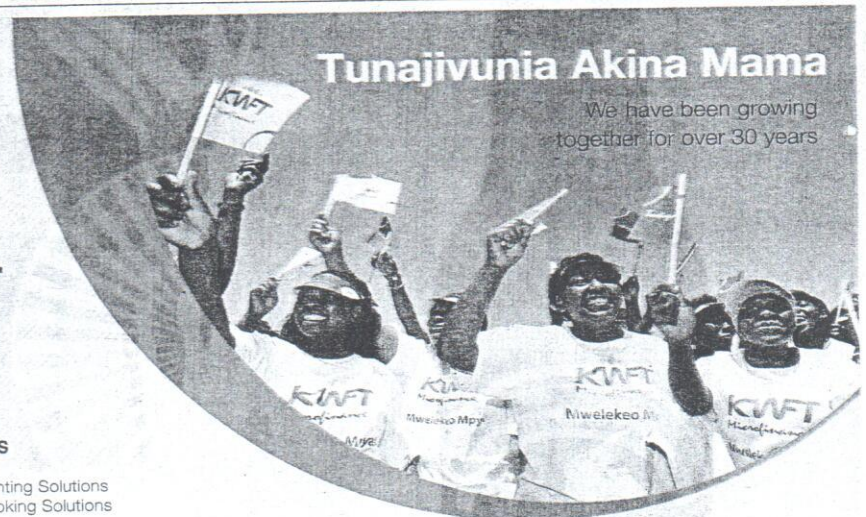
- **Tausi** Junior Savings Account
- **Teen** Savings Account
- **Tegemeo** Savings Account
- **Inuka** Transactional Account
- **Riziki** Fixed Deposit Account
- **Tujiunge** Chama Account
- **Salary** Account
- **KWFT-DTM** Call Accounts

DELIVERY CHANNELS INCLUDE:

- 195 Marketing Outlets
- 58 Credit & Deposit Taking Branches
- 39 KWFT ATM
- 800 Kentswitch branded ATMs
- Mobile banking facility

OTHER SERVICES INCLUDE:

- M-Pesa Services; Retail & Super Agency
- Western Union
- Insurance Agency



Tunajivunia Akina Mama

We have been growing together for over 30 years



Tegla Loroupe

Dr. Mary Okello

Chao Mbogho

Yvonne Adhiambo Owuor

BY NDATA WAWERU
AND FRIDA KAMIKAZI

Each year, International Women's Day is celebrated on March 8, with the first IWD held in 1911. The 2014 theme is 'inspiring change' and seeks to encourage women's advancement in every sector. It calls for the challenge of the status quo for women's equality, and vigilance in inspiring positive change. Today we celebrate women who have made an impact in public life.

TEGLA LOROUPE

Known for her achievements as a marathon runner, the UN Ambassador of Sports, and the global spokesperson for Sports, education and women's rights, Tegla Loroupe is considered the beacon of change not only in Kenya but also in the world.

Even as a young girl, Tegla was passionate about education, something that made her go to school without the permission of her father. She also had to overcome a number of obstacles in order to be where she is today.

"I am a woman, and I am not going to lose hope," she says, adding that she had come from a tough background and that she is dedicated to help women.

It was this dedication that made her use her name to bring people together, holding the first peace race in Kapenguria in 2003. The race was held concurrently with the launch of Tegla Loroupe Peace Foundation, which aims at using sports to change the livelihood of different communities and to promote peace.

One of the pillars of the foundation is promoting education, which involves a number of activities including distribution of computers and textbooks to schools and setting up orphanage homes for conflict victims. Other programmes include conflict mitigation, and environmental conservation and management.

CHAO MBOGHO

The belief that women are technophobic

CELEBRATING INSPIRATIONAL KENYAN WOMEN

is now being challenged by the increasing number of women in ICT.

Chao Mbogho is one woman who is very passionate about technology. Currently undertaking her PhD in Computer Science, Chao has been inspired by the work done by a number of students and researchers in the ICT4D field at the University of Cape Town lab.

Information and Communication Technologies for Development (ICT4D) is an initiative that seeks to aid economic development by ensuring that most people can access communication technologies, and to ensure that the digital divide gap is bridged. It focuses on finding ICT solutions to development in poverty alleviation, education, health care, sustainable livelihoods and so on.

According to Chao, the challenges in the ICT for most women comes from the societal perception that women are not supposed to be too educated. For starters,

she was the only girl in her undergraduate class, and when she was a teacher, her class was made up of one female student compared to 15 male students.

Her advice to other women is to ignore such remarks and do their thing.

"There is no such thing as 'being too educated' or 'too knowledgeable'. You will never find a sign that reads 'no knowledge ahead'; there is always room to learn more," she says, adding that she believes the number of women in computing will continue to rise as more women are holding double roles at home and at work.

YVONNE ADHIAMBO OWUOR

As one of the major discussions about the December 2007-08 post election violence, the mindset of Kenyans has been brought into the limelight, thanks to Yvonne Adhiambo's Owuor's novel *Dust*.

"Kenyans are scared of speaking about and looking at violence, seeing

the devastation surrounding them, and a country that is tearing itself apart," she said.

After winning the Caine Prize for Literature in 2003, Yvonne worked on a number of stories before starting on her novel, which was published in 2013. The story has created a lot of discussions on a variety of issues in the country, especially the silence that followed not only PEV. But also the past atrocities to different communities in the country. It sought to look at the ills for the acknowledgement of all the happenings that have seen Kenyans recoil into their shells.

It compels the readers to look at the facts and face them with enough courage in order for the country to really become united, and let go of the illusions that has people wary of each other. It deviates from seeking the facts about politics and such but looks into the reality of systems that have failed over and over again.

It is also a reflection of the growth of the



Maimuna Mwidau



Justice Mumbi Ngugi



Jennifer Riria

Kenyan literary scene, which has opened up the opportunities for young people to look at writing as a career and life option, and space to create local content.

DR MARY OKELO

Named the 2013 Enterprising Woman of the Year, Dr Mary Okelo is the founder and executive director of Makini Schools, one of the earliest private schools in Kenya and one of the best performing schools in the national exams.

With a background in banking, Okelo was one of the women who helped other women get the chance to open up bank accounts in their own names.

"Back then women could not open accounts without permission from their husbands," she said, adding that they formed an association to sensitise women about banking. For her role, she was accused of making women less subservient to their men.

Okelo was also responsible for making a number of policies for women in banking when she worked as senior adviser in Women in Development Policy, at Africa Development Bank.

As an entrepreneur and a stakeholder in education, Okelo insists that girls deserve a lot of encouragement and support, and need mentors to guide and inspire them in their endeavours. She acknowledged the progress that has been made, with women now able to access land and capital for their businesses.

Started in 1978, Makini school has more 2,000 students in different campuses and different levels of education.

The school has been a key performer not only in academics but also in co-curricular activities, locally and internationally.

Okelo's contribution to education has seen her win awards including the Moran of the Burning Spear, Millennium development ambassador and key facilitator of Global Fund, among others.

DOROTHY GHETTUBA

Dorothy is the founder and CEO of Spielworks Media, a content production company behind a variety of local productions in Kenya, East, South and West Africa.

"The company was created four years ago with the main focus in content creation and development with an African aesthetic," Dorothy says, adding that the desire to do what she

enjoyed inspired her to work in television and film industry as she has always been passionate about it.

The effort of her company has been acknowledged with the nomination and winning of the Best Supporting Actress by one of their actresses, Maureen Koech, at the African Magic Viewer's Choice Awards. They also won two Kalasha awards for the series *Lies that Bind*.

"This year Spielworks Media has received seven nominations in the second edition of the African Magic Viewer's Choice Awards. We are off to Lagos this weekend (we have seven nominations) for the awards ceremony to bring the awards back home!"

Some of the challenges that Spielworks Media faces include financial issues, the management of expectations of different stakeholders and that Kenyans still do not consider the film and TV sector as a viable cash cow.

Despite that, Dorothy attributes the growth of the local content to government's directive that 60 per cent of television content should be local, thus creating wealth of opportunities for local producers to take advantage of.

She advises budding entrepreneurs to believe in themselves and prepare to work hard, and not to let anyone

stop them as time and experience are the best teachers. She also encourages them to create opportunities for themselves and not just wait for the

government to do it.

MAIMUNA MWIDAU

In the wake of the post election violence, Kenya successfully passed a new constitution that created political space for women to assume leadership roles at all levels of government.

Maimuna Mwidau, a member of Women's Democracy Network, has worked alongside women in Kenya and across international borders to achieve their goals. Maimuna's activism started as a founding member and chair of the League of Muslim Women of Kenya (LMWK), an organisation that empowers Muslim women to

participate in the country's national women's movement.

LMWK has helped improve women's political participation throughout the country by providing civic education to women at the grassroots level in rural areas and raising awareness about the importance of voting.

Mwidau's dedication to women's rights led her to mobilise women's groups in the coastal region to raise funds to initiate income-generating activities. She also served as national co-ordinator with the constitution of Kenya Constitution Review Commission to ensure the 2010's referendum would not only advance freedom and democracy but also increase role of women in public life.

She was recognised by the International Foundation for Electoral Systems (IFES) as a recipient of the 2012 Charles T. Manatt Democracy Award. On International grounds she worked as a long term observer during Bangladesh's parliamentary elections.

JUSTICE MUMBI NGUGI
Justice Mumbi began her career as a legal

assistant in Nairobi and Mombasa before joining the office of the Attorney General as a State Counsel in the Department of the Official Receiver. She thereafter occupied the position of company secretary in a private company.

Justice Mumbi went into private legal practice but still found time to get involved in civil society and governance in East Africa.

She earned the Brand Kenya Ambassador Award for 2013 for her resilience and contribution to the image and reputation of the country. She is described as a woman who overcame significant challenges to serve the society in her capacity as a judge.

She was also recognised as the Jurist of the Year in 2013 by the International Commission of Jurists, and considered as one of the inspiring people not only to persons with disability but also Kenyans in general.

LUPITA NYONG'O

Lupita Nyong'o, is the first ever African female Oscar winner for her supporting role in "12 Year a Slave".

The fresh graduate from the Yale School of Drama was first cast in the 2008's Kenyan TV Series *Shuga: Love, Sex, Money* but also wrote, directed and produced *In My Genes*, a documentary about Agnes, a Kenyan albino.

Her highly anticipated role in the airplane thriller *Non-Stop* by Liam Neeson may probably not major up to Parsey, the slave that launched her fame. "There is something about acting that's mysterious and magical because there is only so much I can do to prepare and then I have to just let go and breathe and believe that it will come through," she says.

JENNIFER RIRIA

Dr Jennifer Riria, micro-finance banker and practitioner as well as researcher and gender specialist, has worked with the Kenya Women Finance Trust and as Group Chief Executive of Kenya Women Holding Company Ltd. She currently serves on the board of National Bank, Jitenge Trust Ltd and is chair of Women's World Banking.

Her adult life spent building and contributing to women's empowerment was recognised nationally and awarded a national medal, the Moran Of the Burning Spear.

In November 2011, the Marketing Society of Kenya recognised her leadership and empowering position in the economy with the "Superlative Trailblazer Award".

The same year, for her inspirational role in the private sector development in Kenya, IBIDCO and the James R. Jordan Foundation International presented her with the Distinguished Pure and Natural Woman Award.

In 2012 Dr Riria was awarded the Ford Foundation Champions of Democracy Award, and was identified as an icon by HP and Building schools for Africa.



Dorothy Ghattuba



Lupita Nyong'o