



# FinAccess National Survey 2009

Dynamics of Kenya's changing financial landscape

JUNE 2009



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Financial Sector Deepening



CENTRAL BANK OF KENYA

# Kenyas Changing Landscape

**Jean Ngoya Kidula**



## **Kenyas Changing Landscape:**

*Kenya's Changing Landscape* Raymond M. Turner, H. Awala Ochung', Jeanne B. Turner, 2021-11-09 Botanist Homer L Shantz took photographs of the Kenyan landscape in the early 1920s as part of his effort to document the natural plant cover of Africa. He returned there with B L Turner in the late 1950s to repeat the photographs. In 1990 Raymond Turner traveled to Kenya under the auspices of the National Geographic Society in order to match the photographs made by Shantz and B L Turner and to show the changes that have occurred over the decades since Shantz's initial journey. Turner's comparative photos and research into the botanical record dramatically reflect the encroachment of woody plants in arid areas and the increasing human impact in more humid locales. Turner's discussions of the photographs and the conclusions he draws provide an important reference for ecologists, geographers, botanists, and other researchers attempting similar studies. By documenting vegetation change in a region broadly similar climatically to North America's subtropical deserts and grasslands but different in its wildlife and its human culture, the book shows that the endpoints of landscape status are similar despite the vastly different histories of these two regions of the world. The Report: Kenya 2016 Oxford Business Group, 2015-12-15 The Kenyan economy performed comparatively well in 2015 even in the face of global economic headwinds. According to the World Bank, GDP growth is expected to reach 5.4% for the year, aided in large part by sustained public sector capital spending. The country has a strong private sector and received encouraging signs of new oil, gas, and water reserves which, if harnessed appropriately, bode well for future growth. The country's medium to long term economic outlook is robust. With over 40% of the population under the age of 15, Kenya stands to benefit from a significant demographic dividend provided that sufficient jobs can be found when this population enters the workforce. The country has a reasonably sized industrial base, competitive infrastructure, and a large agricultural sector, all of which offer opportunities for capital intensive investment.

**Understanding the policy landscape for climate action in Kenya: Potential for integration of gender, nutrition, and improved impact monitoring** Magalhaes, Marilia, Bryan, Elizabeth, Ringler, Claudia, Nyukuri, Elvin, Choudhury, Zahid ul Arifin, 2025-05-13 As in other low and middle income countries, more intense climate hazards and a warmer climate negatively impact agricultural production and livelihoods of smallholder farmers in Kenya, as well as household diets, national food security, and gender equality. Improving climate policy and investments to address these negative impacts requires suitable policy and investment structures that are moreover adequately networked among each other and with equity and nutrition efforts for effective climate action. This paper explores the institutional arrangements of the climate change policy landscape in Kenya by mapping governmental and non-governmental actors involved in climate action and how connected and influential they are. Data for this paper was collected through two participatory workshops: one at the national level and one at the county level using the Net Map approach. This approach provides novel insights into the highly complex climate policy landscape in Kenya. Although several climate policies and actions are in place in the country,

workshop participants called for better coordination across climate change actors and stronger implementation capacity. The recent structural changes in the donor landscape might be an entry point for better alignment and coordination among different actor groups and specifically among different government actor groups. A lack of operational monitoring and evaluation systems was also considered an important impediment to assess to what extent women and other vulnerable groups are benefitting from climate action in the country.

Kenya: A Journey Through the Heart of Africa Pasquale De Marco, 2025-07-12. Kenya: A Journey Through the Heart of Africa is the ultimate travel companion for exploring this captivating and diverse nation. Immerse yourself in the beauty and wonder of Kenya from its breathtaking landscapes to its rich cultural heritage and abundant wildlife. Discover the iconic Maasai Mara National Reserve, witness the awe-inspiring Great Migration, and encounter the majestic elephants, lions, leopards, and rhinos that roam the vast savannahs. Explore the pristine beaches of the Indian Ocean, snorkel among vibrant coral reefs, and immerse yourself in the vibrant culture of the Swahili people. Journey to the vibrant capital city of Nairobi, a bustling metropolis that blends modern skyscrapers with traditional African markets. Visit the Nairobi National Museum to learn about Kenya's fascinating history and culture, then head to the Karen Blixen Museum to step back in time to the days of colonial Kenya. Venture beyond the city limits to discover the stunning landscapes of the Rift Valley, including the dramatic gorges of Hell's Gate National Park and the serene beauty of Lake Nakuru National Park. Hike to the summit of Mount Kenya, the second highest mountain in Africa, and be rewarded with breathtaking views of the surrounding countryside. With its detailed itineraries, practical advice, and comprehensive coverage of Kenya's top attractions, this guidebook ensures that you make the most of your African adventure. Whether you are a seasoned traveler or a first-time visitor, Kenya: A Journey Through the Heart of Africa will guide you through this incredible country, ensuring that you experience its magic and create memories that will last a lifetime. Explore Kenya's diverse regions from the vibrant capital city of Nairobi to the remote and untamed northern frontier and discover the many reasons why this captivating country is a must-visit destination for any traveler seeking adventure, beauty, and cultural immersion. If you like this book, write a review.

*Kenya: A Natural Outlook* Petri K.E. Pellikka, Barnaby J.F. Clark, Alemu Gonsamo Gosa, Nina Himberg, Pekka Hurskainen, Eduardo Maeda, James Mwang'ombe, Loice M.A. Omoro, Mika Siljander, 2013-10-22. The indigenous cloud forests in the Taita Hills have suffered substantial degradation for several centuries due to agricultural expansion. Additionally, climate change imposes an imminent threat for local economy and environmental sustainability. In such circumstances, elaborating tools to conciliate socioeconomic growth and natural resources conservation is an enormous challenge. This chapter describes applications of remote sensing and geographic information systems for assessing land cover changes in the Taita Hills and its surrounding lowlands. Furthermore, it provides an overall assessment on the consequences of land cover changes to water resources, biodiversity, and livelihoods. The analyses presented in this study were undertaken at multiple spatial scales using field data, airborne digital images, and

satellite imagery Furthermore a modelling framework was designed to delineate agricultural expansion projections and evaluate the future impacts of agriculture on soil erosion and irrigation water demand **The Report: Kenya 2014** Oxford Business Group,2014-11-13 The country has a strong private sector and received encouraging forecasts of new oil gas and water reserves which if harnessed appropriately bode well for future growth While a pending international court case resulting from prior elections provoked a measure of uncertainty the country s medium to long term economic outlook is robust With over 40% of the population under the age of 15 Kenya stands to benefit from a significant demographic dividend provided that sufficient jobs can be found when this population bulge enters the workforce The country has a reasonably sized industrial base competitive infrastructure and a large agricultural sector all of which offer opportunities for capital intensive investment Kenya: A Natural Outlook ,2013-10-22 Kenya is a thriving country in East Africa its economy is largely based on the natural environment that frames the tourism sector mainly through safaris and holidays on the coast The natural environment also underpins the second largest industry agriculture Kenya s social technological and industrial developments are a reference for many neighboring countries Kenya plays a leading role in Africa and attracts huge amounts of investments Furthermore the humanitarian community has made Nairobi its base for international headquarters and regional offices This makes Kenya a possible model for development and investment in its widest sense This book aims at updating the holistic view on Kenya s natural environment and resources It provides a sound scientific introduction to this country s physical and socioeconomic setting and its evolution through time and will appeal to a broad audience of students in Kenya and abroad as well as those working in the development and humanitarian sectors and to international donors looking for a scientific compendium on Kenya s environment Its structure and references allow the reader to deepen his or her knowledge of every theme touched on in the book Combines different aspects of physical geography water and soil resources and their management strategies Written by a blend of international and national experts Includes specific case studies **RAMIRAN 2023: Managing Organic Resources in a Changing Environment** Rachel E. Thorman,David Robert Chadwick,Tom Misselbrook,Fiona Nicholson ,Harald Menzi,2025-08-12 This Research Topic of Frontiers Waste Management in Agroecosystems will highlight original contributions to the 18th International RAMIRAN conference held in Cambridge UK in September 2023 The conference will focus on developing strategies to maximise the efficiency of organic materials against a background of changing regulation policy and market forces and increasing pressure on the environment soil quality and food production Submissions are invited for papers which address one or more of the conference themes policy and regulation nutrient utilisation soil quality air and water quality treatment and processing technologies and promoting best practice *Requiem for the Santa Cruz* Robert H. Webb,Julio L. Betancourt,R. Roy Johnson,Raymond M. Turner,2021-11-30 In prehistoric times the Santa Cruz River in what is now southern Arizona saw many ebbs flows and floods It flowed on the surface meandered across the floodplain and occasionally carved deep channels or arroyos into valley

fill Groundwater was never far from the surface in places outcropping to feed marshlands or ci negas In these wet places arroyos would heal quickly as the river channel revegetated the thriving vegetation trapped sediment and the channel refilled As readers of Requiem for the Santa Cruz learn these aridland geomorphic processes also took place in the valley as Tucson grew from mud walled village to modern metropolis with one exception historical water development and channel changes proceeded hand in glove each taking turns reacting to the other eventually lowering the water table and killing a unique habitat that can no longer recover or be restored Authored by an esteemed group of scientists Requiem for the Santa Cruz thoroughly documents this river the premier example of historic arroyo cutting during the late nineteenth and early twentieth centuries when large floodflows cut down through unconsolidated valley fill to form deep channels in the major valleys of the American Southwest Each chapter provides a unique opportunity to chronicle the arroyo legacy evaluate its causes and consider its aftermath Using more than a collective century of observations and collections the authors reconstruct the circumstances of the river s entrenchment and the groundwater mining that ultimately killed the marshlands a veritable mesquite forest and a birdwatcher s paradise Today communities everywhere face this conundrum do we manage ephemeral rivers through urban areas for flood control or do we attempt to restore them to some previous state of perennial naturalness Requiem for the Santa Cruz carefully explores the legacies of channel change groundwater depletion flood control and nascent attempts at river restoration to give a long term perspective on management of rivers in arid lands Tied together by authors who have committed their life s work to the study of aridland rivers this book offers a touching and scientifically grounded requiem for the Santa Cruz and every southwestern river

*Revisiting Bilateral Investment Treaties in the 21st Century. A Kenyan and South African Experience* Sharon Mutsau, 2017-06-29 Bilateral investment treaties BITs signed prior to the 21st century are problematic Some countries with BITs signed during this period have since reviewed those BITs and taken action to address the disadvantages the BITs held for the host nation or have either resorted to eradicating some of their BITs In particular developing countries that signed BITs with developed nations seem to be disproportionately disadvantaged in these agreements This research highlights Kenya s current BIT situation and compares it in light of another developing country South Africa with regards to its BIT experience Given that South Africa has undergone an extensive BIT review process and moves to change some of these BITs this study compares and contrasts the Kenyan and South African experience The study highlights the possible lessons that could be learnt from the South African BIT review experience and provides recommendations for the Kenyan government regarding its outdated BITs The lessons and recommendations benefit not only Kenya but also other countries that are still to review their BITs as it adds to the literature on why it is important for countries with such BITs to revisit them and how they can go about the review mechanism best In addition the study is also significant as far as it raises awareness of the use and effects of BITs thereby enabling countries that enter into such agreements to make informed decisions

**Obama and Kenya** Matthew Carotenuto, Katherine

Luongo,2016-07-29 Barack Obama's political ascendancy has focused considerable global attention on the history of Kenya generally and the history of the Luo community particularly. From politicians populating the blogosphere and bookshelves in the U.S. and Kenya to tourists traipsing through Obama's ancestral home, a variety of groups have mobilized new readings of Kenya's past in service of their own ends. Through narratives placing Obama into a simplified sweeping narrative of anticolonial barbarism and postcolonial tribal violence, the story of the United States president's nuanced relationship to Kenya has been lost amid stereotypical portrayals of Africa. At the same time, Kenyan state officials have aimed to weave Obama into the contested narrative of Kenyan nationhood. Matthew Carotenuto and Katherine Luongo argue that efforts to cast Obama as a son of the soil of the Lake Victoria basin invite insights into the politicized uses of Kenya's past. Ideal for classroom use and directed at a general readership interested in global affairs, *Obama and Kenya* offers an important counterpoint to the many popular but inaccurate texts about Kenya's history and Obama's place in it, as well as focused thematic analyses of contemporary debates about ethnic politics, tribal identities, postcolonial governance, and U.S.-African relations. *Capital Formation in Kenyan Farmer-owned Cooperatives* Pekka Jämsén, Seppo Ikäheimo, Pasi Malinen, 1999

This paper summarizes the main findings of a case study of capital formation and investment in a small sample of large coffee and dairy cooperatives in Kenya and provides some practical recommendations for improving capital formation in these two cooperative sectors. **Adapting to a Changing Environment** Tim R. McClanahan, Joshua Cinner, 2012 This requires strengthening a society's flexibility, assets, learning, and social organizations, as well as restricting or limiting its resource use.

**Disability and Social Justice in Kenya** Nina Berman, Rebecca Monteleone, 2022-05-19 The first interdisciplinary and multivocal study of its kind to review achievements and challenges related to the situation of persons with disabilities in Kenya today. Factors Affecting Strategy Implementation in State Corporations in Kenya Anne Wanjiru Kiboi, 2023-08-31

Strategy implementation in state corporations in Kenya is influenced by several factors. First, political interference can hinder effective implementation. Second, limited financial resources pose a challenge. Insufficient funding can restrict the implementation of strategic initiatives, hampering progress and hindering the achievement of desired outcomes. Third, bureaucratic structures and processes within state corporations often impede implementation. Complex hierarchies, excessive red tape, and slow decision making can delay the execution of strategic plans. Finally, external factors such as economic instability, legal and regulatory change, and market dynamics can also impact strategy implementation in state corporations in Kenya. **The Kitchen Pantry Scientist Ecology for Kids** Liz Lee Heinecke, 2023-03-07 Aspiring young ecologists will discover an amazing group of role models and memorable experiments in *Ecology for Kids*, the fifth book in The Kitchen Pantry Scientist series. This engaging guide offers a series of snapshots of 25 scientists famous for their work with ecology. Each lab tells the story of a scientist along with some background about the importance of their work and a description of where it is still being used or reflected in today's world. A step-by-step illustrated experiment paired with each story offers

kids a hands on opportunity for exploring concepts the scientists pursued or are working on today Experiments range from very simple projects using materials you probably already have on hand to more complicated ones that may require a few inexpensive items you can purchase online Just a few of the incredible people and scientific concepts you ll explore Eunice Newton Foote b 1819 See how carbon dioxides trap heat George Washington Carver b 1864 Grow beans and study soil conditions Rachel Carson b 1907 Test the water clarity from local ponds lakes or steams E O Wilson b 1929 Observe insects in their natural habitats With this fascinating hands on exploration of the history of ecology inspire the next generation of great scientists Dig into even more incredible science history from The Kitchen Pantry Scientist series with Chemistry for Kids Biology for Kids Physics for Kids and Math for Kids      Music in Kenyan Christianity Jean Ngoya Kidula,2013-09-11 The book contains an excellent mix of deep personal understanding of the culture and copious documentation Eric Charry Wesleyan University This sensitive study is a historical cultural and musical exploration of Christian religious music among the Logooli of Western Kenya It describes how new musical styles developed through contact with popular radio and other media from abroad and became markers of the Logooli identity and culture Jean Ngoya Kidula narrates this history of a community through music and religious expression in local national and global settings The book is generously enhanced by audiovisual material on the Ethnomusicology Multimedia website The archival and ethnographic research is outstanding the accounts of mission history and then the musical explanations of a variety of forms of change that have accompanied mission intervention the incursion of forms of modernity and globalization at large are compelling and unparalleled Carol Muller University of Pennsylvania Explores contemporary African music through the prism of ethnographies through the people s engagement of Christianity as a unifying ideology in the context of history modernity nationalisms and globalisation Journal of Modern African Studies The meticulous and sometimes highly sophisticated musical analyses transcriptions and the rich historical and ethnographic perspectives illuminate not only ongoing discourses and contestations of syncretism and related analytical notions they also represent a plausible model of a balanced approach to ethnomusicology International Journal of African Historical Studies An essential text for thinking about world Christianities because it approaches a particular African Christianity from both insider and outsider perspectives Global Forum on Arts and Christian Faith      Risk Management in Environment, Production and Economy Matteo Savino,2011-09-12 The term risk is very often associated with negative meanings However in most cases many opportunities can present themselves to deal with the events and to develop new solutions which can convert a possible danger to an unforeseen positive event This book is a structured collection of papers dealing with the subject and stressing the importance of a relevant issue such as risk management The aim is to present the problem in various fields of application of risk management theories highlighting the approaches which can be found in literature      **Christian Faith and Environmental Stewardship** Daniel K. Lagat,2019-03-15 This book covers the contribution of Christianity in the care stewardship and management of the environment It uses ideas from the logical



position of a Christian created in God's image redeemed by God and given responsibility to subdue and keep the earth arguing that a Christian has the responsibility and mandate to care for the environment. It shows that successful stewardship happens when a Christian is aware of God's intention for creation, exerts effort to increase it, and is expected to give an account to God for their actions toward it. The book presents environmental concerns in Kenya as an opportunity for change, describing situations and why they could become opportunities for change. Seven worldviews are presented that discourage Christians who want to do environmental stewardship, and Christian theological doctrines are discussed that could be used to cause ecclesial participation in environmental stewardship. Finally, the book envisions a Conserving Church with specific activities the church can do to successfully influence people to do environmental stewardship.

**The World Without Us**  
Alan Weisman, 2008-08-05  
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