

Research article

THE ROLE OF ROTATING SAVINGS AND CREDIT ASSOCIATIONS IN SAVINGS MOBILIZATION AMONG THE POOR RURAL WOMEN IN KENYA: A CASE OF NYARIBARI MASABA CONSTITUENCY

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Abstract

Women are acknowledged to play an important role in society, their contribution is enormous. Empowering women is seen as a prerequisite to reduce poverty, improve the quality of family life hence create a cohesive society as women undertake critical roles in the society. However women still face challenges in their quest to fulfill family obligations. The main purpose of this study was to establish the effects of rotating savings and credit associations in saving mobilization among the poor rural women in Kenya. Specifically the study sought to; analyze the level of savings and investment of women in rural areas; determine the financial viability of rotating savings and credit associations in provision of financial service to women in rural areas ; establish the strategies used by rotating savings and credit associations to mobilize savings among the rural women; establish the impact of rotating savings

and credit associations on the income of women in rural areas. A case study research design was used to conduct the study. The target population consisted of 132 women who are members of rotating savings and credit associations in Nyaribari Masaba Constituency, Kisii County, Kenya. Primary data was collected using structured questionnaires, interviews and observations. Data was analyzed using descriptive statistics and presented using tables. The study findings revealed that most rural women are not aware of other financial intermediaries which provide finance to women. Lack of role models in the community and no networking among the women was also cited as an impediment to women economic empowerment and high levels of poverty hinder most women from participating in rotating savings and credit associations. However despite the hiccups those women who have been in the rotating savings and credit associations contended that their household incomes have improved significantly and their business enterprises have expanded, savings and investment doubled since joining these associations.

Key words: Savings mobilization, poor rural women, rotating savings and credit associations, women empowerment, poverty alleviation.

Introduction

The World Bank was one of the first international organizations to recognize the need for Women in development, it appointed an advisor in 1977 and in 1984 the bank mandated that its programs consider women issues. In 1994 the bank issued a policy paper on Gender and Development, reflecting current thinking on the subject. This policy aims to address policy and institutional constraints that maintain disparities between the genders and thus limit the effectiveness of development programs (Janet 2009). The World Bank as an international financial institution continues to provide loans to developing countries to fight poverty and improve the living standards of the poor people. Caroline Moser developed the Moser Gender Planning Framework in 1980, the Moser framework follows the Gender and Development approach in emphasizing the importance of gender relations, it includes gender role identification, gender needs assessment, disaggregating control of resources and decision making within the household, planning for balancing the triple role, distinguishing between different aims in interventions and involving women in planning (Raana 1996). Gender analysis involves the systematic gathering and examination of information on gender differences and social relations in order to identify, understand and redress inequities based on gender. The Gender Roles Framework focuses on describing women's and men's roles and their relative access to and control over the resources. The analysis aims to anticipate the impacts of projects on both productive and reproductive roles. It takes the household, rather than the breadth of institutions, as the unit of analysis and tends to assume that women are a homogeneous category (Miller and Razavi 1998).

The Kenya government is committed to achieve the Millennium Development Goals (MDGs). It has set out ambitious plans to propel the country into a middle income nation by 2015. The Millennium Development Goals (MDGs) present a set of eight goals and accompanying targets which together aim at rooting out poverty, with the ambitious aim of halving the proportion of people living in extreme poverty by 2015 (GOK, 2008). The Sessional

Paper No 10 of 2012 on Kenya Vision 2030 highlights Integrated approaches that are critical to ensuring that poverty is addressed in all its multiple dimensions-social, economic and political-including a focus on capacity-building and empowerment of poor people to be actors in their own development.. If success is to be achieved gender equality and women's empowerment must be addressed as this is essential, given the relevance of gender concerns to all of the MDGs. The 2030 vision for gender, youth and vulnerable groups is gender equity in power and resource distribution, improved livelihoods for all vulnerable groups, and responsible, globally competitive and prosperous women .These aims will be realized through the implementation of specific strategies such as ;increasing the participation of women in all economic, social and political decision making, improving access of all disadvantaged groups such business opportunities, financial services ,education and minimizing vulnerabilities through prohibition of retrogressive practices such as genital mutilation and child labour (GOK, 2008).

Statement of the problem

In most rural parts of Kenya women are usually engaged in agriculture related activities which in most cases is disguised as daily chores and are often overworked in the farms .The contribution of women in the family and in the social-economic transformation is usually underrated and the their plight of is often forgotten .Majority of the women in rural areas are faced with numerous challenges in their desire to venture into business and are unable to compete with their counterparts in urban areas. Lack of timely financial information and access to finances has hampered their economic empowerment. These women have formed groups in the form of rotating savings and credit associations to pool resources together for the social and economic development. Despite these concerted efforts by the women to form associations, poverty still continues to plague them and are still disadvantaged. Based on this background this study was intended to investigate the role of the women associations in savings mobilization in Nyaribari Masaba Constituency, Kisii County, Kenya.

Objectives of the study

The study sought to establish the effects of ROSCAS in saving mobilization among the poor rural women in Kenya. Specifically the study sought to;

- i Analyze the level of savings and investment of women in rural areas
- ii Determine the financial viability of ROSCAS in provision of financial services to women
- iii Establish the strategies used by ROSCAS to mobilize savings among the rural women
- iv Establish the impact of ROSCAS on the income of women in rural areas

Research Questions

- i What is the level of savings and investment among women in rural areas?
- ii How financially viable are ROSCAS in the provision financial services to women in rural areas ?
- iii What strategies are used by ROSCAS to mobilize savings among the rural women ?
- iv What is the impact of ROSCAS on the income of women in rural areas ?

LITERATURE REVIEW

The Kenyan economy has been deteriorating over the past two decades, with low economic and employment growth and a decline in productivity. The percentage of people living below the poverty line has increased steadily since 1990 and was estimated at 56 per cent in 2003. The persistent poor economic performance worsened the poverty situation has seen the number of people living in poverty is estimated to have risen from 11 million or 48 per cent of the population in 1990 to 17 million or 56 per cent of the population in 2001 (GOK 2003) Two thirds of Kenyans live in rural areas and 75 to 80 per cent of employment is in the agricultural sector. Kenya's liberalization efforts began in earnest in 1994 following its move to a multi-party system. However, because of government downsizing and the retrenchment of many large private sector and foreign-owned firms, formal sector employment has been decreasing. Lack of employment alternatives has thrust a growing number of people into self-employment activities to ensure a livelihood. Throughout the 1990s the growth rate of the informal economy considerably outpaced that of the formal sector. From 1999-2002, the MSE sector was responsible for generating 675,000 jobs annually. Struggling to thrust the country into a state of economic recovery, the new government has stated its commitment to "integrating the MSE sector into the national economic grid", causing the government to take a serious look at the potential of the informal and micro and small enterprise (MSE)sectors for driving employment and economic growth. (GOK 2012)

Welfare monitoring surveys conducted by the Kenyan Government indicate that three quarters of the poor live in rural areas while the majority of the urban poor live in slum and peri-urban settlements. In a number of Participatory Poverty Assessment (PPA) surveys carried out in the 1990s, the poor attribute their poverty to natural calamities, and traditions and cultural beliefs that deny women access to productive assets. The deterioration in the standard of living in Kenya is demonstrated well by the worsening in key social indicators over the last two decades. Illiteracy rates increased as enrolment rates in primary school declined while life expectancy and child mortality worsened. This disappointing development has further been complicated by the upsurge of the HIV/AIDS pandemic. (GOK 2008)

In order to boost financing of women entrepreneurs in Kenya, the Government of Kenya (GOK) officially launched the Women Enterprise Fund (WEF) in 2007 The core values of the Fund include integrity, teamwork, innovation, courage and respect for diversity (WEF 2009).The establishment of the Women Enterprise Fund was an innovative development by the government to reach the low-income end of people and ignite synergies that would enhance entrepreneurship in the country, to empower women so that they are able to engage more in development of themselves, their families and the country, distribute wealth across various social groups – youth, women and children, and allow women to borrow money to engage in businesses and other activities at very reasonable interest rates without the requirements of cumbersome sureties and other bureaucratic quagmires. This, the government envisioned, would contribute to the growth of the women enterprises The underlying objective for the fund was to

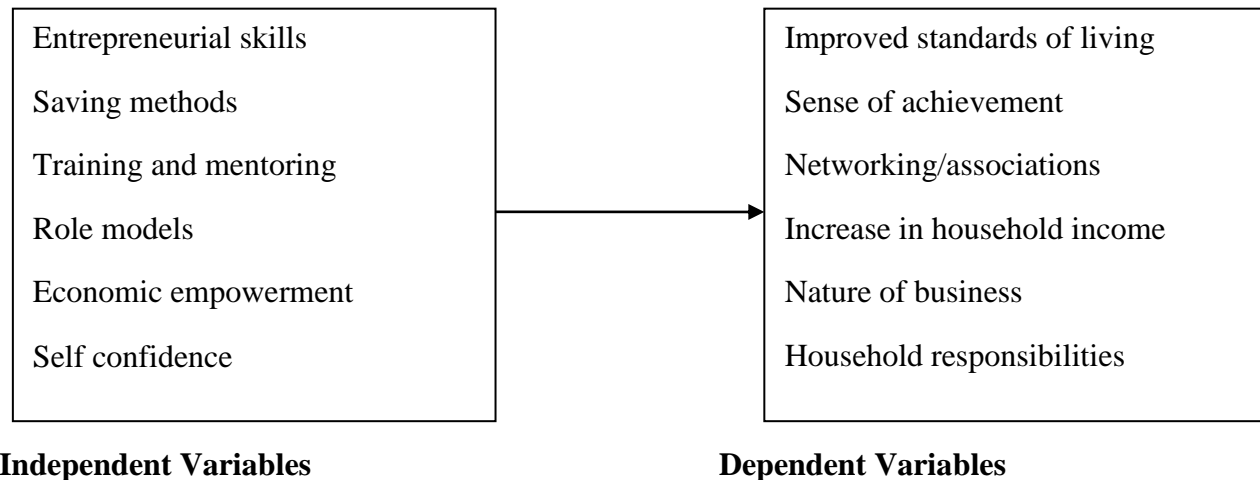
establish a revolving fund that would subsequently reduce poverty through social- economic empowerment of women (WEF 2009).

In order to ensure that the growth is shared amongst all Kenyans, a number of targeted fiscal interventions, structural reforms and regional development initiatives have been implemented since 2003 to reduce poverty and inequality in Kenya. Among these anti-poverty and inequality interventions implemented include: Introduction of Universal Free Primary Education, which has increased enrolment by over 1.5 million pupils since 2003, thereby assuring them of a secured future and relieving their parents of school fees burden. Increase in the share of resources allocated towards priority development areas of agriculture and rural development, provision of infrastructure and human development, including core poverty programs to accelerate development and reduce inequality; Various structural reforms in the agriculture sector, including the dairy, sugar, coffee, tea, pyrethrum, and the co-operative sectors to improve productivity and income earnings; Improvement in public sector efficiency and effectiveness, including by removing administrative barriers to trade, privatizing and restructuring of key public entities, and streamlining of licences in order to reduce cost of doing business to make Kenya competitive; Increase in resources targeted at promoting regional development and reducing poverty in rural and urban areas. (GOK Vision 2030)

As observed by Kioko (1995), to empower low income people will act as a catalyst to increase their participation in the development process and thus improve their quality of life .He also observes that the creation of employment will increase income among the poor by developing small scale and micro enterprises. Dondo (1991) argues that in order to empower the poor people in the country the way to follow is the Grameen Bank principles by professor Mohamed Yunus. The Grameen Bank Principles have gained popularity in the money market because of its goal of serving poor people and alleviating their poverty, while other types of moneylenders are motivated by profit. The given loan requires social collateral rather than physical collateral which opens a wide window for poor to participate in the economic market and exploit the existing opportunities. Poor people especially women can get loans at reasonable interest for businesses which generates income through self-employment which empowers the most vulnerable people especially women through enabling them to get job opportunities and generate income for their household.

Singh, (2009) asserts that development of the society is directly related with the income generation capacity of its members with agriculture as the key income generation activity. Women have largely been neglected in society and their participation is not highlighted as those of men. Women involvement in wealth creation is not well documented and therefore their agenda in the social and economic development is not considered an integral part of planned strategy for securing balanced development of the economy. Rural women participation in agro-based activities is much more than what statistics reveal. The role micro-credit is to improve the socioeconomic development of women and improve the status of women in households and communities. Self-help groups improves the activities of women in community development as the micro-credit promotes small scale business enterprises whose major aim is to alleviate poverty by incoming generating activities among the poor rural women,

FIGURE 1
Conceptual framework for the study



The conceptual framework shows the relationship between the independent and dependent variables in the study.

RESEARCH METHODOLOGY

A case study design was used in the conduct of the study. According to Kothari (2008) a case study design is appropriate where there is need to eliminate biasness and maximize the reliability of data. A case study provides pertinent and precise information concerning the phenomena and may be used in case where data is collected concerning persons, organizations or settings hence the choice of this research design for this study. The study target population consisted of 132 women who are engaged in rotating savings and credit associations. Data was obtained from 118 respondents out of the target of 132. The response rate was 89.4% which is satisfactory to make conclusions for the study. Primary data was collected using structured questionnaires, interviews and observations. Data was analyzed using descriptive statistics and presented using tables.

RESULTS AND DISCUSSION

4.1 Biographical information of participating women in ROSCAS

The study sought to establish the age distribution, marital status, educational level and professional skills of the women involved in the study. The study findings are shown in table 4. 1

Table 4.1: Biographical information of participating women in ROSCAS

Variable	Frequency	Percentage
Age group category		
Below 19 years	7	5.93%
Between 20-29 years	19	16.10%
Between 30-39 years	32	27.12%
Between 40-49 years	37	31.36%
Between 50-59 years	14	11.86%
Over 60 years	9	7.63%
Marital status		
Married	51	43.22%
Divorced	13	11.02%
Widowed	36	30.51%
Single	18	15.25%
Highest educational level		
University	5	4.24%
College	14	11.86%
Secondary	43	36.44%
Primary	34	28.81%
No formal education	22	18.64%
Highest professional skills		
Higher national diploma	3	2.54%
Ordinary diploma	7	5.93%
Certificate	11	9.32%
Other qualifications	13	11.02%
None	84	71.19%

Source: Research data 2015

The results in table 4.1 above shows that 5.93% of the respondents are aged below 19 years, 16.10% of the respondents are in the age bracket of 20-29 years, 27.12% are in the age bracket of 30-39 years, 31.36% are in the age bracket of 40-49 years, 11.86% are in the age bracket of 50-59 years while 7.63% are above 60 years. The study findings indicates that majority of the women who participated in the study are above 30 years of age. Those aged 60 and above consist of 7.63%. The findings reveal that middle aged women are more likely to form or join ROSCAS than the young and elderly women. In terms of marital status, 43.22% of the respondents were married women who constitute the majority of the women in ROSCAS. Widowed women came second with 30.51%, Single women consisted 15.25% while divorced women constitute 11.02%. There is clear indication that

marital status has influence on the women forming or joining ROSCAS. In regard to academic qualifications the study findings reveals that only 4.24% of the respondents had university education, 11.86% had college education .Majority of the women had secondary education (36.44%).Those with primary education consists 28.81% of the respondents, while 18.64 % of the respondents had no formal education. On professional skills the study findings shows that a high number of respondents did not have any professional skills with 71.19% indicating lack of professional skills. Only 2.54% had higher national diploma. 5.93% had ordinary diploma, 9.32% with certificate and 11.02% had other qualifications. To improve the capacity of the poor people on the use of finances, there is need to address the issues of prudent financial management through education and training in order to ensure the continuity, growth and financial sustainability of the ROSCAS.

4.2 Work related experience

The study sought to establish the work experience of the women engaged in ROSCAS, the findings are shown in table 4.2

Table 4. 2 : Work related experience

Number of years	Frequency	Percentage
No experience	27	22.88%
Less than 1 year	15	12.71%
Between 2-5 years	47	39.83%
Between 6-10 years	13	11.02%
Over 10 years	16	13.56%

Source: Research data 2015

Table 4.2 indicates that 22.88% of the respondents had no work experience, 12.71% had work experience of less than 1 year, 39.83% had work experience of between 2-5 years, and 11.02% had work experience of between 6-10 years while those with work experience of more than 10 years were (16) or 13.56%. Work experience is one of the factors that propel most people to form groups as those with more years of work experience are able to network more easily as opposed to those with no work experience. Networking is one of the ingredients of group formation as people who have had interaction are more likely to come together and share ideas as compared to those who have had no formal interactions.

4.3 Motivation to form /join ROSCAS

The study sought to determine the factors that motivate women in rural areas to form /join ROSCAS. The results can be utilized to determine the influence of these motivational factors on savings mobilization among the poor women in rural areas.

Table 4.3: Factors motivating women in rural areas to join/form ROSCAs

Variable	Frequency	Percentage
To supplement family income	17	14.41%
Personal achievement for recognition in community	4	3.39%
Desire to improve the economic welfare of women	8	6.78%
Influence by friends and relatives	27	22.88%
Need to raise finance to start business	20	16.95%
Lack of capital for business	15	12.71%
Desire to empower women in rural areas	7	5.93%
Loss of job /redundancy	11	9.32%
Lack of collateral security to secure loans from lenders	9	7.62%

Source: Research data 2015

The results in table 4.3 indicate that 14.41% of the respondents joined ROSCAs with the aim of supplementing their family income through the savings in the groups, 4 (3.39%) of the respondents were motivated to join/form ROSCAs due to the need to be recognized in the community because of personal achievements. The belief that one can be recognized through community participation by working with the poor people who need to be empowered in order to engage them in communal activities .6.78% (8) of the respondents were motivated by the desire to improve the economic welfare of women, this is the platform by which people endear themselves to society especially those who wish to join politics.22.88% (27) indicated that they joined ROSCAs due to influence by friends and relatives, this was the most rated motivating factor to joining /forming ROSCAs. 16.95% (20) of the respondents indicated the need to raise finance to start business as the motivating factor in joining/forming ROSCAs. 12.71% (15) were motivated by lack of capital for business as the main factor to join ROSCAs, they were of the opinion that through ROSCAs they could be able to solve the problem of lack of capital for their businesses hence the need to join /form groups to pool resources together .5.93% indicated the desire to empower women in rural areas as the main motivating factor. 9.32% (11) indicated job loss/redundancy as the motivating factor while 9 (7.62%) considered lack of collateral security to secure loans from lenders as the main motivational factor to join/form ROSCAs. The study findings show several factors that have propel women in rural areas to form/join ROSCAs.

4.4 Obstacles facing women operating ROSCAs in rural areas

The study sought to investigate the major obstacles that women in rural areas face in their desire to join ROSCAs. The findings of the study is as in table 4.4

Table 4.4: Obstacles facing women operating ROSCAS in rural areas

Obstacle	Frequency	Percentage
Lack of adequate and timely financial information	32	27.12%
Lack of collateral security to access credit	19	16.10%
Family pressures (family conflict)	7	5.93%
Fear to take risk due to fear of failure (risk averse)	9	7.62%
Social-cultural issues	11	9.32%
Lack of formal education and training	27	22.88%
Lack of management skills	13	11.02%

Source: Research data 2015

The results in table 4.4 shows that lack of adequate and timely financial information is the main obstacle women in rural areas face with the highest percentage of 27.12% (32) respondents. 22.88% (27) respondents indicated lack of formal education and training as the main obstacle, 16.10% indicated lack of collateral to access credit, while 11.02% (13) indicated lack of management skills, 9.32% (11) indicated social –cultural issues, 7.62% (9) indicated fear to take risk due to fear of failure (risk averse) while 5.93% (7) of the respondents indicated family pressures (family conflict) as the obstacle they face in their desire to join /form ROSCAS.

4.5 Measures by ROSCAS to minimize losses on loans

The ROSCAS mainly operate on the concept of table banking, where the women usually meet on a particular day and give contribution which is usually lent to a group member/non group members, the study sought to establish the strategies adopted by these organizations to minimize losses on loans, the women were asked to indicate their preferred measure to be taken to minimize losses on loans. The study findings are shown in table 4.5

Table 4.5: Measures taken by ROSCAS to minimize losses

Measures	Frequency	Percentage
Proper vetting of loanee	25	21.19%
Reputation of the loanee	46	38.98%
Deposit of some property as a security for the loan	18	15.25%
Group guarantee on the loan	29	24.58%

Source: Research data 2015

Results in table 4.5 shows that 46 (38.98%) respondents indicated reputation of the loanee as the most suitable measure to be taken to minimize losses on loans, 29 (24.58%) indicated group guarantee on the loan as their preferred measure to tackle losses on loans. 25 (21.19%) respondents considered proper vetting of loanee as the appropriate measure to minimize losses on loans while 18 (15.25%) respondents were of the opinion that in order to minimize losses on the loans there is need for the loanee to deposit some property as security for the loan taken. It is

apparent from the research findings that the respondents were in agreement on the need to adopt measures to minimize losses on loans provided by their organizations.

4.6 Level of savings

The study sought to establish the amount of savings the women make annually in the rotating savings and credit associations. The findings are shown in table 4.7

Table 4.6: Level of savings

Amount in Kshs	Frequency	Percentage
Kshs 5,000-10,000	7	5.93%
Kshs 10,000- 20,000	16	13.56%
Kshs 20,000- 50,000	29	24.58%
Kshs 50,000- 80,000	13	11.02%
Kshs 80,000- 10,0000	22	18.64%
Above Kshs 100,000	31	26.27%

Source: Research data 2015

Table 4.6 shows the results of savings made by the women annually, 5.93% (7) of the respondents save between Kshs 5,000-10,000, 13.56% (16) save between Kshs 10,000-20,000 Those who save between Kshs 20,000-50,000 constitute 24.58% (29) of the respondents. 11.02% (13) save between Kshs 50,000-80,000, while 18.64% (22) save between Kshs 80,000-100,000. The last group saves over Kshs 100,000 and constitute 26.27% (31) of the respondents. From the study findings it can be noted that majority of the women save above Kshs 50,000 annually an indication that they make savings which enable them to borrow for their businesses.

CONCLUSION

The study set out to establish the effects of rotating savings and credit associations in saving mobilization among the poor rural women in Nyaribari Masaba Constituency, Kisii County, Kenya. To achieve this, four specific objectives were addressed. The first objective was to analyze the level of savings and investment of women in rural areas. The findings indicated that majority of the women save above Kshs. 50,000, this is an indication that ROSCAs encourage savings among the women in rural areas .When savings increase the level of investment also increase as the entrepreneurs are able to borrow more to expand their enterprises. The second objective was to determine the financial viability of ROSCAs in provision of financial services to women. The findings from the study shows that most women prefer to borrow from these organizations, the respondents interviewed revealed that they fear banks and are comfortable with ROSCAs. Bank loans are perceived to be more expensive and are not popular with majority of the women, this clearly shows that ROSCAs are more viable in the provision of financial services

The third objective was to establish the strategies used by ROSCAs to mobilize savings among the rural women. Interviews conducted revealed that the women have formed groups of between six and twenty members, each group usually meet on weekly basis. On each meeting each member contribute some amount which is then deposited, any member who wishes to borrow makes an application in advance after paying an application fee. The group members

act as guarantors to their group members. The loan program works through the existing rotating savings. This system ensures that the loans granted are fully recovered and there is no default in loan repayment. The final objective was to establish the impact of ROSCAS on the income of women in rural areas. The study findings shows that majority of the women who are members in these organizations contended that their household incomes had improved significantly, they were able to pay school fees for their children, engage in small scale businesses and are able to save some amount. The rural women have knowledge, skills, potential and are able to mobilize resources. To improve on saving mobilization there is need for government intervention to help to bring this group into formal banking in order to strengthen their entrepreneurial capacity which will add to improved productivity of the women in the rural areas. This study therefore recommends a similar study to corroborate these research findings.

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