

Why all nations must unite against climate change

Alejandra Guerra and Javier García de Viedma

Climate change has become the main threat to future of humankind, and the greatest environmental, ecological, and social challenge in the 21st century. As a planetary problem, the fight against climate change is clearly global in nature, and therefore, demands a multilateral response at the United Nations.

The successive UN Climate Change Conferences (COP) have been working since 1995 to align all countries in their fight against global warming. Noteworthy milestones include the Kyoto Protocol (1997), which established the obligation of certain countries to reduce their emissions of greenhouse gases (GHG), and the 2015 Paris Agreement, requiring all signatories to present emission reduction plans to prevent global temperatures from increasing more than 2 degrees Celsius, while seeking to limit this increase to 1.5 degrees Celsius relative to pre-industrial levels. The Paris Agreement and the 2030 Agenda for Sustainable Development marked the beginning of a global agenda for sustainable development, which involves the transformation of the economic model and a new social contract of inclusive and sustainable prosperity.

Climate change is becoming tangible in our daily lives, with its negative effects on our work, health and well-being. This is why 2019 has seen multitudes of people taking to the streets, calling for urgent action against climate change. With the governance framework of the Paris Agreement, and the 15 corresponding Rulebooks approved in Katowice, we are entering a new stage in climate negotiations, in which, hopefully, we will be able to meet the demands of the scientific community and of public opinion to raise ambition on sustainability.

The 25th Conference of the Parties (COP25) is being held in Madrid between December 2 and 13. It was to take place in Santiago, but it became impossible due to the strong impact of the social movements in Chile. Nevertheless, Chile still plays a central role in the conference and in coordinating international negotiations. In fact, the Chilean Presidency of COP25 will begin in December and continue until December 2020. Carolina Schmidt, Chile's Minister of Environment, is the President-Designate for the conference.

This is the action summit. Under the slogan "Time to Act," COP25 is going to be a major event, as the first conference to be held since the adoption of the Paris Agreement Rulebook in 2018 and it falls between September's Climate Action Summit, convened by the UN Secretary-General, and the presentation of a new round of plans for combating climate change in 2020.

Furthermore, Chile has baptised this conference the Blue COP, making the connection between climate change and oceans the focus of debate. The COP25 will also address current challenges such as renewable energies, the circular economy, ecosystems, biodiversity, and electric mobility.

We are in a crucial moment where all countries should increase ambition to avoid the adverse consequences of climate change, through international cooperation. The COP25 will have a complex agenda of negotiations. We need to join efforts to identify consensus positions for a successful implementation of the Paris Agreement.

The climate summit in Madrid is a neat example of how two countries can join efforts in fighting climate change. Spain and Chile are global partners in the fight against climate change and we want all countries to become worldwide allies, for climate change is a global threat that requires a universal response. We hope that by the end of COP25 we can agree on practical steps that take us a little closer to a future that is safe for the next generations. We don't have time to waste in fight against climate change: inaction is no longer an option.

The writers are Ambassadors of Chile and Spain to Kenya

Darius Okolla



The coming into effect of the interest rate cap law on September 14, 2016, unleashed a raft of unintended consequences in the financial system. By dropping interest rates from 17.6 per cent in 2016 to 13.7 per cent after the cap, the move disincentivised banks from lending to the private sector. The cash given out to small and medium enterprises (SMEs) dwindled, with banks preferring to invest in stable risk-free government securities. The reduced lending to SMEs, took away critical liquidity from them and with it, profitability.

This in turn translated to slower economic growth, as the private sector declined and nearly plateaued and fewer jobs being created. The Purchasing Manager's Index (PMI), a measure of private sector growth, has since hovered around the 50 mark with a mark above 50.0

Digital lending firms helping borrowers

indicating growth, and an index below that indicating a contraction. The consecutive PMI contraction signals a recession. The cap, alongside the Treasury's insatiable appetite for local borrowing crowded out the private sector causing tightening liquidity. The top five lenders in Kenya, KCB, Equity, Cooperative, Standard Chartered and Barclays banks raked in Sh56 billion in net profits mostly from lending to the Treasury.

With absent clear and overflowing streams of credit, the SMEs struggled for working capital loans or borrowed from families, local or offline small lenders. For the under-banked and the under-served, digital fintech firms, armed with phone-based apps, and simplified methods of assessing creditworthiness unleashed loan offers to a thirsty market starved off operating cash.

Kiambu Central MP Jude Njomo, who tabled the Bill capping lending rates, failed to anticipate the critical shift that the cap will do to alter consumers' and bank's behaviour. Digital lenders have since become the go-to players for borrowers, especially those under-banked and under-served as well those working in the informal sector. Those

employed still have access to salary and cash loans from banks.

The gap in access to credit ought to be disaggregated with banks only able to cater to the creditworthy. Meanwhile, the borrowing needs of SMEs also dovetailed with the tightening economy of the average household. On average financial inclusion grew from 26 per cent in 2006 to 83 per cent in 2019 with about 35 per cent of Kenyans borrowing for personal usage and only 37 per cent of borrowers seeking credit for business purposes. In their 2019 report Savings Societies Regulatory Authority (Sasra) attributed this to a questionable way some loanees spend the money after borrowing.

This attribution though fails to take into account the Kenya National Bureau of Statistics 2014 report that indicated wage stagnation among formal sector workers. Flat or declining wages coupled with rising inflation and cost of living dented the purchasing power of the average consumer pushing them to pursue of alternative models of funding their sustenance and that's the gap digital lenders plugged. That majority of the 12,000 loanees reviewed by Sasra used their

income to repay part of the loan, foments the critical role that stagnation has done.

For decades, the credit lending market was dominated by unregulated small offline lenders who filled the gap left by the banking sector. That's till digital lending firms stepped in to provide a more structured credit models, still high but less precarious terms and lower threshold than banks.

Digital lending has meant faster and less elaborate debt financing methods for the lower market segment that borrow to shore up their livelihood. Now as the economy reels from industrial shutdowns and job losses, marketplace lending, black taxes, crowd financing, diaspora remittance, and online peer-to-peer (P2P) cash transfers dominate the cash landscape.

That the underserved mobile lending market is dominated by bank-based lending platforms underscores the contradictions of the formal banking model and their paranoid interaction with the lower class debt market. Meanwhile, mobile lending continues to plug a market gap left unattended and exposed to vagaries of shylocks.

The writer is a finance expert

BENEFITS Home schooled children are less exposed to peer pressure and bullying hence perform well in studies

There is no reason why home schooling should be deterred

Irungu Houghton



Reading the Building Bridges Initiative (BBI) taskforce report more deeply, I was intrigued by their finding that parents have failed to bring up the nation's children responsibly. The criticism comes at a time when child abuse, depression, suicide and incest appear to be at an all-time high. Increasingly, parents are turning to alternatives such as home-schooling.

Rising levels of indiscipline among children and absentee parenting is a common contemporary public narrative. Most parents currently struggle over the costs of expensive private schools and crowded, under-funded public schools. As parents agonise, education administrators and education rights activists have been forced to develop strategies to eliminate exam-cheating, arson, risky sexual behaviour and violence in places of learning.

Many now concede that authoritarian models are out of step with a democratic society. With corporal punishment, intimidation and vio-

lence outlawed, new methods of parenting are required. Last week, the taskforce recommended a curricula for strengthening parenting skills, compulsory voluntary service for young people and a report on the state of the family in the annual Presidential State of the Nation address.

Tragically on February 18, the family of Silus Were was arrested for acting on the similar conclusions as the BBI taskforce. A few weeks before their arrest, their daughter was asked to read the eulogy in a Kakamega funeral. So eloquent was her performance that the funeral congregation began to ask which school she attended. Admiration soon turned to scorn as the word went around that she didn't go to "school" but was learning at home.

A few weeks later, armed police officers turned up at the family home, arrested and arraigned Were and his children in Butali court seeking to place his children under the care of child services. The family was only released when they promised to place the children into a "school." Were and another home-schooler Onesmus Orinda have since filed a constitutional case to decriminalise home-schooling and assert the right of Kenyans to teach children in their own homes.

Home-schooling has been successfully practised for centuries. Pioneer Liz Gitonga and other families have been home-schooling their children in Kenya for more

than twenty-five years. There are more than 1,500 families currently home-schooling their children in Kenya. Despite this, this choice is still not appreciated as the Were family discovered.

Most uninformed view is that children who learn at home are subjected to unstructured curriculum and isolated from other children, but the home-schooling movement have access to a wide range of curricula nationally and internationally. Home-schooling programmes include personalised teaching, structured lesson plans, field trips and regular tests.

"All children have a right to education and parents have an obligation to ensure their children attend school!"

Children are less exposed to peer pressure and bullying and thus suffer less from poor academic performance and low self-esteem. Universities like United States International University are increasingly accepting home-schooled teenagers that can pass their entrance exams. The idea that home-schooling parents are being irresponsible by not taking their children to school is absurd.

As we turn towards developing competency-based curriculum for public schools, perhaps we could

look at recognising and strengthening home-schooling as an option. This option must operate within Article 53 and Article 55 of the Constitution, the Education Act and the Children's Act. All children have a right to education, the State has an obligation to provide free and compulsory basic education and parents have an obligation to ensure children attend school.

There is no school that is a match for active parents and decent home. Homes are the best schools to raise empowered, ethical and engaged citizens. Globally, home-schooling is increasing in countries like the UK. If our dysfunctional parenting culture is eating our tremendous investment in primary and secondary public education for breakfast, perhaps it is time we look closely at home-schooling as an option for strengthening parenting.

Could the Ministry of Education and Kenya Institute for Curriculum Development consider engaging in talks with Holistic Education in Africa and the Diaspora and other home-schooling institutions on mandatory registers, quality and safety assurance monitoring, accreditation and support. If the purpose of education is to enable us to think for ourselves rather than to load us with the thoughts of others according to educationalist James Beattie, there is no reason why home-schooling should be discouraged.

The writer is Amnesty International Executive Director. Irungu.houghton@amnesty.or.ke