



Central Bank of Kenya



UNIVERSITY OF NAIROBI

Financial Inclusion STATISTICS CONFERENCE

Hosted at the Confucius Institute (Arboretum Drive), University
of Nairobi & the Kenya School of Monetary Studies

8 - 11 NOVEMBER, 2022 LIVE & ONLINE
SESSIONS

Leveraging Financial Inclusion Statistics for Policy and Creation of Economic Opportunities

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finaccess.knbs.or.ke

For more information and registration,
email: researchstat@centralbank.go.ke

VENUE: University of Nairobi

**Leveraging Financial Inclusion
Statistics for Policy and Creation
of Economic Opportunities**

DAY ONE 13:00 HRS 8 NOV/ TUE

University Research Seminar: Hybrid

Role of universities in research for policy formulation and creating value for statistics

13:00 – 13:25	Arrival and registration of participants
13:25 – 14:00	<ul style="list-style-type: none"> Opening Remarks Prof. Robert Mudida, Director Research, CBK Remarks by Simon Gaithe, Head External, Fiscal & Financial Statistics, KNBS Key Remarks Prof. Stephen Kiama, The Vice Chancellor, UoN <p>Moderator: Prof. Jack Odhiambo, Dean, Faculty of Arts and Social Sciences</p>
14:00 – 15:00	<p>Session 1: Beyond financial inclusion</p> <ul style="list-style-type: none"> Financial health in Kenya, beyond financial Inclusion, Juneweenex Mbuthia, PhD student UoN Financial health and nexus with digital financial services: Deconstructing the gender gap, Dr. Davis Bundi Ntwiga, Dept. of Mathematics, UoN <p>Panel discussion: Dr. Roseline Misati, Senior Manager, MPC Secretariat, CBK; Luis Trevino, Senior Policy Manager Data, Alliance For Financial Inclusion; and Prof. Rosemary Atieno, Associate Professor, Department of Economics and Development Studies, UoN.</p> <p>Moderator: Dr. Linet Arisa, Head of Market Support and Linkages, Youth Enterprise Development Fund</p>
15:00 – 16:00	<p>Session 2: Role of mobile money in driving financial inclusion and exclusion</p> <ul style="list-style-type: none"> Explaining gambling behaviour among the youth in Kenya by Dr. Dickson Wandeda, Lecturer UoN & Kefa Simiyu, Master's Student UoN Utilization of mobile money services and financial inclusion in Kenya (evidence from 2021 finaccess survey data) by Florence Nelima Simiyu, PhD student UoN and Milimo E G Davis, Master's Student UoN <p>Panel discussion: Dr. Maureen Were, Manager Research Dept, CBK; Dr. Moses M. Muthinja, Lecturer, Finance and Public Policy, KU; and Dr. Benedict Onger, Lecturer, Dept. of Economics and Development Studies, UoN.</p> <p>Moderator: Dr. Samuel Kiemo, Economist, Fin. Inclusion & Innovation, CBK</p>
16:00 – 16:15	HEALTH BREAK
16:15 – 17:00	<p>Summary comments all the papers</p> <ul style="list-style-type: none"> Prof. Tavneet Suri, Professor, Applied Economics at the MIT Sloan School of Management <p>Moderator: Dr. Martine Oleche, Ag. Chair, Department of Economics and Development Studies, UoN</p>
17:00 – 18:00	<p>Presentation on research in the service of policy</p> <ul style="list-style-type: none"> Prof. Christopher Yenkey, University of South Carolina, Associate Professor, International Business <p>Moderator: William Etwasi, Head, External Sector Statistics, KNBS</p>
18:00	Vote of thanks: Cappitus Chironga , Manager, Financial Sector Analysis, CBK

VENUE: Kenya School of Monetary Studies

DAY TWO
09:00 HRS **9 NOV/ WED**

**Leveraging Financial Inclusion
Statistics for Policy and Creation
of Economic Opportunities**

Hybrid Event (Virtual and Physical)

09:00 – 09:10

Opening Remarks by **Collins Omondi**, Dir, Macroeconomic Statistics, KNBS

09:10 – 09:20

Remarks by **Prof. Robert Mudida**, Director, Research, CBK

09:20 – 09:30

Remarks by **James Kashangaki**, Chief Programme Officer, FSD Kenya

Session 1: Financing economic sectors

09:30 – 10:30

- Role of deposit insurance in promoting digital financial inclusion, **Mohamud A. Mohamud**, CEO, KDIC
- Financial inclusion through agriculture, **George Kubai**, Agricultural Finance Corporation
- Role of financial inclusion statistics in digital finance, **Mary Gichuki**, Advocacy Manager, GSMA Mobile Money Programme

Moderator: David Sandagi, Ag. Manager, Compliance SASRA

10:30 – 11:00

HEALTH BREAK

11:00 – 13:00

Session 2: To what extent has financial inclusion enabled economic opportunities?

- Kenya's digital finance revolution, and its influence on livelihoods and economic opportunities, **Bobby Berkowitz**, Senior Analytics Specialist in the Data and Analytics team at FinMark Trust; **Carol Matiko**, Gmaurich and **Tabitha Mwangi**, KNBS
- Livelihoods segmentation: A deeper dive into the unmet financial needs of key economic segments – **Jess Robey**, consultant, 71 point 4
- Statistics to inform and monitor policies for Micro and Small Enterprises (MSEs): The case for Trackers Surveys – **Tabitha Mwangi**, Head Financial Statistics, KNBS

Discussants: **Nderitu Muriithi**, Economist; **Peter Njuguna**, CEO, SASRA; and **Judith Sidi Odhiambo**, Head of Corporate and Regulatory Affairs, KCB Group

Moderator: Anzette Were, Senior Economist FSD Kenya

13:00 – 14:00

LUNCH BREAK

14:00 – 16:30

Session 3: Financial statistics to inform policy for broad-based financial inclusion

- Role of data in driving financial inclusion for Sacco's societies, **Keneth Bichanga**, SASRA
- Deepening capital markets participation using Financial Inclusion Statistics, **Wilberforce Ong'ondo**, CMA
- Role of data in driving financial inclusion for insurance, **Teresa Nyatuka**, IRA
- Role of data in driving financial inclusion for pensions, **Ben Kipanga**, RBA
- Relevance of disaggregate supply side data in driving financial inclusion (gender, county, remittance corridor), **Cyrus Mugo**, CBK

Plenary discussion

Moderator: Tabitha Mwangi, Head Financial Statistics, KNBS

VENUE: Kenya School of Monetary Studies

**Leveraging Financial Inclusion
Statistics for policy and creation
of economic opportunities**

DAY THREE 10 NOV/ THR
09:00 HRS

Hybrid Event (Virtual and Physical)

08:30 – 10:30

Session 1: To what extent has Kenya’s financial inclusion journey been fair, inclusive and value adding?

- Measuring Kenya’s financial inclusion journey – **Mariangela Pensa**, Founder & Managing Partner M-Pensa Impact & Development Services.
- Is financial consumer protection achieving its purpose? - Proof of concept for a FinAccess Kenya financial consumer protection outcomes index, **Christine Hougaard**, Technical Director, CENFRI
- The state of financial health in Kenya: Trends, drivers, and implications, **Amrik Heyer**

Panel discussion: Dr. Adano Roba, Director, Policy & Research, Competition Authority of Kenya; **Safaricom** (TBC); **Rob Burnet**, CEO Shujaaz Inc; and **Dr Emma Otieno**, Ag. Deputy Director, Universal Service Fund, Communication Authority of Kenya

Moderator: Francis Gwer, Policy Specialist, FSD Kenya

10:30 – 11:00

HEALTH BREAK

11:00 – 13:00

Session 2: Climate, environmental risk and financial inclusion

- Climate change, environment and risk: how has financial inclusion impacted environmental risks and vice versa? **Joseph Ogutu**, Environmentalist
- Enabling inclusive green finance for county Government, **Ouma Olum**, Green Finance Specialist, FSD Kenya and **Dr. Molly Ochuka**, Adaptation Consortium
- Can digital finance help vulnerable population address climate risk **Samuel Kiemo, Anne Kamau, Camilla Talam, & Irene W. Rugiri.**
- Effective financial inclusion policies, regulation and national strategies for promoting Inclusive green finance, Alliance for Financial Inclusion **Mr. Dieter De Smet**, Policy Manager Financial Inclusion Strategies, AFI

Panel discussion: Mbithe Muema: Chief Business Officer, Nairobi Securities Exchange; **Jehiel Oliver;** CEO, Hello Tractor; and **Jane Waiyaki;** WWF (TBC)

Moderator: Anzette Were, Senior Economist FSD Kenya

13:00 – 14:00

LUNCH BREAK

14:00 – 16:30

Session 3: Is Kenya’s financial sector serving women

- Unbundling gender inequalities in financial inclusion in Kenya – **Josea Kiplangat**, Senior Research & Policy Officer at Kenya Bankers Association
- Gender and persistent informality: connecting ethnography to the 2021 FinAccess – **Prof. Sibel Kusimba**, Associate Professor of Anthropology at the University of South Florida & **Naomy Wang**
- Promoting women financial inclusion and the role of financial sex disaggregated data – **Luis Trevino**, Senior Policy Manager Data– Alliance for Financial Inclusion

Panel Discussion: Mwangi Githaiga, CEO, KWFT; **Dr. Radha Upadhyaya**, Research Fellow, Institute for Development Studies, University of Nairobi

Moderator: Rosemary Bowen, Head, Social Statistics, KNBS

VENUE: Kenya School of Monetary Studies

DAY FOUR
07:30 HRS **11 NOV/ FRI**

**Leveraging Financial Inclusion
Statistics for policy and creation
of economic opportunities**

Hybrid Event (Virtual and Physical)

07:30 – 08:30

BREAKFAST

- Product designs and market reach using financial inclusion data, **Dr. Habil Olaka**, CEO, Kenya Bankers Association
- FinAccess deep dives a retrospective on financial inclusion journey, **Tamara Cook**, CEO, FSD Kenya
- Key highlights from County FinAccess Survey Report, **Macdonald G. Obudho**, MBS, Director General, KNBS
- COG Secretariat, **Ms. Mary Mwiti**, CEO, Council of Governors

09:00 – 13:30

- Award of financial inclusion research prize, **Prof. Tavneet Suri**, Professor, MIT Sloan School of Management
- Policy issues on financial inclusion, **Dr. Patrick Njoroge**, Governor, CBK
- Keynote Address, **Prof. Njuguna Ndung'u**, Cabinet Secretary, The National Treasury
- Launch of the **FinAccess Household Survey County Report 2022**
- Vote of thanks: **Prof. Robert Mudida**, Director Research, CBK

Moderator: Wallace Kantai, Head, Communications, CBK

13:30 – 14:30

LUNCH BREAK

15.00 -16.00

Guest Lecture on 'Frontiers of financial inclusion'

Mr. Asad Alam, Regional Director for Eastern and Southern Africa, Equitable Growth, Finance and Institutions, World Bank

Moderator: Raphael O. Otieno, Deputy Director Research, CBK

15.00 - 15:10

Conference Closure: Tamara Cook, CEO, FSD Kenya



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